

**IBPS CLERK MAINS/GENERAL/FINANCIAL AWARENESS**

- Q.1.** “KUNA” is the currency of which of the following countries?  
(1) Bolivia (2) Mexico (3) Croatia  
(4) Poland (5) Norway
- Q.2.** 20th August is celebrated as:  
(1) Earth Day (2) No Tobacco Day  
(3) Sadbhavana Divas (4) World Cancer Day  
(5) None of these
- Q.3.** According to a recent study conducted by which institute, India will become the fourth-largest economy in the world, overtaking Germany by the year 2026?  
(1) University of Michigan  
(2) Center for Economics and Business Research  
(3) Institute of Universal Economics  
(4) University of Toronto  
(5) None of these
- Q.4.** Bretton Woods Conference is related with the formation of which among the following international organisations?  
(1) ADB (2) World Bank (3) IMF  
(4) Only 1 and 2 (5) Only 2 and 3
- Q.5.** Expand AEPS in terms of banking.  
(1) Aadhaar-enabled Payment Service  
(2) Aadhaar-enabled promotion scheme  
(3) Automated engineered payment service  
(4) Aadhaar-enabled Payment system  
(5) None of these
- Q.6.** How much quantity of coins to be minted decided by \_\_\_\_\_.  
(1) RBI (2) Union government  
(3) SBI (4) IRDA  
(5) None of these
- Q.7.** In July 1969, how many Commercial Banks were nationalized?  
(1) 13 (2) 14 (3) 15  
(4) 16 (5) None of these
- Q.8.** In which state Sariska Tiger Reserve is situated?  
(1) Uttar Pradesh (2) Karnataka  
(3) Kerala (4) Bihar  
(5) Rajasthan
- Q.9.** Interest Spread refers to -  
(1) surplus of interest earned over interest expended  
(2) interest earned on loans  
(3) interest earned on assets  
(4) 1 and 2  
(5) None of these
- Q.10.** Kisan credit card is to provide financial assistance to which of the following groups ?  
(1) Every Farmers (2) Landless Farmers  
(3) Labours (4) Farmers with land  
(5) None of these
- Q.11.** On which River Hirakud Dam is built?  
(1) Indravati (2) Saryu (3) Tapti  
(4) Mahanadi (5) Ganga
- Q.12.** Scheduled bank refers to a bank:  
(1) Authorised by central government to transact government business  
(2) Registered with ministry of finance, Govt. of India  
(3) Which is included in the second schedule to the RBI act, 1934  
(4) Incorporated as a cooperative society  
(5) None of these
- Q.13.** Sensex is an index based on shares traded on the \_\_\_\_\_.  
(1) NIFTY (2) BSE (3) NSC  
(4) MCX (5) None of these
- Q.14.** The Dadasaheb Phalke Award was established in which year?  
(1) 1970 (2) 1969 (3) 1972  
(4) 1971 (5) 1975
- Q.15.** The minimum amount to be remitted through RTGS is \_\_\_\_\_.  
(1) 2 lakh (2) 5 lakh (3) 10 lakh  
(4) 12 lakh (5) 20 lakh
- Q.16.** Under Pradhan Mantri Jan Dhan Yojana life insurance is managed by \_\_\_\_\_.  
(1) HDFC Ergo Insurance Company  
(2) Life Insurance Corporation of India  
(3) GIC  
(4) NICL  
(5) NACL
- Q.17.** What is ‘C’ in KYC?  
(1) Client (2) Customer (3) Call  
(4) Celebrity (5) Consumer

- Q.18.** What is the Capital of Italy?  
 (1) Dublin (2) Rome  
 (3) Amsterdam (4) Edinburgh  
 (5) Caracas
- Q.19.** What is the capital of Spain?  
 (1) Berlin (2) Copenhagen (3) Madrid  
 (4) Brussels (5) Lima
- Q.20.** What is the Currency of Iceland?  
 (1) Dollar (2) Krona (3) Dinar  
 (4) Franc (5) Euro
- Q.21.** What is the full form of BBPS?  
 (1) Bharat Balance Payment System  
 (2) Bharat Bill Paid System  
 (3) Bharat Bill Payment System  
 (4) Bharat Balance Paid System  
 (5) None of these
- Q.22.** What is the name of the regulatory body that issues the Financial Stability Report?  
 (1) Reserve Bank of India  
 (2) State Bank of India  
 (3) Industrial Development Bank of India  
 (4) Central Bank of India  
 (5) None of the above
- Q.23.** When is World Water Day observed?  
 (1) March 22 (2) March 20 (3) March 10  
 (4) March 26 (5) None of these
- Q.24.** Where is the Amangarh tiger reserve located?  
 (1) Madhya Pradesh (2) Rajasthan  
 (3) Chhattisgarh (4) Uttar Pradesh  
 (5) Karnataka
- Q.25.** Where is the Headquarters of Central Bank of India?  
 (1) Mumbai (2) Kolkata (3) Chennai  
 (4) New Delhi (5) Bengaluru
- Q.26.** Where is the headquarters of National Film Development Corporation Limited (NFDC) located?  
 (1) Trivandrum (2) Chennai (3) Mumbai  
 (4) Hyderabad (5) None of these
- Q.27.** Where is the Headquarters of Organisation for Economic Co-operation and Development (OECD)?  
 (1) Vienna, Austria  
 (2) Geneva, Switzerland  
 (3) London, UK  
 (4) Rome, Italy  
 (5) Paris, France
- Q.28.** Which day is observed as the National Science Day?  
 (1) 15th March (2) 24th March  
 (3) 28th February (4) 12th May  
 (5) 29th August
- Q.29.** Which of the following is the capital of Bulgaria?  
 (1) Sofia (2) Gaborone (3) Sarajevo  
 (4) Bangui (5) None of these
- Q.30.** Which of the following is the purpose of 'KYC' norms followed by the banks?  
 (1) To bring more and more people under the banking network  
 (2) To identify people who do not pay income tax  
 (3) To ensure that money deposited in the bank has come from genuine source  
 (4) All are true  
 (5) None of these
- Q.31.** Which of the following is the venue of 2020 Summer Olympics?  
 (1) Paris (2) Tokyo (3) Rome  
 (4) New Delhi (5) None of these
- Q.32.** Which of the following National Park is located in Maharashtra?  
 (1) Rajbari National Park  
 (2) Tadoba National Park  
 (3) Jim Corbett National Park  
 (4) Nameri National Park  
 (5) Simlipal National Park
- Q.33.** Which of the following Nuclear Power Project is located in Maharashtra?  
 (1) Kudankulam (2) Kaiga (3) Jaitapur  
 (4) Kakrapar (5) Narora
- Q.34.** Which of the following river is known as the soul of Basel?  
 (1) Rhine river (2) Amazon river (3) Seine river  
 (4) Volga river (5) None of these
- Q.35.** Which of the following Wildlife Sanctuary is located in Uttarakhand?  
 (1) Askot musk deer sanctuary  
 (2) Pameda Wildlife Sanctuary  
 (3) Chhilchhila Wildlife Sanctuary  
 (4) Yangoupokpi-Lokchao WS  
 (5) Jambughoda Wildlife Sanctuary

- Q.36.** Which one is not a member of the World Bank group?  
(1) International Bank for Reconstruction and Development  
(2) International Development Association  
(3) Multilateral Investment Guarantee Agency  
(4) Bank of International Settlement  
(5) None of these
- Q.37.** Which scheme is planned by the central government to double the farmers income by the year 2022?  
(1) Antyodaya Anna Yojana  
(2) National Food Security Mission  
(3) Pradhan Mantri Ujjwala Yojana  
(4) Krishi Vigyan Kendras  
(5) None of these
- Q.38.** White Island, recently seen in the news. It is located in which country?  
(1) Australia (2) New Zealand (3) Vietnam  
(4) Indonesia (5) India
- Q.39.** Who is the CEO of the Bhilai Steel Plant?  
(1) M. Ravi  
(2) A K Rath  
(3) Mr. Vijay Mairal  
(4) Anil Kumar Chaudhary  
(5) None of these
- Q.40.** Who is the Chairman of Indian Space Research Organisation (ISRO)?  
(1) Ajay Narayan  
(2) K. Sivan  
(3) Anoop Srivastava  
(4) Vijay Keshav Gokhale  
(5) None of these
- Q.41.** Who has become the new head of India women's selection committee?  
(1) Mithu Mukherjee (2) Renu Margrate  
(3) Arati Vaidya (4) V Kalpana  
(5) Neetu David
- Q.42.** The Asian Development Bank has approved a \_\_\_\_\_ dollar loan to finance inclusive water supply and sanitation infrastructure and services in secondary towns of Rajasthan recently.  
(1) 100 million (2) 200 million  
(3) 250 million (4) 300 million  
(5) 400 million
- Q.43.** Valtteri Bottas (Mercedes-Finland) has won the Formula One Russian Grand Prix 2020, he is related to which country?  
(1) Russia (2) Serbia (3) Finland  
(4) Spain (5) Italy
- Q.44.** Recently who has virtually inaugurated 'Destination North East-2020', a four-day event to highlight the Northeast region's various potentials like eco-tourism?  
(1) Narendra Modi  
(2) Rajnath Singh  
(3) Narendra Singh Tomar  
(4) Amit Shah  
(5) Prahalad Singh Patel
- Q.45.** World Tourism Day is observed globally on \_\_\_\_\_ every year.  
(1) 21st September (2) 27th September  
(3) 25th September (4) 29th September  
(5) 23rd September
- Q.46.** India has entered into a Memorandum of Understanding with which country in the field of Intellectual Property Cooperation?  
(1) Denmark (2) Ukraine (3) Russia  
(4) Canada (5) Germany
- Q.47.** Dr Isher Judge Ahluwalia passed away recently, she was renowned \_\_\_\_\_.  
(1) Writer (2) Economist (3) Singer  
(4) Cricketer (5) Scientist
- Q.48.** Which state/UT has won the United Nations Inter-Agency Task Force on the Prevention and Control of Noncommunicable Diseases Awards 2020 for its "outstanding contribution" towards the non-communicable diseases-related sustainable development goals?  
(1) Maharashtra (2) Goa (3) Kerala  
(4) Delhi (5) Jammu & Kashmir
- Q.49.** Alapan Bandyopadhyay was appointed as the new Chief Secretary of which state?  
(1) West Bengal (2) Odisha  
(3) Andhra Pradesh (4) Kerala  
(5) Assam
- Q.50.** In which state has the Parliament passed a bill to establish a National Defense University recently?  
(1) Uttar Pradesh (2) Punjab  
(3) Uttarakhand (4) Rajasthan  
(5) Gujarat

IBPS CLERK MAINS / ENGLISH LANGUAGE

- Q.51.** In the question, there are three sentences. Each sentence has a pair of words that are highlighted. From the highlighted words, select the most appropriate words (A or B) to form correct sentences.
- The uniform was trimmed with gold **brayed(A)/ braid(B)**.
  - She smelled of her own musk, strands of hair escaping her **brayed(A)/ braid(B)** to tickle his face.
  - In the obituary column, the general's uniform was trimmed with gold **braid(A)/ brayed(B)**.
- (1) AAA            (2) BBA            (3) ABB  
(4) ABA            (5) AAB
- Q.52-55.** Read the THREE sentences i.e. (A), (B) and (C) given below respectively and try to find out the sentence(s) which is/are INCORRECT among them and mark your answer.
- Q.52.** A. After all, a thorough investigation is the first step in ensuring justice.  
B. The Supreme Court has enquired, in a case relating to the tapping of a phone of police officer.  
C. Israeli spyware Pegasus was used to snoop on Indian politicians and activists.
- (1) Only (A)            (2) Both (B) and (C)  
(3) Both (A) and (C)    (4) Only (B)  
(5) All are incorrect.
- Q.53.** A. Pegasus was used with no clarity on the actual number of citizens whose privacy was violated.  
B. Pegasus represent a wholesale takeover of an individual's privacy and identity.  
C. It was this radical threat of privacy posed by the digital era that moved the apex court, two years back.
- (1) Only (A)            (2) Both (B) and (C)  
(3) Both (A) and (C)    (4) Only (C)  
(5) All are incorrect
- Q.54.** A. The constitutional rights granted to an Indian citizen also include a fundamental right to privacy.  
B. If a government uses spyware like Pegasus, it would make the equivalent of the Watergate scandal.  
C. The Pegasus case dramatically highlights the need for laws to protecting privacy.
- (1) Only (A)            (2) Both (B) and (C)  
(3) Both (A) and (C)    (4) Only (C)  
(5) All are incorrect
- Q.55.** A. Snooping and official surveillance is, of course, justified at some instances.  
B. The company selling Pegasus says it was sold only to officially authorise government bodies.  
C. The two parliamentary committees intending to pursue the matter must get for the act.
- (1) Only (A)            (2) Both (B) and (C)  
(3) Both (A) and (C)    (4) Only (C)  
(5) All are incorrect.
- Q.56-57.** In the question, there are three sentences. Each sentence has a pair of words that are highlighted. From the highlighted words, select the most appropriate words (A or B) to form correct sentences.
- Q.56.** i. The troublemakers have been **barred(A)/ bard(B)** from the event as the last time they attended they created chaos.  
ii. See the famous plays of the **barred(A)/ bard(B)** performed by one of the world's greatest theatre companies.  
iii. Never ask a **bard(A)/ barred(B)** to play the banjo.
- (1) AAA            (2) BBA            (3) ABB  
(4) ABA            (5) AAB
- Q.57.** i. He was succeeded as third **baron(A)/ barren(B)** Northwick by his nephew.  
ii. The **baron(A)/ barren(B)** was exposed as a liar and a cheat.  
iii. The district is the most **barren(A)/ baron(B)** and backward portion of the province.
- (1) AAA            (2) BBA            (3) ABB  
(4) ABA            (5) AAB
- Q.58.** Read the THREE sentences i.e. (A), (B) and (C) given below respectively and try to find out the sentence(s) which is/are INCORRECT among them and mark your answer.
- A. India has a large pendency of unfinished cases what diminish the efficacy of the criminal justice system.  
B. We need urgently to fill up vacancies in courts, to hasten the pace of justice.  
C. Governments need to implement the many reforms recommended by experts to improve the working of the police force

# IBPS | CLREK MAINS

- (1) Only (A)                      (2) Both (B) and (C)  
(3) Both (A) and (C)        (4) Only (C)  
(5) All are incorrect.

**Q.59-60.** Which of the Phrases (1), (2), (3) and (4) should replace the highlighted phrase to make it grammatically correct. If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

**Q.59.** Lurking in the core of the crisis is an outdated food security doctrine that has combined on unrestrained populism to wreak havoc.

(1) is an outdated food security doctrine that has combined with unrestrained populism to wreak havoc

(2) is an outdated food security doctrine that has combined with unrestrained populism to wreak havoc

(3) is an outdated food security doctrine that has combined with unrestrained populism to wreaking havoc

(4) is an outdated food security doctrine that has combine with unrestrained populism to wreak havoc

(5) No correction required

**Q.60.** Centre has belatedly begun to coordinate the firefighting but crisis-time public posturing will not ensures an end to this practice.

(1) to coordinates, the firefighting but crisis-time public posturing will not ensure end to this practice.

(2) to coordinating the firefighting but crisis-time public posture will not be ensure a end to this practice.

(3) to coordinate the firefighting but crisis-time public posturing will not ensure an end to this practice.

(4) to coordinate the firefighting but crisis-time public posturing will ensure not an end to this practice.

(5) No correction required

**Q.61-65.** In the following sentence, there are two blank spaces and five pair of words have been denoted by numbers (1), (2), (3), (4) and (5) are given. Find out which pair of words can be filled in the blanks to make a meaningful sentence.

**Q.61.** That being said, we all know that coffee might not be the \_\_\_\_\_ drink we have in our kitchens and it receives considerable \_\_\_\_\_ from weight

watchers, thinking that coffee contains nothing but empty calories.

- (1) hottest, tip                      (2) thickest, czar  
(3) healthiest, flak                (4) smoothing, zing  
(5) healthiest, wreck

**Q.62.** A warming climate may cause emperor penguins to go \_\_\_\_\_ by the end of this century, according to a study which \_\_\_\_\_ that a 'business as usual' approach.

- (1) berserk, puts                      (2) adamant, erupts  
(3) extinct, cautions                (4) commentary, deludes  
(5) commanding, inundates

**Q.63.** Coffee can be \_\_\_\_\_ keto-friendly or low-carb by making simple swaps or finding helpful \_\_\_\_\_.

- (1) made, adage                      (2) cooked, pariah  
(3) made, alternatives                (4) created, woods  
(5) made, paths

**Q.64.** \_\_\_\_\_ with the natural antioxidants present in caffeine, this can help burn fat cells easy and protect you from the \_\_\_\_\_ done by free radicals in the body.

- (1) mixed, weakness  
(2) combined, damage  
(3) incorporated, damage  
(4) tuned, damage  
(5) amalgamated, complexity

**Q.65.** There is no denying that losing weight can be a/an \_\_\_\_\_ difficult journey, getting rid of the stubborn belly fat can be even more \_\_\_\_\_.

- (1) viciously, designing  
(2) cruelly, creating  
(3) notably, spawning  
(4) incredibly, challenging  
(5) annoyingly, erecting

**Q.66-67.** In the question, there are three sentences. Each sentence has a pair of words that are highlighted. From the highlighted words, select the most appropriate words (A or B) to form correct sentences.

**Q.66.** i. The soundtrack gives us the **aural(A)**/ **oral(B)** before the visual cue; it is as if the thunder arrives before the lightning.

ii. To give the learner visual, tactile and **oral(A)**/ **aural(B)** stimuli, which increase the learning experience.

iii. As part of her **aural(A)/ oral(B)** examination, she had to recite the names of all the presidents.

- (1) AAA (2) BBA (3) ABB  
(4) ABA (5) AAB

**Q.67.** i. Inferior to these, and lodged behind the green **baize(A)/ bays(B)** door, are the upper servants.

ii. Opposite her were two steps up to the **baize(A)/ bays(B)** door separating the kitchen quarters from the house.

iii. The nave passes from Norman to Early English in the course of its eight **baize(A)/ bays(B)** from east to west and also from the arcade through the triforium to the clerestory.

- (1) AAA (2) BBA (3) ABB  
(4) ABA (5) AAB

**Q.68-70.** In the following question, three sentences i.e. (A), (B) and (C) are given and you have to choose the sentence in which the highlighted phrasal verb/idiom is correctly used.

**Q.68.** A. Someone finally **threw down the gauntlet** to the boss regarding the oppressive working conditions in the office.

B. I just can't **get my head around** the fact that I'm not getting promoted this year.

C. We are just avoiding the issue. Let's **call a spade a spade**. The man is a liar.

- (1) Only A (2) Only B  
(3) Both A and B (4) Only C  
(5) All of the above

**Q.69.** A. You'll be **pounding the pavement** for months before you find another job.

B. The doctor opened up his stomach to **head over heels** the source of the trouble.

C. Let's stop the idle chatter and **cut to the chase**. After a few introductory comments, we cut to the chase and began negotiating.

- (1) Only A (2) Only B  
(3) Both A and B (4) Both A and C  
(5) All of the above

**Q.70.** A. There was an argument that **got out of hand**, and the police came.

B. That politician **went out on a limb** and publicly questioned the views of his party.

C. The shy boy was afraid to speak up and his mates kept asking him "**Cat got your tongue?**"

- (1) Only A (2) Only B

- (3) Both A and B (4) Only C

- (5) All of the above

**Q.71-75.** In the passage, some blanks are given and against each blank five alternatives consisting of a pair of words are suggested. Choose the correct alternative to complete the passage in a meaningful way.

After seven years of negotiating the Regional Comprehensive Economic Partnership deal, India \_\_\_\_\_ (A) out on the eve of its conclusion. Prime Minister's decision to pull out is influenced partly by the \_\_\_\_\_ (B) of almost all domestic stakeholders who would have been impacted by this preferential trade agreement (PTA). RCEP, which was negotiated between ASEAN and the bloc's six free trade agreement partners, will be dominated by China. For practical purposes, India's membership in RCEP would have been \_\_\_\_\_ (C) to a trade agreement with China; something Indian industry is unprepared for now. In this context, India's decision to withdraw from RCEP is the best possible course at this moment. However, two things need to be kept in mind. Isolationism in economic matters will only lead to stagnation. The RCEP option remains on the table as other members have made clear that India can join at a later date. Therefore, the government now needs to work on a set of reforms which will make the Indian economy, including agriculture which \_\_\_\_\_ (D) a trade surplus, more competitive. India has no choice in this matter. WTO is being undermined by some of the largest economies in the world. PTAs are here to stay. But India needs to get its act together because PTAs represent a tougher environment on account of a more select group of countries which participate. The decision on RCEP should \_\_\_\_\_ (E) an immediate burst of reforms in land, labour and capital markets.

**Q.71.** Choose the correct option for A

- (1) astound (2) pull (3) dwindle  
(4) recur (5) plough

**Q.72.** Choose the correct option for B

- (1) forbids (2) consensus  
(3) ramifications (4) misogyny  
(5) misgivings

**Q.73.** Choose the correct option for C

- (1) antitrust (2) prerogative (3) tantamount  
(4) penetrating (5) deviating

**Q.74.** Choose the correct option for D

# IBPS | CLERK MAINS

- (1) records      (2) amends      (3) find  
(4) vitiates      (5) abnegates

**Q.75.** Choose the correct option for E

- (1) fascinate      (2) imitate      (3) trigger  
(4) crash      (5) trespass

**Q.76-80.** Rearrange the following sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph. Rearrange the remaining sentences from (A) to (F) and answer the questions given below them.

A. This critical moment demands bipartisanship and statesmanship.

B. As is evident, one myopic policy after another has created

C. Procurement processes and MSPs require immense political will.

D. Turning Punjab and Haryana farmers away from paddy cultivation solves

E. All the problems at one stroke but withdrawing subsidies on power,

F. An environmental and public health disaster.

**Q.76.** Which of the following would be the **FOURTH** sentence after rearrangement?

- (1) A      (2) B      (3) C  
(4) D      (5) E

**Q.77.** Which of the following would be the **FIRST** sentence after rearrangement?

- (1) A      (2) B      (3) C  
(4) D      (5) E

**Q.78.** Which of the following would be the **SECOND** sentence after rearrangement?

- (1) A      (2) B      (3) C  
(4) D      (5) F

**Q.79.** Which of the following would be the **LAST** sentence after rearrangement?

- (1) A      (2) B      (3) C  
(4) D      (5) E

**Q.80.** Which of the following would be the **THIRD** sentence after rearrangement?

- (1) A      (2) B      (3) F  
(4) D      (5) E

**Q.81-85.** Read the following passage, carefully and answer the questions given below it. Certain words have been given in bold to help you locate them while answering some questions.

The National Capital Region's public health emergency arising from a significant deterioration

in air quality over the last fortnight has finally forced governments in the region to seriously explore a coordinated effort to deal with the crisis. This development is good. However, given India's experience in dealing with emergencies, there is the risk of state effort waning once the air quality improves. Research on the sources of air pollution shows that NCR needs a permanent coordination mechanism to deal with the perennial major source of pollution: vehicular emission. Some aspects such as geography which lead to a deterioration in air quality in winter cannot be changed. But given this reality what can change is the transition on the part of relevant governments to take an integrated view of public transport. This is perhaps the most important and toughest challenge to overcome. At present, the multiple modes of public transport often function in silos. A massive urban agglomeration such as NCR needs buses, metro rail and the forthcoming rapid rail system to be in sync. Often, the large public investment in these transport systems remains underutilized on account of problems with last-mile connectivity. This can be overcome only through a coordinated approach. The recent spike in pollutants may have a lot to do with the advent of crop burning in Punjab, Haryana and Uttar Pradesh. But the year-long cause for the generally poor air quality needs to be tackled with a level of seriousness that has been missing so far.

**Q.81.** Which of the following is the author's attitude throughout the passage?

- (1) Informative to sarcastic  
(2) Informative to suggestive  
(3) Informative to condemning  
(4) Informative to patronizing  
(5) Informative to narrative

**Q.82.** Which of the following facets can be held TRUE, as per the passage?

- (1) Public transport must be comprehensively seen by the concerned governments.  
(2) The most difficult task is to get all the concerned governments to come on the same page vis-à-vis addressing any issue.  
(3) In the wake of reducing poor air quality, the geography of the area can not be altered.  
(4) Currently, public transport, in various ways works isolatedly.  
(5) All of the above.

**Q.83.** How the lingering causes for the by and large bad air quality needs to be addressed, in the passage?

A. By the level of the travesty that has been opted so far.

B. By the grand level of rhetorics and a bit recherché for the average readership.

C. By the required amount of attention and seriousness toward the matter.

(1) Only A (2) Both A and B

(3) Only C (4) Both B and C

(5) All of the above

**Q.84.** As per your reading, what can be the reasons behind the under-utilization of the big public investment in the transport regimes?

A. Several premonitions of bad debts in the markets.

B. Several non-negotiable instruments.

C. Several issues related to last-mile linking.

D. Several types of fraudulent customer behaviour.

(1) Only A (2) Both B and D

(3) Both A and B (4) Both B and C

(5) Only C

**Q.85.** As the author, which of the following supports as the chief reason behind the ever-increasing pollution?

(1) Stubble burning in the various states could possibly add to the soaring increase in pollution rate.

(2) Excessive Vehicular Usage without the apt choice of knowing the usage limits might hinder pollution stability.

(3) Increased Industrialisation to feed the exponentially growing population may have a lot to do with increased pollution.

(4) Both 1 and 2

(5) All of the above

**Q.86-90.** Read the following passage carefully and answer the questions given below it. Certain words have been given in bold to help you locate them while answering some questions.

By 2021 a whopping 64 million people are projected to reside in Delhi and the national capital region spanning 23 districts of Uttar Pradesh, Haryana and Rajasthan – making it among the world’s most populous urban agglomerations. So the public health emergency declared in NCR, an annual post-Diwali ritual in recent years, signalling grave risk to so many lives, should have elicited

a proportionate and coordinated policy response. Instead, it energises divisive political responses. Millions more have been affected with the bad air fanning out slowly across all of UP and extending as far east as Patna. By now agencies agree that farm fires are the primary culprit of the pollution spike. What we face is a seasonal problem caused by a specific set of factors: stubble burning and festival cracker bursting aggravated by slow wind movement at the onset of winter. Actually, for much of this year, NCR has enjoyed better air quality which brings the current spike into sharp focus. Satellite imagery of fires and the dip in air quality measurements offer a strong correlation for corrective steps. The strategy of penalising farmers isn't working. But Punjab's great strides in mechanising agriculture indicate that the same farmers can indeed be persuaded to shun primitive burning for machines like super straw management systems and happy seeders. No one wants farmers to junk combine harvesters and return to manual modes. Instead, governments must do a better job of subsidising these machines, offering various lease-rent-purchase options, and overhauling environmentally disastrous farm policies promoting paddy cultivation in water-stressed areas. Centre, Punjab, Haryana and Delhi governments must set aside petty quarrels and work together.

**Q.86.** Which of the following is **NOT TRUE**, according to the passage?

A. The idea of giving punishment to the farmers involved in crop burning will not work.

B. The farmers involved in crop burning can be told to stop doing this practice.

C. Everybody wants farmers to stop using new agricultural machines and scientific techniques and return to their old methods of farming.

(1) Only A (2) Both A and B

(3) Only C (4) Both B and C

(5) All of the above

**Q.87.** Which of the following can be said about the poor air quality, as per the given passage?

A. Living in states, exponentially increasing population has been affected by poor air quality.

B. Gradually, people living in UP and East of the country will suffer badly from the deteriorating poor air quality.

C. Stubble burning is said to be the prime reason behind the poorest air quality ever.

- (1) Only A                      (2) Both A and B  
 (3) Only C                      (4) Both B and C  
 (5) All of the above

**Q.88.** As per the passage, what do we actually go through, in the specific time period?

- (1) We have to confront many disadvantages from the customer's end.  
 (2) We have to confront many failed or unsuccessful air quality measurements.  
 (3) We face several periodic concerns caused by a specific set of factors.  
 (4) We face plunge in various anti-environment policies which are prevailing these days.  
 (5) Both 3 and 4.

**Q.89.** According to the author, what happens at the onset of winter?

- A. We see that many farmers are involved in crop burning.  
 B. As per the environment and pollution control board, the air quality index is highly raising.  
 C. Slow wind movement intensifies the cracker bursting of Diwali.

**D.** We see price hikes in the sales of peanuts and water chestnut.

- (1) Only A                      (2) Both B and D  
 (3) Both A and C            (4) All except A  
 (5) Only C

**Q.90.** As per the reading of your passage, which of the following is TRUE?

- (1) The rapidly deteriorating 'air quality' is more in news currently because people living in the National capital Region used to have better 'air quality'.  
 (2) The satellite images of wildfires and the reducing standards of deteriorating air quality both can give remedial steps in parallel.  
 (3) Warmer temperatures expected with climate change and the potential for more extreme temperature events will impact plant productivity.  
 (4) Few adaptation strategies are available to cope with temperature extremes at this developmental stage.  
 (5) Both 1 and 2

### IBPS CLERK MAINS / REASONING ABILITY & COMPUTER APTITUDE

**Q.91-95.** Study the following information carefully and answers the question given below.

Eight members (A to H) in a family who live in a ten-floors building with two floors vacant. The ground floor is numbered one and the topmost floor is numbered tenth. Each member is travelling to different countries viz. L1, N1, P1, LV1, DI1, DN1, B1 and D1. The following information is known about them. B, who is neither going to DI1 nor D1, is residing on an even-numbered floor. Three members live between the floors of G and D. G's floor is above D. Either G or D travels to B1. C, who is residing on the 5th floor, is travelling to either N1 or DI1. Two people reside between H's floor and a vacant floor. H lives on a floor below one of the vacant floors. The person travelling to L1 is residing immediately above the person who is travelling to P1. The number of members between A and E is the same as the number of members between A and F. F is either travelling to D1 or DN1, but neither residing on 7th floor nor on 10th floor. E is residing immediately above the person who is travelling to DN1. G is travelling to DI1.

**Q.91.** Who lives on the 3rd floor?

- (1) A                      (2) B                      (3) C  
 (4) E                      (5) F

**Q.92.** How many floors lie between A's and E's floors?

- (1) None                      (2) One                      (3) Two  
 (4) Three                      (5) None of these

**Q.93.** Whose floors are situated between the floors of H and D?

- (1) People travelling to P1 and N1.  
 (2) People travelling to L1, P1, N1 and B1.  
 (3) Person travelling to B1.  
 (4) People travelling to L1 and B1.  
 (5) None of the above

**Q.94.** Who goes to DN1?

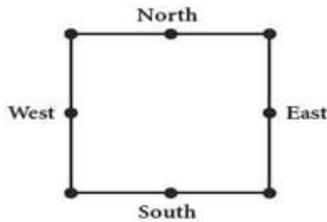
- (1) F                      (2) B                      (3) A  
 (4) D                      (5) G

**Q.95.** Which of the following describes the vacant floors?

- (1) 1st, 10th            (2) 9th, 5th            (3) 10th, 2nd  
 (4) 8th, 4th            (5) None of these

**Q.96-100.** Study the following information carefully and answer the question given below.

Eight chairs—Q, P, O, G, F, C, B, and A are arranged along the perimeter of a square as shown below:



The following is true:

- i. Chairs Q, P, and O are blue; Chairs G and F are red; Chairs C, B, and A are yellow.
- ii. The blue chairs are next to one another along the square's perimeter.
- iii. The yellow chairs are next to one another along the square's perimeter.
- iv. No blue chair is next to a yellow chair. The chair on the southeast corner is G.
- v. Chair Q is at the center of the square's north side.
- vi. If Chair G is next to C, then G is not next to O.

**Q.96.** If B is in the middle of the west side of the square, then the two chairs in which one of the following pairs CANNOT be two of the corner chairs?

- (1) P and C      (2) P and A      (3) O and F
- (4) O and C      (5) O and A

**Q.97.** If A is directly north of B, which one of the following statements must be true?

- (1) Q is directly west of P.
- (2) P is directly east of F.
- (3) F is directly north of C.
- (4) C is directly south of Q.
- (5) A is directly south of Q.

**Q.98.** If C is the farthest south-west of O and B is north-west of G, then the chairs in each of the following pairs must be next to each other EXCEPT

- (1) Q and O      (2) P and G      (3) G and C
- (4) F and B      (5) C and A

**Q.99.** Which one of the following chairs must be next to Q? (Definite case)

- (1) P                      (2) O                      (3) G
- (4) F                      (5) C

**Q.100.** Each of the following statements must be true EXCEPT:

- (1) The chair on the northwest corner is yellow.
- (2) The chair on the northeast corner is blue.
- (3) The chair on the southwest corner is yellow.
- (4) The middle chair on the east side of the square is blue.
- (5) The middle chair on the west side of the square is yellow.

**Q.101.** Which one of the following chairs could be on the northeast corner of the square?

- (1) A                      (2) B                      (3) C
- (4) G                      (5) O

**Q.102.** Study the following statement carefully and answer the question given below.

**Statement-** The teachers of XYZ School who usually worked for 9 hours in school each day but now they all are working from home due to the lockdown caused by this epidemic. 25 per cent of them believe that they are actually able to work an hour less from home than at school. At the same time, more than 90 per cent of teachers at the same school believe they are working more at home than working at their school - according to an article. The statements above, if true, best support which of the following conclusions about the school teachers discussed in the article?

- (1) At least 25 per cent of the teachers of XYZ school can complete the same amount of work in one hour at home as in 9 hours at the school.
- (2) Some of the teachers of XYZ School make statements regarding their work quality that are not in fact true.
- (3) On average, the teachers of XYZ school working at home for a day work fewer hours than school teachers working at the school.
- (4) 10 per cent of the teachers of XYZ School are less quality working from home than working in their school.
- (5) At least 15 per cent of the teachers of XYZ School does not define quality exclusively in terms of the number of hours worked.

**Q.103-107.** Study the following information carefully and answer the question given below.

The number of seven trucks i.e. 16 to 22 are parked in a straight line towards north direction. **Note- Distance between two adjacent trucks increases from left to right in consecutive multiples of 7 m. The total length of the straight line is 189 m.**

Distance between Truck 18 and Truck 22 is 35 m. Truck 22 is parked to the right of Truck 18.

Distance between Truck 16 and Truck 21 is the same as the distance between Truck 20 and Truck 17. The maximum number of trucks are parked between Truck 21 and Truck 18. Truck 19 is parked to the immediate left of Truck 16. At least two trucks are parked to the left of Truck 17.

After the final arrangement, Trucks move as per the following directions:

Truck 20 turned towards Truck 22 and moved 11m then took a left turn moved 16m. Truck 21 turned towards Truck 17 and moved 24m then took a right turn moved 21m. Truck 18 turned towards south and moved 18m and then took left turn and moved 25m. From there Truck 18 took left turn and moved 10m. Truck 17 turned towards Truck 22 and moved 26m.

**Note- New positions of all the trucks are to be denoted by adding (') to their respective names. For example - New position of Truck 20 will become 20'.**

- Q.103.** What is the position of Truck 18' with respect to the Truck 20'?
- (1) South (2) North  
(3) South-East (4) North-West  
(5) Can't be determined
- Q.104.** What is the distance between Truck 22 and Truck 19 in a straight line?
- (1) 49 m (2) 63 m (3) 28 m  
(4) 84 m (5) None of these
- Q.105.** Which of the following statements is true?
- (1) The number of trucks parked between 20 and 17 is the same as 17 and 18 is a straight line before movement.  
(2) Distance between truck 19 and truck 16 is the same as the distance between truck 20 and truck 22.  
(3) Truck 20 is in North-west and Truck 17 is in the south direction of Truck 21 after movement.  
(4) Distance between truck 18 and truck 20 is twice as the distance between truck 22 and truck 17.  
(5) None is true
- Q.106.** What is the position of Truck 20 with respect to Truck 16 in a straight line?
- (1) Truck 20 is parked to the left of truck 16 at a distance of 84m.  
(2) Truck 16 is parked to the right of truck 20 at a distance of 91m.  
(3) Truck 20 is parked to the left of truck 16 at a distance of 126m.  
(4) Truck 16 is parked to the right of truck 20 at a distance of 63m.  
(5) None of these
- Q.107.** What is the shortest distance between Truck 20' and Truck 17'?
- (1) 16 m (2) 30 m (3) 25 m  
(4) 20 m (5) None of these
- Q.108-112.** Study the following information carefully and answer the question given below.
- Ten persons namely K, J, I, H, G, F, E, D, C and B are sitting in two parallel rows containing five people each in such a way that there is an equal distance between adjacent persons. People sitting in Row-1 facing north direction while people sitting in Row-2 facing south direction. Therefore people sitting in Row-1 face the people sitting in Row-2. They have an engagement in following months among January, March, April, May, June, July and August. Exactly two persons have engagement in each of the month of April, May and June. All the above information is not necessarily in the same order. H sits exactly in the middle of the north-facing row. G sits with C and D and opposite to F. K sits at the extreme right end of the south-facing row. Only one person sits between the two persons who have engagement in April. J sits opposite to I and to the immediate right of the person, who has an engagement in May month. I doesn't face south direction. D has an engagement in August month. The person who has an engagement in March sits to the immediate right of B and opposite to the person who has an engagement in April. The person who has an engagement in January sits to the right of the person who has an engagement in July but they don't sit at any of the ends. Only one person sits between the two persons who have engagement in May.
- Q.108.** Who sits to the immediate right of F?
- (1) The one who has an engagement in June  
(2) The one who has an engagement in July  
(3) The one who has an engagement in March  
(4) The one who has an engagement in May  
(5) None of the above

**Q.109.** Which of the following in pairs have an engagement in the same month?

- (1) B and E                      (2) K and J  
 (3) I and G                      (4) Both A and B  
 (5) Both A and C

**Q.110.** In which month has the person engagement who sits opposite to C?

- (1) January      (2) July              (3) May  
 (4) June              (5) None of the above

**Q.111.** Four of the following five are alike in a certain way and hence form a group. Which of the following does not belong to the group?

- (1) I-March      (2) G-April      (3) F-January  
 (4) E-June      (5) B-July

**Q.112.** Which of the following statements is definitely true?

- (1) Only two persons are sitting between K and C.  
 (2) The persons who have an engagement in June month sitting in different rows.  
 (3) The one who has an engagement in March sits third to the left of F.  
 (4) The one who has an engagement in August month and the one who has an engagement in March month are sitting opposite to each other.  
 (5) None of the above

**Q.113-117. Study the following information carefully and answer the question given below.**

Eight persons namely K, J, I, H, G, F, E and D are sitting around the circular table but not necessarily in the same order. Some of them are facing inside the circle and some of them are facing outside the circle. Each of them likes different movies Indian, Lahu, Aadmi, Vivah, Naina, Roza, Ganga and Super hero but not necessarily in the same order.

I is facing outside the circle and sits second to the right of the one who likes Naina movie. Two persons sit between E and G. E sits second to the right of H. H sits to the immediate left of the one who likes Naina movie. The one who likes Aadmi movie sits opposite to the one who likes Ganga movie. H neither likes Aadmi nor Ganga movies. J sits third to the right of K, who sits to the immediate right of the one who likes Vivah movie. I likes Lahu movie and is sitting exactly between the one who likes Roza movie and the one who likes Aadmi movie. J does not sit adjacent to G. K faces inside the circle. J likes Roza movie. K does not like Naina

movie. Immediate neighbours of G faces the same direction (if one faces inside the circle then the other will also face inside the circle or vice versa). The one who likes the Superhero movie and the one who likes Ganga movie are adjacent to each other. The one who likes Indian movie sits opposite to the one who likes Naina movie. F sits second to the right of K. D sits third to the right of F. J and E face the same direction as I.

**Q.113.** Who sits second to the right of J?

- (1) The one who sits second to the left of I.  
 (2) The one who sits opposite to E.  
 (3) The one who sits second to the right of H.  
 (4) The one who sits to the immediate left of K.  
 (5) None of these

**Q.114.** If G is related to Indian movie and D is related to Ganga movie, in same way J will be related to \_\_\_\_\_ movie.

- (1) Naina              (2) Aadmi              (3) Roza  
 (4) Vivah              (5) Ganga

**Q.115.** Who among the following likes Super hero movie?

- (1) The one who sits second to the left of F.  
 (2) The one who sits third to the left of I.  
 (3) The one who sits third to the right of G.  
 (4) The one who sits fourth to the right of H.  
 (5) None of these

**Q.116.** How many persons sit between the one who likes Vivah movie and F, if counted from left of F?

- (1) One              (2) Two              (3) Three  
 (4) Four              (5) None of the above

**Q.117.** Which of the following statement is definitely true?

- (1) The number of persons facing outside the circle is more than the number of persons facing inside the circle.  
 (2) The one who likes Vivah movie and the one likes Indian movie is facing away from the centre.  
 (3) The number of people between K and I is the same as F and H.  
 (4) D and E sit opposite to each other and both of them faces the same direction.  
 (5) None is true

**Q.118-121.** In each question below are given some statements followed by some conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known

facts. Read all the conclusions and then decide which of the given conclusions logically follows/ follow from the given statements, disregarding commonly known facts.

**Q.118. Statements:**

Very less D are not M.

All M are T.

No T is a N.

**Conclusions:**

**I.** No N is M.

**II.** No D is N.

**III.** Some M are not D.

**IV.** Some N are both M and D.

(1) Only III follows

(2) Either I or II follows

(3) Only II and III follow

(4) All follow

(5) None of these

**Q.119. Statements:**

Some K are A.

All S are A.

No A is M.

**Conclusions:**

**I.** Some K are S.

**II.** All M being S is a possibility.

**III.** No K is S.

**IV.** Some A not being K is a possibility.

(1) Only II follows

(2) Either I or III and II and IV follow

(3) Only II and IV follow

(4) All follow

(5) None of these

**Q.120. Statements:**

No W is K.

Not a single K is F.

Every F are D.

**Conclusions:**

**I.** Some D which are F are W as well.

**II.** No W is F.

**III.** Some D are not K.

**IV.** No W is D.

(1) Only III follows.

(2) Only I, II and III follow.

(3) Only II and IV follow.

(4) All follow.

(5) None of these

**Q.121. Statements:**

All A are R.

Only a few R is M.

All M are H.

**Conclusions:**

**I.** All A being H is a possibility.

**I.** Some R are not M.

**II.** Some R are not H.

**III.** All R being M is a possibility.

**IV.** Some A are not H.

(1) Only III follows

(2) Only I, II and III follow

(3) Only I and II follow

(4) All follow

(5) None of these

**Q.122. QUARANTINEPEOPLE**

If from the above word all the vowels are to be dropped and then opposite letters of the remaining letters are taken and then the letters of the newly formed word are arranged in alphabetic order from left to right then how many such letters will be there in the newly formed word which will not appear between the vowels?

(1) Two

(2) Three

(3) Four

(4) Six

(5) One

**Q.123-127. A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in every step. The following is an illustration of input and rearrangement.**

**Input:** never 41 leaved 88 important object 53 46 anyplace 75

**Step I:** 88 41 leaved important object 53 46 anyplace 75 never

**Step II:** 88 75 41 important object 53 46 anyplace never leaved

**Step III:** 88 75 46 41 important 53 anyplace never leaved object

**Step IV:** 88 75 46 53 41 important never leaved object anyplace

**Step V:** 88 75 46 53 41 never leaved object anyplace important

Step V is the last step of the arrangement.

Following the same pattern solve the given input and answer the question given below.

**Input: 79 design history 99 imagined 94 every 63 leader 96**

**Q.123.** How many steps will be required to complete the given input?

- (1) Three            (2) Seven            (3) Six  
(4) Five            (5) Four

**Q.124.** Which of the following steps will be last but one of the given input?

- (1) 99 79 96 94 imagined 63 every design history leader  
(2) 99 79 96 94 63 imagined every design leader history  
(3) 99 79 96 94 imagined every 63 design leader history  
(4) 99 79 96 94 63 every design imagined leader history  
(5) None of these

**Q.125.** Which of the following will be on the immediate right of 'imagined' in step III?

- (1) design            (2) every            (3) 63  
(4) history            (5) 94

**Q.126.** How many element(s) will be there between '79' and 'design' in Step IV?

- (1) Six            (2) Four            (3) Two  
(4) Five            (5) Three

**Q.127.** What is the position of 'leader' in step V?

- (1) Third from the right end  
(2) Second from the left end  
(3) Seventh from the left end  
(4) Fourth from the right end  
(5) None of these

**Q.128.** Following questions are based on five words given below.

**RIGHT WORD FAIR EIGHT GREAT**

If in each of the given words the first letter and second letter are mutually interchanged and they are arranged in the order as they would appear in a dictionary, from left to right which of the following be the fourth from right?

- (1) FAIR            (2) WORD            (3) EIGHT  
(4) GREAT            (5) RIGHT

**Q.129.** Following questions are based on five words given below.

**RIGHT WORD FAIR EIGHT GREAT**

If in each of given words each of the vowels is changed to the previous letter and each consonant is changed to the next letter according to the English alphabetical series, in how many words thus formed there is a vowel?

- (1) One            (2) Two            (3) Three  
(4) Four            (5) None

**Q.130.** Following questions are based on five words given below.

**RIGHT WORD FAIR EIGHT GREAT**

If the second and last alphabet in each of the words is changed to the previous letter of them in English alphabetical order, how many words having atleast one vowel are there?

- (1) None            (2) One            (3) Two  
(4) Three            (5) More than three

**Q.131-135.** Study the following information carefully and answer the question given below.

In a certain code language,

'Bank Money Calibri' is written as '14#p 15@b 9\$b'

'Institution Financial Always' is written as '24#m 14%j 20&o'

'Larger Higher Amount' is written as '15#j 36\$n 25#b'

'Examine Credit Daily' is written as '9#s 9#b 13%y'.

**Q.131.** What is the code of the 'Little Expenses'?

- (1) 40#n 14\$j    (2) 4#j 14\$y    (3) 4#j 19#y  
(4) 40#j 19\$y    (5) 4#j 19#x

**Q.132.** '15#j' is the code of which of the following?

- (1) Debit            (2) Higher            (3) Credit  
(4) Balance            (5) Energy

**Q.133.** '14#m' is the code of which of the following words?

- (1) Ranked            (2) Mentor            (3) Planked  
(4) Fair            (5) Flame

**Q.134.** What is the code of 'Responsible Customer'?

- (1) 20%f 35#v    (2) 35%f 14\$t    (3) 14%f 35\$v  
(4) 14%b 15\$v    (5) 14%b 15\$d

**Q.135.** What is the code of the 'number'?

- (1) 9%p            (2) 28%f            (3) 28#p  
(4) 19&f            (5) None of these

**Q.136.** Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the questions. Read both the statements.

Five persons – b, l, p, r and d are sitting in a row facing north direction.

Who among the following sits to the immediate left of r?

**I:** b sits at one of the extreme ends. l sits between b and p.

**II:** Only one person sits between p and d. d does not sit to the right of l.

(1) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

(2) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

(3) If the data either in statement I or in statement II alone are sufficient to answer the question.

(4) If the data even in both statements I & II together are not sufficient to answer the question.

(5) If the data in both statements I and II together are necessary to answer the question.

**Q.137.** Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the questions. Read both the statements.

What is the code for 'green' in a coded language?

**I:** In the same language 'which colour is green' is coded as 'ry zt dk bh' and 'cloth green is red' is coded as 'kj dk ry te'.

**II:** In the same language 'cloth toy flower green' is coded as 'dk ag te nd' and 'green is the best' is coded as 'lo ry dk ch'.

(1) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

(2) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

(3) If the data either in statement I or in statement II alone are sufficient to answer the question.

(4) If the data even in both statements I & II together are not sufficient to answer the question.

(5) If the data in both statements I and II together are necessary to answer the question.

**Q.138-140.** In the following question, the numbers 7, 4, 1, 6, 5, 3 and 2 are used with the following meanings as illustrated below. Study the following information and answer the given question.

z1c- z is the child of c.

z2c- z is the parent of c.

z3c- z is elder to c.

z4c- z is younger to c.

z5c- z is the brother of c.

z6c- z is the wife of c.

z7c- z is the sister-in-law of c.

**Q.138.** If F5D4Q1X2E3D, the age of E is 29 years and age of Q is 33 years, so what can be the age of D?

(1) 27 years      (2) 31 years      (3) 29 years

(4) 30 years      (5) 34 years

**Q.139.** If G6J5K2Y1V4C then how is K related to Y?

(1) Father

(2) Brother-in-law

(3) Cannot be determined

(4) Sister

(5) Mother

**Q.140.** If F5D4Q1X2E3D, then how is F related to Q?

(1) Father      (2) Brother

(3) Daughter-in-law      (4) Sister

(5) None of these

## IBPS CLERK MAINS / NUMERICAL ABILITY

**Q.141.** The sum of five numbers is 555. The average of the first two numbers is 75 and the third number is 115. What is the average of the last two numbers?

(1) 145      (2) 290      (3) 265

(4) 150      (5) None of these

**Q.142.** Sarita started a business investing Rs 50,000. After six months Abhishek joined her with Rs 75,000.

After another six months Nisha also joined them with Rs 1.25 lakh. Profit earned at the end of 2 years from when Sarika started the business should be distributed among Sarita, Abhishek and Nisha in what respective ratio?

(1) 4 : 5 : 6      (2) 8 : 9 : 10      (3) 8 : 9 : 12

(4) 4 : 5 : 8      (5) None of these

**Q.143.** In a class of 80 students, each student got sweets that are 15% of the total number of students. How many sweets were there?

- (1) 1200                      (2) 850  
(3) 900                        (4) Cannot be determined  
(5) None of these

**Q.144.** A dishonest shopkeeper increased price of his article by 80% and after that he gives 25% discount. If shopkeeper takes 20% more quantity per kilogram by wholeseller and gives 10% less per kilogram to customer. Then what is net profit percent?

- (1) 80%                      (2) 70%                      (3) 60%  
(4) 50%                      (5) None of these

**Q.145.** The difference between the sum of four consecutive odd numbers and three consecutive even numbers together is 20. Also, the largest even number is 5 more than the largest odd number. What is the sum of the smallest odd number and the smallest even number ?

- (1) 75                         (2) 77  
(3) 85                         (4) Cannot be determined  
(5) None of these

**Q.146.** The ratio between the duck and frogs in a pond is 47 : 49 respectively. The average number of ducks and frogs in the pond is 192. How many frogs are there in the pond?

- (1) 190                      (2) 192                      (3) 198  
(4) 194                      (5) None of these

**Q.147.** 2 men and 3 women can do a piece of work in 10 days. 3 men and 2 women can do the same work in 15 days. Then in how many days 2 men and 2 women will finish the same work?

- (1) 12                         (2) 6  
(3) 15                         (4) Cannot be determined  
(5) None of these

**Q.148.** Rs. 300 is divided among P, Q and R in such a way that Q gets Rs.30 more than P and R gets Rs.60 more than Q. What is the respective ratio of their share?

- (1) 5 : 3 : 2                      (2) 2 : 3 : 5                      (3) 3 : 2 : 5  
(4) 2 : 5 : 3                      (5) None of these

**Q.149.** Mother's age is 3 years more than thrice the daughter's age. After three years, mother's age will be 10 years more than twice the daughter's age. What is mother's present age?

- (1) 28 years                      (2) 31 years                      (3) 33 years  
(4) 35 years                      (5) 37 years

**Q.150.** In a regular week there are 5 working days and for each day, the working hours are 8. A man gets Rs.2.40 per hour for regular work and Rs.3.20 per hour for overtime. If he earns Rs.432 in 4 weeks, how many hours does he work for?

- (1) 150                      (2) 185                      (3) 175  
(4) 165                      (5) None of these

**Q.151.** The sum of circumference of a circle and perimeter of a square is 210 cm. The diameter of the circle is 21 cm. What is the sum of area of circle and square?

- (1) 1158.4 cm<sup>2</sup>                      (2) 1058.2 cm<sup>2</sup>  
(3) 1642.5 cm<sup>2</sup>                      (4) 2442.8 cm<sup>2</sup>  
(5) None of these

**Q.152.** The difference between the time taken by two cars to travel a distance of 350 km is 2 hours 20 minutes. If the difference between their speeds is 5 km/hr, what is the speed of faster car?

- (1) 30 km/hr                      (2) 35 km/hr                      (3) 40 km/hr  
(4) 45 km/hr                      (5) None of these

**Q.153.** There are 4 bananas, 7 apples and 6 mangoes in a fruit basket. In how many ways can a person make a selection of fruits from the basket?

- (1) 256                      (2) 269                      (3) 279  
(4) 280                      (5) None of these

**Q.154-158.** Read the following chart carefully and answer the question given below.

Days	Speed of boat	Speed ratio of downstream and upstream	Total distance	Ratio of distance travelled in upstream and downstream
Monday	12	5:3	48	5:3
Tuesday	10	7:3	56	3:5
Wednesday	15	17:13	72	2:1
Thursday	18	5:4	68	21:13

**Q.154.** Distance travelled by boat on Monday in downstream is what percent of distance travelled by the same boat on Wednesday in upstream?

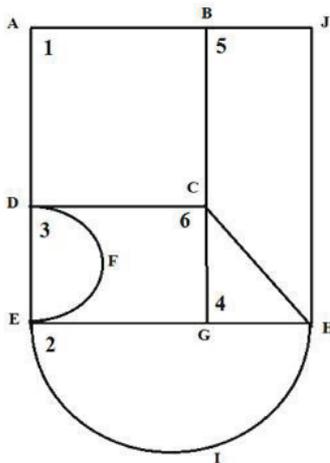
- (1) 12.5%                      (2) 66.67%                      (3) 37.5%  
(4) 45%                      (5) None of these

**Q.155.** What is the ratio between the distance travelled in downstream on Tuesday to the distance travelled in upstream on Thursday?

- (1) 5:6                      (2) 8:7                      (3) 12:13  
(4) 5:7                      (5) 6:5

## IBPS | CLREK MAINS

- Q.156.** Find the difference in the speed of stream on Monday and Tuesday?
- (1) 3                      (2) 6                      (3) 7  
(4) 8                      (5) None of these
- Q.157.** If the speed of the boat on Friday is  $16\frac{2}{3}\%$  more than Thursday and the speed of the current is 6km/h find the difference between the speed of boat and the upstream speed?
- (1) 3                      (2) 4                      (3) 5  
(4) 6                      (5) 7
- Q.158.** Find the ratio between the speed of current on Tuesday to the upstream speed on Thursday?
- (1) 2:3                      (2) 3:2                      (3) 4:1  
(4) 1:4                      (5) 3:5
- Q.159.** The following questions are accompanied by two statements I and II. You have to determine which statement/statements is/are sufficient to answer the question. Mark your answer -
- A certain sum of money doubles itself at simple interest in 5 years. How much is the principal amount ?
- I.** The rate of interest is 20 percent per annum.  
**II.** The sum would triple itself in 10 years.
- (1) If only statement I is sufficient.  
(2) If only statement II is sufficient.  
(3) If either I or II is sufficient.  
(4) If neither I nor II is sufficient.  
(5) If both statements I and II are necessary.
- Q.160.** The following questions are accompanied by two statements I and II. You have to determine which statement/statements is/are sufficient to answer the question. Mark your answer -
- What would be the cost of fencing a circular field at the rate of Rs. 40 per meter ?
- I.** The circumference of the field is 220 metres.  
**II.** The area of the field is 616 square metre.
- (1) If only statement I is sufficient.  
(2) If only statement II is sufficient.  
(3) If either I or II is sufficient.  
(4) If neither I nor II is sufficient.  
(5) If both statements I and II are necessary.
- Q.161.** The following questions are accompanied by two statements I and II. You have to determine which statement/statements is/are sufficient to answer the question. Mark your answer -
- What is the cost of 4 tables and 6 chairs ?
- I.** One chair costs Rs. 100.  
**II.** 2 tables and 3 chairs together cost Rs. 900.
- (1) If only statement I is sufficient.  
(2) If only statement II is sufficient.  
(3) If either I or II is sufficient.  
(4) If neither I nor II is sufficient.  
(5) If both statements I and II are necessary.
- Q.162.** The following questions are accompanied by two statements I and II. You have to determine which statement/statements is/are sufficient to answer the question. Mark your answer -
- What is two fifth of a number ?
- I.** One third of the number is 23.  
**II.** The number is a multiple of 100.
- (1) If only statement I is sufficient.  
(2) If only statement II is sufficient.  
(3) If either I or II is sufficient.  
(4) If neither I nor II is sufficient.  
(5) If both statements I and II are necessary.
- Q.163.** The following questions are accompanied by two statements I and II. You have to determine which statement/statements is/are sufficient to answer the question. Mark your answer -
- What is the length of the train which crosses another train coming from opposite direction in 10 second ?
- I.** Both the train are travelling at 45 kmph.  
**II.** The length of the other train is 200 metres.
- (1) If only statement I is sufficient.  
(2) If only statement II is sufficient.  
(3) If either I or II is sufficient.  
(4) If neither I nor II is sufficient.  
(5) If both statements I and II are necessary.
- Q.164-168.** Read the following information carefully to answer the questions asked-
- A farmer divided his land in 6 parts (as shown in figure) for farming. Related data are given below



2 (EHI) and 3 (DEF) – semi circle shape

3+6 (CDEG)- square shape

1 (ABCD) and 1+3+4+5+6 (AEHJ)- rectangle shape

Radius of field 3 : Radius of field 2 = 3:8

Area of field 6=4284 meter<sup>2</sup>

Area of field 1=11088 meter<sup>2</sup>

**Q.164.** If the farmer used field 1 for onion and field 2 for potato farming then which field has generated more profit for him?

**Statement I**-Production per unit of field 2 is 20% more than that of field 1.

**Statement II**-In open market price of potato is 2.5 Rs/kg less than that of onion.

**Statement III**-Ratio of all incurred expenses per acre (seeds+ irrigation + labour + other) on potato and onion is 15:14.

- (1) Only I and II are sufficient
- (2) All three together are not sufficient
- (3) Any two are sufficient
- (4) II and either (I and III) are sufficient
- (5) None of these

**Q.165.** Find the correct relationship between Quantity I and Quantity II.

**Quantity I**-Area of field 5 is what percent of the area of total field of farmer?

**Quantity II**-Area of field 3 is how much percent less than the area of field 6?

- (1) Quantity I > Quantity II
- (2) Quantity I ≥ Quantity II
- (3) Quantity I < Quantity II
- (4) Quantity I ≤ Quantity II

(5) Quantity I = Quantity II or no relationship can be established

**Q.166.** If cost of ploughing is Rs. 1.15/m<sup>2</sup>, then find the total cost of ploughing of field 5.

- (1) 24290
- (2) 26544
- (3) 21282
- (4) 28014
- (5) None of these

**Q.167.** In Rabi season farmer used field 6 for wheat which produced 12 Kg/m<sup>2</sup> and field 4 for pea which produced 8 Kg/m<sup>2</sup>. If in open market price of wheat and pea are 18.25 Rs/kg and Rs. 34 Rs/kg then find the difference of earning of farmer by these two crops.

- (1) 642090 Rs.
- (2) 652246 Rs.
- (3) 721128 Rs.
- (4) 661164 Rs.
- (5) None of these

**Q.168.** Total area of field 1 and 5 is approximately how much percent less/more than the area of remaining field?

- (1) 5%
- (2) 14%
- (3) 27%
- (4) 18%
- (5) 9%

**Q.169.** If 5 workers, working 3 days collect 60 kg. of Wheat then 8 workers working 5 days will collect how much kg. of wheat ?

- (1) 80 kg
- (2) 100 kg.
- (3) 120 kg.
- (4) 160 kg.
- (5) 150 kg

**Q.170-174.** Study the following table carefully and answer the questions that follow:

Five persons Sanjay, Pawan, Karuna, Kailash, Madhav invested different amounts in different rate for different time period. Some values are missing. Answer the questions on the basis of given table and information in question.

Persons	Type of Interest	Principal	Amount /Interest	Year	Rate
Sanjay	Compound	216000	343000	3	$16\frac{2}{3}\%$
Pawan	Simple	-	-	5	-
Karuna	Compound	153600	-	-	$12\frac{1}{2}\%$
Kailash	Simple	812000	357280	-	11%
Madhav	Compound	-	313600	-	$14\frac{2}{7}\%$

**Q.170.** If the ratio of year of investment for Kailash to that of Madhav is P:Q which equal to the 2:1 then what is the Amount of Kailash if he invest for ( P+Q )years?

- (1) 535620
- (2) 545680
- (3) 556420
- (4) 535920
- (5) None of these

## IBPS | CLREK MAINS

**Q.171.** If the interest is compounded yearly for three years then what is the amount to be earned by Karuna?

- (1) 218500      (2) 218700      (3) 215400  
(4) 225600      (5) None of these

**Q.172.** What is the Simple Interest (SI) of Pawan? If the ratio of Principal of sanjay to that of Pawan is 135:64 and the rate of interest is three times than that of Karuna.

- (1) 192000      (2) 195000      (3) 193000  
(4) 194000      (5) None of these

**Q.173.** If the Principal(P) of Madhav is 24100 more than that of Sanjay and the investment period of Sanjay is 50% more than that of Madhav then What is the amount of Madhav?

- (1) 313500      (2) 312320      (3) 313200  
(4) 313600      (5) None of these

**Q.174.** If amount of Pawan becomes three times in the given time period then what is the Rate of Interest(%)?

- (1) 25%      (2) 36%      (3) 40%  
(4) 50%      (5) None of these

**Q.175.** Two equations (I) and (II) are given in each question. On the basis of these equations you have to decide the relation between 'x' and 'y' and give answer.

I:  $x^2 + 6\sqrt{3x} - 48 = 0$

II:  $y^2 - 8\sqrt{2x} + 30 = 0$

- (1)  $x > y$   
(2)  $x \geq y$   
(3)  $x < y$   
(4)  $x \leq y$   
(5)  $x = y$  or the relation cannot be established

**Q.176.** Two equations (I) and (II) are given in each question. On the basis of these equations you have to decide the relation between 'x' and 'y' and give answer.

I:  $63x - 194\sqrt{x} + 143 = 0$

II:  $99y - 255\sqrt{y} + 150 = 0$

- (1)  $x > y$   
(2)  $x \geq y$   
(3)  $x < y$   
(4)  $x \leq y$   
(5)  $x = y$  or the relation cannot be established

**Q.177.** Two equations (I) and (II) are given in each question. On the basis of these equations you have

to decide the relation between 'x' and 'y' and give answer.

I:  $x^2 - 7\sqrt{7x} + 84 = 0$

II:  $y^2 - 5\sqrt{5y} + 30 = 0$

- (1)  $x > y$   
(2)  $x \geq y$   
(3)  $x < y$   
(4)  $x \leq y$   
(5)  $x = y$  or the relation cannot be established

**Q.178.** Two equations (I) and (II) are given in each question. On the basis of these equations you have to decide the relation between 'x' and 'y' and give answer.

I:  $x = \sqrt{[(81)^{1/2} + (65536)^{1/4}]}$

II:  $2y + 3z = 33$

III:  $6y + 5z = 71$

- (1)  $x > y > z$   
(2)  $x \geq y > z$   
(3)  $x < y < z$   
(4)  $x \leq y < z$   
(5)  $x = y = z$  or the relation cannot be established

**Q.179.** Two equations (I) and (II) are given in each question. On the basis of these equations you have to decide the relation between 'x' and 'y' and give answer.

I:  $x - 7\sqrt{3\sqrt{x} + 36} = 0$

II:  $y - 12\sqrt{2\sqrt{y} + 70} = 0$

- (1)  $x > y$   
(2)  $x \geq y$   
(3)  $x < y$   
(4)  $x \leq y$   
(5)  $x = y$  or the relation cannot be established

**Q.180-184.** Read the following information carefully to answer the questions asked-

A survey was conducted among 500 people to know which language they use for daily communication and languages were Hindi, Urdu and Punjabi. Related data are given below.

(1) Ratio of boys and girls is 11:9.

(2)  $27\frac{3}{11}\%$  of total boys speaks only Hindi,  $18\frac{2}{11}\%$

of total boys speaks only Punjabi and  $9\frac{1}{11}\%$  of

total boys speaks only Urdu.

- (3) Ratio of boys speaking Hindi and Urdu, Urdu and Punjabi and Punjabi and Hindi is 25:40:12. 48 boys speak all three languages.
- (4) Number of girls speaking only Hindi and Urdu is 30, only Urdu and Punjabi is 15 and only Punjabi and Hindi is 15.
- (5)  $13\frac{1}{3}\%$  girls use all three languages.
- (6) 45 girls use only Hindi which is 10% less than number of girls which use only Urdu.
- (7) Ratio of boys and girls who use only Punjabi is 5:4.
- Q.180.** Find the ratio of boys and girls among people who speak Urdu.  
 (1) 126:131      (2) 138:125      (3) 78:83  
 (4) 118:115      (5) None of these
- Q.181.** The number of girls who speak Punjabi is what percent of the number of boys who speak Hindi?  
 (1) 67.5%      (2) 50%      (3) 62.5%  
 (4) 37.5%      (5) None of these
- Q.182.** Approximately what percent of boys who speak Punjabi and Urdu are equal to the number of girls who speak only Urdu?  
 (1) 42%      (2) 48%      (3) 52%  
 (4) 27%      (5) 62%
- Q.183.** The number of persons who speak only two languages is approximately what percent of the number of people who speak only one language?  
 (1) 32%      (2) 42%      (3) 37%  
 (4) 48%      (5) 41%
- Q.184.** Find the difference of boys and girls who speak only Hindi and Punjabi.  
 (1) 10      (2) 12      (3) 15  
 (4) 18      (5) None of these
- Q.185-189.** What approximate value will come at place of question mark (?) in the following questions?
- Q.185.**  $8\left(\frac{13}{15}\right) \times 9\left(\frac{19}{17}\right) \div 6\left(\frac{15}{16}\right) = ?$   
 (1) 12      (2) 20      (3) 54  
 (4) 48      (5) 3
- Q.186.**  $\frac{1}{5}\left(\frac{9.45}{3.2073} \times 33 + \frac{31.15}{1.513} \times 14.57\right) = ?$   
 (1) 139      (2) 388      (3) 80  
 (4) 179      (5) 28
- Q.187.**  $129\% \text{ of } 4.03 + 231\% \text{ of } 5.97 = ?$   
 (1) 204      (2) 67      (3) 8  
 (4) 19      (5) 98
- Q.188.**  $48^3 + 113^2 = ?^2$   
 (1) 325      (2) 350      (3) 375  
 (4) 400      (5) 300
- Q.189.**  $743\% \text{ of } 244 - 624.882 = ?\% \text{ of } 5.99$   
 (1) 180      (2) 190      (3) 170  
 (4) 200      (5) 210
- Q.190.** Three person P, Q and R enters into a partnership. P invests 1500 rupees every month, Q invests 1300 rupees per month but he withdraws his amount before two month of the completion of the year, R invest 2600 per month but he withdraws his amount after 5 months. Then find the % profit of P's share out of total profit?  
 (1) 51%      (2) 51.42%      (3) 51.5%  
 (4) 52.5%      (5) None of these

**EXPLANATION/IBPS CLERK MAINS/GENERAL/FINANCIAL AWARENESS**

- Q.1.(3)** The Kuna is the currency of Croatia.
- Q.2.(3)** 20th August is celebrated as Sadbhavana Divas.
- Q.3.(2)** According to a recent study conducted by the Center for Economics and Business Research, India will become the fourth-largest economy in the world, surpassing Germany by 2026, and by 2034 it will overtake Japan to become the world's third-largest economy. The report states that India will become a \$ 5 trillion economy by the year 2026. The title of this report is the World Economic League Table 2020.
- Q.4.(5)** Both World Bank and IMF are related with Bretton Woods Conference.
- Q.5.(4)** Aadhaar Enabled Payment System (AEPS) is an Indian payment system which allows online interoperable financial transaction at Micro ATM/Point of Sale (PoS) terminal through the Business Correspondent (BC) of any bank using the Aadhaar authentication.
- Q.6.(2)** The Government of India, decides the quantity of coins to be minted on the basis of indents received from the Reserve Bank.
- Q.7.(2)** The Government of India issued the Banking Companies (Acquisition and Transfer of Undertakings) Ordinance, 1969 and nationalised the 14 largest commercial banks with effect from the midnight of 19 July 1969. These banks contained 85 percent of bank deposits in the country.
- Q.8.(5)** Sariska Tiger Reserve is a tiger reserve which is situated in Alwar district, Rajasthan, India. It stretches over an area of 881 km<sup>2</sup> comprising dry deciduous forests, grasslands, and rocky hills.
- Q.9.(1)** Interest spread refers to surplus of interest earned over interest expended.
- Q.10.(4)** The Kisan Credit Card is a credit card for farmers in India having land. It was started by the government of India, RBI and NABARD is 1998-1999 to help farmers access timely and adequately credit.
- Q.11.(4)** Hirakud Dam is built on the river Mahanadi.
- Q.12.(3)** Scheduled Banks as the name suggest are the banks, which are accounted in the Second Schedule of the Reserve Bank of India (RBI) Act, 1934. The banks require to satisfy the central bank that its affairs are not carried out in a way that causes harm to the interest of the depositors.
- Q.13.(2)** Sensex is an index based on shares traded on the BSE.
- Q.14.(2)** The Dadasaheb Phalke Award was established in 1969. The Dadasaheb Phalke Award is India's highest award in cinema. It is presented annually at the National Film Awards ceremony by the Directorate of Film Festivals, an organization set up by the Ministry of Information and Broadcasting. Devika Rani is the first winner of the Dadasaheb Phalke Award.
- Q.15.(1)** The minimum amount to be remitted through RTGS is Rs 2 lakh.
- Q.16.(2)** Under Pradhan Mantri Jan Dhan Yojana life insurance is managed by Life Insurance Corporation of India.
- Q.17.(2)** Expl: 'C' in KYC is Customer
- Q.18.(2)** Rome is the Capital of Italy.
- Q.19.(3)** Madrid is the capital of Spain.
- Q.20.(2)** Krona is the Currency of Iceland.
- Q.21.(3)** BBPS - Bharat Bill Payment System
- Q.22.(1)** Reserve Bank of India is the regulatory body that issues the Financial Stability Report.
- Q.23.(1)** World Water Day is observed on March 22.
- Q.24.(4)** Amangarh tiger reserve is located in the Bijnor district of Uttar Pradesh state.
- Q.25.(1)** Mumbai is the Headquarters of Central Bank of India. Established in 1911, Central Bank of India was the first Indian commercial bank which was wholly owned and managed by Indians.
- Q.26.(3)** The headquarters of National Film Development Corporation Limited (NFDC) is in Mumbai.
- Q.27.(5)** The Headquarters of Organisation for Economic Co-operation and Development (OECD) is in Paris, France.
- Q.28.(3)** 28th February is observed as the National Science Day.
- Q.29.(1)** The capital of Bulgaria is Sofia.
- Q.30.(3)** Know Your Customer (KYC) norms are directions given by RBI to ensure that money deposited in the bank has come from genuine sources.

- Q.31.(2)** 2020 Summer Olympics is a planned major international sporting event that is scheduled to be held from 24 July – 9 August 2020 in Tokyo, Japan.
- Q.32.(2)** Tadoba National Park is located in Maharashtra.
- Q.33.(3)** Jaitapur Nuclear Power Project is located in Maharashtra.
- Q.34.(1)** Rhine River is the soul of Basel and the heartbeat of Switzerland.
- Q.35.(1)** Askot Musk Deer Wildlife Sanctuary is located in Uttarakhand.
- Q.36.(4)** The five organizations of the world bank group are the International Bank for Reconstruction and Development (IBRD), the International Development Association (IDA), the International Finance Corporation (IFC), the Multilateral Investment Guarantee Agency (MIGA) and the International Centre for Settlement of Investment Disputes (ICSID).
- Q.37.(4)** Minister of Agriculture and Farmers Welfare, Narendra Singh Tomar decided to use digital technology across rural India to double farmers income by the year 2022. The Government set up 713 Krishi Vigyan Kendras (KVK) and 684 Agricultural Technology Management Agencies (ATMA) at the district.
- Q.38.(2)** White Island, recently seen in the news. It is located in New Zealand.
- Q.39.(1)** M. Ravi is the CEO of the Bhilai Steel Plant.
- Q.40.(2)** Kailasavadivoo Sivan, an Indian space scientist, is the Chairperson of the Indian Space Research Organization.
- Q.41.(5)** The Board of Control for Cricket in India (BCCI) has appointed Neetu David, one of finest woman cricketers of India in the late '90s and early 2000, as the Chairman of the 5 member women's national selection panel.
- Q.42.(4)** The Asian Development Bank (ADB) has approved a 300 million dollar loan to finance inclusive water supply and sanitation infrastructure and services in secondary towns of Rajasthan.
- Q.43.(3)** Valtteri Bottas (Mercedes-Finland) has won the Formula One Russian Grand Prix 2020 held at Sochi Autodrom, Russia.
- Q.44.(4)** Union Home Minister Amit Shah virtually inaugurated 'Destination North East-2020', a four-day event to highlight the Northeast region's various potentials like eco-tourism.
- Q.45.(2)** World Tourism Day is observed globally on 27th September every year.
- Q.46.(1)** India has entered into a Memorandum of Understanding (MoU) with Denmark in the field of Intellectual Property (IP) Cooperation.
- Q.47.(2)** Renowned economist, Dr Isher Judge Ahluwalia passed away.
- Q.48.(3)** Kerala has won the United Nations Inter-Agency Task Force on the Prevention and Control of Non-communicable Diseases Awards 2020 for its "outstanding contribution" towards the non-communicable diseases-related sustainable development goals.
- Q.49.(1)** In West Bengal, Alapan Bandyopadhyay is appointed as the new Chief Secretary.
- Q.50.(5)** Gujarat Parliament passed a bill to establish a National Defense University.

**EXPLANATION/IBPS CLERK MAINS/ENGLISH LANGUAGE**

- Q.51.(2)** Bray (v)- pound or crush (something) to small pieces, typically with a pestle and mortar.  
Braid (n)- threads of silk, cotton, or other material woven into a decorative band for edging or trimming garments.
- Q.52.(4)** Add determiner 'a' before 'police officer', to qualify it.
- Q.53.(2)** In sentence B- write 'represents' in place of 'represent', because 'Pegasus' is a singular subject.  
In sentence C- 'threat' takes 'to' with it, so 'threat of privacy' must be replaced with 'threat to privacy'.
- Q.54.(4)** to takes 'vl' with it so 'to protect privacy' will be correct.
- Q.55.(5)** In sentence A- 'in' some instances will be correct. In sentence B- 'authorised' working as a participle will qualify a noun 'government bodies'.  
In sentence C- get into the act, will be correct, because get into means 'to work in a particular area'.
- Q.56.(4)** bard (n)- a poet  
Barred (Adj.)- closed or secured with a long rigid piece of wood, metal, or similar material.

- Q.57.(1)** baron (n)- an important or powerful person in a specified business or industry.  
Barren (Adj.)- (of land) too poor to produce much or any vegetation.
- Q.58.(1)** Replace 'what' with 'which', as it is used referring to something previously mentioned when introducing a clause giving further information.
- Q.59.(2)** is an outdated food security doctrine (adj. 'outdated' is used to qualify noun 'doctrine') that has combined (has/have +v3) with unrestrained populism (adj. 'unrestrained' is used to qualify noun 'populism') to wreak havoc (to takes v1 (wreak havoc)).
- Q.60.(3)** to coordinate (to takes v1) the firefighting but crisis-time public posturing will not ensure (will takes v1) an end (a determiner 'an' is used to qualify a noun 'end') to this practice.
- Q.61.(3)** Flak (n)- strong criticism.  
**For other options:**  
Czar (n)- a person appointed by the government to advise on and coordinate policy in a particular area.  
Zing (n)- energy, enthusiasm, or liveliness.  
Wreck (n)- the destruction of a ship at sea.
- Q.62.(3)** **For other options:**  
Commentary (n)- a set of explanatory or critical notes on a text.  
Delude (v)- deceive, mislead  
Commanding (Adj.)- possessing or giving superior strength.  
Inundate (v)- overwhelm (someone) with things or people to be dealt with.  
Erupt (v)- break out suddenly and dramatically.  
Berserk (Adj.)- out of control with anger or excitement.  
Adamant (Adj.)- refusing to be persuaded.
- Q.63.(3)** **For other options:**  
Woods (n)- an area of land covered with a thick growth of trees.  
Adage (n)- a proverb or short statement expressing a general truth.  
Pariah (n)- an outcast.
- Q.64.(2)** **For other options:**  
Incorporate (v)- include  
Amalgamate (v)- combine or unite to form one organization or structure.
- Q.65.(4)** **For other options:**  
Spawn (v)- produce or generate.  
Fabricate (v)- invent (something) to deceive.
- Q.66.(3)** aural (Adj.)- relating to the ear or the sense of hearing.  
oral (Adj.)- spoken rather than written.
- Q.67.(5)** Baize (n)- a coarse woollen or cotton fabric napped to imitate felt.  
Bay (n)- a broad inlet of the sea where the land curves inwards.
- Q.68.(5)** Throw down the gauntlet - to issue a challenge.  
Get your head around it - to understand something.  
Call a spade a spade – to speak plainly without avoiding unpleasant or embarrassing issues.
- Q.69.(4)** Pound the pavement: to walk the streets looking for a job.  
'Get at' will be correct in sentence B.  
Cut to the chase - to focus on what is important.  
Head over heels - madly in love.
- Q.70.(5)** Get out of hand - to become difficult to control.  
Go out on a limb - to do or say something that lacks evidence or support.  
Cat got your tongue - a humorous question directed at one who is not speaking very much or at all.
- Q.71.(2)** Pull out (phr. v)- withdraw from an undertaking.  
**For other options:**  
Astound (v)- shock  
Dwindle (v) – diminish  
Recur (v) – occur repeatedly  
Plough (v)- progress laboriously or forcibly.
- Q.72.(5)** Misgiving (n)- a feeling of doubt or apprehension about the outcome or consequences of something.  
**For other options:**  
Forbid (v)- refuse to allow (something).  
Consensus (n) – a general agreement  
Ramification (n) – an unwelcome consequence  
Misogyny (n)- ingrained prejudice against women.
- Q.73.(3)** Tantamount (Adj.)- equivalent in seriousness to.  
**For other options:**  
Antitrust (adj.)- controlling trusts and so promoting fair competition in business.

Prerogative (n) – a right/privilege exclusive to a particular individual/class

Penetrate (v)- to go deeper into

Deviate (v)- to depart from an established course.

**Q.74.(1) For other options:**

Amend (v)- revise, alter

Vitiate (v)- impair the legal validity of.

Abnegate (v)- renounce or reject (something desired or valuable).

**Q.75.(3) Trigger (v)- a means of solving a problem or dealing with a difficult situation.**

**For other options:**

Fascinate (v)- attract the strong attention and interest of (someone).

Imitate (v)- copy

Crash (v)-collide with

Invade (v)- occupy place

Trespass (v)- enter someone's land or property without permission.

**Q.76.(5) The correct sequence of the passage is 'BFDECA', and the passage is based on 'myopic policies creating an environmental and public health disaster'.**

**Q.77.(2) The correct sequence of the passage is 'BFDECA', and the passage is based on 'myopic policies creating an environmental and public health disaster'.**

**Q.78.(5) The correct sequence of the passage is 'BFDECA', and the passage is based on 'myopic policies creating an environmental and public health disaster'.**

**Q.79.(1)** The correct sequence of the passage is 'BFDECA', and the passage is based on 'myopic policies creating an environmental and public health disaster'.

**Q.80.(4)** The correct sequence of the passage is 'BFDECA', and the passage is based on 'myopic policies creating an environmental and public health disaster'.

**Q.81.(2)** The passage starts with the notion of significant deterioration in air quality, and the reasons and setbacks behind it so it is informative but then going forward it is suggested that this major issue can be solved by a 'coordinated approach' and many other challenges are to be addressed as well by the relevant governments hence giving the suggestive tone.

**Q.82.(4)** The answer lies in the second last paragraph of the passage.

**Q.83.(3)** The answer lies in the last paragraph of the passage.

**Q.84.(5)** The answer lies in the second last paragraph of the passage.

**Q.85.(1)** The answer lies in the last paragraph of the passage.

**Q.86.(3)** The answer lies in the last paragraph of the passage.

**Q.87.(5)** The answer lies in the second paragraph of the passage.

**Q.88.(3)** The answer lies in the second paragraph of the passage.

**Q.89.(3)** The answer lies in the second paragraph of the passage.

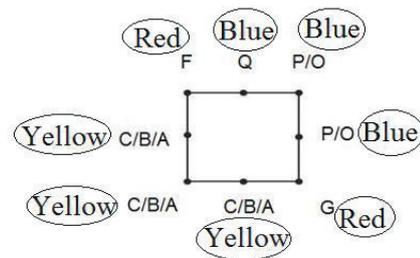
**Q.90.(5)** The answer lies in the second paragraph of the passage.

**EXPLANATION/IBPS CLERK MAINS/REASONING ABILITY**

**Q.91-95.**

Person	Floor	Countries
Vacant	10	
F	9	D1
G	8	DI1
H	7	L1
A	6	P1
C	5	N1
D	4	B1
E	3	LV1
B	2	DN1
Vacant	1	

**Q.91.(4) Q.92.(3) Q.93.(1) Q.94.(2) Q.95.(1) Q.96-101.**



Vera Zvonareva and Laura Siegemund won the US Open women's doubles title, beating the third-seeded duo of Xu Yifan and Nicole Melichar 4, 4.

# IBPS | CLREK MAINS

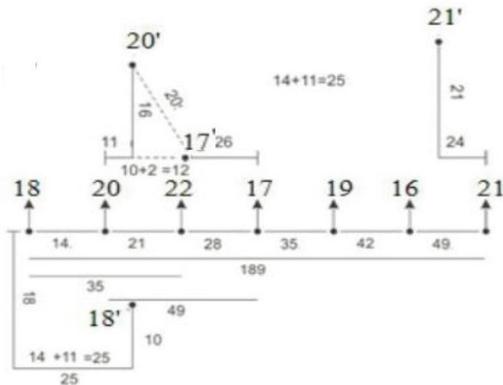
By rule (vi)

F	Q	O	F	Q	O	F	Q	P
B		P	B		P	B		O
C	A	G	A	C	G	C	A	G

Q.96.(2) Q.97.(4) Q.98.(3) Q.99.(4) Q.100.(1)  
Q.101.(5)

Q.102.(5) 90 per cent of the teachers of XYZ School believe that they are more qualitative at home than at school. At the same time, 25 per cent of the teachers of XYZ School actually work fewer hours when they work at home than when they work at the school. The overlap between these two groups is at least 15 per cent of all of the teachers of XYZ School. This group of teachers believes that they are more qualitative at home than at school and yet this group actually works fewer hours at home than at school. Thus, these teachers must not define quality exclusively in terms of the number of hours worked.

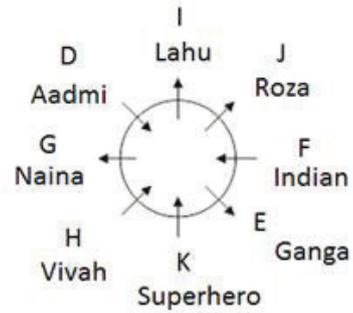
Q.103-107.



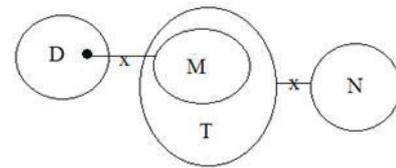
Q.103.(1) Q.104.(2) Q.105.(5) Q.106.(3) Q.107.(4)  
Q.108-112.

Month [South]	May	April	May	April	August
Person [Row-2]	K	J	C	G	D
Person [Row-1]	B	I	H	F	E
Month [North]	June	March	July	January	June

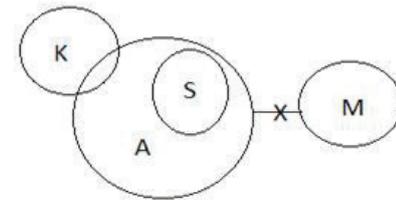
Q.108.(1) Q.109.(1) Q.110.(2) Q.111.(5) Q.112.(5)  
Q.113-117.



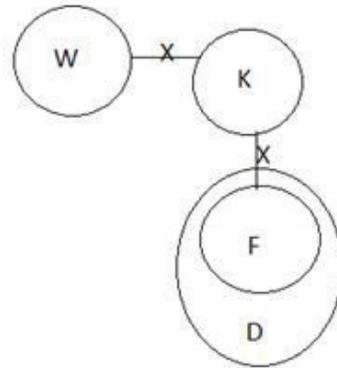
Q.113.(3) Q.114.(4) Q.115.(1) Q.116.(2) Q.117.(5)  
Q.118.(5)



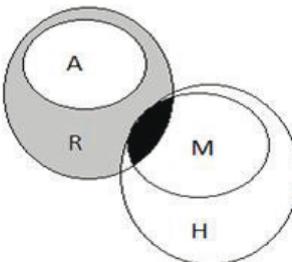
Q.119.(5)



Q.120.(1)



Q.121.(3)



**Q.122.(5)** QUARANTINEPEOPLE = QRNTNPPL = JIMGMKKO = GIJKMMO = The only letter G is not between vowels.

**Q.123-127.**

Input: 79 design history 99 imagined 94 every 63 leader 96

Step I: 99 79 design history imagined 94 63 leader 96 every

Step II: 99 79 96 history imagined 94 63 leader every design

Step III: 99 79 96 94 history imagined 63 every design leader

Step IV: 99 79 96 94 63 imagined every design leader history

Step V: 99 79 96 94 63 every design leader history imagined

**Arrangement of numbers:**

Number	Digit's Sum	Arrangement Step
99	18	Step I
79	16	Step II
96	15	Step III
94	13	Step IV
63	9	Step V

**Arrangement of words:**

Word	Number of Letters	Arrangement Step
every	5	Step I
design	6	Step II
leader	6	Step III
history	7	Step IV
imagined	8	Step V

**Q.123.(4) Q.124.(2) Q.125.(3) Q.126.(4) Q.127.(1) Q.128.(3)**

IRGHT OWRD AFIR IEGHT RGEAT  
AFIR IEGHT IRGHT OWRD RGEAT

**Q.129.(4)** RIGHT WORD FAIR EIGHT GREAT  
SHHIU XNSE GZHS DHHIU HSDZU

**Q.130.(4)** RHGHS WNRC FZIQ EHGHS GQEAS

**Q.131-135.**

**Number-**

a. If the number of letters in a word is an odd number then number represents the number position of the middle letter of its corresponding word in alphabetic series.

b. If the number of letters in a word is an even number then number represents the sum of the numeric position of the middle letters of its corresponding word in alphabetic series.

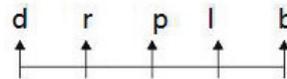
**Letter-**

The letter in the code of each word is representing next letter of second letter of its respective word in the alphabetical series.

**Symbol-**

Number of Vowels	Symbols
1	@
2	#
3	\$
4	%
5	&

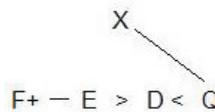
**Q.131.(4) Q.132.(2) Q.133.(3) Q.134.(3) Q.135.(5) Q.136.(5)**



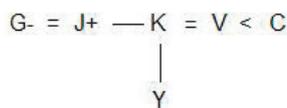
**Q.137.(2)** Green = dk

**Q.138-140.**

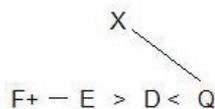
**Q.138.(1)**



**Q.139.(3)**



**Q.140.(2)**



**EXPLANATION/IBPS CLERK MAINS/NUMERICAL ABILITY**

**Q.141.(1)** Sum of last two numbers  
 $= 555 - (75 \times 2) - 115 = 290$   
 Thus required average  $= \frac{290}{2} = 145$

**Q.142.(2)** Sarita : Abhishek : Nisha  
 $= 50000 \times 24 : 75,000 \times 18 : 1,25,000 \times 12$   
 $= 2 \times 24 : 3 \times 18 : 5 \times 12$   
 $= 2 \times 4 : 3 \times 3 : 5 \times 2 = 8 : 9 : 10$

**Q.143.(5)** Total no. of sweets  
 $= (15\% \text{ of } 80) \times 80 = \frac{15}{100} \times 80 \times 80 = 960$

**Q.144.(1)**  $P_1 = [80 - 25 - (80 \times 25)/100] \%$   
 $= [80 - 25 - 20] \% = 35\%$   
 $P_2 = \frac{120 - 90}{90} \times 100 = \frac{100}{3} \%$   
 Total profit  $= \left( 35 + \frac{100}{3} + \frac{35 \times \frac{100}{3}}{100} \right) \% = 80\%$

**Q.145.(2)** Let the four consecutive odd numbers = x, x + 2, x + 4, x + 6  
 and three consecutive even numbers = y, y + 2, y + 4  
 According to the question,  
 $y + 4 = x + 6 + 5$   
 $y - x = 7$   
 $4y - 4x = 28 \dots (I)$   
 $(x + x + 2 + x + 4 + x + 6) - (y + y + 2 + y + 4) = 20$   
 $(4x + 12) - (3y + 6) = 20$   
 $4x - 3y = 14 \dots (II)$   
 On solving (I) and (II), we get  
 $x = 35, y = 42$   
 Required sum  $= x + y = 35 + 42 = 77$

**Q.146.(5)**  
 Total number = 384  
 Number of frogs  $= 384 \times \frac{49}{96} = 196$

**Q.147.(3)**

$$2m + 3w = \frac{1}{10} \dots \dots \dots (1)$$

$$3m = 2w = \frac{1}{15} \dots \dots \dots (2)$$

$$(1) + (2)$$

$$5m + 5w = \frac{1}{6}$$

$$2m + 2w = \frac{1}{6 \times 5} \times 2 = \frac{1}{15}$$

i.e. they take 15 days

**Q.148.(2)**  $P + Q + R = 300 \dots \dots \dots (I)$

$$Q = P + 30 \dots \dots \dots (II)$$

$$R = Q + 60 \dots \dots \dots (III)$$

From (I), (II) and (III)

$$P = 60$$

$$R = 150$$

$$Q = 90$$

$$\text{Ratio} = 60 : 90 : 150$$

$$= 2 : 3 : 5$$

**Q.149.(3)**  $M = 3D + 3 \dots \dots \dots (I)$

$$M + 3 = 2(D+3) + 10$$

$$M = 2D + 13 \dots \dots \dots (II)$$

From eq. (I) and (II)

$$M = 33 \text{ years}$$

**Q.150.(3)** Wages earned by man  $= (4 \times 5 \times 8) \times 2.4 = 384$

Wages earned through overtime working hours  $= 432 - 384 = \text{Rs. } 48$

Hence, number of overtime working hours  $= \frac{48}{3.2} = 15 \text{ hr.}$

The person worked for  $= 160 + 15 = 175$

**Q.151.(3)**

$$2 \times \frac{22}{7} \times 10.5 = 4a = 210$$

$$66 + 4a = 210$$

$$4a = 144$$

$$a = 36 \text{ cm}$$

$$\begin{aligned} \text{Reqd. Sum} &= \frac{22}{7} \times 10.5 \times 10.5 + 36 \times 36 \\ &= 346.5 + 1296 \\ &= 1642.5 \text{ cm}^2 \end{aligned}$$

**Q.152.(1)** Let the speed of faster train be S km per hour then speed of slower car be (S - 5) km/hr.

$$\text{Time taken by faster car} = \frac{350}{S} \text{ hr.}$$

$$\text{Time taken by slower car} = \frac{350}{(S-5)} \text{ hr.}$$

$$\frac{350}{S-5} - \frac{350}{S} = 2\frac{1}{3}$$

$$S = 30 \text{ km/hr}$$

**Q.153.(3)** Total number of ways =  $5 \times 8 \times 7 = 280$

but we also include the case of 0 orange, 0 apple and 0 mangoes

So Answer is  $280 - 1 = 279$

**Q.154-158.**

Days	Boat speed	Downstream speed	Upstream speed	Current speed	Total distance	Upstream distance	Downstream distance
Monday	12	15	9	3	48	30	18
Tuesday	10	14	6	4	56	21	35
Wednesday	15	17	13	2	72	48	24
Thursday	18	20	16	2	68	42	26

**Q.154.(3)**

$$\frac{18}{48} \times 100 = \frac{75}{2} = 37.5\%$$

**Q.155.(1)**  $35:42 = 5:6$

**Q.156.(5)**  $4-3=1$

**Q.157.(4)**  $21-15 = 6$

**Q.158.(4)**  $4:16 = 1:4$

**Q.159.(4)** Both together is not sufficient

**Q.160.(3)** Either I or II

**Q.161.(2)** From statement (II),

$$2 \text{ table} + 3 \text{ chairs} = 900$$

Multiplied by 2,

$$4 \text{ table} + 6 \text{ chairs} = 1800$$

**Q.162.(1)** Let us number = x

From statement (I)

$$x \times \frac{1}{3} = 23$$

$$x = 69$$

**Q.163.(5)**  $\text{Speed} = \frac{\text{Distance}}{\text{Time}}$

using statement (I) and (II) we find the length of train.

**Q.164.(2)**

	Field 1	Field 2
Area	11088	19712
Productivity	5	6
Price	$x+2.5$	$x$
Expenses	15	14

As we know for more profit Area, productivity, price should be more where as expenses should be less.

After using information in all statements Field 2 fulfill all conditions except Price (as x is less than  $x+2.5$ ) so we are not sure about which crop (onion or potato will give more profit. Hence all three together are not sufficient

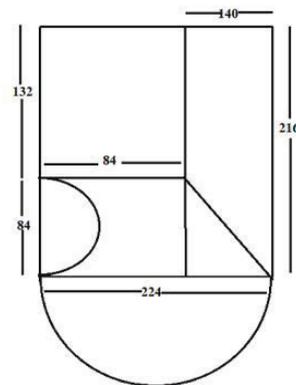
**Common solution-**

$$\text{Given } (2r)^2 - \frac{22}{7} \times \frac{r \times r}{2} = 4284$$

On solving we get  $r=42$  meter

Side of square = 84 meter

**Side of measurement of field**



$$A_1 = 132 \times 84 = 11088 \text{ meter}^2$$

$$A_2 = \frac{22}{7} \times \frac{112 \times 112}{2} = 19712 \text{ meter}^2$$

$$A_3 = \frac{22}{7} \times \frac{42 \times 42}{2} = 2772 \text{ meter}^2$$

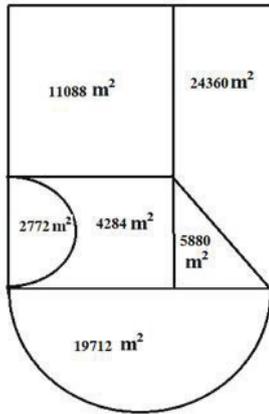
$$A_4 = \frac{1}{2} \times 140 \times 84 = 5880 \text{ meter}^2$$

$$A_5 = \frac{1}{2} \times (132 + 216) \times 140 = 24360 \text{ meter}^2$$

# IBPS | CLREK MAINS

$A_6 = 4284 \text{ meter}^2$  (given)

Area measurement of field



**Q.165.(1)** Quantity I =  $\frac{24360}{68096} \times 100\% \approx 35.8\%$

Quantity II =  $\frac{4284 - 2772}{4284} \times 100\% \approx 35.3\%$

**Q.166.(4)** Required answer =  $24360 \times 1.15 = 28014$

**Q.167.(4)** Total earning from

wheat =  $4284 \times 12 \times 18.25 = 938196$

Total earning from pice =  $5880 \times 8 \times 34 = 1599360$

Required answer =  $1599360 - 938196 = 661164 \text{ Rs}$

**Q.168.(5)** Total area of field 1 and 5 =  $11088 + 24360 = 35448$

Total area of field 2, 3, 4 and 6

=  $19712 + 2772 + 5880 + 4284 = 32648$

Required answer =

$\frac{35448 - 32648}{32648} \times 100\% \approx 9\% \text{ less}$

**Q.169.(4)**

$$\frac{M_1 D_1}{W_1} = \frac{M_2 D_2}{W_2}, \frac{5 \times 3}{60} = \frac{8 \times 5}{W_2}$$

$W_2 = 160 \text{ kg}$ .

**Q.170.(4)** Value of P =

$$357280 = \frac{81200 \times P \times 11}{100}$$

$P = 4$

$P + Q = 6$

Amount of Kailash if he invest for (P+Q) years

$$= \frac{812000 \times 6 \times 11}{100} = 535920$$

**Q.171.(2)** Amount to be earned by Karuna =

$$153600 \left(\frac{9}{8}\right)^3 = 218700$$

**Q.172.(1)** Principal of Pawan is

$$\frac{216000}{135} \times 64 = 102400$$

Rate of interest is =  $12.5 \times 3 = 37.5$

Simple Interest (SI) of Pawan

$$\frac{102400 \times 5 \times 37.5}{100} = 192000$$

**Q.173.(4)** Principal of Madhav =  $216000 + 24100 = 240100$

Time of investment =  $\frac{3}{150} \times 100 = 2 \text{ years}$

Amount of Madhav =

$$240100 \times \frac{8}{7} \times \frac{8}{7} = 313600$$

**Q.174.(3)** Amount of Pawan equals to three times in 5 years it means he received 200% interest in

years so the rate of interest is =  $\frac{200}{5} = 40\%$

**Q.175.(3)** Equation I:  $x^2 + 6\sqrt{3}x - 48 = 0$

$x = 2\sqrt{3}, -8\sqrt{3}$

Equation II:  $y^2 - 8\sqrt{2}y + 30 = 0$

$y = +3\sqrt{2}, +5\sqrt{2}$

**Q.176.(5)** Equation I:

$63x - 194\sqrt{x} + 143 = 0$

$63x - 117\sqrt{x} - 77\sqrt{x} + 143 = 0$

$\sqrt{x} = \frac{117}{63}, \frac{77}{63}$

$\sqrt{x} = \frac{13}{7}, \frac{11}{9}$

$x = \frac{169}{49}, \frac{121}{81}$

Equation II:

$99y - 255\sqrt{y} + 150 = 0$

$99y - 165\sqrt{y} - 90\sqrt{y} + 150 = 0$

$\sqrt{y} = \frac{165}{99}, \frac{90}{99}$

$\sqrt{y} = \frac{15}{9}, \frac{10}{11}$

$Y = \frac{225}{81}, \frac{100}{121}$

Therefore relation cannot be established

**Q.177.(1)** Equation I :  $x^2 - 7\sqrt{7}x + 84 = 0$

$X = 3\sqrt{7}, 4\sqrt{7}$

Equation II:  $y^2 - 5\sqrt{5}y + 30 = 0$

$Y = 3\sqrt{5}, 2\sqrt{5}$

Therefore  $x > y$

**Q.178.(3)** Equation I:  $x = \sqrt{[(81)^{1/2} + (65536)^{1/4}]}$

$X = \sqrt{(9+16)}$

$X = 5$

Equation II:  $2y + 3z = 33$

Equation III:  $6y + 5z = 71$

Solving II and III

$Y = 6$

$Z = 7$

**Q.179.(3)** Equation I :  $x - 7\sqrt{3}\sqrt{x} + 36 = 0$

$\sqrt{x} = 4\sqrt{3}, 3\sqrt{3}$

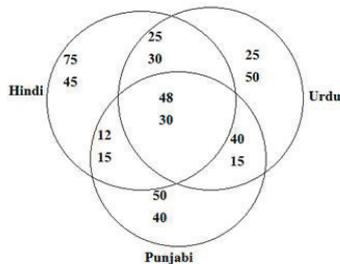
$X = 48, 27$

Equation II:  $y - 12\sqrt{2}\sqrt{y} + 70 = 0$

$\sqrt{Y} = 5\sqrt{2}, 7\sqrt{2}$

$Y = 50, 98$

**Q.180.(2)** Required answer =  $(25+25+48+40) : (30+50+30+15) = 138:125$



**Q.181.(3)** Required answer =  $\frac{100}{160} \times 100 = 62.5\%$

**Q.182.(4)**  $x\%$  of 188 = 50

Required answer =  $\frac{50}{188} \times 100 \approx 27\%$

**Q.183.(4)** Required answer =  $\frac{137}{285} \times 100 \approx 48\%$

**Q.184.(5)** Required answer =  $15 - 12 = 3$

**Q.185.(1)**  $\frac{8 \times 9}{6} = 12$   
 $? \approx 12$

**Q.186.(3)**  $\frac{1}{5} (10 \times 10 + 30 \times 10)$

$\frac{1}{5} \times 400 = 80$

$? = 80$

**Q.187.(4)**  $1.3 \times 4 + 2.3 \times 6$

$5.2 + 13.8 = 19$

$? \approx 19$

**Q.188.(2)**  $110592 + 12769 = ?^2$

$?^2 = 123361$

$? = 351$

**Q.189.(4)**  $1813 - 625 = ? \times 6$

$? = 198$

**Q.190.(5)** P Q R

$1500 \times 12 : 1300 \times 10 : 2600 \times 5$

$15 \times 12 : 13 \times 10 : 26 \times 5$

$36 : 26 : 26$

% of profit of P share =  $\frac{36}{88} \times 100 = 40.9\%$