SBI CLERK (MAINS) - PRACTICE SET

Answers with Explanation

General English

1. (d)	2. (b)	3. (a)	4. (c)	5. (d)
6. (a)	7. (c)	8. (e)	9. (c)	10. (a)
11. (c)	12. (b)	13. (d)	14. (c)	15. (e)
16. (b)	17. (a)	18. (e)	19. (d)	20. (c)
21. (c)	22. (a)	23. (a)	24. (b)	25. (b)
26. (b)	27. (b)	28. (b)	29. (c)	30. (b)
31. (b)	32. (b)	33. (d)	34. (d)	35. (c)
36. (e)	37. (d)	38. (c)	39. (b)	40. (d)

Quantitative Aptitude

1. (a) In college P,

ACHIEVERS In Focus

Students in stream $X = \frac{50}{100} \times 968 = 484$

Students in stream Y = 968 – 484 = 484

In college R,

Total number of students $= \frac{100}{56} \times 504 = 900$

Students in stream X = 900 – 504 = 396

Multiple of 8 = 8, 16, 24, 32

Odd place multiple is 8 and 24.

Percentage range = 8 < X < 30

X = 24%

Number of students in stream Y in college S = (100 – 24)% of 900 = 684

2. (d) In college P,

ACHIEVERS In Focus

Students in stream $X = \frac{50}{100} \times 968 = 484$

Students in stream Y = 968 – 484 = 484

In college R,

Total number of students $= \frac{100}{56} \times 504 = 900$

Students in stream X = 900 – 504 = 396

Total number of students in Z = 3 × 484 = 1452

Students in stream Y in college

$Z = \frac{75}{100} \times 1452 = 1089$

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Required average

$= \frac{(1452 - 1089) + 396}{2} = 379.5$

3. (e) In college P,

ACHIEVERS In Focus

Students in stream $X = \frac{50}{100} \times 968 = 484$

Students in stream Y = 968 – 484 = 484

In college R,

Total number of students $= \frac{100}{56} \times 504 = 900$

Students in stream X = 900 – 504 = 396

Number of students in stream Y in college Q = 146 +3 × (968 – 900) = 350

Required answer

$= 900 + 350 \times \frac{65}{35} = 900 + 650 = 1550$

4. (d) In college P,

ACHIEVERS In Focus

Students in stream $X = \frac{50}{100} \times 968 = 484$

Students in stream Y = 968 – 484 = 484

In college R,

Total number of students $= \frac{100}{56} \times 504 = 900$

Students in stream X = 900 – 504 = 396

Total number of students in stream X of college Q $= \frac{968 + 900}{2} - 414 = 934 - 414 = 520$

Students in stream Y of college

$Q = \frac{35}{65} \times 520 = 280$

5. (e) In college P,

Students in stream $X = \frac{50}{100} \times 968 = 484$

Students in stream Y = 968 – 484 = 484

In college R,

ACHIEVERS In Focus

Total number of students $= \frac{100}{56} \times 504 = 900$

Students in stream X = 900 – 504 = 396

Total number of students in Q = 822 × 4 – 900 – 900 – 968 = 520

Students in stream X of college

$Q = \frac{35}{100} \times 520 = 182$

ACHIEVERS In Focus

6. (d) Let monthly expenditure be Rs. 100s

Expenditure on household = Rs. 25s

Expenditure on rent

$= (100s - 25s) \times \frac{20}{100} = 15s$

Expenditure on travelling

= (100s – 25s – 15s) $\times \frac{2}{5} = 24s$

Expenditure on food

= (100s – 25s – 15s) $\times \frac{3}{5} = 36s$

ATQ,

36s – 25s = 1540

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s = 140

Monthly expenditure of A = 140 × 100

= Rs.14000

7. (b) Let present age of P and Q be 5x years and 7x years respectively.

Present age of R = 7x + 6 + 4

= 7x + 10

ATQ,

(5x + 9) – (7x) = 7

2x = 2

x = 1

Required average

$= \frac{5x + 7x + 7x + 10}{3} = \frac{29}{3}$ years

8. (b) Marked price of an article $= 550 \times \frac{100 + x}{100}$

Selling price of an article

= 550 × $\frac{100 + x}{100} \times \frac{70}{100}$

ATQ,

ACHIEVERS In Focus

$550 \times \left(\frac{100 + x}{100}\right) \times \frac{70}{100} = 550 \times \frac{112}{100}$

38500 + 385X = 61600

X = 60

New selling price = (450 + 60) × $\frac{80}{100}$ = Rs.408

9. (d) $\sqrt{(38.024 \times 44.998) + \frac{89.89}{1.99} + 2.91^2} + ?$

= 59.802% of 399.98

$\sqrt{(38 \times 45) + \frac{90}{2} + 3^2} + ? = 60\%$ of 400

$\sqrt{1710 + 45 + 9} + ? = 240$

? = 240 – 42

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? = 198

10. (a) $\frac{19.94\% \text{ of } 4209.80}{1.99} - 18.2^2 = ? \times 2.012 + 1.01$

$\frac{20\% \text{ of } 4210}{2} - 18^2 = ? \times 2 + 1$

97 = ? × 2 + 1

? = 48

11. (d) 549.91 ÷ 9.98 + 40.02% of 650.01 + 28.01 = $?^3$

550 ÷ 10 + 40% of 650 + 28 = $?^3$

343 = $?^3$

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7 = ?

12. (b) 240.01% of 79.809 + 90.01% of 460.05 $= \frac{?}{2.90}$

240% of 80 + 90% of 460 $= \frac{?}{3}$

$192 + 414 = \frac{?}{3}$

? = 1818

13. (c) I. $(3x - 2)^2 = 16$

$(3x - 2) = \pm 4$

$x = 2, -\frac{2}{3}$

II. $y^2 + 7y + 12 = 0$

$y^2 + 4y + 3y + 12 = 0$

y(y + 4) + 3(y + 4) = 0

(y + 3) (y + 4) = 0

y = –3, –4

x > y

ACHIEVERS In Focus

14. (a) I. $\frac{48}{x^2} - \frac{26}{x} + 3 = 0$

$\Rightarrow 3x^2 - 26x + 48 = 0$

$\Rightarrow 3x^2 - 18x - 8x + 48 = 0$

3x (x – 6) – 8(x – 6) = 0

$(3x - 8)(x - 6) = 0$

$x = \frac{8}{3}, 6$

II. $\frac{105}{y^2} + 2 = \frac{29}{y}$

$\Rightarrow 2y^2 - 29y + 105 = 0$

$\Rightarrow 2y^2 - 14y - 15y + 105 = 0$

$\Rightarrow 2y(y - 7) - 15(y - 7) = 0$

$(y - 7)(2y - 15) = 0$

$y = 7, 7.5$

$y > x$

15. (d) I. $x^2 - 3x - 10 = 0$

$x^2 + 2x - 5x - 10 = 0$

$x(x + 2) - 5(x + 2) = 0$

$(x - 5)(x + 2) = 0$

$x = 5, -2$

II. $(4y + 7)^2 = 9$

$(4y + 7) = \pm 3$

$\Rightarrow y = -1, -2.5$

No relation can be established between x and y.

16. (a) Approximate time period of investment in the business of Anvi and Madhu be 6 months and 4 months respectively.

The Profit-sharing ratio of Anvi, Vaishnav and Madhu

$= 4800 \times 6 : P \times 6 + (P + 300) \times 6 : \frac{P}{2} \times 4$

$= 14400 : 6P + 900 : P$

ATQ,

$\frac{P}{14400 + 6P + 900} = \frac{200}{1400}$

$7P = 6P + 15300$

$P = 15300$

17. (a) Let the speed of the boat in still water be x km/hr

ATQ,

$\frac{1.5S}{x + 3} = 15$

$S = 10x + 30$ ... (i)

And

$\frac{S}{x + 11} = 5$

$S = 5x + 55$ ... (ii)

From (i) & (ii)

$10x + 30 = 5x + 55$

$5x = 25$

$x = 5$

x value put in (i)

$S = 10(5) + 30$

$= 80$

18. (e) Let the speed of the train be s m/sec

Given, $\frac{300}{s} = t$

$\frac{300}{t} = s$ .....(i)

And $\frac{540}{s} = (t + 12)$

$\frac{540}{t + 12} = s$ .....(ii)

From (i) & (ii)

$\frac{300}{t} = \frac{540}{t + 12}$

$(t + 12) \times 5 = 9t$

$60 = 4t$

$t = 15$

Speed of the train $= \frac{300}{15}$

$s = 20$

Required distance $= 20 \times (15 - 6)$

$= 180$ meters

19. (a) Possible values of X and Y

$2 \times 20 = 40$

$4 \times 10 = 40$

$8 \times 5 = 40$

$1 \times 40 = 40$

When we add one in the above question only $8 \times 5 = 40$ can make single digit.

So, X or Y = 9 and Y or X = 6

Required product $= 9 \times 6 = 54$

20. (a)

ACHIEVERS In Focus

People	Inbound calls	Outbound calls
A	$80 \times \frac{3}{8} = 30$	80 – 30 = 50
B	_____	_____
C	$72 \times \frac{7}{12} = 42$	30
D	$36 \times \frac{1}{4} = 9$	27
E	$60 \times \frac{3}{5} = 36$	24
F	$48 \times \frac{2}{2+a}$	$48 \times \frac{a}{2+a}$

$$\frac{\text{Outbound domestic calls}}{\text{Inbound domestic calls}} = \frac{3x}{4x}$$

$$\frac{\text{Outbound international calls}}{\text{Inbound international calls}} = \frac{5y}{6y}$$

ATQ,

$$\frac{3x+5y}{4x+6y} = \frac{4}{5}$$

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x = y

3x + 4x + 5x + 6y = 90

18x = 90

5 = x

Total international calls = 55

21. (d)

People	Inbound calls	Outbound calls
A	$80 \times \frac{3}{8} = 30$	80 – 30 = 50
B	_____	_____
C	$72 \times \frac{7}{12} = 42$	30
D	$36 \times \frac{1}{4} = 9$	27
E	$60 \times \frac{3}{5} = 36$	24
F	$48 \times \frac{2}{2+a}$	$48 \times \frac{a}{2+a}$

$$48 \times \frac{2}{2+a} - 48 \times \frac{a}{2+a} = 16$$

6 – 3a = 2 + a

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1 = a

22. (b)

ACHIEVERS In Focus

People	Inbound calls	Outbound calls
A	$80 \times \frac{3}{8} = 30$	80 – 30 = 50
B	_____	_____
C	$72 \times \frac{7}{12} = 42$	30
D	$36 \times \frac{1}{4} = 9$	27
E	$60 \times \frac{3}{5} = 36$	24
F	$48 \times \frac{2}{2+a}$	$48 \times \frac{a}{2+a}$

Outbound calls by B = 120% of 30 = 36

Inbound calls by B = 90 – 36 = 54

Required percentage $= \frac{54}{60} \times 100 = 90\%$

23. (d)

ACHIEVERS In Focus

People	Inbound calls	Outbound calls
A	$80 \times \frac{3}{8} = 30$	80 – 30 = 50
B	_____	_____
C	$72 \times \frac{7}{12} = 42$	30
D	$36 \times \frac{1}{4} = 9$	27
E	$60 \times \frac{3}{5} = 36$	24
F	$48 \times \frac{2}{2+a}$	$48 \times \frac{a}{2+a}$

Total inbound domestic calls by C and D = 24

Total inbound calls by C and D = 42 + 9 = 51

Total outbound calls by C and D = 30 + 27 = 57

Total inbound international calls by C and D = 51 – 24 = 27

Total outbound international calls by C and D = 44 – 27 = 17

Total outbound domestic calls by C and D = 57 – 17 = 40

ACHIEVERS In Focus

24. (a)

People	Inbound calls	Outbound calls
A	$80 \times \frac{3}{8} = 30$	80 – 30 = 50
B	_____	_____
C	$72 \times \frac{7}{12} = 42$	30
D	$36 \times \frac{1}{4} = 9$	27
E	$60 \times \frac{3}{5} = 36$	24
F	$48 \times \frac{2}{2+a}$	$48 \times \frac{a}{2+a}$

For minimum domestic calls, international calls should be the maximum.
International inbound calls = 25 (5^2)
Domestic inbound = 30 – 25 = 5
International outbound calls = 49 (7^2)
Domestic outbound = 50 – 49 = 1
Required difference = 5 – 1 = 4

25. (d) Let the salary of A and B be Rs. 100x and Rs. 100y respectively

Saving of A $= \frac{60}{100} \times 100x$ = Rs. 60x

ATQ,
60x = 6000
x = 100
Salary of A = Rs. 10000

Expenditure of A $= \frac{40}{100} \times 10000$ = Rs. 4000

Amount spends on food by A = 4000 × $\frac{20}{100}$
= Rs. 800
Amount invested on SIP by A = 4000 – 800
= Rs. 3200

Amount spends by B $= \frac{40}{100} \times 100y$ = Rs.40y

Amount invested by B on SIP $= \frac{70}{100} \times 40y$
= Rs.28y

Also,
28y – 3200 = 1980
y = 185

Salary of B = Rs. 18500
Required difference = 18500 – 10000

= Rs. 8500

26. (a) Let the length and height of the cuboid be 5x cm and 2x cm respectively.
Breadth of the cuboid = 4x cm
Now,
ATQ,
(5x × 2x + 5x × 4x + 2x × 4x) × 2 = 76
$38x^2 = 38$
x = 1
Quantity (I) : Cost of painting = 20 × 4 × 5
= Rs. 400
Quantity (II) : Perimeter of the equilateral triangle = 12 cm

Side of equilateral triangle $= \frac{12}{3} = 4\text{cm}$
Area of equilateral triangle
$= \frac{\sqrt{3}}{4} \times 16 = 4\sqrt{3}\,\text{cm}^2$
Cost of painting $= \text{Rs.}120\sqrt{3}$
So, Quantity (I) > Quantity (II)

27. (a) From (I): From this statement we get the ages of P, Q and R in the ratio as we don't have any actual value of any member
From (II): From this statement we get the ages of A and D in the ratio as we don't have any actual value of any member.

28. (a) Quantity of milk in the initial mixture
$= \frac{60}{100} \times 80 = 48\,\text{litres}$
Quantity of water in the initial mixture
= 60 – 48 = 12 liters
After first replacement,

Quantity of milk = 48 – 20 × $\frac{4}{5}$ = 32 liters
Quantity of water = 12 – 20 × $\frac{1}{5}$ + 20
= 28 litres

Ratio of milk to water = 32 : 28 = 8 : 7

Now, $\frac{32-15\times\frac{8}{15}}{28-15\times\frac{7}{15}+x}=\frac{1}{1}$

24 = 21 + x

x = 3

29. (b) Total population

$=A+\frac{A}{2}+(A-5)+(A+35)=100$

3.5A + 30 = 100

A = 20

So, distribution of total population of A, B, C and D is 20%, 10%, 15% and 55% respectively.

Now,

25 + 10 + Y + Z = 100

Y + Z = 65

Also given, Z – Y = 25

So, Z = 45, Y = 20

Total males $=80\times\frac{100}{25}=320$

Males in B $=320\times\frac{10}{100}=32$

Males in C $=320\times\frac{20}{100}=64$

Males in D $=320\times\frac{45}{100}=144$

Females in C = $64\times\frac{7}{8}=56$

Total population in C = 56 + 64 = 120

Total population of B = $120\times\frac{10}{15}=80$

Total population of A = $80\times\frac{20}{10}=160$

Total population of D = $160\times\frac{55}{20}=440$

Females in A = 160 – 80 = 80

Females in B = 80 – 32 = 48

Females in D = 440 – 144 = 296

City	Total population	Male population	Female population
A	160	80	80
B	80	32	48
C	120	64	56
D	440	144	296
Total	800	320	480

Required ratio = 64 : 296

= 8 : 37

30. (b) Total population

$=A+\frac{A}{2}+(A-5)+(A+35)=100$

3.5A + 30 = 100

A = 20

So, distribution of total population of A, B, C and D is 20%, 10%, 15% and 55% respectively.

Now,

25 + 10 + Y + Z = 100

Y + Z = 65

Also given, Z – Y = 25

So, Z = 45, Y = 20

Total males $=80\times\frac{100}{25}=320$

Males in B $=320\times\frac{10}{100}=32$

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Females in C = $64\times\frac{7}{8}=56$

Total population in C = 56 + 64 = 120

Total population of B = $120\times\frac{10}{15}=80$

Total population of A = $80\times\frac{20}{10}=160$

Total population of D = $160\times\frac{55}{20}=440$

Females in A = 160 – 80 = 80

Females in B = 80 – 32 = 48

Females in D = 440 – 144 = 296

City	Total population	Male population	Female population
A	160	80	80
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C	120	64	56
D	440	144	296
Total	800	320	480

Females Engineers in city A $= \frac{75}{100} \times 80 = 60$

Male Engineers in city A = $80 \times \frac{80}{100} = 64$

So, total Engineers in city A = 60 + 64 = 124

31. (a) Total population

$= A + \frac{A}{2} + (A-5) + (A+35) = 100$

3.5A + 30 = 100

A = 20

So, distribution of total population of A, B, C and D is 20%, 10%, 15% and 55% respectively.

Now,

25 + 10 + Y + Z = 100

Y + Z = 65

Also given, Z – Y = 25

So, Z = 45, Y = 20

Total males $= 80 \times \frac{100}{25} = 320$

Males in B $= 320 \times \frac{10}{100} = 32$

Males in C $= 320 \times \frac{20}{100} = 64$

Males in D $= 320 \times \frac{45}{100} = 144$

Females in C = $64 \times \frac{7}{8} = 56$

Total population in C = 56 + 64 = 120

Total population of B = $120 \times \frac{10}{15} = 80$

Total population of A = $80 \times \frac{20}{10} = 160$

Total population of D = $160 \times \frac{55}{20} = 440$

Females in A = 160 – 80 = 80

Females in B = 80 – 32 = 48

Females in D = 440 – 144 = 296

City	Total population	Male population	Female population
A	160	80	80
B	80	32	48
C	120	64	56
D	440	144	296
Total	800	320	480

Number of migrated males from city C = $\frac{64}{8} = 8$

So, new male population of city B = 32 + 8 = 40

32. (d) Total population

$= A + \frac{A}{2} + (A-5) + (A+35) = 100$

3.5A + 30 = 100

A = 20

So, distribution of total population of A, B, C and D is 20%, 10%, 15% and 55% respectively.

Now,

25 + 10 + Y + Z = 100

Y + Z = 65

Also given, Z – Y = 25

So, Z = 45, Y = 20

Total males $= 80 \times \frac{100}{25} = 320$

Males in B $= 320 \times \frac{10}{100} = 32$

Males in C $= 320 \times \frac{20}{100} = 64$

Males in D $= 320 \times \frac{45}{100} = 144$

Females in C = $64 \times \frac{7}{8} = 56$

Total population in C = 56 + 64 = 120

Total population of B = $120 \times \frac{10}{15} = 80$

Total population of A = $80 \times \frac{20}{10} = 160$

Total population of D = $160 \times \frac{55}{20} = 440$

Females in A = 160 – 80 = 80

Females in B = 80 – 32 = 48

Females in D = 440 – 144 = 296

City	Total population	Male population	Female population
A	160	80	80
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C	120	64	56
D	440	144	296
Total	800	320	480

Required angle $= \frac{144}{320} \times 360 = 162^{o}$

33. (a) Total population

ACHIEVERS In Focus

$= A + \frac{A}{2} + (A-5) + (A+35) = 100$

3.5A + 30 = 100

A = 20

So, distribution of total population of A, B, C and D is 20%, 10%, 15% and 55% respectively.

Now,

25 + 10 + Y + Z = 100

Y + Z = 65

Also given, Z – Y = 25

So, Z = 45, Y = 20

Total males $= 80 \times \frac{100}{25} = 320$

Males in B $= 320 \times \frac{10}{100} = 32$

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Males in C $= 320 \times \frac{20}{100} = 64$

Males in D $= 320 \times \frac{45}{100} = 144$

Females in C = 64 × $\frac{7}{8} = 56$

Total population in C = 56 + 64 = 120

Total population of B = 120 × $\frac{10}{15} = 80$

Total population of A = 80 × $\frac{20}{10} = 160$

Total population of D = 160 × $\frac{55}{20} = 440$

Females in A = 160 – 80 = 80

Females in B = 80 – 32 = 48

Females in D = 440 – 144 = 296

ACHIEVERS In Focus

City	Total population	Male population	Female population
A	160	80	80
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C	120	64	56
D	440	144	296
Total	800	320	480

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Required percentage $= \frac{80-32}{80} \times 100 = 60\%$

34. (a) Let efficiency of male and female are d and c respectively.

ATQ,

(8d + 22c) × 16 = (49d + 20c) × 4

68c = 17d

$\frac{d}{c} = \frac{4}{1}$

Let efficiency of a male and a female is 4a and a respectively and required time be T days.

So, efficiency of a child = 2a

Therefore, (8 × 4a + 22 × a) × 16

= 6 × 2a × T

54a × 16 = 12a × T

T = 72 days

35. (c) ATQ,

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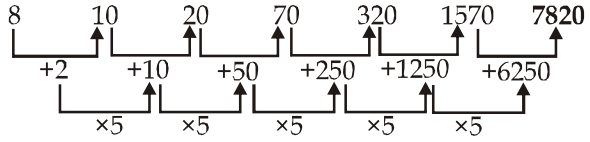
$X \times \frac{4}{3}\pi \times 3 \times 3 \times 3$

$= \pi \times 4 \times 4 \times 36$

X = 16

36. (a) Wrong number = 7830

Pattern of series–

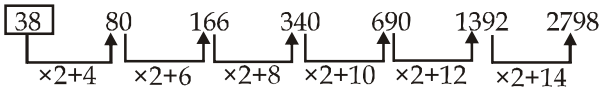


So, there should be 7820 in place of 7830.

37. (b) Wrong number = 36

Pattern of series–

ACHIEVERS In Focus



So, there should be 38 in place of 36.

38. (c) Let length of train A = L meters
And lengh of platform = 3L meters
So, ATQ

$$\frac{(L+3L)}{36}=180\times\frac{5}{18}$$ ACHIEVERS In Focus

L = 450 meters

Length of train B $=54\times\frac{5}{18}\times50=750\text{m}$

Required time $=\frac{450+750}{(180-54)\times\frac{5}{18}}=34\frac{2}{7}\text{sec}$

39. (d) Total spare parts of company

$A=3000\times\frac{100}{15}=20000$

So, number of spare parts of company A which came for refurbishing

$=(20000-3000)\times\frac{7}{20}=5950$

40. (e) Manufactured spare parts of company

$=\frac{2}{3}\times24000=16000$

Refurbishad spare parts of company

$C=16000\times\frac{3}{8}=6000$ ACHIEVERS In Focus

So, imported spare parts of company
C = 24000 – (16000 + 6000) = 2000

So, required percentage $=\frac{6000-2000}{2000}\times100$

= 200%

41. (a) Manufactured spare parts of company

$D=4500\times\frac{7}{5}=6300$

Imported spare parts of company

$D=18000-(6300+4500)=7200$

Spare parts imported from Russia of company $D=7200\times\frac{7}{9}=5600$

So, required percentage $=\frac{5600}{18000}\times100$

= 31.11% ≈31%

42. (b) Total spare parts of company

$E=18000\times\frac{7}{6}=21000$ ACHIEVERS In Focus

Imported spare parts of company

$E=\frac{13}{100}\times21000=2730$

Manufactured spare parts of company E
= 21000 – 2730 = 18270
Refurbished spare parts of company

$D=18270\times\frac{20}{100}=3654$ ACHIEVERS In Focus

43. (c) Refurbished spare parts of company

$C=(24000-3100)\times\frac{3}{11}=5700$

Refurbished spare parts of company

$B=5700\times\frac{24}{19}=7200$

Imported spare parts of company

$B=25000\times\frac{12.5}{100}=3125$

Manufactured spare parts of company
B = 25000 – 7200 – 3125 = 14675

44. (d) Let present age of Father, Mother, Son and Daughter be F, M, S & D years respectively.

$\frac{F}{M}=\frac{8}{7};\frac{F}{S}=\frac{5}{1}$ ACHIEVERS In Focus

F : M : S = 40 : 35 : 8 or F = 40x, M = 35x, S = 8x

$\frac{F-4}{D-4}=\frac{12}{1}$

$D=\frac{10x+11}{3}$

$S+D=\frac{20}{100}(F+M)$

$8x+\frac{10x+11}{3}=\frac{1}{5}(40x+35x)=15x$

10x + 11 = 21x
$\Rightarrow$ x = 1
F = 40 years, M = 35 years, S = 8 years, D = 7 years

Required ratio $=\frac{35}{7}=5:1$

45. (c) Let length of train be l m and speed be x m/s

From statement I, $x=\frac{1}{12}$

$x=\frac{1+d}{30}=\frac{1}{12}$ ACHIEVERS In Focus

31 = 2d
From statement II, platform length
= 1.5 × train length
(same result obtained from statement I)

Clearly, both statement together are not sufficient to answer.

46. (e) from statement I,
Let initial quantity of mixture be 100x lit
Ratio of milk to water = 65 : 35 = 13 : 7
From statement II,
35x + 30 = 65x
x = 1
initial quantity of the milk = 65 lit and initial quantity of the water = 35 lit
So, both the statements together are necessary to answer the questions.

47. (e) From statement I & II,
Let no. of red & blue balls be 5x & 4x respectively
No. of white balls = 5x + 1
$5x_{C_2} = 10$
$5x(5x - 1) = 20$
$5x^2 - x - 4 = 0$
x = 1 (neglecting negative value of x)
total balls = 5x + 4x + 5x + 1 = 15
clearly, both statements together are necessary to answer.

48. (d) from statement I,
1 hour work of pipe $C = \frac{1}{3} - \frac{1}{4} = \frac{1}{12}$ Units
Required time = 12 hours
From statement II, since no value of time taken is given
Clearly, only statement I alone is sufficient to answer.

49. (a) from statement I, diagonal length = diameter of circle
From statement II, circle circumscribing the square means diameter of circle is diagonal of square
Let radius be r m
ATQ, $\pi r^2 = 154$
r = 7 m
diagonal of square = 14 m
Side of square $= 7\sqrt{2}$m
area of square = 98 sq.m.
clearly, only statement II alone is sufficient to answer.

50. (c) From Series I
515 + 4 = 519
519 + 8 = 527
527 + 16 = 543
543 + 32 = 575
575 + 64 = 639
639 + 128 = 767
Value of P = 540
From Series II
214 + 6 = 220
220 + 12 = 232
232 + 18 = 250
250 + 24 = 274
274 + 30 = 304
Value of Q = 210
Required Value = (540 + 210)/3 = 750/3 = 250

Reasoning Ability & Computer Aptitude

(1-5):

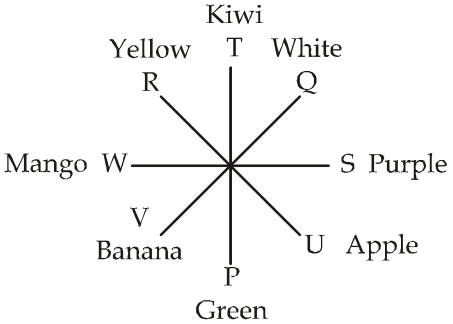
June	July
Monday → 24 → N	Monday → 1 → M
Tuesday → 25 → Q	Tuesday → 2 → I
Wednesday → 26 → J	Wednesday → 3 → X
Thursday → 27 → R	Thursday → 4 → L
Friday → 28 → X	Friday → 5 → K
Saturday → 29 → P	Saturday → 6 → X
Sunday → 30 → X	Sunday → 7 → O

1. (d) 2. (c) 3. (b) 4. (a) 5. (d)

(6-10):
Chairman → A, E, I
President → X
CEO → B, H, M
ED → X
MD → C, G, N, P
COO → X
CFO → D, E, R, T
Vice President → X
GM → J, K, O
Director → X
Branch Manager → L, Q, S
Clerk → X

6. (e) 7. (d) 8. (c) 9. (b) 10. (a)
11. (e)
12. (b)

(13-17):



13. (c) 14. (d) 15. (a) 16. (e) 17. (c)
18. (e)
19. (b)

ACHIEVERS In Focus

(20-24):

Papaya	Mango	Orange	Cherry	Apple
B^-	L^-	M^-	R^-	C^-
^+E	^+T	^+K	^+S	^+U
Tulip	Rose	Orchid	Lily	Daisy

20. (c) 21. (d) 22. (b) 23. (a) 24. (b)

25. (b) 26. (c) 27. (d) 28. (e) 29. (c)
30. (b) 31. (e) 32. (c) 33. (c) 34. (a)
35. (b) 36. (a) 37. (b) 38. (e) 39. (d)
40. (c) 41. (d) 42. (b) 43. (a) 44. (c)
45. (a) 46. (d) 47. (e) 48. (a) 49. (c)
50. (c)

General / Financial Awareness

1. (d)
The Bahamas became the first country to officially launch a Central Bank Digital Currency (CBDC), named the Sand Dollar, in 2020.

2. (b)
ACHIEVERS In Focus
HDFC Bank became the first in India to launch a 5G-powered banking branch in 2023, aiming to enhance customer experiences and digital services.

3. (b)
The IMF revised its growth forecast for India in 2023, citing challenges such as global inflation and economic uncertainty.

4. (c)
The RBI began the pilot project for the Digital Rupee in 2022, testing it for wholesale transactions and aiming for a digital currency alongside physical cash.

5. (e)
BRICS consists of Brazil, Russia, India, China, and South Africa. Indonesia is not part of this group.

6. (c)
ACHIEVERS In Focus
The 'Taper Tantrum' refers to the market reaction in 2013 when the U.S. Federal Reserve signaled a reduction in its asset purchases (quantitative easing), leading to a spike in bond yields.

7. (b)
The New York Stock Exchange (NYSE) remains the largest stock exchange in the world by market capitalization.

8. (e)
ACHIEVERS In Focus
In 2023, Argentina introduced a wealth tax aimed at tackling its economic challenges, including high inflation and poverty.

9. (a)
PMJDY is a government initiative aimed at providing banking services to unbanked individuals, promoting financial inclusion.

10. (b)
Reliance Industries became the first Indian company to achieve a market capitalization of $500 billion in 2023, driven by its diversified business portfolio.

11. (e)
Central banks use various tools, including the discount rate, repo rate, CRR, and OMOs, to manage inflation and stabilize the economy.

12. (c)
France proposed a 'Global Carbon Tax' in 2023 as part of its climate change policy, aimed at penalizing major polluting nations.

13. (b)
ACHIEVERS In Focus
China has surpassed the United States in terms of purchasing power parity (PPP) due to its large population and rapidly growing economy.

14. (a)
The Bank for International Settlements (BIS) plays a key role in maintaining the global financial system, including payments and settlements.

15. (b)
The Repo Rate is the rate at which commercial banks borrow money from the RBI, usually on a short-term basis, to meet liquidity requirements.

16. (d)
Sweden's central bank, Riksbank, launched its digital currency pilot in 2023, making it one of the first developed economies to test a CBDC.

17. (a)
Pakistan was re-added to the FATF "Grey List" in 2023 due to concerns over its progress on combating money laundering and terrorist financing.

18. (c)
ACHIEVERS In Focus
Sovereign Wealth Funds (SWFs) are state-owned investment funds or entities that invest in assets like stocks, bonds, and real estate, primarily using revenue from natural resources for long-term benefit.

19. (e)
To tackle rising inflation, the European Central Bank (ECB) raised interest rates in 2023, aiming to curb inflation by reducing borrowing and spending.

20. (e)
Banks are increasingly adopting AI, blockchain, biometrics, and cloud computing to improve security, streamline processes, and enhance customer experiences.

21. (c)
The IMF warned in 2023 that geopolitical tensions, along with persistent inflation, could trigger a global recession, affecting global growth prospects.

22. (b)
The GST aims to create a unified tax structure across India, making it easier to do business by eliminating multiple indirect taxes across states.

23. (a)
The World Bank provides financial and technical assistance to the world's poorest countries, focusing on poverty alleviation and economic development.

24. (d)

Digital banking has seen rapid growth in India, driven by increased internet penetration, mobile banking apps and government initiatives like UPI.

25. (c)
Quantitative Easing (QE) involves central banks purchasing government securities to inject liquidity into the economy, aimed at stimulating growth when traditional monetary policies (like lowering interest rates) are less effective

26. (e)
The Reserve Bank of India (RBI) launched UPI123Pay in March 2022, allowing feature phone users to make digital transactions without an internet connection.

27. (d)
JPMorgan Chase partnered with NASA to develop secure and advanced banking solutions for financial transactions in space.

28. (c)

IDFC First Bank received a digital banking license, allowing it to provide fully digital banking services.

29. (a)
JP Morgan announced the launch of a virtual banking branch in the metaverse to offer digital financial services.

30. (b)
HDFC Bank made history by appointing its first female CEO, marking a milestone in Indian banking.

31. (c)
The World Bank projected a 6.8% GDP growth for India in FY 2025, highlighting strong economic resilience.

32. (a)
India overtook the UK in 2025 to become the world's 5th largest economy.

33. (b)
The RBI's Monetary Policy Committee set the inflation target range at 4% to 6% to maintain economic stability.

34. (c)
The US launched a $2.3 trillion recovery package to stimulate economic growth and curb recession risks.

35. (b)
The IMF revised India's growth forecast to 6.8%, reflecting positive economic indicators.

36. (b)
Reliance Industries achieved a market cap of Rs. trillion, making it the first Indian company to reach this milestone.

37. (d)
Saudi Arabia's stock exchange hosted the world's largest IPO worth $25 billion.

38. (c)
The total cryptocurrency market capitalization crossed $3 trillion in early 2025.

39. (a)
HDFC Asset Management introduced a digital platform for retail investors to manage digital assets.

40. (b)
The 2025 Union Budget focused on providing digital loans to Micro, Small, and Medium Enterprises (MSMEs).

41. (a)
Apple announced a $100 billion share buyback, the largest in corporate history.

Monetary Policies & Global Economy

42. (a)
The US raised interest rates by 0.5% to control rising inflation.
ACHIEVERS In Focus

43. (b)
France became the first European country to introduce a digital euro as part of its CBDC initiative.

44. (b)
The IMF warned about a possible global recession in 2025 due to slow economic growth in major economies.

45. (c)
Axis Bank launched the world's first carbon-neutral credit card to promote sustainability.

46. (b)
Kerala won their first Senior National Men's Handball Championship title with a 34-31 victory over Chandigarh. Kerala reached the final after a close semi-final win against Services, 23-21. Chandigarh advanced to the final by defeating Indian Railways 32-30. Kerala's Devendar was named 'Best Player of the Championship,' Rahul won 'Best Goalkeeper,' and Sujith was honoured as 'Best Left Wing Player.' Services and Indian Railways shared third place in the tournament.

47. (a)
ACHIEVERS In Focus
Tuhin Kanta Pandey, currently Finance and Revenue Secretary, replaces Madhabi Puri Buch as SEBI Chairman after her term ends on February 28, 2025. The Appointments Committee of the Cabinet, chaired by PM Modi, approved his appointment for three years or until further orders. A 1987-batch IAS officer from Odisha cadre, Pandey served as Department of Investment and Public Asset Management (DIPAM) Secretary from 2019 and became Finance Secretary in September 2024. He played a key role in Air India's sale and LIC's public listing.
ACHIEVERS In Focus

48. (c)
National Human Rights Commission (NHRC) sought an action taken report from the Keonjhar District Magistrate on alleged human rights violations of the Juanga tribe. Juang is one of 13 Particularly Vulnerable Tribal Groups (PVTGs) among 62 tribes in Odisha. As per the 2011 census, their population is around 50,000. They are mainly found in Keonjhar and Dhenkanal districts of Odisha. They speak the Juang language, part of the Munda family within Austroasiatic languages. The Juangs are known for their strong clan structure and kinship organizations.
ACHIEVERS In Focus

49. (c)
World Cancer Day is observed every year on February 4 to raise awareness about cancer and its prevention, detection and treatment. It was established by the Union for International Cancer Control (UICC) in 2000. The day unites communities, individuals and organizations to tackle cancer-related challenges. The theme for World Cancer Day 2025 is "United by Unique." It promotes a people-centered approach, recognizing that each cancer patient's experience is unique. The campaign advocates for personalized care to ensure effective and compassionate treatment.
ACHIEVERS In Focus

50. (b)
Adani Green Energy Limited, a part of the Adani Group, is constructing the world's largest renewable energy park in Khavda, Gujarat's Kutch district. Spanning 538 square kilometers, it dwarfs Paris in size by fivefold. With a planned capacity of 30 GW and an investment of Rs 1.5 lakh crore, it currently produces 2 GW, set to expand to 6 GW by March 2025. Located just 1 km from Pakistan's border, it emphasizes solar energy, aiming to generate 81 billion units, fulfilling the electricity demands of nations like Belgium, Chile and Switzerland.