

## IBPS PO Mains Memory based 2016 (English)

1. Read the following passage carefully and answer the questions given below it. (+1, -0.25)

The finance ministry on Monday said the Union budget would be growth-oriented, implicitly signaling that it will address the investment crisis in the Indian economy. “Given the fiscal constraints and other parameters under which the government has to function, the effort of the government is to present a budget which is growth-oriented, that maintains the momentum of growth and tries to develop on it,” economic affairs secretary Shaktikanta Das said in an interview with DD News uploaded on YouTube on Monday.

According to Das, the budget will also detail new measures to support ongoing programmes such as Start-up India, stand up India, Make in India, Digital India and the Skill mission – all of which have a strong focus on creating jobs. Finance minister Arun Jaitley will be presenting his third budget on 29 February at a time when private investment has dried up and the exchequer has had to incur higher expenditure due to implementation of the One Rank One Pension scheme for the armed forces and the recommendations of the Seventh Pay Commission. That may cramp the government’s ability to accelerate public investment to revive economic growth while sticking within the confines of its fiscal deficit targets. Some parts of the government believe that the emphasis should be on growth and not fiscal consolidation. Other parts, and the Reserve Bank of India, believe the finance minister should adhere to his fiscal commitments made in the last budget.

Without revealing whether the government will digress from the path of fiscal consolidation, Das said the government’s priority is to take a balanced view on “the expenditure requirement to keep our growth momentum and to what extent we can borrow’. Care Ratings chief economist Madan Sabnavis said the government has to increase its allocation for public investment on infrastructure to stimulate growth. “I expect government to spend Rs.10,000-20,000 crore additional amount on infrastructure. Given nominal GDP (gross domestic product) is not expected to expand significantly, the leeway for the government to spend more may not be there while keeping fiscal deficit within 3.7-3.9% of GDP. So I don’t expect a big-bang push for infrastructure spending given the fiscal constraint,” he said. The finance ministry revealed more contours of its budget when minister of state for finance Jayant Sinha, also in an interview to DD News, said the four pillars of the budget will be poverty eradication, farmers’ prosperity, job creation and a better quality of life for all Indian citizens. ‘This budget will be a forward looking budget that will ensure that India will

continue to be a haven of stability and growth in a very turbulent and choppy global economic environment," he added.

The government has been contemplating tax incentives to companies in the manufacturing sector, including tax deductions on emoluments paid to new employees, to encourage firms to step up hiring and create jobs under its Make in India initiative. The government published suggestions that it has received internally from various government departments and other stakeholders on the mygov.in website, seeking further ideas and comments from the public. Suggestions being considered by the government include financial incentives, tax incentives under the Income Tax Act, 1961, and subsidies for equipping employees with job skills, and upgrading and improving employment exchanges. Another suggestion is to expand the scope of the tax deduction currently available to companies that add at least 10% to their workforce in a year by lowering the threshold. This incentive is available only in cases of employees who earn less than Rs.6 lakh a year.

(The topic of the Passage asked in the exam was based on Infrastructure Investment)

What is the main objective of the government to create the Union Budget?

- a. It should meet the requirements of the society.
- b. It should be under some fiscal constraints.
- c. It should be growth oriented.
- d. It should meet the requirements of a develop

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Where is it expected to invest by government to stimulate growth?

- a. On infrastructure
- b. On governments plans.
- c. On fiscal management

- d. On manufacturing sector
- e. On social development.

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What does this mean that India will continue to be a “haven of stability “?

- a. That new budget will make India stable forever.
- b. The four pillars of budget will lead to make stability.
- c. India will continue towards stability even in disturbed economic environment.
- d. The budget will remain unchanged even in turbulent and choppy economic environment.
- e. None of the above

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Why is the government providing tax incentive to companies in manufacturing sector?

- a. For better infrastructure.
- b. For tax deductions on emoluments paid to new employees,
- c. To create new job opportunities and to initiate project 'Make in India'

- d. to create new job opportunities and to initiate project Standup India.
- e. to encourage firms to step up hiring new skilled employees

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(The topic of the Passage asked in the exam was based on Infrastructure Investment)

Which one of the following is NOT the suggestion considered by the government?

- a. To expand the scope of tax deduction to companies that add at least 10% to their workforce in a year.
- b. To upgrade and improve employment exchange.
- c. To provide incentive to employees who earn less than Rs.6 lakh a year.
- d. Subsidies to train employees with job skills.
- e. Tax penalty for high income people.

6. **Read the following passage carefully and answer the questions given below it. The alarm bells should start ringing any time now. An important component of the economy has been sinking and needs to be rescued urgently. This critical piece is 'savings' and, within this overall head, household savings is the one critical subcomponent that needs close watching and nurturing.** (+1, -0.25)

While it is true that one of the primary reasons behind the current economic slowdown is the tardy rate of capital expansion - or, investment in infrastructure as well as plant and machinery - all attempts to stimulate investment activity are likely to come to naught if savings do not grow. Without any growth in the savings rate, it is futile to think of any spurt in investment and, consequently, in the overall economic growth. If we source all the investment funding from overseas, it might be plausible to contemplate investment growth without any corresponding rise in savings rate. But that is unlikely to happen.



Within the overall savings universe, the subcomponent 'household savings' is most critical. It provides the bulk of savings in the economy, with private corporate savings and government saving contributing the balance. The worrying factor is the near-stagnation in household savings over the last eight years or so. What's even more disconcerting is the fact that household savings remained almost flat during the go-go years of 2004-08. This seems to be counter-factual. There are many studies that show that there is a direct relationship between overall economic growth and household savings. So, at a time when India's GDP was growing by over 9% every year, the household savings rate stayed almost constant at close to 23% of GDP. There was, of course, an increase in absolute terms, but it remained somewhat fixed as a proportion of GDP.

What is responsible for this contradictory movement? The sub-group on household savings, formed by the working group on savings for the 12th Plan set up by the Planning Commission and chaired by RBI deputy governor Subir Gokarn, has this to say, "...a recent study had attributed the decline in the household saving ratio in the UK during 1995-2007 to a host of factors such as declining real interest rates, looser credit conditions, increase in asset prices and greater macroeconomic stability..."

While recognising that one of the key differences in the evolving household saving scenario between the UK and India is the impact of demographics (dependency ratio), anecdotal evidence on increasing consumerism and the entrenchment of (urban) lifestyles in India, apart from the easier availability of credit and improvement in overall macroeconomic conditions, is perhaps indicative of some 'drag' on household saving over the last few years as well as going forward."

India has another facet: a penchant for physical assets (such as bullion or land). After the monsoon failure of 2009, and the attendant rise in price levels that has now become somewhat deeply entrenched, Indians have been stocking up on gold. Consequently, savings in financial instruments dropped while those in physical assets shot up. This is also disquieting for policy planners because savings in physical assets stay locked in and are unavailable to the economy for investment activity. There is a counter view that higher economic growth does not necessarily lead to higher savings. According to a paper published by Ramesh Jangili (Reserve Bank of India Occasional Papers, Summer 2011), while economic growth doesn't inevitably lead to higher savings, the reciprocal causality does hold true. "It is empirically evident that the direction of causality is from saving and investment to economic growth collectively as well as individually and there is no causality from economic growth to saving and (or) investment."

Whichever camp you belong to, it is beyond doubt that savings growth is a necessary precondition for promoting economic growth. The Planning Commission estimates that an investment of \$1 trillion, or over 50 lakh crore, will be required for the infrastructure sector alone. And, a large part of this critical investment will have to be made from domestic savings.

(The topic of the Passage asked in the exam was based on Informal Economy to formal Economy)

What is the main concern of the author behind saying that 'the alarm bells should start ringing anytime now'?

- a. The current economic growth is slowing down due to regular failure of monsoon.
- b. Due to power shortage industrial growth could not touch the target.
- c. Household savings are sinking and they require to be revamped.
- d. Due to a sharp decline in real interest rates people have lost their enthusiasm to invest in govt schemes.
- e. All the above

7. **Read the following passage carefully and answer the questions given below it. The alarm bells should start ringing any time now. An important component of the economy has been sinking and needs to be rescued urgently. This critical piece is 'savings' and, within this overall head, household savings is the one critical subcomponent that needs close watching and nurturing.** (+1, -0.25)

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(The topic of the Passage asked in the exam was based on Informal Economy to formal Economy)

What is/are the primary reasons behind the current economic slowdown?

- (A) Slow rate of capital expansion
  - (B) Tardy investment in infrastructure as well as plant and machinery
  - (C) A rapid increase in the cases of corruption, and decreased FDI
- 
- a. Only (A)
  - b. Both (A) and (B)

- c. Either (A) or (C)
- d. Both (B) and (C)
- e. All (A), (B) and (C)

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(The topic of the Passage asked in the exam was based on Informal Economy to formal Economy)

How is household savings related to overall economic growth? Give your answer in the context of the passage?

(A) Overall economic growth is directly related to household savings.  
(B) Overall economic growth is inversely proportional to household savings.  
(C) There is no specific relationship between overall economic growth and household savings.

- a. Only (C)
- b. Only (B)
- c. Only (A)
- d. Either (A) or (B)
- e. Either (A) or (C)

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(The topic of the Passage asked in the exam was based on Informal Economy to formal Economy)

What was/were the reason(s) of drop in savings in financial instruments after 2009?

- a. Rise in price level of gold
- b. Decrease in real interest rates on savings in financial instruments
- c. Investment in physical assets, particularly land
- d. Only (a) and (c)
- e. Only (b) and (c)

10. **Read the following passage carefully and answer the questions given below it. The (+1, -0.25) alarm bells should start ringing any time now. An important component of the economy has been sinking and needs to be rescued urgently. This critical piece is 'savings' and, within this overall head, household savings is the one critical subcomponent that needs close watching and nurturing.**

While it is true that one of the primary reasons behind the current economic slowdown is the tardy rate of capital expansion - or, investment in infrastructure as well as plant and machinery - all attempts to stimulate investment activity are likely to come to naught if savings do not grow. Without any growth in the savings rate, it is futile to think of any spurt in investment and, consequently, in the overall economic growth. If we source all the investment funding from overseas, it might be plausible to contemplate investment growth without any corresponding rise in savings rate. But that is unlikely to happen.

Within the overall savings universe, the subcomponent 'household savings' is most critical. It provides the bulk of savings in the economy, with private corporate savings and government saving contributing the balance. The worrying factor is the near-stagnation in household savings over the last eight years or so. What's even more disconcerting is the fact that household savings remained almost flat during the go-go years of 2004-08. This seems to be counter-factual. There are many studies that show that there is a direct relationship between overall economic growth and household savings. So, at a time when India's GDP was growing by over 9% every year, the household savings rate stayed almost constant at close to 23% of GDP. There was, of course, an increase in absolute terms, but it remained somewhat fixed as a proportion of GDP.

What is responsible for this contradictory movement? The sub-group on household savings, formed by the working group on savings for the 12th Plan set up by the Planning Commission and chaired by RBI deputy governor Subir Gokarn, has this to say, "...a recent study had attributed the decline in the household saving ratio in the UK during 1995-2007 to a host of factors such as declining real interest rates, looser credit conditions, increase in asset prices and greater macroeconomic stability...

While recognising that one of the key differences in the evolving household saving scenario between the UK and India is the impact of demographics (dependency ratio), anecdotal evidence on increasing consumerism and the entrenchment of (urban) lifestyles in India, apart from the easier availability of credit and improvement in overall macroeconomic conditions, is perhaps indicative of some 'drag' on household saving over the last few years as well as going forward."

India has another facet: a penchant for physical assets (such as bullion or land). After the monsoon failure of 2009, and the attendant rise in price levels that has now become somewhat deeply entrenched, Indians have been stocking up on gold. Consequently, savings in financial instruments dropped while those in physical assets shot up. This is also disquieting for policy planners because savings in physical assets stay locked in and are unavailable to the economy for investment activity. There is a counter view that higher economic growth does not necessarily lead to higher savings. According to a paper published by Ramesh Jangili (Reserve Bank of India Occasional Papers, Summer 2011), while economic growth doesn't inevitably lead to higher savings, the reciprocal causality does hold true. "It is empirically evident that the direction of causality is from saving and investment to economic growth collectively as well as individually and there is no causality from economic growth to saving and (or) investment."

Whichever camp you belong to, it is beyond doubt that savings growth is a necessary precondition for promoting economic growth. The Planning Commission estimates that an investment of \$1 trillion, or over 50 lakh crore, will be required for the infrastructure sector alone. And, a large part of this critical investment will have to be made from domestic savings.



(The topic of the Passage asked in the exam was based on Informal Economy to formal Economy)

Which of the following is/are the reasons of a drag on household savings in India over the last few years?

- a. Increasing consumerism
- b. Entrenchment of urban lifestyle
- c. Easier availability of credit
- d. Improvement in overall macroeconomic conditions
- e. All the above

11. Prodigy

(+1, -0.25)

- a. Pauper
- b. Despondent
- c. Demure
- d. Wanton
- e. Epitome

12. Nondescript

(+1, -0.25)

- a. Conducive
- b. Discern
- c. Tantamount
- d. Defined

e. Emancipate

13. SAVANT

(+1, -0.25)

- a. Glutton
- b. Postulant
- c. Shrink
- d. Pluck
- e. Itineran

14. CORPULENT

(+1, -0.25)

- a. Lean
- b. Gaunt
- c. Emaciated
- d. Obese
- e. Nobble

15. EMBEZZLE

(+1, -0.25)

- a. Misappropriate
- b. Balance
- c. Remunerate
- d. Clear

e. Perfection

16. Which of the pair of phrases (a), (b), (c) and (d) given below should replace the phrase **(+1, -0.25)** given in bold in the following sentence to make the sentence grammatically meaningful and correct? If the sentence is correct as it is and no correction is required, mark (e) as the answer.

According to author Dishantgautam, a novel is difficult to write when compared to a play is like going for an election where one has to appeal to a thousand people at a time whereas in a book one appeals to one only person.

- a. simpler, running in
- b. faster, voting through
- c. easier, running for
- d. fool proof, voting on
- e. No correction required

17. Which of the pair of phrases (a), (b), (c) and (d) given below should replace the phrase **(+1, -0.25)** given in bold in the following sentence to make the sentence grammatically meaningful and correct? If the sentence is correct as it is and no correction is required, mark (e) as the answer.

We have in America a collection speech that is neither American, Oxford English, nor colloquial English, but a mixture of all three.

- a. motley, an enhancement
- b. hybrid, a combination
- c. nasal, a blend
- d. mangled, a medley.
- e. No correction required

18. Which of the pair of phrases (a), (b), (c) and (d) given below should replace the phrase **(+1, -0.25)** given in bold in the following sentence to make the sentence grammatically meaningful and correct? If the sentence is correct as it is and no correction is required, mark (e) as the answer.

Alice Walker's **The Temple of My Familiar**, far from being a tight, focused Narrative, is instead a cheaper novel that roams freely and imaginatively over a halfmillion

- a. traditional , a chronological
- b. provocative , an insensitive
- c. forceful , a concise
- d. focused , an expansive
- e. circuitous , a discursive

19. Which of the pair of phrases (a), (b), (c) and (d) given below should replace the phrase **(+1, -0.25)** given in bold in the following sentence to make the sentence grammatically meaningful and correct? If the sentence is correct as it is and no correction is required, mark (e) as the answer.

Jayashree was habitually so docile and **erratic** that her friends could not understand her sudden hostile her employers.

- a. accommodating...outburst against
- b. erratic...envy of
- c. truculent...virulence toward
- d. hasty...annoyance toward
- e. apologetic...hostile

20. Which of the pair of phrases (a), (b), (c) and (d) given below should replace the phrase **(+1, -0.25)**

given in bold in the following sentence to make the sentence grammatically meaningful and correct? If the sentence is correct as it is and no correction is required, mark (e) as the answer.

The village headman was unlettered, but he was no fool, he could see through the mystery of the businessman's proposition and promptly moved him down.

- a. deception, forced
- b. naivete, turned
- c. potential, forced
- d. sophistry, turned
- e. No correction required

21. In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound). (+1, -0.25)

The Time Traveler (for so it will be convenient to speak of him) was expounding a recondite matter to us. His grey eyes shone and twinkled, and his usually pale face was flushed and animated. The fire burned brightly, and the soft radiance of the incandescent lights in the lilies of silver caught the bubbles that flashed and passed in our glasses. Our chairs, being his patents, embraced and caressed us rather than submitted to be sat upon, and there was that luxurious after-dinner atmosphere when thought roams gracefully free of the trammels of precision. (\_\_\_\_\_)

- a. And slowly and steadily, the atmosphere grew stale and lost all the vibrancy it had
- b. And he put it to us in this way—marking the points with a lean forefinger—as we sat and lazily admired his earnestness over this new paradox (as we thought it) and his fecundity
- c. We sat like toddlers do in a nursery, eagerly anticipating the show the Time Traveler would put on for us
- d. We sat benumbed by the proceedings, for the radiance of the Time Traveler was

unimaginable and unbearable

- e. I caught Filby's eye over the shoulder of the Medical Man, and he winked at me solemnly.

22. In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound). **(+1, -0.25)**

Let us understand the definition of metaphysics, a purely speculative science, which occupies a completely isolated position and is entirely independent of the teachings of experience. It deals with mere conceptions--not, like mathematics, with conceptions applied to intuition--and in it, reason is the pupil of itself alone. It is the oldest of the sciences. (\_\_\_\_\_)

- a. And it would struggle to survive without the architecture of mathematical support that it draws its strength from
- b. Yet it continued to baffle mankind because of its abstractions
- c. But it has never had and never will have the good fortune to attain to the sure scientific method
- d. And it would still survive, even if all the rest were swallowed up in the abyss of an all-destroying barbarism
- e. This critical science is not opposed to the dogmatic procedure of reason in pure cognition; for pure cognition must always be dogmatic

23. In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound). **(+1, -0.25)**

However, it is possible that the non -resident entity may have a business connection with the resident Indian entity. In such a case, the resident Indian entity could be treated as Permanent Establishment of the nonresident entity. ....During the last decade or so, India has seen a steady growth of outsourcing of business processes by

non residents or foreign companies to IT -enabled entities in India. Such entities are either branches or associated enterprises of the foreign enterprise or an independent India enterprise. The nonresident entity or foreign company will be liable to tax in India only if the IT -enabled BPO unit in India constitutes its Permanent Establishment.

- a. The tax treatment of the Permanent Establishment in such a case is under consideration
- b. How the profit would be shared is not decided yet?
- c. A lengthy and cumbersome process requiring a lot of application of mind and revenue principles is ahead for the tax department of India
- d. A new trend is seen in last decade.
- e. Indian companies have a lot on stake as competition increases.

24. In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound). **(+1, -0.25)**

Aggregation of risks is somewhat quite new to banks in India. While some banks have started thinking in that line by trying to put integrated limits framework and integrated risk policies as well as using CBS solutions for technological integration, the effort required is beyond such requirement. Risk aggregation would mean aggregating the individual risk measures to decide most appropriate assets class that would contain the risk to the desired level dictated by the risk appetite. Capital allocation (about how much) would be based on such strategies.....

- a. Most banks are yet to conceptualize the same in their processes
- b. Most banks have already integrated it in their functioning; it is working over the years satisfactorily.
- c. Which would in long run prove to be the growth impeding
- d. Of risk aggregation which is really a new concept to Indian banks
- e. On expected lines of the regulation conditions laid down in the manual of the

bank

25. In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound). (+1, -0.25)

After two years, high inflation moderated in the later part of 2011-12 in response to past monetary tightening and growth deceleration. High inflation had adverse consequences on welfare and on saving and investment, particularly household saving in financial assets. The most serious consequence of inflation is ..... As growth slowed down, in part due to high inflation, it further reduced the welfare of the common man through adverse impact on employment and incomes.

- a. its destructive allocation impact on the industries that were lately coming up.
- b. its negative impact on the rich and high-profile people.
- c. its adverse distributional impact on the poor, people without social security and pensioners.
- d. its wayward consequences on the public distribution system meant for the poor.
- e. its unfavourable bearing on day to day commodities that are used by the common man.

26. RBI is concerned about the risk of investing in mutual funds. RBI is likely to ask banks to reduce their investments in mutual funds. (A) At the risk of investing ..... (B) To reduce investments ..... (C) Concern for the risk .....

- a. Only (A)
- b. Only (B)
- c. Only (C)
- d. Only (A) and (B)



e. None of these

27. Twelve million youth enter the Indian work force every year. Eighty per cent of these youth are unskilled. (A) While eighty per cent ..... (B) Since twelve million ..... (C) Of the twelve million .....

(+1, -0.25)

- a. Only (A)
- b. Only (C)
- c. Only (A) and (C)
- d. All (A), (B) and (C)
- e. None of these

28. Food inflation is touching twenty per cent. The government will have to tighten monetary policy to prevent further rise. (A) Although food inflation is ..... (B) With the tightening of monetary ..... (C) Given that food inflation .....

(+1, -0.25)

- a. Only (A)
- b. Only (B)
- c. Only (C)
- d. Only (A) and (B)
- e. None of these

29. The government has decided to install renewable energy devices at prominent sites. Citizens will be more aware of their benefits. (A) The government's decision ..... (B) Deciding to instal ..... (C) By making citizens .....

(+1, -0.25)

- a. Only (A)

- b. Only (A) and (B)
- c. Only (B)
- d. Only (C)
- e. None of these

30. The company's sales were low at the beginning of the year. Its sales have picked up in **(+1, -0.25)** the past few months. (A) Though the company's sales were low ..... (B) Despite low sales at ..... (C) However, the company's sales have picked .....

- a. Only (A)
- b. Only (A) and (B)
- c. All (A), (B) and (C)
- d. Only (B) and (C)
- e. None of these

31. Five statements are given below, labelled a, b, c, d and e. Among these, four **(+1, -0.25)** statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage.

- a. The reference was to China, a country that has been courting Pakistan for several years through a number of means including assistance in its nuclear programme.
- b. After the Uri attacks, Pakistan's special Kashmir envoy Mushahid Hussain Syed declared that the US was a waning power, suggesting that Pakistan was seeking out other allies.
- c. The most important concern relates to the possible conflict in Pakistan between votaries of economic development and supporters of militancy.
- d. This corridor—which includes road, rail and port infrastructure—is expected to allow China to avoid the vulnerable Indian Ocean route currently used to

transport oil from the Gulf.

- e. Of late, there has been much talk of the China-Pakistan Economic Corridor (CPEC) that stretches from the autonomous region of Xinjiang to the Gwadar port.

32. Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage. (+1, -0.25)

- a. India recently ratified the Paris Agreement, assuring it a seat at the 55/55 table
- b. ratification by at least 55 countries and accounting for at least 55% of global greenhouse gas (GHG) emissions was required for the agreement to come into force
- c. where countries will negotiate the mechanisms and provisions under the agreement.
- d. With the ratification, India has demonstrated leadership in climate negotiations but left some with concerns about signing an agreement without realizing its full implications.
- e. There are certain targets India wants to achieve and to achieve that there is a need to allocate mitigating burden among states and also prioritize adaptation efforts.

33. Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage. (+1, -0.25)

- a. Corporate Social Responsibility has entered India's legal corridors.
- b. Given the need for proper legal help for a diverse section of society even the PM, in his address at the Bar Council's centenary celebrations earlier this year, urged lawyers to take on more pro bono cases.

- c. Top law firms and lawyers are doing pro bono so that they can give back to society.
- d. In India, traditionally, pro bono legal work was carried out by lawyers who had dedicated themselves to helping society.
- e. There are a number of socially aware and generous souls who are increasingly lending their expertise for pro bono work.

34. Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage. (+1, -0.25)

- a. A look at the historical data on forecasts made by the IMF in its World Economic Outlook (WEO) reports seems to suggest that optimism bias may be the bigger culprit.
- b. The large negative forecast errors in the recession years skewed the historical averages.
- c. Over the past few years, the growth forecasts made by the International Monetary Fund (IMF) have displayed one consistent pattern
- d. the forecasts are rosy at the start of the year, then revised downwards towards the end of the year, and the actual estimates of real growth turn out to be even lower.
- e. Has predicting the fate of the global economy become more difficult in a volatile post-crisis world, or does the IMF suffer from an inherent optimism bias?

35. Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage. (+1, -0.25)

- a. India has 13 of the 20 most polluted cities in the world, according to the World Health Organization.

- b. The government should redouble its efforts to combat climate change, which will naturally slash not just greenhouse-gas emissions but particulates as well.
  - c. Every year, more than half a million people are estimated to die prematurely because of air pollution.
  - d. While air quality tends to worsen around this time of year as millions of Indians light firecrackers to celebrate the Diwali festival, the problem isn't limited by season or geography.
  - e. This week, air pollution in New Delhi has been truly off the charts: Tiny particulates, which are especially deadly, topped 999 micrograms per cubic meter—40 times what is considered safe and beyond what the scale was designed to measure.
36. Please select the most appropriate option, out of the five options given for each of the **(+1, -0.25)** following sentences, which, in your view, should be grammatically and structurally correct. Please note that the meaning & context of the sentence must not change.
- a. Although I already knew the answer and he invited me to visit him often, since I just have seen her in the square, I was never determined to yield this point.
  - b. Although I have already known the answer and he invited me to visit him often but since I just have seen her in the square, I was not determined to yield this point.
  - c. Although I knew the answer already, and he has often invited me to visit him, since I just have seen her in the square, I am never determined to yield this point.
  - d. Although I already know the answer and he often invited me to visit him , since I have just seen her in the square, I am determined never to yield this point.
  - e. None is true.
37. Please select the most appropriate option, out of the five options given for each of the **(+1, -0.25)** following sentences, which, in your view, should be grammatically and structurally correct. Please note that the meaning & context of the sentence must not change.

- a. If I have enough money I would have backpack around Europe. But unfortunately I was broken.
- b. If I have had enough money, I would have done backpack around Europe. But, unfortunately I am broke.
- c. If I had enough money I would backpack around Europe. But, unfortunately I am broke.
- d. If I have enough money I would backpack around all over the Europe. But unfortunately I am broke.
- e. None is true.

38. Please select the most appropriate option, out of the five options given for each of the (+1, -0.25) following sentences, which, in your view, should be grammatically and structurally correct. Please note that the meaning & context of the sentence must not change.

- a. The judges finally distributed the awards among the most active children talking at length among themselves.
- b. The judges finally distributed the awards talking at length among themselves.
- c. The judges, talking at length among themselves finally distributed the awards among the most active children
- d. The judges distributed finally talking at length among themselves the awards among the most active children.
- e. None is true.

39. Please select the most appropriate option, out of the five options given for each of the (+1, -0.25) following sentences, which, in your view, should be grammatically and structurally correct. Please note that the meaning & context of the sentence must not change.

- a. I have been ill for fortnight and the Management and the school sports committee as well prefer to elect me the Captain of school team. Initially I

thought that it is only in a fun but I was wrong.

- b. I had been ill for the fortnight and the Management and the school sports committee preferred to elect me the Captain of school team. Initially I thought that it was only in a fun but I was wrong.
- c. I have been ill for a fortnight and the Management as well as the school sports committee prefers to elect me Captain of school team. Initially I thought that it was only in fun but I was wrong.
- d. I was ill for fortnight thus the Management as well as the school sports committee preferred to elect me the Captain of school team. Initially I thought that it was only in a fun but I was wrong.
- e. All are true

40. Please select the most appropriate option, out of the five options given for each of the following sentences, which, in your view, should be grammatically and structurally correct. Please note that the meaning & context of the sentence must not change. (+1, -0.25)

- a. If you try to understand the concept in the class you will not only remember it but also will not be able to put to use while solving even the difficult exercises.
- b. If you tried to understand the concept of the whole class, you will not only remember it, but also can put to use while solving even the difficult exercises.
- c. If you tried to understand the concept in the class, you would not only remember it but also can put it to use while solving even the difficult exercises.
- d. If you tried to understand the concept in the class, you would not only remember it but also could put it to use while solving even the difficult exercises.
- e. None is true.

## IBPS PO MAINS-REASONING (MEMORY BASED)-2016

41. Twenty percent of all energy consumed in the country is consumed by home appliances. If appliances that are twice as energy-efficient as those currently available are manufactured, this figure will eventually be reduced to about ten percent. The argument above requires which of the following assumptions? (+1, -0.25)

- a. Home-appliance usage would not increase along with the energy efficiency of the appliances.
- b. It would not be expensive to manufacture home appliances that are energy-efficient.
- c. Home-appliance manufacturers now have the technology to produce appliances that are twice as energy-efficient as those currently available.
- d. The cost of energy to the consumer would rise with increases in the energy efficiency of home appliances.
- e. None of these

42. Study the following information carefully and answer the questions which follow— (+1, -0.25)

In a certain code language, some statements are coded as follow:

'give solution for problem' is coded as '\*N8 #R3 %M7 @E4'

'pure fruit sell plants' is coded as '@T5 %E4 \*L4 #S6'

'pet sensed ghostly farm' is coded as '#M4 \*D6 @Y7 %T3'

'spa guards picked flake' is coded as '%D6 @S6 #E5 \*A3'.

Which of the following will be the code for 'fruit picked teach game'?

- a. @T5 %D5 #H4 \*E4



- b. @T5 %D6 @H5 \*E4
- c. @T5 #H4 \*E4 %D6
- d. @T5 #H5 \*E4 %D6
- e. @T5 #H4 \*E4 %D6

43. What will be the code for 'ghostly'?

(+1, -0.25)

- a. #Y6
- b. @Y7
- c. %D7
- d. \*E4
- e. %D6

44. Which of the following will be the code for 'pure water spa tune'?

(+1, -0.25)

- a. \*A3 %E4 @R5 \*E4
- b. @R5 \*E3 %A4 #E4
- c. %A4 #E4 @R4 \*E4
- d. %E4 @R4 #E4 \*A3
- e. %E4 @R4 #E4 \*A3

45. If 'solution farm grain seem' is coded as '\*N8 %M4 @N5 #M4'. Then what is code for 'plants means grain seem'?

(+1, -0.25)

- a. #S6 \*S5 %M4 #N5

- b. %A4 #E4 @R4 \*E4
- c. @N5 #S6 \*S5 %M4
- d. \*S5 %M4 #N5 @S6
- e. None of these

46. What will be the code for 'problem good'?

(+1, -0.25)

- a. #Y6 #D4
- b. %M7 @D4
- c. @M7 %D4
- d. %S7 @D4
- e. @D4 %D6

47. Read the given information carefully and answer the given questions. Twelve friends are sitting in two parallel rows containing six people each in such a way that there is equal distance between adjacent persons. In row 1 A, B, C, D, E and F are seated and all of them are facing north and in row 2 P, Q, R, S, T and U, are seated and are facing south, but not necessarily in the same order. There are four persons sits to the right of R. R's daughter is immediate neighbour of the one, who faces R. There are one person sits between R's son and R's daughter. Q is married to F. R's son-in-law sits third to the left of the one, who faces the person, who is immediate left of A's brother. Two persons sit between S and T. R's brother sits second to the right of R's sister. S does not sit one of the extreme ends. A is brother-in-law of B. A's father sits second to the right of A's brother. E is married to S. only one person sits between A's brother and R's mother. R's son-in-law does not sit one of the extreme ends. A's sister-in-law faces S. A's sister-in-law sits third to the left of R's daughter. P faces E, who sits one of the extreme left end. B sits third to the right of E. Q sits immediate right of the person, who faces R's wife. R's mother sits third to the left of the one, who faces the one, who sits immediate right of R's son-in-law. R's brother-in-law sits fourth to the

(+1, -0.25)

left of R's wife. C sits diagonally opposite to the one, who is immediate right of U. A is son-in-law of D.

Who sits immediate left of the one, who is sister-in-law of A?

- a. B
- b. C's brother
- c. Q's brother
- d. E's brother-in-law
- e. Q

48. Read the given information carefully and answer the given questions. Twelve friends are sitting in two parallel rows containing six people each in such a way that there is equal distance between adjacent persons. In row 1 A, B, C, D, E and F are seated and all of them are facing north and in row 2 P, Q, R, S, T and U, are seated and are facing south, but not necessarily in the same order. There are four persons sits to the right of R. R's daughter is immediate neighbour of the one, who faces R. There are one person sits between R's son and R's daughter. Q is married to F. R's son-in-law sits third to the left of the one, who faces the person, who is immediate left of A's brother. Two persons sit between S and T. R's brother sits second to the right of R's sister. S does not sit one of the extreme ends. A is brother-in-law of B. A's father sits second to the right of A's brother. E is married to S. only one person sits between A's brother and R's mother. R's son-in-law does not sit one of the extreme ends. A's sister-in-law faces S. A's sister-in-law sits third to the left of R's daughter. P faces E, who sits one of the extreme left end. B sits third to the right of E. Q sits immediate right of the person, who faces R's wife. R's mother sits third to the left of the one, who faces the one, who sits immediate right of R's son-in-law. R's brother-in-law sits fourth to the left of R's wife. C sits diagonally opposite to the one, who is immediate right of U. A is son-in-law of D.

Who is grandmother of B?

- a. T
- b. D's mother-in-law
- c. Person sits one of the extreme left end.

d. E's mother-in-law

e. All are true

49. Read the given information carefully and answer the given questions. Twelve friends (+1, -0.25)

are sitting in two parallel rows containing six people each in such a way that there is equal distance between adjacent persons. In row 1 A, B, C, D, E and F are seated and all of them are facing north and in row 2 P, Q, R, S, T and U, are seated and are facing south, but not necessarily in the same order. There are four persons sits to the right of R. R's daughter is immediate neighbour of the one, who faces R. There are one person sits between R's son and R's daughter. Q is married to F. R's son-in-law sits third to the left of the one, who faces the person, who is immediate left of A's brother. Two persons sit between S and T. R's brother sits second to the right of R's sister. S does not sit one of the extreme ends. A is brother-inlaw of B. A's father sits second to the right of A's brother. E is married to S. only one person sits between A's brother and R's mother. R's son-in-law does not sit one of the extreme ends. A's sister-in-law faces S. A's sister-in-law sits third to the left of R's daughter. P faces E, who sits one of the extreme left end. B sits third to the right of E. Q sits immediate right of the person, who faces R's wife. R's mother sits third to the left of the one, who faces the one, who sits immediate right of R's son-in-law. R's brother-in-law sits fourth to the left of R's wife. C sits diagonally opposite to the one, who is immediate right of U. A is son-in-law of D.

Who sits second to the left of the one, who faces the person, who sits second to the left of P?

a. R's brother

b. Q

c. None are true

d. A

e. S's husband

50. Read the given information carefully and answer the given questions. Twelve friends (+1, -0.25)  
are sitting in two parallel rows containing six people each in such a way that there is

equal distance between adjacent persons. In row 1 A, B, C, D, E and F are seated and all of them are facing north and in row 2 P, Q, R, S, T and U, are seated and are facing south, but not necessarily in the same order. There are four persons sits to the right of R. R's daughter is immediate neighbour of the one, who faces R. There are one person sits between R's son and R's daughter. Q is married to F. R's son-in-law sits third to the left of the one, who faces the person, who is immediate left of A's brother. Two persons sit between S and T. R's brother sits second to the right of R's sister. S does not sit one of the extreme ends. A is brother-in-law of B. A's father sits second to the right of A's brother. E is married to S. only one person sits between A's brother and R's mother. R's son-in-law does not sit one of the extreme ends. A's sister-in-law faces S. A's sister-in-law sits third to the left of R's daughter. P faces E, who sits one of the extreme left end. B sits third to the right of E. Q sits immediate right of the person, who faces R's wife. R's mother sits third to the left of the one, who faces the one, who sits immediate right of R's son-in-law. R's brother-in-law sits fourth to the left of R's wife. C sits diagonally opposite to the one, who is immediate right of U. A is son-in-law of D.

Who is the niece of P?

- a. B
- b. T's son
- c. Q's wife
- d. Q's sister-in-law
- e. Q

51. Read the given information carefully and answer the given questions. Twelve friends are sitting in two parallel rows containing six people each in such a way that there is equal distance between adjacent persons. In row 1 A, B, C, D, E and F are seated and all of them are facing north and in row 2 P, Q, R, S, T and U, are seated and are facing south, but not necessarily in the same order. There are four persons sits to the right of R. R's daughter is immediate neighbour of the one, who faces R. There are one person sits between R's son and R's daughter. Q is married to F. R's son-in-law sits third to the left of the one, who faces the person, who is immediate left of A's brother. Two persons sit between S and T. R's brother sits second to the right of R's sister. S does not sit one of the extreme ends. A is brother-in-law of B. A's father sits second to the right of A's brother. E is married to S. only one person sits between A's brother and

R's mother. R's son-in-law does not sit one of the extreme ends. A's sister-in-law faces S. A's sister-in-law sits third to the left of R's daughter. P faces E, who sits one of the extreme left end. B sits third to the right of E. Q sits immediate right of the person, who faces R's wife. R's mother sits third to the left of the one, who faces the one, who sits immediate right of R's son-in-law. R's brother-in-law sits fourth to the left of R's wife. C sits diagonally opposite to the one, who is immediate right of U. A is son-in-law of D. If P related to A's sister-in-law in the same way as Q related to R's daughter. Which of the following is U related to, following the same pattern?

- a. R's brother
- b. C's brother
- c. F
- d. A
- e. None of these

52. Each question consists of some conclusion followed by five statements. Consider the given conclusion to be true even if they seem to be at variance with commonly known facts. Read the conclusions and then decide from which statement, the conclusion can be possible. (+1, -0.25)

No toxic is injection. Some injections are glucose.

- a. All toxic are tablet No tablet is glucose Some glucose are medicine All medicine are injection
- b. Some toxic are tablet All tablet are injection Some injection are glucose All glucose are medicine
- c. All tablet are toxic. No injection is toxic. Some glucose are injection. All glucose are medicine.
- d. Some injection are toxic All injection are tablet Some toxic are glucose All glucose are medicine
- e. Some medicine are toxic Some toxic are injection Some injection are tablet All tablet are glucose

53. Each question consists of some conclusion followed by five statements. Consider the given conclusion to be true even if they seem to be at variance with commonly known facts. Read the conclusions and then decide from which statement, the conclusion can be possible. (+1, -0.25)

Some clock are watch. Some wheel are buses.

- a. All watch are clocks. Some clocks are tyres. Some tyres are wheels. Some wheels are buses.
- b. Some watch are wheel All wheel are tyre Some tyre are buses All buses are clock
- c. Some buses are tyre Some tyre are clock All clock are watch Some watch are wheel
- d. All tyre are buses Some buses are wheel Some wheel are clock No clock is watch
- e. Some buses are watch Some watch are tyre Some tyre are clock Some clock are wheel

54. By asking five prominent hospitals in the national capital to deposit nearly Rs. 600 crore to compensate for their failure to treat poor patients, the Delhi government has drawn attention to the social obligation of healthcare providers in the corporate sector as well as the need for timely enforcement of applicable regulations. According to the Delhi government, trusts and registered societies to which public land was allotted to establish hospitals were required to earmark a percentage of their medical facilities and services for indigent patients. (+1, -0.25)

- I. This strengthens the case for private hospitals to dedicate a part of their services to those who cannot afford treatment.
- II. Social responsibility of hospitals must be monitored and central government should ensure compliance by the corporate hospitals.
- III. There is a great need for the government to monitor and enforce “health services” so that the poor who cannot afford modern health facilities that are extremely costly-are able to be benefited.

- a. All are implicit

- b. Only III is implicit
- c. Only I and III are implicit
- d. Only I and II are implicit
- e. None is implicit

55. The ancient Nubians inhabited an area in which typhus occurs, yet surprisingly few of their skeletons show the usual evidence of this disease. The skeletons do show deposits of tetracycline, an antibiotic produced by a bacterium common in Nubian soil. This bacterium can flourish on the dried grain used for making two staples of Nubian diet, beer and bread. Thus, tetracycline in their food probably explains the low incidence of typhus among ancient Nubians. Which of the following is an assumption can be drawn from the passage? **(+1, -0.25)**

- I. Infectious diseases other than typhus to which the ancient Nubians were exposed are unaffected by tetracycline.
- II. Tetracycline is not rendered ineffective as an antibiotic by exposure to the process involved in making bread and beer.
- III. Typhus cannot be transmitted by ingesting bread or beer contaminated with the infectious agents of this disease.
- IV. Bread and beer were the only items in the diet of the ancient Nubians which could have contained tetracycline.
- V. Typhus is generally fatal.

- a. Only II follows
- b. Only III & V follow
- c. Only III follows
- d. Only II,III,IV and V follow
- e. None of these

56. It is not often that professional footballers retire from internationals at the peak of their game. When the 29-year-old Lionel Messi, widely reckoned to be the most **(+1, -0.25)**



skilled footballer today, announced after the 2016 Copa America Final against Chile that he would not wear the Argentinian shirt again, he took everyone by surprise. It is not clear if he has made the retirement call in the heat of the moment. It came after Messi failed, yet again, to win a major title with the Argentinian team; he also missed a crucial penalty in the shootout against Chile after efficient but goal-less play in regulation and extra time. In fact, Messi's overall international record with Argentina has been good, if not spectacular. With him, the team has reached the finals of four important tournaments: the World Cup in 2014 and the Copa America in 2007, 2015 and 2016. According to the given question, you have to decide which of the statement is/are strong on the basis of the given passage:- After defeating in Copa America Final, Should Messi continues his international career for two years more?

- I. Yes, because it is the only way he can prove himself to the world as a challenging person.
  - II. No, It is his personal decision to play no more for Argentina and as a player he gave a lot of contribution to his nation. So we should respect his decision.
  - III. No, because Messi's record as a player of Barcelona is quite better than as a player of Argentina. So he should focus on one side rather than playing for both of them.
- a. Only II & III are strong
  - b. Only I & III are strong
  - c. Only II is strong
  - d. Only III is strong
  - e. None is strong

57. Read the given information carefully and answer the given questions. Ten people G, H, (+1, -0.25) I, J, K, L, W, X, Y and Z live in a building with four floors. Each floor has 3 flats - flat 1, flat 2, and flat 3 in the same order from left to right. Ground floor is numbered floor 1 and top most floor is floor 4. Each flat is built in such a way that Flat 1 of floor 2 is just above Flat 1 of floor 1 and so on. The two flats in which no one lives are on even numbered floor and in even numbered flat. G does not live on even numbered floor and even numbered flat. W lives in the flat just above H. The flat between K and X is vacant and K lives in one of the flat above X. L lives in an odd numbered flat which is in the left of X. Z and Y lives on the same floor and no one else is living with them on that floor. G lives on a floor and flat just above W's floor and flat. I live on one of the floor on which one flat is vacant. Z and I both lives in the flat which is numbered 1.

Who is living just above X?

- a. K
- b. G
- c. J
- d. Z
- e. No one

58. Read the given information carefully and answer the given questions. Ten people G, H, (+1, -0.25) I, J, K, L, W, X, Y and Z live in a building with four floors. Each floor has 3 flats - flat 1, flat 2, and flat 3 in the same order from left to right. Ground floor is numbered floor 1 and top most floor is floor 4. Each flat is built in such a way that Flat 1 of floor 2 is just above Flat 1 of floor 1 and so on. The two flats in which no one lives are on even numbered floor and in even numbered flat. G does not live on even numbered floor and even numbered flat. W lives in the flat just above H. The flat between K and X is vacant and K lives in one of the flat above X. L lives in an odd numbered flat which is in the left of X. Z and Y lives on the same floor and no one else is living with them on that floor. G lives on a floor and flat just above W's floor and flat. I live on one of the floor on which one flat is vacant. Z and I both lives in the flat which is numbered 1. Which of the following statement is true about G?

- a. G lives on an even numbered flat
- b. K is the immediate neighbour of G
- c. G lives on a floor on which one flat is vacant
- d. None is true
- e. G and W lives on the same floor

59. Read the given information carefully and answer the given questions. Ten people G, H, (+1, -0.25) I, J, K, L, W, X, Y and Z live in a building with four floors. Each floor has 3 flats - flat 1,

flat 2, and flat 3 in the same order from left to right. Ground floor is numbered floor 1 and top most floor is floor 4. Each flat is built in such a way that Flat 1 of floor 2 is just above Flat 1 of floor 1 and so on. The two flats in which no one lives are on even numbered floor and in even numbered flat. G does not live on even numbered floor and even numbered flat. W lives in the flat just above H. The flat between K and X is vacant and K lives in one of the flat above X. L lives in an odd numbered flat which is in the left of X. Z and Y lives on the same floor and no one else is living with them on that floor. G lives on a floor and flat just above W's floor and flat. I live on one of the floor on which one flat is vacant. Z and I both lives in the flat which is numbered 1. Which of the following lives on the ground floor?

- a. G
- b. I
- c. L
- d. W
- e. Both (a) & (c)

60. Read the given information carefully and answer the given questions. Ten people G, H, I, J, K, L, W, X, Y and Z live in a building with four floors. Each floor has 3 flats - flat 1, flat 2, and flat 3 in the same order from left to right. Ground floor is numbered floor 1 and top most floor is floor 4. Each flat is built in such a way that Flat 1 of floor 2 is just above Flat 1 of floor 1 and so on. The two flats in which no one lives are on even numbered floor and in even numbered flat. G does not live on even numbered floor and even numbered flat. W lives in the flat just above H. The flat between K and X is vacant and K lives in one of the flat above X. L lives in an odd numbered flat which is in the left of X. Z and Y lives on the same floor and no one else is living with them on that floor. G lives on a floor and flat just above W's floor and flat. I live on one of the floor on which one flat is vacant. Z and I both lives in the flat which is numbered 1. Which of the following does not belong to a certain group?

- a. J
- b. L
- c. W

d. H

e. Y

61. Read the given information carefully and answer the given questions. Ten people G, H, (+1, -0.25) I, J, K, L, W, X, Y and Z live in a building with four floors. Each floor has 3 flats - flat 1, flat 2, and flat 3 in the same order from left to right. Ground floor is numbered floor 1 and top most floor is floor 4. Each flat is built in such a way that Flat 1 of floor 2 is just above Flat 1 of floor 1 and so on. The two flats in which no one lives are on even numbered floor and in even numbered flat. G does not live on even numbered floor and even numbered flat. W lives in the flat just above H. The flat between K and X is vacant and K lives in one of the flat above X. L lives in an odd numbered flat which is in the left of X. Z and Y lives on the same floor and no one else is living with them on that floor. G lives on a floor and flat just above W's floor and flat. I live on one of the floor on which one flat is vacant. Z and I both lives in the flat which is numbered 1. Who is living in flat 1 on floor 4?

a. Z

b. Y

c. No one

d. G

e. W

62. Each question consists of four statements followed by five conclusions. Consider the (+1, -0.25) 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 does not logically follow from the given statements using all statements together and mark that conclusion as your answer.

Statements: All chairs are table

Some tables are Books

All Books are Pen.

No Pen is a Copy.

Conclusions:

- a. Some table are not copy.
- b. All table being Pen is a possibility.
- c. At least some Copy are Pen.
- d. All Books are not copy.
- e. Some pen are books

63. Each question consists of four statements followed by five conclusions. Consider 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 does not logically follow from the given statements using all statements together and mark that conclusion as your answer. **(+1, -0.25)**

Statements:

Some pencils are kites.

Some kites are desks.

All desks are cup.

All cup are tea.

Conclusions:

- a. All tea are cup is a possibility.
- b. Some cup are definitely pencils
- c. Some tea are desks.
- d. Some cup are kites.
- e. Some pencil can be desks

64. Statements: Some boards are paper. All clips are papers. Some papers are Lanes. All lanes are roads. **(+1, -0.25)**

Conclusions:

- a. Some roads can be boards
- b. Some roads can be boards
- c. Some boards are clip
- d. All roads are clips
- e. Some roads are paper

65. Read the given information carefully and answer the given questions. J, K, L, M, S, T, U (+1, -0.25) and V are eight employees of an organization and they will attend a meeting in the four months (March, June, October & November). The meeting held in each month on 13th and 22nd date. Only two meetings held in a month. No person can attend the meeting after L. M attends the meeting in the month which has less than 31 days. S and U attends meeting after M on date 22nd of different months, while J & k attends before M and K attends after J in the same month. V does not attend the meeting in the month in which either S attends or L attends. How many people attends meeting between S and L?

- a. 1
- b. 2
- c. 3
- d. 4
- e. None of these

66. Read the given information carefully and answer the given questions. J, K, L, M, S, T, U (+1, -0.25) and V are eight employees of an organization and they will attend a meeting in the four months (March, June, October & November). The meeting held in each month on 13th and 22nd date. Only two meetings held in a month. No person can attend the meeting after L. M attends the meeting in the month which has less than 31 days. S and U attends meeting after M on date 22nd of different months, while J & k attends

before M and K attends after J in the same month. V does not attend the meeting in the month in which either S attends or L attends.

Four of the following follow a same pattern find the one which does not follow?

- a. J – March
- b. S – 13
- c. U – October
- d. U – 22
- e. T – November

67. Read the given information carefully and answer the given questions. J, K, L, M, S, T, U (+1, -0.25) and V are eight employees of an organization and they will attend a meeting in the four months (March, June, October & November). The meeting held in each month on 13th and 22nd date. Only two meetings held in a month. No person can attend the meeting after L. M attends the meeting in the month which has less than 31 days. S and U attends meeting after M on date 22nd of different months, while J & k attends before M and K attends after J in the same month. V does not attend the meeting in the month in which either S attends or L attends.

Who attends meeting in November?

- a. T,L
- b. M,T
- c. S,T
- d. S,U
- e. None of these

68. Read the given information carefully and answer the given questions. J, K, L, M, S, T, U (+1, -0.25) and V are eight employees of an organization and they will attend a meeting in the four months (March, June, October & November). The meeting held in each month on

13th and 22nd date. Only two meetings held in a month.No person can attend the meeting after L. M attends the meeting in the month which has less than 31 days. S and U attends meeting after M on date 22nd of different months, while J & k attends before M and K attends after J in the same month. V does not attend the meeting in the month in which either S attends or L attends.

Who attends meeting immediately after M?

- a. U
- b. S
- c. V
- d. T
- e. L

69. Read the given information carefully and answer the given questions. J, K, L, M, S, T, U (+1, -0.25)

and V are eight employees of an organization and they will attend a meeting in the four months (March, June, October & November). The meeting held in each month on 13th and 22nd date. Only two meetings held in a month.No person can attend the meeting after L. M attends the meeting in the month which has less than 31 days. S and U attends meeting after M on date 22nd of different months, while J & k attends before M and K attends after J in the same month. V does not attend the meeting in the month in which either S attends or L attends.

S attends meeting in the month of?

- a. June
- b. October
- c. November
- d. March
- e. None of these



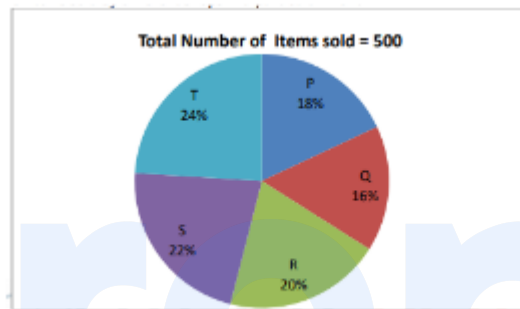
70. Targeted Delivery of Government subsidies and benefits to ensure that they reach the **(+1, -0.25)** poor and the deserving. What would be the cause of above government budget?
- a. Some portion is still untouched from new subsidies and other scheme.
  - b. Some urban sector can get subsidy scheme profit.
  - c. DBT ensures related information about the poor people for subsidies.
  - d. The transparency and clearance will be increased.
  - e. None of these

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# IBPS PO MAINS-2016(QUANTITATIVE APTITUDE) Memory

71. There are five shops P, Q, R, S and T and they sell two different items - item A and item B. Following pie chart shows the total no. of items sold by different shops in a particular month. (+1, -0.25)



What is the central angle corresponding to the total number of items sold by shop S ?

- a.  $87.8^\circ$
  - b.  $71.2^\circ$
  - c.  $79.2^\circ$
  - d.  $77.8^\circ$
  - e. None of these
72. There are five shops P, Q, R, S and T and they sell two different items - item A and item B. Following pie chart shows the total no. of items sold by different shops in a particular month. (+1, -0.25)
- Total number of items sold by shop P is equal to 36% of the total items purchased by shop P, then what is total number of unsold items of shop P ?

- a. 320

- b. 160
- c. 140
- d. 360
- e. None of these

73. There are five shops P, Q, R, S and T and they sell two different items - item A and item B. Following pie chart shows the total no. of items sold by different shops in a particular month. (+1, -0.25)

If the total number of items sold by shop S are 10% more and that of T are 20% more in the next month, than what is the total number of items sold by shop S and T together in the next month?

- a. 265
- b. 355
- c. 255
- d. 365
- e. None of these

74. There are five shops P, Q, R, S and T and they sell two different items - item A and item B. Following pie chart shows the total no. of items sold by different shops in a particular month. (+1, -0.25)

If the total no. of item B sold by shop Q and that of R are equal and the ratio between the item A sold by shop Q to the item A sold by shop R is 2 : 3, then find the total number of item B sold by shop Q and R together ?

- a. 80
- b. 90
- c. 70

- d. 100
- e. None of these

75. There are five shops P, Q, R, S and T and they sell two different items - item A and item B. Following pie chart shows the total no. of items sold by different shops in a particular month. (+1, -0.25)

If the total number of item B sold by all of the shops together are 58% of the total items sold by all of the shops, then find the difference between the item A sold by all of the shops together and the item B sold by all of the shops together?

- a. 60
- b. 70
- c. 85
- d. 95
- e. None of these

76. The average age of Sheela, Ram and Mona is 38 years. 2 years ago, average age of Sheela and Ram is 39 years. 2 years hence, average age of Hema and Mona is 45. Find the present age of Hema? (+1, -0.25)

- a. 52 years
- b. 54 years
- c. 50 years
- d. 48 years
- e. None of these

77. Total distance between A and B is d kms. If the distance travelled along the stream is (+1, -0.25)

three time of the total distance and the distance travelled against the stream is two times of the total distance. If the time taken to cover the distance along the stream is 10% less than the time taken to cover the distance against the stream. If a person cover a distance of 21 km in 1 hr 24 min along the stream, then find the rate of current?

- a. 2 km/hr
- b. 3 km/hr
- c. 1 km/hr
- d. 4 km/hr
- e. None of these

78. In a bag there are 3 magenta balls, 5 green balls and 7 blue balls. 2 balls are drawn one by one without replacement. If the first ball comes out to be of magenta colour, then 8 more magenta-coloured balls are added to bag. Find the probability that both the balls drawn are of magenta colour. (+1, -0.25)

- a.  $\frac{1}{35}$
- b.  $\frac{2}{11}$
- c.  $\frac{1}{11}$
- d.  $\frac{2}{23}$
- e. None of these

79. A started a business, Band C joined him in the 1st year, they invested in the ratio of 5:4:7 respectively and the period for which they invested was in the ratio of 4:3:2 respectively. In the 2nd year, A doubled the investment, B and C continued with the same investment as they investor for the same no of month as they did in 1st year. The total profit in 2 years was 14000. What is B's share of profit? (+1, -0.25)

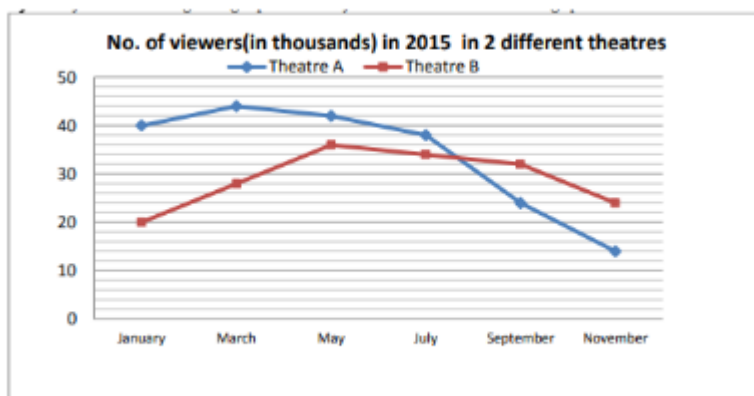
- a. Rs 2500
- b. Rs 3000
- c. Rs 3500
- d. Rs 4000
- e. none of these

80. A man invested Rs X in simple interest at a rate of interest of 15 % for 5 yrs. then he (+1, -0.25)  
 invested X+300 at compound interest at 10% rate for 2 years. The total interest  
 obtained in 2 years is Rs4383. Find the total amount (in Rs) invested by the man.

- a. 9000
- b. 8700
- c. 8500
- d. 9300
- e. none of these

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81. Study the following line graph carefully and answer the following questions. (+1, -0.25)



What is the difference between total number of viewers of theatre A in May, September and November together and the no. of viewers of theatre B in the same months?

- a. 16000
- b. 8000
- c. 14000
- d. None of these

82. Study the following line graph carefully and answer the following questions. (+1, -0.25)

If number of viewers of theatre A in January 2016 increases by 20% and that of theatre B by 10% as compared to the corresponding no. of viewers of these theatres in January in 2015. Then find the difference between no. of viewers of theatre A and theatre B in January 2016.

- a. 20000
- b. 22000
- c. 25000
- d. 26000
- e. None of these

83. Study the following line graph carefully and answer the following questions. (+1, -0.25)

The number of viewers of theatre B in October is equal to average of the viewers of same theatre in September and November, also the viewers of theatre A in October is 57 of the viewers of theatre B in the October month. Find the number of viewers of theatre A in October.

- a. 24000
- b. 22000

- c. 25000
- d. 20000
- e. None of these

84. Study the following line graph carefully and answer the following questions. **(+1, -0.25)**

The total number of viewers in march 2016 increased by 40% as compared to that in March 2015. If the viewers of theatre A in March 2016 are 25% more than that in 2015. Then find the difference between number of viewers of theatre B in March 2016 and in March 2015.

- a. 15800
- b. 19800
- c. 17800
- d. 18800
- e. None of these

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85. Study the following line graph carefully and answer the following questions. What is the ratio of viewers of theatre A in May and November together to that of theatre B in January and September together? **(+1, -0.25)**

- a. 14 : 11
- b. 13 : 14
- c. 11 : 14
- d. (d)14 : 13
- e. None of these



86. find the wrong term in the following series 33 39 56 85 127 185 254 (+1, -0.25)

- a. 39
- b. 254
- c. 185
- d. 85
- e. 56

87. find the wrong term in the following series 7 9 21 67 275 1371 8233 (+1, -0.25)

- a. 275
- b. 21
- c. 1371
- d. 8233

88. find the wrong term in the following series 7 4 5 9 21 52.5 160.5 (+1, -0.25)

- a. 4
- b. 5
- c. 9
- d. 52.5
- e. 21

89. find the wrong term in the following series 13 27 45 117 333 981 2925 (+1, -0.25)

- a. 13
- b. 27
- c. 45
- d. 117
- e. 333

90. find the wrong term in the following series 3 6 15 45 157 630 2835 (+1, -0.25)

- a. 45
- b. 15
- c. 157
- d. 2835
- e. 630

91. Two jar A and B. Both contain 20 % milk. The quantity of jar A is 4 times than that of quantity of jar B. both jar mixtures are mixed and form new mixture C and 15 litres of water is added .The final ratio of water to milk is now 19:4. Find the initial quantity (in litres) of milk in jar B. (+1, -0.25)

- a. 5
- b. 4
- c. 10
- d. 8
- e. None of these

92. The ratio of work done by 30 women to the work done by 25 men, in the same time is **(+1, -0.25)** 5:6. If 9 women and 10 men can finish a work in 3 days. Then how many women can finish the work in 4.5 days?
- a. 18
  - b. 16
  - c. 20
  - d. 25
  - e. None of these
93. Out of a total 85 children playing badminton or table tennis or both, total number of **(+1, -0.25)** girls in the group is 70% of the total number of boys in the group. The number of boys playing only badminton is 50% of the number of boys and the total number of boys playing badminton is 60% of the total number of boys. The number of children playing only table tennis is 40% of the total number of children and a total of 12 children play badminton and table tennis both. What is the number of girls playing only badminton?
- a. 16
  - b. 14
  - c. 17
  - d. Data inadequate
  - e. None of these
94. A laptop costs 15 times as compared to cost of a mouse. On each laptop there is a **(+1, -0.25)** profit of 25%. While the total profit on selling a mouse and a laptop is 30%. If there is a profit of Rs 2100 on selling the mouse then find the cost price of a laptop?
- a. Rs30000
  - b. Rs2000

- c. Rs32000
- d. Rs35000
- e. none of these

95. The marked price of a shirt and a trouser are in the ratio 1 : 2. The shopkeeper gives 40% discount on the shirt. If the total discount on the shirt and trousers is 30%, the discount offered on the trousers is (+1, -0.25)

- a. 15%
- b. 20%
- c. 25%
- d. 30%
- e. none of these

96. In the following table, the investments and profit of three persons is given for different years in a joint business. (+1, -0.25)

Year	Investments (in Rs.)			Profit (in Rs.)		
	A	B	C	A	B	C
2012	17000	21000	23000	85000	—	115000
2013	—	5000	—	—	12500	92500
2014	—	7000	8000	—	—	14000
2015	—	—	9000	50000	44000	24000
2016	11000	20000	—	—	—	—

Note: 1. Apart from year 2015, they invested the amounts for same period.  
 2. Some values are missing. You have to calculate this value per given data.  
 If the total profit in 2014 is 49000, then find the ratio of the investment of B in 2013 to the investment of A in 2014.

- a. 5 : 13

- b. 10 : 27
- c. 15 : 11
- d. 20 : 33
- e. None of these

97. In the following table, the investments and profit of three persons is given for different(+1, -0.25) years in a joint business.

Note:

1. Apart from year 2015, they invested the amounts for same period.
2. Some values are missing. You have to calculate this value per given data.

In year 2015 total investment of A and B is 58000, A and B invested their amount for 6 months and 4 months respectively then find the number of months that C invested his amount?

- a. 4 months
- b. 6 months
- c. 8 months
- d. Can't be determined
- e. None of these

98. In the following table, the investments and profit of three persons is given for different(+1, -0.25) years in a joint business.

Note:

1. Apart from year 2015, they invested the amounts for same period.
2. Some values are missing. You have to calculate this value per given data.

The ratio of Total profit earned by B in year 2012 the profit earned by him in the year 2016?

- a. 3 : 11

- b. 13 : 29
- c. 33 : 59
- d. Can't be determined
- e. None of these

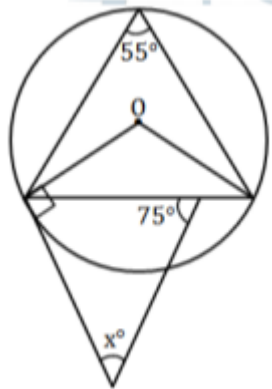
99. In the following table, the investments and profit of three persons is given for different(+1, -0.25) years in a joint business. Note: 1. Apart from year 2015, they invested the amounts for same period. 2. Some values are missing. You have to calculate this value per given data. Total investment made by A,B and C in 2013 was Rs75000. Profit earned by A in 2013 is approximate what % more than the investment made by C in 2013?

- a. 131%
- b. 115%
- c. 120%
- d. 123%
- e. 149%

100. In the following table, the investments and profit of three persons is given for (+1, -0.25) different years in a joint business. Note: 1. Apart from year 2015, they invested the amounts for same period. 2. Some values are missing. You have to calculate this value per given data. Total profit earned by all in 2016 is 445500 Rs. and the ratio of investment made by A and B together and investment made by B and C together is 31 : 52. Then find the difference between the profit made by A and C in 2016 ?

- a. 153000
- b. 148500
- c. 166000
- d. 170000

e. None of these



101.

(+1, -0.25)

Quantity I:  $x^\circ$   
Quantity II:  $55^\circ$

- a. Quantity I > Quantity II
- b. Quantity I < Quantity II
- c. Quantity I  $\geq$  Quantity II
- d. Quantity I = Quantity II
- e. No relation

$$(x^a)^c = x^c$$

$$\frac{x^{2b}}{x^a} = (x^{5a}) \times (x^d) \times (x^b)$$

102.

(+1, -0.25)

Quantity I = b  
Quantity II = d

- a. Quantity I > Quantity II =

- b. Quantity I < Quantity II
- c. Quantity I ≥ Quantity II
- d. Quantity I = Quantity II
- e. No relation

103.  $a > 0 < b$  For all the integer value of a and b

(+1, -0.25)

$$x = \frac{(a^2+ab)-(ab^2-b)}{2a^2+b^2-ab}$$

Quantity I: x  
Quantity II: 1.5

- a. Quantity I > Quantity II =
- b. Quantity I < Quantity II
- c. Quantity I ≥ Quantity II
- d. Quantity I = Quantity II
- e. No relation

104. A box contains 4 Red balls, 6 white balls, 2 orange balls and 8 black balls.

(+1, -0.25)

Quantity I: Two balls are drawn at random probability that both balls are either red or white.

Quantity II: Three balls are drawn. The probability that all are different.

- a. Quantity I > Quantity II =
- b. Quantity I < Quantity II
- c. Quantity I ≥ Quantity II



d. Quantity I = Quantity II

e. No relation

105. The cost price of 2 items A and B is same. The shopkeeper decided to mark the price (+1, -0.25) 40% more than the CP of each item. A discount of 25% was given on item A and discount of 20% was given on item B. total profit earned on both items was Rs.34  
Quantity I: CP of the items Quantity II: CP of any item which was sold at 12.5% profit and profit earned on it was Rs. 50

a. Quantity I > Quantity II =

b. Quantity I < Quantity II

c. Quantity I ≥ Quantity II

d. Quantity I = Quantity II

e. No relation

106. What should come in place of question mark (?) in the following given questions? (+1, -0.25)  
(Note: You need not to calculate the exact value.)

$$35.99\sqrt{?} + 32.0032\sqrt{?} = \frac{68}{10.998} \times (?)$$

a. 81

b. 72

c. 169

d. 121

e. 144

107. What should come in place of question mark (?) in the following given questions? **(+1, -0.25)**  
(Note: You need not to calculate the exact value.)

$$(3.02)^2 + (3.02)^2 + (3.02)^2 + (3.02)^2 = ?$$

- a. 170
  - b. 230
  - c. 150
  - d. 210
  - e. 160
108. What should come in place of question mark (?) in the following given questions? **(+1, -0.25)**  
(Note: You need not to calculate the exact value.)

$$\sqrt{360.98} \times 18.99 + 1082.98 \div 57.07 = ?$$

- a. 372
  - b. 380
  - c. 386
  - d. 400
  - e. 420
109. What should come in place of question mark (?) in the following given questions? **(+1, -0.25)**  
(Note: You need not to calculate the exact value.)

$$94.95 \times 13.03 + \sqrt{35.98} \times 14.99 = 53 \times \sqrt{?}$$

- a. 25
- b. 144
- c. 225
- d. 625
- e. 900

110. What should come in place of question mark (?) in the following given questions? **(+1, -0.25)**

(Note: You need not to calculate the exact value.)

(333% of 856) 49.95=?

- a. 43
- b. 41
- c. 47
- d. 39
- e. 57

111. In which of the following questions you have to find out that which of the following **(+1, -0.25)**

statement/statements are redundant for determining the answer of given question or can be dispensed with.

A trader sells a homogeneous mixture of A and B at the rate of Rs 32 per kg. What is the profit earned by the trader?

(I) He bought B at the rate of Rs 29 per kg

(II) He bought per kg of A at Rs 8 higher than the rate of B per kg.

(III) He bought A at the rate of Rs 34 per kg

- a. Only I and II

- b. Only I and III
- c. I, II and III together are not sufficient
- d. Either (a) or (b)
- e. Any two of these

112. In which of the following questions you have to find out that which of the following statement/statements are redundant for determining the answer of given question or can be dispensed with. **(+1, -0.25)**

12 men and 8 women can complete a piece of work in 10 days. How many days will it take for 15 men and 4 women to complete the same work?

- (I) 15 men can complete the work in 12 days
- (II) 15 women can complete the work in 16 days
- (III) The amount of work done by a woman is three-fourth of the work done by a man in one day.

- a. Only I and II or III
- b. Only II or III
- c. Only III
- d. Any two of the three
- e. Only II

113. In which of the following questions you have to find out that which of the following statement/statements are redundant for determining the answer of given question or can be dispensed with. **(+1, -0.25)**

What will be the sum of the ages of father and the son after five years?

- I. Father's present age is twice son's present age
- II. After ten years the ratio of father's age to the son's age will become 12 : 7
- III. The difference between the father's age and son's age was equal to the son's present age

- a. Only I or II
- b. Only II or III
- c. Only I or III
- d. Only III
- e. Any two of the three

114. In which of the following questions you have to find out that which of the following statement/statements are redundant for determining the answer of given question or can be dispensed with. **(+1, -0.25)**

What is the amount saved by Sahil per month from his salary?

- (I) Sahil spends 25% of his salary on food, 35% on medicine and education.
- (II) Sahil spends Rs 4000 per month on food and 35% on medicine and education and saves the remaining amount.
- (III) Sahil spends Rs 2500 per month on medicine and education and saves the remaining amount.

- a. Only II
- b. Only III
- c. Both II and III
- d. either II or III
- e. None

115. In which of the following questions you have to find out that which of the following statement/statements are redundant for determining the answer of given question or can be dispensed with. **(+1, -0.25)**

An article is sold at 15% discount. Find the percentage gain.

- (I) If the article had been sold for Rs 150 less, there would have been no profit no loss
- (II) Had the article been sold for Rs 50 more, the gain would have been 15%

(III) Cost price of the article is Rs 1000

- a. Only I or III
- b. Any one of them
- c. either I or II
- d. Any two of them
- e. None

116. Study the following information carefully to answer this question. An institute having **(+1, -0.25)** 450 employees has sent all its employees for training in one or more areas out of HRM, computer skills and financial skills. The employees are classified into two categories—officers and clerks, who are in the ratio of 4 : 5. 10% of the officers take training only in computer skills, 16% of the clerks take training only in HRM which is equal to the number of officers taking training only in financial skills and is equal to the 50% of the number of officers taking training only in HRM and financial skills both. 6% of the total employees take training in all of which two-thirds are officers. 10% of the total employees take training only in HRM and computer skills, which is five times the number of clerks taking training only in computer skills and financial skills. 10% of clerks take training only in HRM and computer skills. The number of officers taking training only in HRM is 25% of the number of clerks taking training only in HRM. 20% of the total number of employees take training only in computer skills. Number of clerks taking training in HRM and financial skills both is 20% of the total number of clerks.

Total how many officers take training in HRM?

- a. 110
- b. 128
- c. 118
- d. 98
- e. None of these

117. Study the following information carefully to answer this question. An institute having **(+1, -0.25)** 450 employees has sent all its employees for training in one or more areas out of HRM, computer skills and financial skills. The employees are classified into two categories—officers and clerks, who are in the ratio of 4 : 5. 10% of the officers take training only in computer skills, 16% of the clerks take training only in HRM which is equal to the number of officers taking training only in financial skills and is equal to the 50% of the number of officers taking training only in HRM and financial skills both. 6% of the total employees take training in all of which two-thirds are officers. 10% of the total employees take training only in HRM and computer skills, which is five times the number of clerks taking training only in computer skills and financial skills. 10% of clerks take training only in HRM and computer skills. The number of officers taking training only in HRM is 25% of the number of clerks taking training only in HRM. 20% of the total number of employees take training only in computer skills. Number of clerks taking training in HRM and financial skills both is 20% of the total number of clerks.

Total how many clerks take training in computer skills but not in HRM?

- a. 113
- b. 104
- c. 88
- d. 79
- e. None of these

118. Study the following information carefully to answer this question. An institute having **(+1, -0.25)** 450 employees has sent all its employees for training in one or more areas out of HRM, computer skills and financial skills. The employees are classified into two categories—officers and clerks, who are in the ratio of 4 : 5. 10% of the officers take training only in computer skills, 16% of the clerks take training only in HRM which is equal to the number of officers taking training only in financial skills and is equal to the 50% of the number of officers taking training only in HRM and financial skills both. 6% of the total employees take training in all of which two-thirds are officers. 10% of the total employees take training only in HRM and computer skills, which is five times the number of clerks taking training only in computer skills and financial

skills. 10% of clerks take training only in HRM and computer skills. The number of officers taking training only in HRM is 25% of the number of clerks taking training only in HRM. 20% of the total number of employees take training only in computer skills. Number of clerks taking training in HRM and financial skills both is 20% of the total number of clerks.

Total how many employees take training in financial skills but not in HRM?

- a. 106
- b. 135
- c. 127
- d. 134
- e. None of these

119. Study the following information carefully to answer this question. An institute having (+1, -0.25) 450 employees has sent all its employees for training in one or more areas out of HRM, computer skills and financial skills. The employees are classified into two categories—officers and clerks, who are in the ratio of 4 : 5. 10% of the officers take training only in computer skills, 16% of the clerks take training only in HRM which is equal to the number of officers taking training only in financial skills and is equal to the 50% of the number of officers taking training only in HRM and financial skills both. 6% of the total employees take training in all of which two-thirds are officers. 10% of the total employees take training only in HRM and computer skills, which is five times the number of clerks taking training only in computer skills and financial skills. 10% of clerks take training only in HRM and computer skills. The number of officers taking training only in HRM is 25% of the number of clerks taking training only in HRM. 20% of the total number of employees take training only in computer skills. Number of clerks taking training in HRM and financial skills both is 20% of the total number of clerks.

Total how many clerks take training in financial skills?

- a. 115
- b. 106
- c. 47



d. 97

e. None of these

120. Study the following information carefully to answer this question. An institute having **(+1, -0.25)** 450 employees has sent all its employees for training in one or more areas out of HRM, computer skills and financial skills. The employees are classified into two categories—officers and clerks, who are in the ratio of 4 : 5. 10% of the officers take training only in computer skills, 16% of the clerks take training only in HRM which is equal to the number of officers taking training only in financial skills and is equal to the 50% of the number of officers taking training only in HRM and financial skills both. 6% of the total employees take training in all of which two-thirds are officers. 10% of the total employees take training only in HRM and computer skills, which is five times the number of clerks taking training only in computer skills and financial skills. 10% of clerks take training only in HRM and computer skills. The number of officers taking training only in HRM is 25% of the number of clerks taking training only in HRM. 20% of the total number of employees take training only in computer skills. Number of clerks taking training in HRM and financial skills both is 20% of the total number of clerks.  
What per cent of the total number of officers take training in computer skills but not in financial skills?

a. 25%

b. 40%

c. 20%

d. 15%

e. None of these