



***Memory Based Paper***

***IBPS Clerk Mains***

***2021***

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 1

Till November 2021, how many All India Financial Institutions does our country have?

**Options :**

1. Five
2. Three
3. Six
4. Two
5. Four

*Answer : Four*

*There are 4 All India Financial Institutions in India, these are-*

- *Industrial Development Bank of India (IDBI)*
- *Industrial Finance Corporation of India (IFCI)*
- *Export - Import Bank of India (Exim Bank)*
- *Industrial Reconstruction Bank of India (IRBI) now Industrial Investment Bank of India.*

*All India Financial Institutions (AIFI) are a group of financial regulatory bodies also known as the "financial instruments" that play a vital role in the financial markets in the proper allocation of resources, sourcing from businesses that have a surplus and distributing to others who have deficits, to have a continuous circulation of money in the economy.*

Question No. 2

What is the class of the 4th Submarine INS Vela ?

**Options :**

1. Scorpene submarines
2. Cruise missile submarines
3. Mission Based submarines
4. Guided missile submarines
5. Ballistic missile submarines

*Answer : Scorpene submarines*

*INS Vela (S24) is the fourth submarine of the first batch of six Kalvari-class submarines for the Indian Navy. It is a diesel-electric attack submarine based on the Scorpene class, designed by French naval defence and energy group DCNS and manufactured by Mazagon Dock Limited.*

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Question No. 3

In the seven continents of the world which is the third largest continent area wise?

**Options :**

1. Asia
2. Africa
3. South America
4. North America
5. Antarctica

**Answer : North America**

*North America is third in area at 9.4 million square miles (24.5 million km<sup>2</sup>). However, it's fifth on the list in population with 369 million people.*

Question No. 4

The Solar Charkha Mission was launched in June 2018 by which Ministry ?

**Options :**

1. Ministry of New and Renewable Energy
2. Ministry of Consumer Affairs, Food and Public Distribution
3. Ministry of Parliamentary Affairs
4. Ministry of Micro Small & Medium Enterprises (MSME)
5. None of these

**Answer : Ministry of Micro Small & Medium Enterprises (MSME)**

*The mission is setting up Solar Charkha Clusters which would mean a focal village and other surrounding villages in a radius of 8 to 10 kilometers which will have 200 to 2042 beneficiaries*

*It aims to enhance inclusivity by employing women, youngsters in this mission by the use of solar charkhas in the scheme aims to promote sustainable development in rural areas.*

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Question No. 5

In December 2021, which fashion brand named Leena Nair, an executive from Unilever, as its new global CEO?

**Options :**

1. Dior
2. Prada
3. Gucci
4. Chanel
5. Bulgari

**Answer : Chanel**

*French fashion brand Chanel named Leena Nair, an executive from Unilever, as its new global CEO.*

*Leena Nair is a British national born in India. She is an alumna of XLRI Jamshedpur.*

Question No. 6

Which of the following is/are part of CAPF(Central Armed Police Forces).

- i. Assam Rifles (AR)
- ii. Border Security Force (BSF)
- iii. Central Industrial Security Force (CISF)
- iv. Central Reserve Police Force (CRPF)

**Options :**

1. Only i and ii
2. Only iii and iv
3. All of these
4. Only i, ii and iv
5. None of these

**Answer : All of these**

*CAPF includes -*

- *Assam Rifles (AR)*
- *Border Security Force (BSF)*

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- Central Industrial Security Force (CISF)
- Central Reserve Police Force (CRPF)
- Indo Tibetan Border Police (ITBP)
- National Security Guard (NSG)
- Sashastra Seema Bal (SSB)

Question No. 7

Public sector banks are required to maintain how much % of CRAR(Capital to Risk Weighted Assets Ratio) to protect depositors and promote the stability and efficiency of financial systems?

**Options :**

1. 15%
2. 9%
3. 11%
4. 14%
5. None of these

**Answer : 9%**

*All the Public sector banks are required to maintain 9% of the Capital to Risk Weighted Assets Ratio to prevent commercial banks from taking excess leverage and becoming insolvent in the process. It is the ratio of a bank's capital in relation to its risk weighted assets and current liabilities. It is formulated and supervised by the RBI.*

Question No. 8

What is the present Statutory Liquidity ratio (SLR) of the RBI?

**Options :**

1. 19%
2. 17.5%
3. 18%
4. 18.4%

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5. 19.3%

**Answer : 18%**

*According to the RBI policies the SLR Rate is 18.00% and the CRR is 4.00%. SLR refers to the minimum reserve requirement that needs to be maintained by commercial banks in the nation.*

Question No. 9

\_\_\_\_\_ state ranks the highest state in terms of highly populated according to the census 2011?

**Options :**

1. Uttar Pradesh
2. Punjab
3. Telangana
4. West Bengal
5. Andhra Pradesh

**Answer : West Bengal**

*West Bengal ranks as the state with the maximum density of population in India and its area is 88,752 sq km. In 2001 the density was 904 and in 2011 it became 1030.*

Question No. 10

Which of these bank/s included in PCA(Prompt Corrective Action)?

**Options :**

1. State Bank of India
2. Indian Bank
3. Bank of India
4. Central Bank of India
5. None of these

**Answer : Central Bank of India**

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*PCA main purpose is to enable supervisory intervention at appropriate time and require the supervised entity to initiate and implement remedial measures in a timely manner, so as to restore its financial health. It includes three main banks -*

1. Central Bank of India
2. UCO Bank
3. Indian Overseas Bank

Question No. 11

Which of the following organizations has already made a profit of Rs 18,348 crore in the second quarter of the financial year 2022?

**Options :**

1. BHEL
2. ONGC
3. SAIL
4. LIC
5. SEBI

**Answer : ONGC**

*Oil and Natural Gas Corporation (ONGC) reported the highest ever quarterly profit by any Indian company till date. At Rs 18,348 crore, the standalone net profit for the second quarter of FY22 is 565.3 % higher than its Rs 2,758-crore profit as compared to 2021. It has also crossed TATA Steel profit which was Rs 14,688.02 crore in the year 2017 -18.*

Question No. 12

\_\_\_\_\_ bank and Niti Aayog have collaborated up to work together to facilitate a program for faster and easier financing of electric vehicles (EV).

**Options :**

1. World Bank
2. Swiss Bank
3. HSBC Bank
4. ICICI Bank

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5. None of these

**Answer : World Bank**

*World Bank and NITI AAYOG are setting up a \$300-million deal 'first loss risk sharing instrument', with State Bank of India (SBI) as its program manager. They want to enter this market which is very niche.*

Question No. 13

Which Indian state does not require an Inner Line Permit System?

**Options :**

1. Sikkim
2. Nagaland
3. Manipur
4. Mizoram
5. Arunachal Pradesh

**Answer : Sikkim**

*Only Sikkim does not require the ILP rest require it.*

Question No. 14

After serving for 25 years in the organization, Ruchir Sharma has left it, name the organization?

**Options :**

1. Morgan Stanley
2. Citibank
3. Raymond James
4. Credit Suisse
5. Merrill Lynch

**Answer : Morgan Stanley**

*Ruchir Sharma, serving for 25 years in Morgan Stanley, would leave the investment banking and financial services firm to venture into investments and focus on writing opportunities.*

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Question No. 15

The government has decided to enhance the funding of the manufacturing of domestic cells and modules from existing Rs 4,500 crore to \_\_\_\_\_ crore now?

**Options :**

1. 10,100 crore
2. 24,500 crore
3. 20,900 crore
4. 34,000 crore
5. 29,500 crore

**Answer : 24,500 crore**

*Under the Production Linked Incentive (PLI) scheme the government has increased the funding for the domestic solar cells and module manufacturing to Rs 24,000 crore from the existing Rs 4,500 crore to make India an exporting nation.*

Question No. 16

In ESG, what does S stand for?

**Options :**

1. Social
2. Service
3. Supply
4. Structure
5. None of these

**Answer : Social**

*ESG - Environmental, Social, and Governance. It is an approach to evaluate the extent to which a corporation works on behalf of social goals that go beyond the role of a corporation to maximize profits on behalf of the corporation's shareholders.*

Question No. 17

\_\_\_\_\_ book has been penned down by the author Devdutt Pattanaik?

**Options :**

1. Let's Build a Company

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2. Business Sutra
3. The Unusual Billionaires
4. Dream with Your Eyes Open
5. Connect The Dots

### **Answer : Business Sutra**

*Business Sutra uses stories, symbols and rituals drawn from Hindu, Jain and Buddhist mythology to understand a wide variety of business situations that range from running a successful tea stall to nurturing talent in a large multinational corporation.*

Question No. 18

Who is the head of the Other Backward Class Commission in India which was in news recently in January?

**Options :**

1. Kaka Kalelkar
2. Shri Sudheendra Kulkarni
3. Dr. Manoj Soni
4. Justice A.K Mathur
5. Justice G Rohini

### **Answer : Justice G Rohini**

*In October 2017, G. Rohini was appointed by President of India to head a five member commission to examine the sub-categorization of Other Backward Classes (OBC) under Article 340 of the Indian Constitution.*

Question No. 19

In December 2021, Prime Minister Narendra Modi has been conferred with the highest civilian award of \_\_\_\_\_, Ngadag Pel gi Khorlo, on the occasion of the country's National Day.

**Options :**

1. Maldives
2. Myanmar

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3. Bhutan
4. Nepal
5. None of these

**Answer : Bhutan**

*Prime Minister Narendra Modi has been conferred with the highest civilian award of Bhutan, Ngadag Pel gi Khorlo, on the occasion of the 114th National Day of Bhutan which commemorates the Coronation of His Majesty the First King of Bhutan, Druk Gyalpo Ugyen Wangchuck on December 17, 1907.*

Question No. 20

RBI launched its first global hackathon named "HARBINGER 2021 – Innovation for Transformation".

The theme of HARBINGER 2021 was \_\_\_\_\_.

**Options :**

1. Micro, Small and Medium Enterprises
2. Credit Discipline and Credit from Formal Institutions
3. Go Digital, Go Secure
4. Smarter Digital Payments
5. Consumer Protection

**Answer : Smarter Digital Payments**

*The Reserve Bank of India has launched its first global hackathon named "HARBINGER 2021 – Innovation for Transformation".*

*The theme of HARBINGER 2021 is 'Smarter Digital Payments'.*

Question No. 21

The Union Cabinet has extended the period of Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY) till \_\_\_\_\_?

**Options :**

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1. April 2024
2. March 2023
3. March 2022
4. May 2023
5. May 2022

**Answer : March 2022**

*Cabinet approves extension of Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY) for another four months (December 2021-March 2022) as announced by the Prime Minister of India. The scheme will provide relief during covid 19 pandemic by giving food grains to cover 80 crore people of the country.*

Question No. 22

Which is taken as the base year for the National Family Health Survey?

**Options :**

1. 2014 -15
2. 2015-16
3. 2000 - 01
4. 2012 -13
5. 2003 -04

**Answer : 2015-16**

Question No. 23

When is the Birsa Munda Birth Anniversary celebrated in India?

**Options :**

1. November 15
2. May 9
3. January 23
4. October 31
5. None of these

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**Answer : November 15**

*Birsa Munda was a young tribal freedom fighter who was arrested by the British on March 3, 1900, and died young at the age of 25 in the jail of Ranchi on June 9, 1900. He was born on 15 November 1875.*

Question No. 24

India Post Payments Bank has partnered with which insurance company to offer term and annuity products to its customers.

**Options :**

1. Bajaj Allianz Life Insurance
2. United India Insurance Co
3. The New India Assurance Co. Ltd
4. Tata AIA Life Insurance Co
5. Oriental Life Insurance Company

**Answer : Bajaj Allianz Life Insurance**

*India Post Payments Bank (IPPB), Department of Posts, and Bajaj Allianz Life Insurance Company (BALIC) announced a strategic alliance to offer term and annuity products to customers through the Bank's extensive network of 650 branches and over 1,36,000 banking access points for distribution of their non-life insurance products across the country.*

Question No. 25

The United Nations Convention on the Law of the Sea (UNCLOS), is an international agreement that establishes the legal framework for marine and maritime activities. It is also known as Law of the Sea, was adopted in the year?

**Options :**

1. 1982
2. 1967
3. 1980
4. 1991
5. 1969

**Answer : 1982**

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*UNCLOS divides marine areas into five main zones namely- Internal Waters, Territorial Sea, Contiguous Zone, Exclusive Economic Zone (EEZ) and the High Seas. It provides the backbone for offshore governance by coastal states and those navigating the oceans.*

Question No. 26

The RBI announced to appoint an Internal Ombudsman for the Non-Deposit taking NBFCs (NBFCs-ND) with asset size of \_\_\_\_\_ crore

**Options :**

1. Rs 5000 crore
2. Rs 1000 crore
3. Rs 2000 crore
4. Rs 3000 crore
5. Rs 4000 crore

**Answer : Rs 5000 crore**

*RBI announced an Internal Ombudsman mechanism for the following two types of Non-Banking Financial Companies (NBFCs). The two types of NBFCs are Deposit-taking NBFCs (NBFCs-D) with 10 or more branches and Non-Deposit taking NBFCs (NBFCs-ND) with asset size of Rs.5,000 crore and above.*

Question No. 27

In which year the Royal Bengal Tiger was given the status of National Animal of India?

**Options :**

1. 1975
2. 1973
3. 1970
4. 1969
5. 1965

**Answer : 1973**

*The Bengal Tiger was declared as the National Animal of India in April 1973, with the initiation of Project Tiger, to protect the tigers in India.*

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Question No. 28

Under the PMAY-G scheme(Pradhan Mantri Gramin Awas Yojana) is selected by the government using a process that makes use of the Socio-Economic Caste Census (SECC), when did SECC come into existence?

**Options :**

1. 2009
2. 2007
3. 2000
4. 2011
5. 2008

**Answer : 2011**

*The government provides funds to the homeless and those who stay in mud houses, to construct houses through SECC in Pradhan Mantri Awas Yojana Gramin scheme.*

Question No. 29

The ADB(Asian Development Bank) has approved to provide a loan of Rs \_\_\_\_\_ to Government of India purchase covid vaccines against corona disease.

**Options :**

1. \$1.5 billion
2. \$3.2 billion
3. \$2.4 billion
4. \$1.8 billion
5. \$1.7 billion

**Answer : \$1.5 billion**

*The Asian Development Bank has approved a USD 1.5 billion (around Rs 11,185 crore) loan to India for COVID-19 vaccine procurement.*

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Question No. 30

The Tibetan Parliament-in-Exile (TPiE) headquarter is at which city of Himachal Pradesh?

**Options :**

1. Dharamshala
2. Shimla
3. Mandi
4. Bilaspur
5. Solan

**Answer : Dharamshala**

*The Tibetan parliament-in-exile also called the Central Tibetan Administration (CTA) is headquartered in Dharamshala, Himachal Pradesh.*

Question No. 31

Who is the author of the book "The Emperor of All Maladies" ?

**Options :**

1. Siddhartha Mukherjee
2. Atul Gawande
3. Yuval Noah Harari
4. Paul Kalanithi
5. None of these

**Answer : Siddhartha Mukherjee**

*The Emperor of All Maladies is a Biography of Cancer an insightful account of cancer and the persistent fight of humans against it from the viewpoint of a doctor, researcher and an award-winning science writer. The book was published on 16 November 2010 by Scribner, and it won the Pulitzer Prize for Non-Fiction 2011.*

Question No. 32

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A Global System for Mobile Communications (GSM) protocol that is used to send text messages is known as USSD,  
what is the U in it?

**Options :**

1. Universal
2. Unrecognized
3. Unstructured
4. Uniform
5. None of these

**Answer : Unstructured**

*USSD stands for Unstructured Supplementary Service Data. It is a communication protocol used by Global System for Mobile (GSM) cellular phones to communicate or send a text message from a mobile phone to an application hosted by the mobile operator just like SMS (Short Message Service). A message in USSD can be up to 182 characters long.*

Question No. 33

The Indian Navy received its first P15B stealth guided-missile destroyer "Visakhapatnam-class" on October 28, 2021 which company was behind its manufacturing?

**Options :**

1. Cochin Shipyard Limited
2. Sembmarine Kakinada Limited
3. Hindustan Shipyard Limited
4. Mazagon Dock Limited
5. Goa Shipyard Limited

**Answer : Mazagon Dock Limited**

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*It was designed and constructed by Mazagon Dock Limited and it is the latest destroyer design currently under construction for the Indian Navy. It also incorporates new design concepts for improved survivability, sea keeping, stealth and maneuverability.*

Question No. 34

One of the National Libraries of India the Khuda Bakhsh Oriental Library is located in which part of India?

**Options :**

1. Indore, Uttar Pradesh
2. Dehradun, Uttarakhand
3. Delhi
4. Patna, Bihar
5. Mumbai, Maharashtra

**Answer : Patna, Bihar**

*The Library is located in Patna, Bihar. It was opened to the public on 29 October 1891 by Khan Bahadur Khuda Bakhsh with 4,000 manuscripts, of which he inherited 1,400 from his father Maulvi Mohammed Bakhsh.*

Question No. 35

According to National Family and Health Survey which was released by the Union health ministry in November 2021, India now has \_\_\_\_\_ women for every 1000 men.

**Options :**

1. 990
2. 991
3. 1000
4. 1020
5. 1050

**Answer : 1020**

*According to National Family and Health Survey which was released by the Union health ministry in November 2021, India now has 1020 women for every 1000 men.*

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Question No. 36

How much % equi relaxation on commerce have been decided by both the countries India and USA?

**Options :**

1. 4%
2. 3%
3. 5%
4. 2%
5. 1%

**Answer : 2%**

*Both India and the United States have decided a settlement on the issue of a 2 % equalization levy, also known as 'Google Tax', imposed by the country on e-commerce operators.*

Question No. 37

The New Development Bank is also referred to as \_\_\_\_\_ bank?

**Options :**

1. BRICS Bank
2. World Bank
3. Swiss Bank
4. ADB
5. AIIB

**Answer : BRICS Bank**

*The New Development Bank (NDB) is a multilateral bank established by BRICS countries which include (Brazil, Russia, India, China and South Africa) to mobilize resources for development projects in BRICS, emerging economies and developing countries.*

Question No. 38

The Insolvency and Bankruptcy Code, 2016 is the most successful mechanism to recover debt. Who heads this committee?

**Options :**

1. Raghuraman Rajan
2. U K Sinha

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3. Ajay Tyagi
4. Madhabi Puri Buch
5. None of these

**Answer : U K Sinha**

*The Insolvency and Bankruptcy Board of India (IBBI) has set up a 11-member working group under the Chairmanship of former SEBI chief UK Sinha to go into the concept of 'Group Insolvency' and suggest a suitable framework.*

Question No. 39

Where is Chumbi Valley located?

**Options :**

1. Assam
2. Tibet, China
3. Kashmir
4. Meghalaya
5. Manali, Himachal Pradesh

**Answer : Tibet, China**

*Chumbi Valley is also called Dromo, Tromo or Chomo is a valley in the Himalayas that projects southwards from the Tibetan plateau, intervening between Sikkim and Bhutan.*

Question No. 40

Which state in India is the largest producer of Natural Rubber in India?

**Options :**

1. Maharashtra
2. Kerala
3. Andhra Pradesh
4. Telangana

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5. Assam

**Answer : Kerala**

*Kerala ranks on the top for being the major contributor in rubber production of India followed by Tripura and other states. Almost 90% of total rubber production in the country is done in Kerala state.*

Question No. 41

To boost its digital payments, which Payment bank has released the QR(Quick Response)Code Sound Box for its users?

**Options :**

1. Airtel Payment Bank
2. India Post Payment Bank
3. Fino PayTech Limited
4. Jio Payments Bank
5. AU Small Finance Bank

**Answer : AU Small Finance Bank**

*India's Largest AU Small Finance Bank has launched QR (Quick Response) Code Sound Box to help small merchants to run their operations smoothly without the hassle of reading SMS every time when a customer makes a payment. It will be made available in five languages – Hindi, English, Punjabi, Gujarati and Marathi.*

Question No. 42

Which of the International airports has signed a pact with Noida International Airport Limited (NIAL) for the development of an airport at Jewar, Uttar Pradesh?

**Options :**

1. Zurich International Airport
2. Denver International Airport
3. Frankfurt Airport
4. Munich International Airport
5. None of these

**Answer : Zurich International Airport**

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*The Noida International Airport at Jewar is spread across an area of 5,000 acres and is being developed by Zurich International Airport AG at an estimated cost of Rs 29,560 crore.*

Question No. 43

Isobaric lines drawn on the map represent which quantity to be the same?

**Options :**

1. Dew point
2. Mean temperature
3. Amounts of sunshine
4. Atmospheric pressure
5. Recurrence of auroras

**Answer : Atmospheric pressure**

*Isobars are lines on a weather map joining places of equal atmospheric pressure. It measures the atmospheric pressure in millibars and is drawn at a difference of two or four millibars.*

Question No. 44

Which of these private financial institutions have raised Rs 3595 crore via Infrastructure Bonds ?

**Options :**

1. ICICI Bank
2. Axis Bank
3. IDBI Bank
4. HDFC Bank
5. None of these

**Answer : ICICI Bank**

*Infrastructure bonds are borrowings to be invested in government funded infrastructure projects within a country.*

Question No. 45

The world's largest steel producer company\_\_\_\_\_ has planned to set up the steel plant in state Odisha?

**Options :**

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1. ArcelorMittal
2. Shagang Group
3. HBIS Group
4. Nippon Steel Corporation
5. None of these

**Answer : ArcelorMittal**

*ArcelorMittal, the world's largest steel producer, with a joint venture with Nippon Steel, the second-largest steel maker is ready to set up a mega steel plant in coastal Odisha, in a 24 million-tonne (MT) project over ₹1.02 lakh crore.*

Question No. 46

Where in India is the Wildlife Institute of India located?

**Options :**

1. Madhya Pradesh
2. Sikkim
3. Meghalaya
4. Uttarakhand
5. Assam

**Answer : Uttarakhand**

*It is located in Dehradun, Uttarakhand and was established in 1982 under the Ministry of Environment Forest and Climate change, Government of India. It has wildlife research in areas of study like Biodiversity, Endangered Species, Wildlife Policy, Wildlife Management, Wildlife Forensics, Spatial Modeling, Ecodevelopment, Ecotoxicology, Habitat Ecology and Climate Change.*

Question No. 47

A Gurgaon based Indian startup Unicorn Spinny is related to buying and selling of used\_\_\_\_\_ ?

**Options :**

1. Mobile Phones
2. Cars

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3. Furniture
4. Laptop
5. Clothes

**Answer : Cars**

*Spinny, a \$283 million worth Gurgaon-based startup that operates a platform to facilitate the purchase and sale of used cars, is the latest firm to become a unicorn in the world's second-largest internet market.*

Question No. 48

The leading financial services and solutions company Paytm has raised India's largest IPO of valuations Rs \_\_\_\_\_ crores?

**Options :**

1. 17,200
2. 18,900
3. 16,500
4. 18,300
5. 20,200

**Answer : 18,300**

*Paytm's parent company One97 Communications launched its mega initial public offering (IPO) on November 8, 2021. One97 is India's leading digital ecosystem for consumers and merchants.*

*Paytm raised a whopping Rs 18,300 crore from its maiden offer. It will be the largest public offering in the Indian market so far.*

Question No. 49

A penalty of \_\_\_\_\_ crore has been imposed on the ATM Manager of Tata Communications Payment Solutions Limited (TCPSL) by the Reserve Bank of India?

**Options :**

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1. 5 crore
2. 1 crore
3. 2 crore
4. 4 crore
5. 3 crore

**Answer : 2 crore**

*RBI imposed Rs 2 crore penalty on TCPSL and Rs 54.93 lakh on ATPL for non compliance with the directions issued by RBI on White Label ATM deployment targets and net-worth requirement and also on not maintaining of escrow account balance and net-worth requirement.*

Question No. 50

\_\_\_\_\_ and \_\_\_\_\_ beach of India has got the Blue Flag Certification in the month of September 2021.

**Options :**

1. Eden and Kovalam
2. Rishikonda and Colva Beach
3. Vagator and Calangute Beach
4. Vodarevu and Mypad
5. None of these

**Answer : Eden and Kovalam**

*Two of India's pristine beaches, Eden in Pondicherry, and Kovalam in Tamil Nadu have received the coveted Blue Flag certification. It is given by the Foundation for Environment Education in Denmark (FEE) to eco-friendly destinations.*

**Direction:- Read the passage given below and fill in the blanks with the suitable option.**

China's fast-growing logistical and scientific capability in Antarctica and more active participation in Antarctic affairs continue to draw attention and scrutiny. In recent years, China has notably spoken

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about \_\_\_\_\_ (51) a balance between protection and use in the Commission for the Conservation of Antarctic Marine Living Resources and the Antarctic Treaty Consultative Meetings. Vagaries in China's Antarctic policy have led to \_\_\_\_\_ (52) about the country's long-term ambition on the continent, with some worried about the potential for destabilisation of the Antarctic Treaty System regime caused by China's \_\_\_\_\_ (53) for mineral resources. Much of this \_\_\_\_\_ (54) rests on the fate of the Madrid Protocol, which this month marked its 30th anniversary. Known formally as the Protocol on Environmental Protection to the Antarctic Treaty, the great achievement of this agreement is in \_\_\_\_\_ (55) Antarctica's unique and vulnerable environment under a prohibition of mineral resource activities, widely known as a mining ban. However, Article 25 does provide an opportunity to \_\_\_\_\_ (56) the mining ban 50 years from the date of its entry into force of the Madrid Protocol, which is 2048. While that date might appear distant, there is \_\_\_\_\_ (57) speculation about Beijing's intentions.

Question No. 51

Which of the following options is appropriate for blank 51?

**Options :**

1. maintain
2. striking
3. revealing
4. put
5. mentioning

**Answer : striking**

*Here, 'striking' is the correct word to be used.*

*Other words are inappropriate.*

Question No. 52

Which of the following options is appropriate for blank 52?

**IBPS Clerk Mains 2021 Memory Based Paper****Options :**

1. complained
2. notifications
3. attacks
4. position
5. suspicions

**Answer : suspicions**

*Only 'suspicions' is appropriate here.*

Question No. 53

Which of the following options is appropriate for blank 53?

**Options :**

1. desire
2. declare
3. deposit
4. development
5. direction

**Answer : desire**

*Here, 'desire' is correct.*

Question No. 54

Which of the following options is appropriate for blank 54?

**Options :**

1. contentment
2. pleasure
3. connection
4. concern
5. gaiety

**Answer : concern**

*From the passage, we can understand that there is a concern among nations. The words 'contentment', 'pleasure' and 'gaiety' are inappropriate. Also, there is no 'connection' mentioned.*

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Question No. 55

Which of the following options is appropriate for blank 55?

**Options :**

1. protecting
2. devastating
3. develop
4. ensure
5. eradicating

**Answer : protecting**

*Here, 'protecting' is the correct word.*

*Since the treaty is the Protocol on Environmental Protection to the Antarctic Treaty, its aim is protection/development. Nut 'develop' is the wrong form. Option 1 is correct.*

Question No. 56

Which of the following options is appropriate for blank 56?

**Options :**

1. revives
2. repeat
3. review
4. recorded
5. receive

**Answer : review**

*Here, 'review' is the correct word.*

Question No. 57

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Which of the following options is appropriate for blank 57?

**Options :**

1. supposition
2. continual
3. disrupted
4. amazing
5. persistent

**Answer : persistent**

*The word 'persistent' means 'lasting for a long time or difficult to get rid of'. It is the correct word.*

*China's fast-growing logistical and scientific capability in Antarctica and more active participation in Antarctic affairs continue to draw attention and scrutiny. In recent years, China has notably spoken about **striking** a balance between protection and use in the Commission for the Conservation of Antarctic Marine Living Resources and the Antarctic Treaty Consultative Meetings. Vagaries in China's Antarctic policy have led to **suspensions** about the country's long-term ambition on the continent, with some worried about the potential for destabilisation of the Antarctic Treaty System regime caused by China's **desire** for mineral resources. Much of this **concern** rests on the fate of the Madrid Protocol, which this month marked its 30th anniversary. Known formally as the Protocol on Environmental Protection to the Antarctic Treaty, the great achievement of this agreement is in **protecting** Antarctica's unique and vulnerable environment under a prohibition of mineral resource activities, widely known as a mining ban. However, Article 25 does provide an opportunity to **review** the mining ban 50 years from the date of its entry into force of the Madrid Protocol, which is 2048. While that date might appear distant, there is **persistent** speculation about Beijing's intentions.*

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**Direction:-** Given below are 5 sentences which are arranged in any random order. Arrange the sentences and answer the question given below.

Question No. 58

Which of the following is the correct order of the sentences after rearrangement?

P. We lived in very small groups, about 50 people, groups that never really got larger than 150.

Q. They can cheat on the group with impunity.

R. So when you start having anonymous strangers in groups, what that means is that people can free ride on the group.

S. Azim Shariff, a psychology professor and author, says, "For the vast history of our species, we didn't live in large groups.

T. And the reason for that is because from a genetic standpoint, we're only built to be able to cooperate with so many people as we can know well.

**Options :**

1. PRTQS

2. RSPTQ

3. QPRST

4. TRQSP

5. SPTRQ

**Answer : SPTRQ**

*The correct order of the sentences is SPTRQ.*

*Here, S gives the introduction, hence is the first sentence. P is the continuation of the first sentence. So, it comes second. T gives the reason for the fact mentioned in S and P. It is the third sentence. Q comes after R because 'they' in Q refers to 'anonymous strangers in groups' in R.*

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Question No. 59

In the sentences, there is an error. Pick the option containing error as the answer.

P. We lived in very small groups, about 50 people, groups that never really got larger than 150.

Q. They can cheat on the group with impunity.

R. So when you start having anonymous strangers in groups, what that means is that people can free ride on the group.

S. Azim Shariff, a psychology professor and author, says, "For the vast history of our species, we didn't live in large groups.

T. And the reason for that is because from a genetic standpoint, we're only built to be able to cooperate with so many people as we can know well.

**Options :**

1. P
2. Q
3. R
4. S
5. T

**Answer : T**

*Here, 'so many people as we can...' is incorrect. 'so' should be changed to 'as'.*

*And the reason for that is because from a genetic standpoint, we're only built to be able to cooperate with **as** many people as we can know well.*

**Direction:-** In the following questions two columns are given containing three phrases each. A phrase from the first column may or may not connect with a phrase from the second column to make a grammatically and contextually correct sentence. From the options, choose the correct combination of phrases that make a grammatically and

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contextually correct sentence. If none of the options given forms a correct sentence after combination, mark (E), i.e. “None of these” as your answer.

Question No. 60

Column (1) Column (2)

(A) The number of fresh cases of COVID-19 in the

.

Column (1)	Column (2)
(A) The number of fresh cases of COVID-19 in the country	(D) clinical changes are there in the new variants, and how we treat them.
(B) What we also know is that	(E) have been going up steadily in Delhi and Maharashtra.
(C) Ultimately, we have to be worried about whether	(F) it has a very rapid growth and high transmissibility.

**Options :**

1. A-E and B-D
2. B-F and C-D
3. Only C-E
4. A-D and C-F
5. None of these

**Answer : B-F and C-D**

*A does not form a correct sentence with any other phrase in Column 2. A- E is incorrect because 'has been' should be used instead of 'have been'.*

*B forms a perfect pair with F.*

*C forms a perfect pair with D.*

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Question No. 61

Column (1)	Column (2)
(A) The doodle, divided into two halves, depicts Ms. Salim with	(D) and the fresco technique of making mural paintings while in Paris.
(B) Having an affinity for creating her own art since childhood	(E) Ms. Salim enrolled herself at the Baghdad Fine Arts Institute to study painting.
(C) She fixed her focus on honing	(F) her brush on one side and a combination of the subjects of her artwork on the other.

**Options :**

1. A-E and C-F
2. B-D and C-E
3. Only B0F
4. A-F and B-E
5. None of these

**Answer : A-F and B-E**

*A pairs perfectly with F.*

*B pairs perfectly with E.*

*C does not have a pair.*

Question No. 62

Column(1)	Column (2)
(A) Security forces launched a cordon and	(D) search operation in Pulwama of south

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	Kashmir on Wednesday.
(B) He said the search operation turned into a	(E) encounter after the hiding militants fired upon the forces who retaliated.
(C) After the initial firing, the operation	(F) were halted to evacuate civilians.

### Options :

1. A- E and B- D
2. B-E and C-F
3. Only A-D
4. Only C-E
5. None of these

**Answer : Only A-D**

*A pairs perfectly with D.*

*B does not have a pair. B-D does not make any sense and B-E is incorrect because 'a encounter' is incorrect. It should be 'an encounter'.*

*C does not have a pair. C-F is incorrect because 'the operation' is singular and 'was' should be used instead of 'were'.*

Question No. 63

Column (1)	Column (2)
(A) As Sri Lanka witnesses a severe economic crash	(D) the ruling coalition begins to fall apart.
(B) Governance has come to a virtual halt	(E) a political deadlock at the helm is threatening to delay any action for recovery.
(C) Early in April, the government lost its formidable parliamentary majority	(F) some 40 MPs sat separately in the legislature.

### Options :

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1. Only A-E
2. B-F and C-E
3. A-D and C-D
4. Only C-F
5. None of these

**Answer : Only A-E**

*B and C do not form Pirs with any other phrase.*

*Only A-E is correct.*

**Direction:-** In the following question two sentences are given with blanks in them and you have to choose the appropriate combination of words from the given options that can fill both the sentences respectively, making them grammatically and meaningfully complete.

Question No. 64

- I. Under the Digital Services Act, tech companies will be \_\_\_\_\_ to limit the use of personal data for targeted advertising based on ethnicity, political views, or sexual orientation.
- II. The agreement also empowers users by providing them with \_\_\_\_\_ opportunities to challenge content moderation decisions and transparency measures.

(a) decided (b) required (c) enhanced

**Options :**

1. I-c, II- a
2. I-a, II- b
3. I-b, II-c
4. I-b, II-a

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5. None of these

**Answer : I-b, II-a**

*In I, the word 'required' is correct.*

*In II, both b and c are correct, but since in I, b is correct, we can go with option 4.*

Question No. 65

I. Even though the Constitution allows the Government to \_\_\_\_\_ a residential criterion for employment to public posts, it is doubtful whether such a measure can be extended to the private sector.

II. The industry may feel \_\_\_\_\_ that the residential requirement may adversely affect the hiring of talent from outside Haryana.

(a) prescribe (b) aggrieved (c) issued

**Options :**

1. I-c, II-b

2. I-b, II-c

3. I-a, II-b

4. I-b, II-a

5. None of these

**Answer : I-a, II-b**

*In I, after 'to', the base form of the verb should be used. So, 'prescribe' is correct. In II, only 'aggrieved' is correct.*

Question No. 66

I. Canada and the U.S. closely monitor virtual currency activity to \_\_\_\_\_ they do not run afoul of laws on financial crimes.

II. Simultaneously, it should expedite the RBI's pilot of the Central Bank Digital Currency so as to \_\_\_\_\_ an alternative to cryptocurrencies.

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(a) offer (b) deny (c) ensure

**Options :**

1. I- a, II-b
2. I-c, II-a
3. I-b, II-c
4. I-a, II-c
5. None of these

**Answer : I-c, II-a**

*In I, 'ensure' is correct.*

*'offer' is the most appropriate word in II.*

Question No. 67

I. The pace and the discipline with which the parties announced the coalition \_\_\_\_\_ that they are serious about forming a stable government.

II. His success as an administrator would \_\_\_\_\_ on his ability to balance the competing agenda of the three parties.

(a) depend (b) suggest (c) reports

**Options :**

1. I-c, II-b
2. I-a, II-c
3. I- b, II-a
4. I-c, II-a
5. None of these

**Answer : I- b, II-a**

*In I, 'depend' and 'reports' are incorrect. 'suggest' is correct.*

*In II, 'depend' is correct.*

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Question No. 68

I. The uncertainty induced by the pandemic, coupled with reduced or lost incomes, \_\_\_\_\_ to depress demand and is mirrored in consumer spending still remaining 3.5% shy of the pre-COVID level.

II. Policy makers need to ramp up demand-supportive measures including increasing government spending to ensure that the recovery \_\_\_\_\_ and gains traction.

(a) continues (b) sustains (c) pertain

**Options :**

1. I-a, II-b

2. I-c, II-a

3. I-b, II-c

4. I-a, II-c

5. None of these

**Answer : I-a, II-b**

*In I and II, the singular form of the verb should be used. So, 'pertain' cannot be used.*

*In I, 'continues' and in II, 'sustains' is correct.*

Question No. 69

I. It is the most efficient method ever.

II. It is still highly inefficient, and this inefficiency inspires hope.

(a) Despite

(b) Having

(c) As much as

**IBPS Clerk Mains 2021 Memory Based Paper****Options :**

1. Only a
2. Both a and c
3. Both b and c
4. Both b and c
5. None of these

**Answer : Only a**

*Only 'despite' connects these two sentences.*

*Despite being the most efficient method ever, it is still highly inefficient, and this inefficiency inspires hope.*

Question No. 70

I. The news media industry, which invests in journalists, has struggled to stay afloat.

II. The big tech platforms have become more and more powerful.

- (a) In addition to
- (b) While
- (c) Therefore

**Options :**

1. Only a
2. Both a and c
3. Only b
4. Both b and c
5. None of these

**Answer : Only b**

*Here, two opposite situations are mentioned. Only 'while' connects those two.*

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*While the news media industry, which invests in journalists, has struggled to stay afloat, the big tech platforms have become more and more powerful.*

**Direction:-** Select the phrase/connector (it must be at the start) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

Question No. 71

I. There is no absolute speed limit on most of the Tideway downstream of Wandsworth Bridge.

II. Boats are not allowed to create undue wash.

- (a) Furthermore
- (b) Although
- (c) Even though

**Options :**

- 1. Only a
- 2. Both a and b
- 3. Both b and c
- 4. a, b and c
- 5. None of these

**Answer : Both b and c**

*Here, it is said that even though there is no speed limit, boats are not allowed to create undue wash. So, b and c are correct.*

***Although** there is no absolute speed limit on most of the Tideway downstream of Wandsworth Bridge, boats are not allowed to create undue wash.*

***Even though** there is no absolute speed limit on most of the Tideway downstream of Wandsworth Bridge, boats are not allowed to create undue wash.*

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Question No. 72

In the field of education, AI can and is being used in fabulous ways to **traitor** learning materials and pedagogical approaches to the child's needs.

**Options :**

1. train
2. tailor
3. trial
4. tactful
5. No replacement required

**Answer : tailor**

*The word 'traitor' is incorrect here. It means 'a person who is not loyal or stops being loyal to their own country, social class, beliefs, etc.'*

*The correct word is 'tailor'. The verb 'tailor' means 'to make or prepare something following particular instructions'.*

*In the field of education, AI can and is being used in fabulous ways to **tailor** learning materials and pedagogical approaches to the child's needs.*

Question No. 73

Of the Greek authors who at the Renaissance **fought** a new life into the world Plato has had the greatest influence.

**Options :**

1. bought
2. brought
3. thought
4. ought
5. No replacement required

**Answer : brought**

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*Here, 'bringing a new life' is correct. All other words are inappropriate.*

*Of the Greek authors who at the Renaissance **brought** a new life into the world Plato has had the greatest influence.*

Question No. 74

On each occasion, they had **agreed** to uneasy power-sharing arrangements with the army, only for the army to subsequently engineer their unceremonious downfall.

**Options :**

1. arranged
2. related
3. proven
4. counted
5. No replacement required

**Answer : No replacement required**

*The word 'agreed' is correct there.*

*On each occasion, they had agreed to uneasy power-sharing arrangements with the army, only for the army to subsequently engineer their unceremonious downfall.*

Question No. 75

Whenever a doubt **raises** in regard to the fitness of any word, and a better one is not readily suggested, let the writer turn to this word in its alphabetical place.

**Options :**

1. rise
2. races
3. surprises
4. arises
5. No replacement required

**Answer : arises**

*The word 'raises' is incorrect because someone has to raise something.*

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*The correct word here is 'arises'.*

*Whenever a doubt **arises** in regard to the fitness of any word, and a better one is not readily suggested, let the writer turn to this word in its alphabetical place.*

Question No. 76

Sure web space is not free space, but you'd think a website especially devoted to **descending** opinions would tend to obey its own principles.

**Options :**

1. dissenting
2. discuss
3. devastating
4. demolishing
5. No replacement required

**Answer : dissenting**

*The word 'descending' does not make sense in the sentence.*

*The correct word is 'dissenting', which means 'showing a strongly different opinion on a particular question'.*

*Sure web space is not free space, but you'd think a website especially devoted to **dissenting** opinions would tend to obey its own principles.*

Question No. 77

(A) From the Alexas they converse with, to their robot playmates, to the YouTube wormholes they disappear into, the children and adolescents of today are born into a world increasingly powered by virtual reality and artificial intelligence (AI).

(B) Like all fundamental technological change, AI is not only changing what humans can do, it is shaping our behaviours, our preferences, our perceptions of the world and of ourselves.

(C) But one of the most pressing concerns is that not everyone can tap into the opportunities offered by this transformation offered by AI, as two-thirds of the world's children do not have access to the Internet at home.

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(D) Since most of the training of AI models occurs at a central location, developers and IT professionals have to move large volumes of data back and forth from repositories and this constant data exchange is further slowed by data privacy and data ownership requirements.

(E) Unless we take rapid and concerted action to close this digital divide, AI will radically amplify societal inequalities among children of different races, socio-economic background, genders, and regions.

**Options :**

1. A
2. B
3. C
4. D
5. E

**Answer : D**

*Sentences in option 1, 2, 3 and 5 refers back to AI and digital divide.*

*Sentence in option 4 talks about data privacy and data repositories, which does not relate to the other sentences. Hence it is the odd statement.*

Question No. 78

What does the book Employment in India primarily portray?

**Options :**

1. How the economy of India changed after independence.
2. How can employment be categorised in India.
3. How the employment scenario changed in India since Independence.
4. The rise of the agricultural sector as the largest employer in India.
5. Indian Independence and how it affected the world employment rate.

**Answer : How the employment scenario changed in India since Independence.**

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*In the passage, it is stated that “Employment in India by Professor Ajit Kumar Ghose is a primer to understanding the Indian employment scenario since Independence. The book is divided into five chapters.”*

Question No. 79

What was India’s growth strategy since Independence?

**Options :**

1. What was India’s growth strategy since Independence?
2. Industrial sector was given a boost as it could employ more people.
3. The strategy was inclined towards service sector and domestic demand was given importance.
4. India’s growth was strategically planned and all three sectors were given importance, with an increased push towards exports.
5. None of these

**Answer :** *The strategy was inclined towards service sector and domestic demand was given importance.*

*In the passage, it is stated that “The author begins by outlining the growth strategy since Independence, which has been more inclined towards the service sector and is driven more by domestic demand than exports.”*

Question No. 80

What does the second chapter of the book mainly contain?

**Options :**

1. India’s employment rate since Independence.
2. Statistical data and figures on how employment has been on the increase.
3. How economic growth and employment are related.
4. How rate of employment has been on the decline since Independence.
5. Explanation of various terms used in the book.

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**Answer : Explanation of various terms used in the book.**

*In the passage, it is stated that “Before delineating the employment patterns using data, the second chapter discusses the various terms often used in labour studies and this book,…”*

Question No. 81

Low unemployment figures, which are considered as a positive reflection of the labour market, may not represent a positive scenario in a developing country like India.

According to the passage, this statement is –

**Options :**

1. Definitely true
2. Definitely false
3. Probably true
4. Probably false
5. Cannot be determined.

**Answer : Definitely true**

*In the passage, it is mentioned that “... it is highlighted that the low unemployment figures, which are often taken to be a positive reflection of the labour market, do not present a bright scenario in a developing country like India as it does not indicate full employment.”*

Question No. 82

Which of the following can be analysed from the sentence “Being unemployed is a luxury here, and only a few can afford it; the rest take up whatever employment is available to them.”

- (i) the unemployed people in India are more educated and less poor.
- (ii) the rate of unemployment and education level are directly proportional to each other.
- (iii) the rate of unemployment decreases with age.
- (iv) with increase in education level, the unemployment rate decreases.

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### Options :

1. Only ii
2. i, ii and iii
3. iii and iv
4. ii, iii and iv
5. All of these

**Answer : i, ii and iii**

*In the passage, it is stated that “Three pieces of information emerge from the analysis; the unemployed in India are less poor and more educated; the rate of unemployment increases with education level; and it decreases with age as some individuals get employed while others leave the workforce altogether.”*

### Question No. 83

According to the roadmap given by the author to achieve development via employment generation, whom should we focus on?

### Options :

1. highly skilled workers
2. farmers
3. industrialists
4. low-skilled workers
5. All of these

**Answer : low-skilled workers**

*In the passage, it is stated that “India needs to create 12.5 million jobs per annum with a focus on low-skilled workers in order to enable the economy to reach the point where there are no surplus workers. While research often highlights the significance of employment creation for the educated and the skilled, the author places emphasis on low-skilled employment.”*

### Question No. 84

Why did some countries vote down on a resolution on climate change drafted by the UNSC?

### Options :

1. Because the terms stated in the resolution were against the policies of those countries.

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2. Because they thought that the UNSC has engaged on issues outside of its bounds.
3. Because climate change has been discussed time and again and there were more relevant issues to discuss.
4. Because those countries have already taken action that was mentioned in the resolution.
5. Because the resolution was highly biased and favoured developed countries.

**Answer :** *Because they thought that the UNSC has engaged on issues outside of its bounds. In the passage, it is stated that “Their position is that the UNSC’s primary responsibility is “maintenance of international peace and security” and climate change-related issues are outside its ambit.”*

Question No. 85

What did the supporters of the resolution of UNSC argue?

**Options :**

1. No other council has actively discussed the plans mentioned in the resolution.
2. The resolution will affect the way every country contributes towards climate change.
3. Climate change is a topic that could be discussed in every council, even though it is not related to security, because of its urgency.
4. Climate is causing security risks in the world and climate change should be mitigated to prevent future risks like water shortage.
5. Climate change is one of the agendas of the UNSC.

**Answer :** *Climate is causing security risks in the world and climate change should be mitigated to prevent future risks like water shortage.*

*In the passage, it is stated that “But the supporters of the resolution argue that the climate is creating security risks in the world, which will exacerbate in the future with water shortage, migration and a destruction of livelihoods.”*

Question No. 86

What unintended consequence will bringing climate issue under UNSC have?

**Options :**

1. It will give UNSC, the complete autonomy to take decisions related to climate change.
2. The attempts of the developed countries to mitigate climate change would be futile.

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3. The future of climate-related decisions would lie with inexperienced people.
4. The security-related issues will get delayed and many terrorists groups would carry out their operations swiftly.
5. The countries which hold a veto power will gain more powers to decide on climate-related security issues in the future.

**Answer :** *The countries which hold a veto power will gain more powers to decide on climate-related security issues in the future.*

*In the passage, it is stated that “While the urgency to take action to tackle climate change is appreciated, the attempt to securitise the climate agenda could have unintended consequences. Bringing the issue under the UNSC will also give more powers to the world’s industrialised countries, which hold a veto power, to decide on future action on climate-related security issues.”*

Question No. 87

According to the passage, what has led to the Kyoto Protocol, the Paris Agreement and the recent COP26 summit?

**Options :**

1. The interference of UNSC in climate-related issues.
2. UNFCCC’s framework that has made progress in tackling climate change.
3. The inability of the countries to follow regulations set by the UNFCCC.
4. The intervention of industrialised countries on climate-related security issues.
5. None of these

**Answer :** *UNFCCC’s framework that has made progress in tackling climate change.*

*In the passage, it is stated that “And with over 190 members, its framework has made progress in tackling climate change. It is this process that led to the Kyoto Protocol, the Paris Agreement and the recent COP26 summit, and has put in place an international approach to combat global climate change.”*

Question No. 88

The author is satisfied that the UNSC has made a timely intervention to draft a resolution related to the climate-related issues.

According to the passage, this statement is –

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### Options :

1. Definitely true
2. Probably true
3. Definitely false
4. Probably false
5. Cannot be determined.

**Answer : Definitely false**

*Throughout the second paragraphs, the author mentions why it is not proper for UNSC to engage in matters related to UNFCCC. So, the statement is definitely false.*

Question No. 89

According to the passage, which of the following is incorrect?

### Options :

1. China abstained from voting against the resolution put forward by the UNSC.
2. With the support from the Biden administration, the developed world is pushing to include climate security in the agenda of the UNSC.
3. Because there is valid criticism that decision making at UNFCCC conferences is slow, outsourcing decision making to the five permanent members of the UNSC is a welcome move.
4. It is not appropriate to look at climate change through the prism of security.
5. The least developed and developing countries should be encouraged to keep the promises they made with financial assistance.

**Answer : Because there is valid criticism that decision making at UNFCCC conferences is slow, outsourcing decision making to the five permanent members of the UNSC is a welcome move.**

*In the passage, it is stated that "Sure, there is valid criticism that decision making at UNFCCC conferences is slow and there has to be faster collective action to tackle climate change and associated challenges. But the solution is not outsourcing decision making to the five permanent members of the UNSC."*

Question No. 90

Which of the following is a near synonym of the word 'associated'?

**IBPS Clerk Mains 2021 Memory Based Paper****Options :**

1. aggravated
2. aggregated
3. coincided
4. connected
5. cornered

**Answer : connected**

*The word 'associated' here means 'connected'.*

**Direction:- Study the following information carefully and answer the questions given below:**

A, B, C, D, E, F, G and H are students of class IX. They got different position in the class i.e. First, Second and Third. Not more than three students got same position. Each of them secured highest marks in different subject, viz Hindi, Physics, English, History, Mathematics, Chemistry, Biology and Computers, But not necessarily in the same order.

B doesn't get second position in the class. E and A got the same position in the class but not as B. C and F got the same position in the class. The students who got the first position in the class do not secured highest marks in Biology and Mathematics. F secured highest marks in Physics. D secured highest marks in Chemistry and got third position only with H. C does not secured highest marks in Hindi. A secured highest marks in History. G does not secured highest marks in Biology. The one who got third position secured highest marks in English.

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### Solution:-

Person	Subjects	Position
A	History	Second
B	Hindi	First
C	Computers	First
D	Chemistry	Third
E	Biology	second
F	Physics	First
G	Mathematics	Second
H	English	Third

Question No. 91

In which of the following subjects G secured the highest marks?

**Options :**

1. Computers
2. Mathematics
3. English
4. Physics
5. None of these

**Answer : Mathematics**

Question No. 92

Which of the following groups of students got second position in the class?

**Options :**

1. A, E, F
2. F, C, B
3. G, D, H
4. A, E, G
5. None of these

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**Answer : A, E, G**

Question No. 93

C secured highest marks in which of the following subjects?

**Options :**

1. Computers
2. Biology
3. English
4. Physics
5. None of these

**Answer : Computers**

Question No. 94

Which of the following combinations is true?

**Options :**

1. C - Computers - Second
2. F - Physics - Third
3. E - Biology - Second
4. D - Chemistry - First
5. None of these

**Answer : E - Biology – Second**

Question No. 95

Which of the following statements is true?

**Options :**

1. G secured highest marks in Maths and got second position.
2. H does not secured highest marks in English.
3. A got first position and secured highest marks in History.
4. None is true
5. None of these

**Answer : G secured highest marks in Maths and got second position.**

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**Direction:- Study the following information carefully and answer the given questions.**

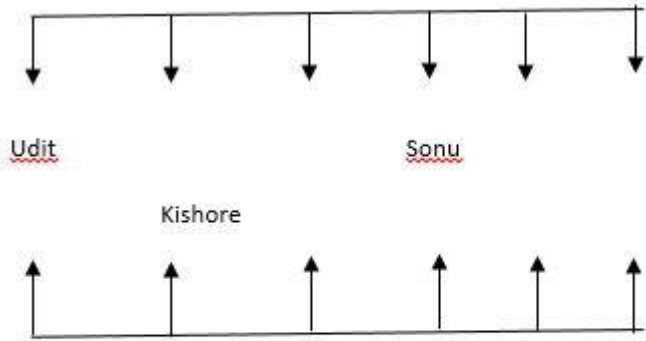
Twelve singers are sitting in two parallel rows containing six people each in such a way that there is equal distance between adjacent persons. In row -1 Jagjeet, Sonu, Zubin, Udit, Arijit and Armaan are seated and all of them are facing south. In row -2 Toshi, Nadeem, Ankit, Kailash, Kishore and Alka are seated and all of them are facing north. The members in both the rows are facing each other.

- (i) Udit sits third to the right of Sonu. Either Sonu or Udit sits at the extreme end of line.
- (ii) The one who faces Sonu sits second to the right of Kishore.
- (iii) Two people sit between Nadeem and Alka. Neither Nadeem nor Alka sits at the extreme ends.
- (iv) The immediate neighbour of Nadeem faces the person who sits third to the left of Jagjeet.
- (v) Zubin and Arijit are immediate neighbours of each other.
- (vi) Ankit sits second to the left of Toshi. Arijit does not face the immediate neighbour of Kailash.

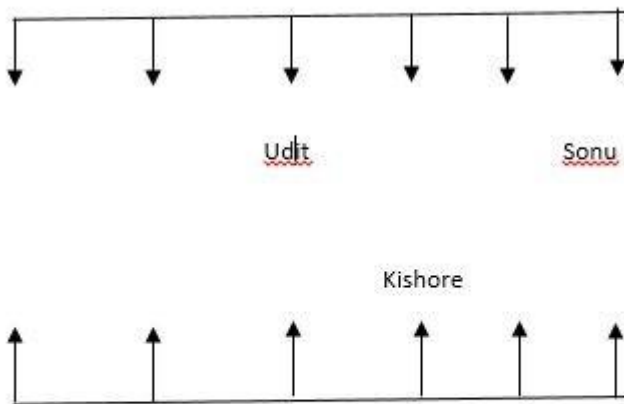
**Solution:-**

***From (i) & (ii), we get the two possibilities: case (a) and case (b).***

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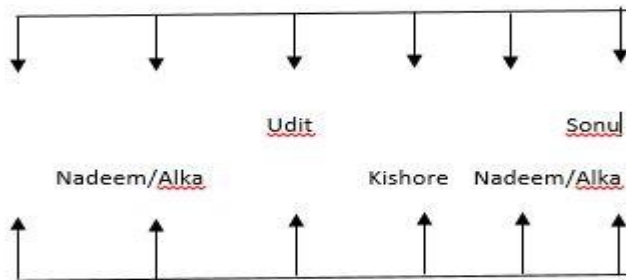
Case(a)



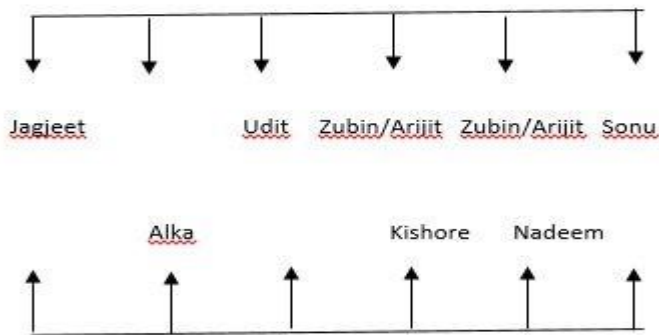
Case(b)

*From (iii), case (a) will get discarded. We will go further with case (b).*

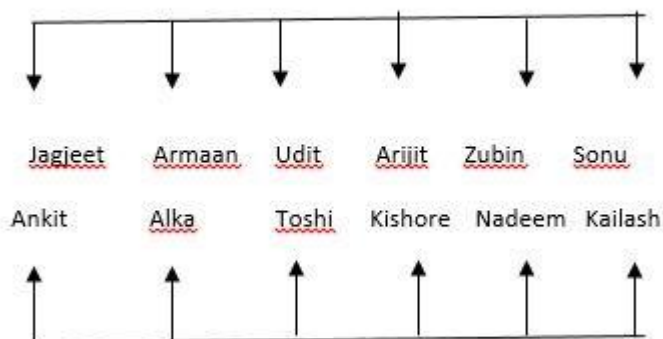
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From (iv), (v)



From (v),



Question No. 96

Who among the following is facing Kishore?

**Options :**

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1. Arijit
2. Armaan
3. Sonu
4. Udit
5. None of these

**Answer : Arijit**

Question No. 97

Four of the five are alike in a certain way and hence forms a group. Which is the one that does not belong to that group?

**Options :**

1. Jagjeet–Ankit
2. Toshi – Udit
3. Kailash – Sonu
4. Sonu – Ankit
5. None of these

**Answer : Sonu – Ankit**

Question No. 98

Who among the following sits third to the left of Armaan?

**Options :**

1. Jagjeet
2. Zubin
3. Sonu
4. Toshi
5. None of these

**Answer : Zubin**

Question No. 99

What is the position of Alka with respect to Nadeem?

**Options :**

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1. Second to the right
2. third to the left
3. Immediate right
4. Second to the left
5. None of these

**Answer : third to the left**

Question No. 100

Who among the following is sitting between Kishore and Kailash?

**Options :**

1. Ankit
2. Toshi
3. Alka
4. Nadeem
5. None of these

**Answer : Nadeem**

**Direction:- Study the following information and answer the given questions:**

If,

$Q < R$  – R is the son in law of Q.

$Q / R$  – Q is the child of R.

$Q + R$  – Q is the parent of R.

$Q = R$  – R is wife of Q.

$Q ? R$  – R is the daughter-in-law of Q.

$Q * R$  – R is the husband of Q.

$Q > R$  – R is sister of Q.

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Question No. 101

If  $A * S / R + B = K$ , then how K is related to R?

**Options :**

1. Daughter
2. Son in law
3. Daughter in law
4. Cannot be determined
5. None of these

**Answer : Daughter in law**

$$\begin{array}{ccccccc}
 & & & & R & & \\
 & & & & | & & \\
 & & & & \text{---} & & \\
 K (-) & \times & B (+) & = & S (+) & \times & A (-)
 \end{array}$$

Question No. 102

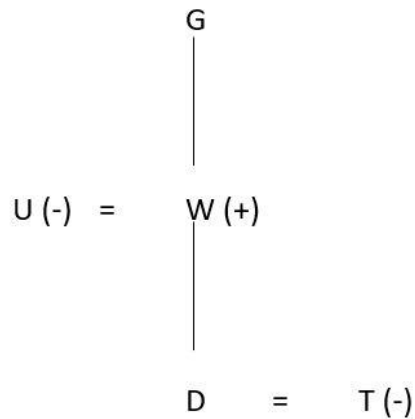
If  $G ? U * W + D > T$ , then how T is related to G?

**Options :**

1. Grandmother
2. Grandson
3. Granddaughter
4. Cannot be determined
5. None of these

**Answer : Granddaughter**

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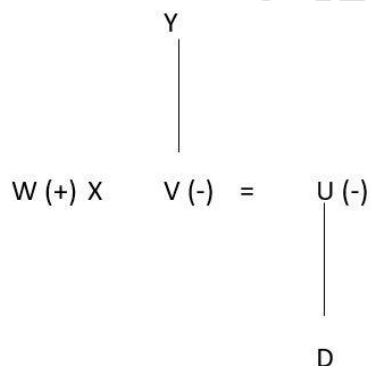
Question No. 103

If  $Y < W = V > K + D$ , then how W is related to D?

**Options :**

1. Uncle
2. Niece
3. Aunt
4. Cannot be determined
5. None of these

**Answer : Uncle**



**Direction:- Study the following information carefully and answer the question given below:**

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- (i) A \$ B means A is to the right of B at a distance of 2m.
- (ii) A % B means A is to the left of B at a distance of 3m.
- (iii) A @ B means A is to the north of B at a distance of 5m.
- (iv) A \* B means A is to the south of B at a distance of 1m.

In each of the following questions all persons face north.

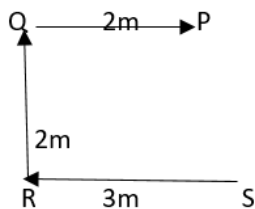
Question No. 104

If  $P \$ Q @ R \% S$ , what is the direction of S with respect to P?

**Options :**

1. Southwest
2. West
3. Southeast
4. Can't be determined
5. None of these

**Answer : Southeast**



Question No. 105

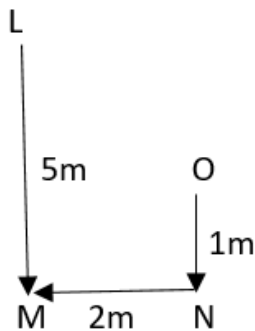
If  $L @ M \$ N * O$ , then L is how far from O?

**Options :**

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1.  $\sqrt{20}$  m
2.  $\sqrt{35}$
3.  $\sqrt{10}$  m
4. Can't be determined
5. none of these

**Answer :  $\sqrt{20}$  m**



$$L^2 = 4^2 + 2^2$$

$$OL^2 = 16 + 4$$

$$OL^2 = 20$$

$$OL = \sqrt{20} \text{ m}$$

Question No. 106

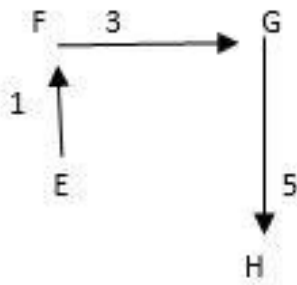
E \* F % G @ H, H is in which direction with respect to E?

**Options :**

1. Southeast
2. Northeast
3. East
4. Can't be determined
5. None of these

**Answer : Southeast**

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**Direction:-** Study the following information carefully and answer the given questions.

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of Input and rearrangement.

Input: Organism 24 Burger 45 Feather 94 Money 19 Area 36

Step 1: Area 94 Organism 24 Burger 45 Feather Money 19 36

Step 2: Area 94 Organism 36 24 Burger 45 Feather Money 19

Step 3: Area 94 Organism 36 Money 24 Burger 45 Feather 19

Step 4: Area 94 Organism 36 Money 24 Feather 45 Burger 19

And step 4 is the last step of the above input. As per the rules followed in the above step, find out the appropriate step for the given output.

Input: Gather 3 Shine 70 umbrella 80 Ear 79 Rich 99

### Solution

**How words are arranged :** Firstly, the word which starts with vowel arranges in increasing order according alphabetical series then the word which starts with consonant arranges in decreasing order.

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**How numbers are arranged: Numbers are also arranged in each step, in decreasing order firstly even number and then odd number and then followed by Prime number (in decreasing order).**

Input: Gather 3 Shine 70 umbrella 80 Ear 79 Rich 99  
 Step 1: Ear 80 Gather 3 Shine 70 umbrella 79 Rich 99  
 Step 2: Ear 80 umbrella 70 Gather 3 Shine 79 Rich 99  
 Step 3: Ear 80 umbrella 70 Shine 99 Gather 3 79 Rich  
 Step 4: Ear 80 umbrella 70 Shine 99 Rich 79 Gather 3

Question No. 107

Which step is penultimate step?

**Options :**

1. Step 4
2. Step 2
3. Step 5
4. Step 3
5. None of these

**Answer : Step 3**

Question No. 108

What is exactly between 70 and 3, in step 2?

**Options :**

1. Rich

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2. Gather
3. Shine
4. 99
5. 3

**Answer : Gather**

Question No. 109

What is the position of 'Shine' in Step 4?

**Options :**

1. Fourth from left end
2. Third from Right end
3. Second from left end
4. Fifth from left end
5. None of these

**Answer : Fifth from left end**

Question No. 110

Which step number would be the following output? 'Ear 80 Shine 99 Umbrella 70 Gather 3 79 Rich'

**Options :**

1. Step 3rd
2. Step 4th
3. Step 2nd
4. No such Step
5. None of these

**Answer : No such Step**

Question No. 111

In Step 3, what is the sum of the elements which are third and second from right end?

**Options :**

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1. 82
2. 77
3. 89
4. 95
5. None of these

**Answer : 82**

$$79 + 3 = 82$$

**Direction:-** In the information given below consists of a question and a statement with two assumptions. You have to decide which of the assumptions implicits on the basis of statement provided.

Question No. 112

**STATEMENT :** "If you are Information technology engineer, we want you as our web developer"- an advertisement by company A.

**ASSUMPTIONS: I** Company A needs web developer

**II** Information technology engineers are expected to be better performers by company A

**Options :**

1. If only assumption I is implicit
2. If only assumption II is implicit
3. If either I or II is implicit
4. If both I and II are implicit
5. If neither I nor II are implicit

**Answer : If only assumption I is implicit**

Question No. 113

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**STATEMENT :** An information for the employees in the office- “you have to bear your expense on travel”

**ASSUMPTIONS: I** Many offices reimburse expenses on travel to employees

**II** If not clarified, all the employees may claim reimbursement of expenses.

**Options :**

1. If only assumption I is implicit
2. If only assumption II is implicit
3. If either I or II is implicit
4. If both I and II are implicit
5. If neither I nor II are implicit

**Answer : If both I and II are implicit**

Question No. 114

**STATEMENT :** Repo Rate increased to decrease liquidity in the market.

**ASSUMPTIONS: I** The present rates are very low.

**II** If rates are not increased liquidity cannot be decreased

**Options :**

1. If only assumption I is implicit
2. If only assumption II is implicit
3. If either I or II is implicit
4. If both I and II are implicit
5. If neither I nor II are implicit

**Answer : If only assumption II is implicit**

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**Direction:-** Read the instructions and answer the following questions:

8AB  $\Rightarrow$  A is not greater than B

AB15  $\Rightarrow$  A is not smaller than B

AB23  $\Rightarrow$  A is neither greater than nor smaller than B

14AB  $\Rightarrow$  A is neither greater than nor equal to B

AB27  $\Rightarrow$  A is neither smaller nor equal than B

Question No. 115

**Statement:**

CE15, 8FG, 14GH, EF27

**Conclusions:**

I. 14CF

II. HF27

III. EG27

**Options :**

1. Only statement I is true.
2. Only statements II is true.
3. Either I or II and III are true.
4. None statement is true.
5. All statements I, II and III are true.

**Answer :** Only statements II is true.

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Symbols	Meaning
8AB	$A \leq B$
AB15	$A \geq B$
AB23	$A = B$
14AB	$A < B$
AB27	$A > B$

**Statement:-**

**CE15, 8FG, 14GH, EF27**

**$C \geq E, E > F, F \leq G, G < H$**

**On combining,  $C \geq E > F \leq G < H$**

**Conclusions:-**

**I.  $14CF \rightarrow C < F \rightarrow$  clearly false.**

**II.  $HF27 \rightarrow H > F \rightarrow$  clearly true.**

**III.  $EG27 \rightarrow E > G \rightarrow$  clearly false.**

**Hence, only statement II is true.**

**Direction:-** In the information given below consists of a question and a statement with two assumptions. You have to decide which of the assumptions implicits on the basis of statement provided.

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Question No. 116

**STATEMENT :** Redmi mobiles – the largest selling mobile phones with largest range.

**ASSUMPTIONS: I** Redmi mobile is the only one with wide variations.

**II** There is a demand for redmi mobiles in the market.

**Options :**

1. If only assumption I is implicit
2. If only assumption II is implicit
3. If either I or II is implicit
4. If both I and II are implicit
5. If neither I nor II are implicit

**Answer : If only assumption II is implicit**

Question No. 117

**STATEMENT :** The central government imposes Rs. 500 fine on people for not wearing mask.

**ASSUMPTIONS: I** Wearing of mask is necessary.

**II** Poor people can't afford the fine

**Options :**

1. If only assumption I is implicit
2. If only assumption II is implicit
3. If either I or II is implicit
4. If both I and II are implicit
5. If neither I nor II are implicit

**Answer : If only assumption I is implicit**

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Question No. 118

**STATEMENT :** To buy a Company A policy, contact B, the sole agent of Company A

**ASSUMPTIONS:** I People generally prefer to buy policies through agents.

II Company A do not sell their policies directly.

**Options :**

1. If only assumption I is implicit
2. If only assumption II is implicit
3. If either I or II is implicit
4. If both I and II are implicit
5. If neither I nor II are implicit

**Answer : If only assumption I is implicit**

**Direction:- Read the instructions and answer the following questions:**

8AB  $\Rightarrow$  A is not greater than B

AB15  $\Rightarrow$  A is not smaller than B

AB23  $\Rightarrow$  A is neither greater than nor smaller than B

14AB  $\Rightarrow$  A is neither greater than nor equal to B

AB27  $\Rightarrow$  A is neither smaller nor equal than B

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### Solution

Symbols	Meaning
8AB	$A \leq B$
AB15	$A \geq B$
AB23	$A = B$
14AB	$A < B$
AB27	$A > B$

Question No. 119

#### Statements:

GI27, 8HK, GH15, 14HJ

#### Conclusions:

- I. IJ23
- II. GK15
- III. GH27

#### Options :

1. Only statement I is true.
2. Only statements II and III are true.
3. Only statements I and II are true.
4. None statement is true.
5. All statements I, II and III are true.

**Answer : None statement is true.**

**Statements:-**

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$GI27, 8HK, GH15, 14HJ$

$I < G, H \leq K, G \geq H, H < J$

On combining,  $I < G \geq H < J, I < G \geq H \leq K$

**Conclusions:-**

I.  $IJ23 \rightarrow I = J \rightarrow$  Not true because no clear relation between I and J can be established.

II.  $GK15 \rightarrow G \geq K \rightarrow$  Not true because no clear relation between G and K can be established.

III.  $GH27 \rightarrow G > H \rightarrow$  Not true because no clear relation between G and H can be established.

Hence, none statements are true.

Question No. 120

**Statement:**

$8PQ, RS23, 14QR, SV15$

**Conclusions:**

I.  $QL15$

II.  $14QS$

III.  $14QL$

**Options :**

1. Only statement I is true.
2. Only statements II and III are true.
3. Either I or III and II are true.
4. None statement is true.
5. All statements I, II and III are true.

**Answer : Either I or III and II are true.**

**Statement:-**

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8PQ, RS23, 14QR, SV15

$P \leq Q, R = S, Q < R, S \geq V$

On combining,  $P \leq Q < R = S \geq V$

Conclusions:-

I.  $QL15 \rightarrow Q \geq L \rightarrow$  false because there is no any L.

II.  $14QS \rightarrow Q < S \rightarrow$  clearly true.

III.  $14QL \rightarrow Q < L \rightarrow$  false because there is no any L.

By combining I and II conclusion we get either I or III is true.

Hence, either I or III and II are true.

Question No. 121

If in the word 'MOBILE', all the vowels are changed to the next letter and all the consonants are changed to the previous letter. Which of the following letter is third from the left end?

Options :

1. L
2. P
3. A
4. J
5. None of these

Answer : A

M O B I L E

L P A J K F

Direction:- Read the instructions carefully and answer the questions below.

There are twelve seats in row facing north. Q, R, S, T, U, V, W, X, Y and Z are the ten people sitting in the row and two seats are vacant. These people like to visit different places namely Uttarakhand,

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UP, Gujarat, Kerala, Tamil Nadu, Goa, Chandigarh, Sikkim, Darjeeling, Guwahati but not necessarily in the same order. The seats on the extreme ends are not vacant.

X is sitting fifth to the left of W. The person who likes Chandigarh is sitting fifth to the left of the person who likes Tamil Nadu but to the immediate right of the person who likes Sikkim. Z is sitting second to the right of S. The person who likes Gujarat is sitting second to the left of person who likes UP. X is sitting next to T. Three people are sitting between U and Q. R is sitting immediate right of Y. The seat that is third to the right of the person who likes Goa is vacant. T is sitting second to the left of the person who likes Uttarakhand. V is sitting sixth to the left of the person who likes Guwahati. W likes either Chandigarh or Darjeeling. U is sitting seventh to the left of the person who likes Goa. Four seats are there between Q and the person who likes Uttarakhand.

### Solution:-

1) *U is sitting seventh to the left of the person who likes Goa.*

2) *The seat that is third to the right of the person who likes Goa is vacant. (Implies, at least three people are sitting to the right of person who likes Goa. Also, as seats at extreme ends are not vacant, implies, at least four persons are sitting to the right of person who likes Goa. Thus, seven people are sitting to the left of person who likes Goa. Hence, U is sitting on the leftmost end and the second seat from the right end is vacant.)*



1) *Three people are sitting between U and Q. (Implies, Q is sitting fourth to the right of U.)*

2) *Four seats are there between Q and the person who likes Uttarakhand. (As there are only four people to the left of Q, implies, the person who likes Uttarakhand fifth to the right of Q.)*



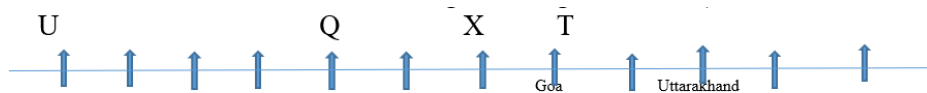
1) *T is sitting second to the left of the person who likes Uttarakhand. (Implies, T likes Goa.)*

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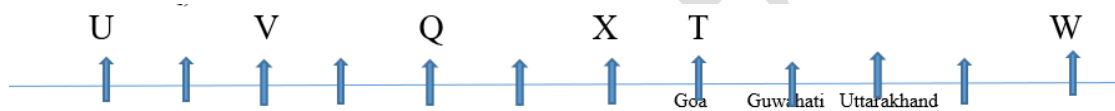
1) *X is sitting fifth to the left of W.*

2) *X is sitting next to T. (It is only possible if we place X to the immediate left of T. Also, it means that W is sitting to the rightmost end.)*

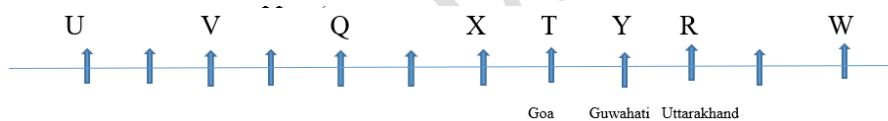


1) *V is sitting sixth to the left of the person who likes Guwahati.*

2) *W likes either Chandigarh or Darjeeling. (implies, W does not like Guwahati. Also, we know that the seat to the immediate left of W is vacant, implies, the person sitting to the right of T likes Guwahati and V is sitting second to the left of Q)*



1) *R is sitting to the immediate right of Y. (It is only possible if R likes Uttarakhand and Y likes Guwahati as there are no other pair of consecutive seats left to be mapped.)*

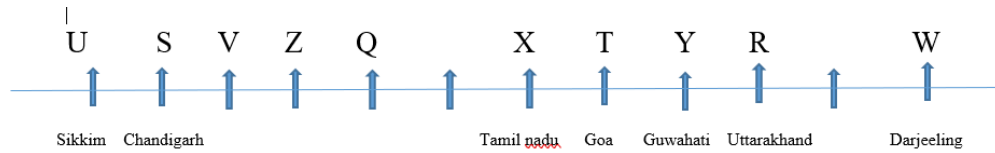


1) *The person who likes Chandigarh is sitting fifth to the left of the person who likes Tamilnadu but to the immediate right of the person who likes Sikkim. (As the person who likes Chandigarh is sitting to the left of someone, implies, W does not like Chandigarh. Hence, W likes Darjeeling. Also, now it is only possible if X likes Tamilnadu, U likes Sikkim and the person sitting to the immediate right of U likes Chandigarh.)*

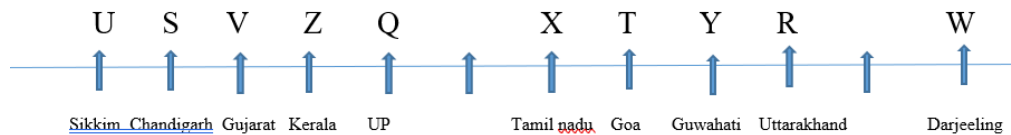


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1) Z is sitting second to the right of S. (It is clear that either S or Z likes Chandigarh. As Z is sitting second to the right of S, implies S likes Chandigarh and Z is sitting between V and Q. It further implies that the seat between X and Q is vacant.)



1) The person who likes Gujarat is sitting second to the left of the person who likes UP. (Implies, V likes Gujarat and Q likes UP as it is the only possibility. Also, now that only Z is left to be mapped to his place, implies, Z likes Kerala.)



Question No. 122

Who is sitting to the immediate left of the person who likes UP?

**Options :**

1. X
2. W
3. U
4. Z
5. Y

**Answer : Z**

Question No. 123

What does the person who is sitting at the third seat from the right end likes to visit?

**Options :**

1. Uttarakhand

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2. UP
3. Sikkim
4. Kerala
5. Chandigarh

**Answer : Uttarakhand**

Question No. 124

Who likes to visit Tamil Nadu?

**Options :**

1. Q
2. W
3. X
4. U
5. T

**Answer : X**

Question No. 125

What is the position of the nearest vacant seat from the seat on which the person who likes UP is sitting?

**Options :**

1. Second to the right
2. Fifth to the right
3. Third to the left
4. Second to the left
5. Immediate right

**Answer : Immediate right**

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Question No. 126

Who is sitting second to the right of T?

**Options :**

1. U
2. Z
3. Y
4. R
5. X

**Answer : R**

**Direction:-** The questions given below has one question and three statements marked I, II and III. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer :

Question No. 127

1. How many of them has given the lecture before C?

Six lecturers have to given lectures in the same week starting from Monday to Saturday each on one day.

I D has given the lecture before at least one lecturer. A has given lecture on Thursday.

II E has given before at least four of them. C has given immediately after E.

III At least five has given lecture before B.

**Options :**

1. If the data in the statement I and II are sufficient to answer the question.

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2. If the data in the statement II and III are sufficient to answer the question.
3. If the data in the statement I and III are sufficient to answer the question.
4. If all the statements I, II and III are necessary to answer the question.
5. If the data in all the statements I, II and III are not sufficient to answer the question.

**Answer :** *If the data in the statement I and II are sufficient to answer the question.*

DAYS	PERSON
Monday	
Tuesday	E
Wednesday	C
Thursday	A
Friday	D
Saturday	

**Answer: Option 1**

**So, from statement I and II it is clear two lecturers have given lecture before C.**

Question No. 128

How many persons are standing in a line, if all of them are facing south?

Some person are standing in a straight line.

I Only one person is standing to the right of A. Only two persons are standing between A and B. B is standing to the immediate left of C. C is standing exactly in the middle.

II Only three person are standing to the right of C. Only two persons are standing between C and D. D is standing at the extreme left end.

**Options :**

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1. If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.
2. If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.
3. If the data either in statement I alone or statement II alone is sufficient to answer the question.
4. If the data in both statements I and II together are necessary to answer the question.
5. If the data in both statements I and II together are not sufficient to answer the question.

**Answer :** *If the data either in statement I alone or statement II alone is sufficient to answer the question.*

**From statement I-**



**From statement II-**



Question No. 129

How is A related to B?

I C has only two kids A & B and is father-in-law of D who is brother-in-law of B

II R is brother-in-law of A and is son-in-law of F, who has only two kids A & B

**Options :**

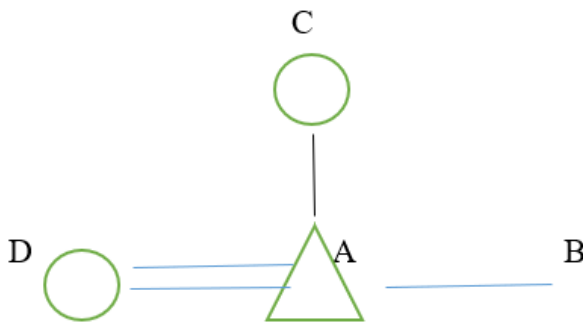
1. If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.
2. If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.

## IBPS Clerk Mains 2021 Memory Based Paper

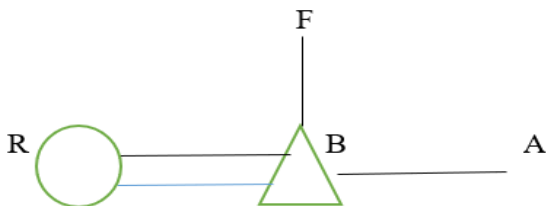
3. If the data either in statement I alone or statement II alone is sufficient to answer the question.
4. If the data in both statements I and II together are necessary to answer the question.
5. If the data in both statements I and II together are not sufficient to answer the question.

**Answer :** *If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.*

**From statement I**



**From statement II**



**Direction:-** 10 people Ashish, Adesh, Abha, Ajay, Achal, Alok, Adarsh, Aditya, Ankur, and Adi sit around a hexagonal table. Some of them sit at the corner and others sit at the middle of the edges. Everyone face towards the centre.

Alok and Abha sit immediate to one of the vacant seats, Abha is right to Alok. Adarsh sits on second seat to the right of Abha. No one sits between Adarsh and Adesh, who is to the right to Adarsh. Not more than one seat lies between Adarsh and Adesh. Ashish sits third to the left of Alok. Ankur and

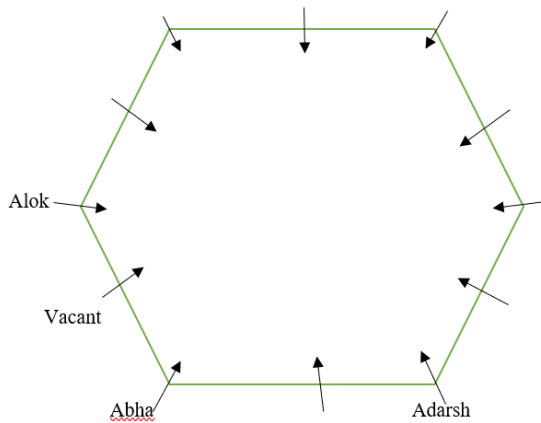
## IBPS Clerk Mains 2021 Memory Based Paper

Aditya are neighbours of Ashish. Adi sits immediately between Adesh and Aditya. Achal is not an immediate neighbour of Ankur. The two vacant seats are neither continuous nor at the corner.

### Solution:-

*Abha and Alok sits next to a vacant seat.*

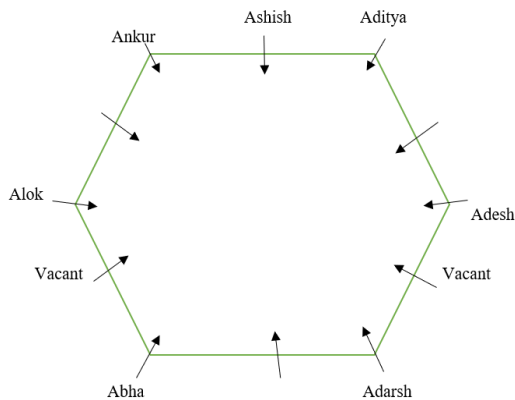
*Adarsh is second to right of Abha.*



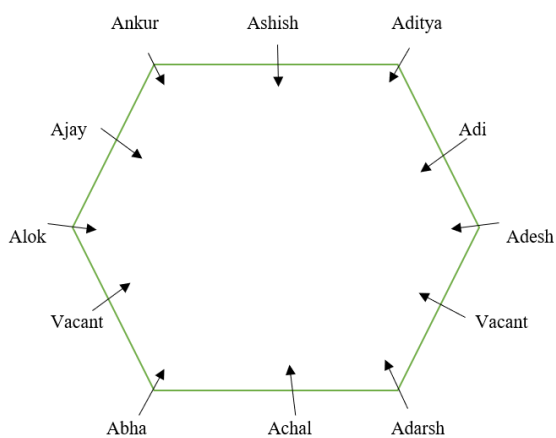
*Nobody sits between Adarsh and Adesh, who is right of Adarsh and one seat lies between Adarsh and Adesh. (Implies, there is vacant seat between Adarsh and Adesh)*

*Ashish sits third to the left of Alok and Ankur and Aditya are immediate neighbours of Ashish.*

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**Adi sits between Adesh and Aditya and Achal is not an immediate neighbour of Ankur**



Question No. 130

Whose seat is fourth to the right of Adarsh's seat?

**Options :**

1. Ajay
2. Alok
3. Abha
4. Vacant
5. Aditya

**Answer : Aditya**

**IBPS Clerk Mains 2021 Memory Based Paper**

Question No. 131

How many person sits between Achal and Aditya, from right of Achal?

**Options :**

1. 4
2. 3
3. More than 4
4. 2
5. None of these

**Answer : 3**

Question No. 132

What is the position of Adi with respect to left of Ajay?

**Options :**

1. Third to the right
2. Fourth to the right
3. Fourth to the left
4. Fifth to the left
5. None of these

**Answer : Fourth to the left**

Question No. 133

Who sits opposite to Alok?

**Options :**

1. Adi
2. Aditya
3. Adarsh
4. Adesh
5. None of these

**Answer : Adesh**

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Question No. 134

If seats are arranged according to dictionary starting from right of Abha, then how many members seats will remain unchanged?

**Options :**

1. 3
2. 6
3. 5
4. 4
5. 7

**Answer : 6**

**Direction:-** In the information given below consists of a question and a statement with two assumptions. You have to decide which of the assumptions implicits on the basis of statement provided.

Question No. 135

**STATEMENT :** Opening a cyber cafe in Buxar will be a wastage.

**ASSUMPTIONS: I** People in Buxar are illiterate.

**II** People living there don't believe in online services.

**Options :**

1. If only assumption I is implicit
2. If only assumption II is implicit
3. If either I or II is implicit
4. If both I and II are implicit
5. If neither I nor II are implicit

**IBPS Clerk Mains 2021 Memory Based Paper**

**Answer : If neither I nor II are implicit**

**Direction:-** Eight singers i.e. Pratyush, Vishesh, Aman, Anant, Priyanshu, Yash, Achal and Nitin who have their concert on different dates i.e. 17th and 24th of different months January, April, July and September but not necessarily in the same order. Each of the concerts was attended by different number of people and the total of number of people who attended these concerts is 142k (where K is constant).

Three concerts were held between the concert of singer Yash and the one whose concert is attended by 10k people. Yash's concert held in the month having 30 days. The concert which held last was attended by 12k people. Three concerts were held between the concerts of singer Aman and singer Vishesh, whose concert was attended by 1k people less than the people who attended Pratyush's concert. The number of people who attended Pratyush's concert is 6k more than the number of people who attended Nitin's concert. Pratyush and Nitin have their concerts in the same month. The one whose concert was held immediately after Nitin was attended by 20k people. More than three concerts were held between Aman and the one whose concert was attended by 20k people. Pratyush's concert was attended by more than 20k people. Total number of persons who attended the concert of Achal and Aman is 27k. Vishesh and Achal have concerts on the same date. Total number of people who attended the concerts of Anant and Achal is 32k. Only one concert held between the concerts of Anant and Priyanshu. Total number of people who attended the concerts of singers Pratyush, Yash and Vishesh is 69k. The difference between the number of people who attended the concerts of singers Nitin and Anant is 2k.

**Solution:-**

**Three concerts were held between the concert of singer Yash and the one whose concert is attended by 10k people. Yash's concert held in the month having 30 days. The concert which held last was attended by 12k people.**

## IBPS Clerk Mains 2021 Memory Based Paper

Month	Case 1		Case 2		Case 3	
	17th	24th	17th	24th	17th	24th
January						
April	Yash			10k	10k	
July						
September	10k	12k		Yash(12k)	Yash	12k

The number of people who attended Pratyush's concert is 6k more than the number of people who attended Nitin's concert. Pratyush and Nitin have their concerts in the same month. The one whose concert was held immediately after Nitin was attended by 20k people. More than three concerts were held between Aman and the one whose concert was attended by 20k people. Pratyush's concert was attended by more than 20k people.

Total number of people who attended the concerts of singers Pratyush, Yash and Vishesh is 69k. Three concerts were held between the concerts of singer Aman and singer Vishesh. So, case 2 and case 3 gets eliminated. Vishesh concert was attended by 1k people less than the people who attended Pratyush's concert. Vishesh and Achal have concerts on the same date.

Month	Case 1		<del>Case 2</del>		<del>Case 3</del>	
	17 <sup>th</sup>	24 <sup>th</sup>	17 <sup>th</sup>	24 <sup>th</sup>	17 <sup>th</sup>	24 <sup>th</sup>
January	Pratyush (25k)	Nitin	Aman		Aman	Aman
April	Yash (20k)	Vishesh (24k)		(10k)	(10K)	
July		Achal	Pratyush	Nitin	Pratyush	Nitin
September	(10k)	Aman (12k)	(20k)	Yash (12k)	Yash (20k)	(12k)

Total number of people who attended the concerts of Anant and Achal is 32k. Only one concert held between the concerts of Anant and Priyanshu. The difference between the number of people who attended the concerts of singers Nitin and Anant is 2k. Total number of persons who attended the concert of Achal and Aman is 27k.

**IBPS Clerk Mains 2021 Memory Based Paper**

Month	17th	24th
January	<u>Pratyush</u> (25k)	Nitin (19k)
April	Yash (20k)	<u>Vishesh</u> (24k)
July	Anant (17k)	<u>Achal</u> (15k)
September	<u>Priyanshu</u> (10k)	Aman (12k)

Question No. 136

Who among the following singer has his concert on 24th July?

**Options :**

1. Priyanshu
2. Achal
3. Pratyush
4. Anant
5. None of these

**Answer : Achal**

Question No. 137

How many singers concert held between Achal and Yash?

**Options :**

1. 3
2. 1
3. 2
4. 4
5. None of these

**Answer : 2**

Question No. 138

## IBPS Clerk Mains 2021 Memory Based Paper

Vishesh's concert was held on which of the following date?

**Options :**

1. 24th January
2. 17th July
3. 17th September
4. 24th September
5. None of these

**Answer : None of these**

Question No. 139

Which of the following pair of singers have concert in the same month?

**Options :**

1. Achal and Pratyush
2. Anant and Priyanshu
3. Yash and Priyanshu
4. Aman and Priyanshu
5. None of these

**Answer : Aman and Priyanshu**

Question No. 140

What is the total number of people who attended concert in July?

**Options :**

1. 35k
2. 69k
3. 32k
4. 44k

## IBPS Clerk Mains 2021 Memory Based Paper

5. None of these

**Answer : 32k**

**Direction:-** A set of 2 equations is given below. Answer the questions based on it using information given below:

$$x^2 - px + q = 0 \text{-----1)}$$

$$x^2 - (p - 2)x + (q - 4) = 0 \text{-----2)}$$

Equation 1) has 'm' and 3 as its roots while equation 2) has 'm' and 1 as its roots.

Question No. 141

Find the value of 'm'

**Options :**

1. 2
2. 3
3. 4
4. 1
5. None of these

**Answer : 2**

**From equation 1:**

**Product of roots:**

$$3m = q$$

**Sum of roots:**

$$m + 3 = p$$

**From equation 2:**

**Sum of roots:**

$$m + 1 = (p - 2)$$

**Product of roots:**

$$m = q - 4$$

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Now, putting the value of  $m = q - 4$  in  $3m = q$ , we get  
 $m = 2$

Question No. 142

Find the value of '2p + q'

**Options :**

1. 12
2. 10
3. 16
4. 11
5. 14

**Answer : 16**

we know the value of  $m = 2$

now,

$$m = q - 4$$

$$2 = q - 4$$

$$q = 6$$

$$\text{From, } m + 1 = (p - 2)$$

$$2 + 1 = (p - 2)$$

$$\Rightarrow p = 5$$

$$\text{Value of } 2p + q = 2 \times 5 + 6 = 16$$

Question No. 143

Another equation  $z^2 - 7z + 10 = 0$  is given. Which of the following is / are correct about it ?

1. Roots are less than that of equation 2)

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2. It has one root equal to value of 'm'
3. It has roots greater than (q - p)

**Options :**

1. only 1 and 2
2. only 1 and 3
3. only 2 and 3
4. All 1, 2 and 3
5. none of these

**Answer : only 2 and 3**

$$z^2 - 7z + 10 = 0$$

$$\Rightarrow z^2 - 5z - 2z + 10 = 0$$

$$\Rightarrow z^2 - 5z - 2z + 10 = 0$$

$$\Rightarrow z(z - 5) - 2(z - 5) = 0$$

$$\Rightarrow (z - 2)(z - 5) = 0$$

$$\Rightarrow z = 2 \text{ and } 5$$

comparing with the roots of equation 2, we can clearly see that roots of this equation is greater. Hence statement 1 is false.

**From 2nd statement:**

we know that  $m = 2$

so statement 2 is true.

**From 3rd statement:**

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*we know that  $q = 6$  and  $p = 5$*

$$q - p = 1$$

*Hence, statement 3 is also true.*

**Direction:-** Read the following data and answer the following questions:

In a class, students study at least one of three subjects - Maths, Science and Hindi. No student studies both Science and Maths but not Hindi. 4 students' study all of these subjects. Sum of number of students who study only Hindi and only Maths is 11. 40% of number of students who study only Science is equal to the number of students who study only Hindi. Number of students who study both Hindi and Science but not Maths is equal to thrice the number of students who study all these subjects. Number of students who study Hindi and Maths but not Science is 33.33% less than number of students who study Hindi and Science but not Maths. There is total 50 students in class.

**Solution:-**

*Let the number of students who study Hindi be 'x'.*

*so, number of students who study Maths =  $11 - x$*

*Number of students who study all the subjects = 4*

*Number of students who study Science be 'y'.*

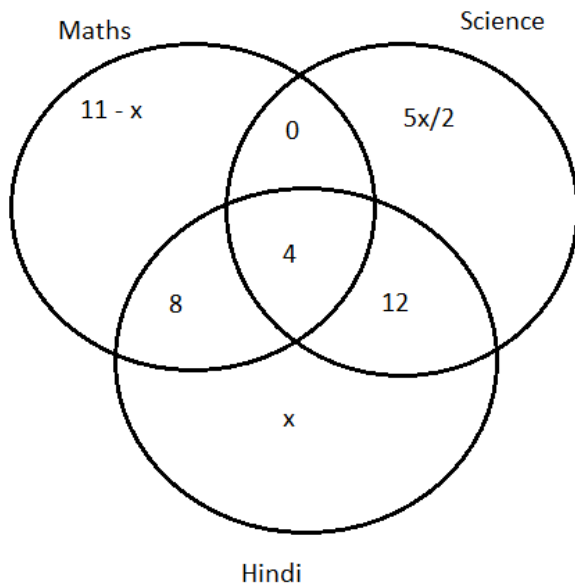
$$x = 2/5y$$

$$y = 5x/2$$

*Number of students who study both Hindi and Science but not Maths =  $3 \times 4 = 12$*

*Number of students who study Hindi and Maths but not Science = 12 of  $\{1-1/3\} = 12 \times 2/3 = 8$   
(33.33% means 1/3)*

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**Total number of students = 50**

**Therefore,**

$$11 - x + 5x/2 + x + 8 + 4 + 12 = 50$$

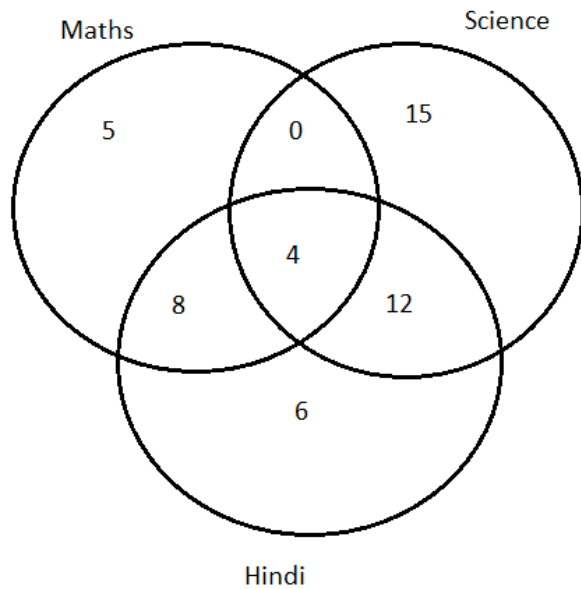
$$\Rightarrow 35 + 5x/2 = 50$$

$$\Rightarrow 5x/2 = 15$$

$$\Rightarrow x = 6$$

**Therefore, final data**

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Question No. 144

Find the number of students who study Maths only.

**Options :**

1. 4
2. 7
3. 6
4. 3
5. 5

**Answer : 5**

**Number of students who study Maths =  $11 - x = 11 - 6 = 5$**

Question No. 145

Find the number of students who study Science only.

**Options :**

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1. 10

2. 11

3. 15

4. 12

5. 13

**Answer : 15**

**Number of students who study Science = 15**

Question No. 146

Find the ratio of the number of students who study all the subjects to the number of students who study both Hindi and Maths.

**Options :**

1. 1 : 3

2. 1 : 4

3. 1 : 7

4. 1 : 2

5. 2 : 1

**Answer : 1 : 2**

**Required ratio = 4 : 8 = 1 : 2**

Question No. 147

## IBPS Clerk Mains 2021 Memory Based Paper

Number of students who study Maths is what percent more/less than the number of students who study Science only.

**Options :**

1. 61.66%
2. 66.66%
3. 63.66%
4. 65.66%
5. 60.66%

**Answer : 66.66%**

**Required% =  $(15 - 5)/15 \times 100 = 66.66\%$**

**Direction:-** There are two villages A and B. Ratio of population of A and B is 3: 2. Ratio of male to female in village A is X: Y and that in village B is Y: X. Difference between the number of males of city A and that of female of city B is 880.

Question No. 148

Find the number of males in city A.

**Options :**

1. 2040
2. 2645
3. 2640
4. 2600
5. 2660

**Answer : 2640**

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Given that, Ratio of population of A and B is 3: 2

Then, total number of males in village A =  $3X$

Total number of females in village A =  $3Y$

Total population in village A =  $3(X + Y)$

Total number of males in village B =  $2Y$

Total number of females in village B =  $2X$

Total population in village B =  $2(X + Y)$

Difference between number of males of city A and the females in city B = 880

$$3X - 2X = 880$$

$$X = 880$$

Therefore,

$$\text{Total number of males in village A} = 3X = 3 \times 880 = 2640$$

$$\text{Total number of females in village B} = 2X = 2 \times 880 = 1760$$

$$\text{Required number} = 2640$$

Question No. 149

Find the female in city B.

**Options :**

1. 1760
2. 1700
3. 1060
4. 1750
5. 1730

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**Answer : 1760**

**Given that, Ratio of population of A and B is 3: 2**

**Then, total number of males in village A = 3X**

**Total number of females in village A = 3Y**

**Total population in village A = 3(X + Y)**

**Total number of males in village B = 2Y**

**Total number of females in village B = 2X**

**Total population in village B = 2(X + Y)**

**Difference between number of males of city A and the females in city B = 880**

$$3X - 2X = 880$$

$$X = 880$$

**Therefore,**

$$\text{Total number of males in village A} = 3X = 3 \times 880 = 2640$$

$$\text{Total number of females in village B} = 2X = 2 \times 880 = 1760$$

**Required number = 1760**

Question No. 150

Number of females in city B is how much percent more/less than that of city A.

**Options :**

1. Cannot be determined
2. 25%
3. 12%

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4. None of these

5. 33.33%

**Answer : Cannot be determined**

**Given that, Ratio of population of A and B is 3: 2**

**Then, total number of males in village A = 3X**

**Total number of females in village A = 3Y**

**Total population in village A = 3(X + Y)**

**Total number of males in village B = 2Y**

**Total number of females in village B = 2X**

**Total population in village B = 2(X + Y)**

**Difference between number of males of city A and the females in city B = 880**

$$3X - 2X = 880$$

$$X = 880$$

**Therefore,**

$$\text{Total number of males in village A} = 3X = 3 \times 880 = 2640$$

$$\text{Total number of females in village B} = 2X = 2 \times 880 = 1760$$

**Required % = Cannot be determined**

Question No. 151

If population of female in village A is 120 more than that of males in same village. Then find the total population of village A.

**Options :**

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1. 5400
2. 5000
3. 5500
4. 5600
5. 5450

**Answer : 5400**

**Given that, Ratio of population of A and B is 3: 2**

**Then, total number of males in village A = 3X**

**Total number of females in village A = 3Y**

**Total population in village A = 3(X + Y)**

**Total number of males in village B = 2Y**

**Total number of females in village B = 2X**

**Total population in village B = 2(X + Y)**

**Difference between number of males of city A and the females in city B = 880**

$$3X - 2X = 880$$

$$X = 880$$

**Therefore,**

$$\text{Total number of males in village A} = 3X = 3 \times 880 = 2640$$

$$\text{Total number of females in village B} = 2X = 2 \times 880 = 1760$$

$$\text{Number of males in city A} = 2640$$

$$\text{Number of females in city A} = 2760$$

$$\text{Total population in city A} = 5400$$

## IBPS Clerk Mains 2021 Memory Based Paper

**Direction:-** A set of 2 number series is given below. Both series follow a similar pattern.  
**Answer the questions based on it using information given below:**

I: 5, 6, 13, 40, 161, 806

II: 2, p, q, r, s

Question No. 152

Find the value of 's'

**Options :**

1. 89
2. 90
3. 56
4. 77
5. 63

**Answer : 89**

**From series I:**

$$5 \times 1 + 1 = 6$$

$$6 \times 2 + 1 = 13$$

$$13 \times 3 + 1 = 40$$

$$40 \times 4 + 1 = 161$$

$$161 \times 5 + 1 = 806$$

**Same pattern we will follow in second series**

$$2 \times 1 + 1 = 3 (p)$$

$$3 \times 2 + 1 = 7 (q)$$

$$7 \times 3 + 1 = 22 (r)$$

$$22 \times 4 + 1 = 89 (s)$$

**Value of s = 89**

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 153

If the  $n$ th term of series II) is 2677, then, find the value of 'n'

**Options :**

1. 5
2. 6
3. 3
4. 2
5. 7

**Answer : 6**

**From series I:**

$$5 \times 1 + 1 = 6$$

$$6 \times 2 + 1 = 13$$

$$13 \times 3 + 1 = 40$$

$$40 \times 4 + 1 = 161$$

$$161 \times 5 + 1 = 806$$

**Same pattern we will follow in second series**

$$2 \times 1 + 1 = 3 (p)$$

$$3 \times 2 + 1 = 7 (q)$$

$$7 \times 3 + 1 = 22 (r)$$

$$22 \times 4 + 1 = 89 (s)$$

**Therefore,**

$$2 \times 1 + 1 = 3$$

$$3 \times 2 + 1 = 7$$

$$7 \times 3 + 1 = 22$$

$$22 \times 4 + 1 = 89$$

$$89 \times 5 + 1 = 446$$

$$446 \times 6 + 1 = 2677$$

$$n = 6$$

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 154

Find the value of  $(r - pq)$

**Options :**

1. 0
2. 1
3. 3
4. 4
5. 2

**Answer : 1**

**From series I:**

$$5 \times 1 + 1 = 6$$

$$6 \times 2 + 1 = 13$$

$$13 \times 3 + 1 = 40$$

$$40 \times 4 + 1 = 161$$

$$161 \times 5 + 1 = 806$$

**Same pattern we will follow in second series**

$$2 \times 1 + 1 = 3 (p)$$

$$3 \times 2 + 1 = 7 (q)$$

$$7 \times 3 + 1 = 22 (r)$$

$$22 \times 4 + 1 = 89 (s)$$

**Therefore,**

$$\Rightarrow 22 - (3 \times 7)$$

$$\Rightarrow 22 - 21 = 1$$

## IBPS Clerk Mains 2021 Memory Based Paper

**Direction:-** There are 3 vessels named - A, B and C. All contain mixture of milk, water and juice. Vessel B contains mixture of volume 150 liters. Ratio of juice and water in vessel B is 3: 2 while that of milk and water is 1: 2. Water in vessel B is 66.67% more than juice in vessel C. Juice in vessel A is 80% of total juice in vessels B and C taken together. Water in vessel C is 20% less than juice in vessel B. In vessel A, ratio of water and juice is 5: 6. Ratio between milk and water in vessel C is 5:4. Milk in vessel A is 2% less than total milk in vessels B and C together.

### Solution

*Ratio of juice and water in vessel B = 3 : 2*

*Ratio of milk and water in vessel B = 1 : 2*

*Therefore,*

*Ratio of milk, water and juice = 1 : 2 : 3*

*Milk in vessel B =  $\frac{1}{6} \times 150 = 25$  L*

*Water in vessel B =  $\frac{2}{6} \times 150 = 50$  L*

*Juice in vessel B =  $\frac{3}{6} \times 150 = 75$  L*

*Water in vessel B =  $(\frac{2}{3} + 1) \times$  Juice in vessel C*

*Juice in vessel C =  $(50 \times 3)/5 = 30$  L*

*Juice in vessel A = 80% of  $(75 + 30) = 0.8 \times 105 = 84$  L*

*Water in vessel C = 80% of Juice in vessel B =  $0.80 \times 75 = 60$  L*

*Ratio of water and juice in vessel A = 5:6*

*Juice in vessel A = 84 L*

*Therefore,*

*Water in vessel A =  $\frac{5}{6} \times 84 = 70$  L*

*Ratio between milk and water in vessel C = 5 : 4*

*Milk in vessel C =  $60 \times \frac{5}{4} = 75$  L*

*Milk in vessel A =  $\frac{98}{100} \times (25 + 75) = 98$  L*

*Therefore,*

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	Milk	Water	Juice	Total
A	98	70	84	252
B	25	50	75	150
C	75	60	30	165

Question No. 155

Find the ratio between total milk in vessel A and B together and water in vessel B and C together.

**Options :**

1. 123 : 111
2. 110 : 111
3. 123 : 110
4. 110 : 123
5. 103 : 110

**Answer : 123 : 110**

**required ratio =  $(98 + 25) : (50 + 60) = 123 : 110$**

Question No. 156

If 36 liters mixture from vessel A is taken out, then, find the difference between juice of vessel A and vessel B.

**Options :**

1. 2
2. 1
3. 5
4. 4
5. 3

**Answer : 3**

**IBPS Clerk Mains 2021 Memory Based Paper**

**Ratio of mixture in vessel A = 98 : 70 : 84 = 7 : 5 : 6**

**36 liters of mixture is taken from vessel**

**18 (= 7 + 5 + 6) => 36**

**1 => 2**

**6 => 12**

**Therefore, 12 liters of Juice is taken by vessel A = 84 - 12 = 72**

**Therefore, required difference = 75 - 72 = 3**

Question No. 157

Find the sum of amount of milk of vessel B and vessel A together.

**Options :**

1. 113 liters
2. 103 liters
3. 123 liters
4. 120 liters
5. 125 liters

**Answer : 123 liters**

**Required sum = 25 + 98 = 123 liters**

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 158

From vessel B, 9 litres mixture is taken out, then, in next step, 18 litres mixture is again taken out from same vessel. In final step, 27 litres mixture is taken out from same vessel, then, find the difference between amount of milk and juice remained finally in this vessel.

**Options :**

1. 30 liters
2. 32 liters
3. 35 liters
4. 33 liters
5. 31 liters

**Answer : 32 liters**

**Total amount of mixture taken out in three steps =  $9 + 18 + 27 = 54$**

**Ratio of mixture in vessel B =  $25 : 50 : 75 = 1 : 2 : 3$**

**$6( = 1 + 2 + 3) = 54$**

**$1 = 9$**

**$3 = 27$  and  $1 = 9$**

**Therefore,**

**Juice remaining in vessel B =  $75 - 27 = 48$**

**Milk remaining in vessel B =  $25 - 9 = 16$**

**Therefore, required difference =  $48 - 16 = 32$  liters**

**IBPS Clerk Mains 2021 Memory Based Paper**

Question No. 159

There are two trains A and B. A start from point X at 8 AM towards point Y. Another train B starts at 9 AM from point X.

If they meet at 11 AM and speed of A is 24km/hr, while that of B is 36 km/hr. Find distance between X and Y.

**Options :**

1. 104 km
2. 144 km
3. 140 km
4. 141 km
5. 143 km

**Answer : 144 km**

**Speed of train A = 24 kmph**

**Speed of train B = 36 kmph**

**Time taken by train A to meet train B at 11 AM = 3 hrs**

**Time taken by train B to meet train A at 11 AM = 2 hr**

**Distance travelled by train A =  $3 \times 24 = 72$  km**

**Distance travelled by train B =  $2 \times 36 = 72$  km**

**Therefore, total distance between X and Y =  $72 + 72 = 144$  km**

**IBPS Clerk Mains 2021 Memory Based Paper**

Question No. 160

Average age of A, B and C is 20 years. Average age of B and C was 12 years when A was born. If B is 21 years old, then, find the age of C, 6 years hence.

**Options :**

1. 28 years
2. 22 years
3. 27 years
4. 23 years
5. 25 years

**Answer : 27 years**

$$A + B + C = 60 \text{-----(i)}$$

$$(B + C) - A = 24 \text{-----(ii) (since A was born)}$$

$$B = 21 \text{ years}$$

Now, substituting the value of B + C in equation I, we get

$$\Rightarrow A + 24 + A = 60$$

$$\Rightarrow 2A = 36$$

$$\Rightarrow A = 18$$

$$\text{so, } B + C = 24 + 18 = 42$$

$$B = 21 \text{ years}$$

$$C = 21 \text{ years}$$

$$\text{Age of C, 6 years hence} = 21 + 6 = 27 \text{ years}$$

**IBPS Clerk Mains 2021 Memory Based Paper**

Question No. 161

A boat covers a certain distance upstream in 6 hrs and comes back to starting point with current in 2 hrs, If boat's upstream speed is 15 km/hr, then, find the distance travelled by boat in downstream in 7 hours?

**Options :**

1. 200 km
2. 211 km
3. 230 km
4. 110 km
5. 210 km

**Answer : 210 km****Time taken by boat upstream (u) = 6 hrs****Time taken by boat downstream (v) = 3 hrs****Speed of boat in upstream = 15 km/h****Distance travelled by boat in upstream =  $15 \times 6 = 90$  km****we know that,**

$$u + v = 90/3 = 30$$

$$u - v = 15$$

**Distance travelled by boat downstream =  $7 \times 30 = 210$  km**

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 162

An article is marked up by P% above the cost price. If shopkeeper offers discount of 25% and still earns a profit of 35%. For earning a profit of 71%, how much discount should be offered by shopkeeper?

**Options :**

1. 6%
2. 4%
3. 5%
4. 9%
5. 10%

**Answer : 5%**

*Let MP = 100x, then SP = 75x*

*CP × (135/100) = 75x*

*CP = 500x/9*

*Now, 71% of profit is given in new CP.*

*(500x/9) × (171/100) = SP*

*new SP = 95x*

*Therefore,*

*D% = (100x - 95x)/100 × 100 = 5%*

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 163

A two-digit number decreases by 18 when its both digits are written in reverse order. If unit digit of original number is equal to the unit digit of 226. Find the product of both digits of the number?

**Options :**

1. 24
2. 14
3. 28
4. 30
5. 22

**Answer : 24**

*Let the number be  $x$  and  $y$  and for two digits =  $10x + y$*

*so, ATQ*

$$\Rightarrow (10x + y) - (10y - x) = 18$$

$$\Rightarrow 9x - 9y = 18$$

$$\Rightarrow x - y = 2$$

$$\text{unit digit of } 22^6 = 4$$

$$\text{so, } y = 4$$

$$x - y = 2$$

$$\text{so, } x = 6$$

*Therefore, product of  $x$  and  $y = 4 \times 6 = 24$*

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 164

Average weight of 5 students in a class increases by 4 kg when weight of teacher is also included. If sum of average weight of 5 students and weight of teacher is 104 kg. Find the weight of teacher?

**Options :**

1. 64
2. 60
3. 63
4. 65
5. 59

**Answer : 64**

*Let the average weight of class be  $x$ .*

*and weight of teacher be  $t$ .*

*so, Total weight of 5 students =  $5x$*

*Now, average weight is also included then,*

$$(5x + t)/6 = x + 4$$

$$5x + t = 6x + 24$$

$$t - x = 24$$

$$t = x + 24 \text{-----}(i)$$

**AQT,**

$$x + t = 104$$

$$2t - 24 = 104$$

$$t = 64$$

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 165

$x$  men can finish a work in  $y$  days.  $0.9x$  women can finish  $\frac{1}{3}$ rd of the same work in  $(y - 8)$  days. If  $0.8x$  women can complete  $\frac{1}{3}$ rd work in 36 days. Find  $0.5x$  men can finish one-fourth of the same work in how many days?

**Options :**

1. 22 days
2. 23 days
3. 20 days
4. 21 days
5. 27 days

**Answer : 20 days**

*We can see that  $x$  is common in this question, so we will take  $x = 1$*

*Now according to question,*

$$1 M = y \text{ days} \text{-----}(i)$$

$$0.9 W = 3 (y - 8) \text{ days } \text{-----}(ii)$$

$$0.8 W = 36 \times 3 = 108 \text{ days} \text{-----}(iii)$$

*Now, equating equation (ii) and (iii)*

$$\Rightarrow 0.9 W \times 3(y - 8) = 0.8 \times 108$$

$$\Rightarrow y - 8 = 32$$

$$\Rightarrow y = 40$$

*1 man can do a piece of work in 40 days*

*0.5 men can complete  $\frac{1}{4}$ <sup>th</sup> of the work in  $\frac{40}{4} = 10$  days*

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 166

A man spends 25% of his monthly salary on Rent and 32% on Groceries. He invest remaining monthly salary in the ratio of 11: 5 in Mutual Funds and Fixed Deposits, If difference between his yearly mutual funds and fixed deposit amount is Rs 77400, then, find the amount he spends each month on Groceries products.

**Options :**

1. Rs. 12800
2. Rs. 12000
3. Rs. 12300
4. Rs. 12500
5. Rs. 12820

**Answer : Rs. 12800**

*Let the monthly income be 100%*

*Total monthly salary spends on rent and groceries = 57%*

*Remaining salary = (100 – 57)% = 43%*

*ratio between mutual fund and fixed deposit = 11 : 5*

*Monthly income = 77400/12 = 6450*

*difference between mutual fund and fixed deposit ratio = 6*

*Therefore,*

*6 ≡ 6450*

*1 ≡ 1075*

*1075 × 16(11 + 5) ≡ 43%*

*(1075 × 16)/43% ≡ 32%*

*1 ≡ {(1075 × 16)/43%} × 32% = Rs. 12800*

**IBPS Clerk Mains 2021 Memory Based Paper**

Question No. 167

A bag has balls of three colours. It has 8 red balls, x green balls and y blue balls, If probability of picking one green ball and that of picking one blue ball out of bag is equal. Then, find the number of blue balls if probability of picking one red ball is  $\frac{1}{2}$ .

**Options :**

1. 3
2. 2
3. 4
4. 5
5. 1

**Answer : 4****Number of green balls and y balls are same in the bag**

$${}^8C_1 / (x+y+8) C_1 = \frac{1}{2}$$

**here  $x = y$** 

$$8/(2x + 8) = \frac{1}{2}$$

$$x = 4$$

**so, number of blue balls = 4**

**Direction:-** In each of the following questions, read the given statements and compare the two given quantities on its basis.

Give answer:

1. Quantity I > Quantity II
2. Quantity I < Quantity II
3. Quantity I  $\geq$  Quantity II
4. Quantity I  $\leq$  Quantity II
5. Quantity I = Quantity II or relation cannot be established.

**IBPS Clerk Mains 2021 Memory Based Paper**

Question No. 168

Quantity I:  $x(2x - 1) = 3$ Quantity II:  $y - 2 = \sqrt{625}$ **Options :**

1. 2

2. 1

3. 3

4. 5

5. 4

**Answer : 5****Quantity I:  $x(2x - 1) = 3$** 

$$2x^2 - x - 3 = 0$$

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

$$\Rightarrow x(2x - 3) + 1(2x - 3) = 0$$

$$\Rightarrow (x + 1)(2x - 3) = 0$$

$$\Rightarrow x = -1, 3/2$$

**Quantity II:  $y^2 = \sqrt{625}$** 

$$1/y^2 = 25$$

$$y = +1/5, -1/5$$

**Hence, Quantity I = Quantity II or relation cannot be established.**

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 169

A man invests Rs X in a scheme at 12% rate of interest for 8 years. After 8 years he reinvests the amount received at same rate of interest for same time duration. If interest received from reinvestment is Rs 5730.40 more than Rs X. Find the value of X?

**Options :**

1. 6000
2. 6700
3. 6500
4. 6800
5. 6550

**Answer : 6500**

*Let the principal be Rs. 100x.*

$$SI = (100x \times 12 \times 8)/100 = 96x$$

$$Amount = 100x + 96x = 196x$$

*Therefore, ATQ*

$$(196x/100) \times (96/100) - X = 5730.40$$

$$x\{(196 \times 96 - 10000)/10000\} = 5730.40$$

$$so, x = 6500$$

**IBPS Clerk Mains 2021 Memory Based Paper**

**Direction:-** In each of the following questions, read the given statements and compare the two given quantities on it basis.

Give answer:

1. Quantity I > Quantity II
2. Quantity I < Quantity II
3. Quantity I  $\geq$  Quantity II
4. Quantity I  $\leq$  Quantity II
5. Quantity I = Quantity II or relation cannot be established.

Question No. 170

A's age x years ago is equal to B's age after x years, Present age of C is twice the present age of B.

Age of C before X years is equal to A's age after 2x years.

Quantity I: 6 years

Quantity II: Difference between present age of A and C.

**Options :**

1. 1
2. 2
3. 5
4. 4
5. 3

**Answer : 5**

## IBPS Clerk Mains 2021 Memory Based Paper

ATQ,

$$A - x = B + x$$

$$A - B = 2x \text{-----(i)}$$

$$C = 2B \text{-----(ii)}$$

$$C - x = A + 2x$$

$$C - A = 3x \text{-----(iii)}$$

We have four variables A, B, C and x, but we have only 3 equations. So, answer cannot be determined.

so, Quantity I = Quantity II or relation cannot be established.

Question No. 171

A person took a loan of Rs 1500 from an investor for at 20% p.a. on compound interest for 2 years. But he paid only 80% of amount after 2 years. And investor put some penalty on remaining amount. He paid Rs 520 with penalty amount after some time. Hence, find the value of penalty amount?

**Options :**

1. Rs. 80
2. Rs. 81
3. Rs. 82
4. Rs. 83
5. Rs. 84

**Answer : Rs. 80**

**P = Rs. 1500**

**R = 20%**

**Therefore, total amount which has to be paid =  $1500 \times 144/100 = Rs. 15 \times 144$**

**Actual amount paid =  $15 \times 144 \times 4/5 = Rs. 432$**

**But after penalty amount paid = Rs. 520**

**Therefore, penalty given by person =  $520 - 432 = Rs. 80$**

**IBPS Clerk Mains 2021 Memory Based Paper**

**Direction:-** In each of the following questions, read the given statements and compare the two given quantities on it basis.

Give answer:

1. Quantity I > Quantity II
2. Quantity I < Quantity II
3. Quantity I  $\geq$  Quantity II
4. Quantity I  $\leq$  Quantity II
5. Quantity I = Quantity II or relation cannot be established.

Question No. 172

A person offers same discount percent on two articles X and Y. if he marks up articles by 40% and 15% respectively above the cost price and selling price of both articles is Rs 280 and Rs 276 respectively.

Quantity I: Cost Price of Article Y.

Quantity II: Marked price of Article X.

**Options :**

1. 5
2. 2
3. 1
4. 3
5. 4

**Answer : 2**

## IBPS Clerk Mains 2021 Memory Based Paper

CP of article x = 100x

CP of article y = 100y

MP of article x = 140x

MP of article y = 115y

Discount % is same for both, therefore

$$\Rightarrow 280 \text{ (SP)} = 140x \times \{(100-d)/100\}$$

$$\Rightarrow \{(100-d)/100\} = 2/x \text{-----(i)}$$

$$\Rightarrow 276 \text{ (SP)} = 115y \times \{(100-d)/100\}$$

$$\Rightarrow \{(100-d)/100\} = 12/5y \text{-----(ii)}$$

equate i and ii

$$2/x = 12/5y$$

$$y/x = 6/5$$

Quantity I:

CP of article y = Rs. 600

Quantity II:

MP of article x = Rs. 700

Quantity I < Quantity II

**IBPS Clerk Mains 2021 Memory Based Paper**

Question No. 173

Ratio of area of a circle and a rectangle is 11: 15. If Breadth of rectangle is twice the radius of circle.

Sum of length and breadth of rectangle is 58 cm.

Quantity I: 600 cm<sup>2</sup>.

Quantity II: Area of rectangle.

**Options :**

1. 5
2. 1
3. 2
4. 3
5. 4

**Answer : 2**

**Given that,**

$$\pi r^2 / lb = 11/15$$

$$22/7 \times b^2/4 \times 1/lb = 11/15$$

$$b/l = 14/15$$

$$14x + 15x = 58$$

$$29x = 58$$

$$x = 2$$

**Therefore,  $b = 28$ ,  $l = 30$  and  $r = 14$**

**Area of rectangle =  $28 \times 30 = 840$**

**Therefore, Quantity I < Quantity II**

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 174

Pipe A can fill half of the tank in 6 hrs 2 min- Pipe B can fill the same tank completely in 18 hrs 5 min while pipe C can empty the fully filled tank in 9 hrs, If all pipes are opened simultaneously then in how much time 80% of tank will be filled? (approximately)

**Options :**

1. 27
2. 26
3. 23
4. 25
5. 29

**Answer : 29**

*A can fill half of the tank in 6 hrs*

*so, A can fill the full tank in 12 hrs*

*B can fill the tank in 18 hrs*

*C can empty the tank in 9 hrs*

*Total capacity of tank = 36 unit (LCM of 12, 18 and 9)*

*A can fill the tank in 1 hr = +3*

*B can fill the tank in 1 hr = +2*

*C can empty the tank in 1 hr = -4*

*Total tank filled in 1 hr = 3 + 2 - 4 = 1 unit*

*1%  $\equiv$  36 unit*

*80%  $\equiv$  36  $\times$  80/100 = 29 units*

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 175

A and B invest in a business in the ratio of 2:3, B left the business after X months, C joins the business with twice investment as compared to that of B. C invests for 2 months more than as compared to B. After a year, C receives  $\frac{5}{9}$ <sup>th</sup> share of total profit. Find the time for which B was there in the business

**Options :**

1. 10
2. 12
3. 7
4. 8
5. 6

**Answer : 8**

**According to question:**

**Ratio of investment of A, B and C =  $2 \times 12 : 3x : 6(x + 2)$**

**C receives  $\frac{5}{9}$ <sup>th</sup> of total shares, means shares of C = 5 and that of A + B = 4**

**Therefore,**

$$\Rightarrow \frac{6(x + 2)}{24 + 3x} = \frac{5}{4}$$

$$\Rightarrow 24(x + 2) = 120 + 15x$$

$$\Rightarrow 24x + 48 = 15x + 120$$

$$\Rightarrow 9x = 72$$

$$\Rightarrow x = 8$$

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 176

A, B and C invest in a business, A invests twice as compared to B and C invests 90% more than A's investment, if all invest for same time duration, then, find the profit share of A, out of total profit, which is Rs 2109.

**Options :**

1. Rs. 620
2. Rs. 600
3. Rs. 625
4. Rs. 650
5. Rs. 625

**Answer : Rs. 620**

**Let the investment of B be Rs. 5**

**Investment of A = Rs. 10**

**Investment of C = Rs. 19 (1.9 × 10)**

**Total profit Rs. 2109**

**Share of A =  $\frac{2109}{34} \times 10 = \text{Rs. } 620$**

**Direction:- In each of the following questions, read the given statements and compare the two given quantities on it basis.**

**Give answer:**

1. Quantity I > Quantity II
2. Quantity I < Quantity II
3. Quantity I ≥ Quantity II
4. Quantity I ≤ Quantity II
5. Quantity I = Quantity II or relation cannot be established

**IBPS Clerk Mains 2021 Memory Based Paper**

Question No. 177

I:  $2(3x + y) = \sqrt{32}$

II:  $2(2x + 3y/2) = \sqrt{32}$

Quantity I:  $x + y$

Quantity II: 2

**Options :**

1. 2
2. 1
3. 5
4. 3
5. 7

**Answer : 2**

**From equation I:**

$$\Rightarrow 2^{(3x + y)} = \sqrt{32}$$

$$\Rightarrow 2^{(3x + y)} = (2)^{5/2}$$

$$\Rightarrow 3x + y = 5/2$$

$$\Rightarrow 6x + 2y = 5 \text{-----(1)}$$

**From equation II:**

$$\Rightarrow 2^{(2x + 3y/2)} = \sqrt{32}$$

$$\Rightarrow 2^{(2x + 3y/2)} = (2)^{5/2}$$

$$\Rightarrow 2x + 3y/2 = 5/2$$

$$\Rightarrow 4x + 3y = 5 \text{-----(2)}$$

$$6x + 2y = 4x + 3y$$

$$2x = y$$

$$x = y/2$$

$$6 \times y/2 + 2y = 5$$

$$y = 1$$

$$x = 1/2$$

**Quantity I:**

$$x + y = 1/2 + 1 = 3/2$$

**Quantity I < Quantity II**

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 178

Cost price of an article is Rs X and marked price is 400% more than cost price. To gain profit of 100%, what percent of discount should be offered on this particular article.

**Options :**

1. 65%
2. 63%
3. 60%
4. 62%
5. 61%

**Answer : 60%**

$$CP = x$$

$$MP = 5x$$

$$SP = 2x$$

$$D\% = (5x - 2x)/5x \times 100 = 60\%$$

Question No. 179

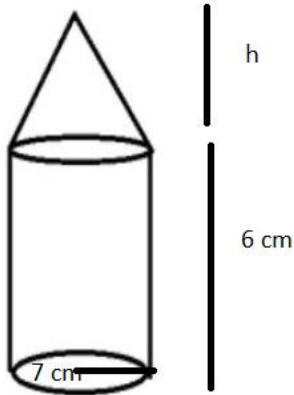
A cylinder of radius 7 cm is surmounted completely by a cone of same radius. Height of cylinder is 6 cm. Find the height of cone if volume of entire shape 1078 cubic cm.

**Options :**

1. 1
2. 3
3. 5
4. 9
5. None of these

**Answer : 3**

IBPS Clerk Mains 2021 Memory Based Paper



$$\text{Volume of cylinder} = \pi r^2 h$$

$$\text{Volume of cylinder} = \frac{1}{3} \times \pi r^2 h$$

$$\text{Total volume given} = 1078$$

$$\Rightarrow \pi r^2 h + \frac{1}{3} \times \pi r^2 h = 1078$$

$$\Rightarrow 22/7 \times 49 \times (6 + 1/3 \times h) = 1078$$

$$\Rightarrow (6 + 1/3 \times h) = 1078/154$$

$$\Rightarrow h = 3$$

Question No. 180

$$\sqrt{100.19} \times \sqrt{25.21} + (3.13)^3$$

Options :

1. 77
2. 72
3. 70
4. 71
5. None of these

**IBPS Clerk Mains 2021 Memory Based Paper**

**Answer : 77**

$$\Rightarrow \sqrt{100.19} \times \sqrt{25.21} + (3.13)^3$$

$$\Rightarrow \sqrt{100} \times \sqrt{25} + (3)^3$$

$$\Rightarrow 10 \times 5 + 27 = 77$$

**Direction:-** What approximate value should come in the following question.

Question No. 181

$$(1/3.94) \times (6.08/18.13) \times 21.09 + 8.12 = ?$$

**Options :**

1. 10

2. 19

3. 15

4. 20

5. 11

**Answer : 11**

$$\Rightarrow (1/3.94) \times (6.08/18.13) \times 21.09 + 8.12 = ?$$

$$\Rightarrow (1/4) \times (6/18) \times 21 + 8 = ?$$

$$\Rightarrow 7/4 + 8 = 11$$

**IBPS Clerk Mains 2021 Memory Based Paper**

Question No. 182

$$3\sqrt[3]{216.68} + 3\sqrt[3]{343.8} + 3\sqrt[3]{625.66} = ?$$

**Options :**

1. 38
2. 36
3. 37
4. 32
5. 35

**Answer : 38**

$$\Rightarrow \sqrt[3]{216.68} + \sqrt[3]{343.8} + \sqrt[3]{625.66} = ?$$

$$\Rightarrow \sqrt[3]{216} + \sqrt[3]{343} + \sqrt[3]{625} = ?$$

$$\Rightarrow 6 + 7 + 25 = 38$$

**Direction:-** In the following questions, two equations I and II are given. You have to solve both the equations and give answer.

- (i) if  $x > y$
- (ii) if  $x \geq y$
- (iii) if  $x < y$
- (iv) if  $x \leq y$
- (v) if  $x = y$  or the relationship cannot be established

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 183

I.  $2x^2 - 17x + 36 = 0$

II.  $y^2 - 3y - 10 = 0$

**Options :**

1. 1
2. 2
3. 3
4. 4
5. 5

**Answer : 5**

**From I:**

$$\Rightarrow 2x^2 - 17x + 36 = 0$$

$$\Rightarrow 2x^2 - 9x - 8x + 36 = 0$$

$$\Rightarrow x(2x - 9) - 4(2x - 9) = 0$$

$$\Rightarrow (x - 4)(2x - 9) = 0$$

$$\Rightarrow x = 4, 4.5$$

**From II:**

$$\Rightarrow y^2 - 3y - 10 = 0$$

$$\Rightarrow y^2 - 5y + 2y - 10 = 0$$

$$\Rightarrow y(y - 5) + 2(y - 5) = 0$$

$$\Rightarrow (y + 2)(y - 5) = 0$$

$$\Rightarrow y = -2, 5$$

**Therefore, the relationship cannot be established**

**Alternate Method:**

**if signs of quadratic equation is - ve and +ve respectively then the roots of equation will be +ve and +ve.**

**So, roots of first equation =  $x = 4, 9/2$**

**if signs of quadratic equation is - ve and -ve respectively then the roots of equation will be +ve and -ve. (note: +ve sign will come in larger root)**

**So, roots of second equation =  $y = -2, 5$**

**After comparing we can conclude that no relationship can be establish in  $x$  and  $y$ .**

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 184

Atul and Brijesh started a business by investing Rs 16,000 and Rs 20,000 respectively. At the end of 4th month of the business, Chetan joins with Rs 18,000. At the end of 6th month, Brijesh quits and withdraws all his invested amount and Chetan invests Rs 2,000 more. At the end of 10th month, Brijesh rejoins with the same amount of investment. If profit at the end of the year is Rs 25,400, what is Brijesh's share in the profit?

**Options :**

1. Rs 10,000
2. Rs 8,000
3. Rs 12,000
4. Rs 16,000
5. None of these

**Answer : Rs 8,000**

**Ratio of Atul : Brijesh : Chetan's investments =**

$$(16,000 \times 12) : (20,000 \times 6 + 20,000 \times 2) : (18,000 \times 2 + 20,000 \times 6) = 1,92,000 : 1,60,000 : 1,56,000 = 48 : 40 : 39$$

**Net profit after a year = Rs 25,400(given)**

$$\text{Brijesh's share} = \frac{40}{48 + 40 + 39} \times 25,400 = \frac{40}{127} \times 25,400 = \text{Rs } 8,000$$

**IBPS Clerk Mains 2021 Memory Based Paper**

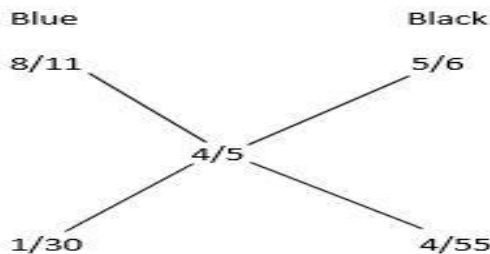
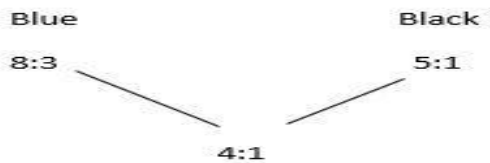
Question No. 185

There are two container of different colour Blue and Black. Both contain a mixture of petrol and water. In the Blue container the ratio of petrol and water is 8:3 and in the Black container the ratio is 5:1. A 35 litre cask is filled from these containers so as to contain a mixture of petrol and water in the ratio 4:1. Find how many litres are taken from the Blue container.

**Options :**

1. 15 litre
2. 11 litre
3. 25 litre
4. 13 litre
5. None of these

**Answer : 11 litre**



**11 : 24**

**Total unit = 11 + 24 = 35**

**35 unit = 35 litre**

**1 unit = 1 litre**

**Therefore, required answer = 11 × 1 = 11 litres**

**IBPS Clerk Mains 2021 Memory Based Paper**

Question No. 186

The speed of the boat in still water is 10 km/h and the speed of the stream is 5 km/h. A boat goes 240 km downstream with its usual speed but at the time of returning the speed of the boat in still is doubled. Find the total time taken by boat to cover the whole distance.

**Options :**

1. 4 hours
2. 9 hours
3. 10 hours
4. 12 hours
5. None of these

**Answer : None of these****According to the question,**

$$\begin{aligned} \text{Required time} &= 240/(10 + 5) + 240/(20 - 5) \\ &= 240/15 + 240/15 \\ &= 16 + 16 = 32 \text{ hours} \end{aligned}$$

**Direction:-** In a chess match between two players, player A and player B, the probability that player A wins the first game is 0.5. If player A wins any game, the probability that he wins the next game is 0.9; otherwise the probability is 0.3.

Question No. 187

Find the probability that player A wins the first two games.

**Options :**

1. 0.35
2. 0.45
3. 0.43
4. 0.25
5. 0.55

**Answer : 0.45**

$$P(\text{Win first game}) \times P(\text{Win second game}) = 0.5 \times 0.9 = 0.45$$

## IBPS Clerk Mains 2021 Memory Based Paper

Question No. 188

Find the probability that player A wins exactly one of the first two games.

**Options :**

1. 0.2
2. 0.1
3. 0.7
4. 0.3
5. 0.5

**Answer : 0.2**

$$\text{Part 1} = \text{Won first} \times \text{Lost Second} = 0.5 \times (1 - 0.9) = 0.5 \times 0.1 = 0.05$$

$$\text{Part 2} = \text{Lost First} \times \text{Won second} = (1 - 0.5) \times 0.3 = 0.5 \times 0.3 = 0.15$$

$$P = 0.05 + 0.15 = 0.2$$

**Direction:-** In a bag there are three types of colored pens of Green, Blue and Black colors. The probability of selecting one green pen out of the total pen is  $\frac{1}{3}$  and the probability of selecting one black pen out of the total pen is  $\frac{2}{5}$ . The number of blue pens in the bag is 4.

Question No. 189

What are the total number of pens in the bag?

**Options :**

1. 28
2. 30
3. 15
4. 40
5. None of these

**Answer : 15**

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Let the total number of pens be 'x'.

$$1/3 + 2/5 + 4/x = 1$$

$$11x + 60 = 15x$$

$$x = 60/4$$

$$= 15$$

**Direction:-** In each of the following questions, a question is followed by three statements numbered I, II and III. Read all the statements and answer accordingly.

Question No. 190

What is the principal amount?

**Statement I:** The Simple Interest after 2 years on a certain sum at 10% p.a is Rs. 1200.

**Statement II:** The sum becomes double in 5 years in simple interest.

**Statement III:** The difference between simple & compound interest on a certain sum for 2 years is Rs. 500

**Options :**

1. Only I
2. All I, II and III together
3. II and III together
4. only I and either I or II
5. I or II and III

**Answer : only I and either I or II**

**From I:**  $SI = 1200$ , here  $R$  &  $T$  are given. So Principal can be found.

**From II:**  $P(100) \rightarrow 200$

**So interest % = 100% in 5 years**

**So rate = 20%**

**But we cannot find Principal by alone II.**

**From III:** Difference between Si & Ci for 2 years =  $PR \times R/100 \times 100$

**By using II & III , we can get the P.**