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DI Info Chart Questions for RBI Grade B, SBI Clerk Mains, IBPS Clerk Mains, RBI Assistant Mains Exams.

DI Info Chart No 53

Directions: Study the following information carefully and answer the questions given beside.

Rahim is an employee in TCS. In December 2019, his expenditure and savings are as follows:

He spends four times on house rent of what he spends on grocery in that month. One-fifth of his salary goes on these two items only. He spends a total of Rs. 10000 on school fee of his kids and house maid. He also gives Rs. 12000 to his younger brother who studies in college, which is thrice the amount he gives to house maid. Expenditure on petrol is Rs. 6000, and two-third of expenditure on petrol is equal to the expenditure on grocery. He also goes to the gym for which he pays half what he pays to his house maid. Whatever left after all this expenditure becomes his savings for December 2019.

1. In January 2020, his younger brother earns some money through a part time work at college so now he takes only Rs. 8000 in that month from Rahim. What is the savings of Rahim in January 2020?

A. Rs. 50000 B. Rs. 54000 C. Rs. 52000 D. Rs. 58000 E. None of these

2. Which of the following set contributes to the maximum expenditure?

A. Grocery, House maid, Petrol B. Gym, School fee, Grocery C. Petrol, Gym, House maid,
D. School fee, Petrol, Grocery E. Both option (B) and (C) are true.

3. If the expenditure in December 2019 was same for each month of the year 2019 and in the year 2019 he has to pay 15% income tax on total annual income, then what average amount he would have saved each month in the year 2019?

A. Rs. 35000 B. Rs. 420000 C. Rs. 42500 D. Rs. 46250 E. None of these

4. All his savings he made in the year 2021 he deposited in a bank on 1st January 2022, and similarly the savings in the year 2022, he deposited in the bank on 1st January 2023, both at 5% simple interest. If he withdraws all his money on 1st January 2024, what total amount as interest he will get from the bank? [Assuming his monthly savings remains the same as it was in December 2019]

A. Rs. 86000 B. Rs. 96000 C. Rs. 90000 D. Rs. 41400 E. None of these

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5. **Rahim's one of the friends Shyam also works at the same position and gets a salary equal to Rahim. Shyam has no kids and he has no younger brother like Rahim but Shyam sends Rs. 15000 to his parents each month. All other expenses of Shyam are the same as Rahim's. In December 2019, what percent more/less Shyam saves each month than Rahim?**

A. 16.67% less B. 10% less C. 6% more D. 16.67% more E. None of these

Correct Answers:

1	2	3	4	5
B	D	A	C	C

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Common explanation :

Expenditure on petrol is Rs. 6000, and since two-third of expenditure on petrol is equal to expenditure on grocery, we have

Expenditure on grocery is (2 / 3) × 6000 = Rs. 4000

He spend four times on house rent on what he spend on grocery in that month, means

Expenditure on house rent = 4 × 4000 = Rs. 16000

Expenditure on grocery + house rent = 4000 + 16000 = 20000

This is one-fifth of his salary, means his salary is = 5 × 20000 = Rs. 100000

He gives Rs. 12000 to his younger brother, which is thrice the amount he gives to house maid, means

Expenditure on house maid = Rs. (1 / 3) × 12000 = Rs. 4000

Expenditure on school fee + house maid = 10000

Expenditure on school fee + 4000 = 10000

Expenditure on school fee = Rs. 6000

He go to gym for which he pays half what he pays to his house maid = (1 / 2) × 4000 = Rs. 2000

We tabulate all this information as follows:

Items	Expenditure(Rs.)
House rent	16000
Grocery	4000
School fee	6000
House maid	4000
To brother	12000
Petrol	6000
Gym	2000
Total	50000
SALARY	100000
Savings = Salary – Total	50000

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Explanations :

1. His brother was earlier taking Rs. 12000 and now Rs. 8000, so Rahim now would save Rs. 4000. In his total savings of Rs. 50000 that we evaluated in common explanation, he would have Rs. (50000 + 4000) = Rs. 54000.

Hence, option B is correct.

2. We check each option one by one as follows.

(A) (Grocery = 4000) + (house maid = 4000) + (petrol = 6000) = 14000

(B) (Gym = 2000) + (school fee = 6000) + (Grocery = 4000) = 12000

(C) (Petrol = 6000) + (Gym = 2000) + (house maid = 4000) = 12000

(D) (school fee = 6000) + (petrol = 6000) + (Grocery = 4000) = 16000

Hence, option D is correct.

3. Total annual income = Rs. 100000 × 12

Income tax = 15% of Rs. 100000 × 12

Total savings in a month = Rs. 50000

Total savings in 2019 = Rs. 50000 × 12 (this include income tax yet to be paid)

After removing income tax he would save = Rs. 50000 × 12 – 15% of Rs. 100000 × 12 = 420000

Monthly average savings = 420000 / 12 = Rs. 35000

Hence, option A is correct.

4. Savings in the year 2021 = Rs. 50000 × 12

He put this amount at 5% SI for 2 years.

SI he will get on this = (Rs. 50000 × 12) × 5 × 2 / 100 = 5000 × 12 = 60000

Savings in the year 2022 = Rs. 50000 × 12

He put this amount at 5% SI for 1 year.

SI he will get on this = (Rs. 50000 × 12) × 5 × 1 / 100 = 5000 × 6 = 30000

Total amount = 60000 + 30000 = Rs. 90000

Hence, option C is correct.

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5. Rahim's monthly savings in December 2019 were Rs. 50000.

Shyam's expenses are similar to Rahim's except for two things.

Shyam has no kids, so no school fee, thus his savings = 50000 + 6000

Shyam send Rs. 15000 to his parents, but he doesn't have to send Rs. 12000 to his brother like Rahim send, so Shyam here has to spend Rs. 3000 more.

So, Shyam savings due to this thing would become 50000 + 6000 – 3000 = Rs. 53000.

So Shyam's savings are Rs. 3000 more than Rahim's. In percentage, it becomes

3000 / 50000 × 100 = 6%

Hence, option C is correct.

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