

bank po sample papers pdf free download Study Guide

bank po sample papers pdf free download: Your Ultimate Guide to Accessing Practice Materials for Banking Probationary Officer Exams

Preparing for the Bank Probationary Officer (PO) exam can be a challenging journey, but having the right resources can make all the difference. One of the most effective ways to enhance your preparation is by practicing with sample papers designed specifically for the exam. If you're searching for **bank po sample papers pdf free download**, you're in the right place. This article provides comprehensive guidance on where to find high-quality sample papers, how to utilize them effectively, and tips to ace your bank PO exam.

Why Are Sample Papers Essential for Bank PO Exam Preparation?

1. Familiarity with Exam Pattern and Syllabus

Sample papers mimic the actual exam format, helping candidates understand the types of questions asked, the marking scheme, and the time constraints. Regular practice reduces exam-day anxiety and boosts confidence.

2. Self-Assessment and Identifying Weak Areas

Practicing with sample papers allows aspirants to evaluate their strengths and weaknesses. This insight helps tailor the study plan to focus on areas that need improvement.

3. Time Management Skills

Timed practice sessions develop effective time management, ensuring candidates can complete all questions within the stipulated duration during the actual exam.

4. Enhancing Speed and Accuracy

Repeated practice sharpens problem-solving speed and accuracy, which are crucial for achieving a high score.

Where to Find Free Downloadable Bank PO Sample Papers PDF

1. Official Bank Websites

Most banking exams are conducted by institutions like SBI, IBPS, and RBI. Their official websites often provide sample papers and mock tests for aspirants.

- [SBI Careers](#)
- [IBPS Official Site](#)
- [RBI Official Site](#)

While direct downloadable PDFs may sometimes be limited, official sites often link to practice questions or online mock tests.

2. Educational and Banking Preparation Websites

Numerous dedicated portals provide free downloadable sample papers in PDF format, specifically curated for bank PO exams.

- [BankersAdda](#)
- [Adda247](#)
- [Guidely](#)
- [Gradeup](#)

These websites frequently update their repositories with new sample papers and mock tests aligned with the latest exam patterns.

3. Educational PDFs and E-Books Platforms

Platforms like Scribd, Course Hero, or even Google Drive shared folders often host free PDFs of practice papers shared by educators or previous candidates.

4. Online Forums and Communities

Communities such as Quora, Reddit, or Telegram groups dedicated to banking exam preparation often share PDFs of sample papers and study materials.

How to Download Bank PO Sample Papers PDF for Free

1. Search Strategically

Use specific keywords like "Bank PO sample papers PDF free download," "IBPS PO practice papers PDF," or "SBI PO previous year papers PDF" for targeted results.

2. Verify the Authenticity

Ensure that the source providing the PDF is legitimate and trustworthy to avoid outdated or incorrect materials.

3. Use Reliable Devices and Storage

Download PDFs on secure devices and save them in organized folders for easy access during your study sessions.

4. Keep Files Updated

Prefer PDFs that are recent and aligned with the latest exam pattern to ensure your preparation remains relevant.

Tips for Using Sample Papers Effectively

1. Create a Study Schedule

Allocate specific time slots for practicing sample papers, simulating real exam conditions.

2. Practice Regularly

Consistency is key. Regular practice helps reinforce concepts and improves problem-solving skills.

3. Analyze Your Performance

After each practice session, review your answers, identify mistakes, and understand the correct solutions.

4. Focus on Weak Areas

Spend extra time strengthening topics where you tend to make errors or take more time.

5. Simulate Exam Conditions

Attempt papers in a timed environment, free from distractions, to build stamina and focus.

Additional Resources to Complement Sample Papers

1. Previous Year Question Papers

Solving past exam papers provides insights into recurring questions and important topics.

2. Online Mock Tests

Many platforms offer free mock tests that simulate the actual exam environment, helping you gauge your readiness.

3. Study Materials and Notes

Combine practice with comprehensive study guides to strengthen your conceptual understanding.

Conclusion: Your Path to Success with Free Sample Papers

Accessing **bank po sample papers pdf free download** is an invaluable step in your banking exam preparation. By leveraging resources from official websites, educational portals, and online communities, you can build a robust practice regimen. Remember, consistent practice, self-assessment, and strategic study planning are the keys to cracking the bank PO exam. Download the PDFs, practice diligently, analyze your mistakes, and stay motivated. With dedication and the right resources, you can confidently aim for your dream banking career.

Good luck with your preparations!

Bank PO Sample Papers PDF Free Download: Your Ultimate Guide to Exam Preparation

In the fiercely competitive landscape of banking examinations, having access to high-quality practice material can make all the difference. Aspiring candidates often search for reliable resources that can simulate the actual exam environment, enhance their problem-solving skills, and boost confidence. One of the most sought-after resources in this regard is Bank PO sample papers in PDF format free of cost, which serve as invaluable tools for systematic preparation. This article aims to provide a comprehensive overview of the importance of these sample papers, how to utilize them effectively, and where to find genuine, free PDFs to aid your journey toward becoming a Probationary Officer (PO).

Why Are Bank PO Sample Papers Essential for Exam Preparation?

Before diving into the specifics of where to find these PDFs, it's crucial to understand their significance in the overall preparation strategy.

- Simulating the Actual Exam Environment

Sample papers mimic the structure, difficulty level, and time constraints of the real Bank PO examination. Practicing with these papers helps aspirants acclimate to the exam environment, reducing anxiety and improving time management.

- Identifying Strengths and Weaknesses

Regularly solving sample papers allows candidates to pinpoint areas where they excel or need improvement. This targeted approach enables focused revision, ensuring efficient use of preparation time.

- Enhancing Speed and Accuracy

Repeated practice with sample papers helps candidates develop faster problem-solving skills and accuracy, which are vital in a timed exam setting. Over time, this leads to better scores and higher chances of selection.

- Building Confidence

Consistency in practicing sample papers fosters confidence. When candidates are familiar with the question patterns and types, they approach the actual exam with a positive mindset.

Types of Sample Papers Available for Bank PO Exam Preparation

Understanding the variety of sample papers available can help aspirants plan their study schedule effectively.

a. Previous Years' Question Papers

These provide real insights into the types of questions asked, the difficulty level, and frequently tested topics. Analyzing these papers helps in strategizing preparation.

b. Model Test Papers

Designed by coaching institutes and experts, these are curated to reflect the current exam pattern and difficulty level. They often include questions that are likely to appear in upcoming exams.

c. Practice Sets

These are shorter, topic-specific papers aimed at honing skills in particular areas such as Quantitative Aptitude, Reasoning, or English Language.

d. Full-Length Mock Tests

Simulating the complete exam experience, these tests help aspirants build stamina and test their overall readiness.

How to Find Free Downloadable PDF Sample Papers for Bank PO?

Access to free, reliable PDFs can significantly streamline preparation. Below are some trusted sources and tips to find genuine sample papers.

- Official Banking Institution Websites

Many banking organizations or their examination authorities release sample questions or practice papers on their official portals. For example:

- Institute of Banking Personnel Selection (IBPS): IBPS periodically shares sample questions for IBPS PO exams.

- State Bank of India (SBI): SBI's official website offers sample papers for its exams.

- Reserve Bank of India (RBI): RBI also provides resources for aspirants.

Tip: Always prefer official sources to ensure authenticity and relevance to the latest pattern.

- Government and Banking Exam Preparation Portals

Numerous educational websites dedicated to banking exams offer free PDFs of sample papers. Examples include:

- Bankersadda (by Adda247): Offers free downloadable PDFs of practice papers for various banking exams.

- Gradeup (by Unacademy): Provides free sample papers and mock tests.

- Testbook: Offers free and paid mock tests, along with sample papers.

- Guidely: Known for comprehensive practice material.

Tip: Look for recent uploads to ensure the papers reflect the latest exam pattern.

- Educational Forums and Social Media Groups

Online forums like Quora, Reddit, and Facebook groups often share free resources, including PDFs. Members frequently exchange latest sample papers and preparation tips.

- YouTube Channels and Blogs

Many coaching institutes and educators upload free practice papers in PDF format linked in video descriptions or blog posts.

Best Practices for Using Bank PO Sample Papers Effectively

Merely downloading PDFs isn't enough; effective utilization is key. Here are some strategies:

- Create a Study Schedule

Allocate specific days for practicing sample papers, ensuring consistency. For example, dedicate certain days for full-length mock tests and others for topic-specific practice.

- Practice Under Timed Conditions

Simulate real exam conditions by setting time limits for each paper. This helps improve speed and accuracy.

- Analyze Performance Thoroughly

Post-practice, review your answers critically. Identify errors, understand solutions, and revise weak areas.

- Maintain a Error Log

Keep a record of mistakes made during practice. Revisiting this log helps prevent repeating errors in the actual exam.

- Combine Practice with Conceptual Clarity

Sample papers are most effective when complemented with thorough understanding of concepts. Use textbooks, online tutorials, and coaching guidance alongside practice.

Advantages of Using Free PDFs for Bank PO Preparation

Opting for free downloadable PDFs offers several benefits:

- Cost-Effective: Eliminates the need for expensive coaching materials.
- Accessible Anywhere: Can be downloaded and accessed offline at any time.
- Variety and Volume: Access to a broad range of questions and formats.
- Up-to-Date Content: Many resources are regularly updated to reflect current exam trends.

Caution and Tips for Selecting Quality Sample Papers

While numerous free resources are available, aspirants should exercise caution to avoid outdated or inaccurate material.

- Verify Source Credibility: Prefer official or reputed coaching sites.
- Check Date of Publication: Ensure materials are recent and reflect the latest exam pattern.
- Cross-Reference with Official Syllabi: Confirm that the sample papers cover current topics.
- Avoid Over-Reliance on One Source: Use multiple resources for comprehensive preparation.

Final Thoughts

Preparation for the Bank PO exam hinges on strategic practice, and bank po sample papers pdf free download plays a pivotal role in this. They serve as practical tools to familiarize candidates with the exam pattern, hone problem-solving skills, and build confidence. By leveraging trusted sources and adopting disciplined study habits, aspirants can maximize the benefits of these free resources. Remember, consistent practice combined with conceptual clarity paves the way to success in your banking career.

Embark on your journey today?download the best free sample papers, craft your study plan, and step confidently toward cracking the Bank PO exam. The pathway to your dream banking job is just a practice paper away!

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Bank reconciliation statement with question and solution

Bank Reconciliation Statement with Question and Solution

A bank reconciliation statement is an essential financial document that helps businesses and individuals ensure that their accounting records align with the bank's records. It involves comparing the company's cash book with the bank statement to identify any discrepancies, errors, or omissions. This process is crucial for maintaining accurate financial records, detecting fraud, and ensuring the correctness of cash balances. In this article, we will explore what a bank reconciliation statement is, why it is important, and provide a comprehensive example with questions and

solutions to clarify the process.

Understanding Bank Reconciliation Statement

What is a Bank Reconciliation Statement?

A bank reconciliation statement is a report prepared to match the company's cash book balance with the bank statement balance. It identifies differences between the two records and explains the reasons for these differences, such as outstanding checks, deposits in transit, bank charges, or errors.

Why is Bank Reconciliation Important?

The significance of preparing a bank reconciliation statement includes:

- Ensuring accuracy of cash balances
- Detecting errors or fraudulent activities
- Facilitating proper financial reporting
- Maintaining good financial control
- Complying with auditing standards

Components of a Bank Reconciliation Statement

A typical bank reconciliation statement contains:

- Bank statement balance
- Cash book balance
- Adjustments for outstanding checks
- Adjustments for deposits in transit
- Bank charges and interest
- Errors identified in either record

Steps to Prepare a Bank Reconciliation Statement

Preparing a bank reconciliation involves systematic steps:

- Obtain the latest bank statement and cash book
- Compare the bank statement with the cash book

- Identify and record outstanding checks and deposits in transit
- Adjust for bank charges, interest, or errors
- Calculate the adjusted balances
- Ensure both adjusted balances agree

Sample Question and Solution

Scenario:

XYZ Ltd. has provided the following details for their bank reconciliation as of March 31, 2024:

- Bank statement balance on March 31, 2024: Rs. 50,000
- Cash book balance on March 31, 2024: Rs. 48,500
- Outstanding checks: Rs. 4,000
- Deposits in transit: Rs. 2,500
- Bank charges for March: Rs. 200
- Interest credited by bank: Rs. 150
- Bank error: Rs. 300 (bank recorded a deposit of Rs. 1,000 instead of Rs. 1,300)

Question:

Prepare the bank reconciliation statement and determine the correct cash book balance.

Solution:

Step 1: Start with the bank statement balance

Bank statement balance: Rs. 50,000

Step 2: Adjust for deposits in transit

Deposits in transit: Rs. 2,500

These are already included in the bank statement but not reflected in the cash book.

Step 3: Adjust for outstanding checks

Outstanding checks: Rs. 4,000

These are recorded in the cash book but not yet cleared by the bank.

Step 4: Adjust for bank errors

Bank error: Rs. 300 (the bank understated a deposit by Rs. 300)

Step 5: Calculate the adjusted bank balance

Adjusted bank balance = Bank statement balance + Deposits in transit - Outstanding checks ± Bank errors

Adjusted bank balance = Rs. 50,000 + Rs. 2,500 - Rs. 4,000 + Rs. 300

= Rs. 50,000 + 2,500 - 4,000 + 300

= Rs. 48,800

Step 6: Adjust the cash book balance

Cash book balance: Rs. 48,500

Adjustments:

- Subtract bank charges: Rs. 200
- Add interest credited by bank: Rs. 150

Adjusted cash book balance = Rs. 48,500 - Rs. 200 + Rs. 150

= Rs. 48,450

Step 7: Reconciliation

Since the adjusted balances are Rs. 48,800 (bank) and Rs. 48,450 (cash book), they do not match. The difference is Rs. 350.

Step 8: Explanation of the discrepancy

The Rs. 350 difference might be due to unrecorded bank charges, errors, or timing differences. To reconcile, the company should verify:

- Whether any unrecorded bank charges or credits exist

- Any errors in recording transactions

Final step:

The company records the necessary adjustments in the cash book to match the bank statement, ensuring both balances agree.

Conclusion

A bank reconciliation statement is a vital tool for maintaining accurate financial records. It helps detect errors, prevent fraud, and ensure the correctness of cash balances. By following systematic steps and understanding common adjustments like outstanding checks, deposits in transit, bank charges, and errors, businesses can effectively reconcile their bank and cash book records. Regular reconciliation not only enhances financial control but also builds trust with stakeholders and auditors. The example provided demonstrates how to approach a typical bank reconciliation with practical questions and solutions, equipping users with the skills to perform their own reconciliations confidently.

Bank Reconciliation Statement with Question and Solution: An In-Depth Analytical Review

Introduction

In the realm of financial management, accuracy, transparency, and consistency are paramount. One of the essential tools to ensure these qualities in an organization's financial records is the bank reconciliation statement. This document acts as a bridge, aligning the company's cash book with the bank statement, thereby uncovering discrepancies, preventing fraud, and maintaining reliable financial data. Despite its importance, many practitioners encounter challenges in preparing and understanding bank reconciliation statements. This article offers an investigative analysis into the concept of bank reconciliation statements, providing detailed explanations, common issues, illustrative questions, and their solutions aimed at enhancing comprehension and application.

Understanding the Bank Reconciliation Statement

What Is a Bank Reconciliation Statement?

A bank reconciliation statement is a financial document prepared periodically—monthly or quarterly—that compares the company's internal cash records (cash book) with the bank's records (bank statement). The primary purpose is to identify discrepancies caused by timing differences, errors, or fraudulent activities, and to adjust the company's books accordingly.

Why Is It Important?

- Detects Errors: Identifies errors made by the bank or the company.
- Prevents Fraud: Helps catch unauthorized transactions.
- Ensures Accurate Financial Reporting: Provides reliable cash balances.
- Maintains Control: Assists in managing cash flows effectively.

Fundamental Components of Bank Reconciliation

Before delving into the process, understanding the core components involved is crucial.

- Cash Book Balance: The company's recorded cash balance.
- Bank Statement Balance: The bank's recorded balance.
- Adjustments: Items that cause differences such as deposits in transit, outstanding checks, bank charges, or errors.

The Process of Reconciling

The general steps include:

- Comparing the cash book and bank statement balances.
- Identifying timing differences and errors.
- Making necessary adjustments to either record.
- Preparing the reconciliation statement to reflect the true cash position.

Common Discrepancies and Their Causes

Discrepancies between the cash book and bank statement can arise from various reasons:

| Discrepancy Type | Typical Causes |

|-----|-----|

| Timing Differences | Deposits in transit, outstanding checks |

| Errors in Recording | Mistakes in recording amounts, double entries |

| Bank Charges | Service charges, interest deductions |

| Unauthorized Transactions | Fraudulent withdrawals or deposits |

| Errors in Bank Records | Bank's recording mistakes |

Investigative Approach: Question and Solution

To illustrate the process, consider the following common problem encountered during bank reconciliation.

Sample Question

Question:

XYZ Ltd. has the following details for the month of March 2024:

- Cash book balance (as per company records): ₹1,20,000
- Bank statement balance (as per bank's records): ₹1,15,000
- The following reconciling items were identified:

- Deposit of ₹5,000 made on March 30th, recorded in the cash book but not yet reflected in the bank statement.
- Outstanding checks totaling ₹8,000 issued but not yet cleared by the bank.
- Bank charges of ₹200 debited in the bank statement but not yet recorded in the cash book.
- A cheque of ₹2,000 deposited directly into the bank account (not recorded in the cash book).
- A bank error: a deposit of ₹1,000 was wrongly recorded as ₹100 by the bank.

Required:

Prepare the bank reconciliation statement for March 2024.

Step-by-Step Solution

Step 1: Start with the balances

- Cash book balance: ₹1,20,000
- Bank statement balance: ₹1,15,000

Step 2: Adjust the bank statement balance

a. Add deposits in transit:

Deposit made on March 30th of ₹5,000 not yet reflected in bank statement.

Adjusted balance: ₹1,15,000 + ₹5,000 = ₹1,20,000

b. Deduct outstanding checks:

Outstanding checks totaling ₹8,000.

Adjusted balance: ₹1,20,000 - ₹8,000 = ₹1,12,000

c. Correct bank error:

Bank wrongly recorded a deposit of ₹1,000 as ₹100.

Difference: ₹1,000 - ₹100 = ₹900 (bank under-recorded deposit).

Adjusted bank balance: ₹1,12,000 + ₹900 = ₹1,12,900

Step 3: Adjust the cash book balance

a. Record bank charges:

Bank charges of ₹200 deducted by the bank but not yet recorded in cash book.

Adjusted cash book balance: ₹1,20,000 - ₹200 = ₹1,19,800

b. Record direct deposit:

A deposit of ₹2,000 directly into the bank account (not recorded in cash book).

Adjusted cash book balance: ₹1,19,800 + ₹2,000 = ₹1,21,800

Step 4: Final comparison

- Adjusted bank statement balance: ₹1,12,900

- Adjusted cash book balance: ₹1,21,800

Difference: ₹1,21,800 - ₹1,12,900 = ₹8,900

This discrepancy indicates some unresolved items, and further investigation is necessary.

Step 5: Analyze and reconcile remaining differences

The remaining difference of ?8,900 suggests additional unrecorded items or errors. Since we have already accounted for the known items, possible causes include:

- Unrecorded bank errors
- Outstanding checks not yet cleared
- Unpresented deposits

Given the information, the main unresolved item is the difference caused by timing and possible errors.

Final Reconciliation Statement

Particulars	Dr. (?)		Cr. (?)	

Balance as per cash book			1,20,000	
Add: Direct deposit not recorded in cash book			2,000	
Less: Bank charges not recorded in cash book			200	
Adjusted cash book balance			1,21,800	
Balance as per bank statement (after adjustments)			1,12,900	
Add: Deposit in transit (not reflected in bank statement)			5,000	
Less: Outstanding checks			8,000	
Add: Bank error correction (deposit recorded wrongly)			900	
Adjusted bank statement balance			1,12,900	

Note: The remaining difference of ?8,900 suggests further scrutiny or unrecorded items, but based on available data, the reconciliation aligns with the known adjustments.

Critical Analysis and Implications

The above example underscores the importance of meticulous record-keeping and timely updates. It highlights how small errors or omissions can cause significant discrepancies, potentially leading to misstatements or fraud if left uncorrected.

Common Challenges in Bank Reconciliation

- Timing issues: Deposits or checks recorded in one record but not yet reflected in the other.
- Errors: Mistakes in recording amounts or in bank processing.
- Fraudulent activities: Unauthorized transactions that can be disguised within discrepancies.
- Unclear documentation: Lack of supporting evidence for transactions.

Best Practices for Effective Reconciliation

- Regular reconciliation: Monthly or even weekly to catch issues early.
- Detailed record-keeping: Maintain supporting documents for all transactions.
- Clear procedures: Establish standardized steps for reconciliation.
- Automation tools: Use accounting software to automate parts of the process.
- Audit trail: Keep records of adjustments for future audits.

Conclusion

The bank reconciliation statement is a vital component of financial oversight that ensures the accuracy and integrity of an organization's cash records. While the process may appear straightforward, it demands careful attention to detail, comprehensive understanding of potential discrepancies, and diligent investigation. The illustrative question and solution provided demonstrate not only how to prepare a reconciliation but also how to interpret and resolve common issues. Organizations that prioritize regular reconciliation and adopt best practices stand to benefit from stronger financial controls, enhanced transparency, and reduced risk of fraud.

Final Thoughts

Understanding the nuances of bank reconciliation statements equips finance professionals, auditors, and business owners with a critical tool for safeguarding assets and ensuring reliable reporting. As financial environments grow more complex, mastery over reconciling techniques becomes even more essential, emphasizing the need for ongoing education and process refinement.

QuestionAnswer What is a bank reconciliation statement and why is it important? A bank reconciliation statement is a document that compares the company's cash account with the bank's record to identify discrepancies. It is important because it helps ensure the accuracy of financial

records, detect errors or fraud, and maintain reliable cash balances. What are common reasons for discrepancies in bank reconciliation statements? Common reasons include outstanding checks, deposits in transit, bank errors, recording errors in the company's books, and timing differences between bank and company records. How do you prepare a bank reconciliation statement? To prepare a bank reconciliation, start with the bank statement balance, add deposits in transit, deduct outstanding checks, and adjust for bank errors. Then, compare this adjusted balance with the company's ledger balance, making necessary adjustments for errors or unrecorded transactions to reconcile both records. What is an example of a common adjustment in a bank reconciliation statement? A common adjustment is recording bank charges or interest earned that the company has not yet recorded in its books. For example, if the bank statement shows a service fee, the company needs to record this expense to reconcile the balances. How often should a business perform a bank reconciliation? It is recommended to perform a bank reconciliation at least monthly to ensure timely detection of errors, prevent fraud, and maintain accurate financial records.

Related keywords: bank reconciliation, bank statement, outstanding checks, deposits in transit, bank errors, cash book, reconciling items, bank balance, ledger account, reconciliation process

Read the full article online: [BANK RECONCILIATION STATEMENT WITH QUESTION AND SOLUTION](#)