RISHI ACADEMY OF COMPETITIVE EXAMS

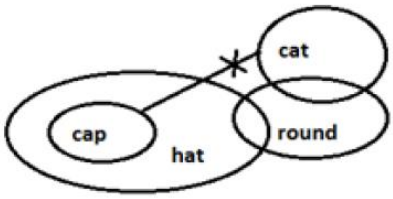
IBPS Clerk Preliminary 2021. ICP-2021-090024

SOLUTION

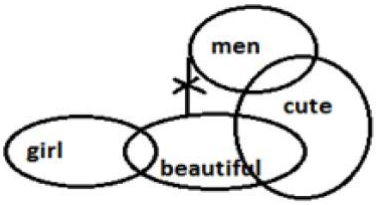
1. (5) 'Tagging' means 'attach a label to'. Hence, 'tying' is the word which is most nearly the same in meaning to it.
2. (4) Free' means 'without restriction'. Hence, 'restrict' is the word which is opposite in meaning to it.
3. (3) It is given in the first paragraph that 'China's biggest banks, which are managed conservatively and largely focus on the country's biggest value and quality borrowers' Hence, (A) and (B) are true. Now, in the second paragraph, it's given that 'special mention loans (a category that includes those overdue but not yet classified as impaired loans.) …… are about 2% at most of China's big listed banks…' Hence (C) is also true. Hence, (3) is the correct option.
4. (5) It is mentioned in the passage 'bad loans are piling up' in small banks in China. Besides this, the entire passage envisages the growing problems in China's small banks. Hence, (5) is the correct option.
5. (4) 'Points' means 'direct attention towards something'. Hence, 'indicates' is the word which is most nearly the same in meaning to it.
6. (5) None of the given options is true in the context of the passage. Hence (5) is the correct option.
7. (1) It is given in the second paragraph of the passage that 'Cinda, the biggest of the bad banks, bought nearly 150 billion Yuan ($24 billion) of distressed assets last year, twothirds more than in 2013. These assets would have raised the bank(s) badloans ratio' Hence, (1) is the correct option.
8. (5) 'Mounting' means 'the action of mounting something'. Hence, 'decreasing' is the word which is opposite in meaning to it.
9. (2) It is given in the last paragraph that 'shadow loans" ….. grown to as much as 5.7 billion Yuan, or 5% of the industry's assets……..all this points to a need for recapitalisation of small banks' Hence, (2) is the correct option.
10. (5) None of the given options describe author's view regarding small banks appropriately. Hence (5) is the correct option.
11. (3) Replace 'offer' with 'offers'
12. (3) Replace 'by' with 'with to'
13. (1) Replace 'worries' with 'worry'
14. (1) Replace 'are' with 'have'
15. (5) No correction required.
16. (5) 'generated, tapping' is the correct use. Generated – to produce or create. Tapping – to exploit or draw a supply from (a resource).
17. (4) 'penetration, accessing' is the correct use. Penetration go into or through (something). Accessing – to obtain or retrieve (computer data or a file).
18. (1) 'collision, drops' is the correct use. Collision an instance of two or more records being assigned the same identifier or location in memory. Dropsan instance of falling or dropping.
19. (3) 'experience, volatility' is the correct use. Experienceencounter or undergo (an event or occurrence). Volatilitylikely to change suddenly.
20. (2) 'slowdown, across' is the correct use. Slowdownan act of slowing down.

For questions (21 – 25): The correct sequence to form meaningful paragraph is CAEBD.

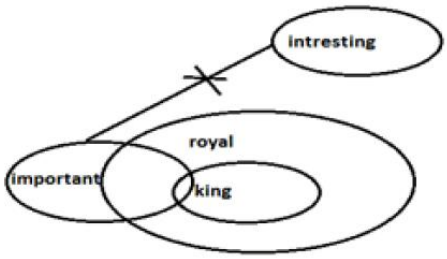
21. (3) 22. (4) 23. (1) 24. (5) 25. (2)
26. (5)
27. (4)
28. (3)
29. (2)
30. (2)
31. (4)



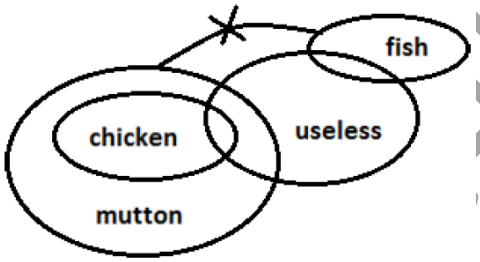
32. (5)



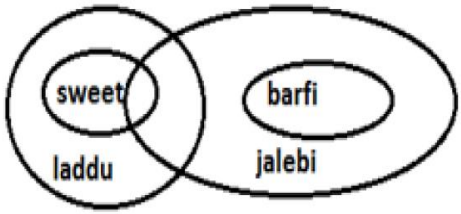
33. (4)



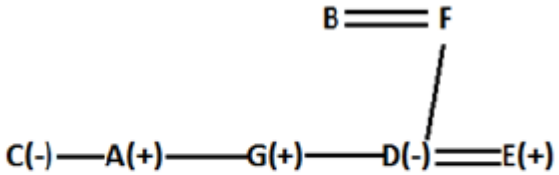
34. (2)



35. (4)



(36 – 40)



Person	Profession
B	Director
F	Manager
G	Actor
C	Producer
D	Spotboy
E	Singer
A	Writer

36. (4) 37. (4) 38. (2) 39. (1) 40. (5)

(41 – 45)

those → ma
boys → co
know → he
defaulter → mx
worker/is → mh/ox
a/better → la/sa
rohan → kl
of → ze

41. (5) 42. (5) 43. (4) 44. (1) 45. (1)

46. (4)

I. K=M<A≥ L(False) II. P<L≤ A > $M = K \geq E$(False)

47. (1)

I. $P > R = A > D(True)$ II. $D < A < Y(True)$

48. (2)

I. $P > R = A < Y(False)$ II. $R = A > D(False)$

49. (5) I. C≥R>A=S(True) II. P>R≤C(False)

50. (2)

I. $H \geq S = A < R(False)$ II. $R < P < Q(True)$

(51 – 55)

Person	Specializations	Games
Kane	Software	Hockey
Kevin	Geo Science	Swimming
Mark	Electrical	Football
Starc	Mechanical	Cricket
Shane	Telecommunication	Badminton
Venn	Petroleum	Tennis

51. (3) 52. (1) 53. (3) 54. (2) 55. (5)

56. (2)

First half in reverse order : -

5 ● P M $ G Δ 6 × 4 □ C B

Second half in reverse order: –

Z A × 9 5 7 I V ÷ ⊕ + R %

Right = 3rd

Right = 16th

Right = 13th

57. (1)

Right = 4th

Left = 5th

Left= 9th

58. (4) 2nd = C

11th = P

20th = I

22nd = S

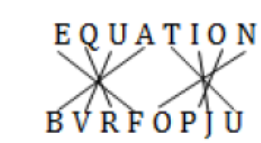
We can't form any meaningful word.

59. (3) In each group the second element is one gap after the first element while third element is two gaps after second element. The first element of next group is just before the third element of the previous group, ie. % + V.

60. (5)

61. (3)

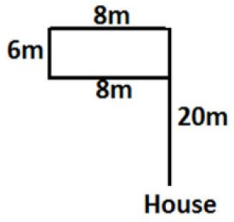
62. (2)



63. (4) Except Chlorine, all the rest are 'Solid'.

64. (5) SALE, SEAL

65. (2)



66. (2)

Let required people $= x$

$\therefore \frac{3500+x}{4500} = \frac{11}{9}$

$x = 2000$

67. (3)

Total No. $= 25000$

No. of people from Q and U together $= 8000$

$\therefore$ Required percentage $= \frac{8000}{25000} \times 100 = 32\%$

68. (1)

18% of the total No. of people $= \frac{18}{100} \times 25000 = 4500$

Required cities $=$ P, S, U

69. (4)

Required % $= \frac{4500-3500}{3500} \times 100$

$= \frac{1000}{3500} \times 100$

$= 28.59$

$\approx 29\%$

70. (5) Ratio = 4000 : 5000 = 4 : 5

71. (4) 56 + 5.4 – 3 = 58.4

72. (5) 8063 – 5580 = 2483

73. (1)

$(31)^{31-27} = (31)^4 = (961)^2$

74. (1) 746.64

75. (3) 85.26 – 62.25 = 23.01

76. (5)

$\frac{996}{40} = 24.9$

77. (1) 683.48 – 569.24

= 114.22

78. (4)

$\frac{(2\times999)(2\times588)}{999\times588} = 2 \times 2 = 4$

79. (4)

$\frac{\frac{1}{5}+99\times1000}{4} = 24750$

80. (1)

$$\frac{(52-47)(52+47)}{99} = \frac{5\times99}{99} = 5$$

81. (3)

82. (3) Prime No. series

83. (5)

$+1, -2, +3, -4$

$\therefore 14 + 5 = 19$

84. (1)

$5^5, 4^4, 3^3, 2^2, 1^1$

$\therefore 3^3 = 27$

85. (2) 2×3=6,6×3=18,18×6=108

∴108×18=1944.

86. (3)

Let edge of square $= x$

$\therefore 144x^2 = 400(x-2)^2$

$9x^2 = 25(x^2 + 4 - 4x)$

$9x^2 = 25x^2 + 100 - 100x$

$16x^2 - 100x + 100 = 0$

$\Rightarrow 4x^2 - 25x + 25 = 0$

$4x^2 - 20x - 5x + 25 = 0$

$4x(x-5) - 5(x-5) = 0$

$x = 5, \frac{5}{4}$

$\therefore$ edge $= 5$ cm

$\therefore$ initially area $= 144 \times 25 = 3600$ cm²

87. (1) Required weight =(49×6+52×6)50×11

=606550

= 56 kg

88. (2)

Let Boys $= x$

Girls $= y$

$\therefore 23.25 = \frac{(30x+20y)}{x+y}$

$23.25x + 23.25y = 30x + 20y$

$6.75x = 3.25y$

$\frac{x}{y} = \frac{13}{27}$

89. (3)

$$\text{Cost Price} = 1080 \times \frac{88}{100} \times \frac{100}{108} = 880$$

90. (2)

Let fixed charges $= x$
Other charges $= y$
$\therefore x + 10y = 6000$ .....(i)
$x + 25y = 25 \times 360$
$x + 25y = 9000$ .....(ii)
By solving equation (i) and (ii)
$15y = 3000 \Rightarrow y = 200$
$\therefore x + 2000 = 6000$
$x = 4000$
Expense of 40 guests $= 4000 + 40 \times 200$
$= 4000 + 8000$
$= 12000$

91. (3)

Raju $= 10$ days
Vicky $= 12$ days
Tinku $= 15$ days
Part of the work by all of them in 1 day $= \frac{6+5+4}{60} = \frac{1}{4}$
2 davs work $= \frac{1}{2}$
Work Remaining $= 1 - \frac{1}{2} = \frac{1}{2}$
Let the work be completed in x days
$\frac{x}{15} + \frac{x-3}{12} = \frac{1}{2} \Rightarrow \frac{4x+5x-15}{60} = \frac{1}{2}$
$\Rightarrow 9x - 15 = 30$
$\Rightarrow 9x = 45 \Rightarrow x = 5$
$\therefore$ Total days $= 5 + 2 = 7$ days

92. (3)

$66 = \frac{2200 \times t \times 2}{100}$
$t = \frac{3}{2} = 1\frac{1}{2}$

93. (1)

Ratio of their investment $= 54000 : 90000$
$= 3 : 5$
B's profit $= 3600 - 1800 = 1800$
A's profit $= \frac{1800}{5} \times 3 = 360 \times 3 = 1080$
$\therefore$ A's commission $= 1800 - 1080 = 720$
$\therefore$ % commission $= \frac{720}{3600} \times 100 = 20\%$

94. (2)

$CP = \frac{100}{92} \times 1380$
Required price $= \frac{108}{100} \times \frac{100}{92} \times 1380 = 1620$

95. (1)

Let no. of rows $= x$
NO. of chairs in each row $= 3x$

$\therefore 3x^2 = 2187$

$x^2 = 729$

$x = 27$

96. (5)

Part of the property, widow get $= 1 - \left(\frac{5}{11} + \frac{30}{121}\right)$

$= 1 - \frac{85}{121}$

$= \frac{36}{121}$

$\frac{36}{121}$ of the part $= 3600$

$\therefore$ Full property $= 3600 \times \frac{121}{36} = 12100$

$\therefore$ Share of elder son $= \frac{5}{11} \times 12100$

$= 5 \times 1100$

$= 5500$

Share of younger son $= \frac{30}{121} \times 12100 = 3000$

97. (3)

Let initial investments be $5x$ and $7x$

Let B invested money for y months

$\therefore \frac{5x \times 7}{7x \times y} = \frac{1}{2}$

$70 = 7y$

$\therefore y = 10$ months

98. (2)

$\frac{4}{5} = 80\%$

$(80 - 45) = 35\%$ of the no. $= 56$

65% of the no. $= \frac{56}{35} \times 65 = 104$

99. (1)

Labour's Cost Price $= \frac{4}{9} \times 900 = 400$

Profit on Labour $= \frac{20}{100} \times 400 = 80$

$\therefore$ Marked price $= 900 + 80 = 980$

100. (2)

In 1 hour, Subhash can copy $= \frac{50}{10} = 5$ pages

In 1 hour, both can copy $= \frac{300}{40} = 7.5$ pages

$\therefore$ In 1 hour Prakash can copy $= 7.5 - 5 = 2.5$ pages

$\therefore$ Required time $= \frac{30}{2.5} = 12$ hrs.