IBPS Clerk Preliminary 2021 ICP-2021-090016
HINTS & SOLUTIONS
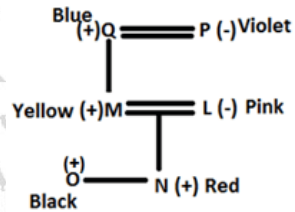
ANSWER KEY

1. (2)	21. (2)	41. (2)	61. (1)	81. (5)
2. (4)	22. (5)	42. (4)	62. (2)	82. (1)
3. (1)	23. (3)	43. (3)	63. (4)	83. (1)
4. (5)	24. (4)	44. (2)	64. (1)	84. (3)
5. (3)	25. (1)	45. (1)	65. (1)	85. (5)
6. (2)	26. (2)	46. (3)	66. (4)	86. (1)
7. (4)	27. (3)	47. (2)	67. (5)	87. (2)
8. (4)	28. (5)	48. (3)	68. (2)	88. (5)
9. (5)	29. (2)	49. (2)	69. (1)	89. (2)
10. (3)	30. (1)	50. (3)	70. (3)	90. (2)
11. (3)	31. (3)	51. (1)	71. (4)	91. (3)
12. (1)	32. (5)	52. (2)	72. (3)	92. (1)
13. (1)	33. (1)	53. (1)	73. (4)	93. (5)
14. (5)	34. (2)	54. (3)	74. (4)	94. (2)
15. (2)	35. (5)	55. (1)	75. (5)	95. (4)
16. (1)	36. (1)	56. (2)	76. (2)	96. (5)
17. (1)	37. (3)	57. (5)	77. (5)	97. (4)
18. (2)	38. (5)	58. (4)	78. (3)	98. (3)
19. (2)	39. (3)	59. (3)	79. (4)	99. (2)
20. (4)	40. (1)	60. (4)	80. (5)	100. (2)

HINTS & SOLUTIONS

(1 – 5)

1. (2)
2. (4)
3. (1)
4. (5)
5. (3)
6. (2) I. M > R (False)   II. S > Q (True)
7. (4) I. F $\geq$ E (False)   II. E < F (False)
8. (4) I. R > N (False)   II. N < S (False)
9. (5) I. D < A (True)   II. A > C (True)
10. (3) I. N > S (False)   II. N = S (False)
(11 - 15)
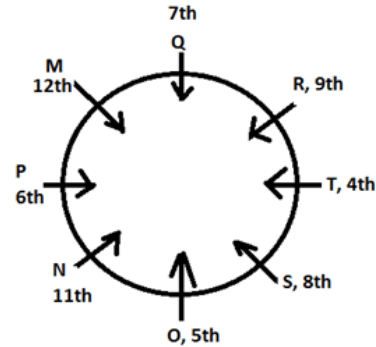
11. (3)
12. (1)
13. (1)
14. (5)
15. (2)

(16 – 18)

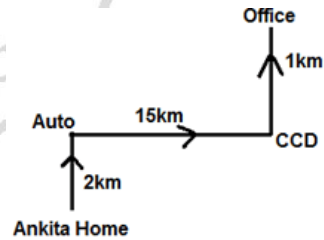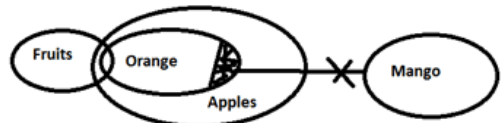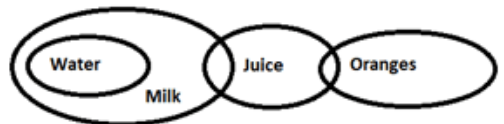16. (1)
17. (1)
18. (2)
19. (2)   The rank of Mahesh is 33-20+1=14th from Top
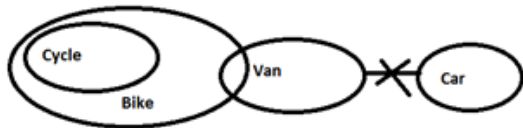20. (4)

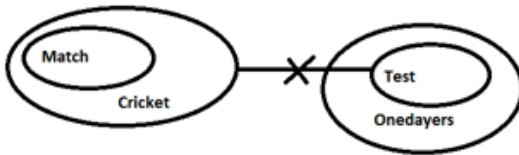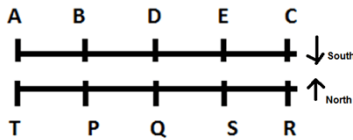21. (2)

22. (5)

23. (3)

24. (4)

25. (1)

(26 – 30)

26. (2)
27. (3)
28. (5)
29. (2)
30. (1)
31. (3)   FAT SUM
32. (5)   YAK RUM NRK NOV EAT
33. (1)
34. (2)
35. (5)   EAT NOV NRK RUM YAK
No. of letters between V and O are (P,Q,R,S,T,U)=6 letters .

36. (1)

Total student in school C in year 2013 $=\frac{12}{10}\times100=120$

Total student in school C in year 2015 $=\frac{26}{20}\times100=130$

∴ Required average $=\frac{1}{2}[120+130]$

$= 125$

37. (3)

Required percentage $=\dfrac{\frac{45}{20}\times100-\frac{12}{12}\times100}{\frac{12}{12}\times100}\times100$

$=\frac{225-100}{100}\times100$

$= 125\%$

38. (5)

Required ratio $=\dfrac{\frac{12}{10}\times45+\frac{68}{20}\times40}{\frac{12}{12}\times44+\frac{96}{30}\times35}$

$=\frac{6\times9+68\times2}{44+16\times7}=\frac{54+136}{44+112}$

$=\frac{190}{156}=95:78$

39. (3)

Boys in school E in year 2014 $=\frac{45}{20}\times60=135$

1/5th of boys in school E play cricket $=\frac{135}{5}=27$

∴ Boys who don't play cricket = 135 - 27 = 108

40(1)

Girls in school D and E together in year 2014

$=\frac{42}{10}\times55+\frac{45}{20}\times40$

$= 231 + 90 = 321$

Total boys in school B and D together in year 2013

$=\frac{9}{4}\times48+\frac{68}{20}\times60$

$= 108 + 204 = 312$

∴ Required difference = 321 - 312 = 9

41. (2)

Increase in height = 15% = $\frac{3}{20}$

Decrease in base radius

= 10% = $\frac{1}{10}$

	Initial	Final
Radius ⟶	10	9
Height ⟶	20	23
Area ⟶	200	207

+7 units

$=\frac{7}{200}\times100=3.5\%$

Or,

C.S.A of cylinder = 2πrh

∴ Change in its C.S.A = $+15-10-\frac{10\times15}{100}$

$= 5 - 1.5 = +3.5\%$

⇒ 3.5% increased

42. (4)

Let CP =100
 MP = 120% of CP = 120
 Profit = 8%
 SP = 108
 So discount is = 120 − 108 = 12

Discount percentage = $\frac{12}{120}\times100=10\%$

43. (3)

Let the sixth no. = x
Then the seventh = x + 4 and the eighth = x + 7
According to the question,

$2\times\frac{31}{2}+3\times\frac{64}{3}+x+x+4+x+7$

$= 8 \times 20$

$31 + 64 + 3x + 11 = 160$

$106 + 3x = 160$

$3x = 54$

$x = 18$

∴ Eighth no. x + 7 = 18 + 7 = 25

44. (2)

Rs. 1 : 50p : 25p
 no. of coins = 8x : 5x : 3x

Value of coins = 8x : $\frac{5x}{2}:\frac{3x}{4}$

∴ $8x+\frac{5x}{2}+\frac{3x}{4}=112.50$

$\frac{32x+10x+3x}{4}=\frac{11250}{100}$

$\frac{45x}{4}=\frac{225}{2}$

$x = 10$

∴ 50 paise coins are = 5x = 5 × 10 = 50

45. (1)

	A	B	C
Capital ⟶	15,000	12,000	8,000
Time ⟶	8	9	12
	120000	108000	96000
Profit ⟶	10	9	8

According to the question,
(10 + 9 + 8) units = Rs. 10,800
27 units = Rs. 10,800

1 unit = Rs. 400
Difference between A's share and C's share
= (10 − 8) × 400 = Rs. 800

46. (3)

Rate (R_1) = 4%, t_1 = 1 year
Case (I) : Rate (%) = 4%
Case (II) : When interest is compounded half-yearly

New Rate % = $\frac{6}{2}$ = 3%

Time (t_2) = 1 × 2 = 2 years

Effective Rate% for 2 years

= 3 + 3 + $\frac{3 \times 3}{100}$ = 6.09%

Difference in Rates = (6.09 − 4)%
= 2.09%
ATQ,
2.09% of sum = Rs. 104.50

Sum = Rs. $\frac{104.50}{2.09} \times 100$

= Rs. 5000

47. (2)
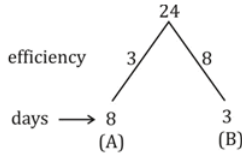
A construct in 6 days
6 × 3 = 18 units Construct
B destroys = 8 × 2 = 16 units
Now work left after destroying by B = 18 − 16 = 2 units
Now A will do 24 − 2 = 22 units of work

A completes in = $\frac{22}{3} = 7\frac{1}{3} days$

48. (3)

Circumference = 2 π r

Speed of A = 2 × $\frac{8}{40}$ × π r

New circumference
= 2 × π × r × 10

Time taken = $\frac{2\pi r \times 10 \times 40}{2\pi r \times 8}$ = 50 min

49. (2)

Total stops taken by the man to cover a distance of 90 km is

= $\frac{90}{7}$ ⇒ 12 stops + 6 km

∴ Time taken in 12 stops
= 12 × 6 min.
= 72 min {1 hour 12 min}
Time taken by the man to cover 90 km with 18 km/hr without

Stops = $\frac{90}{18}$ = 5 hours

∴ Total time to cover total distance
= 5 hours + 1 hour 12 min
= 6 hours 12 min.

50. (3)

Let the no. Of friend's in beginning = x
According to question

$\frac{108}{(x-3)} - \frac{108}{x} = 3$

108x -108x +3×108 = 3x² − 9x

$x^2 - 3x - 108 = 0$
x=12, -9
So no. Of friends in beginning was 12 and no. Of friends attended picnic = 12 − 3 = 9

51. (1)

$? = \frac{3}{8} \times \frac{4}{7} \times \frac{7}{9} \times 738 = 123$

52. (2)

$? = \frac{17}{5} \times \frac{4}{17} + \frac{5}{3} \times \frac{2}{15}$

$= \frac{4}{5} + \frac{2}{9} = \frac{36+10}{45} = \frac{46}{45} = 1\frac{1}{45}$

53. (1)

135% of 480 + ?% of 320 = 728

⇒ $\frac{135}{100} \times 480 + \frac{?}{100} \times 320 = 728$

⇒ 648 + ?×3.2 = 728

⇒ ?×3.2 = 728 − 648

⇒ ? = $\frac{80}{3.2}$ = 25

54. (3)

4368 + 2158 − 596 − ? = 3421 + 1262

⇒ 6526 − 596 − ? = 4683

⇒ ? = 5930 − 4683 = 1247

55. (1)

2172 ÷ ? = 1832 − 956 − 514

⇒ $\frac{2172}{?} = 362 ⇒ ? = \frac{2172}{362} = 6$

56. (2) ? = 666.06 + 66.60 + 0.66 + 6.06 + 6 + 60 = 805.38

57. (5)

? = 69 ÷ 3 × 0.85 + 14.5 − 3

= $\frac{69}{3} \times 0.85 + 11.5$

= 23 × 0.85 + 11.5
= 19.55 + 11.5 = 31.05

58. (4)

? = $(10)^{24} \times (10)^{-21}$

= $(10)^{24-21} = 10^3 = 1000$

59. (3)

? = 15 − $\frac{33}{4}$ − 60% of $\frac{6}{5}$

= $(\frac{60-33}{4}) - \frac{6}{5} \times \frac{60}{100}$

= $\frac{27}{4} - \frac{18}{25} = \frac{675-72}{100} = \frac{603}{100} = 6.03$

60. (4)

$\sqrt{?} + 136 = 320 \times \frac{5}{8}$

⇒ $\sqrt{?}$ + 136 = 200

⇒ $\sqrt{?}$ = 200 − 136 = 64

⇒ ? = 64 × 64 = 4096

61. (1)

121 − 2² = 121 − 4 = 117
117 − 3² = 117 − 9 = 108
108 − 4² = 108 − 16 = 92
92 − 5² = 92 − 25 = 67
67 − 6² = 67 − 36 = 31

62. (2)

(50 ÷ 2) + 1 = 25 + 1 = 26
(26 ÷ 2) + 1 = 13 + 1 = 14
(14 ÷ 2) + 1 = 7 + 1 = 8
(8 ÷ 2) + 1 = 4 + 1 = 5
(5 ÷ 2) + 1 = 2.5 + 1 = 3.5

63. (4)

The pattern of the number series is :
5 + 1² = 6
6 + 2² = 10
10 + 3² = 19
19 + 4² = 35

64. (1)

3

The pattern of the number series is :

$6 \times 2 - 1 = 11$
$11 \times 2 - 1 = 21$
$21 \times 2 - 1 = 41$
$41 \times 2 - 1 = 81$

65. (1)

The pattern of the number series is :

$5 + 6 = 11$
$11 + 12 = 23$
$23 + 24 = 47$
$47 + 48 = 95$

66. (4)

$\dfrac{200 \times 30}{100} + \sqrt{?} = \dfrac{550 \times 48}{100} - \dfrac{150 \times 10}{100}$

$\Rightarrow 60 + \sqrt{?} = 264 - 15$

$\Rightarrow \sqrt{?} = 249 - 60 = 189$

$\Rightarrow ? = 189 \times 189 = 35721$

67. (5)

$\dfrac{60}{100} \times \dfrac{20}{100} \times \dfrac{3}{5} \times ? = 450$

$\Rightarrow \dfrac{9}{125} \times ? = 450$

$\Rightarrow ? = \dfrac{450 \times 125}{9} = 6250$

68. (2)

$? = 3.5 + 11.25 \times 4.5 - 32.5$
$= 3.5 + 50.625 - 32.5$
$= 54.125 - 32.5 = 21.625$

69. (1)

$? = \dfrac{315 \times 5}{9} + \dfrac{455 \times 3}{7}$
$= 175 + 195 = 370$

70. (3)

$? = 2104 \times \dfrac{3}{5} \times \dfrac{2}{3} \times \dfrac{5}{8}$
$= 526$

71. (4) The answer can be inferred from the second half of the first paragraph," Today it is on the verge of a revolution, with billions of dollars from big banks, private-equity shops and pension funds pouring in, driving growth of 30% to 40% this year alone. In 1998, a nonprofit microfinance organization in Peru, converted into a bank (called Mibanco). This demonstrated that the poor are good risks who repay loans on time and getting them together, not only chips away at poverty but also turns a profit." Hence option (d) is the correct answer.

72. (3) Refer to the middle part of the last paragraph. "One cannot over idealize what microfinance alone can do, Most nonprofits started with lending simply because local laws prohibited nonbanks from offering deposit accounts. With an increase in competition and marketing efforts, poverty-alleviation experts are concerned that people will be talked into loans they wouldn't otherwise want. For example, organisations like Mibanco are providing consumer loans." Hence option (c) is the correct answer.

73. (4) Refer to first half of the second paragraph."But with the **emergence** of players who are only out for profit, microfinance schemes could end up making the poor. This could happen in countries where lenders don't have to disclose interest rates. When a Mexican micro financier went public, revealing its loans had rates of about 86% annually, the Consultative Group to Assist the

Poor (CGAP) criticised it for putting shareholders ahead of clients." Hence option (d) is the correct answer.

74. (4) Refer to the last two sentence of the second paragraph. "According to CGAP, with the flood of new large entities there is the risk that a large percentage of cross-border funds go to Latin America and Eastern Europe, the world's most developed microfinance markets. "The poorest of the world's poor, who are **predominantly** in Asia and Africa get left out,' says the CEO of the nonprofit Grameen Foundation, which helps, develop microfinance institutions." Hence option (d) is the correct answer.

75. (5) Refer to the seventh sentence of the last paragraph. ", Most nonprofits started with lending simply because local laws prohibited nonbanks from offering deposit accounts. With an increase in competition and marketing efforts, poverty-alleviation experts are concerned that people will be talked into loans they wouldn't otherwise want. For example, organisations like Mibanco are providing consumer loans." Hence option (e) is the correct answer.

76. (2) **Emergence -** the process of becoming visible after being concealed. **Disappearance -** the process of coming into existence or prominence.

77. (5) **Predominantly -**mainly; for the most part. **Subsidiary -** less important than but related or supplementary to something.

78. (3) Piqued means annoyed. Abet means to urge on or to stimulate. Deterrence means actions taken by states against equally powerful alliances to prevent hostile actions.

79. (4) Prohibit means formally forbid (something) by law, rule, or other authority hence interdict is the word most similar in meaning.

80. (5) Segmenting means to divide (something) into separate parts or sections hence sever is the word which is most similar in meaning.

81. (5) The sentence is grammatically correct.

82. (1) 'had he' will be used in place of 'he had' as verb is used before the subject with 'no sooner'.

83. (1) 'are' will be used in place of 'is' as the subject of the sentence 'clothes' is plural for which plural verb is used.

84. (3) 'speaking' will be used in place of 'speak'.

85. (5) The sentence is grammatically correct.

86. (1) The error is in part (b) of the sentence. 'flowed' will be used in place of 'flown' as the V3 of 'flow' is 'flowed'.

87. (2) The error is in part (b) of the sentence. 'was' will be used in place of 'is' as the sentence is in past tense 'said'.

88. (5) The error is in part (d) of the sentence. Therefore none of these is the correct choice. Use 'with' in place of 'by' as 'by' is used before 'agent' while 'with' is used before 'instrument/ tool'.
Ex. A snake was killed by him.
The paper was cut with scissors.

89. (2) The error is in part (b) of the sentence. 'are' will be used in place of 'am' because when two pronouns is connected with 'and' then plural verb is used.
Ex. You and I are working for him.
He and she are husband and wife.

90. (2)   The error is in part (b) of the sentence.
        Preposition 'to' is used after 'objected' as when 'object'
        is used in the form of 'verb' to express the meaning as
        'to protest/ mind/ demur', then preposition 'to' is used
        after that.

(91 – 95) The correct sequence to form meaningful paragraph
        is **CADFBHGE.**

91. (3)
92. (1)
93. (5)
94. (2)
95. (4)
96. (5)
97. (4)
98. (3)
99. (2)
100. (2)