

IBPS Clerk Pre 2020 -2021. ICP-2021-110019

HINTS & SOLUTIONS

ANSWER KEY

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

HINTS & SOLUTIONS

- 1.(4) Refer to the lines of first paragraph, the hint can be drawn from the lines, ***The unemployment rate at 6.1% (Financial Year 2017-2018) is the highest in 45 years. The rate for urban youth in the 15-29 years category is alarmingly high at 22.5%. These figures, however, are just one of the many problems, as pointed out by the Periodic Labour Force Survey. The Labour Force Participation Rate has come down to 46.5% for the '15 years and above' age category. It is down to 37.7% for the urban youth. Even among those employed, a large fraction get low wages and are stuck with 'employment poverty'.***
- Option (a) and (c) get justified with the above lines whereas option (v) doesn't fit into the correctly into the context of these lines. Hence, **option (d)[Both (a) and (c)]** is the right answer choice.
- 2.(3) Refer to the second paragraph, the hint can be drawn from the lines, ***The GDP growth for the second quarter of Financial Year 2019-2020 is 4.5%, the lowest in the last six years, for which a decline in private consumption and investment are the factors primarily responsible. The aggregate investment stands at less than 30% of the GDP, a rate much lower than the 15-year average of 35%. The capacity utilisation in the private sector is down to 70%-75%.***
- Here, **option (a) and (b)** are justified with the above lines. Hence, **option (c)[Both (a) and (b)]** is the right answer choice.

- 3.(5) Refer to the second paragraph, the hint can be drawn from the lines, ***While the structural factors need addressing, in the interim, the Budget should also focus on reviving demand to promote growth and employment. Schemes like PM-KISAN and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) are good instruments to boost rural demand. It is really unfortunate that in the current fiscal year, a significant proportion of the budgetary allocation for PM-KISAN will go unutilised. Farmers and landless labourers spend most of their income. This means that income transfers to such groups will immediately increase demand. Further, rural India consumes a wide range of goods and services; so, if allocation and disbursement is raised significantly, most sectors of the economy will benefit. And, the payoff will be immediate.***

Here, all the options (a), (b), (c), and (d) are justified with the above lines. Hence, **option (e)[All of the above]** is the right answer choice.

- 4.(5) Refer to the introductory lines of paragraph 3, the hint can be drawn from the lines, ***Besides, rural unemployment can be reduced by raising budgetary allocation for irrigation projects and rural infrastructure like roads, cold storage and logistical chains. These facilities, along with a comprehensive crop insurance scheme, can drastically increase agricultural productivity and farmers' income. Moreover, by integrating farms with mandis, such investments will reduce wastage of fruits and vegetables, thereby leading to a decrease in the frequency of inflationary shocks and their impact.***

Here, all the options (a), (b), (c), and (d) are justified with the above lines. Hence, **option (e)[All of the above]** is the right answer choice.

- 5.(4) Refer to the third paragraph, the hint can be drawn from the lines, ***In urban areas, construction and related activities are a source of employment for more than five crore people; across the country, the sector's employment figures are second only to those of the agriculture sector. These projects, along with infrastructure, support 200-odd sectors, including core sectors like cement and steel. However, due to the crisis in the real-estate and infrastructure sectors, construction activities have come to a grinding halt. At present, many real-estate projects are caught up in legal disputes — between home-buyers and developers; between lenders and developers; and between developers and law enforcement agencies like the Enforcement Directorate. The sector has an unsold inventory of homes, worth several lakh crores.***
- Here, all (a), (b), and (c) options are justified with the above lines. Hence, **option (d)[All (a), (b), and (c)]** is the right answer choice.

- 6.(2) Refer to the lines of fourth paragraph, the hint can be drawn from the lines, ***Even worse, multiple authorities — the Real Estate Regulatory Authority (RERA); the National Company Law Tribunal (NCLT); and the many***

consumer courts — have jurisdiction over disputes. Consequently, restructuring and liquidation of bad projects is very difficult, and in turn, is a main source of the problem of Non-Performing Assets faced by the Non-Banking Financial Companies.

Here, both **option (a) and (c)** are justified from the above lines. Hence, **option (b)[Both (a) and (c)]** is the right answer choice.

- 7.(5) Refer to the fourth paragraph, the hint can be drawn from the lines, **To revive demand for housing, the Budget can raise the limit for availing tax exemption on home loans. The ₹25,000-crore fund set up by the centre to bailout 1,600 housing projects should be put to use immediately. The funds should be used to salvage all projects that are 80% complete and not under liquidation process under the NCLT. Several additional measures can also help. For example, there should be a single adjudication authority.**

Here, all the options (a), (b), (c), and (d) are justified with the above lines. Hence, **option (e)[All of the above]** is the right answer choice.

- 8.(4) Refer to the concluding lines of paragraph 4, **The multiplier effects of spending on infrastructure and housing in terms of higher growth and employment are large and extensive. Therefore, the ₹102-lakh-crore National Infrastructure Pipeline (NIP) programme is a welcome step. If implemented successfully,**

Here, these lines are inferring to the investment in the infrastructure sector giving a boost to the growth and employment at the same time. For this, NIP program is introduced, and if its implementation is successful, it would be beneficial for investment in infrastructure and housing sector. Hence, **option (d)** is the right answer choice it is a grammatically correct and contextually meaningful sentence .

- 9.(2) **Novel and New-fangled** both words can fill in the blank (9) to make a grammatically correct and contextually meaningful sentence. hence, **option (b)** is the right answer choice.
- 10.(4) **Unprecedented and Unparalleled** both words can fill in the blank (10) to make a grammatically correct and contextually meaningful sentence. Hence, **option (d)** is the right answer choice.
- 11.(1) **Imposed and Forced** both words can fill in the blank (11) to make a grammatically correct and contextually meaningful sentence. Hence, **option (a)** is the right answer choice.
- 12.(3) **Outbreak and Upsurge** both words can fill in the blank (12) to make a grammatically correct and contextually meaningful sentence. Hence, **option (c)** is the right answer choice.
- 13.(2) **Acquired and Attained** both words can fill in the blank (13) to make a grammatically correct and contextually meaningful sentence. Hence, **option (b)** is the right answer choice.
- 14.(4) **Affected and Suffered** both words can fill in the blank (14) to make a grammatically correct and contextually meaningful sentence. Hence, **option (d)** is the right answer choice.
- 15.(1) **Clusters and Groups** both words can fill in the blank (15) to make a grammatically correct and contextually

meaningful sentence. Hence, **option (a)** is the right answer choice.

- 16.(3) The correct sequence is **ABDC**. The correct sentence after rearrangement is, **'Prime Minister NarendraModi often does the unexpected, the surprise sometimes being agreeable, at other times the reverse.'**
Hence, **option (c)** is the right answer choice.
- 17.(2) The correct sequence is **ADBC**. The correct sentence after rearrangement is, **'The Ministry of Home Affairs essentially seeks the incorporation of measures aimed at reducing the scope for death row convicts to adopt dilatory tactics.'**
Hence, **option (b)** is the right answer choice.
- 18.(1) The correct sequence is **BADC**. The correct sentence after rearrangement is, **'The WHO Director-General said that the travel ban is a reflection of the significant measures taken by China to minimise the spread of the virus.'**
Hence, **option (a)** is the right answer choice
- 19.(4) The correct sequence is **ACBD**. The correct sentence after rearrangement is, **'In a country that unfortunately retains the death penalty, there is no excuse for delaying the disposal of any petition, either in court, or before constitutional functionaries.'**
Hence, **option (d)** is the right answer choice.
- 20.(2) The correct sequence is **ADBC**. The correct sentence after rearrangement is, **'The BRICS group can survive only if its members maximise their congruences to the extent possible, despite the growing intensity of Sino-Russian ties.'**
Hence, **option (b)** is the right answer choice.
- 21.(2) **Approached the DoT, requesting** can replace the part in bold to make the sentence grammatically correct. Hence, **option (b)** is the right answer choice.
- 22.(4) **Limit under the revised** can replace the part in bold to make the sentence grammatically correct. Hence, **option (d)** is the right answer choice.
- 23.(2) **Is planning to ramp up** can replace the part in bold to make the sentence grammatically correct. Hence, **option (b)** is the right answer choice.
- 24.(1) **Are receiving training in key** can replace the part in bold to make the sentence grammatically correct. Hence, **option (a)** is the right answer choice.
- 25.(3) **is not mandated by regulation** can replace the part in bold to make the sentence grammatically correct. Hence, **option (c)** is the right answer choice.
- 26.(3) 3-7 is the right alternative. **'Loose'** should be replaced with **'Losses'**. Hence, **option (c)** is the right answer choice.
- 27.(1) 1-5 is the right alternative. **'Anticipates'** should be replaced with **'anticipated'**. Hence, **option (a)** is the right answer choice.
- 28.(4) 1-6 is the right alternative. **'Orientation'** should be replaced by **'oriented'**. Hence, **option (d)** is the right answer choice.
- 29.(1) Both (1-5) and (2-6) is the right alternative. **'demanded'** should be replaced by **'demand'** and **'remaining'** should be replaced with **'remain'**. Hence, **option (a)** is the right answer choice.
- 30.(5) There is no correction required. Hence, **option (e)** is the right answer choice.

31.(5)

$$\text{Required average} = \frac{1}{2} \left[5000 \times \frac{18}{100} \times \frac{20}{100} + 5000 \times \frac{28}{100} \times \frac{25}{100} \right]$$

$$= \frac{1}{2} [180 + 350] = 265$$

32.(2)

Number of questions which are correctly solved by Pintu = $5000 \times \frac{18}{100} \times \frac{20}{100} = 720$
 Number of questions wrongly solved by Arun and Sintu together = $1200 \times \frac{30}{100} + 800 \times \frac{15}{100}$
 $= 360 + 120 = 480$
 Required percentage = $\frac{720 - 480}{480} \times 100$
 $= 50\%$

33.(1)

$$\text{Required ratio} = \frac{5000 \times \frac{14}{100} \times \frac{10}{100}}{5000 \times \frac{16}{100} \times \frac{15}{100}} = 7 : 12$$

34.(2)

$$\text{Required total} = 5000 \times \frac{24}{100} \times \frac{70}{100} + 5000 \times \frac{14}{100} \times \frac{90}{100} + 5000 \times \frac{16}{100} \times \frac{85}{100} = 2150$$

35.(5)

$$\text{Required difference} = 360 \times \frac{24-14}{100} = 36^\circ$$

36.(3)

Let efficiency of A and B be $4x$ units/min and $3x$ units/min respectively
 Efficiency of C = $8x$ units/min
 Total capacity of the tank = $20 \times 7x + 15 \times 8x = 260x$ units
 Required time = $\frac{260x}{4x} = 65$ min

37.(1)

Let initial quantity of water in the container be x liters.
 Then initial quantity of milk in the container = $(x+18)$ lit
 ATQ,
 $\frac{(x+18)+4}{x+10} = \frac{5}{3}$
 $x = 8$ lit
 So, required quantity = 26 lit

38.(5)

$$\text{Accurate average} = 17.8 - \frac{21-12}{5} = 16$$

39.(2)

Let the speed of boat in still water be $4x$ km/h and speed of stream = x km/hr
 ATQ
 $(4x + x) - (4x - x) = 6$
 $x = 3$

$$\text{Required time} = \frac{60}{15} + \frac{60}{9} = 10 \frac{2}{3} \text{ hr}$$

40.(3)

Let cost price of book be '100x'

$$\text{So, Selling price of book} = 100x \times \left(\frac{124.5}{100} \right) = \text{Rs } 124.5x$$

$$\text{Mark price of book} = 124.5x \times \frac{100}{90} = 138 \frac{1}{3}x$$

$$\therefore \text{Required markup percentage} = 38 \frac{1}{3}\%$$

41.(5)

Let the capital of A be Rs x then the capital of B = Rs $(11500 - x)$
 Ratio of profit share of A and B = $x \times 4 + (x+2000) \times 8 : (11500 - x) \times 12$
 $= (3x+4000) : (34500-3x)$
 ATQ
 $\frac{3x+4000}{34500-3x} = \frac{5}{6}$
 $x = \text{Rs } 4500$

42.(5)

Total Possible outcome = $2^3 = 8$
 Possible outcome = 7 (HHH, THH, HHT, HTH, HTT, THT, TTH)
 Required Probability = $\frac{7}{8}$

43.(2)

$$n = \frac{\frac{4}{2} \pi r^3}{11 \times 7 \times 7} = \frac{\frac{4}{2} \times \frac{22}{7} \times 10.5 \times 10.5 \times 10.5}{11 \times 7 \times 7} = 9$$

44.(4)

ATQ
 $16400 \times 1.2 \times \frac{100-x}{100} = 17220$
 $x = 12.5\%$

45.(1)

Let profit % earned on selling remaining articles be $a\%$.

ATQ,
 $\frac{5}{8}n \times 2400 \times 0.9 + \frac{3}{8}n \times 2400 \times \left(1 + \frac{a}{100}\right) = 2400n \times 1.05$
 $a = 30\%$

46.(2)

$$15\% \text{ of } 256 + 35\% \text{ of } 280 = ?$$

$$? = 38.4 + 98 = 136.4$$

47.(1)

$$\therefore (?)^2 = 64 + 23 + 34 = 121 = (11)^2$$

$$\therefore ? = 11$$

48.(1)

$$8 \frac{4}{7} + 9 \frac{3}{4} - ? = 6 \frac{19}{28}$$

$$? = (8 + 9 - 6) + \left(\frac{4}{7} + \frac{3}{4} - \frac{19}{28} \right) = 11 \frac{9}{14}$$

49.(5)

$$8 - (1.11 + 2.111 + 3.1) = ?$$

$$? = 1.679$$

50.(2)

$$? = 108 \times \frac{34}{45} \times \frac{5}{17} = 24$$

51.(1)

$$\begin{array}{cccccc} 27 & 27 & 54 & 18 & 72 & \boxed{14.4} \\ \div 1 & \times 2 & \div 3 & \times 4 & \div 5 & \end{array}$$

52.(4)

$$\begin{array}{cccccc} \boxed{578} & 590 & 605 & 629 & 680 & 812 \\ +12 & +15 & +24 & +51 & +132 & \\ \hline & +3 & +9 & +27 & +81 & \end{array}$$

53.(5)

$$\begin{array}{cccccc} 1246 & \boxed{1245} & 1240 & 1215 & 1090 & 465 \\ -5^0 & -5^1 & -5^2 & -5^3 & -5^4 & \end{array}$$

54.(3)

$$\begin{array}{cccccc} 113 & 242 & 376 & 520 & 679 & \boxed{858} \\ +129 & +134 & +144 & +159 & +179 & \\ \hline & +5 & +10 & +15 & +20 & \end{array}$$

55.(2)

$$\begin{array}{cccccc} \boxed{19200} & 4800 & 1200 & 300 & 75 & 18.75 \\ \div 4 & \div 4 & \div 4 & \div 4 & \div 4 & \div 4 & \end{array}$$

56.(2)

$$\text{Required ratio} = \frac{3500+4500}{2000+4000} = 4:3$$

57.(1)

$$\text{Required percentage} = \frac{(4500+6500) - (3000+2000)}{(3000+2000)} \times 100$$

$$= \frac{110-50}{50} \times 100 = 120\%$$

58.(4)

Total number of cycles which are sold in 2003 and 2005 together
 $= (3000 + 3500) \times \frac{80}{100} + (4500 + 2500) \times \frac{60}{100} = 9400$
 Required % = $\frac{9400}{13500} \times 100 \approx 70\%$

59.(5)

Required difference
 $= [2500 + 3000 + 3500 + 4500 + 2000] - [2000 + 3500 + 3000 + 2500 + 4000]$
 $= 15500 - 15000 = 500$

60.(4)

$$\text{Required difference} = \left[\frac{2500+3500+4500}{3} - \frac{3000+4000}{2} \right]$$

$$= 3500 - 3500 = 0$$

61.(1)

I. $16x^2 - 16x + 3 = 0$
 $16x^2 - 12x - 4x + 3 = 0$
 $4x(4x-3) - 1(4x-3) = 0$
 $(4x-1)(4x-3) = 0$
 $x = \frac{1}{4}$ or $\frac{3}{4}$

II. $5y^2 + 9y - 2 = 0$
 $5y^2 + 10y - y - 2 = 0$
 $5y(y+2) - 1(y+2) = 0$
 $(5y-1)(y+2) = 0$
 $y = \frac{1}{5}$ or -2
 $\therefore x > y$

62.(3)

I. $3x^2 + 11x + 10 = 0$
 $3x^2 + 6x + 5x + 10 = 0$
 $3x(x+2) + 5(x+2) = 0$
 $x = -2, -\frac{5}{3}$

II. $6y^2 + 11y + 4 = 0$
 $6y^2 + 3y + 8y + 4 = 0$
 $3y(2y+1) + 4(2y+1) = 0$
 $y = -\frac{4}{3}, -\frac{1}{2}$
 $\therefore y > x$

63.(4)

I. $x^2 - 16x + 63 = 0$
 $(x-9)(x-7) = 0$
 $x = 9, 7$
 II. $y^2 - 20y + 99 = 0$
 $(y-11)(y-9) = 0$
 $y = 11, 9$
 $\therefore x \leq y$

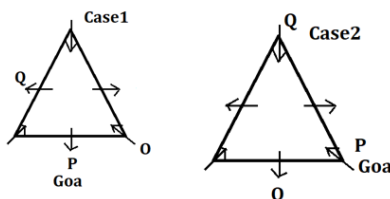
64.(4)

I. $x^4 = 1296$
 $x = \pm 6$
 II. $y^2 - 13y + 42 = 0$
 $(y-7)(y-6) = 0$
 $y = 7, 6$
 $\therefore y \geq x$

65.(2)

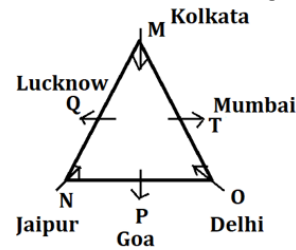
I. $x^2 + 31x + 240 = 0$
 $(x+15)(x+16) = 0$
 $x = -15, -16$
 II. $y^2 + 33y + 272 = 0$
 $(y+16)(y+17) = 0$
 $y = -17, -16$
 $x \geq y$

(66 – 70) It is given that P sits immediate left of O and like Goa thus from here we have two cases i.e. case1 and case2. Q sits second to the right of P.



Q does not face inside of the table thus case2 get eliminated. T sits immediate left of M. T does not face inside the table. One person sits between P and the one who like Mumbai. Q does not like Mumbai. The one who like Kolkata sits at the corner of the table but is

not an immediate neighbour of P. The one who like Lucknow sits immediate right of M. N does not like Delhi. Thus our final arrangement is.



- 66.(1)
- 67.(4)
- 68.(3)
- 69.(1)
- 70.(4)
- 71.(2)

435 654 723 892 345
 345 435 654 723 892

72.(2)

435 654 723 892 345
 534 456 327 298 543

73.(3)

435 654 723 892 345
 345 564 273 982 435

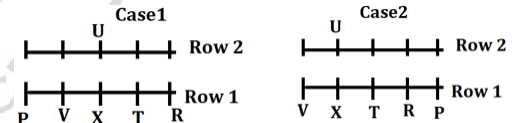
74.(4)

435 654 723 892 345
 453 645 732 829 354

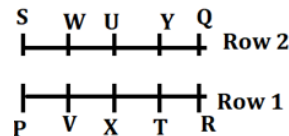
75.(1)

(76 – 80)

It is given that V sits third to the left of R. Thus from here we have two cases i.e. case1 and case2. U is immediate neighbour of the one who faces V. U does not sit at the end of the row. X sits immediate left of T.



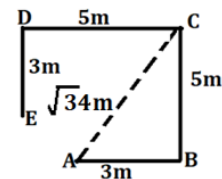
More than one person sits to the right of P. Thus case 2 get eliminated. W sits second to the right of Y. Q does not face P. Thus our final arrangement is



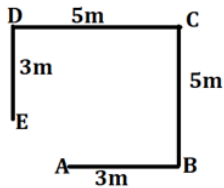
- 76.(1)
- 77.(3)
- 78.(1)
- 79.(4)
- 80.(5)
- 81.(4)

Q U E S T I O N S

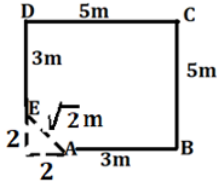
82.(1)



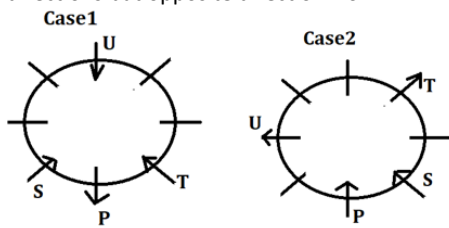
83.(4)



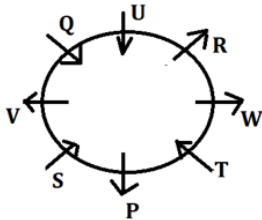
84.(5)



(85 - 89) It is given that S sits immediate right of P. Thus from here we have two cases i.e. case1 and case2. S faces the centre of the table. U sits third to the left of S. Two persons sit between U and T. T and U faces same directions but opposite direction from P.

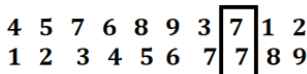


V and W sits opposite to each other. Thus case 2 get eliminated. R sits immediate left of U. Q and W are not immediate neighbours of each other. R and U faces opposite direction. Immediate neighbours of S faces opposite direction from S. V and W faces same direction. Q faces the centre of the table. Thus our final arrangement is



- 85.(5)
- 86.(4)
- 87.(4)
- 88.(1)
- 89.(3)
- 90.(2)
- 91.(1)

OURS, SOUR



(92 - 96) It is given that I was born on the month of March. Only one person was born between I and P. Thus from here we have two cases i.e case1 and case2. Two persons were born between P and E.

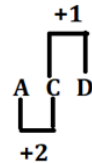
Month	Case1 Persons	Case2 Persons
January		P
February	E	
March	I	I
April		E
May	P	
June		
July		

O was born on the month which have least number of

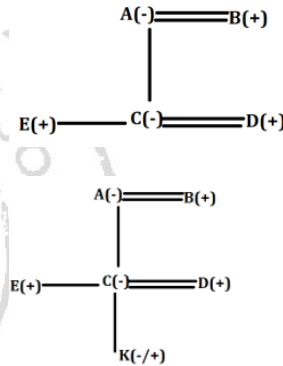
days. Thus case 1 get eliminated. C was born on the month which have even number of days. H was born before M.

Month	Persons
January	P
February	O
March	I
April	E
May	H
June	C
July	M

- 92.(1)
- 93.(4)
- 94.(5)
- 95.(1)
- 96.(4)
- 97.(2)



(98 - 99)



98.(5)

99.(4)

100.(1) C>E>A>D>B