SBI Clerk Preliminary -2021. ICP-2021-210001
HINTS & SOLUTIONS

ANSWER KEY

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

HINTS & SOLUTIONS

1.(2) The most suitable word for the given blank is "penalize". It means to subject to a penalty or punishment. All the other words are either grammatically incorrect or contextually meaningless. Hence, option (b) is the most suitable answer choice.
Resign means voluntarily leave a job or office.
Revive means restore to life or consciousness.
Protest means a statement or action expressing disapproval of or objection to something.
Tribute means an act, statement, or gift that is intended to show gratitude, respect, or admiration.

2.(5) The most suitable word for the given blank is "indictment". It means a formal charge or accusation of a serious crime. All the other words are either grammatically incorrect or contextually meaningless. Hence, option (e) is the most suitable answer choice.
Seize means take hold of suddenly and forcibly.
Excise means charge excise on (goods).
Operation means the action of functioning or the fact of being active or in effect.
Serve means perform duties or services for (another person or an organization).

3.(1) The most suitable word for the given blank is "epidemic". It means a widespread occurrence of an infectious disease in a community at a particular time. All the other words are either grammatically incorrect or contextually meaningless. Hence, option (a) is the most

suitable answer choice.
Explosion means a violent shattering or blowing apart of something, as is caused by a bomb.
Hazard means a potential source of danger.
Abundant means existing or available in large quantities; plentiful.
Lavish means sumptuously rich, elaborate, or luxurious.

4.(3) The most suitable word for the given blank is "eradicate". It means to destroy completely; put an end to. All the other words are either grammatically incorrect or contextually meaningless. Hence, option (c) is the most suitable answer choice.
Generate means produce or create.
Disregard means pay no attention to; ignore.
Revolve means move in a circular orbit around.
Expend means spend or use up (a resource such as money or energy).

5.(4) The most suitable word for the given blank is "disperse". It means to spread or distribute from a fixed or constant source. All the other words are either grammatically incorrect or contextually meaningless. Hence, option (d) is the most suitable answer choice.
Divide means separate or be separated into parts.
Arrest means seize (someone) by legal authority and take them into custody.
Assert means state a fact or belief confidently and forcefully.
Divest means deprive someone of (power, rights, or possessions).

6.(1) The most suitable word to fill the given blank is "indisputable" which means 'unable to be challenged or denied'. All the other words fail to make the sentence contextually correct. Hence, option (a) is the correct answer choice.

7.(5) To validate answer to this question refer to the quoted lines of the first paragraph " *There seem to be broadly three positions with respect to the privatisation of public sector undertakings (PSUs). The left position is "PSU is family silver and should not be sold irrespective of its performance". The divergent stand is that "business is not the business of government", which found resonance in the United Kingdom, and, of late, in India. There is also the third position: Why privatise profit-making PSUs?"*
From the quoted lines (a) (b) and (c) can be easily inferred. Hence, answer is option (e).

8.(4) To validate answer to this question refer to the quoted lines of the second paragraph " *The government may even have to pay the buyer, as it happened in the case of the Delhi Discomprivatisation. Even then it may be worth it, since privatisation will stop fiscal flows to these PSUs………"Privatization is resorted not just when the firm makes losses, but only when the physical performance is so bad that the PSU becomes a political embarrassment to the Government."*
From the quoted lines option (b) and (c) can be easily inferred. Whereas option (a) can be refuted on the basis of lines " *The government may even have to pay the buyer, as it happened in the case of the Delhi*

Discomprivatisation. Even then it may be worth it, since privatisation will stop fiscal flows to these PSUs." As given in the second paragraph of the passage.
Hence, answer would be option (d).

9.(2) To validate answer to this question refer to the quoted lines of the second paragraph " *Some of the major loss-making PSUs, Bharat Sanchar Nigam Limited, Mahanagar Telephone Nigam Limited and Air India should go under the block as their losses are greater than their revenue. The Economist has a term for such entities — value subtracting enterprises. Restructuring them and even.*"
Hence, answer would be option (b).

10.(5) To validate the answer to the question refer to the second paragraph " *He made the assurance that the government would not "privatise profit making PSUs working in competitive environments". That is, if the output price is a competitive price and you still make a profit, then you are efficient and the need to privatise does not arise.But if the output price is set in a monopoly background — the case now being the monopoly cartel of the oil majors, BPCL, Indian Oil Corporation Limited and Hindustan Petroleum Corporation Limited — with the autonomy given being used for monopoly pricing, then your profit is no longer an index of your efficiency. In that case, privatisation will still bring in benefits of the efficient operation of private sector through reduced costs……. The Finance Minister's disinvestment target of a little over a lakh of crores for the current fiscal has to be met. It is this fiscal requirement that now drives privatisation.*"
Hence, answer would be option (e).

11.(3) If we look closely at lines before and after the phrase we can easily infer that only option (c) fits in coherently. Hence option (c) would be the answer.

12.(3) POIGNANT (ADJECTIVE): evoking a keen sense of sadness or regret.
VENGEFUL (ADJECTIVE): seeking to harm someone in return for a perceived injury.
ESCHEW (VERB): deliberately avoid using; abstain from.
Prosaic (ADJECTIVE): without interest, imagination, and excitement
Hence, answer would be option (c).

13.(3) ANOMALY (NOUN): something that deviates from what is standard, normal, or expected.
DEMOLITION (NOUN): an overwhelming defeat.
HEGEMONY (NOUN): leadership or dominance
LOFTY means having a feeling of superiority that shows itself in an overbearing attitude.
Hence, option (c) would be the answer.

14.(4) The highlighted phrase in the given sentence is erroneous. It is to be noted that whenever "be used to" is used to describe 'be familiar with' or 'be accustomed to', the suitable structure of the sentence becomes "be used to+V4". Thus, the suitable replacement becomes "used to walking so much". Hence, option (d) is the most suitable answer choice.

15.(2) The highlighted phrase in the given sentence is erroneous. It is to be noted that past continuous tense is used to describe an action taking place when another occurred. Here, the two parallel events that occurred in the same time are "painting the door" and "painting the windows". Thus, the correct replacement for the

highlighted phrase is "while they were painting". Hence, option (b) is the correct answer choice.

16.(4) The highlighted phrase is erroneous. "too good to have been true" should be replaced by "too good to be true" as the correct sentence structure should be *too+ positive degree + to + V1* . Therefore, option (d) is the correct answer choice.

17.(1) To make the sentence grammatically correct, replace the highlighted phrase by "could do several new turns". It is to be noted that the phrase "be able to" is superfluous in the given sentence as *could* and *be able to* express a similar meaning i.e., capacity. Hence, option (a) is the most suitable answer choice.

18.(5) The given sentence is grammatically correct and contextually meaningful. Therefore, it does not require any corrections. Hence, option (e) is the correct answer choice.

(19 - 23) Sentence (B) introduces the theme of the paragraph which is about the advancement of the technologies. Sentence (C) has further provided the information regarding these advancements. The phrase "These changes" stands for the technologies mentioned in sentence (B). Sentence (E) continues sentence (C) as it is adding on the information regarding the technology mentioned in sentence (C). Sentence (D) should be the next statement in the sequence. Sentence (A) is the concluding statement of the rearranged paragraph. Therefore, the final sequence formed is BCEDA.

19.(3) Hence option (c) is the correct answer choice.
20.(5) Hence option (e) is the correct answer choice.
21.(2) Hence option (b) is the correct answer choice.
22.(1) Hence option (a) is the correct answer choice.
23.(4) Hence option (d) is the correct answer choice.

24.(4) From the given options, only option (d) fits to make a contextually meaningful sentence remaining options render no meaning to the paragraph.
Connivance: willingness to allow or be secretly involved in an immoral or illegal act.
Discord: disagreement between people
Contempt: the feeling that a person or a thing is worthless or beneath consideration.
Coordination:

25.(3) From the given options, only option (c) fits to make a contextually meaningful sentence remaining options render no meaning to the paragraph.
Camouflage: the disguising of military personnel, equipment, and installations by painting or covering them to make them blend in with their surroundings.
Spearheaded: lead (an attack or movement).
Seized: take hold of suddenly and forcibly.

26.(2) From the given options, only option (b) fits to make a contextually meaningful sentence remaining options render no meaning to the paragraph.
Chatter: to talk idly, incessantly
Chart: navigate
Wreak: inflict
Discourse: written or spoken communication or debate.

27.(1) From the given options, only option (a) fits to make a contextually meaningful sentence remaining options render no meaning to the paragraph.
Compliance: the action or fact of complying with a wish or command.
Cavalcade: a formal procession of people walking, on

horseback, or riding in vehicles.
Momentum: the quantity of motion of a moving body, measured as a product of its mass and velocity.

28.(4) From the given options, only option (d) fits to make a contextually meaningful sentence remaining options render no meaning to the paragraph.
Jostle: push, elbow, or bump against (someone) roughly, typically in a crowd.
Augment: make (something) greater by adding to it; increase.
Denigrate:
Decree: an official order that has the force of law.

29.(2) From the given options, only option (b) fits to make a contextually meaningful sentence remaining options render no meaning to the paragraph.
Eponymous: (of a person) giving their name to something.
Anonymity: Anonymity describes situations where the acting person's name is unknown.
Spitefulness: revengeful
Acrimony: bitterness or ill feeling

30.(4) From the given options, only option (d) fits to make a contextually meaningful sentence remaining options render no meaning to the paragraph.
Subscribe: express or feel agreement with.
diagnose: identify the nature of (an illness or other problem) by examination of the symptoms.
prescribe: state authoritatively or as a rule that (an action or procedure) should be carried out.

31.(3)
I. $x^2 + 7x + 12 = 0$
$\Rightarrow x^2 + 3x + 4x + 12 = 0$
$\Rightarrow (x + 3)(x + 4) = 0$
$\Rightarrow x = -3, -4$
II. $y^3 = -27$
$\Rightarrow y = -3$
i.e. x≤y

32.(4)
I. $2x^2 + 7x + 3 = 0$
$\Rightarrow x(2x + 1) + 3(2x + 1) = 0$
$\Rightarrow (x + 3)(2x + 1) = 0$
$\Rightarrow x = -3, -\frac{1}{2}$
II.
$2y^2 + 12y + 18 = 0$
$y^2 + 6y + 9 = 0$
$\Rightarrow (y + 3)(y + 3) = 0$
$\Rightarrow y = -3$
∴ x ≥ y

33.(5)
I. $\frac{3}{2}x - y = 2$
II. $x + 2y = 12$
On solving
x = 4, y = 4
∴ x = y

34.(4)

35.(4)
I. $x^2 - 13x + 42 = 0$
$\Rightarrow x^2 - 6x - 7x + 42 = 0$
$\Rightarrow (x - 6)(x - 7) = 0$
$\Rightarrow x = 6, 7$
II. $y^2 - 4y - 12 = 0$
$\Rightarrow y^2 - 6y + 2y - 12 = 0$
$\Rightarrow y(y - 6) + 2(y - 6) = 0$
$\Rightarrow (y + 2)(y - 6) = 0$
$\Rightarrow y = -2, 6$
∴ $x \geq y$

36.(4)
I. $x^3 = 343 \Rightarrow x = 7$
II. $y^4 = 2401 \Rightarrow y = \pm 7$
∴ $x \geq y$

Species of flora in B & D together in 2018 = 900 + 600
= 1500
Species of fauna in A & E together in 2018 = 400 + 1200
= 1600
Required % = $\frac{1600 - 1500}{1600} \times 100$
= $6\frac{1}{4}$%

37.(1)
Species of flora in A & C together in 2019 = $\left(\frac{140}{100} \times 500\right) + \left(\frac{125}{100} \times 1200\right)$
= 2200
Species of fauna in C & D together in 2018 = 1500 + 800
= 2300
Required difference = 2300 − 2200
= 100

38.(3)
Average of species of fauna in A, B, D & E in 2018 = $\frac{400 + 600 + 800 + 1200}{4}$
= 750
Required % = $\frac{750}{1200} \times 100$
= 62.5%

39.(2)
Species of flora in A, B & D together in 2018 = 500 + 900 + 600
= 2000
Species of fauna in C & E together in 2018 = 1500 + 1200
= 2700
Required ratio = $\frac{2000}{2700}$
= 20 : 27

40.(5)
Species of flora and fauna together in F in 2018 = $\left(\frac{200}{300} \times 900\right) + \left(\frac{125}{100} \times 800\right)$
= 1600
Species of flora and fauna together in B in 2018 = 900 + 600
= 1500
Required difference = 1600 − 1500
= 100

41.(3)

216   241   277   326   390   471
+(5)² +(6)² +(7)² +(8)² +(9)²

42.(1)

878   869   857   842   824   803
-3×3 -3×4 -3×5 -3×6 -3×7

43.(5)

626   673   729   803   904   1041
+47   +56   +74   +101 +137
  +9   +18   +27   +36
Hence, missing number is 626

44.(4)

120   240   80   320   64   384
×2   ÷3   ×4   ÷5   ×6

45.(2)

129   134   151   188   253   354

$+(2^2+1)$ $+(4^2+1)$ $+(6^2+1)$ $+(8^2+1)$ $+(10^2+1)$

Hence, missing number is 129

46.(4)

Required ways $= \dfrac{4!}{2!} \times \dfrac{8!}{2! \times 2!}$

$= 120960$ ways

47.(2)

Let efficiency of B be 10x units/day and let efficiency of A be y units/day.

So, efficiency of C $= \dfrac{90}{100} \times 10x$

$= 9x$ units/day

ATQ,

$(y + 9x) \times 6 = (y + 10x) \times \dfrac{45}{8}$

$y = 6x$

So, total work $= (6x + 9x) \times 6$

$= 90x$ units

Required days $= \dfrac{90x \times 3}{10x + 9x + 6x}$

$= 10.8$ days

48.(1)

Let length and speed of train – A be l meters and V m/sec respectively.

ATQ,

$\dfrac{l}{16} = V$

$l = 16V$ ....(i)

And,

$\dfrac{l+600}{36} = V$

$l = 36V - 600$ ...(ii)

On solving (i) & (ii), we get

$V = 30,\ l = 480$

Now, speed of train – B $= 72 \times \dfrac{5}{18}$

$= 20$ m/sec

Required time $= \dfrac{480+640}{30-20}$

$= 112$ seconds

49.(4)

Let amount invested by P be Rs.p

So, amount invested by Q = Rs. (32000 – p)

So, profit sharing ratio of P to Q $= (p \times 10) : ((32000 - p) \times 8)$

$= 5p : (128000 - 4p)$

ATQ,

$\dfrac{5p}{128000 - 4p} = \dfrac{3}{4}$

$p = Rs\ 12000$

50.(5)

ATQ,

$32000\left(1 + \dfrac{R}{100}\right)^2 - 32000 = 14080$

$\dfrac{32}{10}(R^2 + 200R) = 14080$

$(R^2 + 200R) = 4400$

$R^2 + 200R - 4400 = 0$

$R^2 + 220R - 20R - 4400 = 0$

$R = 20$

Required amount $= \dfrac{32000 \times (20+5) \times 2}{100}$

$= Rs\ 16000$

51.(1)

$17 + 13 + 47 = ?$

$? = 77$

52.(2)

$?^3 = 8 + 4 \times 14 = 4^3$

$? = 4$

53.(4) $? = 270 - 89 = 181$

54.(4)

$? = \left(\dfrac{19}{12} + \dfrac{29}{12} - \dfrac{27}{16}\right)$

$? = \dfrac{37}{16}$

55.(5) $? = 132 + 264 = 396$

56.(2)

$\sqrt[3]{?} = \dfrac{280}{35} = 8$

$\Rightarrow ? = 512$

57.(2)

$(?)^2 = 1040 - 311 = 729$

$? = 27$

58.(2) $? = 666 + 360 = 1026$

59.(4) $? = 12.24$

60.(3)

$? = 88 + 288$

$= 376$

61.(5)

Possible cases = (3,6), (4,5), (4,6), (5,4), (5,5), (5,6), (6,3), (6,4), (6,5), (6,6)

Required probability $= \dfrac{10}{36}$

$= \dfrac{5}{18}$

62.(2)

Let side of square be 'a' m and length of rectangle be 'l' m.

ATQ,

$\dfrac{(a)^2}{l \times 20} = \dfrac{5}{4}$

$l = \dfrac{a^2}{25}$ ...(i)

And, $4a - \left(2(l + 20)\right) = 10$

$4a - 2l = 50$

$2a - 25 = l$ ...(ii)

On solving (i) & (ii):

$a^2 = 50a - 625$

$a^2 - 50a + 625 = 0$

$a = 25$

Hence, $l = 25$ m

63.(1)

Total selling price of 70% articles = Rs.X

ATQ,

Total selling price of remaining articles $= X \times \dfrac{30}{100} \times \dfrac{60}{100}$

$= Rs\ 0.18X$

Required profit % $= \dfrac{(X + 0.18X) - X}{X} \times 100$

$= 18\%$

64.(3) Let quantity of milk & water in the vessel initially be 5x liters & 4x liters respectively.

ATQ,

$\dfrac{5x - 18 \times \frac{5}{9} + 18}{4x - 18 \times \frac{4}{9}} = \dfrac{725}{400}$

$\dfrac{5x + 8}{4x - 8} = \dfrac{29}{16}$

$x = 10$

Now, $P = 5x + 4x$

$P = 90\ liters$

65.(2)

Let present age of B be 5x years.

So, present age of A $= 5x \times \dfrac{160}{100}$

$= 8x$ years

Now, present age of C $= 35 \times 2 - 5x$

$= (70 - 5x)$ years

ATQ,

$(8x - 5) + (5x - 5) = 55$

$x = 5$

Required difference $= (70 - 5x) - 8x$

$= 5$ years

66.(2) **Three letters: F, G, H**

67.(2)

DATE	CASE	RACE	WAIT	PLAN
CBSF	BBRF	QBBF	VBJS	OKBM

68.(2)

DATE	CASE	RACE	WAIT	PLAN
TADE	SACE	CARE	IAWT	ALPN

69.(1)

| DATE	CASE	RACE	WAIT	PLAN
ADET	ACES	ACER	AITW	ALNP
ACER	ACES	ADET	AITW	ALNP

70.(4) **S**

(71 – 75) A sits second to the right of the one who like Perk. S faces the person who likes perk. S is an immediate neighbor of the person who faces D. So we have three possible cases:
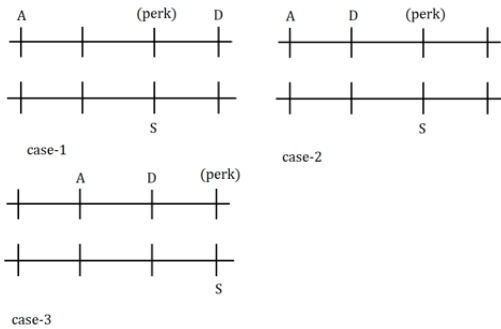
C faces Q who likes dairy-milk. C is not an immediate neighbor of A and does not like Munch so case-1 and case-3 is eliminated. The one who likes Eclairs faces the one who likes Snicker and both of them does not sit at the extreme end of the row. P faces the immediate neighbor of the person who likes Twix. P does not like Eclairs. R does not like Munch and Bournville means R likes Milky-bar, P likes snicker and S like Munch. So the final arrangement is:

A(Twix)   D(Eclairs)   B(perk)   C(Bournville)

R(milky-bar) P(Snicker) S(Munch) Q(Dairy-milk)
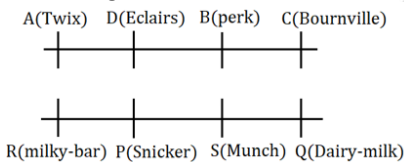
71.(5)
72.(3)
73.(2)
74.(3)
75.(4)
76.(5)

P E R F E C T I O N I S T

(77 - 81) More than three persons were born after Donald. Only two persons were born between Donald and Harry. Age of Tom is 23 years so we have two possible cases:
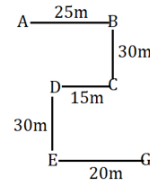
Years	Case-1 Persons	Case-2 Persons
1996	Tom	Tom
1997	Donald	
1998		Donald
1999		
2000	Harry	
2001		Harry
2002		

Bruno was born in one of the years after 2000. Mickey was born immediately before Mini. . Jerry is elder than Mini. So case-1 is eliminated. Hence final arrangement is:
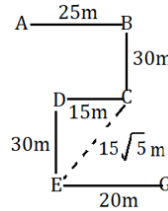
Years	Persons
1996	Tom
1997	Jerry
1998	Donald
1999	Mickey
2000	Mini
2001	Harry
2002	Bruno

77.(5)
78.(2)
79.(1)

80.(3)
81.(1)
82.(1) I. V > P (True)   II. Q > T (false)
83.(4) I. D≤I(false)   II.B≥L(false)

(84 – 86)

84.(4)

85.(3)
86.(5)

Distance is 30m
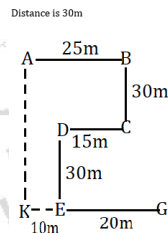
(87 - 91) B who likes Z8 goes only with the one who likes Z3. More than two persons go to Gwalior. A who likes Z1 go to Goa. F and C goes to the same city but not in Goa. G likes Z2 so we have two possible cases:

| Cities	Case-1 Persons	Case-1 Products	Case-2 Persons	Case-2 Products
Goa	A	Z1	A	Z1
	G	Z2		
Gurgaon	B	Z8	B	Z8
		Z3		Z3
Gwalior	F		F	
	C		C	
			G	Z2

H goes to Gwalior but does not likes Z4 and Z5. Not more than three persons go to a city so case-2 is eliminated. The one who likes Z6 does not go to Gwalior. D does not like Z3.C does not like Z4. E does not like Z7 so E likes Z3, D likes Z6, H likes Z7 , F likes Z4 and C likes Z5. The final arrangement is:

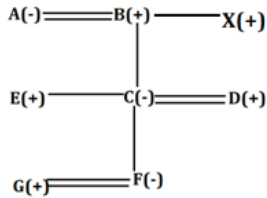| Cities	Persons	Products
Goa	A	Z1
	G	Z2
	D	Z6
Gurgaon	B	Z8
	E	Z3
Gwalior	F	Z4
	C	Z5
	H	Z7

87.(2)
88.(1)
89.(3)
90.(4)
91.(5)
92.(4)

6 5 3 9 2 6 4 9 3
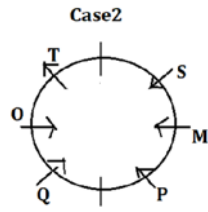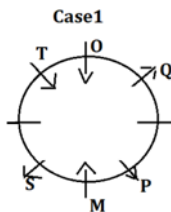9 9 6 6 5 4 3 3 2

5

(93 - 94)
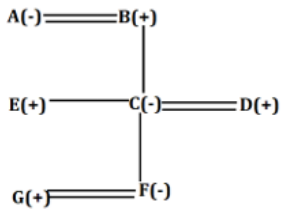
93.(3)
94.(1)

(95 – 99) It is given that S sits second to the right of P. Thus from here we have two cases i.e. case1 and case2. One person sits between S and T.Q sits second to the left of T.T and S faces opposite direction. M sits third to the right of Q. M and O faces each other. Q faces same direction as P.

P does not sits immediate left of M. Thus case2 get eliminated. More than one person sits between N and T. R and N faces same direction as O. Thus our final arrangement is
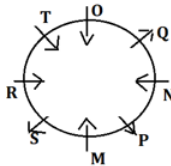
95.(1)
96.(1)
97.(2)
98.(1)
99.(3)
100.(3)   Only one word is formed using Y, P, O, N i.e, **Pony**