

Bank Clerk | Prelims-2021. ICP-2021-090026 HINTS & SOLUTIONS

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

HINTS & SOLUTIONS

- 1. (1) The answer to the question can be inferred from the first paragraph where it is mentioned that 'The collaboration of different stakeholders in the banking system, improving customer experience, and having a significant impact on return on investment (RoI) are some of the keys to the growth of digital banking in India'. So, options (I) and (III) are correct.
 - Hence, option (1) is the correct answer.
- 2. (3) Because we have to answer the question based on the information given in the passage, the answer to the question can be inferred from the second paragraph where it is mentioned that 'the most simplistic way to look at experimentation is to see whether it increases revenue or decreases cost. You can add customer experience to this and see whether it leads to one of the two. That is a strong way of justifying any new technology and experimentation'.
 - So, only option (3) is the correct answer.
- 3. (2) The answer to the question can be inferred from the fifth paragraph where Deepak Sharma made that statement 'That maturity has set in'. Preceding to the statement, it

- is mentioned that 'banks have found the right balance behind the romance of technology, where they are asking what technology has done for the business.' So, only option (2) is the correct answer.
- 4. (3) The answer to the question can be inferred from the seventh paragraph where it is mentioned that 'banks, especially payment banks, have to adopt a "phygital" model, which provides the best of physical and digital services to its consumers, according to the panellists'. So, option (3) is the correct answer.
- 5. (1) The answer to the question can be inferred from the seventh paragraph where it is mentioned that 'There are programmes where banks are working with fintechs, where KYC (know-your-customer) documents can be scanned and the software knows whether it is a passport or Aadhaar card or driving licence. The turnaround time for lending can be reduced and thus, Al is very close to maturing in the Indian context'. So, option (1) is the correct answer.
- 6. (2) The answer to the question can be inferred from the eighth paragraph where it is mentioned that 'In today's banks, we cannot think of a bank without investing in tech. It is the largest investment on a year-on-year basis.'

 Among the options (1), (2) and (3), option (2) strengthen the notion that 'we cannot think of a bank without investing in tech'.

Hence, option (2) is the correct answer.

- 7. (4) Raise [verb] means 'lift or move to a higher position or level';
 - Relegate [verb] means 'banish; downgrade'; 'assign an inferior rank or position to';

Maintain [verb] means 'to assert';

Intimate [verb] means 'to suggest something subtly';

Chastise [verb] means 'to reprimand harshly';

Belie [verb] means 'to give a false representation to; misrepresent';

From above, it can be inferred that the word 'relegate' has a meaning which is OPPOSITE to the meaning of the word 'raising'.

Hence, option (4) is the correct answer.

8. (5) Achieve [verb] means 'successfully bring about or reach (a desired objective or result) by effort, skill, or courage';
Abandon [verb] means 'leave (a place or vehicle) empty or uninhabited, without intending to return'; 'condemn someone or something to (a specified fate) by ceasing to take an interest in them';

Galvanise [verb] means ' to excite or inspire (someone) to action';

Castigate [verb] means 'to reprimand harshly';

Betray [verb] means 'to reveal or make known something, usually unintentionally';

Qualify [verb] means ' to make less severe; to limit';

From above, it can be inferred that the word 'abandoning' has a meaning which is OPPOSITE to the meaning of the word 'achieving'.



Hence, option (5) is the correct answer.

9. (5) Improve [verb] means ' make or become better';

Ameliorate [verb] means 'to make better, or improve'; Enervate [verb] means 'to sap energy from';

Vindicate [verb] means 'to clear of accusation, blame, suspicion, or doubt with supporting arguments or proofs';

Engender [verb] means ' give rise to';

Concede [verb] means ' acknowledge defeat; admit (to a wrongdoing)';

From above, it can be inferred that 'ameliorating' has a meaning which is SIMILAR to the meaning of the word 'improving'.

Hence, option (5) is the correct answer.

10. (4) Ombudsman [noun] means 'An official appointed to investigate individuals' complaints against a company or organization, especially a public authority';

Defender [noun] means 'someone who defends people or property';

Aberration [noun] means 'a deviation from what is normal or expected';

Calumny [noun] means 'making of a false statement meant to injure a person's reputation';

Venality [noun] means 'the condition of being susceptible to bribes or corruption';

Perfidy [noun] means 'the state of being deceitful and untrustworthy';

From above, it can be inferred that the word 'defender' has a meaning which has a meaning SIMILAR to the meaning of 'ombudsman'.

Hence, option (4) is the correct answer.

11.(2) The erroneous part is (B). Generally, after 'than' infinitive particle 'to' is not used. Instead first form of verb (V1) is directly used.

Hence, option (b) is the correct answer.

12.(1) The erroneous part is (A). The usage of 'else' is superfluous.

Hence, option (a) is the correct answer.

- 13.(3) The erroneous part is (C). Prior to "the', 'than' should be used because after the clause starting with 'no sooner', 'than' is used at the starting of the second clause.

 Hence, option (c) is the correct answer.
- 14.(2) The erroneous part is (B). Instead of 'was broken out', it should be 'broke out'.

 Hence, option (b) is the correct answer.
- 15.(4) The erroneous part is (D). Instead of 'is', 'was' should be used. The clause 'The gatekeeper thought' is in Past Tense which indicates that the event happened in Past.

 Hence, option (d) is the correct answer.
- 16. (3) The correct sequence of the other parts to form a grammatically correct and contextually meaningful sentence is BACD. Hence, option (3) is the most suitable answer choice.
- 17. (1) The correct sequence of the other parts to form a grammatically correct and contextually meaningful sentence is BADC. Hence, option (1) is the most suitable answer choice.
- 18. (2) The correct sequence of the other parts to form a grammatically correct and contextually meaningful sentence is CABD. Hence, option (2) is the most suitable answer choice.
- 19. (4) The correct sequence of the other parts to form a grammatically correct and contextually meaningful

sentence is ADCB. Hence, option (4) is the most suitable answer choice.

- 20. (5) The given parts of the sentence are in their precise position forming a coherent sentence. Since, they do not require any rearrangement option (5) becomes the most suitable answer choice.
- 21.(1) Among the given options, the option (a) 'mistake' correctly fits into the context of the sentence. She makes a mistake in her assumption. One cannot make obstacle or accuracy or dispute or problem while assuming something. One can make mistake while assuming something.

Hence, option (a) is the correct answer.

22.(3) One can brought his/her family to 'travel' around the globe.

'Travel around the globe' is a meaningful phrase while 'deportation around the globe' is not.

Among the given options, the option (c) 'travel' correctly fits into the context of the sentence.

Hence, option (c) is the correct answer.

23.(4) 'Discretion' means the freedom to decide what should be done in a particular situation.

Discretion is used in deciding something.

Among the given options, the word 'discretion' correctly fits into the context of the sentence.

Hence, option (d) is the correct answer.

24.(2) There can be opportunities for private organisations to run their own schools. The words 'negligence', 'surveillance', 'supplies' and 'advocacy' don't gel well with the context of the sentence.

Only 'opportunities' correctly fits into the context of the sentence.

Hence, option (b) is the correct answer.

25.(5) The sentence seems to be discussing the value of a watch. 'Estimation of value of a watch' is a meaningful idea.

Among the given options, the word 'estimation' succeeds in making a grammatically correct and contextually

meaningful sentence.

Hence, option (e) is the correct answer.

26. (2) Carp [noun] means 'complain or find fault continually about trivial matters';

Among the given options, the word 'carp' has the correct spelling.

Hence, option (2) is the correct answer.

27. (4) Inept [noun] means 'having or showing no skill; clumsy'; Among the given options, the word 'inept' has the correct spelling.

Hence, option (4) is the correct answer.

28. (1) Yank [verb] means ' pull with a jerk';
Among the given options, the word 'yank' has the correct spelling.

Hence, option (1) is the correct answer.

29. (3) Astringent [adjective] means 'sharp or severe in manner or style';

Among the given options, the word 'astringent' has the correct spelling.

Hence, option (3) is the correct answer.

30. (5) Vehemently [adverb] means ' in a forceful, passionate, or intense manner; with great feeling';

Among the given options, none of the word has the correct spelling.

Hence, option (5) is the correct answer.



31. (2)
$$\frac{481}{37} \times 16 + 211 = ? + 256$$
$$? = 208 + 211 - 256$$
$$? = 163$$

32. (1)
$$\frac{450}{3} + 960 - 176 = ?$$

33. (3)
$$35 \times 42 + ? = \left(\frac{5}{4} \times 32\right)^{2}$$
$$? = 1600 - 1470 = 130$$

35. (4)
$$(\sqrt{2})^{?} \times 400\sqrt{2} = 256 \times 25$$

 $(\sqrt{2})^{?} = \frac{16}{\sqrt{2}}$
 $(\sqrt{2})^{?} = 8\sqrt{2}$
 $(\sqrt{2})^{?} = (\sqrt{2})^{?}$
 $? = 7$

36. (3) Required percentage =
$$\frac{300-240}{300} \times 100$$

= $\frac{60}{300} \times 100 = 20\%$

37. (4) Required percentage =
$$\frac{230+320}{250} \times 100$$

= 220%

38. (1) Required average =
$$\frac{180+230+320+360+120}{5}$$
$$= \frac{1210}{5} = 242$$

39. (4) Required ratio =
$$\frac{230+360}{300+240} = \frac{590}{540}$$

= 59:54

40. (1) Required percentage =
$$\frac{(360+300)-(120+240)}{(120+240)} \times 100$$

= $\frac{660-360}{360} \times 100 = \frac{300}{360} \times 100$
= $\frac{250}{3}\% = 83\frac{1}{3}\%$

41.(4) Let C.P of book = Rs. 8x Selling price of book =
$$8x \times \frac{225}{200}$$
 = Rs. 9x ATQ,

$$9x + 4 - 8x = \frac{1}{4} \times 8x$$

$$\Rightarrow x + 4 = 2x$$

$$\Rightarrow x = 4$$

New selling price =
$$9 \times 4 + 4 = Rs. 40$$

$$\frac{y \times x \times 2}{100} + (1800 - y) \times \frac{4 \times 2}{100} = 164$$

2xy + 14400 - 8y = 16400 ... (i)

$$\frac{y \times 4 \times 2}{100} + (1800 - y) \times \frac{x \times 2}{100} = 160$$

8y + 3600x - 2xy = 16000

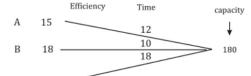
Favorable events = 30 - 8 = 22

Required probability =
$$\frac{22}{90} = \frac{11}{45}$$

$$2a = 127$$

$$a = 63.5$$

45.(2) Let capacity of tank = 180 lit (L.C.M of 12,10, and 18)



Efficiency of C (leak) =
$$10 - 15 - 18 = -23$$
 lit/h.
-ve sign indicate that water is leaking.
 23 lit/h units = $\frac{23}{60}$ lit/min units = 46 lit/min.
 180 units = $\frac{46 \times 60 \ 180}{23} = 21600$ lit

Let length and breadth of rectangular

field = 4x and 9x respectively

$$2 \times (4x + 9x) \times 4 = 208$$

$$x = 2$$

Area of are rectangular field = $4 \times 2 \times 9 \times 2 = 144m^2$.

47.(3) From I

46.(1)

Let C.P. of article be Rs. x.

$$\frac{125}{100} \times 240 - x = 40$$
$$x = 300 - 40 = Rs \ 260$$

From II

Since profit% & discount% is given and

S.P. & marked price is given.

: cost price can be determined.

∴ Either from I or II.

8.(5) From I & II

Area of base of cone $(\pi r^2) = 154$

$$\therefore \pi r^2 = 154$$

$$r^2 = 49$$

$$\therefore r = 7 \text{ cm}$$

$$\therefore$$
 height (h) = 7 × 2 = 14 cm.

Volume =
$$\frac{1}{3}\pi r^2 h$$

= $\frac{1}{3} \times \frac{22}{7} \times 7 \times 7 \times 14$

$$x + y = 8 ...(i)$$

$$xy = 7$$

$$(x - y)^2 = (x + y)^2 - 4xy$$

$$(x-y)^2 = (8)^2 - 4 \times 7$$

$$(x - y)^2 = 36$$

$$x - y = 6 ...(ii)$$

$$\therefore x = 7 \& y = 1$$

... (ii)



From I & II 50.(5) Let speed of boat in still water be x km/hr and speed of stream be y km/hr.

x = y = 5 km/hr

51. (2) $7x \times \frac{x}{4} = 3y \times \frac{3y}{7}$ $49x^2 = 36y^2$

 $Let x = 6a \ and \ y = 7a$ Quantity I: $\frac{7}{6}x = \frac{7}{6} \times 6a = 7a$ Quantity II: y = 7a + 5

So, for any value of a quantity II > quantity I

Quantity I: $3x^2 + 7x + 2 = 0$ 52. (5) $3x^2 + 6x + x + 2 = 0$ 3x(x+2) + 1(x+2) = 0(3x + 1)(x + 2) = 0

 $x = -\frac{1}{3}, -2$ Quantity II: $3y^2 + 16y + 5 = 0$ $3y^2 + 15y + y + 5 = 0$ 3y(y+5)+1(y+5)=0(3y+1)(y+5)=0 $y = -\frac{1}{3}, -5$ So, no relation

Quantity I: Length of train = $16 \times 54 \times \frac{5}{18} = 240$ meter 53. (1) Now, length of platform = $40 \times 54 \times \frac{5}{18} - 240 = 360$ meter Quantity II: 240 + 100 = 340 meter So, Quantity I > Quantity II

Quantity I: $x^2 - 11x + 28 = 0$ 54. (4) $x^{2} - 7x - 4x + 28 = 0$ x(x - 7) - 4(x - 7) = 0(x-7)(x-4)=0x = 4, 7Quantity II: $y^2 - 19y + 84 = 0$

 $y^2 - 12y - 7y + 84 = 0$ y(y-12) - 7(y-12) = 0(y-12)(y-7)=0y = 7, 12

So, Quantity II \geq Quantity I

Quantity I: let total work be 60 units. 55. (2) So, efficiency of A and B be 15 units/day and 10 units/day ∴ efficiency of C = 12 units/day

60 Total time of complete the work = $\frac{60}{15+10+12} = \frac{60}{37} days$

Quantity II: let total work = 15 × 22 units Efficiency of P = 22 units/day

Efficiency of Q = 15 units/day

Total time taken by P and Q together = $\frac{22 \times 15}{22 + 15} = \frac{330}{37} days$ So, quantity I < quantity II

Population of town A = $\frac{7000}{7} \times 8$ 56. (2)

After two - year population of town B = $7000 \times \frac{6}{5} \times \frac{8}{5}$

After two years population of town A = $\frac{9600}{24} \times 25$

= 10000

Increment in population = 10000 - 8000

= 2000

Let length of rectangle = 3x unit 57. (4)

Then, breadth of rectangle = x unit

Atq, $3x \times x$ 2×(3x+x) $\frac{3x^2}{8x} = \frac{9}{2}$ $6x^2 = 72x$ x = 12

area of rectangle = $3x^2$

 $= 3 \times 144$ $=432unit^{2}$

Let age of person = x 58. (3) $x + 30 \times 24 - 20 - 30 = 29 \times 25$ $x = 29 \times 25 - (30 \times 24 - 20 - 30)$

Required probability = $\frac{3}{5} \times \frac{1}{3} + \frac{2}{3} \times \frac{2}{5}$ 59. (4)

60. (2) Atq, x - 0.3y = 310...(i)

x + 0.5y = 550..(ii) Dividing (i) by (ii)

x - 0.3y = 310x + 0.5v = 550

 \Rightarrow 55 (x - 0.3y) = 31 (x+ 0.5y) = 55x - 16.5y = 31x + 15.5y

 $\Rightarrow 24x = 32y$

61.(3)

x : y = 4 : 3

 $196 + 1^2 = 197$ $197 + 3^2 = 206$

 $206 + 5^2 = 231$

 $231 + 7^2 = 280$

 $280 + 9^2 = 361$ so, 231 is missing no.

62.(2) $512 - (2^2 - 2) = 510$

 $510 - (3^2 - 3) = 504$

 $504 - (4^2 - 4) = \overline{492}$

 $492 - (5^2 - 5) = 472$

 $472 - (6^2 - 6) = 442$

So, missing no. is 504

8 - 5 = 363.(1)

3 - 3 = 0

0 - 1 = -1

(-1) - (-1) = 0

0-(-3)=3

So, missing no. is 3

64.(1) 509 + 200 = 709

200 + 709 = 909

709 + 909 = 1618

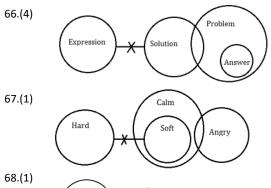
909 + 1618 = 2527

So, missing no. is 909

65.(4)

So, missing no. is 96.





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69. (2) AVENGERS

70. (3) 5 7 8 4 9 6 1 3 2 1 2 3 4 5 6 7 8 9

71-75. From the given statements, four persons are taking class between F and G. G is neither takes class on Monday nor on Tuesday. Here, we get three possibilities i.e. Case 1, Case 2 and Case 3.

Days	Case 1	Case 2	Case 3
Monday	F	F	
Tuesday		/	F
Wednesday		/	
Thursday		/	
Friday		/	
Saturday	G	/	
Sunday		G	G

From the given statements, there are as many persons take class between F and D as between H and G. S takes class before H and after J. S takes class just before the day when no one takes class. Here, Case 1 and Case 3 are eliminated.

So, the final arrangement will be: -

Days	Persons
Monday	F
Tuesday	D
Wednesday	J
Thursday	S
Friday	
Saturday	Н
Sunday	G

71. (4)

72. (2)

73. (2)

74. (5)

74. (5

75. (4)

76. (3) 2 % X

77. (2)

78. (5) 9J#, 9V@, 8A*, 3W\$

79. (2) 9th element from left is 9 and 7th element from right is 4 so difference of both is 5.

80. (1)

81-85. From the given statements, Person living on top Watches HBO .The one who watches Disney lives above of the 4th floor. Here we get three possibilities i.e. Case 1, Case 2 and Case 3.

	C	ase 1		Case 2		Case 3
Floors	Channels	Persons	Channels	Persons	Channels	Persons
8	HBO		HBO		HBO	
7					DISNEY	
6			DISNEY			
5	DISNEY					
4						
3						
2						
1						

From the given statements, there is a one person lives between E and the one who watches Disney. A Lives immediately above E. Here we get one more possibility i.e. 3a.

		Case 1		Case 2		Case	3	
Case 3	a							
Floor	Channel	Person	Channel	Person	Channel	Person	Channel	Person
s	s	s	S	s	S	S	s	s
8	HBO	A	HB0		HBO		HBO	
7		Е			DISNEY		DISNEY	
6			DISNEY			A		A
5	DISNEY			A		Е		Е
4				Е				
3								
2								
1								

From the given statements, there are two persons live between E and the one who watches 9XM. The person living on ground floor does not watch 9xm, Star and Zee.

Case 1

Case 2

Case 3

Case 3	a							
Floor	Channel	Person	Channel	Person	Channel	Person	Channel	Person
s	s	s	s	s	s	s	s	s
8	HBO	A	HBO		HBO		HBO	
7		E			9XM		DISNEY	
6			9XM		DISNEY			A
5	DISNEY		DISNEY			A		Е
4	9XM			A		Е		
3				Е				
2							9XM	
1								

From the given statements, there are two persons live between the persons who watch Zee and 9XM. The person living on ground floor does not watch 9xm, Star and Zee.

			Case 1		Case 2	:	Case	3	
	Case 3	a							
	Floor	Channel	Person	Channel	Person	Channel	Person	Channel	Person
	s	s	s	s	s	s	s	s	s
100	8	HBO	A	нво		HBO		HBO	
	7	Zee	Е			9XM		DISNEY	
	6			9XM		DISNEY			A
	5	DISNEY		DISNEY			A	ZEE	Е
ø	4	9XM			A	ZEE	Е		
	3			Zee	Е				
	2							9XM	
	1								

From the given statements, P watches Sony and lives above of the floor of the person who watches star. There is one person lives between Q and the one who watches Sony. P lives above of the floor of the one who watches Star. Q does not like Disney, Star and 9XM. There are two Person live between B and P. Now, Case 2 and Case 3a is ruled out now.

	Ca	ase 1	С	ase 3
Floors	Channels	Persons	Channels	Persons
8	НВО	A	НВО	
7	Zee	E	9XM	
6		В	DISNEY	В
5	DISNEY			A
4	9XM		ZEE	Е
3	Sony	P	Sony	P
2	Star		Star	
1		Q		Q

From the given statements, B does not watch Zee and WB. F lives immediately above C. C watches 9XM. F does not live on the top most floor. Now, Case 3 is ruled out now.

So, the final arrangement is such as-



Channels	Persons	96. (1)	
HBO	A	97 (3)	
ZEE	Е	` '	
COLORS	В	98. (2)	
DISNEY	F	99 (1)	I: S > W(True
9XM	С	55.(1)	
SONY	P		II: U ≥ Y (False
STAR	D	100.(4)	2596813
WB	Q	200.(.)	9876543
	HBO ZEE COLORS DISNEY 9XM SONY STAR	HBO	HBO A 97. (3)

KOF BAN

81. (4)

82. (5)

83. (1)

84. (3)

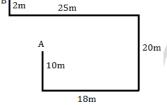
85. (2)

86. (3) N(+) _____ D(-)

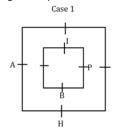
87. (2) — K(-) — M(-) =

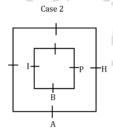
88. (3) G(+) = A(-) -- M(-) = V(+)

SURVEY 89. (2) B_{2m} 90. (3)

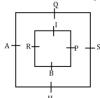


91-95. From the given statements, B who faces outside sits immediate right of P. P is neither an immediate neighbor of H nor S. H sits 2nd to the right of the person who faces I. S doesn't face A who sits immediate left of H. Here, we KOFRACE get two possibilities i.e. Case 1 and Case 2.





From the given statements, Q faces inside. Q faces the person who sits immediate right of R. Here, Case 2 is ruled out. So, final arrangement will be: -



91.(2)

92.(3)

93.(2)

94.(2)

95.(5)

96-98.

