## SBI Clerk Pre. - 2022 - HINTS \& SOLUTIONS

ANSWER KEY

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

## HINTS \& SOLUTIONS

1.(3) To validate the answer refer to the 2nd sentence of the 1st paragraph " While the traditional model focuses on charging patients based on the services provided irrespective of their medical significance, value-based healthcare focuses on more customized patient-centric services. Two major transformational changes include affordable treatment and superior healthcare services, using big data. Two major transformational changes include affordable treatment and superior healthcare services, using big data." Hence, option (c) is the correct answer choice.
2.(1) To validate the answer, refer to the lines of 2nd paragraph " A country's expenditure on healthcare as a proportion of GDP is considered as one of the important indicators for the overall population health. India's current spending on healthcare is <4\% of the total GDP, compared to the top 10 countries of Organisation for Economic Co-operation and Development (OECD), which spends on an average $>10 \%$." Hence, option (a) is the correct answer choice.
3.(5) Refer to the lines of 1st paragraph "However, huge costs are being incurred for storing and processing of such big data. Additionally, the mishandling of the health records and data breaches has raised a lot of data privacy concerns and led to erosion of trust in the current health regulatory practices." Also, from the 2nd paragraph "Healthcare providers face challenges in terms of maintaining data immutability and privacy, with respect to data sharing with relevant stakeholders." Hence, option (e) is the most suitable answer choice.
(ii) Paranoia added to the mentally ill man's nervousness, making him think that someone was lurking behind the street corners outside his door.
14.(5) All of the given options are correct. The sentences thus formed are:
(i) Despite the fact that the governor was originally neutral on the topic, the Governor now claims that he is leaning towards a pardon.
(ii) Although he was originally neutral on the topic, the Governor now claims that he is leaning towards a pardon.
(iii) Though the governor now claims that he is leaning towards a pardon, he was originally neutral on the topic.
15.(1) Only (i) is suitable to join the sentences. The sentence thus formed is:
(i) After the banker looked over the paperwork, he made the decision to approve the loan.
16.(5) All of the given options are correct. The sentences thus formed are:
(i) Notwithstanding India's domestic growth, India's financial system remains stable.
(ii) In spite of weakening India's domestic growth, India's financial system remains stable.
(iii) However, India's domestic growth is weakening, India's financial system remains stable.
17.(1) Only (i) is suitable to join the sentences. The sentence thus formed is:
(i) While I carry my identification and cash in my pocket, my sister can't leave home without her capacious purse
(18-22) Taking a cue from statement (A), the theme of the paragraph can be identified. The paragraph is about the advancement in the field of artificial intelligence and its impacts on the managerial level of employees. Statement (C) should follow statement (A) as it is strengthening the statement (A) by providing the relevant data. Statement (D) should follow statement (C). The determiner 'this' in sentence (D) is used for the prediction mentioned in the report. Further, statement
(B) should be the next statement in the sequence. It is illustrating the impacts of artificial intelligence on managers. Statement ( $E$ ) and ( $F$ ) forms a consecutive pair. Both the statements are further contributing to the impacts of artificial intelligence in the workplace. Thus, the sequence formed is ACDBEF.
18.(4) Hence, option (d) is the most suitable answer choice.
19.(4) Hence, option (e) is the most suitable answer choice.
20.(5) Hence, option (e) is the most suitable answer choice.
21.(2) Hence, option (b) is the most suitable answer choice.
22.(4) Hence, option (d) is the most suitable answer choice.
23.(4) From the highlighted words, use of 'inspid' is contextually incorrect. Rather 'insipid' should be used which means lacking vigour or interest. Hence, Option (d) is correct answer choice.
24.(3) From the highlighted words, use of 'lucritive' is contextually incorrect. Rather 'lucrative' should be used which means producing a great deal of profit. Hence, Option (c) is correct answer choice.
25.(5) All the highlighted words of the given sentence are correct. Hence, option (e) is the correct answer choice.
26.(4) From the highlighted words, use of 'prodigul' is contextually incorrect. Rather 'prodigal' should be used
which means pending money or using resources freely and recklessly; wastefully extravagant. Hence, Option (d) is correct answer choice.
27.(3) Among the given parts, part (C) is erroneous. It is to be noted that If one subject is singular and the other is plural, and the words are connected by the words "or," "nor," "neither/nor," "either/or," or "not only/but also," use the verb form of the subject that is nearest the verb. Thus, "are" should be replaced by "is". Hence, option (c) is the most suitable answer choice.
28.(4) Part (D) of the given sentence contains an error. To make the sentence grammatically correct, replace "than" by "to" as the preposition used with 'superior' is always 'to'. Hence, option (d) is the correct answer choice. There is an error in Part (C) of the sentence. It is to be noted that the preposition used with 'afford' is 'to'. Thus, to make the sentence grammatically correct, replace "for splurging" with 'to splurge'. Hence, option (c) is the most viable answer choice.
30.(5) All the parts of the given are grammatically as well as contextually correct. Hence, option (e) is the most suitable answer choice.

Let efficiency of $B$ be $5 x$ units/day
So, efficiency of $\mathrm{A}=\frac{80}{100} \times 5 x$
$=4 \mathrm{x}$ units/day
And, efficiency of $\mathrm{C}=\frac{120}{100} \times 5 x$
$=6 \mathrm{x}$ units/day
Total work $=(5 x \times 12)$
$=60 \mathrm{x}$ units
1 day wage of $\mathrm{A}, \mathrm{B} \& \mathrm{C}$ together $=\frac{15 x}{60 x} \times 600$
= Rs. 150
Required difference $=150 \times 4 \times \frac{6 x-4 x}{15 x}$
= Rs. 80
32.(4)

ATQ
$\frac{\left(100-20-X \times \frac{100-20}{100}\right)}{\left(20-X \times \frac{20}{100}+x\right)}=\frac{14}{11}$
$\frac{\left(80-\frac{4 X}{5}\right)}{\left(20+\frac{X X}{5}\right)}=\frac{14}{11}$
$x=30$
33.(5)

Required probability $=\frac{12 c_{3}}{52 c_{3}}$
$=\frac{11}{1105}$
34.(2)

Let radius of cylinder \& cone be 2 x
$\mathrm{cm} \& 3 \mathrm{x} \mathrm{cm}$ respectively.
So, height of cylinder $=2 x \times \frac{5}{2}$
$=5 \mathrm{x} \mathrm{cm}$
ATQ,
$\frac{\left(\frac{22}{7} \times(2 x)^{2} \times 5 x\right)}{\left(\frac{22}{7} \times \frac{1}{3} \times(3 x)^{2} \times 14\right)}=\frac{10}{3}$
$x=7$
Required area $=2 \times \frac{22}{7} \times 2 \times 7 \times 5 \times 7$
$=3080 \mathrm{~cm}^{2}$

Let A be 100 x .
So, $C=\frac{75}{100} \times 100 x \times \frac{100}{40}$
$=\frac{375 x}{2}$
And, $B=100 x \times \frac{100}{80}$
$=125 \mathrm{x}$
ATQ,
$\frac{50}{100} \times 125 x+\frac{30}{100} \times \frac{375 . x}{2}=95$
$62.5 x+56.25 x=95$
$x=0.8$
Required value $=\frac{80}{100} \times 100 \times 0.8$
$=64$
36.(2)

Boys playing Chess $=4000 \times \frac{100-45}{100}$
$=2200$
Girls playing Ludo \& Carrom together
$=2500 \times \frac{60}{100}+3000 \times \frac{50}{100}$
$=1500+1500$
$=3000$
Required $\%=\frac{2200}{3000} \times 100$
$=73 \frac{1}{3} \%$
37.(1)

Boys playing Carrom and Billiards together
$=3000 \times \frac{100-50}{100}+3500 \times \frac{100-40}{100}$
$=1500+2100$
$=3600$
Girls playing Table tennis $=1500 \times \frac{30}{100}$
$=450$
Required ratio $=\frac{3600}{450}$
= $8: 1$
Average number of girls playing Chess, Ludo \& Table tennis
$=\frac{1}{3} \times\left(\left(4000 \times \frac{45}{100}\right)+\left(2500 \times \frac{60}{100}\right)+\left(1500 \times \frac{30}{100}\right)\right)$
$=\frac{1}{3} \times(1800+1500+450)$
$=1250$
Boys playing Ludo \& Carrom together
$=2500 \times \frac{100-60}{100}+3000 \times \frac{100-50}{100}$
$=1000+1500$
$=2500$
Required $\%=\frac{2500-1250}{2500} \times 100$
= 50\%

Total students playing Cards $=\frac{160}{100} \times 2500$
$=4000$
Boys playing Cards and Ludo together
$=4000 \times \frac{7}{10}+2500 \times \frac{100-60}{100}$
$=2800+1000$
$=3800$
Girls playing Cards and Chess together
$=4000 \times \frac{3}{10}+4000 \times \frac{45}{100}$
$=1200+1800$
$=3000$
Required difference $=3800-3000$
$=800$

Boys playing Chess, Ludo and Table tennis together
$=\left(4000 \times \frac{100-45}{100}\right)+\left(2500 \times \frac{100-60}{100}\right)+\left(1500 \times \frac{100-30}{100}\right)$
$=2200+1000+1050$
$=4250$
Girls playing Carrom and Billiards together
$=\left(3000 \times \frac{50}{100}\right)+\left(3500 \times \frac{40}{100}\right)$
$=1500+1400$
$=2900$
Required difference $=4250-2900$
= 1350
47.(5)
I. $\quad x^{2}+7 x+10=0$
$\Rightarrow x^{2}+5 x+2 x+10=0$
$\Rightarrow x=-5$ or -2
II. $y^{2}+12 y+35=0$
$\Rightarrow y^{2}+7 y+5 y+35=0$
$\Rightarrow y=-5$ or -7
$\Rightarrow$ So, $x \geq y$.
I. $\quad x^{2}-x-12=0$
$\Rightarrow x^{2}-4 x+3 x-12=0$
$\Rightarrow x=4,-3$
II. $y^{2}-y-6=0$
$\Rightarrow y^{2}-3 y+2 y-6=0$
$\Rightarrow y=3,-2$
So, no relation.
I. $\quad 30 x^{2}-53 x+21=0$
$\Rightarrow 30 x^{2}-18 x-35 x+21=0$
$\Rightarrow(6 x-7)(5 x-3)=0$
$\Rightarrow x=\frac{7}{6}, \frac{3}{5}$
II. $\quad 18 y^{2}-51 y+35=0$
$\Rightarrow 18 y^{2}-21 y-30 y+35=0$
$\Rightarrow(3 y-5)(6 y-7)=0$
$\Rightarrow y=\frac{5}{3}, \frac{7}{6}$
$\Rightarrow S o, x \leq y$.
I. $\quad 16 x^{2}=529$
$\Rightarrow x=\sqrt{\frac{529}{16}}$
$\Rightarrow x=\frac{23}{4},-\frac{23}{4}$
II. $\quad y^{2}-13 y+42=0$
$\Rightarrow y^{2}-7 y-6 y+42=0$
$\Rightarrow(y-6)(y-7)=0$
$\Rightarrow y=6,7$
$\Rightarrow$ So, $x<y$.
I. $14 x+9 y=16$
II. $21 x+15 y=25$

On solving (i) and (ii):
$\Rightarrow x=\frac{5}{7}, y=\frac{2}{3}$
$\Rightarrow$ So, $x>y$.
46.(4)

Let total capacity of tank be 400 units
(LCM of $\frac{100}{9}$ and 16).
So, efficiency of pipe $-Q=\frac{400}{16}$
$=25$ units/hour
And, efficiency of P \& R together $=400 \times \frac{9}{100}$
$=36$ units/hour
Required time $=\frac{400}{36-25}$
$=\frac{400}{11}$ hours

Let cost price of article - A be Rs.100x
So, marked price of article $-\mathrm{A}=100 x \times \frac{160}{100}$
= Rs. 160 x
And, selling price of article $-\mathrm{A}=160 x \times \frac{80}{100}$
= Rs. 128 x
ATQ,
$(160 x-128 x)-(128 x-100 x)=20$
$x=5$
Now, CP of article $-B=100 \times 5 \times \frac{100}{80}$
= Rs. 625

Grand Test - SCP 210006

Let marks scored by Aman in each of English \& Hindi be x. ATQ,
Aman's marks in Math $=(70 \times 3)-2 x$
$=210-2 x$
And, Aman's marks in Science $=\left(\frac{250}{3} \times 3\right)-2 x$
$=250-2 x$
Required difference $=(250-2 x)-(210-2 x)$
$=40$
49.(1)

Required ways $=8{ }_{c_{3}} \times 5_{c_{2}}$
$=560$ ways
50.(4)

Let length of train - A \& B be 4x meters
and $5 x$ meters respectively.
ATQ,
$\frac{4 x+5 x}{90}=36 \times \frac{5}{18}$
$x=100$
Speed of train $-\mathrm{A}=\frac{(4 \times 100)+200}{24}$
$=25 \mathrm{~m} / \mathrm{sec}$
So, speed of train $-B=25 \times \frac{18}{5}+36$
$=126 \mathrm{~km} / \mathrm{hr}$.
51.(1)

Mouse sold by store in 2017 \& 2018 together
$=4500+6000$
$=10500$
Keyboard sold by store in 2017 \& 2018 together
$=4000+5000$
$=9000$
Required $\%=\frac{10500-9000}{9000} \times 100$
$=16 \frac{2}{3} \%$

Average of Mouse, Printer and Speaker
sold by store in $2017=\frac{4500+3000+6000}{3}$
$=4500$
Keyboard and Printer together sold by
store in $2019=(4500+6000)$
$=10500$
Required ratio $=\frac{4500}{10500}$
$=3: 7$
53.(3)

Mouse, UPS \& Speakers together sold by store
in $2019=8000+500+5000$
$=13500$
Printer \& Speakers together sold by store in
$2018=4000+4500$
$=8500$
Required difference $=13500-8500$
$=5000$
54.(5)

UPS sold by store in 2017, 2018 \& 2019
together $=2000+1000+500$
$=3500$
Printers sold by store in 2017 \& 2018
together $=3000+4000$
$=7000$
Required $\%=\frac{3500}{7000} \times 100$
= 50\%
55.(3)

Required revenue $=(8000 \times 150)+(500 \times 800)$
$=12,00,000+4,00,000$
$=$ Rs. $16,00,000$ or 16 lacs

So, there should be 106 in place of 110 .

58.(2)

Wrong number $=306$
Pattern of series -

59.(1)

Wrong number $=110$
Pattern of series -


So, there should be 114 in place of 110 .
60.(1)

Wrong number $=99$
Pattern of series -


So, there should be 100 in place of 99 .
61.(2)

Wrong number $=110$


$$
62 .(1)
$$

$$
\begin{aligned}
& 190+\frac{50}{100} \times 540+?=630 \\
& ?=630-460 \\
& ?=170 \\
& \frac{276}{12} \times \frac{80}{115} \times ?=\frac{32}{100} \times 200 \\
& ?=64 \times \frac{1}{16} \\
& ?=4
\end{aligned}
$$

$$
\left(284+\frac{184}{4}\right) \div\left(\frac{594}{9}\right)=?
$$

? $=330 \times \frac{1}{66}$
? $=5$
64.(2)
$684+\frac{2172}{6}+50 \times 5=?^{2}$
$?=\sqrt{1296}$
? $=36$
65.(1)
$\left(\frac{80}{100} \times 250\right) \times 5 \times \frac{1}{(5)^{2}}=$ ?
$?=40$
(66-70)

| Words | Code |
| :---: | :---: |
| Are | mt |
| yawn | op |
| with | $\mathrm{so} / \mathrm{km}$ |
| held | $\mathrm{km} / \mathrm{so}$ |
| nobody | nt |
| everybody | eb |
| and | do |
| willing | li |
| doubt | $\mathrm{zo} / \mathrm{nm}$ |
| go | $\mathrm{nm} / \mathrm{zo}$ |

66.(1)
67.(4)
68.(3)
69.(1)
70.(4)
71.(5)

72.(2)

73.(3)

(74-78) It is given that $Q$ sits immediate left of $T$. Thus, from here we have two cases i.e. case 1 and case 2 . Two persons sit between $T$ and $R$. Thus, from here we have two more cases i.e. case1(a) and case2(a).


$R$ does not face inside the center of table. Thus, from here case2(a) and case2 get eliminated. W sits immediate right of $R$. $U$ and $P$ sits opposite to each other. Both P and V are not immediate neighbours of W . $V$ sits second to the left of $S$ thus case1 get eliminated. Thus our final arrangement is.

74.(2)
75.(4)
76.(3)
77.(1)
78.(3)
79.(3)
( $80-84$ ) It is given that $O$ was born on $2 n d$ of March. One person was born between O and E . Thus, from here we have two cases i.e case1 and case2.Y was born on a month which have 30 number of days.

| Months | Date | Case1 <br> Persons | Case2 <br> Persons |
| :---: | :---: | :---: | :---: |
| January | 2 | E |  |
|  | 5 |  |  |
| March | 2 | 0 | 0 |
|  | 5 |  |  |
| April | 2 | $\mathrm{Y} /$ | E |
| August | 5 | $\mathrm{Y} /$ | Y |
|  | 2 |  |  |

No one was born between S and E . S was born before E . Thus case1 get eliminated. $M$ was neither born on an odd number date nor in the month of August. N and K were born on the same date. N was born before K . Thus our final arrangement is.

| Months | Date | Persons |
| :--- | :--- | :--- |
| January | 2 | M |
|  | 5 | N |
| March | 2 | O |
|  | 5 | S |
| April | 2 | E |
|  | 5 | Y |
| August | 2 | T |
|  | 5 | K |

80.(1)
81.(4) 82.(3) 83.(5) 84.(1)
85.(2)
86.(1)
87.(2)
88.(4)

II:A<V (True)
I:F<C(False)
$\mathrm{II}: \mathrm{T} \geq \mathrm{X}$ (False)
(89-93) Sol.
It is given that $P$ conduct workshop after Friday in company $D$. Thus from here we have two cases i.e case1 and case2. Two persons conduct workshop between P and $U$. R conduct workshop before $U$ but not on Monday. Two persons conduct workshop between $R$ and the person who conduct workshop in company F. I conduct workshop on company F but not Saturday.

| Weekdays | Case1 <br> Persons <br> Company |  | Persons Company |  |
| :---: | :---: | :---: | :---: | :---: |
| Monday |  |  |  |  |
| Tuesday | R |  | R |  |
| Wednesday | U |  |  |  |
| Thursday |  |  | U |  |
| Friday | I | F | I | F |
| Saturday | P | D |  |  |
| Sunday |  |  | P | D |

I conducts workshop either just after or just before P. Thus case 2 get eliminated. O conduct workshop on company C but before Thursday. V conduct workshop before $T$. U conduct workshop in company A. R does not conduct workshop in company $G$ and B.T does not conduct workshop in company G. Thus our final
arrangement is:

| Weekdays | Persons Company |  |
| :--- | :---: | :---: |
| Monday | O | C |
| Tuesday | R | E |
| Wednesday | U | A |
| Thursday | V | G |
| Friday | I | F |
| Saturday | P | D |
| Sunday | T | B |

89.(1)
90.(4)
91.(3)
92.(5)
93.(1)
94.(5)

95.(3)

$$
\begin{array}{llll|ll|ll}
5 & 3 & 7 & 8 & 6 & 5 & 8 & 9 \\
9 & 8 & 8 & 7 & 6 & 5 & 5 & 3
\end{array}
$$

(96-100)It is given that $P$ sits second to the right of $V$ and one of them sits at the end. $V$ faces south direction. Thus, from here we have two cases i.e. case1 and case2. Two persons sit between $V$ and $U$. $R$ sits immediate left of $U$.


Case2


More than one person sits between $P$ and $R$. Thus case1 get eliminated. R faces same direction as V .W sits immediate right of R.T and $Q$ are adjacent to each other but faces opposite direction from each other. T does not sit at the end of the row. $U$ sits second to the right of $Q$. Persons who sit at the end of the row faces opposite direction from each other. S faces opposite direction from P.W and $U$ faces same direction as $T$. Thus our final arrangement is


