

SBI Clerk Pre. - 2022 - HINTS & SOLUTIONS

ANSWER KEY	
WIASAAFIV IVE I	

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.

- 4.(4) Refer to the 4th paragraph's last sentence "Any tampering of the records will be notified to all participating users.". It clearly validates that sentence (d) is incorrect. Hence, option (d) is the correct answer choice.
- 5.(3) The most suitable phrase to complete the given sentence is "is practiced in an unstandardized manner" as in the latter part of the passage, several methods have been discussed to improve EHR. This indicates that the current EHR practice is unstandardized. Hence, option (c) is the current answer choice.
- 6.(2) The most suitable word that has the similar meaning as overhaul is revamp. Hence, option (b) is the suitable answer choice.
 - Overhaul means take apart (a piece of machinery or equipment) in order to examine it and repair it if necessary.
 - Imputation means a charge or claim that someone has done something undesirable; an accusation.
 - Revamp means give new and improved form, structure, or appearance to.
- or appearance to.

 7.(5) The most suitable word that is opposite of escalated is plunged. Hence, option (e) is the suitable answer choice. Escalated means increase rapidly.
 - Plunged means suffer a rapid decrease in value.
 Altercated means dispute or argue noisily and publicly.

 The give paragraph is providing information on hypertension and its relatable causes. The most suitable word for the given blank is "disorder". Hence, option (b) is the most suitable answer choice.
 - Incent means provide with an incentive.
 - 9.(1) Here, the paragraph has stated lifestyle as a cause of a serious disorder i.e., hypertension. Thus, according to the theme of the paragraph "culprit" which means 'the cause of a problem or defect.' is the most suitable word. Hence, option (a) becomes the most viable answer choice.
 - 10.(5) In the given sentence, the severity of hypertension has been described. Thus, "complications" which means 'a secondary disease or condition aggravating an already existing one' is the most suitable word. Hence, option (e) is the correct answer choice.

 Serenities means the state of being calm, peaceful, and untroubled.
 - 11.(3) The paragraph is describing about the causes and the remedies for hypertension. Since the given blank is connected with the conjunction 'and', the prior adjective must be in similar context with the word given in blank. Therefore, "reversible" becomes the most suitable word. Hence, option (c) is the correct answer choice.
 - 12.(4) To make the sentence grammatically correct and contextually meaningful, the most suitable word is "aspects". All the other words are irrelevant. Hence, option (d) becomes the most suitable answer choice,
 - 13.(4) Both (i) and (ii) can be used to connect the given sentences to form a meaningful sentence. The sentences thus formed are:
 - (i) Paranoia might get added to the mentally ill man's nervousness, making him think that someone was lurking behind the street corners outside his door.



- (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.
- 29.(3) 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.
- 31.(1)

 Let efficiency of B be 5x units/day

 So, efficiency of A = $\frac{80}{100} \times 5x$ = 4x units/day

 And, efficiency of C = $\frac{120}{100} \times 5x$ = 6x units/day

 Total work = $(5x \times 12)$ = 60x units

 1 day wage of A, B & C together = $\frac{15x}{60x} \times 600$ = 8x.150

 Required difference = $150 \times 4 \times \frac{6x-4x}{15x}$ = 8x.80
 - $\frac{\text{ATQ,}}{\left(\frac{100-20-X\times\frac{100-20}{100}}{\left(20-X\times\frac{20}{100}+X\right)} = \frac{14}{11}}{\frac{\left(80-\frac{4X}{5}\right)}{\left(20+\frac{4X}{5}\right)} = \frac{14}{11}}$ X = 30
 - Required probability = $\frac{12_{c_8}}{52_{c_8}}$ = $\frac{11}{1105}$
 - cm & 3x cm respectively. So, height of cylinder = $2x \times \frac{5}{2}$ = 5x cm ATQ, $\frac{\binom{22}{7} \times (2x)^2 \times 5x}{\binom{2^2}{7} \times \frac{1}{3} \times (3x)^2 \times 14} = \frac{10}{3}$ x = 7 Required area = $2 \times \frac{22}{7} \times 2 \times 7 \times 5 \times 7$ = 3080 cm²

Let radius of cylinder & cone be 2x

35.(4)

33.(5)

34.(2)



Let A be 100x.

$$So, C = \frac{75}{100} \times 100x \times \frac{100}{40}$$

$$= \frac{375x}{2}$$
And, B = $100x \times \frac{100}{80}$
= $125x$
ATQ,
$$\frac{50}{100} \times 125x + \frac{30}{100} \times \frac{375x}{2} = 95$$
62.5x + $56.25x = 95$
x = 0.8
Required value = $\frac{80}{100} \times 100 \times 0.8$
= 64

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 0.7 = \frac{2200}{2200} \times 100

Required
$$\% = \frac{2200}{3000} \times 100$$

= $73\frac{1}{3}\%$

36.(2)

38.(4)

41.(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 = $1500 \times \frac{30}{100}$

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 × $\frac{100-60}{100}$ + 3000 × $\frac{100-50}{100}$
= 1000 + 1500
= 2500
Required % = $\frac{2500-1250}{100}$ × 100

Required
$$\% = \frac{2500 - 1250}{2500} \times 100$$

= 50%

39.(5)

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
40.(3)
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

$$= \left(4000 \times \frac{100-45}{100}\right) + \left(2500 \times \frac{100-60}{100}\right) + \left(1500 \times \frac{100-30}{100}\right)$$

$$= 2200 + 10000 + 1050$$

$$= 4250$$
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 = $4250 - 2900$

$$= 1350$$

I.
$$x^2 + 7x + 10 = 0$$

 $\Rightarrow x^2 + 5x + 2x + 10 = 0$
 $\Rightarrow x = -5 \text{ or } -2$
II. $y^2 + 12y + 35 = 0$
 $\Rightarrow y^2 + 7y + 5y + 35 = 0$
 $\Rightarrow y = -5 \text{ or } -7$
 $\Rightarrow So, x \ge y$.

42.(5)

43.(4)

I.
$$x^2 - x - 12 = 0$$

 $\Rightarrow x^2 - 4x + 3x - 12 = 0$
 $\Rightarrow x = 4, -3$
II. $y^2 - y - 6 = 0$
 $\Rightarrow y^2 - 3y + 2y - 6 = 0$
 $\Rightarrow y = 3, -2$
So, no relation.

I.
$$30x^2 - 53x + 21 = 0$$

 $\Rightarrow 30x^2 - 18x - 35x + 21 = 0$
 $\Rightarrow (6x - 7)(5x - 3) = 0$
 $\Rightarrow x = \frac{7}{6}, \frac{3}{5}$
II. $18y^2 - 51y + 35 = 0$
 $\Rightarrow 18y^2 - 21y - 30y + 35 = 0$
 $\Rightarrow (3y - 5)(6y - 7) = 0$
 $\Rightarrow y = \frac{5}{3}, \frac{7}{6}$
 $\Rightarrow So, x \le y$.

I.
$$16x^2 = 529$$

$$\Rightarrow x = \sqrt{\frac{529}{16}}$$

$$\Rightarrow x = \frac{23}{4}, -\frac{23}{4}$$
II. $y^2 - 13y + 42 = 0$

$$\Rightarrow y^2 - 7y - 6y + 42 = 0$$

$$\Rightarrow (y - 6)(y - 7) = 0$$

$$\Rightarrow y = 6,7$$

$$\Rightarrow So, x < y.$$

I.
$$14x + 9y = 16$$
 ...(i)
II. $21x + 15y = 25$...(ii)
On solving (i) and (ii):
 $\Rightarrow x = \frac{5}{7}, y = \frac{2}{3}$
 $\Rightarrow So, x > y$.

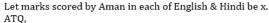
Let total capacity of tank be 400 units (LCM of
$$\frac{100}{9}$$
 and 16).
So, efficiency of pipe – Q = $\frac{400}{16}$ = 25 units/hour
And, efficiency of P & R together = $400 \times \frac{9}{100}$ = 36 units/hour
Required time = $\frac{400}{36-25}$ = $\frac{400}{11}$ hours

Let cost price of article – A be Rs.100x
So, marked price of article – A =
$$100x \times \frac{160}{100}$$

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

46.(4)

47.(5)



Aman's marks in Math = $(70 \times 3) - 2x$

= 210 - 2x

And, Aman's marks in Science = $\left(\frac{250}{3} \times 3\right) - 2x$

= 250 - 2x

Required difference = (250 - 2x) - (210 - 2x)

49.(1)

Required ways = $8_{c_8} \times 5_{c_2}$

= 560 ways

Let length of train - A & B be 4x meters

and 5x meters respectively.

$$\frac{4x+5x}{90} = 36 \times \frac{5}{18}$$

x = 100

Speed of train - A = $\frac{(4 \times 100) + 200}{24}$

= 25 m/sec

So, speed of train - B = $25 \times \frac{18}{5} + 36$

= 126 km/hr.

51.(1)

50.(4)

Mouse sold by store in 2017 & 2018 together

=4500+6000

= 10500

Keyboard sold by store in 2017 & 2018 together

=4000 + 5000

Required % = $\frac{10500-9000}{2000} \times 100$

 $=16\frac{2}{3}\%$

52.(4)

Average of Mouse, Printer and Speaker sold by store in 2017 = $\frac{4500+3000+6000}{4500+6000}$

Keyboard and Printer together sold by

store in 2019 = (4500 + 6000)

= 10500

Required ratio = $\frac{4500}{100}$

= 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

56.(4)



Wrong number = 110

Pattern of series -



46 46 46 So, there should be 106 in place of 110.

Wrong number = 92



58.(2) Wrong number = 306

57.(5)



59.(1)

Wrong number = 110

Pattern of	series –					
114	108	120	100	130	88	144
	Ī	Ī	Ī	I	Ĭ	
-6	+12		-20	+30	-42	+56
	6	8	10	12	14	

So, there should be 114 in place of 110.

60.(1) Wrong number = 99

Pattern of series -

4	473 	4	406 I		335 		262 I		183 I		100		11
		-67		-71		-73		-79		-83		-89	

So, there should be 100 in place of 99.

$$190 + \frac{50}{100} \times 540 + ? = 630$$

? = 170

$$\frac{276}{12} \times \frac{80}{115} \times ? = \frac{32}{100} \times 200$$
$$? = 64 \times \frac{1}{2}$$

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

$$? = 330 \times \frac{1}{66}$$

$$684 + \frac{2172}{6} + 50 \times 5 = ?^{2}$$
$$? = \sqrt{1296}$$

65.(1)

64.(2)

62.(1)

$$\left(\frac{80}{100} \times 250\right) \times 5 \times \frac{1}{(5)^2} = ?$$
? = 40

(66 - 70)

е
m
0
m
0.
֡

66.(1)

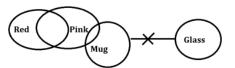


6/	(4	ŀ)
68	12	١

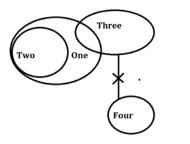
68.(3) 69.(1)

70.(4)

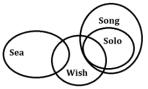
71.(5)



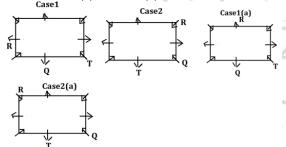
72.(2)



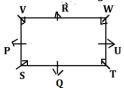
73.(3)



(74 - 78) It is given that Q sits immediate left of T. Thus, from here we have two cases i.e. case1 and case2. 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) **B>X>A>V>F.**

(80 - 84) It is given that O was born on 2nd 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 Persons	Case2 Persons
January	2	Е	
	5		
March	2	0	0
	5		
April	2	Y/	E
	5	Y/	Y
August	2		
	5		

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	0
	5	S
April	2	Е
	5	Y
August	2	T
	5	K

80.(1)

81.(4) 82.(3)

83.(5)

84.(1)

85.(2)

05.(2)

86.(1)

88.(4)

I:A>M (True)

EI and IN

TIZĖNS

II:B≥L (False) 87.(2)

I:A≤V(False)

II:A<V (True)

I:F<C(False)

II:T≥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	Ca	se1	C	ase2
	Persons		Persons	Company
	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:

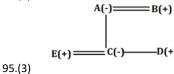
Weekdays	Persons	Company
Monday	0	С
Tuesday	R	Е
Wednesday	U	A
Thursday	v	G
Friday	I	F
Saturday	P	D
Sunday	T	В

89.(1) 90.(4)

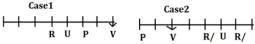
91.(3)

92.(5) 93.(1)

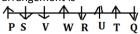
94.(5)



5 3 7 8 6 5 8 9 9 8 8 7 6 5 5 3 (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.



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



96.(1) 97.(4) 98.(4)