IBPS Clerk Preliminary Grand Test –ICP-181239
HINTS & SOLUTIONS

ANSWER KEY

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

HINTS & SOLUTIONS

1.(5) Option(5) is the correct choice as all the given options are mentioned in the first paragraph of the passage signifying the importance of credit system in the rural sector. Refer to the lines of first paragraph "Most of the agricultural chores still depend on manual labour. It also involves techniques which are outdated and result in low outputs…Additionally, they also need credit to venture into modern agricultural techniques, to buy cattle, land etc".

2. (4) Among the given sentence, option (4) is not suggested in the paragraph. Refer to the last paragraph "The rural banks need to establish a banking relationship…efficient utilization of financial resources". However, sentence(4) is nowhere mentioned in the given passage.
Hence, option (4) is the most suitable answer choice.

3.(4) Refer to the 9th line of the 2nd paragraph "The rural poor in need of urgent credit, don't generally possess any collateral. Consequently, they are ruled out of the formal banking system. To help such kind of people self-help groups (SHG) emerged on the scene". All the other options are irrelevant in the context of the passage. Hence, option (4) is the most suitable answer choice.

4.(4) NABARD was established for all the reasons given above except for reason (iii). Refer to the second paragraph "The difference in monetary activities …rural areas with east credit". However, it does not mention about punishing the cultprits who were ill-practicing regarding the distribution of loans. Since, (i), (ii) and (iv) are correct, option(4) becomes the most suitable answer choice.

5.(3) Refer to the second sentence of the fourth paragraph, "with credit available at low – interest rates through operation of NABARD and microcredit generation by the various self-help groups, less poor are falling into the debt trap. After the advent of the green revolution, productivity in agriculture increased manifolds". Moreover, it also states". In essence modern techniques, high yielding variety seeds, sustainable activities etc. have been promoting productivity and output". Thus, it does not mention about the insurance against rainfall for the poor people. Hence, option(3) is the most suitable answer choice.

6.(1) "Credit and Banking in Rural Areas" is the most appropriate title for the given passage as it covers all the aspects of rural banking system discussed in the passage. Hence, option (1) is the most suitable answer choice.

7.(5) Infusion means the introduction of a new element or quality into something. Eviction means the action of expelling someone from a property; expulsion. Since they are antonyms of each other; option(5) is the most suitable answer choice.

8.(4) Leniency means the fact or quality of being more merciful or tolerant than expected; clemency. Tolerance means the ability or willingness to tolerate the existence of opinions or behaviour that one dislikes or disagrees with. Since they are synonyms of each other; option(4) is the most suitable answer choice.

9.(2) The error lies in part (B) of the sentence. It is to be noted that no sooner is used to show that one thing happens immediately after another thing. It is often used with the past perfect, and usually followed by 'than'. Thus, to correct the syntax of the sentence, " when" should be replaced "than".
Since, all the other parts of the sentence are correct, option(2) is the most suitable answer choice.

10.(1) The error lies in part (A) of the sentence. "instead" which means as a substitute or alternative to; in its place creates a contextual error in the part (A) of the sentence. To correct the sentence, replace "instead" with "Although". All the other parts of the sentence are grammatically as well as contextually correct. Therefore, option (1) is the most suitable answer choice.

11.(1) Part (D) of the sentence contains a grammatical error. It is to be noted inversion is used when & quot; wh & quot; family words are used to ask questions. Here the question is not asked, so inversion cannot be used. All the other parts of the sentence are grammatically as well
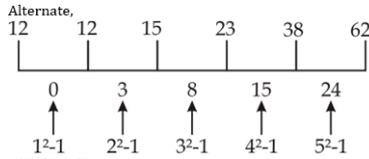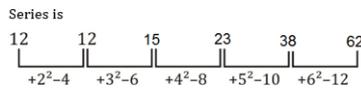
as contextually correct. Therefore, option (4) is the most suitable answer choice.

12.(4) The error lies in part (D) of the sentence. It is to be noted that when discussing time, the two prepositions you use are "for" and "since." When using the word "for" you are measuring time and when using the word "since" you are referring to a specific time.

Thus, 'for' should be replaced by 'since'. All the other parts of the sentence are grammatically as well as contextually correct. Therefore, option (4) is the most suitable answer choice.

13.(5) All the parts of the given statement are grammatically correct and contextually meaningful. Since the sentence does not require any corrections, option(5) becomes the most suitable answer choice.

14.(4) The paragraph is describing about expected changes and their effects in the economy. Here, the most suitable word is "murmurings" as it aptly fits in the context of the paragraph. Murmurings means a low or indistinct continuous sound. All the other words fail to fill the blank appropriately. Hence, option (4) is the most suitable answer choice.

Revelation means a surprising and previously unknown fact has been disclosed to others.

15.(1) The paragraph is describing about expected changes and their effects in the economy. Here, the most suitable word is "turbulence" as the later part of the paragraph hints that a possible "financial crisis" might occur in near future. Turbulence means a state of conflict or confusion. All the other words fail to fill the blank appropriately. Hence option(1) is the most suitable answer choice.

16.(5) The paragraph is describing about expected changes and their effects in the economy. Here, the most suitable word is "transpire" as it aptly fits in the context of the paragraph. If it transpires that something has happened, this previously secret or unknown fact becomes known. All the other words fail to fill the blank appropriately. Hence, option(5) is the most suitable answer choice.

Transact means conduct or carry out (business).

Allocate means distribute (resources or duties) for a particular purpose.

17.(2) The paragraph is describing about expected changes and their effects in the economy. Here, the most suitable word is " configurations" as it aptly firs in the context of the paragraph. Configuration means an arrangement of parts or elements in a particular form, figure, or combinations. All the other words fail to fill the blank appropriately. Hence, option(2) is the most suitable answer choice.

Junctions mean a point where two or more things are joined.

Renovations mean the action of renovating a building.

18.(3) The paragraph is describing about expected changes and their effects in economy. Here, the most suitable word is "Wherewithal" as it apply fits in the context of the paragraph. Wherewithal means the money or other means needed for a particular purpose. All other words fail to fill the blank appropriately. Hence, option (3) is the most suitable answer choice.

19.(3) The paragraph is describing about expected changes and their effects in the economy. Here, the most suitable word is "Mounted" as it apply fits in the context of the paragraph. Mounted in context of the paragraph means set in or attach to a backing or setting. All the other words fail to fill the blank approximately. Hence, option(3) is the most suitable answer choice.

20.(1) The paragraph is describing about expected changes and their effect in the economy. Here, the most suitable word is "Ailing" as it aptly fits in the context of the paragraph. Ailing means in poor health. All the other words fail to fill the blank appropriately. Hence, option(1) is the most suitale answer choice.

21.(3) Option (3) is the correct choice as it provides an appropriate arrangement of the sentence as follows, "conducting a peace process with Pakistan has emerged as one of India's acute strategic headaches."

22.(5) Option (5) is the most appropriate answer as it provides a correct arrangement of the sentence. The sentence will be as follows: "While a surprisingly large number of millennials have delayed the traditional milestones of adulthood, they are nevertheless entering their peak spending years."

23.(5) Option (5) is the most suitable answer choice as it arranges the sentence in a proper way. The sentence is as follow:"Prose is an eclectic collection, and you'd hardly expect to be surprised with a negative take in an introduction to a classic."

24.(4) Option (4) is the correct option as the sequence ACBDE provides the suitable arrangement of the sentence. The arranged sentence will be as follow: "Societies that bar their critics aren't protecting themselves for they are advertising their weakness."

25.(3) Option (3) is the correct choice as it provides the correct arrangement of the sentence which is as follow:"Going after personal assets of promoters who have been made to stand guarantee for the company's loans- violates the principle of limited liability."

26.(1) The appropriate words that can be used here are analyse and array. These words also fit according to the context of the sentence. Analyse means examine (something) methodically and in detail, typically in order to explain and interpret it.

Array means to display or arrange in a particular way.

27.(2) The most suitable words to be used in a blank are essence and gist.

Essence means to be the most important thing.

Gist means the substance or general meaning of a speech or text.

28.(1) The most appropriate words to be used here are prudent and cautious. Because here a well – judged optimism is required about a solution to the crisis.

Prudent means acting with or showing care and thought for the future. Cautious means (of a person) careful to avoid potential problems or dangers.

29.(3) The words that can be used in the given blank are covert and secretive.

Covert means secret or hidden.

Secretive means (of a person or an organization) inclined to conceal feelings and intentions or not to disclose information.

30.(2) Provoke and instigate are two words which can be used in the given blank.

Provoke means stimulate or give rise to (a reaction or emotion, typically a strong or unwelcome one) in someone.
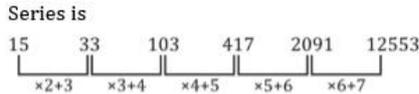
Instigate means bring about or initiate (an action or event).

31.(3) Series is
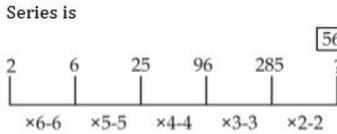
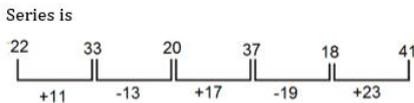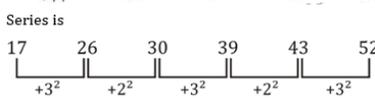12   12   15   23   38   62
$+2^2-4$ $+3^2-6$ $+4^2-8$ $+5^2-10$ $+6^2-12$

Alternate,

12   12   15   23   38   62

0   3   8   15   24
1^2-1 2^2-1 3^2-1 4^2-1 5^2-1

32.(4) Series is

15   33   103   417   2091   12553
$\times2+3$ $\times3+4$ $\times4+5$ $\times5+6$ $\times6+7$

33.(2) Series is

2   6   25   96   285   ?   [568]
$\times6-6$ $\times5-5$ $\times4-4$ $\times3-3$ $\times2-2$

34.(5) Series is

22   33   20   37   18   41
$+11$ -13 $+17$ -19 $+23$

35.(1) Series is

17   26   30   39   43   52
$+3^2$ $+2^2$ $+3^2$ $+2^2$ $+3^2$

36.(2) CI – SI = Rs. 40

Rs. 40 is interest on interest of the Ist year = $\frac{400}{2}$ = 200 Rs.

Rate = $\frac{40}{200} \times 100 \Rightarrow 20\%$

Principal = $\frac{S.I.\times100}{r\times t} = \frac{400\times100}{20\times2}$ = 1000 Rs.

37.(4) Let, Efficiency of B = 2x

Efficiency of A = 3x

Total work = 36 × 5x = 180x

B complete whole work = $\frac{180x}{2x}$ = 90 days

38.(3) Let Rahul's age — x years.

Then, Aman's age — 2x years

Arun's age — x – 5

ATQ,

2x + x + x – 5 = 79

x = 2 years

Required difference = 2x – (x – 5) = 26 years

39.(2) Let   R's investment = x

     Q's investment = x + 6000

     P's investment = x + 14000

ATQ,

x + x + 6000 + x + 14000 = 74000

x = Rs. 18,000

P : Q : R = 32000 : 24000 : 18000 = 16 : 12 : 9

Q's profit = $\frac{12}{37} \times 44,400$ = Rs. 14,400

40.(4) $?^2 = \frac{40}{100} \times 420 + \frac{44}{100} \times 200$

= 168 + 88

= 256

$\Rightarrow ? = \pm 16$

41.(2) $\frac{20}{100} \times ? = 1098$

$\Rightarrow ? = 5490$

42.(1) $\frac{3^{4(?+2)}}{10^{4(?+2)}} = \frac{3^3\times3^2\times3^3}{10^3\times10^2\times10^3}$

$(0.3)^{4(?+2)} = \frac{3^8}{10^8} = (0.3)^8$

$\Rightarrow 4(? + 2) = 8$

$\Rightarrow ? = 0$

43.(1) Total price = 15000 × 3 + 1500 × 3

= Rs. 45000 + 4500

= Rs. 49500

Price of article 'Z' = $\frac{6}{15} \times 49500$

= Rs. 19,800

44.(2) Distance covered by walking = 12 km

Distance covered by Run = 84 km

Required time = $\frac{12}{8} + \frac{84}{12}$ = 8.5 hr

45.(3) 8 × SP = 12 × CP

$\frac{SP}{CP} = \frac{12}{8}$

Profit = 4

Profit % = $\frac{4}{8} \times 100$ = 50%

46.(4) Required % = $\frac{15,000\times\frac{20}{100}}{16,000\times\frac{25}{100}} \times 100$ = 75%

47.(1) Required ratio = $\frac{10,000\times\frac{50}{100}}{12,000\times\frac{60}{100}}$ = 25 : 36

48.(5) Total people from city Q

= $15000 + 15000 \times \frac{120}{100}$ = 33,000

49.(4) Required average

= $\frac{15,000\times\frac{20}{100}+10,000\times\frac{32}{100}+12,500\times\frac{26}{100}}{3}$ = 3150

50.(2) Required number

= $12,000 \times \frac{75}{100} + 10,000 \times \frac{82}{100}$ = 17,200

51.(1) Total female pursuing from city V = $10,000 \times \frac{80}{100}$ = 8000

Total female pursuing from city V other than medical courses = 8000 − 3200 = 4800

52.(4) $2^? = \sqrt{4096}$ = 64

? = 6

53.(3) $\frac{1890}{?} = \frac{12 \times 27}{6}$

$? = \frac{1890}{54}$ = 35

54.(2) Let breadth of the given rectangle be 3x cm and 2x cm respectively

ATQ

$18 \times 3x - 24 \times 2x = 30$

$\Rightarrow x = 5cm$

Breadth is 15cm and 10 cm respectively

Required ratio = $\frac{2\times(18+15)}{2\times(24+10)}$ = 33 : 34

55.(4) Let SP be Rs. 100x

CP = $\frac{100x}{125} \times 100$ = Rs. 180x

MP = $100x \times \frac{140}{100}$ = Rs. 140x

New selling price = $\frac{140x}{100} \times 80$ = Rs. 112x

New profit% = $\frac{112x-80x}{80x} \times 100$

= $\frac{32x}{80x} \times 100$ = 40%

56-60.

Population of sector A= $26000 \times \frac{21}{52} = 10,500$

Population of sector B= $26000 \times \frac{16}{52} = 8,000$

Population of sector C= $26000 \times \frac{21}{52} = 7,500$

Let number of females in sector A and number of

males in sector C be 9x and 8x respectively

Number of males in sector A= $(10,500-9x)$

Number of females in sector C= $(7,500-8x)$

ATQ

$(10,500-9x)-(7,500-8x) = 2500$

$\Rightarrow x = 500$

Number of females in sector A = 4,500

Number of males in sector A= 10,500-4,500= 6,000

Number of males in sector C= 4,000

Number of females in sector C= 7,500-4,000= 3,500

Number of females in sector B= $\frac{70}{100} \times 6,000 = 4,200$

Number of males in sector B = 8000 - 4200= 3,800

Sector	Males	Female	Totals
A	6,000	4,500	10,500
B	3,800	4,200	8,000
C	4,000	3,500	7,500

56.(3) Required difference = $\frac{6000+3800}{2} - 4,500 = 400$

57.(5) Working females of sector A = $\frac{68 \times 4500}{100} = 3060$

Working females of sector B = $\frac{85 \times 4200}{100} = 3570$

Required % = $\frac{3570-3060}{3060} \times 100 = 16\frac{2}{3}\%$

58.(1) Required % = $\frac{(6000+4000)}{18,000} \times 100 = 55\frac{5}{9}\%$

59.(4) Required ratio = $\frac{(4500+4200+3500)}{(6000+3800+4000)}$

$= \frac{12,200}{13,800} = 61:69$

60.(2) Required difference

$= \left(\frac{(4000+3800)}{2} - \frac{(4200+3500)}{2}\right) = 50$

61.(1) ? = $\sqrt{2197 - 12 \times 113} = 29$
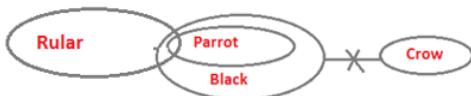
62.(5) $\frac{576}{?} = 242 - 210 = 32$

$? = \frac{576}{32} = 18$

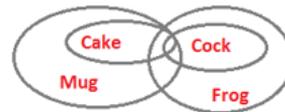63.(2) ? = $620 - 19 \times 14 = 354$

64.(3) $? \times \frac{3200}{100} = 656 + 784 = 1440$

$? = \frac{1440}{32} = 45$

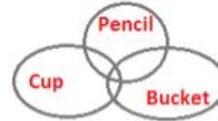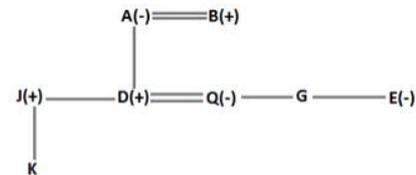65.(1) ? = $15 \times \frac{420}{100} + 135 \times \frac{140}{100} = 252$

66.(1)

67.(1)

68.(5)

69-70.

69.(5)
70.(1)

71-75. Box G is placed immediately above box V. Three boxes are placed between G and Z.

Boxes	Boxes
G	Z
V	
Z	G
	V

Only two boxes are placed between box U and X. Only one box is placed between box U and F.

Case-1 Boxes	Case-2 Boxes	Case-3 Boxes	Case-4 Boxes	Case-5 Boxes	Case-6 Boxes	Case-7 Boxes
F	G	G	G	X	U	Z
	V	V	V		Z	F
U	X	X		Z	F	
G	F		U	U	X	U
V	Z	Z	Z			G
				F	G	V
X	U	U	F	F	G	V
			X	G	V	X
Z		F		V		

Not more than one box is placed between box F and Y. Box H is placed below box Y. From this case – 2,3, 4, 5 gets eliminated. Box X is not placed at the bottom.

Case-1 Boxes	Case-6 Boxes	Case-7 Boxes
F	U	Z
Y	Z	F
U	F	Y
G	X	U
V	Y	G
X	G	V
H	V	X
Z	H	H

Box Z is neither placed at top nor above box Y. So, from this case – 6 and case – 7 gets eliminated. So, the final arrangement is—

Boxes
F
Y
U
G
V
X
H
Z

71. (2)
72. (4)
73. (1)
74. (1)
75. (3)
76.(1)
77.(5)

78-80.

P(+) ══════ U(-)

R(+) ══════ S(-)

Q(+) ────── T(-)
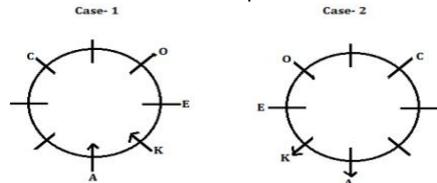
P > S > R > U > Q > T
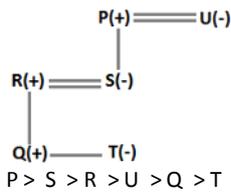
78.(4)
79.(1)
80.(2)

81-85. E sits second to the right of A. C is not an immediate neighbor of A and E. C and I face the same direction as G. C doesn't sit opposite to both E and A. O sits third to the right of A. O sits second to the right of K. From these conditions there are two possible cases-


C is not an immediate neighbor of G. A is facing opposite direction to the one of his immediate neighbor. In Case – 1 G will face outside and in Case – 2 G will face towards centre. G sits third to the right of M. C and I face the same direction as G.
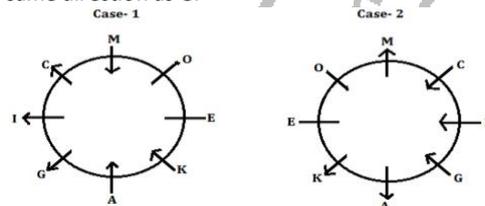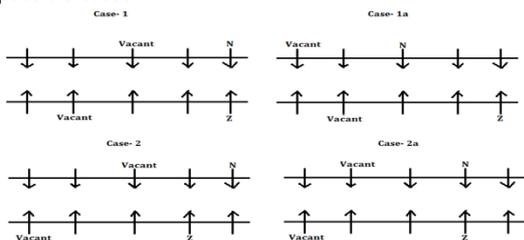

E faces same direction as K. By this condition Case – 2 is cancelled because Only three persons are facing outside. So final arrangement will be-
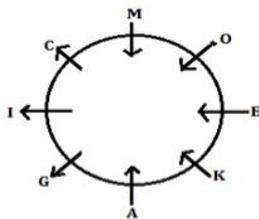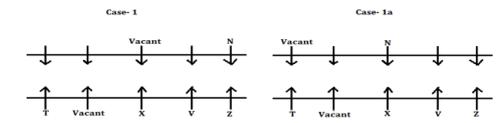


81. (3)
82.(4)
83.(3)
84.(5)
85.(3)

86-90. Vacant seat is third to the left of Z. Vacant seat is second to the right of N. From these conditions there are four possible cases –
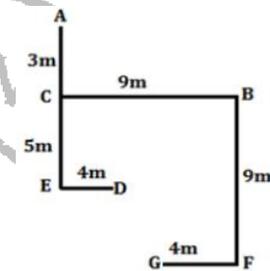

There is one seat between T and X. Only one boy sits between T and V. By these conditions Case – 2 and Case – 2a are cancelled. So vacant seat is between T and X.

Only one boy sits between P and L, who does not face T. J does not face Z. By these conditions case – 1a is cancelled. So final arrangement will be-

86.(3)
87.(1)
88.(2)
89.(5)
90. (5)
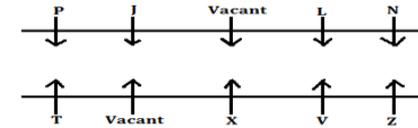
91-92.

91.(1)

92.(5)

$AG^2 = 12^2 + 5^2 = 144 + 25 = 169$

$AG = 13m$

93-95.

Word	Code
wants	za
Ram	la
Shahrukh	sa/da
Sita	na
looks	da/sa
Delhi	wa
to	ka/ga
go	ga/ka

93.(4)
94.(4)
95. (5)

96-100. Only one person is going for inauguration between S and U and both of them are going on an odd date of the month. T goes in a month having 30 days but before U. W goes immediately before R but in the same month. Three person goes in between R and V.

Case-1:

Months	11th	28th
September (30)	S	T
October (31)	U	V
November (30)		
December (31)	W	R

Case-2:

Months	11th	28th
September (30)		T
October (31)	S/U	V
November (30)	S/U	
December (31)	W	R

Case-3:

Months	11th	28th
September (30)		T/
October (31)	W	R
November (30)	S/U	T/
December (31)	S/U	V

More than one person goes between S and Y. From this case – 3 will get eliminated. So, the final arrangement is ---

Months	11th	28th
September (30)	X	T
October (31)	S	V
November (30)	U	Y
December (31)	W	R

96. (4)
97. (2)
98. (4)
99. (4)
100. (5)