

# IBPS Clerk Preliminary Grand Test –ICP-171232 **HINTS & SOLUTIONS**

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

#### **HINTS & SOLUTIONS**

- 1. (3) 2. (5)
- 3. (4) 4. (3) 5. (5)
- 6. (5) 'generated, tapping' is the correct use. Generated – to produce or create.
  - Tapping to exploit or draw a supply from (a resource).
- 7. (4) 'penetration, accessing' is the correct use. Penetration - go into or through (something).
  - Accessing to obtain or retrieve (computer data or a file)
- 8. (1) 'collision, drops' is the correct use.
  - Collision an instance of two or more records being assigned the same identifier or location in memory. Drops- an instance of falling or dropping.
- 9. (3) 'experience, volatility' is the correct use. Experience-encounter or undergo (an event or occurrence).
- Volatility- likely to change suddenly. 10. (2) 'slowdown, across' is the correct use.
- Slowdown- an act of slowing down. The sentence is grammatically correct. 11. (5)
- 12. (2) The use of 'a' is superfluous.

- 'beside' will be used in place of 'besides' as 'besides' means 'in addition to' whereas 'beside' means 'at the side of.
  - Ex. Ram was sitting beside Sita.
- 14. (1) 'my' will be used in place of 'me'.
- 15. (5) The sentence is grammatically correct.
- 16. (2) 'many/ a lot of/ lots of' will be used in place of 'the more' as the sentence is in positive degree.
- 17. (3) The use of 'about' is superfluous.
- 18. (3) 'is' will be used in place of 'are' as plural noun or pronoun and singular verb is used after 'neither of/ either of/ each of/ anyone of/ every one of/ one of'. Ex. Neither of the girls is beautiful.
  - Each of them was happy there.
- 19. (4) Use 'were' in place of 'was' as plural verb is used after
- 20. (4) 'one another's' will be used in place of 'one another' as comparison is between 'their tastes' and 'one another's tastes'.
- 21. (4) The answer can be inferred from the second half of the first paragraph," Today it is on the verge of a revolution, with billions of dollars from big banks, private-equity shops and pension funds pouring in, driving growth of 30% to 40% this year alone. In 1998, a nonprofit microfinance organization in Peru, converted into a bank (called Mibanco). This demonstrated that the poor are good risks who repay loans on time and getting them together, not only chips away at poverty but also turns a profit." Hence option (4) is the correct answer.
  - Refer to the middle part of the last paragraph. "One cannot over idealize what microfinance alone can do. Most nonprofits started with lending simply because local laws prohibited nonbanks from offering deposit accounts. With an increase in competition and marketing efforts, poverty-alleviation experts are concerned that people will be talked into loans they wouldn't otherwise want. For example, organisations like Mibanco are providing consumer loans." Hence option (3) is the correct answer.
- 23. (4) Refer to first half of the second paragraph."But with the emergence of players who are only out for profit, microfinance schemes could end up making the poor. This could happen in countries where lenders don't have to disclose interest rates. When a Mexican micro financier went public, revealing its loans had rates of about 86% annually, the Consultative Group to Assist the Poor (CGAP) criticised it for putting shareholders ahead of clients." Hence option (4) is the correct answer.
  - Refer to the last two sentence of the second paragraph. "According to CGAP, with the flood of new large entities there is the risk that a large percentage of cross-border funds go to Latin America and Eastern Europe, the world's most developed microfinance markets. "The poorest of the world's poor, who are predominantly in Asia and Africa get left out,' says the CEO of the nonprofit Grameen

22. (3)

24. (4)

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Foundation, which helps, develop microfinance institutions." Hence option (4) is the correct answer.

- 25. (5) Refer to the seventh sentence of the last paragraph. ", Most nonprofits started with lending simply because local laws prohibited nonbanks from offering deposit accounts. With an increase in competition and marketing efforts, poverty-alleviation experts are concerned that people will be talked into loans they wouldn't otherwise want. For example, organisations like Mibanco are providing consumer loans." Hence option (5) is the correct answer.
- 26. (2) Emergence the process of becoming visible after being concealed. Disappearance the process of coming into existence or prominence.
- 27. (5) Predominantly -mainly; for the most part. Subsidiary less important than but related or supplementary to something.
- 28. (3) Piqued means annoyed. Abet means to urge on or to stimulate. Deterrence means actions taken by states against equally powerful alliances to prevent hostile actions.
- 29. (4) Prohibit means formally forbid (something) by law, rule, or other authority hence interdict is the word most similar in meaning.
- 30. (5) Segmenting means to divide (something) into separate parts or sections hence sever is the word which is most similar in meaning.

31. (1) 
$$x^{2} - 7x + 12 = 0$$

$$x^{2} - 4x - 3x + 12 = 0$$

$$x(x-4) - 3 (x-4) = 0$$

$$(x-3) (x-4) = 0$$

$$x = 3, 4$$

$$II. y^{2} + 3y - 10 = 0$$

$$y^{2} + 5y - 2y - 10 = 0$$

$$y(y+5) - 2 (y+5) = 0$$

$$(y-2) (y+5) = 0$$

$$y = 2, -5$$

$$x > y$$

- 32. (4) I.  $x^2 + 9x + 20 = 0$   $x^2 + 5x + 4x + 20 = 0$  x(x+5) + 4(x+5) = 0 (x+4)(x+5) = 0 x = -4, -5II.  $2y^2 + 5y - 12 = 0$   $2y^2 + 8y - 3y - 12 = 0$  2y(y+4) - 3(y+4) = 0 (2y-3)(y+4) = 0 y = 3/2, -4 $y \ge x$
- 33. (3) I.  $x^2 + 12x + 32 = 0$   $x^2 + 8x + 4x + 32 = 0$  x(x+8) + 4(x+8) = 0 (x+4) (x+8) = 0 x=-4, -8II.  $y^2 + 6y + 9 = 0$   $y^2 + 3y + 3y + 9 = 0$  y(y+3) + 3(y+3) = 0 (y+3) (y+3) = 0 y = -3, -3y > x

34. (1) I. 2x + 5y = 16II. 5x + 2y = 19On solving (I) & (II), we get x = 3, y = 2x > y

- 35. (5) I.  $x^2 16 = 0$   $x^2 = 16$   $x = \pm 4$ II.  $y^2 + 9y + 18 = 0$   $y^2 + 6y + 3y + 18 = 0$  y (y+6) + 3 (y+6) = 0 (y+6) (y+3) = 0 y = -6, -3No relation
- 36. (5) ? = 4.3 + 43.34 + 34.43 + 4.34+ 34.4 = 120.81
- 37. (3)  $7 = \frac{5}{4} \times 420 + \frac{250}{100} \times 80$ = 525 + 200 = 725
- 38. (4)  $54 + \frac{3456}{8 \times 16} = ?^{2}$  $?^{2} = 54 + 27 = 81$  $? = \pm 9$
- 39. (1)  $? = \frac{2}{7} \times \frac{11}{9} \times \frac{16}{132} \times 756$ ?= 32
- 40. (5)  $? = \frac{10}{3} \div \frac{45}{7} \times \frac{3}{2} \times \frac{22}{7}$  $= \frac{10}{3} \times \frac{7}{45} \times \frac{3}{2} \times \frac{22}{7} = \frac{22}{9}$
- 41. (3)  $20\% \text{ of } 450 + 40\% \text{ of } 150 = ? \times 3 + 45\% \text{ of } 180$   $3 \times ? = 90 + 60 - 81$  $? = \frac{69}{3} = 23$

42. (2) 
$$(3+9+7) + \left[\frac{2}{3} + \frac{1}{3} + \frac{1}{9}\right] = ? + (5+6+4) + \left(\frac{1}{6} + \frac{1}{3} + \frac{1}{9}\right)$$
  
 $19+1+\frac{1}{9}-15-\frac{1}{9}-\frac{1}{2} = ?$   
 $5-\frac{1}{2} = ?$   
 $2=4\frac{1}{7}$ 

- 43. (2)  $\frac{5}{9} \times 567 + \frac{3}{5} \times 110 = 3 \times ?$   $? = \frac{5 \times 63 + 3 \times 22}{3}$   $= 5 \times 21 + 22 = 127$
- 44. (5)  $(?)^2 = \sqrt{576} + \sqrt{5776}$   $(?)^2 = 24 + 76$   $(?)^2 = 100$   $? = \pm 10$
- 46. (3) Required no. of boys = (60 + 70 + 80) = 210Required no. of girls = (80 + 70) = 150Required percentage =  $\frac{210 - 150}{150} \times 100$ =  $\frac{60}{150} \times 100 = 40\%$
- 47. (3) Total no. of boys = 60 + 70 + 90 + 90 + 80 = 390 Total no. of girls = 80 + 50 + 70 + 110 + 70 = 380 Required difference = 390 - 380 = 10

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48. (2) Average number of boys in KIT and

DPS together = 
$$\frac{90 + 70}{2} = 80$$

Average no. of girls in KIT and LPT together

$$= \frac{70 + 110}{2} = 90$$

Desired difference = 90 - 80 = 10

49. (4) Total no. of boys = 390

Total no. of girls = 380

Required percentage =  $\frac{390 - 380}{380} \times 100$ 

- $=\frac{10}{380} \times 100$
- = 2.63%
- 50. (3) Required number

$$= \frac{20}{100} [70 + 50] + \frac{45}{100} [90 + 70]$$
$$= 24 + 72$$

Increase in height = 15% =  $\frac{3}{20}$ 51. (2)

Decrease in base radius

$$= 10\% = \frac{1}{10}$$
Initial Final Radius  $\rightarrow$  10 9
Height  $\rightarrow$  20 23
Area  $\rightarrow$  200 207
+7 units

 $=\frac{7}{200}\times100=3.5\%$ 

Or,

C.S.A of cylinder =  $2\pi rh$ 

∴ Change in its C.S.A=
$$+15-10 - \frac{10 \times 15}{100}$$
= 5 - 1.5 = +3.5%
$$⇒ 3.5\% \text{ increased}$$

52. (4) Let CP = 100

MP = 120% of CP = 120

Profit = 8%

SP = 108

So discount is = 120 – 108 = 12

Discount percentage = 
$$\frac{12}{120} \times 100 = 10\%$$

53. (3) Let the sixth no. = x

Then the seventh = x

+ 4 and the eighth

= x + 7

According to the question,

$$2 \times \frac{31}{2} + 3 \times \frac{64}{3} + x + x + 4 + x + 7$$

 $= 8 \times 20$ 

31 + 64 + 3x + 11 = 160

106 + 3x = 160

3x = 54

x = 18

: Eighth no. x + 7 = 18 + 7 = 25

Rs. 1:50p:25p 54. (2)

no. of coins = 8x : 5x : 3x

Value of coins =  $8x : \frac{5x}{3} : \frac{3x}{4}$ 

$$3x + \frac{5x}{2} + \frac{3x}{3} = 112.50$$

$$\frac{32x + 10x + 3x}{2} = \frac{11250}{2}$$

$$\frac{4}{45x} = \frac{225}{225}$$

x = 10

 $\therefore$  50 paise coins are =  $5x = 5 \times 10 = 50$ 

 $\begin{array}{c} \text{Capital} \longrightarrow \\ \text{Time} \longrightarrow \\ \end{array} \begin{array}{c} 15,000 \\ 8 \end{array} \times \left(\begin{array}{c} 12,000 \\ 9 \end{array} \times \left(\begin{array}{c} 8,000 \\ 12 \end{array}\right)$ 55. (1) ×(\_12

120000 : 108000 : 96000

Profit $\rightarrow 10$  : 9 : 8 According to the question,

(10 + 9 + 8) units = Rs. 10,800

27 units = Rs. 10,800

1 unit = Rs. 400

Difference between A's share and C's share

 $= (10-8) \times 400 = \text{Rs. } 800$ Rate  $(R_1) = 4\%$ ,  $t_1 = 1$  year

Case (I): Rate (%) = 4%

Case (II): When interest is compounded half-yearly

New Rate % = 
$$\frac{6}{2}$$
 = 3%

Time  $(t_2) = 1 \times 2 = 2$  years

Effective Rate% for 2 years

$$= 3 + 3 + \frac{3 \times 3}{100} = 6.09\%$$

Difference in Rates = (6.09 - 4)%

= 2.09%

ATQ,

2.09% of sum = Rs. 104.50

Sum = Rs. 
$$\frac{104.50}{2.09} \times 100$$

(A) A construct in 6 days 6 × 3 = 18 units Construct

B destroys =  $8 \times 2 = 16$  units

Now work left after destroying by B = 18 - 16 = 2 units

Now A will do 24-2=22 units of work

A completes in =  $\frac{22}{3} = 7\frac{1}{3} days$ 



58. (3)

Circumference = 2 πr

Speed of A = 
$$2 \times \frac{8}{40} \times \pi r$$

New circumference

 $=2\times\pi\times\Gamma\times10$ 

Time taken =  $\frac{2\pi r \times 10 \times 40}{2\pi r \times 8}$  = 50 min

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85. (4)

90. (1)

98. (2)

Oranges

- Total stops taken by the man to cover a distance of 90 km is 59. (2)
  - $= \frac{90}{7} \Rightarrow 12 \text{stops} + 6 \text{km}$
  - ∴ Time taken in 12 stops
  - = 12 × 6 min.
  - = 72 min {1 hour 12 min}

Time taken by the man to cover 90 km with 18 km/hr without

- Stops =  $\frac{90}{18}$  = 5 hours
- : Total time to cover total distance
- = 5 hours + 1 hour 12 min
- = 6 hours 12 min.
- 60.(3) Let the no. Of friend's in beginning = x

## According to question

$$\frac{108}{(x-3)} - \frac{108}{x} = 3$$

 $108x - 108x + 3 \times 108 = 3x^2 - 9x$ 

$$x^2 - 3x - 108 = 0$$

x=12,-9

So no. Of friends in beginning was 12 and no. Of friends attended

picnic = 12 - 3 = 9

61. (4) 
$$\frac{200 \times 30}{100} + \sqrt{?} = \frac{550 \times 48}{100} - \frac{150 \times 10}{100}$$

$$\Rightarrow$$
60 +  $\sqrt{?}$  = 264-15

$$\Rightarrow \sqrt{?} = 249 - 60 = 189$$

62. (5) 
$$\frac{60}{100} \times \frac{20}{100} \times \frac{3}{5} \times ? = 450$$
$$\Rightarrow \frac{9}{125} \times ? = 450$$

$$125$$

$$\Rightarrow ? = \frac{450 \times 125}{2} = 6250$$

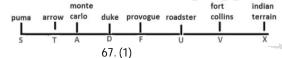
63. (2) 
$$? = 3.5 + 11.25 \times 4.5 - 32.5$$

$$= 3.5 + 50.625 - 32.5$$
  
=  $54.125 - 32.5 = 21.625$ 

64. (1) 
$$? = \frac{315 \times 5}{9} + \frac{455 \times 3}{7}$$

65. (3) 
$$?=2104 \times \frac{3}{5} \times \frac{2}{3} \times \frac{5}{8}$$

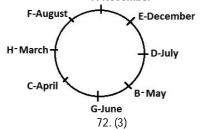
= 526 66-70.



66. (2)

71-75.

69. (4) A-November

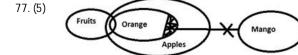


74. (5)

71. (1)

73. (3)

76. (2)





- 79. (4)
- 80. (1)
- 81-85.

81. (2)

83. (4)

86-90.

86. (2)

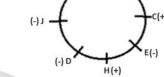
88. (5)

91. (2)

96-98.

70.(2)

75.(2)



Cricke

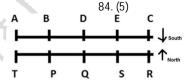
Cycle

Match

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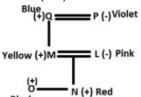
82. (3)

F (-)



87. (3) 89. (2)

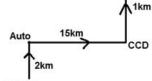
92. (3) II. 
$$Q > A$$
 (True) I.  $A \ge R$  (False)



Black

99. (2) 100. (4)

96. (1)



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