

SBI Clerk Preliminary Grand Test –SCP-180336

HINTS & SOLUTIONS

ANSWER KEY

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

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1. (1) Refer to the second sentence of the first paragraph, "The process has been marked by gradualism with measures being undertaken after extensive consultations with expert and market participants." Therefore, the statement thus indicates that consultations with expert and market participants regarding financial reforms have been undertaken, to minimize the risks while taking decisions. Hence, option (a) is the correct choice.
2. (3) Refer to the second and third last sentence of the first paragraph, "Attempts were made to simultaneously strengthen the institutional frame work while enhancing the scope for commercial decision-making and market forces in an increasingly competitive framework. At the same time, the process did not lose sight of the social responsibilities of the financial sector." Therefore, option (c) is the correct choice.
3. (3) Refer to the last sentence of the first paragraph, "However, for fulfilling such objectives, rather than using administrative fiat or coercion, attempts were made to provide operational flexibility and incentives so that the desired ends are attended through interplay of market forces." Hence, with this statement the most suitable choice becomes option (c).
4. (2) Refer to the first sentence of the second paragraph, "The major aim of the reforms in the early phase of reforms, known as first generation of reforms, was to create an efficient, productive and profitable financial service industry operating within the environment of operating flexibility and functional autonomy." Hence, option (b) is the correct answer choice.
5. (5) Refer to the last second sentence of the last paragraph, "Whereas economic reforms in India were also initiated following an external sector crisis, unlike many other emerging market economies where economic reforms were driven by crisis followed by a boom-bust pattern of policy liberalization, in India, reforms followed a consensus-driven pattern of sequenced liberalization across the sector". As, none of the given option is provided in the passage, option (e) becomes the most suitable choice.
6. (2) Refer to the second sentence of the third paragraph, "However, unlike in the latter period, the earlier efforts were not part of a well-thought out and comprehensive agenda for extensive reforms." Thus, the statement describes a remarking difference between the first and the second financial reform. Hence, option (b) is the correct choice.
7. (5) Scope and ambit are similar in meaning. Scope means the extent of the area or subject matter that something deals with or to which it is relevant. Ambit means the scope, extent, or bounds of something. Inhibit means hinder, restrain, or prevent (an action or process). Credence means belief in or acceptance of something as true.
8. (5) Autonomy and sovereignty are similar in meanings. Sovereignty means supreme power or authority. Autonomy means freedom from external control or influence; independence.
9. (1) Coinciding and synchronize are similar in meaning. Coinciding means occur at the same time. Synchronize means cause to occur or operate at the same time or rate.
10. (2) Repression and emancipation are antonyms and are opposite in meaning. Repression means the action of subduing someone or something by force. Emancipation means the fact or process of being set free from legal, social, or political restrictions; liberation.
11. (2) The error is in part (B) of the sentence. The verb "rescue" should be replaced with "rescued" as the mention of "was" in part (A) of the sentence indicates that the sentence is in the past tense. Thus, to make the sentence grammatically correct the past form of the verb "rescue" i.e., "rescued" is required. Hence, as the error lies in part (B) of the sentence option (b) is the correct choice.

12. (1) Part (A) of the sentence contains a grammatical error. The sentence is in simple past tense, therefore, the sentence syntax should be "subject + V2". Thus, to make the sentence grammatically correct replace "would attempt" to "attempted". Hence, option (a) is the correct answer choice.
13. (2) The error is in part (B) of the sentence. Instead of "intelligent" use "intelligence" to make the sentence grammatically correct. "intelligent" is an adjective which means having or showing intelligence, especially of a high level. However, "intelligence" is a noun which means the ability to acquire and apply knowledge and skills. Therefore, the sentence will be error free with the usage of noun form of the adjective 'intelligent'. Hence, option (b) is the correct choice.
14. (4) There is an error in part (D) of the sentence. Therefore, to make the sentence grammatically and contextually correct replace "at dagger draws" with "at daggers drawn". "At daggers drawn" is an idiom which means "to be at great enmity". Hence, option (d) is the correct choice.
15. (5) As the sentence is grammatically and contextually correct it doesn't require any corrections. Therefore, option (e) becomes the most viable answer choice.
16. (5) All the given three expressions can be used in the place of the highlighted part without altering the intended meaning of the sentence. Moreover, all the three expressions follow the correct grammar structure and thus they make the sentence both grammatically and contextually correct. Hence option (e) is the correct choice.
17. (3) Among the given three alternatives, both (I) and (II) give the similar meaning to the sentence without altering the intended meaning of it. Moreover, both the expressions are grammatically correct. However, the third expression cannot be used in the sentence as it is to be noted that the sentence is conditional and the first half of the sentence is complemented by the latter half to make a meaningful sense. In the case of third expression, it lacks a proper connector (conjunction) to connect with the latter half and make the sentence meaningful. Hence option (c) is the correct choice.
18. (3) Among the given alternatives, only the first expression can be used in the place of existing highlighted part without altering the intended meaning of the sentence. The other two expressions do not fit into the structure of the sentence as both the expressions lack the viability of a proper subject which can be viewed by use of the verb "is" in the latter part of the sentence. Hence option (c) is the correct choice.
19. (1) Among the given alternatives, both the expressions (II) and (III) can be used in the place of existing highlighted part without altering the intended meaning of the sentence. Thus, the expressions (II) and (III) are both grammatically and contextually correct. However, the first expression cannot be used in this context as it alters the exact meaning of the sentence. Hence option (a) is the correct choice.
20. (4) Among the given alternatives, only the first expression can be used in the place of highlighted portion without altering the intended meaning of the sentence. The expression is both grammatically and contextually correct. However, the other two expressions cannot be used in the statement as they do not give the exact meaning to the sentence as required. Moreover, they do not make the sentence meaningful. Hence option (d) is the correct choice.
21. (3) The correct sequence to arrange the sentence properly and meaningfully is DABC. The expression "the Central government has allowed the re-entry of commercial mining" gives a contextual meaning to the sentence. Hence option (c) is the correct choice.
"Forty-five years after India nationalised its coal-mining industry, the Central government has allowed the re-entry of commercial mining firms into the sector, turning the clock back."
22. (1) The correct sequence to arrange the sentence properly and meaningfully is ADBC. It is to be noted that the expression "What motivated three-time chief minister Rio to quit the post" gives a meaningful sense to the sentence which when followed by the parts D, B and C subsequently make the sentence meaningful. Hence option (a) is the correct choice.
"What motivated three-time chief minister Rio to quit the post after serving for 11 years and contest the 2014 parliamentary poll was his ambition to become a Central cabinet minister."
23. (2) The correct sequence to arrange the sentence properly and meaningfully is CBDA. This can be verified by the expression "which broke out in full swing on February 18, 1946, and lasted a mere five days before the leaders" which gives a coherent meaning to the sentence. Hence option (b) is the correct choice.
"For many years the Royal Indian Navy (RIN) Mutiny, which broke out in full swing on February 18, 1946, and lasted a mere five days before the leaders who acted on behalf of the disaffected soldiers surrendered, remained largely marginal in the narratives of modern Indian history."
24. (5) The given statement doesn't require any rearrangement as it already gives a contextual meaning to the sentence. The expression "is not so much the craving for lasting peace as leadership for supremacy" gives the required structure to the sentence. Hence the correct sequence is ABCD.
"Naga politicians claim they are serious about early peaceful settlement of the Naga problem, but what they are exhibiting now is not so much the craving for lasting peace as leadership for supremacy."
25. (3) The correct sequence to arrange the sentence properly and meaningfully is ACBD. This can be verified by the expression "the first woman to head the country's largest bank, State Bank of India," which gives a coherent meaning to the sentence. Hence option (c) is the correct choice.
"Arundhati Bhattacharya, the first woman to head the country's largest bank, State Bank of India, seamlessly implemented a number of path-breaking changes in the banking sector."
26. (4) Option (d) is the correct choice. 'professionalism' means the competence or skill expected of a professional. While, 'Probity' means the quality of having strong moral principles; honesty and decency. Hence, they can be used interchangeably as usage of any word won't alter the meaning of the paragraph.
Greenness means lack of maturity or experience; youthfulness.

Juvenility means childish or immature behaviour.
 Bloom means the state or period of greatest beauty, freshness, or vigour.

Disgrace means loss of reputation or respect as the result of a dishonourable action.

27. (2) Option (b) is the correct choice. 'strife' means angry or bitter disagreement over fundamental issues; conflict, while; 'contention' means heated disagreement. As, both the words are similar in meaning they can be substituted for each other.

Cooperation means the action or process of working together to the same end.

Harmony means the quality of forming a pleasing and consistent whole.

Concurrence means agreement or consistency.

Liaison means communication or cooperation which facilitates a close working relationship between people or organizations.

28. (1) Option (a) is the correct choice. 'insurgencies' means an active revolt or uprising. 'uprisings' means an act of resistance or rebellion; a revolt. Hence, they are synonyms for each other.

Obedience means compliance with an order, request, or law or submission to another's authority.

Orthodoxies means authorized or generally accepted theory, doctrine, or practice.

Submissions means the action of accepting or yielding to a superior force or to the will or authority of another person.

Acquiescence means the reluctant acceptance of something without protest.

29. (4) Option (d) is the correct choice. 'bidding' means the ordering or requesting of someone to do something, whereas; 'commanding' means to give an authoritative or peremptory order. Therefore, they both are similar in meaning with each other.

Remarking means say something as a comment; mention.

Interpreting means express an opinion or reaction in speech or writing.

30. (3) Option (c) is the most suitable choice, as 'unfortunate' means having or marked by bad fortune; unlucky, while 'doomed' means likely to have an unfortunate and inescapable outcome; ill-fated. Hence, they both are similar in meaning.

Auspicious means conducive to success; favourable.

Sanctified means set apart as or declare holy; consecrate.

31. (2) $? = 6526 - 596 - 4683 - 1200$
 $? = 47$

32. (1) $\frac{2}{3} \times \frac{3}{5} \times \frac{4}{5} \times \frac{125}{100} \times ? = 1112$
 $? = 556 \times 5$
 $? = 2780$

33. (4) $780 \times \frac{1}{26} + (?)^2 = 1326$
 $(?)^2 = 1326 - 30$
 $(?)^2 = 1296$
 $? = 36$

34. (3) $8153.14 - ? = 7592.14$
 $? = 561$

35. (2) $(1 + 2 - 3) + \frac{3}{5} + \frac{5}{6} - \frac{1}{6} = ? \times \frac{19}{15}$
 $0 + \frac{18 + 25 - 5}{30} = ? \times \frac{19}{15}$
 $? = \frac{38}{30} \times \frac{15}{19}$
 $? = 1$

36. (3) ATQ,
 $P\left(\frac{R}{100}\right)^2 = 100$
 $15625 \left(\frac{R}{100}\right)^2 = 100$
 $R^2 = \frac{100 \times 100 \times 100}{15625}$
 $R = 8\% \text{ p. a.}$

37. (3) Let C.P. of articles be Rs. 100 each.
 \therefore S.P. of I article = Rs. 115
 S.P. of II article = Rs. 90
 Total S.P. = Rs. 205
 Overall profit % = $\left(\frac{205-200}{200}\right) \times 100 = 2.5\%$
 Alternate method
 Required % = $\frac{+15\% - 10\%}{2} = \frac{+5\%}{2} = 2.5\%$

38. (3) Efficiency
 $3 \leftarrow A \rightarrow 10$
 $+ 2 \leftarrow B \rightarrow 15$
 $\frac{5}{5}$
 Total work = 30
 60% of work = 18 work
 If A and B work alternately, starting with B,
 18 work
 by both A+B: $5 \times 3 = 15$ → 6 days
 Remaining: 3 work
 2 work → by B in 1 day
 1 work → by A in $\frac{1}{3}$ day
 Total days = $6 + 1 + \frac{1}{3}$
 $= 7\frac{1}{3}$ days

39. (2) Numbers with end digit 0
 $= \frac{0}{5 \times 4 \times 3} = 60$
 Number with end digit 5.
 $\frac{5}{4 \times 4 \times 3} = 48$
 (excluding 0)
 Total no's = $60 + 48 = 108$

40. (1) ATQ,
 $\frac{\sqrt{3}}{4} a^2 = 36\sqrt{3}$
 $a^2 = 36 \times 4$
 $a = 6 \times 2 = 12 \text{ cm.}$
 Height = $\frac{\sqrt{3}}{2} a = \frac{\sqrt{3}}{2} \times 12 = 6\sqrt{3} \text{ cm.}$

41. (4) Number of females in village 'B' and 'D' together
 $= \frac{33}{100} \times 16,000 + \frac{(100-36-20)}{100} \times 24000$
 $= 5280 + \frac{44}{100} \times 24000$
 $= 5280 + 10560 = 15840$
 Number of males in village 'C'
 $= \frac{18000 \times 32}{100}$
 $= 5760$
 Required % = $\frac{15840 - 5760}{5760} \times 100$
 $= \frac{10080}{5760} \times 100$
 $= 175\%$

42. (3) Required difference

$$= \frac{12000}{100} \times [46 - (100 - 46 - 22)]$$

$$= \frac{12000}{100} \times [46 - 32]$$

$$= \frac{12000}{100} \times 14 = 1680$$

43. (1) Population of transgender in village 'C'

$$= \frac{(100 - 32 - 36)}{100} \times 18000$$

$$= \frac{32}{100} \times 18000$$

$$= 5760$$
 Population of males in village 'B'

$$= \frac{(100 - 33 - 27)}{100} \times 16000$$

$$= \frac{40}{100} \times 16000$$

$$= 6400$$

Required ratio = $\frac{5760}{6400} = \frac{9}{10}$

44. (2) Required difference

$$= \frac{45}{100} \times 25000 - \frac{44}{100} \times 24000$$

$$= 11250 - 10560$$

$$= 690$$

45. (5) Required% = $\frac{22 \times 12000}{33 \times 16000} \times 100$

$$= 50\%$$

46. (3) P : Q = 2 : 3
 P : R = 5 : 7
 $\Rightarrow Q : P : R = 15 : 10 : 14$
 Let profit earned by Q be 15x, by P be 10x and by R be 14x.

ATQ,
 $4x = 76$
 $x = 19$
 Profit earned by Q = $15x = 15 \times 19 = \text{Rs } 285$

47. (1) Let the leak drain the tank in x hr.

$$\frac{1}{5} - \frac{1}{x} = \frac{2}{13}$$

$$\Rightarrow \frac{1}{x} = \frac{1}{5} - \frac{2}{13}$$

$$\Rightarrow \frac{1}{x} = \frac{13 - 10}{65} = \frac{3}{65}$$

$$\Rightarrow x = \frac{65}{3} \text{ hr.}$$

48. (4) ATQ,
 Rita = $\frac{3}{4}$ Kapil \Rightarrow Rita : Kapil = 3 : 4
 Manish = $\frac{5}{3}$ Rita \Rightarrow Rita : Manish = 3 : 5
 Manish : Rita : Kapil = 5 : 3 : 4
 Let Rita's present age be 3x, Kapil's present age be 4x and Manish present age be 5x.
 After 10 years, ratio of their ages,
 $\Rightarrow 5x + 10 : 3x + 10 : 4x + 10 = 15 : 11 : 13.$
 $\Rightarrow x = 4$
 So, Rita's present age = $3x = 12$ years.
 5 years ago, Rita's age was = $(12 - 5) = 7$ years.

49. (4) ATQ,
 $(16M + 3W) \times 20 \times 4 = (4M + 13W + 6C) \times 10 \times 8$
 $\Rightarrow 16M + 3W = 4M + 13W + 6C$
 $\Rightarrow 12M = 10W + 6C \dots(i)$

Also, $\frac{W}{M} = \frac{90}{100}$
 $1W = \frac{9}{10}M \dots(ii)$

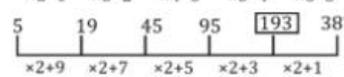
From (i) and (ii),
 $12M = 9M + 6C$
 $3M = 6C$

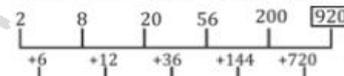
$1M = 2C \Rightarrow \frac{C}{M} = \frac{1}{2}$

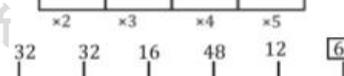
Efficiency of children in comparison to men is
 $= \frac{1}{2} \times 100 = 50\%$ (less efficient than man)

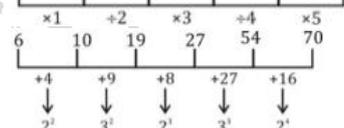
50. (1) Let original average expenditure of mess be A.
 ATQ,
 $495(A - 1) - 459A = 81$
 $\Rightarrow 36A = 576$
 $\Rightarrow A = 16$

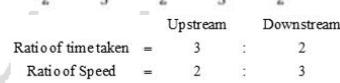
51. (2) 

52. (4) 

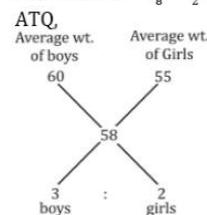
53. (5) 

54. (1) 

55. (3) 

56. (1) 

Ratio of time taken = 3 : 2
 Ratio of Speed = 2 : 3
 $\frac{3 - 2}{2} \rightarrow \frac{1}{2}$
 $\Rightarrow \frac{1}{2} \rightarrow 2$
 \Rightarrow Upstream Speed = 2 \rightarrow 8
 \Rightarrow Downstream Speed = 3 \rightarrow 12
 Upstream speed = 8 km/h
 Downstream speed = 12 km/h
 Required time = $\frac{36}{8} = \frac{9}{2} = 4.5$ hour

57. (1) ATQ,


Let no. of boys = 3x and no. of girls = 2x
 Number of boys = $3x = 720$
 $\Rightarrow x = 240$
 No. of girls = $2x = 480$

58. (4) Let, length of train = l m.
 ATQ, $\frac{l}{70+5} = 2 \Rightarrow l = 150$ m
 Now, Required time = $\frac{150+120}{70-55} = \frac{270}{15} = 18$ sec.

59. (1) ATQ,
 $\Rightarrow 12000 \times \left[1 + \frac{10}{100}\right] \left[1 + \frac{25}{200}\right] \left[1 + \frac{1}{3} \times \frac{20}{100}\right] - 12000 = 3840$

60. (2) $116\frac{2}{3}\% = \frac{7}{6}$
 $\Rightarrow 1 \rightarrow 21$
 So, 7 \rightarrow 147
 New no. is 147.

