

SBI CLERK Preliminary Grand Test –SCP-180659

HINTS & SOLUTIONS

ANSWER KEY

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

HINTS & SOLUTIONS

1. (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.
2. (3) 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.
3. (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.
4. (4) 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 Foundation, which helps, develop microfinance institutions." Hence option (4) is the correct answer.
5. (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.
6. (2) **Emergence** - the process of becoming visible after being concealed. **Disappearance** - the process of coming into existence or prominence.
7. (5) **Predominantly** -mainly; for the most part. **Subsidiary** - less important than but related or supplementary to something.
8. (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.
9. (4) Prohibit means formally forbid (something) by law, rule, or other authority hence interdict is the word most similar in meaning.
10. (5) Segmenting means to divide (something) into separate parts or sections hence sever is the word which is most similar in meaning.
11. (5) Option (5) is correct as there is no need for correction in the given sentence. It seems that in statement (I) the adverb considerably is attempting to modify the noun currency. Consider replacing the adverb with an adjective. Statement (II) is incorrect due to the use of 'which' as the sentence seems incomplete. Statement (III) is also incorrect .
12. (2) Option (2) is incorrect as 'none' should be replaced with 'neither' as 'none' is used for more than two person or things and neither is used for two. Use of 'either' is also incorrect as when used as an adjective either means "one or the other of two people or things," and neither means "not one or the other of two people or things." In other words, neither means "not either". So if we go by the context neither suits well. Statement (I) is also incorrect and makes the sentence grammatically incorrect

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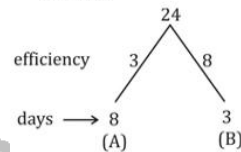
13. (1) Use 'his' in place of 'their'. When two singular nouns are joined by 'and' and if before them 'each' or 'every' is used then the subject are treated as singular. In these situations verb is also singular and the pronoun or the possessive which is used for the subject is also singular.
14. (4) Option (4) is the correct choice as both the (II) and (III) statements can be substituted for 'instead of'. Use of 'instead of' is incorrect as it makes the sentence illogical and contextually incorrect. 'Except' and 'with the exception of' are the examples of circumlocution which is the use of many words when one will do. Hence both can be substituted for each other.
15. (2) Use 'that' in place of 'which'. When two antecedents are connected by 'and' if one of them is a person and other an object then we use 'that' as a relative pronoun. Therefore other options are incorrect.

16-20. The correct sequence is ADEBCF

16. (2) 17. (4)
18. (2) 19. (1) 20. (5)
21. (4) 'takes' will be used in place of 'took' as the sentence is in present tense.
22. (1) 'requests' will be used in place of 'request' because 'several, many, various, few, a few, very few' tells the number hence nouns after them is used as plural.
23. (3) 'was' will be used in place of 'were' as if 'either...or, neither...nor, not only...but also' is connected with two singular nouns then the verb which is used is singular.
Ex. Either Sita and Mira was guilty.
Neither John nor Tom is late.
24. (5) The sentence is grammatically correct.
25. (1) 'In today's meeting' will be used in place of 'In today meeting'.
26. (5) The sentence is grammatically correct.
27. (1) 'believed' will be used in place of 'believes' as the sentence is in past tense.
28. (4) 'them' will be used in place of 'themselves' as 'by + agent' is used in passive voice and agent is used in objective case.
Ex. I was helped by him.
29. (1) 'we will take up' will be used in place of 'we take up' as the sentence is in future tense.
30. (3) 'in' will be used in place of 'into' as 'into' represents motion while 'in' represents static state.
31. (2) $25\% \text{ of } 360 + 55\% \text{ of } 280 = ?\% \times 610$
 $90 + 154 = ? \times 610$
 $? = \frac{244}{61} \times 10$
 $? = 40$
32. (4) $\frac{25}{8}\% \times \frac{24}{5}\% \times 720 = \frac{51}{23}\% \times \frac{46}{17}\% \times ?$
 $5 \times 3 \times 720 = 3 \times 2 \times ?$
 $? = \frac{5 \times 3 \times 720}{3 \times 2} = 1800$
33. (3) $7 + 4 + 5 + \frac{1}{8} + \frac{1}{6} + \frac{1}{3} = 5 + \frac{1}{8} + ? + \frac{2}{5} + 3 + \frac{1}{10}$
 $16 + \frac{1}{8} + \frac{1+2}{6} = 8 + \frac{1}{8} + ? + \frac{4+1}{10}$
 $16 + \frac{1}{8} + \frac{1}{2} - 8 - \frac{1}{8} - \frac{1}{2} = ?$
 $? = 8$
34. (4) $? + 72.672 = 733.278$
 $? = 660.606$
35. (2) $? = \frac{720}{108} \times \frac{135}{345} \times \frac{138}{72} = 5$

36. (3) 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. $\frac{104.50}{2.09} \times 100$
 $= \text{Rs. } 5000$

37. (2)



A constructs in 6 days
 $6 \times 3 = 18$ 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



Circumference = $2\pi r$
Speed of A = $2 \times \frac{8}{40} \times \pi r$
New circumference = $2 \times \pi \times r \times 10$
Time taken = $\frac{2\pi r \times 10 \times 40}{2\pi r \times 8} = 50$ min
Total stops taken by the man to cover a distance of 90 km is
 $= \frac{90}{7} \Rightarrow 12 \text{ stops} + 6 \text{ km}$
 \therefore Time taken in 12 stops
 $= 12 \times 6 \text{ min.}$
 $= 72 \text{ min [1 hour 12 min]}$
Time taken by the man to cover 90 km with 18 km/hr without
Stops = $\frac{90}{18} = 5$ hours
 \therefore Total time to cover total distance
 $= 5 \text{ hours} + 1 \text{ hour } 12 \text{ min}$
 $= 6 \text{ hours } 12 \text{ min.}$

40. (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 = $12 - 3 = 9$

41. (5)

Let income of company X and Y in 2017 is $7x$ and $8x$ respectively.
Now profit of company X in 2017 = $\frac{7x}{160} \times 60$
Profit of company Y in 2017 = $\frac{8x}{170} \times 70$
Required ratio = $\frac{7x \times 60}{160} : \frac{8x \times 70}{170}$
 $= \frac{7x \times 60 \times 170}{160 \times 8x \times 70} = \frac{51}{64}$

42. (3) Required Income
 $= \frac{45 \times 500000}{100} + 500000 = \text{Rs. } 7,25,000$

43. (1) Expenditure of X = $\frac{1870000}{1.70} = \text{Rs. } 11 \text{ lakhs}$
 Expenditure of Y = $\frac{2030000}{1.45} = \text{Rs. } 14 \text{ lakhs}$
 \therefore Required percentage = $\frac{14-11}{11} \times 100 \approx 27\%$

44. (3) Clearly from graph, since profit percent is max in 2017,
 So expenditure is minimum in year 2017
 Now, Expenditure of Y in 2017 = $\frac{340000}{1.7} = \text{Rs. } 2,00,000$

45. (2) Required average = $\frac{315 + 335}{12} = 54\frac{1}{6}\%$

46. (4) Pattern is
 $2 + 1 \times 11 = 2 + 11 = 13$
 $13 + 2 \times 11 = 13 + 22 = 35$
 $35 + 3 \times 11 = 35 + 33 = 68$
 $68 + 4 \times 11 = 68 + 44 = 112$
 $112 + 5 \times 11 = 112 + 55 = 167$

47. (4) Pattern is
 $650 - 7^2 = 601$
 $601 - 6^2 = 565$
 $565 - 5^2 = 540$
 $540 - 4^2 = 524$
 $524 - 3^2 = 515$

48. (1) Pattern is
 $\times \frac{3}{2}, \times \frac{3}{2}, \times \frac{3}{2}, \dots$
 $\therefore 121.5 \times \frac{3}{2} = 182.25$

49. (1) Pattern is
 $\times 0.5, \times 1.5, \times 2.5, \times 3.5, \times 4.5, \dots$
 $\therefore 52.5 \times 4.5 = 236.25$

50. (3) Pattern is
 $108 \div 1.5 = 72$
 $72 \div 2 = 36$
 $36 \div 1.5 = 24$
 $24 \div 2 = 12$
 $12 \div 1.5 = 8$

51. (3) Required no. of boys = $(60 + 70 + 80) = 210$
 Required no. of girls = $(80 + 70) = 150$
 Required percentage = $\frac{210 - 150}{150} \times 100$
 $= \frac{60}{150} \times 100 = 40\%$

52. (3) Total no. of boys = $60 + 70 + 90 + 90 + 80 = 390$
 Total no. of girls = $80 + 50 + 70 + 110 + 70 = 380$
 Required difference = $390 - 380 = 10$

53. (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 = $90 - 80 = 10$

54. (4) Total no. of boys = 390
 Total no. of girls = 380
 Required percentage = $\frac{390 - 380}{380} \times 100$
 $= \frac{10}{380} \times 100$
 $= 2.63\%$

55. (3) Required number
 $= \frac{20}{100}[70 + 50] + \frac{45}{100}[90 + 70]$
 $= 24 + 72$
 $= 96$

56. (3) Let length of platform = x metres
 $\frac{x + 240}{18} = \frac{3}{2}$
 $\frac{x + 210}{24}$
 $\Rightarrow \frac{x + 240}{x + 210} \times \frac{4}{3} = \frac{3}{2}$
 $\Rightarrow 9x + 210 \times 9 = 8x + 240 \times 8$
 $\Rightarrow x = 1920 - 1890 = 30 \text{ m}$

57. (4) Let Marked price = x
 ATQ,
 $x \times \frac{75}{100} \times \frac{110}{100} = 16500$
 $x = 20,000$

58. (3) Let Roshan's present age = x years
 \therefore Simran's present age = x - 9
 ATQ,
 $x + 7 = 2(x - 9 + 7)$
 $\Rightarrow x = 11 \text{ years}$
 \therefore Required answer = $11 + 4$
 $= 15 \text{ years}$

59. (1) (P's profit) : (Q's profit) = $7x \times 11 : 9x \times 7$
 $= 11 : 9$
 \therefore Q's profit
 $= \frac{9}{20} \times 2460$
 $= \text{Rs. } 1107$

60. (2) Initial quantity of spirit = $\frac{4}{9} \times 54$
 $= 24 \text{ li}$
 And, that of water = $54 - 24$
 $= 30 \text{ li}$
 Let x li of water is added
 $\frac{24}{30 + x} = \frac{2}{5}$
 $\Rightarrow x + 30 = 60$
 $\Rightarrow x = 30 \text{ li}$

61. (4) $\frac{200 \times 30}{100} + \sqrt{?} = \frac{550 \times 48}{100} - \frac{150 \times 10}{100}$
 $\Rightarrow 60 + \sqrt{?} = 264 - 15$
 $\Rightarrow \sqrt{?} = 249 - 60 = 189$
 $\Rightarrow ? = 189 \times 189 = 35721$

62. (5) $\frac{60}{100} \times \frac{20}{100} \times \frac{3}{5} \times ? = 450$
 $\Rightarrow \frac{9}{125} \times ? = 450$
 $\Rightarrow ? = \frac{450 \times 125}{9} = 6250$

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) $? = \frac{315 \times 5}{9} + \frac{455 \times 3}{7}$
 $= 175 + 195 = 370$

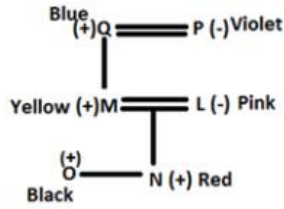
65. (3) $? = 2104 \times \frac{3}{5} \times \frac{2}{3} \times \frac{5}{8}$
 $= 526$

66. (5) 67. (1)
 68. (3) 69. (3)

70. (1)

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71-73.



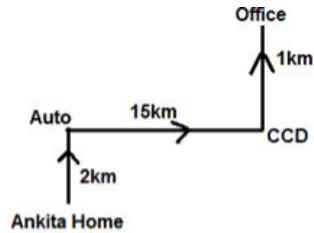
71. (1)
74. (2)
75. (4)

72. (1)

The rank of Mahesh is $33 - 20 + 1 = 14$ th from Top

73. (2)

- II. $Q > A$ (True)
- 97. (3) I. $A \geq R$ (False)
II. $R > A$ (False)
- 98. (4) I. $R > D$ (False)
II. $C > S$ (False)
- 99. (5) I. $D > A$ (true)
II. $D > R$ (true)
- 100. (2) I. $M > A$ (false)
II. $M > Q$ (true)



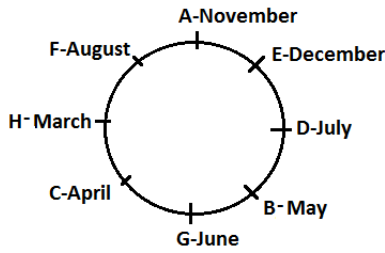
76-80.

| Days | Lectures |
|-----------|------------|
| Sunday | D |
| Monday | No lecture |
| Tuesday | B |
| Wednesday | E |
| Thursday | F |
| Friday | C |
| Saturday | A |

76. (1)
78. (1)

77. (4)
79. (1)

81-85.



81. (1)
83. (3)

82. (3)
84. (5)

86-90.

| | |
|----------|----------|
| I blue | N red |
| K orange | J yellow |
| O pink | L green |

$I > K/N > K/N > L > O > J$

86. (4)
88. (2)

87. (3)
89. (2)

90. (1)

91-95.



91. (2)
93. (1)
96. (2)

92. (4)
94. (2)

95. (3)

I. $D > Q$ (False)