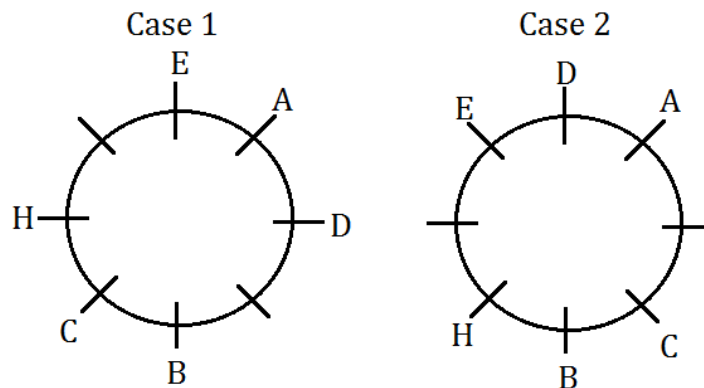**Solutions (1-5):**

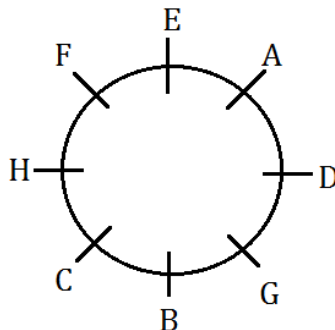**S1. Ans.(d)**
S2. Ans.(d)
S3. Ans.(a)
S4. Ans.(d)
S5. Ans.(c)

Solutions (6-10): From the given statements, A sits 3rd to the right of B, who is an immediate neighbor of C. Two persons are sitting between C and D. E sits 2nd to the left of H, who is not an immediate neighbor of A and D. Here, we get two possibilities i.e. Case 1 and Case 2.

From the given statements, F faces G, who is an immediate neighbor of B. Here, Case 2 is ruled out. So, the final arrangement will be: -
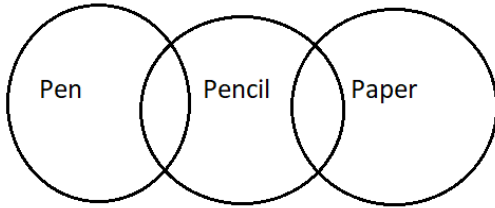

S6. Ans.(a)
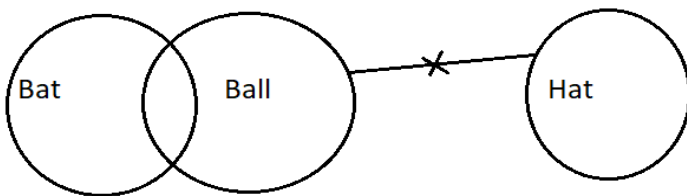**S7. Ans.(c)**
S8. Ans.(b)
S9. Ans.(e)
S10. Ans.(d)

1

Adda247 | No. 1 APP for Banking & SSC Preparation
Website: bankersadda.com | sscadda.com | adda247.com | **Email:** blogger@adda247.com

Solutions (11-12):

S11. Ans.(a)
Sol.

Pen, Pencil, Paper

**S12. Ans.(b)**
Sol.

Bat, Ball, Hat

Solutions (13-17): From the given statements, P sits 2nd to the right of Q, who is 3rd from extreme end. R sits 3rd to the left of P. R doesn't sit next to Q. U sits immediate right of R. S sits immediate left of T, who faces North. Here, we get two possibilities i.e. Case 1, Case 2.

Case 1: S T Q P U R
Case 2: R U P Q S T

From the given statements, V sits 2nd to the left of W, who is not an immediate neighbor of U. Immediate neighbors of V face opposite direction with respect to V. S faces North. Persons sitting at extreme ends face opposite direction with respect to each other. Here, Case 2 is ruled out.
So, the final arrangement will be: -

S T Q W P V U R
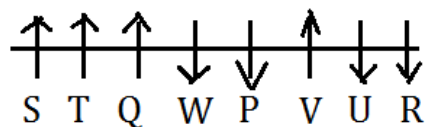
S13. Ans.(d)
S14. Ans.(c)
S15. Ans.(c)
S16. Ans.(e)
S17. Ans.(c)

Solutions (18-22):

Word	Code
Two/five	li/ke
One	si
Three	na
Four	tu
Six	Ky

S18. Ans.(b)
S19. Ans.(e)
S20. Ans.(b)
S21. Ans.(c)
S22. Ans.(d)

Solutions (23-27): From the given conditions:

Four persons lives between P and V. Q lives immediately above S and immediately below R. R lives on an odd numbered floor. P lives above V. Here three cases are possible i.e. case 1, case 2 and case 3.

	Case 1	Case 2	Case 3
Floors	**Persons**	**Persons**	**Persons**
8	P		
7	R	P	
6	Q		P
5	S	R	R
4		Q	Q
3	V	S	S
2		V	
1			V

U lives immediately above W. here case 2 gets eliminated. T lives above W. here case 3 gets eliminated. So the final solution is:

Floors	Persons
8	P
7	R
6	Q
5	S
4	T
3	V
2	U
1	W

3

Adda247 | No. 1 APP for Banking & SSC Preparation
Website: bankersadda.com | sscadda.com | adda247.com | **Email:** blogger@adda247.com

S23. Ans.(d)
S24. Ans.(d)
S25. Ans.(c)
S26. Ans.(c)
S27. Ans.(e)

Solutions (28-29):
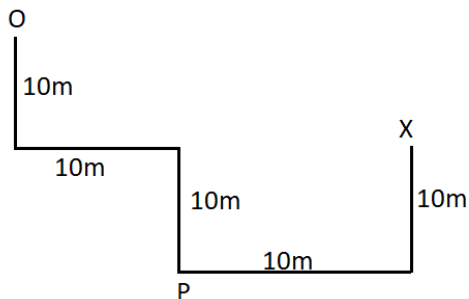
S28. Ans.(a)
S29. Ans.(b)

S30. Ans.(b)
Sol.

8 7 5 6 9 0 3 4 2 1
9 8 7 6 5 4 3 2 1 0

S31. Ans.(d)
Sol. "One of the main reasons behind the success of these banks this quarter would be their direct backing by the Government of India. People take solace in their investments in public sector watching the bailout packages being cashed out by governments all over the world to save big business houses."

S32. Ans.(c)
Sol. 'Shot in the arm' means something that has a sudden and positive effect on something, providing encouragement and new activity

S33. Ans.(e)
Sol. This can be seen as a big boon in the days to come when the current recessions ease and the economy gradually comes back on the fast track.

S34. Ans.(c)
Sol. This can be seen as a big boon in the days to come when the current recessions ease and the economy gradually comes back on the fast track.

S35. Ans.(b)
Sol. Refer to first sentence of the paragraph.

S36. Ans.(a)
Sol. The finance minister has assured Indian public about the sound health of the Indian banks. This could also be evident from the fact that there have been no mergers and takeovers in Indian banking sector in a contrast to world scenario where finance houses are looking for mergers to cut costs on operations.

S37. Ans.(e)
Sol. Turmoil means a state of great disturbance, confusion, or uncertainty. So, Chaos is the word which is similar in meaning to it.

S38. Ans.(e)
Sol. Pulverization means to overwhelm or defeat utterly. So, CRUSHING is the word which is similar in meaning to it.

S39. Ans.(b)
Sol. Thrive means grow or develop well or vigorously. So, Deteriorate is the word which is opposite in meaning to it.

S40. Ans.(a)
Sol. Mundane means lacking interest or excitement. So, Extraordinary is the word which is opposite in meaning to it.

S41. Ans.(b)
Sol. 'why I had' will be used in place of 'why had I' as reported speech is assertive (subject+ verb) in indirect narration of interrogative sentence.
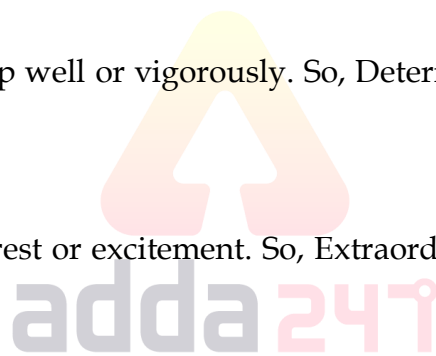
S42. Ans.(c)
Sol. Use 'if' or 'whether' in place of 'that' because if yes/ no-question is used in reported speech of direct narration, then 'if' or 'whether' is used in reported speech of indirect narration.
Example:
Direct: He said to me, 'Will you do it for me?'
Indirect: He asked me if/ whether I would do it for him.

S43. Ans.(d)
Sol. 'asked' will be used in place of 'ask' as 'she cried out' is in past, hence 'cried out and asked them' is used.

S44. Ans.(d)

Sol. 'loved' is the correct use as if the reporting speech of the sentence is in past tense, then reported speech is also used in past tense.

S45. Ans.(d)

Sol. 'had' will be used in place of 'has' as reporting speech 'she said' is in past tense and hence reported speech should also be used in past tense.

S46. Ans.(b)

Sol. 'Having recovered' will be used.

'Having + V3' is Active Perfect Participle whereas 'Having + been + V3' or 'Being + V3' is Passive Perfect Participle.

S47. Ans.(a)

Sol. 'was hurrying' is the correct choice as 'Be + V4' is used in Active Voice but 'Be + V3' is used in Passive Voice'.

Ex. She was writing a letter. (Active)

The thief was caught. (Passive)

S48. Ans.(e)

Sol. No correction is required.

S49. Ans.(b)

Sol. 'on' will be used in place of 'for' as preposition 'on' is used with 'compliment'.

Ex. I **complimented** him **on** his skill.

S50. Ans.(b)

Sol. 'get' is the correct use as if two incidents of future has been used, then clause starting with 'if, when, as long as, as soon as, before, after' take simple present tense while future tense is used for the main clause of the sentence.

Ex. If he comes here, I will help you.

S51. Ans.(c)

Sol. '**brought**' best suits the purpose as it completely justifies the paragraph.

Accrued means be received by someone in regular or increasing amounts over time.

S52. Ans.(a)

Sol. '**capital**' is the correct word to be replaced as the paragraph revolves around the theme of recapitalization.

6

Adda247 | No. 1 APP for Banking & SSC Preparation
Website: bankersadda.com | sscadda.com | adda247.com | **Email:** blogger@adda247.com

S53. Ans.(a)

Sol. 'addressed' is the correct word to be replaced.

Beseeched means ask someone urgently and fervently to do or give something.

Implored means beg someone earnestly or desperately to do something.

S54. Ans.(b)

Sol. 'approach' is the correct word as the sentence talks about the way the government recaptilised the banks in 1980-1990s.

Orate means make a speech, especially pompously or at length.

Spout means express (one's views or ideas) in a lengthy, declamatory, and unreflecting way.

S55. Ans.(c)

Sol. 'infused' best suits the purpose as the paragraph is about recapitalization which means infusing the capital in Publc sector banks.

S56. Ans.(e)

Sol. 'bonds' is the correct word as there is a comparison between the operational details of the bonds.

S57. Ans.(e)

Sol. No improvement is required here.

S58. Ans.(c)

Sol. 'dilution' is correct. We can get the hint from above sentence where it used.

S59. Ans.(e)

Sol. No improvement is required.

S60. Ans.(b)

Sol. 'impact' best suits the purpose.

S61. Ans.(b)

Sol. Uttar Pradesh-based, Shivalik Mercantile Co-operative Bank (SMCB) has become the first urban co-operative bank (UCB) in India to receive a licence from RBI to operate as a Small Finance Bank (SFB). The RBI had given an 18-month timeline to commence business.

SMCB received the commercial banking license from banking regulator Reserve Bank of India (RBI) on January 06, 2021, to transition to an SFB, under the voluntary transition scheme. The Shivalik Small Finance Bank (SSFB) will start its banking operations from April 2021.

7

Adda247 | No. 1 APP for Banking & SSC Preparation
Website: bankersadda.com | sscadda.com | adda247.com | **Email:** blogger@adda247.com

S62. Ans.(b)
Sol. In Madhya Pradesh, 'Launch Pad Scheme' is being started for boys and girls coming out of child care institutions and having completed 18 years of age. The objective of this scheme of the Women and Child Development Department is to provide such a platform to these youth, through which they will be able to become self-reliant by continuing their education and training.
Under the launch pad scheme, 52 districts of the state have been divided into 5 clusters. Five divisional headquarters are being started in Indore, Sagar, Gwalior, Jabalpur and Bhopal.

S63. Ans.(e)
Sol. The Khajuraho Group of Monuments is a group of Hindu temples and Jain temples in Chhatarpur district, Madhya Pradesh, India, about 175 kilometres southeast of Jhansi. They are a UNESCO World Heritage Site.[1][2] The temples are famous for their nagara-style architectural symbolism and their erotic sculptures.

S64. Ans.(d)
Sol. Ministry of Road Transport & Highways has mandated fitment of FASTag with effect from 1st January, 2021, in M and N categories of motor vehicles sold before 1st December, 2017. Category 'M' stands for a motor vehicle with at least four wheels used for carrying passengers. Category 'N' stands for a motor vehicle with at least four wheels used for carrying goods, which may also carry persons in addition to goods. It is clarified that this Central Motor Vehicle Rule stands in force as it is.
However, at hybrid lanes of fee plazas on National Highways, fee payment can be made through FASTag as well as in cash mode till 15th February, 2021. Moreover, in FASTag lanes of fee plazas, payment of fees will continue to be through FASTag only.

S65. Ans.(a)
Sol. Every year, the International Migrants Day is celebrated on December 18 by the United Nations and several other international organizations.
Theme 2020- Reimagining Human Mobility.

S66. Ans.(e)
Sol. Qatar will host 2030 Asian Games and The 2034 event is to be hosted by Saudi Arabia.

S67. Ans.(c)
Sol. The Government of India is to open a museum on Netaji Subhash Chandra Bose on January 23, 2022. The museum is to be set up in Kolkata.

S68. Ans.(d)
Sol. Priority Sector Lending means those sectors which the Government of India and Reserve Bank of India consider as important for the development of the basic needs of the country and are to be given priority over other sectors.

Priority Sector includes the following categories:

Agriculture

Micro, Small and Medium Enterprises (MSME)

Export Credit

Education

Housing

Social Infrastructure

Renewable Energy

S69. Ans.(d)

Sol. Capital: Buenos Aires, Currency: Argentine peso

S70. Ans.(b)

S71. Ans.(e)

Sol. Bagalkot is a city in Karnataka state of India, which is also the headquarters of Bagalkote district. it is situated on branch of River Ghataprabha about 530 km northwest of state capital Bangalore.

S72. Ans.(b)

Sol. The Srisailam Dam is constructed across the Krishna River in Kurnool district, Andhra Pradesh near Srisailam temple town and is the 2nd largest capacity working hydroelectric station in the country.

S73. Ans.(d)

Sol. Raut Nacha is a traditional folk dance usually done by Yadavs as symbol of worship to Krishna.

S74. Ans.(b)

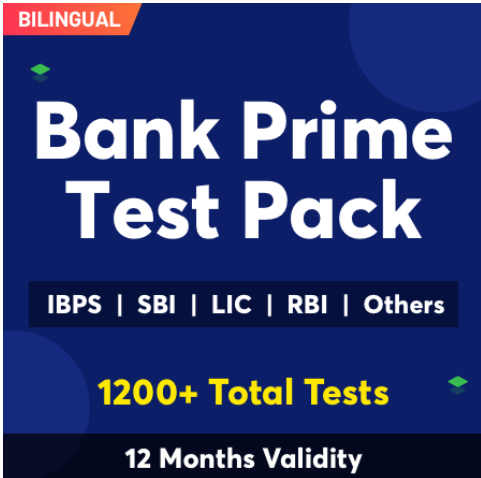**Sol.** The week-long Fontainhas Festival of art celebrated every year in Goa.

S75. Ans.(e)

Sol. Central Bank of India was the first public bank to introduce Credit card.

S76. Ans.(c)

S77. Ans.(d)

Sol. The Keibul Lamjao National Park is a national park in the Bishnupur district of the state of Manipur in India.

9

Adda247 | No. 1 APP for Banking & SSC Preparation
Website: bankersadda.com | sscadda.com | adda247.com | **Email:** blogger@adda247.com

S78. Ans.(a)
Sol. Retail banking, also known as consumer banking, is the typical mass-market banking in which individual customers use local branches of larger commercial banks. Services offered include savings and checking accounts, mortgages, personal loans, debit/credit cards and certificates of deposit (CDs). In retail banking, the focus is on the individual consumer.

S79. Ans.(b)
Sol. Shri Ajay Tirkey appointed as new Secretary in the Ministry of Women and Child Development.

S80. Ans.(b)
Sol. Merchant banking provides consultancy to its clients for financial, marketing, managerial and legal matters.

S81. Ans.(a)
Sol. CSIR-Central Road Research Institute (CSIR-CRRI), New Delhi has developed Kisan Sabha App with an aim to connect farmers to supply chain and freight transportation management systems.

S82. Ans.(e)
Sol. The Imperial Bank of India was the oldest and the largest commercial bank of the Indian subcontinent and was subsequently transformed into the State Bank of India in 1955.

S83. Ans.(b)
Sol. The Central Board is appointed by the Government under the provisions of the Reserve Bank of India Act, 1934.

S84. Ans.(d)

S85. Ans.(b)
Sol. Reverse Repo rate is the rate at which the Reserve Bank of India borrows funds from the commercial banks in the country.

S86. Ans.(c)
Sol. 6 Banks with demand and time liabilities greater than Rs. 200 crore as on March 14, 1980 were nationalized on April 15, 1980.

S87. Ans.(d)
Sol. The Reserve Bank of India (RBI) cancelled the license of Mumbai-based CKP Co-operative Bank.

S88. Ans.(a)
Sol. CP can be issued for maturities between a minimum of 7 days and a maximum of up to one year from the date of issue. However, the maturity date of the CP should not go beyond the date up to which the credit rating of the issuer is valid.

10

Adda247 | No. 1 APP for Banking & SSC Preparation
Website: bankersadda.com | sscadda.com | adda247.com | **Email:** blogger@adda247.com

S89. Ans.(d)
Sol. In financial markets, decrease in investment results in increase in interest rate. An interest rate is the amount of interest due per period, as a proportion of the amount lent, deposited or borrowed.

S90. Ans.(c)
Sol. GUJARAT has topped among larger States in terms of food safety index, while Chandigarh tops among UTs.

S91. Ans.(c)
Sol. $3.5 \times 18 - (?)^2 = 36 + 2$
$63 - 38 = (?)^2$
$25 = (?)^2$
$? = 5$

S92. Ans.(b)
Sol. $? = \frac{2975}{1190}$
$? = 2.5$

S93. Ans.(b)
Sol. $\frac{25 \div 4 \times 6}{3} = ?$
$? = 12.5$

S94. Ans.(c)
Sol. $(390 + 310 - 225) \times 4 = ?$
$(700 - 225) \times 4 = ?$
$475 \times 4 = ?$
$? = 1900$

S95. Ans.(e)
Sol. $9 \times 25 + 1225 + 150 = (?)^2$
$225 + 1225 + 150 = (?)^2$
$? = \sqrt{1600}$
$? = 40$

S96. Ans.(c)
Sol. required percentage $= \frac{180 + 300}{240 + 250 + 210} \times 100$
$= \frac{480}{700} \times 100 = 68.57 \approx 69\%$

11

Adda247 | No. 1 APP for Banking & SSC Preparation
Website: bankersadda.com | sscadda.com | adda247.com | **Email:** blogger@adda247.com

S97. Ans.(d)

Sol. required average = $\frac{180+240+300+250+210}{5}$

$= \frac{1180}{5} = 236$

S98. Ans.(d)

Sol. required ratio = $\frac{250+200}{240+300} = \frac{450}{540}$

$= 5 : 6$

S99. Ans.(a)

Sol. required difference = $350 \times \frac{80}{100} - 300 \times \frac{3}{4}$

$= 280 - 225 = 55$

S100. Ans.(e)

Sol. required difference = $(350 \times 200 + 800 \times 300) - (350 \times 300 + 800 \times 250)$

$= 310000 - 305000 = Rs\ 5000$

S101. Ans.(d)

Sol.

$2730 = P\left[\left(1 + \frac{20}{100}\right)^3 - 1\right]$

$2730 = P\left[\left(\frac{6}{5}\right)^3 - 1\right]$

$2730 = P\left(\frac{216-125}{125}\right)$

$P = \frac{2730 \times 125}{91}$

$P = Rs\ 3750$

So, P + 2730 = 3750 + 2730 = Rs 6480

S102. Ans.(b)

Sol. Total time taken by car at stops = $15 - \frac{900}{75} = 15 - 12$

$= 3\ hours$

So, car stops each time for = $\frac{3}{5} \times 60 = 36\ min$

S103. Ans.(e)

Sol. let Sumit purchases laptop in Rs 100x.

ATQ

$100x \times \frac{115}{100} \times \frac{80}{100} = 34960$

$100x = 34960 \times \frac{25}{23}$

$= Rs\ 38000$

12

Adda247 | No. 1 APP for Banking & SSC Preparation
Website: bankersadda.com | sscadda.com | adda247.com | **Email:** blogger@adda247.com

S104. Ans.(a)
Sol. let efficiency of one man and one woman is m and w units/days respectively.
ATQ
$(2m + 5w) \times 7 = (4m + 6w) \times 5$
$14m + 35w = 20m + 30w$
$6m = 5w$
Now,
Let time taken by 7 men to complete the work be x days.
$7m \times x = (2m + 5w) \times 7 = (4m + 6w) \times 5$
$7m \times x = 8m \times 7$
$x = 8\ days$

S105. Ans.(e)
Sol. let A and B invests Rs 5x and 8x respectively and let B invests for T months
ATQ
$\frac{5x \times 6}{8x \times T} = \frac{3}{4}$
$T = \frac{5 \times 6 \times 4}{8 \times 3} = 5\ months$

S106. Ans.(c)
Sol. 40% of 4000 + 80% of 80 ≈ ?
1600 + 64 ≈ ?
? ≈ 1664

S107. Ans.(d)
Sol. $? \approx \frac{3197}{1281}$
? ≈ 2.5

S108. Ans.(b)
Sol. $(216)^{1/3} \times \sqrt{121} - ? \approx \frac{34}{100} \times 150$
? ≈ 6 × 11 – 51
? ≈ 15

S109. Ans.(c)
Sol. $12 \times 11 + 13 \times 12 \approx ? + \frac{4}{5} \times 280$
? ≈ 288 – 224
⇒ ? ≈ 64

S110. Ans.(d)
Sol.
$\frac{1320}{11} - (9)^2 \approx ?$
? ≈ 120 – 81
? ≈ 39

TEST SERIES
Bilingual

SBI CLERK 2021
PRIME

100+ TOTAL TESTS

S111. Ans.(c)
Sol. The wrong no. is 1
The series is
0.5 × 4 + 1 = 3
3 × 4 + 1 = 13
13 × 4 + 1 = 53
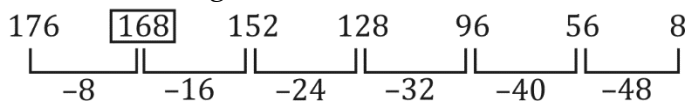53 × 4 + 1 = 213
213 × 4 + 1 = 853
853 × 4 + 1 = 3413
So, 0.5 will come in place of 1.

S112. Ans.(a)
Sol. The wrong no. is 166.

176	168	152	128	96	56	8
	−8	−16	−24	−32	−40	−48

∴ Correct no. is 168 instead of 166.

S113. Ans.(e)
Sol. The wrong no. is –4.

4	2	6	0	8	−2	10
	−2	+4	−6	+8	−10	+12
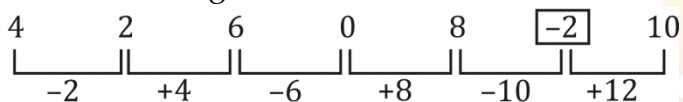
∴ Correct no. is –2 instead of –4.

S114. Ans.(b)
Sol. The wrong no. is 244.
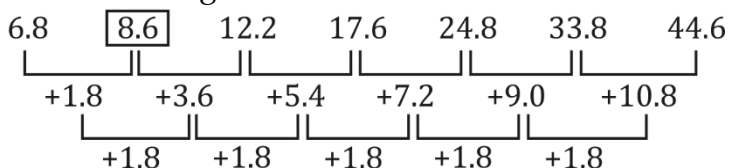The pattern is
$16 + 1^3 = 17$
$17 + 2^3 = 25$
$25 + 3^3 = 52$
$52 + 4^3 = 116$
$116 + 5^3 = 241$
$241 + 6^3 = 457$
$457 + 7^3 = 800$
∴ Correct no. is 241 instead of 244.

S115. Ans.(e)
Sol. the wrong no. is 8.4.

6.8	8.6	12.2	17.6	24.8	33.8	44.6
+1.8	+3.6	+5.4	+7.2	+9.0	+10.8	
+1.8	+1.8	+1.8	+1.8	+1.8		

∴ Correct no. is 8.6 instead of 8.4.

S116. Ans.(d)

Sol. ATQ

Let initial sum be Rs x.

$x \times \frac{5}{3} - x \times \frac{3}{5} = 512$

$25x - 9x = 512 \times 15$

$16x = 512 \times 15$

$x = Rs\ 480$

S117. Ans.(b)

Sol. product of two no. = LCM of two no. × HCF of two no.

So, second no. = $\frac{15 \times 180}{45} = 60$

S118. Ans.(c)

Sol. Required average = $\frac{37000 \times 8 + 40000 \times 7}{15}$

$= \frac{576000}{15} = Rs\ 38400$

S119. Ans.(d)

Sol. Ratio of the spirit and water in the resultant mixture

$= \frac{24 \times \frac{7}{12} + 42 \times \frac{5}{14}}{24 \times \frac{5}{12} + 42 \times \frac{9}{14}} = \frac{14 + 15}{10 + 27} = \frac{29}{37}$

S120. Ans.(b)

Sol. let h cm be the height of the cylinder, r cm be radius of the cylinder and R cm be the radius of the sphere.

Given that, r = R

ATQ

$\frac{\pi r^2 h}{\frac{4}{3}\pi r^3} = \frac{2}{1}$

$\frac{3h}{4r} = \frac{2}{1}$

As h = 8 cm

$R = r = 3\ cm$

So, total surface area of the cylinder = $2\pi r(r + h)$

$= 2 \times \pi \times 3 \times 11 = 66\pi\ cm^2$

15

Adda247 | No. 1 APP for Banking & SSC Preparation
Website: bankersadda.com | sscadda.com | adda247.com | **Email:** blogger@adda247.com

adda247 publications

BOOKS

16

Adda247 | No. 1 APP for Banking & SSC Preparation
Website: bankersadda.com | sscadda.com | adda247.com | **Email:** blogger@adda247.com