

# (Paper) SBI Clerk Exam Paper - 2014

## :: ENGLISH LANGUAGE ::

**Directions (41 – 45):** In the following questions, each sentence has two blanks; each blank indicating that something has been omitted. Choose the set of words for the blanks which best fits the meaning of the sentence as a whole.

**41. An analysis of booking data ..... by online travel portal has shown 40 per cent of city residents ..... for hill stations for weekend breaks.**

- 1) conduct, opted
- 2) conducted, opt
- 3) given, opted
- 4) collected, opted
- 5) conducted, chose

**42. Mobile operators are allowed to ..... network infrastructure like cellphone towers, which has ..... them reduce cost, but not air waves.**

- 1) sharing, helping
- 2) shared, helped
- 3) share, help
- 4) collect, helped
- 5) collect, helped

**43. I ..... a friend named Ankur who ..... a horse ranch in the city.**

- 1) have, owns

- 2) got, sells
- 3) need, holds
- 4) possess, runs
- 5) has, buys

**44. Traffic was ..... on the express way on Saturday as local residents ..... the road.**

- 1) disturbed, blocked
- 2) disrupted, blocked
- 3) blocked, stopped
- 4) jammed, block
- 5) disrupting, blockage

**45. The incident ..... place when the victim asked a ..... of youths for money.**

- 1) had, group
- 2) take, group
- 3) took, group
- 4) took, herd
- 5) was taken, group

**Directions (46 – 50):** Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error' the answer is (5). (Ignore errors of punctuation if any)

**46. Earlier this year (1)/ some foreign nations (2)/ was caught (3)/ bringing in drugs in shoe cavity. (4)/ No Error (5).**

**47. Our country looks all set to throw open (1)/ its door to foreign investors in infrastructure, (2)/ as the nation seeks to help (3)/ improved the creaky transportation facility. (4)/ No Error (5).**

**48. The company holds (1)/ the patent of the technology (2)/ which enable them to extract (3)/ precious metals from e-waste. (4)/ No Error (5).**

**49. It was strange (1)/ when people started (2)/ congratulate me (3)/ on completion of my dissertation. (4)/ No Error (5).**

**50. Business confidence is by the upswing (1)/ as companies are betting (2)/ on a turnaround in the economy (3)/ and improvement in the investment. (4)/ No Error (5).**

**Directions (51 – 55):** In the following questions, a sentence/ apart of the sentence is printed in bold. Below are given alternatives to the bold sentence/ part of the sentence at (1), (2), (3) and (4) which may improve the sentence. Choose the correct alternative. In case no improvement is needed, your answer is (5).

**51. Traders and Mandi Market Committees are not threatening by the Government's move to override the APMC laws.**

- 1) scared
- 2) afraid
- 3) over powered
- 4) threatened
- 5) No Correction required

**52. Indian firms are benefit strongly from the surge in mergers and acquisitions and amid heightened activity thanks to the business optimism generated by new government.**

- 1) benefiting weakly
- 2) benefiting strongly
- 3) benefited weakly
- 4) feeling strongly
- 5) No correction required

**53. Inspire scoring very high in the examination, Suresh failed to secure admission in the college of his choice.**

- 1) but
- 2) despite
- 3) even
- 4) since
- 5) No correction required

**54. The commerce aircraft manufacturing business is a rarefied zone.**

- 1) commercial
- 2) trade
- 3) businesses
- 4) trading
- 5) No Correction required

**55. Signs that the Indian Economy is readying to become research basis are every where, and come from both the government and the private sector.**

- 1) became researches basis
- 2) to become research basis
- 3) for becoming research basis
- 4) to become research based
- 5) No correction required

**Directions (56 – 60):** Rearrange the following six sentences/ group of sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- A) All the labourers and the soldiers turned around and saw a hut just a few steps away from the palace gate.
- B) Then suddenly his eyes fell on something and he shouted, “What is that? I did not see that before”.

- C) Before inviting the King to see the palace, the minister decided to take a final look. “Splended!” the minister exclaimed, looking at the palace.
- D) Many labourers were put to work and in a few days the palace was ready.
- E) Once, Veer decided to build a apace on a river bank and ordered his ministers to survey the site and start the construction.
- F) King Veer was known for his justice and kindness in whose kingdom, everyone was leading a happy and content life and his people loved him and were proud of him.

**56. Which of the following sentences should be the FIRST sentence after rearrangement?**

- 1) A
- 2) B
- 3) C
- 4) D
- 5) F

**57. Which of the following sentences should be the SECOND sentence after rearrangement?**

- 1) A
- 2) B
- 3) C
- 4) D
- 5) E

**58. Which of the following sentences should be the FOURTH sentence after rearrangement?**

- 1) A
- 2) B
- 3) C
- 4) D

5) E

**59. Which of the following sentences should be the THIRD sentence after rearrangement?**

1) A

2) B

3) C

4) D

5) E

**57. Which of the following sentences should be the LAST sentence after rearrangement?**

1) A

2) B

3) C

4) D

5) E

**Directions (61 – 70):** In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage, against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The assessment of humanity's ...(61) ... in the next 100 years, which has taken 21 months to complete, argues strongly that to achieve long and healthy lives for all 9 billion people ...(62) ... to be living in 2050, the twin issues of population and ...(63) ... must be pushed to the top of political and economic agenda. Both issues have been largely ...(64) ...by politicians and played down by environment and development for 20 years. "The number of people living on the planet has never been higher, their levels of consumption are ...(65) ...and vast changes are taking place in the environment. We ...(66) ... choose to rebalance the use of resources ...(67) ... a more egalitarian pattern of consumption... or we can choose to do nothing and to ...(68) ... into a downward spiral of economic and environmental ills ...(69) ...to a more unequal and inhospitable future.

At today's rate of population increase developing countries will have to build the equivalent of a city of a million people every five days from now to 2050, says the report. "Global population growth is ... (70) ... for the next few decades. By 2050, it is projected that today's population of 7 billion will have grown by 2.3 billion, the equivalent of new China and an India".

61. 1) prospective 2) perception 3) prospects 4) aims 5) prospecting

62. 1) expect 2) expecting 3) expectation 4) expected 5) aspirations

63. 1) consumption 2) resumption 3) revamp 4) reconstruction 5) expenditure

64. 1) ignoring 2) ignored 3) cared 4) attended 5) attention

65. 1) unprecedented 2) limited 3) useful 4) surprised 5) amazed

66. 1) would have 2) should be 3) can 4) are 5) have

67. 1) to 2) by 3) for 4) with 5) walk

68. 1) drifted 2) drift 3) flew 4) flowing 5) walk

69. 1) led 2) held 3) leading 4) going 5) doing

70. 1) evitable 2) inevitable 3) inevitably 4) viable 5) dispensable

Directions (71 – 80): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

During the last few years, a lot of hype has been heaped on the BRICS (Brazil, Russia, India, China and South Africa). With their large populations and rapid growth, these countries, so the argument goes, will soon become some of the largest economies in the world and, in the case of China, the largest of all by as early as 2020. But the BRICS, as well as many other emerging-market economies have recently experienced a sharp economic slowdown. So, is the honeymoon over?

Brazil's GDP grew by only 1% last year, and may not grow by more than 2% this year, with its potential growth barely above 3%. Russia's economy may grow by barely 2% this year, with potential growth also at around 3%, despite oil prices being around \$ 100 a barrel. India had a couple of years of strong growth recently (11.2% in 2010 and 7.7% in 2011) but slowed to 4% in 2013. China's economy grew by 10% a year for the last year and risks a hard landing. And South Africa grew by only 2.5% also year and may not grow faster than 2% this year.

Many other previously fast growing emerging market economies for example. Turkey, Argentina, Poland, Hungary and many in Central and Eastern Europe – are experiencing a similar slow down. So, what is ailing the BRICS and other emerging markets?

First, most emerging-market economies were overheating in 2010-11, with growth above potential and inflation rising and exceeding targets. Many of them thus tightened monetary policy in 2011, with consequences for growth in 2012 that have carried over into this year.

Second, the idea that emerging-market economies could fully decouple from economic weakness in advanced economies was farfetched: recession in the eurozone, near-recession in the United Kingdom and Japan in 2011-2012, and slow economic growth in the United States were always likely to affect emerging-market performance negatively -via trade, financial links, and investor confidence. For example, the ongoing eurozone downturn has hurt Turkey and emerging-market economies in Central and Eastern Europe, owing to trade links.

Third, most BRICS and a few other emerging markets have moved toward a variant of state capitalism. This implies a slowdown in reforms that increase the private sectors productivity and economic share, together with a greater economic role for state-owned enterprises (and for state-owned banks in the allocation of credit and savings), as well as resource nationalism, trade protectionism, import substitution industrialisation policies, and imposition of capital controls.

This approach may have worked at earlier stages of development and when the global financial crisis caused private spending to fall; but it is now distorting economic activity and depressing potential growth. Indeed, China's slowdown reflects an economic model that is, as former Premier Wen Jiabao put it, "unstable, unbalanced, uncoordinated, and unsustainable", and that now is adversely affecting growth in emerging Asia and in commodity-



exporting emerging markets from Asia to Latin America and Africa. The risk that China will experience a hard landing in the next two years may further hurt many emerging economies.

Fourth, the commodity super-cycle that helped Brazil, Russia, South Africa and many other commodity-exporting emerging markets may be over. Indeed, a boom would be difficult to sustain, given China's slowdown, higher investment in energy-saving technologies, less emphasis on capital and resource-oriented growth models around the world, and the delayed increase in supply that high prices induced. The fifth, and most recent, factor is the US Federal Reserve's signals that it might end its policy of quantitative easing earlier than expected, and its hints of an eventual exit from zero interest rates, both of which have caused turbulence in emerging economies' financial markets. Even before the Fed's signals, emerging-market equities and commodities had underperformed this year, owing to China's slowdown. Since then, emerging-market currencies and fixed-income securities (government and corporate bonds) have taken a hit. The era of cheap or zero-interest money that led to a wall of liquidity chasing high yields and assets – equities, bonds, currencies, and commodities – in emerging markets is drawing to a close.

Finally, while many emerging market economies tend to run current-account surpluses, a growing number of them – including Turkey, South Africa, Brazil and India are running deficits. And these deficits are now being financed in riskier ways: more debt than equity; more short-term debt than long-term debt; more foreign-currency debt than local-currency debt; and more financing from fickle cross-border interbank flows.

These countries share other weaknesses as well: excessive fiscal deficits, above-target inflation, and stability risk (reflected not only in the recent political turmoil in Brazil and Turkey, but also in South Africa's labour strife and India's political and electoral uncertainties). The need to finance the external deficit and to avoid excessive depreciation (and even higher inflation) calls for raising policy rates or keeping them on hold at high levels. But monetary tightening would weaken already-slow growth. Thus, emerging economies with large twin deficits and other macroeconomic fragilities may experience further downward pressure on their financial markets and growth rates.

These factors explain why growth in most BRICS and many other emerging markets has slowed sharply. Some factors are cyclical, but others -state capitalism, the risk of a hard landing in China, the end of the commodity super-cycle are more structural. Thus, many emerging markets' growth rates in the next decade may be lower than in the last – as may the outsize returns that investors realised from these economies' financial assets (currencies, equities,

bonds and commodities). Of course, some of the better managed emerging-market economies will continue to experience rapid growth and asset outperformance. But many of the BRICS, along with some other emerging economies, may hit a thick wall, with growth and financial markets taking a serious beating.

**71. Which of the following statement(s) is/are true as per the given information in the passage?**

- A) Brazil's GDP grew by only 1% last year, and is expected to grow by approximately 2% this year.
- B) China's economy grew by 10% a year for the last three decades but slowed to 7.8% last year.
- C) BRICS is a group of nations – Brazil, Russia, India, China and South Africa.

- 1) Only A
- 2) Both A and B
- 3) Both B and C
- 4) Both A and C
- 5) All A, B and C

**72. Which of the following statements is not true in the context of the given information in the passage?**

- 1) Russia's economy may grow barely 2% this year, with potential growth also at around 4%.
- 2) The ongoing eurozone downturn has hurt Turkey and emerging market economies in Central and Eastern Europe, owing to trade links.
- 3) Most emerging-market economies were overheating in 2010-11, with growth above potential and inflation rising and exceeding targets.
- 4) Most BRICS and a few other emerging markets have moved toward a variant of state capitalism.
- 5) None of these

**73. What should be the most appropriate title of the passage in your opinion?**

- 1) Flourishing BRICS and Ailing Emerging Markets
- 2) Ailing BRICS and other Emerging Markets

- 3) Slowdown of Global Economy
- 4) China and World Economy
- 5) None of these

**74. Which of the following is not a factor responsible for economic slowdown in BRICS and others emerging-market economies as cited by the writer of the passage?**

- 1) Slow economic growth in the United States, recession in the eurozone, near recession in the United Kingdom and Japan in 2011-2012.
- 2) The commodity super cycle that helped Brazil, Russia, South Africa etc. may be over.
- 3) The US Federal Reserve's signal that it might and its policy of quantitative easing earlier than expected.
- 4) A growing number of emerging-market economies are running deficits are being financed in riskier ways.
- 5) Stable, balanced, co-ordinated and sustainable growth.

**75. The need to finance the external deficit and to avoid excessive depreciation in emerging markets calls for**

- 1) raising policy rates
- 2) keeping policy rates on hold at high levels
- 3) Either (1) or (2)
- 4) Tightening monetary policy
- 5) None of them

**Directions (76 – 78):** Choose the word/ group of words which is most similar in meaning to the word group of words printed in bold as used in the passage.

**76. Far-fetched**

- 1) believable
- 2) unbelievable

- 3) besieged
- 4) behighted
- 5) distant

### **77. Take a serious beating**

- 1) to be difficult to do
- 2) to be easy to do
- 3) a very heavy defeat
- 4) to be better
- 5) to take lead

### **78. Turbulence**

- 1) sudden changes
- 2) turf war
- 3) tumulus
- 4) confusion
- 5) turmoil

**Directions (79 – 80):** Choose the word/ group of words which is most opposite in meaning to the word/ group of words printed in bold as used in the passage.

### **79. Fickle**

- 1) unstable
- 2) stable
- 3) often changing
- 4) meagre
- 5) voluminous

## 80. Depressing

- 1) very sad
- 2) unenthusiastic
- 3) enthusiastic
- 4) discouraging
- 5) hollow