

# SBI PO Exam Paper - (English) "held on 30-11-2014"

(Based on Memory)

Directions (Q. Nos. 51-55) In the following questions, the sentences have two blank, each blank indicates that something has been confined. Choose the word that best fits in the meaning of the sentence as a whole.

**51. .... Dinosaurs live to be the ancestors of modern birds, the discovery of soft tissue in Dinosaurs fossils containing proteins found only in birds is very .....**

- (1) Though, unfortunate
- (2) Recently, common
- (3) Since, exciting
- (4) Perhaps, remarkable
- (5) Moreover, welcome

**52. The van Allen belts which are ..... between 13000 to 60000 km above the Earth's surface were discovered in 1958 and contain electrons which play ..... with electronic systems on satellites.**

- (1) Somewhere, damages
- (2) located, havoc
- (3) Position, mayhem
- (4) Situated, part

(5) Vicinity, confusion

**53. Rice farmers use ..... methods of farming and old equipment making the cost of price ..... twice as much as it is in other countries.**

- (1) Obsolete, economical
- (2) Modern, expensive
- (3) Future, virtuality
- (4) Antiquated, almost
- (5) Sustainable, approximate

**54. Some experts believe that the best ..... to reduce the number of accidents caused by drivers using their mobile phones to create an “app/ ..... communications when the vehicle in is motion and unblocking them when the vehicle reaches its destination”.**

- (1) Tactic, block
- (2) Strategy, disabling
- (3) Part, facilitating
- (4) Decision, expediting
- (5) Method, further

**55. Services provided by money transfer companies are ..... for people who don't use bank account or who are working for from**

**home and are helpful to ..... trade and dispersion wealth.**

- (1) Fundamental, compute
- (2) Prerequisite, invigorating
- (3) Vitally, strengthen
- (4) Essentially, booster
- (5) inherent, foster

**Directions (Q. Nos. 56-60) Rearrange the given six sentences A, B, C, D, E and F in a proper sequence so as to form a meaningful paragraph and then answer the given questions.**

- A. She follows the foot steps of other renowned female politicians like Chile's Michelle Bachelet and Germany's Angela Merkel.
- B. Women are also rein to the fore front in other parts of the government.
- C. And this leadership can be seen in the growing number of women who are becoming political leaders and the most recent being Dilma Rouseff who looks over as Brazil's first women President.
- D. It is defined as the ability to influence or lead through persuasion or attraction by co-opting people rather than coercing them.
- E. The leadership of women in politics business and society is becoming evident across the globe.
- F. These trends represent the growing needs for 'soft power' in today's world.

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

- (1) A
- (2) B
- (3) C
- (4) F

(5) E

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

(1) C

(2) B

(3) F

(4) D

(5) E

**58. Which of the following should be the SIXTH (LAST) sentence after the rearrangement?**

(1) E

(2) D

(3) B

(4) A

(5) F

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

(1) E

(2) D

(3) B

(4) F

(5) C

## 60. Which of the following should be the **FIRST** sentence after the rearrangement?

- (1) A
- (2) C
- (3) B
- (4) F
- (5) E

**Directions (Q. Nos. 61-70) Read the following passage carefully and answer the questions. Certain words/phrases are given in bold to help you locate them while answering some of the questions.**

Infrastructure projects take a long time to built but then deliver cash flows over an extended period, precision funds have liabilities that's stretch our several decades. Why not get the letter to finance the former? A new report from the Organisation for Economic Cooperation and Development (OECD) estimates that global pension funds have just point 9% of their portfolios in pure infrastructure in part i.e., due to the OECD's decision to define infrastructure assets as untrusted debt and equity.

But pension funds has significant exposure to tested shares and bonds of power companies and the due from the point of view public policy however, the OECD's definition is the correct one. The utility shares owned by pension funds are those of power companies that were privatised in the 1980s and 1990s and the infrastructure they operate is a result of government spending in previous decade. Governments would rather not see more infrastructure get built, thought at the moment public financial are very tight. They would rather not bear the whole burden. The difficult bit about infrastructure projects apart from the original decision to commission them is the cost of construction i.e., where governments would like pension funds and the rest of the private sectors to open their wallets.

Risk is clearly one important factor. Pension funds want reliable cash flows that can be used to pay retres, not the

uncertainties that are associated with projects. As the OECD points out there is a lack of objective high quality data on infrastructure investments. These make this difficult for funds to calculate how infrastructure would fit in to their portfolio. Another problem is that pension funds may lack the expertise to get involved in such large projects, they have to invest via infrastructure funds and pay a management fee for the privilege. The biggest infrastructure investors so far have been the joined Australian and Canadian pension funds which can benefit from economies of scale. Britain is trying to achieve the same effect by setting up pension investment platform which will pool infrastructure investment. However, the scheme is slow to get going and not be sufficient fund British highest profile projects, a proposed high speed rail line additional problems include the lack of political certainty. Capital spending is often the first item to be cut when governments run into budget difficulties and tough decision and put off to suit electoral cycles. One possible solution is for governments to borrow separate sum to finance infrastructure spending with the stated intention of the selling assets to the likes of pension funds over a number of years such as debt would be recorded separately in the National Accounts. An ultimate option could be a National Investment Bank along the lines of European investment bank. It would borrow from the market and use its capital to guarantee the equity portion of the infrastructure project. They would allow pension funds to buy the more secure debt elements of project financing the need is clear among the G-7 countries. Only Italy is recorded as having world infrastructure. There is no shortage of pension funding-Britain's pension assets are equal to 112% of GDP. Clearly they can be put together. The Olympics showed that Britain can build projects on time when the country puts its mind to it.

## **61. Which of the following is the role of pensions investment platform?**

- (1) To create guidelines regarding infrastructure investment in return.
- (2) To provide services only to small pension funds to invest in infrastructure.
- (3) To monitor prestigious infrastructure projects and public private partnership
- (4) To provide guidance to authorities in Europe regarding infrastructure development.
- (5) To garner funding for infrastructure projects.

## **62. What is the author's view of OECD report on infrastructure?**

- (1) He feels that the report unnecessarily focusses on the negative aspects of investing in government projects.
- (2) He is in agreement with the data and contentions cited in the report.
- (3) He is in favour of the OECD's view of governments keeping investment in infrastructure on hold.
- (4) He opposes the OECD's restrictions on diverting funds to infrastructure development.
- (5) He recommends that investments levels prescribed by the report be adopted by Britain Accordingly

### **63. According to the passage, why is there a need for Britain to invest in infrastructure?**

- (1) Britain's desire to surpass Italy in infrastructure development
- (2) Surplus pension funds need to be gainfully diverted to avoid misuse
- (3) Infrastructure is deficient and in need of an overhaul
- (4) Britain's prestige as host of the Olympics is at stake
- (5) Not clearly mentioned in the passage

### **64. Which of the following factor(s) impact(s) investment decisions of the pension funds?**

- A. Political uncertainty and financial risk.  
B. Requisite expertise in infrastructure projects.  
C. Returns on investment.
- (1) Only B
  - (2) A and B
  - (3) Only A
  - (4) All of these
  - (5) B and C

**65. Which of the following is the main objective of the author in writing the passage?**

- (1) To examine the misappropriation of Britain's pension funds
- (2) To estimate how unprofitable it is for the country if pension funds are used to create infrastructure
- (3) To urge the government to reduce risky exposure of pension funds and bonds and invest in safe options
- (4) To analyse the claims made by the OECD report and point out inconsistencies
- (5) To suggest that pension funds can and should move more in infrastructure

**66. Choose the word which is opposite in meaning to the word **Extended** given in bold as used in the passage.**

- (1) Absolute
- (2) Fleeting
- (3) Equitable
- (4) Steady
- (5) Regular

**67. Choose the word which is most nearly the same in meaning to the word **Commission** given in bold as used in the passage.**

- (1) Agency
- (2) Committee
- (3) Contract
- (4) Payment
- (5) Expense

## 68. Which of the following can be inferred in the content of the passage?

- (1) Britain is making efforts to reform its infrastructure sector
- (2) Britain's GDP is abysmal and prestigious infrastructure projects should be kept on hold till the pension and infrastructure projects are reformed
- (3) Investments banks are risky as they are governed by political powers
- (4) Britain's national accounts data lacks crucial parameters
- (5) All the given statements can be inferred in the context of the passage

## 69. What does the author want to convey through the phrase "They would rather not bear the whole burden"?

- (1) Government would prefer to privatise utilities like power etc
- (2) Government are vary about the public takeout of pension funds going bust
- (3) Governments short on capital, are cautious about society financing infrastructure as it is costly
- (4) The private-sector is unwilling to continue their monetary support of loss making public facilities
- (5) Other than those given as options

## 70. According to the passage, which of the following can be said about infrastructure investment?

- A. It provides tremendous opportunities to investors as there is a huge need for infrastructure.
- B. Creative solutions are required to generate the necessary investment.
- C. It is crucial for governments to invest in infrastructure to win elections.

- (1) None

- (2) A and B
- (3) Only A
- (4) Only B
- (5) A and C

**Directions (Q. Nos. 71-75) Which of the phrase given against the sentence should replace the word/ phrase given in bold in sentence to make it grammatically correct? If the sentence is given as it is given and no correction is required, mark 'No correction required' as the answer.**

**71. Getting tax refunds is a problematic not only for the common man but also sensor officials.**

- (1) are problems (2) is a problem
- (3) are a problem (4) is problem
- (5) no correction required

**72. The World Bank represents a particularly difficult case of organisation cultural changes.**

- (1) Represent (2) Representing
- (3) Representation
- (4) Have representing
- (5) No correction required

**73. Big companies are hiking stipends for summer internships by 40%, sending out a strong signal. That they expects the economy to**

## new up.

- (1) Them expecting
- (2) They expect
- (3) These expectation
- (4) Expect these
- (5) No correction required

## 74. Declining crude prices have raise hopes of interest of rate cuts.

- (1) Have rise
- (2) Have rising
- (3) Have raised
- (4) Has risen
- (5) No correction required

## 75. India continues to be on the top of the global consumer confidence under this year as well.

- (1) Continue to being
- (2) Continuing to be
- (3) Continuing too be
- (4) Continue to be
- (5) No correction required

**Directions (Q. Nos. 76-80)** Read this sentence to find out whether there is any grammatical mistakes/ error in it. The error, if any, will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. (Ignore the errors of punctuation, if any)

**76. After the cash-strapped corporation/expressed its inability to provide funds/for various develop- mental works, the office bearers of the civic body started/lobbying at special financial and from State government.**

- (1) After the cash-strapped corporation
- (2) Expressed its inability to provide funds
- (3) For various development works, the office bearers of the civic body started
- (4) Lobbying for special financial and from State government
- (5) No error

**77. Three things are/essential for a start up to succeed,/a product that is in demand,/a good team and as well as a minimum expenditure.**

- (1) Three things are
- (2) Essential for a start up to succeed
- (3) A product that is in demand
- (4) A good team as well as a minimum expenditure
- (5) No error

**78. We all have at/some point in our lives/wondered if we are actually/being too nice to someone.**

- (1) We all have at
- (2) Some point in our lives

- (3) Wondered if we are actually
- (4) Being too nice to someone
- (5) No error

**79. Anticipating a foggy winter,/the railway authorities has/decided to/cancel thirty trains.**

- (1) Anticipating a foggy winter
- (2) The railway authorities have
- (3) Decided to
- (4) Cancel thirty trains
- (5) No error

**80. New businesses today/are increasing by focusing on/introducing various perks and motivation programmes/to help retain employees.**

- (1) New businesses today
- (2) Are increasing focusing on
- (3) Introducing various perks and motivation programmes
- (4) To help retain employees
- (5) No error

**Directions (Q. Nos. 81-90) Read the following passage carefully and answer the given questions. Certain words are given in bold to help you to locate them while answering some of the questions.**

In our day and age, technology is omnipresent and integral part of our lives. However, although, the main purpose of technology is to make our lives easier, the reactions on opinions and technology are very diverse. This year, various sessions at the Women's Forum covered the influence of new technologies in our daily life. It is worthwhile analysing

two contrasting perspectives in depth, to understand how broad this debate is. On the one hand, technology and digital media can be a great help to reach out to other people and spread your message to a very large platform. The session 'How to be a digital influencer' was analysing exactly this question, and introduced various platforms and strategies on how to use the digital world to your advantage. Social media removes all distances : Geographic, social and hierarchical. You can reach, at any time, and communication in real time. Thus, a permanent link for communication has been created. Today; everyone has the ability to transmit knowledge and thus credibility of the creator of knowledge is more important than even before. Technology has taken the universal communication method of storytelling and transformed it, in a way that now more stories can reach more people through social media platforms than ever before. People should find their digital media voice, tell sharable stories and drive engagement. Also, it is very important to be authentic and truly about the message you are trying to convey through the digital media. Another session, the very same day, analysed how exactly the opposite is true and how new technologies actually cause stress and suffering, because of a concept referred to as 'infobesity', we have changed the way we consume and generate information. People are trying to live ten lives at once and a lot of stress and anxiety occurs from that. Thus, we are suffering from digital bulimia, meaning that we take in a lot of information at once, without really processing it for ourselves, and in turn create a lot of new information. We are at the same time creators and victims of information overload. Thus, it is obvious that technological advancement has failed at its mission of making everybody's life easier, as many people are reacting negatively to it.

## **81. According to the passage, which of the following is not true about the characteristics of 'infobesity'?**

- (1) The pace of our lives has increased significantly due to technology
- (2) With the help of technology, people try to do multiple things at the same time, leading to stress
- (3) Technology makes our lives sedentary and leads to health problems
- (4) Due to technology, each individual is bombarded with excess information
- (5) All the options are true according to the passage

## **82. Which of the following is most opposite in meaning of the word**

## given as bold as used in the passage?

- (1) Similar
- (2) Separate
- (3) Interwoven
- (4) Simultaneous
- (5) Together

### **83. Which of the following can be said about the invention of the car?**

- A. More than being a boon, this invention has become an inconvenience to us.
- B. It has invoked in us the desire to travel to places that we would not have otherwise gone to
- C. It has enabled us to have more time for ourselves

- (1) A and C
- (2) B and C
- (3) A and B
- (4) All of these
- (5) Only B

### **84. Which of the following can be the most suitable title for the passage?**

- (1) The paradox of technological advance
- (2) The different types of technology available
- (3) Technology propagation-the road to nowhere

- (4) Technology and gainful insight
- (5) Technological progress across the continents

## **85. According to the author, which of the following can be said about reaching to people through the medium of technology?**

- A. Today's digital age has made it essential for an individual to send a message that is genuine in nature.
- B. The ability to impact many people through a message is solely dependent on the number of times the same message goes out, regardless of its authenticity.
- C. Technology has made it easier to reach out to masses of people at the same time.

- (1) Only C
- (2) All of these
- (3) A and C
- (4) A and B
- (5) Only B

## **86. Which of the following is true according to the passage?**

- A. It is in our own interest that we keep check on the amount of digital information that we generate.
- B. The promise on which technology was designed was that it should make our lives simpler.
- C. It is best that we learn to survive without any technological intervention in our lives.

- (1) A and B
- (2) All of these
- (3) B and C
- (4) Only A
- (5) Only B

**87. According to the passage, which of the following is author's opinion/statement about technology?**

- (1) Beware! Technology can only bring doom if allowed to proliferate.
- (2) Take responsibility for how you let technology impact your life.
- (3) Go head and invest in the latest technology, it is worth it.
- (4) What the future of technology holds for us is unknown, wait and watch
- (5) Other than those given as options.

**88. Which of the following is most nearly the same in meaning to the word given in bold as used in the passage? Engagement**

- (1) Appointment
- (2) Involvement
- (3) Meeting
- (4) Rendezvous
- (5) Date

**89. Which of the following is most nearly the same in meaning to the word given in bold as used in the passage? Credibility**

- (1) Calculated
- (2) Deliberated
- (3) Believed
- (4) Created
- (5) Patterned

## 90. Which of the following is the most opposite in meaning to the word given in bold as used in the passage? **Spread**

- (1) Collect
- (2) Take
- (3) Restrict
- (4) Join
- (5) Multiply

**Directions (Q. Nos. 91-100)** In the given passage, there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find the appropriate word in each case.

Changing an organisation's culture is one of the most difficult leadership challenges. That's because an organisation's culture (91) interlocking set of goals, roles, processes, values communications parctices, attitudes and assumptions. These elements (92) together as a mutually reinforcing system and combine to prevent any (93) to change it. That is why single-fix challenges, such as the introduction of teams. Of lean, or agile, or scrum or knowledge management or some new process, may (94) to make progress for a while, but (95) the interlocking elements of the organisational culture (96) over and the change is inexorably drawn (97) into the existing organisational culture. Changing a culture is large scale undertaking and eventually all of the organisational focus for changing minds will need to be put in play. However, the (98) in which they are deployed has a Critical (99) on the (100) of success.

## 91.

- (1) Less
- (2) Embraces
- (3) Comprises
- (4) Makes
- (5) Composes

## 92.

- (1) Amalgamate
- (2) Conjoin
- (3) Fill
- (4) Stand (5) Attach

## 93.

- (1) Attempt
- (2) Energy
- (3) Ways
- (4) Power
- (5) Tries

## 94.

- (1) Look
- (2) Appear
- (3) Perform
- (4) Suspect
- (5) Seek

## 95.

- (1) Especially
- (2) Presently
- (3) Likely
- (4) Eventually
- (5) Lately

## 96.

- (1) Bounce
- (2) Throw
- (3) Seize
- (4) Jump
- (5) Take

## 97.

- (1) Forth
- (2) Ahead
- (3) Gain
- (4) Set
- (5) Back

## 98

- (1) Order

- (2) Succession
- (3) Idea
- (4) Step
- (5) Label

## **99.**

- (1) Affect
- (2) Impact
- (3) Control
- (4) Jolt
- (5) Shake

## **100.**

- (1) Change
- (2) Odd
- (3) Risk
- (4) Likelihood
- (5) Option