

## SBI PO Mains 2016 English Question Paper

**Direction (1-5):** In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound).

- Some people who have treated Bitcoin as the medium of exchange it's supposed to be have been hurt also, in two ways. Governments have stolen significant quantities of Bitcoin from e.g. Silk Road customers, and hackers have also stolen quite a bit. Bitcoin could fade away into irrelevance as better, stronger, sounder, more easily anonymized cryptocurrencies replace it. \_\_\_\_\_ the Holy Grail of Internet commerce in very cheap things — feasible and making borders economically superfluous.
  - Bitcoins serve several vital functions: Not just protecting its users from government and private thievery, but also making "micropayments"
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- The Bahá'í Faith is a religion founded by Bahá'u'lláh in nineteenth-century Persia. Members of the Bahá'í faith understand history as an evolving educational process for humankind, brought about by God's religious messengers known as "Manifestations of God." Bahá'u'lláh is seen as the most recent and pivotal. \_\_\_\_\_.

It is said that his mission was to establish a firm basis for unity throughout the world and inaugurate an age of peace and justice, which Bahá'ís expect will inevitably arise.

- It is viewed the long-expected educator and teacher of all peoples, allegory foretold in the scriptures of Christianity, Islam, Hinduism, and Buddhism.
  - They are viewed as the long-expected educators and teachers of all peoples, allegedly foretold in the scriptures of Christianity, Islam, Hinduism, and Buddhism.
  - He is viewed as the long-expected educator and teacher of all people, allegory foretold in the scriptures of Christianity, Islam, Hinduism, and Buddhism.
  - He is viewed as the long-expected educator and teacher of all peoples, allegedly foretold in scriptures of Christianity, Islam, Hinduism, and Buddhism.
  - He is viewed as the long-expected educator and teacher of all people, barely foretold the scriptures of Christianity, Islam, Hinduism, and Buddhism.
- NASA announced that the Spitzer infrared space telescope had found a system of seven Earth-sized planets, three of which are in its star's habitable zone, the region around a star where liquid water can survive on the surface. The star is called TRAPPIST- 1. It is a small red dwarf star 39 light-years from Earth. Initial observations of the system found three planets by their transits—that is, by observing the dimming they cause when they pass in front of their star. \_\_\_\_\_. They are not too close to the star, so liquid water won't boil away. They are not too far away, so liquid water will not permanently freeze.
    - Follow-up observations of TRAPPIST-1 with Spitzer found that the third planet is four separate planets.
    - Three of these planets—TRAPPIST-1e, TRAPPIST-1f, and TRAPPIST-1g—are within the just-right habitable zone.

- C. This could mean it have weather patterns totally unlike those on Earth, such as strong winds blowing from the day side to the night side, and extreme temperature changes.
- D. The masses are between 0.41 and 1.38 times that of Earth, which means that like Earth they are rocky bodies and not gas giants like Jupiter or Saturn.
- E. This could mean they have weather patterns totally unlike those on Earth, such as strong winds blowing from the day side to the night side, and extreme temperature changes.
4. Reduplication is a word-formation process in which meaning is expressed by repeating all or part of a word. The study of reduplication has generated a great deal of interest in terms of understanding a number of properties associated with the word-formation process. \_\_\_\_\_ . As for form, the term "reduplicant" has been widely used to refer to the repeated portion of a word, while "base" is used to refer to the portion of the word that provides the source material for repetition.
- A. As in morphology in general, two considerations that arisen in reduplication are related to form and base.
- B. As in morphology in general, two considerations that arises in reduplication are related to form and meaning.
- C. As with morphology in general, two considerations that arise in reduplication are related to form and meaning.
- D. As with morphology in general, two consideration that rises in reduplication are related to form and base.
- E. As in morphology in general, two consideration that arise in reduplication are relate to form and meaning.
5. African elephants in the wild have the shortest sleep period of any mammal, averaging only two hours a night, according to a recent study published in PLoS One on March 1, 2017. Previous elephant sleep studies that had been done on captive elephants had the problem that animals tend to sleep more in captivity than in the wild. \_\_\_\_\_. To get around these problems, the scientists implanted a

fitness tracker into the trunks of two female African elephants. The elephants were also given a collar that contained a gyroscope and a GPS. The new data about elephant sleep has raised questions for theories about why animals sleep.

- A. Those studies done on wild elephants had the problem that it is hard to observe elephants in the wild at night.
- B. The scientists found out that these sleepless periods seemed to happen when the elephants were disturbed, possibly by predators, poachers, or a bull elephant in musth, the time when male elephants seek to mate.
- C. The scientists found out that elephants seem to enter REM (rapid eye movement) sleep, the type of sleep associated with dreaming, only when lying down.
- D. The scientists found out that these sleepless periods seem to happen when the elephants were disturbed, possibly from predators, poachers, or a bull elephant in musth, the time when male elephants seek to mate.

A team of scientists from South Africa, were interested in the sleep habits of the African elephant because the elephant is the largest land mammal, it tends to be at the extreme end of any study of basic bodily functions, such as sleep.

**Direction (6-10):** Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. Pick out the option which when used to start a sentence combines both the above sentences in one.

6. The global investor's comfort levels with their markets will increase. The runaway inflation in these economies abates with the fear of untamed.
- a) With the fear of untamed,  
b) The runaway inflation  
c) As the fear of untamed,
- A. a and b                      B. b and c  
C. Only a                        D. Only b  
E. Only c

7. The cabinet approved the proposed merger of State Bank of India and five subsidiaries. This will create the first Indian lender to rank among the world's top 50.
- Creating the first
  - The merger has brought about
  - The approval of
- A. Only a                      B. Only b  
C. Only c                      D. Only b and c  
E. None of the above
8. A combustible mixture of authoritarianism, unemployment and youth has given rise to disaffection with strongmen rulers in many countries. It has in turn spilled over into uprising.
- With many countries,
  - In many countries,
  - Following many countries,
- A. Only a                      B. Only b  
C. Only c                      D. Both a and b  
E. None of them
9. Over 12 million people signed a petition calling for the project to be halted. Alarms were triggered by the revelation of its harmful effects on the environment.
- The harmful effects
  - Signing the petition
  - Alarms triggered by
- A. Only a                      B. Only b  
C. Only c                      D. Only a and c  
E. None of the above
10. The United States is all set to enforce the border adjustment tax. The hope is that it would allow Washington to make a big, corporate tax cut across the border.
- Enforcement of border adjustment tax
  - Hoping
  - A big corporate tax cut
- A. Only a                      B. Only b  
C. Only c                      D. Only b and c  
E. None of the above
- Direction (11-15):** Five statements are given below, labelled A, B, C, D and E, among these, four statements are in logical order and form a coherent paragraph/ passage. From the given options, choose the option that does not fit into the theme of the passage.
11. A. With this form of demonetization, citizens are given enough time to trade in the old bills for the new,  
B. In these scenarios, there is minimal economic and social disruption.
- C. When Lithuania left the litas and adopted the euro in 2015, its currency transition went smoothly,  
D. as did Germany and France's adoption of the euro in cash form in 2002, and so on with all 19 countries that have joined the eurozone.  
E. A minor country in the grand scheme of things in Europe became a test case for a strategy that could be likened to rolling a snowball uphill.
12. A. This takes us back to John Stuart Mill, the great nineteenth-century economist and philosopher, who believed that nobody can be a good economist if he or she is just an economist.  
B. To be sure, most academic disciplines have become highly specialized since Mill's day; and, since the collapse of theology,  
C. no field of study has aimed to understand the human condition as a whole.  
D. The life insurance industry has been destroyed by high and uncertain inflation as well.  
E. But no branch of human inquiry has cut itself off from the whole - and from the other social sciences - more than economics.
13. A. The global cooperation that has emerged lately is certainly welcome.  
B. The ocean has suffered decades of abuse and neglect.  
C. It has been treated as a free-for-all garbage bin and race-to-the-bottom buffet.  
D. We have financed its destruction, with no regard for the consequences.  
E. But those consequences have become impossible to ignore.
14. A. Untouchable have to kill or dispose of dead cattle or working with their hides for a living.  
B. They pursued activities that brought the participant into contact with emissions of the human body, such as faeces, urine, sweat, and spittle  
C. They have to eat the flesh of cattle or of domestic pigs and have to live outside the village.  
D. They were not allowed to enter the temples or touch wells, river or ponds.

- E. But now the Untouchability (Offences) Act (1955) provides penalties for preventing anyone from enjoying a wide variety of religious, occupational, and social rights on the grounds that he or she is from a Scheduled Caste or Scheduled Tribe.
15. A. Central electricity Regulatory Commission (CERC) allowed Energy savings certificates to be traded on power exchange platform
- B. The pricing of the certificate would be as per the energy conservation rules.
- C. These cover 65% of the electricity consumed by industries.
- D. The rules prescribe that on the certificate shall be equal to the energy consumed in terms of one metric tonne of oil equivalent.
- E. The market price of the certificate shall be as discovered through the process of bidding at the respective power exchange

**Direction (16-20):** Read the following passage carefully and answers the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Academics have debated the meaning of "knowledge" since the word was invented, but let's not get into that here. A dictionary definition is "the facts, feelings or experiences known by a person or group of people" (Collins English Dictionary). Knowledge is derived from information but it is richer and more meaningful than information. It includes familiarity, awareness and understanding gained through experience or study, and results from making comparisons, identifying consequences, and making connections. Some experts include wisdom and insight in their definitions of knowledge. In organizational terms, knowledge is generally thought of as being "know how", or "applied action". The last point is an important one. Today's organizations contain a vast amount of knowledge and the NHS is certainly no exception. However, in applying knowledge management principles and practices in our organisation, knowledge is not our end, but the means for further action. What we

are trying to do is to use our knowledge to get better at doing what we do, i.e. health care and health care improvement.

Knowledge management is based on the idea that an organization's most valuable resource is the knowledge of its people. This is not a new idea – organizations have been managing "human resources" for years. What is new is the focus on knowledge. This focus is being driven by the accelerated rate of change in today's organizations and in society as a whole. Knowledge management recognizes that today nearly all jobs involve "knowledge work" and so all staff is "knowledge workers" to some degree or another – meaning that their job depends more on their knowledge than their manual skills. This means that creating, sharing and using knowledge are among the most important activities of nearly every person in every organisation. It is easy to see the importance of knowledge in the health sector. As clinicians, managers and other practitioners, we all rely on what we know to do our jobs effectively.

Do we know everything we need to know or are there gaps in our knowledge? Of course there are Medical advances are being made all the time so there is always new knowledge to be learned. Government policies are constantly evolving, as are management practices. The current modernization programme requires us to let go of what we knew and to learn and apply new knowledge. Changing doctor-patient relationships are requiring us to revisit our whole approach to the provision of health care. And of course, every new patient that comes through our door brings a potential new learning opportunity.

Do we share what we know? The NHS is made up of over a million individuals in hundreds of organisations, each of which have their own knowledge. Is the knowledge of individuals available to the whole organization? Is the knowledge or organizations available to the whole NHS? Not at present. How many times have we lost valuable knowledge and expertise when a staff member moves on? How many times have we "reinvented the wheel" when we could have learned from someone else's experience? How many times have

patients suffered as a result of the "postcode lottery"?

Do we use what we know to best effect? Not always. In the NHS Plan, the NHS was described as "a 1940s infrastructure operating in the 21st century". Clearly our knowledge has not always been applied to best effect, and we have fallen behind the times. How many times have we had an idea about how a process or an activity could be improved, but felt we lacked the time or resources to do anything about it? How many times have we had an idea that might help our colleagues, but we keep quiet because our colleagues might not appreciate us "telling them how to do their job"? How many times have we implemented a new initiative, only to find we reverted back to the "old way" a few months later? Perhaps we have had insights about how our patients' needs could be better met, but there was no forum for us to share and explore those insights so we just forgot about it.

16. Which of the following statement correctly highlight the relationship of information and knowledge?
- Information and Knowledge are distinct identities and cannot be interchanged.
  - Information added with experience and creativity can be called Knowledge.
  - Knowledge is wisdom and insight only and richer than information.
  - Certain additions after study or experience can enrich information so much to be identified as knowledge.
  - Knowledge is information in itself just richer than it.
17. What can be said about the NHS?
- It is a knowledge management company
  - It is a health care and health management company
  - NHS is not an organization but knowledge management software.
  - NHS is a hospital
  - Nothing is clear about the NHS through the passage.
18. STATEMENT - There is always knowledge gap in the field of Health Care. What can be said about the given statement on basis of the reading of the passage?

- True
- False
- May be true but no supporting evidence is given
- Irrelevant
- Judgmental

19. Which statement is not true regarding the information given in the passage?
- Knowledge is different from information.
  - Knowledge gets lost by employee movement if not managed properly.
  - Sometimes colleagues don't share knowledge for personal reasons.
  - All workers except management are knowledge workers.
  - Most valuable resource in an organization is knowledge of its workers.
20. The author of the passage through last line of the passage seems to be .....
- Optimistic
  - Pessimistic
  - Ironical
  - Contrasting
  - Ponderous

**Directions (21-27):** Read the following passage to answer the given questions :

Political ploys initially hailed as master-strokes often end up as flops. The Rs. 60,000 crore farm loan waiver announced in the budget writes off 100% of overdues of small and marginal farmers holding upto two hectares, and 25% of overdues of larger farmers. While India has enjoyed 8%-9% GDP growth for the past few years, the boom has bypassed many rural areas and farmer distress and suicides have made newspaper headlines. Various attempts to provide relief (employment guarantee scheme, public distribution system) have made little impact, thanks to huge leakages from the government's lousy delivery systems. So, many economists think the loan waiver is a worthwhile alternative to provide relief. However the poorest rural folk are landless labourers who get neither farm loans nor waivers. Half of the small and marginal farmers get no loans from banks, and depend entirely on moneylenders, and will not benefit. Besides, rural India is full of the family holdings rather than individual holdings and family holdings will typically be much larger than two hectares even for dirt poor farmers who will therefore be

denied the 100% waiver. It will thus fail in both economic and political objectives. IRDP loans to the rural poor in the 1980s demonstrated that crooked bank officials demand bribes amounting to one third the intended benefits. Very few of the intended beneficiaries who merited relief received it. After the last farm loan waiver will similarly slow down fresh loans to deserving farmers. While overdues to co-operatives may be higher, economist Snrjit Bhalla says less than 5% of farmer loans to banks are overdue ie overdues exist for only 2.25 million out of 90 million farmers. If so, then the 95% who have repaid loans will not benefit. They will be angry at being penalised for honesty.

The budget thus grossly overestimates the number of beneficiaries. It also underestimates the negative effects of the waiver encouraging wilful default in the future and discouraging fresh bank lending for some years. Instead of trying to reach the needy, through a plethora of leaky schemes we should transfer cash directly to the needy using new technology like biometric smart cards, which are now being used in many countries and mobile phones bank accounts. Then benefits can go directly to phone accounts operable only by those with biometric cards, ending the massive leakages of current schemes.

The political benefits of the loan waiver have also been exaggerated since if only a small fraction of farm families benefit, and many of these have to pay bribes to get the actual benefit, will the waiver really be a massive vote-winner? Members of joint families will feel aggrieved that, despite having less than one hectare per head, their family holding is too large to qualify for the 100% waiver.

All finance ministers, of central or state governments, give away freebies in their last budgets; hoping to win electoral regards. Yet, four-fifth of all incumbent governments is voted out. This shows that beneficiaries of favours are not notably grateful while those not so favoured may feel aggrieved, and vote for the opposition. That seems to be why election budgets constantly fail to win elections in India and the Joan waiver will not change that pattern.

21. Why do economists feel that loan waivers will benefit farmers in distress?
  - A. It will improve the standard of living of those farmers who can afford to repay their loans but are exempted.
  - B. Other government relief measures have proved ineffective.
  - C. Suicide rates of farmers have declined after the announcement of the waiver
  - D. Farmers will be motivated to increase the size of their family holdings not individual holdings.
  - E. The government will be forced to re-examine and improve the public distribution system.
22. What message will the loan waiver send to farmers who have repaid loans?
  - A. The Government will readily provide them with loans in the future
  - B. As opposed to money lenders banks are a safer and more reliable source of credit.
  - C. Honesty is the best policy.
  - D. It is beneficial to take loans from co-operatives since their rates of interest are lower.
  - E. They will be angry at being penalised for honesty
23. What was the outcome of IRDP loans to the rural poor?
  - A. The percentage of bank: loan sanctioned to family owned farms increased
  - B. The loans benefited dishonest moneylenders not landless labourers.
  - C. Corrupt bank officials were the unintended beneficiaries of the loans.
  - D. It resulted in the Government sanctioning thrice the amount for the current loan waiver
  - E. None of these
24. What are the terms of the loan waiver?
  - (A) One-fourth of the overdue loans of landless labourers will be written off.
  - (B) The Rs. 60,000 crore loan waiver has been sanctioned for 2.25 million marginal farmers.
  - (C) Any farmer with between 26 per cent to 100 per cent of their loan repayments overdue will be penalised.

- A. Only (A)  
B. Only (B)  
C. Both (B) and (C)  
D. All (A), (B) and (C)  
E. None of these
25. What is the author's view of the loan waiver?  
A. It will have an adverse psychological impact on those who cannot avail of the waiver  
B. It is a justified measure in view of the high suicide rate among landless labourers.  
C. It makes sound economic and political sense in the existing scenario  
D. It will ensure that the benefits of India's high GDP are felt by the rural poor.  
E. None of these
26. Which of the following cannot be said about loan waiver?  
(A) Small and marginal farmers will benefit the most.  
(B) The loan waiver penalises the serving farmers.  
(C) A large percentage i.e. ninety five percent of distressed farmers will benefit  
A. Only (C)  
B. Both (A) and (C)  
C. Only (A)  
D. Both (B) and (C)  
E. None of these
27. What impact will the loan waiver have on banks?  
A. Banks have to bear the entire brunt of the write off.  
B. Loss of trust in banks by big farmers.  
C. Corruption among bank staff will increase.  
D. Farmers will make it a habit to default on loans  
E. None of these

**Direction (28-35):** Five options are given in each question. One of the options has either same meaning or opposite meaning. You have to identify the option which has either same or opposite meaning.

28. 'Eloquent'  
A. Aggravate                      B. Exacerbate  
C. Fervent                        D. Acerbate  
E. Pacify
29. Consensus  
A. Fervid                            B. Embitter  
C. Vivid                             D. Discord  
E. Rhetorical
30. Remiss  
A. Forgetful                        B. Watchful  
C. Dutiful                          D. Harmful  
E. Careful
31. Canny  
A. Obstinate                        B. Handsome  
C. Clever                            D. Stout  
E. Responsible
32. Ponder  
A. Think                              B. Evaluate  
C. Anticipate                       D. Increase  
E. Postpone
33. Indiscreet  
A. Reliable                          B. Honest  
C. Prudent                         D. Stupid  
E. Valuable
34. Germane  
A. Responsible                      B. Logical  
C. Possible                          D. Relevant  
E. Repressible
35. Contravenes  
A. Abjure                            B. Accord  
C. Concurrence                    D. Adjudicate  
E. Arbitrate

## SOLUTIONS

1. B

The singular countable noun 'function' in option C and E follows the quantifier 'several', which requires a plural noun. The countable noun has to be in accordance with the plural noun, therefore, 'functions' is the correct word thereby eliminating option C and E. The statement before the blanks state that bitcoins are being replaced by Cryptocurrencies. Thus, the next statement states the positive aspect which has to be of cryptocurrency not of bitcoins because of this option A and E got eliminated. Bitcoin or cryptocurrency is a system of digital money transaction so, the suitable pronoun is 'they' not 'it'.

2. D

The sentence after the blank state 'his' that means the blank sentence is about a man. Therefore, eliminating A and B option mentioning 'it' and 'they'. The correct phrase is 'of all peoples' not 'of all people'. Therefore, eliminating option C and E. Allegory means a story, poem, or picture that can be interpreted to reveal a hidden meaning, typically a moral or political one. Allegedly is used to convey that something is claimed to be the case or have taken place, although there is no proof. Therefore, allegory and barely makes no sense in the context of the statement. So, eliminating option E, A and C.

3. B

The statement before the blank is talking about three planets and statement after the blank states the features of those three plants so this implies the statement required should be about the three planets. Option A is in particular about the third planet. In option C, firstly the 'have' should be replaced by 'has' because of the subject pronoun 'it' or the 'it' should be replaced by 'they'. Also, the statement is talking about one thing or one planet. Thus, it doesn't accord with the statement followed by blank having mentioned 'they'. In option D, 'the masses' doesn't seem to fit. It should be 'their masses'. Statement E is a result therefore, it should not be placed in between rather it should be placed at the end of the passage.

4. C

Morphology is the study of the forms of things. "As in" is usually used to cite an example whereas; "As with" is written to suggest "as is the case with" therefore, as with seems more accurate. Thus, eliminating option A and E. In option A, 'arisen'

shows the past tense which is incorrect with the passage simple tense. In option B, the singular verb arises doesn't fit with the plural subject two considerations. In options D and E, it should be two considerations as the subject is plural not singular. In option E, 'relate' form of the verb doesn't fit with 'are'.

5. A

The statement after the blank states 'these problems' whereas; the statement before the blank state only one problem this means that the blank should be such statement which conveys the problems faced by scientists. In statement B, C and D the scientists found out, the information which scientist has found doesn't seem a problem because of which they have to implant fitness tracker into the elephant trunks. Statement E generally states the reason for doing this study. Therefore, statement B, C and D are eliminated.

6. C

All the sentences are related to each other and incomplete as a single sentence. To get meaning, we should combine them with a suitable answer. 'As the fear of untamed' should be the starter of the sentence to get the meaningful sentence. New Sentence: As the fear of untamed, runaway inflation in these economies abates, the global investor's comfort levels with their markets will increase.

7. C

The cabinet's approval has led to the proposed merger of SBI and the five subsidiaries. Approval is the main word here. Hence C is the correct choice. New Sentence: The approval of the proposed merger of State Bank of India and its five subsidiaries by the cabinet will create the first Indian lender to rank among the world's top 50.

8. B

According to the sentences, a combustible mixture of authoritarianism, unemployment and youth has given rise to disaffection with strongmen rulers in many countries which has in turn spilled over into uprising. So, in many countries is the most suitable response. New Sentence: In many countries, a combustible mixture of authoritarianism, unemployment and youth has given rise to disaffection with strongmen rulers which has in turn spilled over into uprising.

9. C

Here the cause of signing the petition is the revelation of the project's harmful effects that triggered an alarm. So it is this alarm that led people to action. Hence, C is the correct choice



New Sentence: Alarms triggered by the revelation of the Project's harmful effects on the environment has led over 12 million people to sign a petition calling for its halt.

10. B

'Hope' is the main word here. The US has taken the decision hoping a certain outcome. Hence, the word hoping can join the two sentences.

New Sentences: Hoping that it would allow Washington to make a big, corporate tax cut across the border, the United States is all set to enforce the border adjustment tax.

11. E

All statements are based on demonetization, while sentence E talks about Greece's Perpetual Crisis.

12. D

All statements except 'D' are based on the economists versus the economy, while sentence D talks about 'The Destructive Power of Inflation'.

13. A

All statements except 'A' are based about the same theme which is The Fight for Ocean Health while sentence A talks about The Next Phase of Climate Action.

14. E

All statements except 'A' are based about the same theme which is The Fight for Ocean Health while sentence A talks about The Next Phase of Climate Action.

15. C

All the statements except 'C' are about the Energy saving certificates. BEE in 2013 launched tradable certificates for industries which achieved energy efficiency standards. Only statement C is very general. It is more about electricity.

16. D

17. B

18. A

19. D

20. B

21. C

22. E

23. C

24. B

25. A

26. B

27. D

28. C

Word most similar in meaning to Eloquent is Fervent, which means having a skilful way with words

29. D

Consensus means general agreement. The word most opposite in meaning to Consensus is Discord

30. E

Remiss means lacking care or attention to duty, negligent.

31. C

Canny means having or showing shrewdness and good judgement, especially in money or business matters.

32. A

Ponder means think about (something) carefully, especially before making a decision or reaching a conclusion.

33. C

Indiscreet means having, showing, or proceeding from too great a readiness to reveal things that should remain private or secret

34. D

Germane means relevant to a subject under consideration.

35. A Initiative by अमरउजाला

Contravene means to go against or contradict. The word most similar in meaning to contravene is Abjure

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