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SBI
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Solved Paper
Held on (28-11-2014)

English Language

ASSOCIATE BANKS OF SBI Probationary Officer (PO) Exam 2014 Solved Paper

Held on 28-11-2014

Based on Memory

PART D : ENGLISH LANGUAGE

Directions (Q. Nos. 151-155) : 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 (e). (Ignore errors of punctuation, if any).

151. One of them (a)/ forget to take (b)/ their bag (c)/ from the school. (d)/ No error (e).
152. We were very much (a)/ carefully in our approach (b)/ and hence we would (c)/ complete the complicated task. (d)/ No error (e)
153. Everyone agrees that (a)/ that Ganga is the holiest (b)/ of all other rivers (c)/ of India. (d) No error (e)
154. We were happy that (a)/ the audience responded well (b)/ and gave all the speakers (c)/ a patiently listening. (d)/ No error (e)
155. The economical conditions (a)/ of our country is bad (b)/ and unlikely to improve (c)/ in the near future. (d) No error (e)

Directions (Q. Nos. 156-165) : Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you locate them while answering some of the questions.

Capitalism is a great slave, but a pathetic master. This truth unfortunately gets lost in our **chase** for the **elusive** dream especially in the West, the land that has been marketed as the land of dreams the great Western dream. It's the dream of being independent masters of our lives, of making big bucks and of being happy

even if that happiness is being bought by money which all of them chase out there. No doubt, the West, on its part, has been fairly successful in creating material comforts a plenty. It has improved the living standard of its average citizen. However it has been achieved as a result of more than 200 years of unbridled growth and exploitation. And that is what has made the rest of the world mindlessly chase westernism, not necessarily happiness or an ideal form of society. All because the shop window looks very impressive and it has been marketed very well.

But a deep look inside the shop tells the different tale. A different world lies behind, a world that is not quite visible to the starry eyes millions-for whom the Western way of life seems to be ultimate dream.

Thus, we have Indians dreaming to become or to get married to an NRI and Indian middle class fathers dreaming of their son's reaching the bay area and landing the tech jobs, unmindful of the second class life they end up leading in the West. What goes unseen and almost un-

heard is that the West also happens to be the land that is right amongst the top in terms of the number of divorces per thousand, the number of single parents per thousand, the number of old homes, the number of suicides, homicides, and of course, the number of college/school shootings.

And why not! After all, such societies are constantly driven towards higher profits and materialism. Expectedly, this materialism comes at a cost that the world paying today. This is the reason why we have millions dying of curable diseases in Africa and other underdeveloped countries, while the rich grow richer. Their growth will be reduced; if they were to start thinking of the poor. So what do they do to justify their greed for more? They most **shrewdly** propagate market a ridiculously primitive law of the jungle for our 21st century civilian, 'the law of the survival of the fittest'!

The interesting thing about material things is that they only give an illusion of happiness; however such happiness is always momentary in nature. Ergo, at this juncture, you feel you are the happiest person in the world, after buying your new car or flat screen TV, and just a few days later, these are the very possessions that cease to make you happy. While you chase the bigger car and spend that extra bit of the wealth, you intercept someone's share of the daily bread and also sacrifice those who have the maximum power to make you happy-family, emotions and love.

Prolonged abstinence in feeling emotions finally destroys bliss; and you don't even realise when you have become a dry-eyed cripple and then you land up in some workshops to find out the real meaning of life or whatever these workshops are capable of explaining. The truth is that such workshops are also driven by merchants who cash in on the dejected state of the people, a state created by their own fictional dreams. But by then it's really too late.

By them you have made profits out of arms, and engineered wars to keep that industry alive. You sold guns to across the counters at super markets and made profits. You've lobbied that guns should be made accessible to the common man, all for the sake of profit. This makes you realise one day that they are your own children who are in the line of fire against the school goes who opens fire at his schoolmates. This is the society that finally creates an emotionless monster, who gets satisfaction in killing adults and children alike for no cause, no reason and for none, for himself. It is the utter destruction of spiritualism and the total focus on endless self gratification. Where so many single parent families and divorce exist, it is impossible to bring up children or influence the killers, any better.

156. Who does the author hold the responsible for the shooting spread in schools and colleges?

- A. Lack of love and emotion in the society in general
- B. Increased focus on self gratification even when it comes at the cost of innocent lives
- C. Deteriorating social structure leading to break up of families resulting in lack of

- moral development in children
(1) Only A (2) Only C
(3) B and C (4) All of these
(5) None of these
157. Why does the author refer to the law of survival of the fittest as ridiculous?
(1) This law is primitive and holds good for developed nations
(2) This primitive law is often used to justify the accumulation of wealth by a selected few
(3) People from developing countries used it to rationalise their immigration to the Western countries
(4) It does not lead to any material profits and material wealth
(5) None of the above
158. According to the passage, which of the following is a reason for poverty and hunger in underdeveloped countries?
A. Mindlessly chasing the western way of living
B. They have fallen prey to the idea of happiness through material comforts rather than love and emotional bond
C. They do not have marketing techniques as good as the western countries.
(1) Only B (2) Only C
(3) Only A (4) B and C
(5) not mentioned in the passage
159. Why do the 'starry eyed millions' harbour a wish to become an NRI?
A. They have driven towards higher profits and materialism
B. They appreciate the western way of life as it appears to them
C. They have become emotionless and have lost any attachment to the motherhood
(1) Only B (2) Only A
(3) B and A (4) Only C
(5) All of these
160. Why does the author disregard the Western way of living even though an average citizen in the West enjoys better living standards?
(1) Many Indians want to ape their lifestyle leading to a cultural dilution of their own traditions
(2) The West had failed to their market, their lifestyle in an appropriate way
(3) According to him the law of 'survival of the fittest' is now obsolete
(4) It only looks forward to material comfort rather than happiness within
(5) None of the above
161. What does the author mean by 'intercepting someone's share of daily bread'?
(1) Hindering the process of marketing in underdeveloped countries by the developed countries
(2) Denying material comfort to the Western world
(3) Affecting the social life of those working towards material comforts only
(4) Excess of wealth in Western world while in people in poorer nations struggle for survival
(5) None of these
162. The author's main objective in writing the passage is
(1) To explain that consumerist societies have their own drawbacks which are overlooked by those who are blinded by its material glare
(2) To explain how too many material comforts have improved the living standard of common man in the West
(3) That young children should not be given access to guns and other ammunitions
(4) All NRIs are leading unmindful, second class lives abroad
(5) None of the above
- Directions (Q. Nos. 163-165) : Choose the word which is most similar in meaning to the word printed in bold as used in the passage.**
163. Shrewdly
(1) Roughly (2) Rightly
(3) Rudely (4) Courteously
(5) Astutely
164. Chase
(1) Follow (2) Capture
(3) Run (4) Catch
(5) Conquer
165. Elusive
(1) Terrifying (2) Unusual
(3) Unachievable (4) Haunting
(5) Displeasing
- Directions (Q. Nos. 166-175) : Read the following passage carefully and answer the questions given below it.**
- Indeed the Western recession is really

the beginning of good news for India! But to understand that we will have to over away for a while from the topic of western recession..... to the Japanese recession! For years the Japanese style of management has been admired. However over the last decade or so, one **key** question has sprung up “if Japanese management style is wonderful as described then why has Japan been in a recession for more than a decade?”

The answer to this question is very simple. Culture plays a very important part in shaping up economies. What succeeds in one culture fails in another, Japanese are basically non-materialistic. And however rich they become unlike others, they cannot just keep throwing and buying endlessly. And once they have everything they need; there is a saturation point. It was only when companies like Toyota realised that they cannot keep selling cars endlessly to their home market that they want really **aggressive** in the Western markets and the rest is history. Japanese companies grew bigger by **catering** to the world markets when their home markets shrunk.

And the markets have to shrink finally after attaining a level of influence! And that's great of the world because Earth needs sustainable development. It does not need monstrous consumers who keep consuming at the cost of the environment and the Earth. These should be limits to growth so that consumers are not converted into material dustbins for the profit of a handful of corporations.

Owing to the materialistic culture elsewhere, it was possible to keep selling newer products to the consumers despite having existing ones which served equally well. They were lured through advertising and marketing techniques of 'dustbinisation' of the customer; and then finally once they became ready customers, they were given loans and credits to help them buy more and more. When all the creditworthy people were given loans to a logical limit, they ceased to be a part of the market. Even this world has understandable if it could work as an eye opener, instead of taking the right step as Toyota did, they preferred to take a 'shortcut'. Now banks went to the non-creditworthy people and gave them loans. The people expectedly defaulted and the entire system collapsed.

Now like Toyota Western companies will learn to find new markets. They will now lean towards India because of its common man! The billion plus population in the next 25 years will become, a consuming middle-class. Finally, the world's attention will shift to the developing world. Finally, there will be a real surge income of these people and in the next fifty odd years, one can really hope to see an equal words in terms of material plenty, with poverty being almost non-existent! And this will happen not by selling more cars to American's and Europeans. It will happen by creating markets in India, China, Latin America and Africa, by giving their people purchasing power and by marketing products for them.

The recession has made us realise that is not because of worse management techniques, but because of limits of growth. And they will realise that it is great for planet Earth. After all, how many cars and houses must the rich own before calling it enough? It's time for them to look at others as well. Many years back, to increase his own profits, Henry Ford had started paying his workers more, so that they could buy his cars. In similar fashion, now the developed world will pay the developing world people so that they can buy their cars and washing machines. The recession will kick-start the process of making the entire world more prosperous, and lay the foundation of limits to growth in West and the foundation of real globalisation in the world of the globalisation of prosperity. And one of its first beneficiaries will be India.

166. What does the author mean by the 'Right Step' in the passage?

- (1) Giving loans to creditworthy people only
- (2) Considering market growth along with environment protection
- (3) Restricting people to buy only such products which are needed by them
- (4) To start looking at newer avenues and markets
- (5) None of the above

167. Although admired since year, why did the scepticism over the Japanese management style start since the last decade?

- (1) Japanese companies have been moving out of their home markets since the last decade
- (2) Japanese banks have provided loans indiscriminately to the creditworthy as well as non-creditworthy people
- (3) Because Japanese markets have been going through a period of continuous recession since the last decade
- (4) The unlimited growth of the Japanese Markets has come at the cost of the Western

market

- (5) None of the above

168. Why does the author foresee the markets being created in the developing countries instead of America and Europe?

- (1) All developing countries have materialistic culture
- (2) Developing countries are willing to make an effort to achieve globalisation
- (3) American and European markets have had a large number of credit defaulters
- (4) Recession has not hit the markets of developing countries yet
- (5) None of the above

169. According to the author, what is the main cause of Japanese recession?

- (1) Only a handful of corporations earned profits and not the people in general
- (2) Non-creditworthy people defaulted which led to a collapse of the entire system
- (3) Consumers were sold newer products which were similar in quality to the existing ones
- (4) Japanese do not purchase endlessly and thus when products had been sold to every customer, the markets slowed down
- (5) None of the above

170. How does the author foresee the future globalisation as an analogy to Henry Ford's example?

- A. Car companies would start selling cars in developing countries as well
 - B. By paying the developing world would increase its own profit, in turn bringing affluence to developing world as well
 - C. To earn profit, the companies in developing countries would move to foreign land
- (1) Only A
 - (2) Only B
 - (3) Only C
 - (4) A and C
 - (5) None of these

171. According to the passage, which of the following was not an effect of providing loans and credits to the customers?

- A. The non-creditworthy people defaulted
 - B. People bought new products which were not needed
 - C. Poverty became non-existent
- (1) Only A
 - (2) Only B
 - (3) A and B
 - (4) B and C
 - (5) Only C

172. What does the author mean by 'dustbinisation'?

of the customer?

- (1) Convincing the customer to buy products he does not need
- (2) Denying the non-creditworthy people of any loans
- (3) Denying more loans to people who have already taken loans to a logical limit
- (4) Moving from old customers at the home market to foreign markets
- (5) None of the above

Directions (Q. Nos. 173-175) : Choose the word which is similar in meaning to the word printed in bold as used in the passage.

173. Catering

- | | |
|-----------------|---------------|
| (1) Considering | (2) Supplying |
| (3) Lending | (4) Working |
| (5) Indulging | |

174. Key

- | | |
|----------------|---------------|
| (1) Foundation | (2) Solution |
| (3) Requisite | (4) Difficult |
| (5) Important | |

175. Aggressive

- | | |
|---------------|----------------|
| (1) Violent | (2) Determined |
| (3) Demanding | (4) Offensive |
| (5) Brutish | |

Directions (Q. Nos. 176-180) : Rearrange the following six sentence A, B, C, D E and F in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- A. In fact he believed that customers are the to origin, the source of the mone we have
- B. The customer thus has the power to fire everybody in the company from the chairman on down
- C. Management can ensure this doesn't happen by motivating employees to cultivate meaningful relationship with customer
- D. Sam Walton built his WalMart business empite knowing there was only one boss the customer
- E. So it is not the company which pays us but the customer
- F. He can achieve this by simply spending his money elsewhere

176. Which of the following will be the FIRST sentence after rearrangement?

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

177. Which of the following will be the SECOND

sentence after rearrangement?

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

178. Which of the following will be the THIRD sentence after rearrangement?

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

179. Which of the following will be the FIFTH sentence after rearrangement?

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

180. Which of the following will be the SIXTH (LAST) sentence after rearrangement?

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

Directions (Q. Nos. 181-185) : In each of the following sentences there are two blank spaces. Below each sentence there five pairs of words denoted by numbers (a), (b), (c), (d) and (e). Find out which pair of words can be filled up in the sentence in the same sequence to make the sentence grammatically correct and meaningfully complete.

181. Liberalisation has removed all the legal.....and.....flood gates to multinational companies.

- (1) hurdles, awarded
- (2) barriers, opened
- (3) obstacles, guarded
- (4) manipulation, closed
- (5) battles, threw

182. The.....on some of the towns has created.....among the residents of the other pail of the country.

- (1) attack, ambition
- (2) rald, awareness
- (3) bombardment, panic
- (4) spell, satisfaction
- (5) shower, dampness

183. to the popular belief that every astrologer believes in

- (1) Contrary, action
- (2) Accordingly, thoughts
- (3) Bowing, present
- (4) Proving, forecasting
- (5) Pointing, devotion

184. His.....has yielded him the.....fruit.

- (1) fate, undesirable
- (2) efforts. Unwanted
- (3) action, viable
- (4) perseverance, desired
- (5) emphasis, expected

185. His.....contribution to the tsunami relief fund was.....by his staff members.

- (1) meager, admired
- (2) spontaneous, nullified

- (3) negligible, sanctioned
- (4) noteworthy, improved
- (5) generous, appreciated

Directions (Q. Nos. 186-190) : Which of the phrases (a), (b), (c) and (d) given below should replace the phrases given in bold in the following sentence to make the sentence grammatically correct. If the sentence is correct as it is and No corrections is required, mark(e) as the answer.

186. When do you intend to return back home ?
(1) intend to return
(2) intention of returning to back
(3) intend to turn back for
(4) intend for a return of
(5) No correction required
187. I would have been in your place, I would not have accepted his suggestion.
(1) If I dad in
(2) Had I been with
(3) I had been with
(4) Had I been in
(5) No correction required
188. No sooner did we reach the station than if started raining.
(1) then if started raining
(2) then if starts to rain
(3) that it starts to rain
(4) when it started raining
(5) No correction required
189. I met him yesterday but forget to mention this point
(1) had been forgotten to
(2) was forget to
(3) have forgotten to
(4) forget at
(5) No correction required
190. Every activity can be classified by two groups, namely mental and physical.
(1) will be classified by
(2) can be classified into
(3) will be classified between
(4) can classified into
(5) No correction required

Directions (Q. Nos. 191-200) : In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The traditional method of managing

credit risk is (191) diversification. Although (192) credit risk through diversification is effective, institutions are often constrained by (193) of diversification (194) on account of limited area of (195). During the last few years, managing credit risk through selling assets by way or securitisation has (196) in popularity. The market for securitised assets has grown (197) in the last few years and is expected to grow further in the (198) years. The mode or credit risk mitigation in most (199) to loans with standardised payment scheduled and similar credit risk characteristics such as housing loans, auto loans, credit card receivables, etc. Further, shedding loans through securitization (200) client relationship. In this context, credit derivatives provide a new technique for managing credit risk.

191. (1) by (2) onto
(3) for (4) at
(5) through
192. (1) watching (2) mitigating
(3) taking (4) affording
(5) seeing
193. (1) lack (2) supply
(3) scarcity (4) void
(5) want
194. (1) luck (2) fortune
(3) activities (4) opportunities
(5) chance
195. (1) place (2) transaction
(4) operations (3) dealing
(5) work
196. (1) gained (2) sold
(3) valued (4) bought
(5) profited
197. (1) gigantic (2) slowly
(3) slightly (4) needlessly
(5) impressively
198. (1) yester (2) futuristic
(3) golden (4) coming

- (5) past
199. (1) desired (2) suited
(3) wanted (4) suitable
(5) popular
200. (1) kill (2) lynch
(3) promote (4) damage
(5) burn



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