



## Model Test Paper For Indian Bank Clerk Exam

**Directions—(Q. 1–15) 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.**

Once upon a time, there was a rich merchant who had four wives. He loved the fourth wife the most and adorned her with rich robes and treated her to delicacies. He took great care of her and gave her nothing but the best. He also loved the third wife very much. He was very proud of her and always wanted to show her off to his friends. However, the merchant was always in great fear that she might run away with some other men. He loved his second wife too. She was a very considerate person, always patient and in fact was the merchant's confidant. Whenever the merchant faced some problems, he always turned to his second wife and she would always help him out and tide him through difficult times. Now, the merchant's first wife was a very loyal partner and had made great contributions in maintaining his wealth and business as well taking care of the household. However, the merchant did not love the first wife and although she loved him deeply, he hardly took notice of her.

One day, the merchant fell ill. Before long, he knew that he was going to die soon. He thought of his luxurious life and told himself, "Now I have four wives with me. But when I die, I'll be alone. How lonely I'll be !" Thus, he asked the fourth wife, "I loved you most, endowed you with the finest clothing and showered great care over you. Now that I'm dying will you follow me and keep me company ?" "No way !" replied the fourth wife and she walked away without another word. The answer cut like a sharp knife right into the merchant's heart. The sad merchant then asked the third wife, "I have loved you so much for all my life. Now that I'm dying will you follow me and keep me company ?" "No !" replied the third wife, "Life is so good over here ! I'm going to remarry when you die !" The merchant's heart sank and turned cold. He then asked the second wife. "I always turned to you for help and you've always helped me out. Now I need your help again. When I die, will you follow me and keep me company ?" "I'm sorry, I can't help you out this time !" replied the second wife. "At the very most, I can only send you to your grave." The answer came like a bolt of thunder and the merchant was devastated. Then a voice called out, "I'll leave with you. I'll follow you no matter where you go." The merchant looked up and there was his first wife. She was so skinny, almost like she suffered from malnutrition. Greatly grieved, the merchant said, "I should have taken much better care of you while I could have !"

Actually, we all have four wives in our lives. The fourth wife is our body. No matter how much time and effort we lavish in making it look good, it'll leave us when we die. Our third wife is our possessions, status and wealth. When we die, they all go to others. The second wife is our family and friends. No matter how close they had been to us when we're alive, the furthest they can stay by us is up to the grave. The first wife is in fact our soul, often neglected in our pursuit of material wealth and sensual pleasure. It is actually the only thing that follows us wherever we go. Perhaps it's a good idea to cultivate and strengthen it now rather than to wait until we're on our deathbed to lament.

1. What did the merchant want to do with his third wife ?
  - (A) To buy good clothes for her
  - (B) To give her away to his friends
  - (C) To show her off to his friends
  - (D) To share his problems with her
  - (E) None of these
  
2. What was the second wife's quality ?
  - (A) She helped the merchant during tough times
  - (B) She helped the merchant in his business
  - (C) She made the merchant feel proud
  - (D) She contributed to the merchant's wealth
  - (E) None of these
  
3. What does the phrase 'cut like a sharp knife' as used in the passage mean ?
  - (A) Injure
  - (B) Bleed
  - (C) Dangerous
  - (D) Hurt
  - (E) None of these
  
4. Which of the following is possibly NOT a characteristic of the first wife as given in the passage ?
  - (A) Caring
  - (B) Beautiful
  - (C) Thin
  - (D) Loyal
  - (E) All of the above are characteristics of the first wife
  
5. What fear did the merchant have about his third wife ?
  - (A) That she would kill him
  - (B) That she would not accompany him when he died
  - (C) That she would run away with all his money
  - (D) That she would not look beautiful anymore
  - (E) None of these
  
6. What explanation did the fourth wife give for not accompanying the merchant when he was dying ?
  - (A) She wanted more money
  - (B) She did not give any explanation
  - (C) She wanted to marry someone else after the merchant's death
  - (D) She was afraid to go with him
  - (E) None of these
  
7. Why did the first wife offer to go with the merchant when he died ?
  - (A) Because she loved him
  - (B) Because she was afraid to stay alone
  - (C) Because she hated the other wives
  - (D) Because she was undernourished and was going to die anyway
  - (E) None of these

8. The author has compared the merchant's fourth wife to our .....

- (A) Soul
- (B) Wealth
- (C) Friends
- (D) Status
- (E) None of these

9. What does the author have to say about our soul ?

- (A) That it is well taken care of
- (B) That it can give us company only till our death
- (C) That it has been ignored in the chase for worldly pleasures
- (D) That it belongs to someone else after our death
- (E) None of these

10. What does the phrase 'like a bolt of thunder' used in the passage mean ?

- (A) like a very bright light
- (B) like a pleasant feeling
- (C) like a loud noise
- (D) like a shock
- (E) None of these

**Directions—(Q. 11–13) Choose the word which is MOST SIMILAR IN MEANING to the word printed in bold as used in the passage.**

11. adorned

- (A) spent
- (B) dressed
- (C) tried
- (D) carried
- (E) necklace

12. showered

- (A) bestowed
- (B) cleaned
- (C) pleased
- (D) bathed
- (E) threw

13. lament

- (A) fear
- (B) tell
- (C) grieve
- (D) care
- (E) forget

**Directions—(Q. 14–15) Choose the word which is MOST OPPOSITE IN MEANING to the word printed in bold as used in the passage.**

14. considerate

- (A) ignorant
- (B) lazy
- (C) angry
- (D) thoughtful
- (E) insensitive

15. furthest
- (A) longest
  - (B) closest
  - (C) greatest
  - (D) shortest
  - (E) wildest

**Directions—(Q. 16–20) Which of the phrases (A), (B), (C) and (D) given below each sentence should replace the phrase printed in bold in the sentence to make it grammatically correct ? If the sentence is correct as it is given and ‘No correction is required’, mark (E) as the answer.**

16. I woke up early in the morning and had a steamer cup of coffee.

- (A) has a steamer
- (B) has a steaming
- (C) had a steaming
- (D) had a steam
- (E) No correction required

17. Tired of being harassed by the goons, I finally called the police and complained—

- (A) in being harassed
- (B) of being harass
- (C) in be harassed
- (D) of be harass
- (E) No correction required

18. A friendship founded on business is best than a business founded on friendship.

- (A) is good than
- (B) is better than
- (C) is bestest than
- (D) is better then
- (E) No correction required

19. Right action cannot came out of nothing, it must be preceded by thought.

- (A) come out of
- (B) came out off
- (C) come off
- (D) coming out of
- (E) No correction required

20. One of the base laws of nature is that adaptability is the price of survival.

- (A) basis laws of
- (B) basic law of
- (C) base law of

- (D) basic laws of
- (E) No correction required

**Directions—(Q. 21–25) In each question below, a sentence with four words printed in bold type is given. These are lettered as (A), (B), (C) and (D). One of these four words printed in bold may be either wrongly spelt or inappropriate in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The letter of that word is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark (E) i.e., ‘All correct’ as your answer.**

21. Oportunities (A) multiply (B) when they are seized (C) and die (D) when they are not. All correct (E)

22. He realized (A) he was alone (B) in the house and rushed (C) to bolt (D) all the doors and windows. All correct (E)

23. The information (A) provided (B) to the staff was not adecuate (C) and everyone retaliated. (D) All correct (E)

24. Worried (A) that he will fail in the exams, Satish stayed (B) up the whole kinght (C) and studied. (D) All correct (E)

25. Thomas could not cook (A) very well and thus had to stay (B) food from (C) a restaurant. (D) All correct (E)

**Directions—(Q. 26–30) Rearrange the following six sentences (1), (2), (3), (4), (5) and (6) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.**

- (1) She eased out something from her waist folds.
- (2) Maganlal welcomed a customer early in the day.
- (3) Once visible, Maganlal realized it was a pair of gold bangles.
- (4) The woman carefully counted the money and then left.
- (5) He took the bangles and placed some money in the woman’s palm.
- (6) This customer was a peasant woman wearing a discoloured sari and old anklets.

26. Which of the following should be the FIRST sentence after rearrangement ?

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

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

- (A) 2
- (B) 3
- (C) 4
- (D) 5
- (E) 6

28. Which of the following should be the THIRD sentence after rearrangement ?

- (A) 1

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

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

- (A) 2
- (B) 3
- (C) 4
- (D) 5
- (E) 6

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

- (A) 2
- (B) 3
- (C) 4
- (D) 5
- (E) 6

**Directions—(Q. 31– 40) 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 letter of that part is the answer. If there is no error, the answer is (E). (Ignore errors of punctuation, if any.)**

31. Progress is impossible (A) / without change, and those (B) / who cannot change their minds (C) / cannot change nothing. (D) No error (E)

32. She was allergic (A) / to some medicines (B) / and informed (C) / the doctor about it. (D) No error (E)

33. He walked as faster (A) / as he could so that (B) / he would not (C) / miss the train to work. (D) No error (E)

34. She shared (A) / all her secrets with (B) / Suman as they had been (C) / friends with childhood. (D) No error (E)

35. Gautam did not care (A) / so many about (B) / anything else as much (C) / as he cared for his dog. (D) No error (E)

36. You cannot change (A) / people, but you (B) / can definitely (C) / change own. (D) No error (E)

37. Veena wanted to (A) / become a surgeon (B) / and worked very hardly (C) / to achieve this. (D) No error (E)

38. Krishna ran to the (A) / nearing grocery store to (B) / buy biscuits as his parents (C) / were expecting guests. (D) No error (E)

39. As soon so (A) / he came home, (B) / he showered and got (C) / ready to go out again. (D) No error (E)

40. She failed to remember (A) / that it was Rema's birthday (B) / and did not buy (C) / a present for her. (D) No error (E)

**Directions—(Q. 41–50) 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.**

One of the good things that happened to me ...(41)... in Patliputra, ...(42)... the friendship of the farmer's daughter. This nine year old girl ...(43)... became very fond of me and her parents ...(44) ... her that she could keep me forever as her toy. She was very good at needlecraft and ...(45)... clothes for her doll. In fact, on my first night there and ...(46)... the rest of my stay in the farmer's house, I slept in her doll's cradle. That first night, they put the cradle on ...(47)... of a shelf far away from the danger of rats. As I slowly got to learn their language, I was ...(48)... to talk to the girl and let her know my needs and she was able to make me ...(49)... comfortable. She made me seven shirts and was my teacher of the language. When I pointed to anything, she would ...(50)... it by name, and soon I was able to talk easily with her.

41. (A) waiting  
(B) truly  
(C) till  
(D) still  
(E) while

42. (A) for  
(B) was  
(C) because  
(D) is  
(E) it

43. (A) soon  
(B) had  
(C) was  
(D) has  
(E) forever

44. (A) handled  
(B) worried  
(C) taught  
(D) promised  
(E) carried

45. (A) tore  
(B) tearing  
(C) making  
(D) wore  
(E) make

46. (A) to

- (B) as
- (C) for
- (D) of
- (E) if

47. (A) bottom  
(B) top  
(C) coating  
(D) height  
(E) wide

48. (A) possible  
(B) happiness  
(C) eagerly  
(D) able  
(E) request

49. (A) every  
(B) thorough  
(C) total  
(D) high  
(E) more

50. (A) call  
(B) ask  
(C) throw  
(D) help  
(E) hit

**Answers :**

1. (C) 2. (A) 3. (D) 4. (B) 5. (E) 6. (E) 7. (A) 8. (E) 9. (C) 10. (D) 11. (B) 12. (A) 13. (C) 14. (E)  
15. (B) 16. (C) 17. (E) 18. (B) 19. (A) 20. (D) 21. (E) 22. (E) 23. (C) 24. (C) 25. (B) 26. (B) 27.  
(E) 28. (A) 29. (B) 30. (C) 31. (D) 32. (E) 33. (A) 34. (D) 35. (B) 36. (D) 37. (C) 38. (B) 39. (A)  
40. (E) 41. (E) 42. (B) 43. (A) 44. (D) 45. (C) 46. (A) 47. (B) 48. (D) 49. (E) 50. (A)