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Introductory Issue  
April 2017

## SBI PO 2017 A Guide To Tackle English Section!

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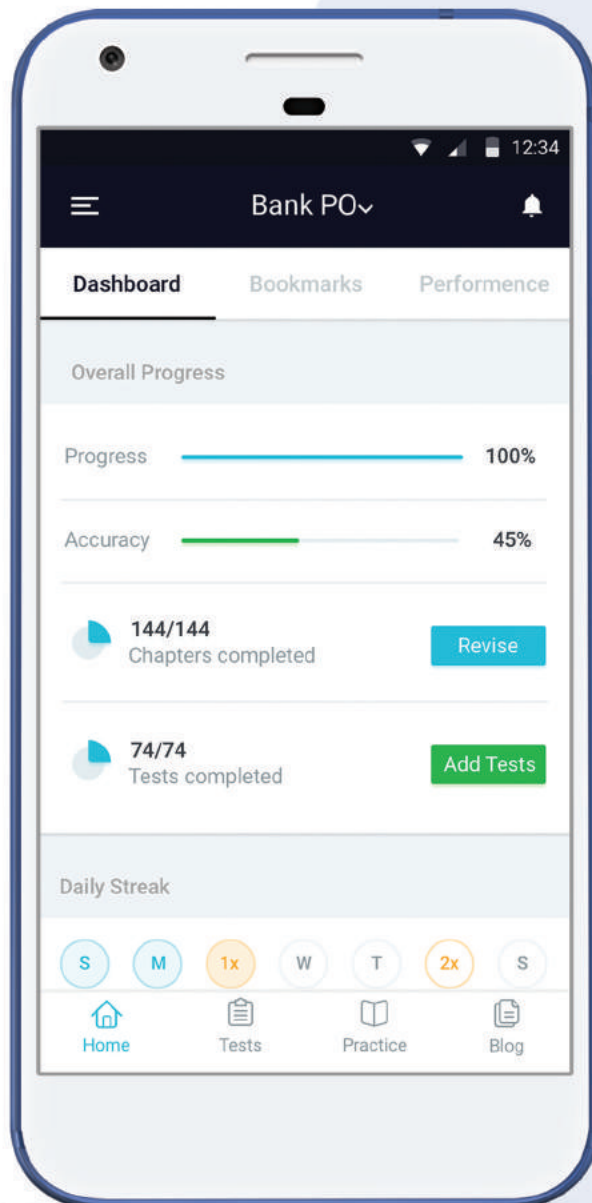
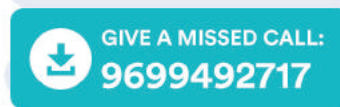
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# Editor's Note

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A lot of Government Recruitment Exams have switched from pen and paper mode to online platform. Due to this change, aspirants with less familiarity with computers constantly face problems. To eradicate such problems and to give these students a facility of online preparation, 6 IITians founded Testbook in the year 2014. The main purpose of Testbook is to provide such an experience, that online exam preparation becomes a popular choice among students and no longer remains a difficult task. This is why, Testbook always strives to launch new and interesting 'Edu' Solutions, making online preparation a lot easier. Experts at Testbook always keep a keen eye out for the changing Exam Patterns and Difficulty Levels and quickly incorporate them so that students don't confront unwanted surprises on the exam day and can give their best.

When Testbook representatives met a lot of students in the smaller towns, they got to know about the various problems faced by students. They understood that students faced a scarcity of Computers, Internet Service, Electricity, etc. To curb this, Testbook has opened many Test Centers in a lot of places, so that students can practice for the exams without having to face power cuts or technical difficulties and get real-time experience of appearing in an online test. Another big problem that came across was, students lacked knowledge about the rapidly changing Exam Patterns and the Difficulty Levels. They are still preparing for exams from outdated resources and old difficulty levels, because of which are not able to perform satisfactorily in exams. Either they fail to clear sectional cutoffs or score less than usual.

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**Transforming education requires a one of a kind product, we make the revolution a reality.**

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Our experts have analysed previous year question papers and came to a conclusion that, if the preparation of every exam is done with a strategy then you can perform a lot better with the same amount of effort. Testbook publishes a lot of such strategies on its online portal, but students who come online just to appear for our tests, rarely benefit from these strategies. Because Testbook's motive is to help as many students as possible, we have compiled these strategies in a form of a monthly magazine so that they reach every corner of our country. With the help of these strategies, students can move forward in the competition and achieve their dreams.

In this issue of Testbook-WIN, our experts have scientifically explained a lot of important information and tips regarding the forthcoming SBI PO Exam. Previous Year Question Analysis and Cut off marks have been widely discussed in this issue. Along with that, a detailed analysis of this year's expected pattern will guide you on managing your time for each question and section. This issue also discusses the strategies applied by Previous Years' Toppers. The main subject of this issue is English Section. Every year, a lot of students fail to clear the English section cut off. Therefore, we have tailored this issue in such a way that it will guide you to easily clear the English section cut off with the right strategies so that you can score maximum marks in a minimum amount of time.

We hope that you enjoy this issue of Test-Win Magazine. Please send us your feedback and suggestions, so that we can guide you with many other techniques and strategies in our next issue.

# SMART STRATEGY

## TO CRACK SBI PO PRELIMS 2017

*Gone are the days when hard work was the key to success. Nowadays, you need 'Hard work + Smart work' to beat tough time-limits and competition. Use this smart-strategy and prepare according to latest trends of PO exams & their Expert analysis!*

Lakhs of aspirants appear for the SBI PO Prelims every year. While almost all candidates study from the same books, not all candidates get selected. It is because, you can succeed in competitive exams only if you have a **distinct exam-strategy**.

By using the smart strategy given in this magazine, you will learn to:

- 1. Solve the paper in the most efficient order:** Know which section to solve first in order to score maximum marks in limited time.
- 2. Stay organised:** Adhere to a study-plan and solve mock tests as per the strategy.
- 3. Practice strategically:** Identify your strong & weak areas to practice accordingly.
- 4. Plan your time:** Know the ideal time-distribution for each section.

Now, let us read more about what a strategy is.

### What's a Strategy?

***The method that you adopt to solve an exam paper, is your strategy.***

Different people have different strategies to solve an exam. For example,

1. To attempt the Reasoning section 1st and English section in the end.
2. To solve English section 1st and then move on to the Reasoning section.
3. To solve all the easy questions first and then attempt the tougher questions.



### Why have a Smart Strategy?

You need a specific exam-strategy to,

1. Solve maximum number of questions.
2. **Avoid negative marks.**
3. Finish your exam **in time**.
4. Clear the cut offs.

Therefore, to achieve your goal of clearing the Preliminary Stage of SBI PO 2017, you need to develop your strategy now and stick to it while attempting practice tests.



### What is the Best Strategy for You?

Now that you know the importance of a smart strategy, you obviously need to choose one for yourself. When you look at previous years' papers (discussed in detail in the next article), you will notice that though there can be changes in difficulty level of various sections, the overall exam will not be very difficult as the overall difficulty will always be balanced.

**In this case, if you think that the best strategy is to stay solely focussed on improving in Quant and Reasoning then you need to think again!** Let's take a look at table 1.1 and table 1.2.

The following tables will tell you the exam pattern + overall & sectional cut offs for SBI PO Prelims 2016.

Name of Section	Marks	Cut offs (Gen/ OBC)	Time
English	30	8.75/6.00	1 hour
Reasoning	35	7.00/4.25	
Quant	35	7.25/4.25	

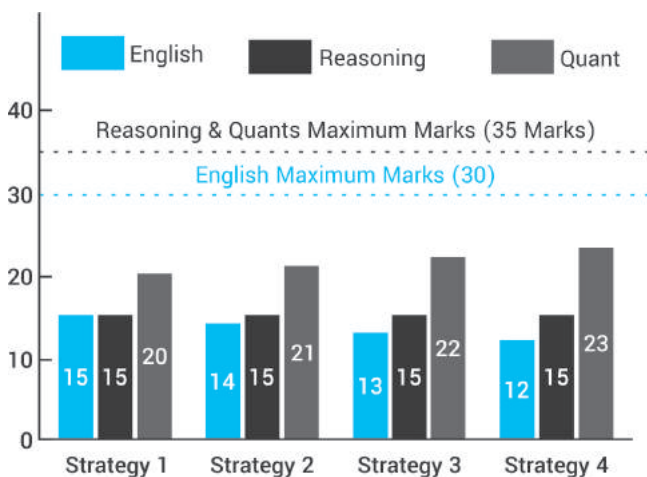
**Table no. 1.1: SBI PO Exam Pattern & Cut offs for Prelims 2016**

Category	Marks
General	47.50
OBC	44.50
SC	38.75
ST	29.25
OH	36.00
VH	37.00
HI	15.75

- Looking at last year's cut offs, you can see that even though the Prelims score is not going to count in the final selection, **you still need to score at least 50-52 overall marks to qualify for Mains.**
- In fact, **first solve those questions that you think you can answer correctly. Leave the questions that require you to do guesswork for later.**
- For every wrong answer 0.25 marks will be cut, of which you need to be careful.

**Table No. 1.2: Overall cut offs - SBI Probationary Officer Prelims 2016**

To score overall 50-52 marks, you can follow any one of the following 4 strategies given in the graph below.



## Choosing the Best Strategy For Yourself

**Choosing the best strategy depends on your level of preparation and grip on various sections. In English section, you can always solve more questions in less time.**

Last year, SBI had raised the difficulty level of Reasoning and Quant sections. But to balance the overall difficulty level, the English section was made easier, leading to an increase in the cut-offs for the English section later.

If this year also the difficulty level of Quant and Reasoning sections is higher, then **you will have to put in extra effort in the English Section to score good overall marks.**

**Therefore, the best approach for you is to begin your exam with the English section.**

- With regular practice in English, you can score more marks in less time.
- As compared to the other two sections, it is more practical to score 12-15 marks in English section.

The problem with attempting Quant or Reasoning sections first is that you may end up with just 8-10 minutes which can cause you to make silly mistakes and sometimes keep you from clearing the cut-offs.

Let's compare table 1.3, which shows the strategy adopted by students generally, with table 1.4, which depicts the strategy adopted by a typical topper.

### A general approach followed by students:

Order of Attempt	Section	Max. Attempt (in this time)	Max. Score (After negative marking)	Target Score
1st (30-35 mins)	Quant	28-32	25-27	26-28
2nd (20-25 mins)	Reasoning	20-22	11-13	12-14
3rd (8-10 mins)	English	10-15	7-8	12-15
Total (60 mins)	Overall	58-69	43-48	50-57

**Table No. 1.3: Most common approach of students for SBI PO Prelims 2016**

If you **compare the two approaches**, you can see what's wrong with the general approach. **Solving the English section first will save you a lot of time!**

### A topper's approach:

Attempt	Subject	Max. Qs that can be attempted in corresponding time	Max. achievable score (After negative marking)
1st (13-15 mins)	English	16-18	12-15
2nd (20-25 mins)	Reasoning	21-23	12-14
3rd (20-25 mins)	Quant	28-32	26-28
Total (60 mins)	Overall	58-69	50-57

**Table No. 1.4: SA topper's strategy for SBI PO Prelims 2016**

#### Why Starting with English is the Best Approach

Quant and Reasoning section require you to carry out calculations. Whereas, English does not. Therefore, if you satisfactorily complete English section before moving towards Quant and Reasoning, you win half the battle already. This is also because:

- then you will already have 15 marks in your kitty
- you can deal with the next two sections accordingly and more confidently to score the rest of the 35 marks.

***"The order in which you answer the sections is important. I always started off with English because I was aware of the fact that this section is a score booster."***



**- Siddharth Jain, SBI PO Topper 2015**

Finally, the ideal overall approach to solve SBI PO Prelims paper is:

Best Order of Attempt	Best Time Distribution	Best Aimed Score - Range
English	13-15 mins	12-15
Reasoning	20-25 mins	15
Quant	20-25 mins	23-20
Overall	1 hour	50

**Table No. 1.5: Best approach for SBI PO Prelims 2017**

### Excerpts from Siddharth Jain's Interview:

#### Q1) What was your strategy for SBI PO Prelims?

**A)** At first, I studied previous years' questions which gave me an idea about the major topics asked. **After that, I gave as many Mock Tests as possible which helped me estimate my level of preparedness via my All India Rank. I then selected topics that took lesser time to solve but also helped score more marks.** Attempting online mock tests and analysing them afterwards turned out to be a key part of my preparation. I analysed my performance to understand where I needed improvement.

#### Q2) How did you tackle the whole syllabus?

**A)** It is practically impossible to attempt 100 questions. In fact, I found it difficult to even read 60 of them. So, I first identified which topics have to be completely left out. Then I identified some topics like Syllogisms, Input-Output, Inequalities, Quadratic Equations etc. which are easy and can be done quickly. This is how the syllabus has to be managed. Eventually, I then proceeded towards tougher chapters.

#### Q3) What was your study schedule?

**A)** Personally, I didn't have a fixed schedule because I had to juggle a demanding job as well. I also don't believe in putting in 12-18 hours a day at a stretch. It is not about how much time you put it, but how well you study in the limited time you have. Nevertheless, I did spend a lot of my free time solving mock tests or some random questions. Along with that a lot of time was spent on the analysis of my mock tests.

But if someone does have the time to follow a strategy, then I could suggest they follow this:

**One mock in the morning -> Analysis for the mock -> Current Affairs revision -> Second mock in the evening -> Analysis for the mock -> Other subject's revision. ■**

# ULTIMATE TIME MANAGEMENT TIPS

## FOR ENGLISH - SBI PO PRELIMS

*“The essence of self-discipline is to do the important thing rather than the urgent thing.”*  
*- Barry Werner*

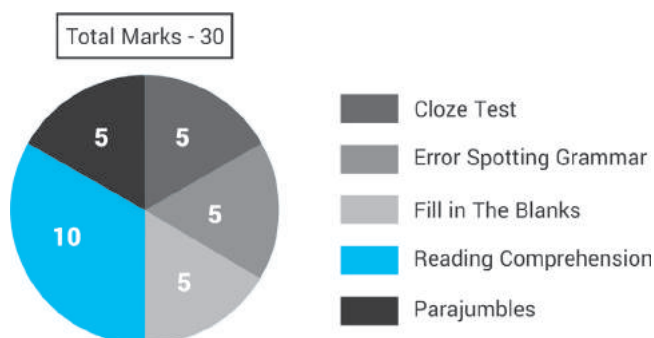
In any exam, time plays a very important role. The amount of time you spend reading questions, solving them, switching between them, etc. will determine your success. **Given that there is no sectional time-limit in SBI PO Preliminary exam, you are on your own to make the best use of the overall time-limit. As a result, you have to plan your own time division** format for each section and even each type of question.

A time management strategy that works for your friend might not work for you and vice-versa. Therefore, we have devised **two ultimate time-management plans** for you, based on:

1. **Past paper analysis** of major banking exams (SBI, IBPS, IPPB, Indian Bank, etc.)
2. **Expected SBI PO Prelims 2017 pattern** as per **experts' prediction**. These experts have years of experience in setting question papers for Banking exams.

Before learning about time management strategies, take a look at the English section's analysis from the previous year's SBI PO Prelims paper given in pie chart 2.1.

### SBI PO Pre 2016 – English Exam Pattern

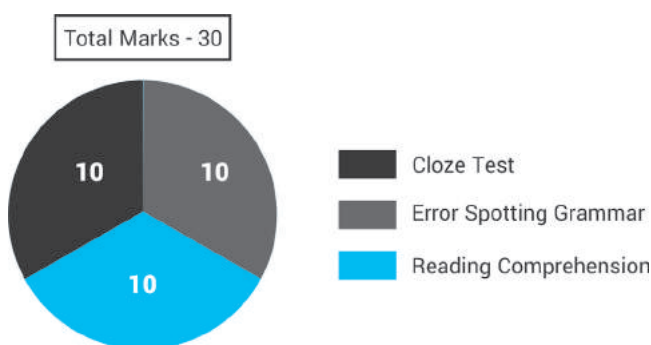


**Pie Chart 2.1: English exam pattern - SBI PO Pre 2016**

### SBI PO Pre 2017 – Likely English Pattern

**IBPS will be conducting this year's SBI PO exam** and it's a well-known fact that IBPS keeps changing its exam patterns. **Thus, only solving previous years papers and building a strategy around them will not be of much help.** It will be more meaningful for you to figure out the **expected SBI PO Pre pattern** according to the IBPS exams and then build an effective strategy to succeed.

Going by the analysis of the pattern of IBPS in recent exams like IBPS PO, IPPB Pre, Indian Bank PO pre, etc., our experts have predicted the following pattern for English Section of SBI PO Prelims 2017:



**Pie Chart 2.2: Predicted English exam pattern - SBI PO Prelims 2017**

Let us now check out the **Time Management Tips for both types of exam patterns.**

**To get better results, for each section & question, you need to build an effective time distribution strategy.**



## Time Management Tips For SBI PO Pre

### Strategy 1: According to SBI PO Prelims 2016

We need to finish the English section within 15 minutes. If the questions are based on the 2016 exam pattern, you can use the time management strategy given in table 2.3 to score 13-14 marks easily.

Accuracy means to score maximum marks by avoiding negative marks. If you attempt 5 of 5 questions & get 3 correct & 2 wrong, then your score will be 2.5 marks. If you solve only 3 of 5 questions & get all 3 correct, you get 3 marks which is obviously better, which is more 'accurate attempt'.

Topics	Maximum Marks	No. of Qs That Can be Attempted	Accuracy Aim	Max Marks That Can be Scored	Time Distribution
Cloze Test	5	3	100%	3	3 Mins
Error spotting Grammar	5	3	100%	3	3 Mins
Fill in The Blanks	5	5	80%	$4 \times 0.25 = 3.75^*$	4 Mins
Reading Comprehension	10	3	100%	3	4 Mins
Parajumbles	5	1	100%	1	1 Min
Overall	30	15	Variable	13.75	15 Mins

**Table No. 2.3: Time Management, Accuracy Management, etc. based on SBI PO Prelims 2016**

\*Assuming that 1 out of 5 'fill in the blanks' can be wrong.

If the paper is presented in previous year's pattern, you will have exactly **15 min** to complete the English section. To achieve maximum marks as per the topper's approach given in the last page, **divide your time between different questions.**

Previous year's SBI PO Pre toppers adopted the following strategies for different types of questions:

#### A. Cloze test:

Start the English section with Cloze Test. Attempt 5 questions of cloze test in single flow by reading the paragraph. Attempt only 3 questions that you feel you can answer correctly. Avoid negative marking at all costs. (You can attempt more than 3 questions, but only if you are super confident).

#### B. Error Spotting Grammar:

Quickly move to the Error Spotting section and start marking the answers that you are confident of. In case you attempted less than 3 questions in the cloze test, you can compensate for those marks here. If you think you are confident enough, attempt at least 3 error spotting questions.

#### C. Fill in the blanks:

Now move on to solve Fill in the blanks. Generally, you will get two blank spaces in a sentence & you will need to fill them with options that are grammatically suitable. Remember that these words will not be too tough. The tricky part is that the correct option should fit the sentence contextually, i.e. your answer should be meaningful.

As prescribed in the table 2.3, you can attempt all 5 of these questions correctly as the chances of going wrong in 'Fill in the Blanks' are comparatively low. In fact, even if you find these difficult in the exam, you can still try to answer as many questions as you are confident about. Overall, aim to score at least 3.75 through Fill in the Blanks.

#### D. Reading Comprehension:

After this, most students begin solving parajumble next. But it may take more than 5 minutes to solve just 5 questions. So here's a trick: instead of parajumbles, move to RC after completing Fill in the Blanks. Out of 10 RC questions, at least 4 are easily solvable. These include 1-2 fact based and 2-3 vocab based questions. Through these questions you can score at least 3 marks in RC.

#### E. Parajumbles:

If you have 1-2 minutes left in the end, you can attempt this section. **By reading 6 parajumbled sentences you can at least identify the 1st or the last sentence.** If you don't feel confident enough, you can spend the time you saved by answering any of the previous questions.

### Strategy 2: As Per Predicted Pattern of SBI PO 2017

Analysing the pattern of IBPS in its last exams like IBPS PO, IPPB Pre, Indian Bank PO pre, etc., we have predicted the pattern for English Section of SBI PO pre 2017. If you follow table no. 2.4, you can easily score 15 marks.

### A. Cloze Test:

In this pattern, completing Cloze test will take time to complete, but to solve all the blanks you will require to read the entire passage, so be patient. As per table 2.4, you can try answering all 10 questions. Just ensure that you keep a track of time.

Topics	Maximum Marks	No. of Qs That Can be Attempted	Accuracy Aim	Max Marks That Can be Scored	Time Distribution
Cloze Test	10	10	80%	8-0.5= 7.5	6 Mins
Error spotting Grammar	10	5	100%	5	4 Mins
Reading Comprehension	10	3	100%	3	5 Mins
Overall	30	18	Less Than 100%	15.5	15 Mins

**Table No. 2.4: Time Management, Accuracy Management, etc. based on expected pattern for 2017**

### B. Error Spotting:

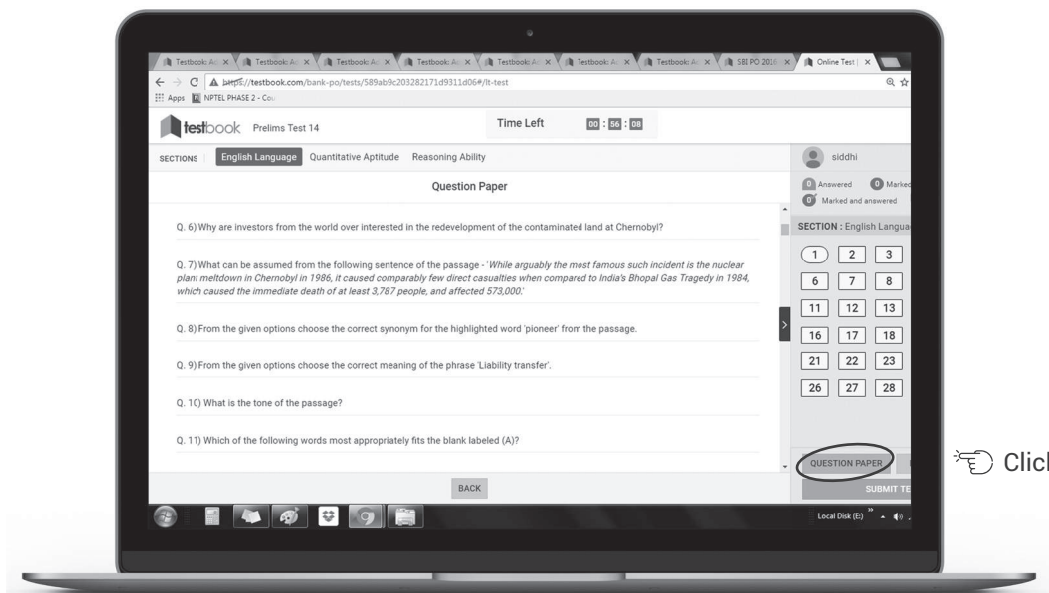
Out of 10 questions at least 4-5 will be based on common grammatical errors. Find them and those will fetch you those 5 marks for sure.

### C. Reading Comprehension:

As discussed earlier, you need to find the vocabulary based and fact based questions that can be easily answered with the help of the passage. No brain storming is needed for such questions.

These two strategies have helped many aspirants (who attempt online tests at Testbook.com) improve their scores. If you bring these time management strategies in practice, you will notice a massive improvement in your score.

If you are wondering how to solve Cloze Test, Error Spotting and Reading Comprehension to achieve maximum score, just turn over! You will find the best method for solving each type of question, followed by examples and exercises.



**Bonus Tip:** In order to identify all the sets of questions (Cloze Test, RC, etc.) on your own, quickly take a look at the preview of the full paper. This option will be available on the bottom right corner. Go to the “Question Paper”, see the questions at a glance and note down the number of questions that fall under each topic. Once you know the location of various questions, you can switch and skip between different questions, easily. Although don't spend more than 30 seconds in this process.

# HOW TO SOLVE CLOZE TEST

## WITH APPROACH, EXAMPLES AND MINI QUIZZES

*Suppose someone is telling you a story but keeps skipping the key terms. It can be annoying and interesting at the same time! Cloze test can be fun once you learn how to complete the story just by guessing such keywords.*

### What is a Cloze Test?

A cloze test is an incomplete passage, which has blanks that you have to fill with the help of given options.

If you can understand the flow and context of the passage and if you have a strong command over English language, you can easily get full marks in a cloze test of SBI PO Prelim.

But what if your grip on grammar and vocabulary isn't strong? In that case, should you solve cloze test or not?

No! You should never skip a cloze test without reading it completely. In fact, Cloze Test is one of the most scoring sections in Banking Exam. With the simple tips & tricks given in this article, **you can solve a cloze test within 5-6 minutes.**

### Tips to Ace Cloze Test

This year the cloze test is expected to have 10 marks. If you can solve all 10 questions in 5-6 min, you will easily clear the English cut-off! To make this possible, you should read the passage very quickly & use **POE (Process of Elimination)** technique to quickly choose the right option, by removing doubtful options one by one.

**Process of Elimination or POE is a method of choosing the right option, by removing all the incorrect options one-by-one. Read further to know more.**

The proper process to solve a Cloze Test: **Begin with reading upto the end of the sentence with the blank. Then read the options and eliminate (i.e. remove) the options one by one after examining them for following points.**

#### 1. Part of Speech:

**A noun, a pronoun, a verb, a preposition, a conjunction, an article, etc. are called 'parts of speech'.**

Before filling a blank with a Part of Speech, you need to identify what out of a noun, pronoun, verb, preposition, conjunction or an article can be used.

#### Example:

Mr. Modi has not so far stressed about the \_\_\_\_ of population control in India and has not announced any special measures or policies to check the alarming growth of population level.

- A) Important      B) Significant      C) Importance  
D) Pivotal      E) Vital

Now, eliminate the options one by one. We can see that there should be a noun in the blank space because there is an article ('the') before it. All the options except 'C' are in Adjective form. Hence 'C' is the correct answer.

#### 2. Irrelevant Options :

Irrelevant options means unnecessary words, which are not connected to the passage. After reading the sentence and options you will find atleast one option that

is irrelevant or has an opposite meaning. We can easily eliminate such an option.

**Example:**

Economists generally believe that high rates of inflation and hyperinflation are \_\_\_\_\_ by an excessive growth of the money supply.

- A) Brought      B) Caused      C) Resulted in  
D) Placated      E) Disoriented

Here, 'Disoriented' is irrelevant in the context of the sentence. Similarly, 'Placate', which means 'make less angry' is again irrelevant. Hence, we eliminate these two options. You can now find the answer from among the three remaining options. Let's see more rules of elimination to choose from these three options.

### 3. Fitting with nearby words:

Eliminate an option if it does not fit with the '**Article**', '**Preposition**' or '**Determiner**' used before and after the blank.

In the above example, Option 'A' could have been used, had it been in the form of a Phrasal Verb, 'brought about'. 'Are resulted in' would be grammatically incorrect as 'in' cannot be used before 'by'. Also, 'resulted' would be opposite in meaning of the required blank as 'inflation' cannot result in 'growth of money'. Hence, both these options can be eliminated.

Hence, 'caused' is the correct answer as it perfectly fits before the Preposition 'by'.

### 4. Unfit as per the 'Subject':

**Subject is the main noun or pronoun in a sentence. This noun or pronoun is generally doing an action. E.g. Ram is the 'Subject' in Ram is playing.**

Eliminate the option which is not a good fit for a particular subject even though the meaning of that option is similar to another option.

**Example:**

The \_\_\_\_\_ of flowers spreads only in the direction of the wind. But the goodness of a person spreads in all directions.

- A) Odour      B) Smell      C) Beauty      D) Fragrance  
E) Aroma

In the given sentence, we can eliminate 'odour' as it will serve as an antonym. Also 'beauty' is eliminated as it does not spread in the direction of the wind. Remaining options are 'smell' 'fragrance' and 'aroma' which are closely related. But here, as 'flowers' is the main subject, 'fragrance' is the best word to use.

### 5. Linkers:

We can eliminate some options if they do not link properly to the previous sentence or the next sentence.

**Example:**

Thailand had acquired a burden of foreign debt that made the country effectively bankrupt even before the collapse of its currency. As the crisis spread, most of Southeast Asia and Japan saw \_\_\_\_\_ currencies, devalued stock markets and other asset prices, and a precipitous rise in private debt.

- A) Rising      B) Increasing      C) Failing  
D) Slumping      E. Improving

As mentioned in the given sentence, due to the crisis, there was a devaluing of stock markets and increase in private debt. Therefore, with respect to the value of currencies, there must have been a decline. This decline can be best described by the word 'slumping'. Note that we need to understand the previous sentence wherein the country was in debt and so all other options showing 'rise' or 'improvement' can be eliminated.

### 6. Redundancies:

Redundancy means non-useful or repetitive words. We need to eliminate the words that might contain the same meaning as the word before or after the blank.

**Example: Absolutely certain/sure/guaranteed/essential:**

Someone who is certain or sure is already without doubt. Something that is essential is already absolute. A guarantee is by nature absolute (or should be). So we do not need to use 'absolutely' in such usage.

More such examples are: Actual fact, Past history, Cousin brother, Plan ahead, Postpone until later, Unexpected surprise, Unintentional mistake, Written down, Still remains, Protest against, Revert back, New beginning, Repeat again, Protruded out, But nevertheless, etc.

## 7. Redundancies with Preposition:

Some verbs do not require Prepositions, so if there is a preposition after/before a blank then we need to omit such options.

### ✍ Example:

The import \_\_\_\_\_ of coffee, mangoes and rice.

- A) Insists          B) Comprises          C) Consists  
D) Contains          E) Incorporates

Here, as the preposition 'of' is given after the blank, we can eliminate 'comprises'. Because comprises doesn't require the preposition 'of'. Similarly, we can eliminate 'contains'. The correct answer is 'consists' as other words are irrelevant here.

Some more such words that do not require Prepositions are: About after Discuss, On after Emphasise, Of after Despite, For after Await, For after Seek, etc.

Now let us solve an SBI PO level cloze test with the help of the tips given above.

**Directions: Below, a passage is given with five blanks labelled (A)-(J). Below the passage, five options are given for each blank. Choose the word that fits each blank most appropriately in the context of the passage, and mark the corresponding answer.**

Cyber risk is a \_\_\_(A)\_\_\_ concern for businesses. Insurance can play a role to boost resilience, but firms will need to work with their insurers to create a market that is sustainable.

Recent attacks demonstrate that the costs of a cyber breach can accumulate well beyond managing the fallout of lost or corrupted data. Risks also include \_\_\_(B)\_\_\_ damage to a firm's \_\_\_(C)\_\_\_ and physical property, which could lead to physical danger, as well as disruption to business operations. Even so, businesses – large and \_\_\_(D)\_\_\_ – are generally well prepared to \_\_\_(E)\_\_\_ with cyber threats, the latest sigma report \_\_\_(F)\_\_\_ . Regulation could be a catalyst for change: legislation is coming on-stream in many jurisdictions that will compel firms to introduce enhanced safeguards for their customers' private information or face sanctions should they \_\_\_(G)\_\_\_ of required standards. But these regulations won't address the full scale of risk, and firms cannot afford to wait for changes in laws. They need to invest more in their own cyber security architecture to-

day.

A key challenge for insurers and companies is the complexity of cyber risks and quantifying their associated losses. Insurers and risk analytics vendors are \_\_\_(H)\_\_\_ with different approaches to cyber risk modelling, but there is still work to do. In the meantime, product and process innovations like greater use of smart analytics that can improve threat detection and risk assessment. This will help foster improved cyber insurance solutions and extend available cover to a wider set of \_\_\_(I)\_\_\_.

As part of that, insurers are looking to develop less complex and more flexible insurance products. These include covers that can be tailored to small and medium-sized businesses, which have historically been underserved by insurance and are often less able to cope with cyber risks than larger firms. Firms are also becoming more comfortable sharing information, which will be crucial if insurers are to do a better job at assessing and underwriting cyber risk. To ensure a viable private cyber insurance market, both firms and their insurers will need to walk hand in hand for \_\_\_(J)\_\_\_ sustainable products.

**1) Which of the following words most appropriately fits the blank labelled (A)?**

Looking at the options:

- 1) Increasing → × [Reason: there is 'a' before the blank, the answer cannot start with vowel]
- 2) Flickering → × [Reason: this option is irrelevant to 'concern']
- 3) Growing → ✓ [Reason: better fit for 'concern' between 'increasing' and 'growing']
- 4) Multiplying → × [Reason: 'Concern' is an uncountable noun whereas 'Multiplying' is used with countable nouns]
- 5) Rapid → × [Reason: this option is irrelevant to 'concern']

**Ans. 3**

**Solution:** Here, by following the process of elimination we can see that 'growing' fits the blank perfectly since an article 'a' is given before the blank.

**2) Which of the following words most appropriately fits the blank labelled (B)?**

Looking at the options:

- 1) Plausible → × [Reason: Irrelevant to the 'subject']
- 2) Impenetrable → × [Reason: Irrelevant option]

- 3) Improbable → × [Reason: Irrelevant option (antonym)]
- 4) Potential → ✓ [Reason: only option left after POE]
- 5) Harmful → × [Reason: redundant option because 'damage' is always harmful already.]

**Ans. 4**

**Solution:** Risks are always for the future. => We are talking about the chances of damage here. 2) doesn't fit in this context (Impenetrable = something which can't be breached), and nor does improbable (unlikely). Damage is always harmful, so there is no need to prefix 5) as it would be redundant. Even though 'plausible' means reasonable or probable, it is used in relation to statements and arguments, which is not the case here.

**3) Which of the following words most appropriately fits the blank labelled (C)?**

Looking at the options,

- 1) Building → × [Reason: redundant option]
- 2) Ego → × [Reason: unfit option]
- 3) Rapport → × [Reason: rapport is always beside 'with']
- 4) Future → × [Reason: unfit option]
- 5) Reputation → ✓ [Reason: only option left after POE]

**Ans. 5**

**Solution:** Physical property is already mentioned in the sentence. Thus, 'Building' option becomes irrelevant. Also, 'with' is often used after 'Rapport' ('good relationship'). Hence, 'Reputation' is the correct answer.

**4) Which of the following words most appropriately fits the blank labelled (D)?**

- 1) Singular → × [Reason: unfit and irrelevant option]
- 2) Huge → × [Reason: unfit option and an (antonym)]
- 3) Conspicuous → × [Reason: unfit option and an (antonym)]
- 4) Small → ✓ [Reason: only option left after POE]
- 5) Microscopic → × [Reason: unfit option as Firms can never be 'microscopic']

**Ans. 4**

**Solution:** Since this is a general article about cyber risk in the market, it speaks about all the entities, regardless of size. So, the right option should be in the antonym of large. This rules out huge and conspicuous (Noticeable). Hence, Option 4) 'Small' is the more appropriate choice.

**5) Which of the following words most appropriately fits the blank labelled (E)?**

- 1) Survive → × [Reason: relevant option but cannot be used with the preposition 'with']
- 2) Cope → ✓ [Reason: only option left after POE]
- 3) Handle → × [Reason: relevant option but cannot be used with the preposition 'with']
- 4) Prepare → × [Reason: unfit option]
- 5) Ignore → × [Reason: unfit option (antonym)]

**Ans. 2**

**Solution:** Here, Option 2) 'cope' is the right option because its usage with 'with' is correct.

**6) Which of the following words most appropriately fits the blank labelled (F)?**

- 1) Narrated → × [Reason: unfit option because 'narrated' is used with stories]
- 2) Said → ✓
- 3) Says → ✓
- 4) Both 1) and 2) → × [Reason: because option (1) is wrong]
- 5) Both 2) and 3) → ✓

**Ans. 5**

**Solution:** 'Narrated' is used in the context of stories. Here, the passage is about a report which is based on facts. Hence, 'Said' and 'Says' are both correct options.

**7) Which of the following words most appropriately fits the blank labelled (G)?**

- 1) Fulfill → × [Reason: unfit option (antonym)]
- 2) Take down → × [Reason: doesn't fit with the preposition 'of']
- 3) Fall short → ✓
- 4) Satisfy → × [Reason: 'the required standards' should follow 'satisfy' ideally, and not 'of required standards']
- 5) Take up → × [Reason: does not go with the preposition 'of' given after the blank]

**Ans. 3**

**Solution:** You face sanctions (i.e. restrictions) only when either you do something wrong or fail to achieve your targets, which automatically rules out 1) and 4). To Take down something means to destroy it. Falling short means to fail to reach your target. Hence, Option 3) 'Fall short' is the correct answer.

**8) Which of the following words most appropriately fits the blank labelled (H)?**

- 1) Trying → × [Reason: relevant option but cannot be used with the preposition 'with']

- 2) Experimenting → ✓  
 3) Fiddling → × [Reason: cannot be used with the preposition 'with']  
 4) Gauging → × [Reason: unfit option (irrelevant)]  
 5) Failing → × [Reason: relevant option but cannot be used with the preposition 'with']

**Ans. 2**

**Solution:** Investors are doing things to reduce or counter the risks. The presence of still work to do in the following sentence rules out failing. To gauge = estimate numbers, which doesn't fit in the context since risk is not quantifiable. Trying with different approaches would be incorrect, as it should be trying different approaches. Fiddling = cheating. Hence, Option 2) 'Experimenting' is the most appropriate answer.

**9) Which of the following words most appropriately fits the blank labelled (I)?**

- 1) Policyholders → ✓  
 2) Insurers → × [Reason: unfit option because insurers will cover their customers not themselves]  
 3) People → × [Reason: 'people' is a general word. In context of insurance, 'policyholders' is a better word]  
 4) Both 1) and 2) → × [Reason: option 2) is wrong]  
 5) Both 2) and 3) → × [Reason: both option 2) and 3) are wrong]

**Ans. 1**

**Solution:** Insurance companies provides cover to the population which signs with them, and not their own people i.e. insurers => 2) is ruled out, which in turn rules out 4 and 5 as well. Policyholders is a more appropriate choice than people because it is a specific term for the population whom they provide cover to, and not all people come in that. Hence, Option 1) 'Policyholders' is the correct answer.

**10) Which of the following words most appropriately fits the blank labelled (J)?**

- 1) Constructing → × [Reason: this is a wrong option in context of subject, 'Sustainable products'. Products are not constructed]  
 2) Creation → × [Reason: relevant option but given in the incorrect form of Part of Speech. Here we need a 'verb', not a 'noun']  
 3) Operation → × [Reason: contextually, wrong Part of Speech. A 'verb' is required here]  
 4) Creating → ✓  
 5) Using → × [Reason: contextually, wrong Part of

Speech. A 'verb' is required here]

**Ans. 4**

**Solution:** Solution: The insurers and firms will need to work together to make the market sustainable. In relation to the given preposition 'for', 'Creating' is a relevant option. Hence, Option 4) 'Creating' is the correct answer.

 **Time to practice:**

**Below, a passage is given with ten blanks labelled (A)-(J). Below the passage, five options are given for each blank. Choose the word that fits each blank most appropriately in the context of the passage, and mark the corresponding answer.**

The Minister of State for Agriculture Tariq Anwar had said that as per estimates by the Central Statistics Office, the share of agricultural products/agriculture and allied sectors in the country's Gross Domestic Product (GDP), which was 51.9 per cent in 1950-51, has come down to 13.7 per cent in 2012-13. That \_\_ (A) \_\_ is abysmally low for a sector that employs about 50 per cent of the country's population. However, this is mainly due to the farmers' \_\_ (B) \_\_ to generate income from their crops and \_\_ (C) \_\_ their growing debt.

CropIn, a farming technology solutions startup founded by a Bangalore software engineer, provides agri-businesses the technology and \_\_ (D) \_\_ to create a smarter and safer food supply for consumers around the world.

CropIn offers \_\_ (E) \_\_ on a cloud-based platform, integrated with a mobile app for Android. Called Smart Farms, it allows large food companies to track the \_\_ (F) \_\_ of crops on farms around the country with details about what the crop is and the conditions it is grown in to help companies \_\_ (G) \_\_ monitor farms, \_\_ (H) \_\_ with farmers and make every crop transparent and traceable. It also aids farmers in \_\_ (I) \_\_ global agricultural practices and improves \_\_ (J) \_\_ by offering productivity insights and harvest forecasts.

**Q1. Which of the following words most appropriately fits the blank labelled (A)?**

- A) Statistics      B) Information      C) Contribution  
 D) Data            E) Yield

**Q2. Which of the following words most appropriately fits the blank labelled (B)?**

- A) Ability          B) Inability          C) Unability  
 D) Disable        E) Unable

**Q3. Which of the following words most appropriately fits the blank labelled (C)?**

- A) Remote      B) Intensify      C) Enhance  
D) Curb      E) Increase

**Q4. Which of the following words most appropriately fits the blank labelled (D)?**

- A) Expertise      B) Experience      C) Knowledge  
D) Information      E) Data

**Q5. Which of the following words most appropriately fits the blank labelled (E)?**

- A) Knowledge      B) Funding      C) Technology  
D) Expertise      E) Information

**Q6. Which of the following words most appropriately fits the blank labelled (F)?**

- A) Growth      B) Reduction      C) Expression  
D) Bumper      E) Area

**Q7. Which of the following words most appropriately fits the blank labelled (G)?**

- A) Close quarters      B) Closely      C.) Remotely  
D) Farther      E) Away

**Q8. Which of the following words most appropriately fits the blank labelled (H)?**

- A) Order      B) Interact      C) Talk  
D) Share      E) Speak

**Q9. Which of the following words most appropriately fits the blank labelled (I)?**

- A) Adapting      B) Adept      C) Adopting  
D) Adopt      E) Adapt

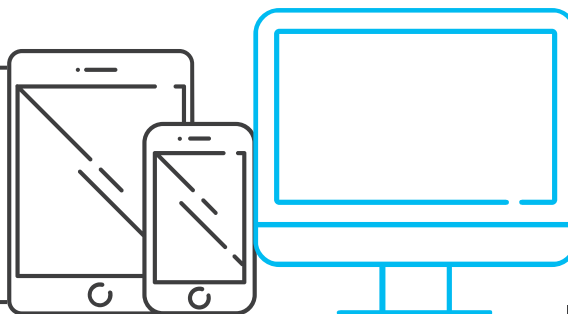
**Q10. Which of the following words most appropriately fits the blank labelled (J)?**

- A) Gains      B) Productivity      C) Efficiency  
D) Introduction      E) Reproduction

**Answer Key:**

- 1.C    2.B    3.D    4.A    5.E    6.A    7.C  
8.B    9. C    10. B

More such questions and their solutions are available on our website and mobile app. Go to [Testbook.com](http://Testbook.com) or download the Testbook App to simplify your exam preparation.





# HOW TO SOLVE ERROR SPOTTING

## WITH APPROACH, EXAMPLES AND MINI QUIZZES

*When solving Error Spotting questions, think like an Examiner and not a Student. After all, examiners are better than students when it comes to Error Spotting!*

**E**rror spotting is the most frequently asked topic in all IBPS exams. Your basic knowledge of contextual use of parts of speech and grammar, can help you easily ace this part.

According to experts, you can expect 5-10 error spotting questions in the SBI PO Prelims this year. By adopting a topper's strategy, you can easily score 5 out of 10 marks in error spotting in 4 minutes. Now, let us learn some tips to solve error spotting questions.

### Tips To Solve Error Spotting Questions

#### a) Search the most common errors of Grammar:

Error spotting questions often consist of easily spottable grammatical errors but we still end up overlooking them. So first examine the sentences for the most common grammatical errors. These errors might be in a pair of conjunctions (e.g. 'not only', 'but also', etc.) or in the sentence structure. However, knowing the basic rules of grammar can instantly expose these errors to you. Let's have a look at some of these common errors.

#### 1. No Sooner...than/Scarcely...when

##### a. 'No sooner' is always followed by 'than'.

No sooner had the bell rung when the students started leaving the classroom. **(Incorrect)**

No sooner had the bell rung **than** the students started leaving the room. **(Correct)**

##### b. 'No sooner' is always followed by 'does/do' or 'has/

##### have' in the present tense and by 'did' or 'had' in the past tense.

No sooner are the boys marching than the whistle blows. **(Incorrect)**

No sooner **do** the boys march than the whistle blows. **(Correct)**

##### c. 'Scarcely' and 'hardly' are followed by 'when' and NOT by 'than'.

Hardly had the teacher left the room than the pupils started enjoying. **(Incorrect)**

Hardly had the teacher left the room **when** the pupils started enjoying. **(Correct)**

#### 2. As

##### a. 'As' is not used with verbs like 'appointed', 'elected', 'considered', 'called' but it is used with 'regard'.

He was elected as Secretary of the organisation. **(Incorrect)**

He was **elected Secretary** of the organisation. **(Correct)**

##### b. 'As if' is always used with 'were', (even with the third person is singular). Also, 'as if' is used when someone pretends to be someone else.

She behaves as if she was a queen. **(Incorrect)**

She behaves **as if** she **were** a queen. **(Correct)**

#### 3. Let

##### When used after 'let', a Pronoun takes an Objective form.

(Objective forms are = Me, Her, Him, Them, etc.)

Let I show it. **(Incorrect)**  
Let me show it. **(Correct)**

#### 4. Infinitives

Infinitives mean = "to + verb". E.g. to eat, to drink, etc.

**a. Whenever 'know', 'what' or 'when' are used before 'to+verb' (infinitive), 'how' is added before 'to+verb'.**

I know to speak English **(Incorrect)**

I know how to speak English **(Correct)**

**b. In an infinitive verb (to + verb), 'to' and 'verb' should always be used together.**

She agreed to quickly and quietly leave the room. **(Incorrect)** [यहाँ पर 'to' और 'verb' एक साथ नहीं हैं, जो कि गलत है]

She agreed to leave the room quickly and quietly. **(Correct)**

#### 5. One/One of:

**a. If the pronoun 'one' is used in a particular sentence, then it must be used and maintained throughout the rest of the sentence.**

One must respect his elders. **(Incorrect)**

One must respect one's elders. **(Correct)**

**b. 'One of' is always followed by Noun in the plural form.**

She is one of the least important person in the office. **(Incorrect)**

She is one of the least important people in the office. **(Correct)**

#### 6. Lest/Such:

**a. 'Such' must be followed by 'as'.**

He is such a writer that everybody should read his books. **(Incorrect)**

He is such a writer as everybody should read his books. **(Correct)**

**b. 'Lest' must be followed by 'should' or by nothing at all.**

Work hard lest you will fail. **(Incorrect)**

Work hard lest you should fail. **(Correct)**

Work hard lest you fail. **(Correct)**

#### 7. Unless:

**'Unless' is used to express a condition and is always used in the negative sense. Thus 'not' is never used with 'unless'.**

Unless you do not work hard, you will not excel in the examination. **(Incorrect)**

Unless you work hard, you will not excel in the examination. **(Correct)**

#### b) Check the error in every part of speech:

If you are not able to spot common errors in a sentence, your next step should be to pick a sentence and check its Parts of Speech one by one. The pattern of this search should be followed should be in the following order:

##### 1. Subject and Object [Noun/Pronoun]

Nouns & Pronouns will grab your attention easily and so search for the following errors in Nouns and Pronouns:

- Number/Gender of Noun/Pronoun
- Subject-Pronoun Agreement
- Correct form of Pronoun [Subjective form (I, She, He, They, We, etc.)/Objective form (Me, Her, Him, Them, Us, etc.)]

##### Nouns

**1. Some Nouns always take a singular Verb when used in a sentence.**

E.g. Advice, scenery, stationery, mathematics, news  
Mathematics are a difficult subject. **(Incorrect)**  
Mathematics is a difficult subject. **(Correct)**

**2. Certain Nouns take a plural Verb when used in a sentence.**

E.g. Cattle, peasantry, people, clergy, police, scissors, trousers, spectacles, thanks, premises, etc.  
The Police has come **(Incorrect)**  
The Police have come **(Correct)**

**3. When a number is followed by a Noun signifying 'measure', 'length', 'money', 'number' or 'weight', the singular or plural form of the Nouns does not change if they are followed by another Noun or Pronoun.**

E.g. Million, pair, metre, year, dozen, foot, head.  
This is a nine-metres cloth. **(Incorrect)** [noun 'cloth' follows the measurement]  
This is a nine-metre cloth. **(Correct)**

**4. When a number follows a Noun denoting 'measure', 'length', 'money', 'number' or 'weight', but if that noun is not followed by another Noun or Pronoun, then the Noun will take the plural form.**

E.g. Million, pair, metre, year, dozen, foot, head.  
This sari is nine yard long. **(Incorrect)** [No noun is used after the unit of measure]

This sari is nine yards long. (Correct)

**5. Certain Nouns, especially of the collective category, are used as singular when they specify a unit and are plural when they specify difference in opinion or class.**

E.g. Public, team, committee, government, audience, orchestra, company, jury.

The public were unanimous in their opinion. (Incorrect) [Same opinion]

The public was unanimous in its opinion. (Correct)

The jury was divided in its opinion. (Incorrect) [Different opinion]

The jury were divided in their opinion. (Correct)

## Pronouns

**1. 'Who' denotes the Subject and 'whom' denotes the Object.**

Whom do you think won the competition? (Incorrect)

Who do you think won the competition? (Correct)

Who did you talk to? (Incorrect)

Whom did you talk to? (Correct)

**2. The Noun/Verb/Pronoun used with 'everybody' 'everyone', 'anybody', and 'each', are always used in singular form.**

Each of the boys in the class has finished their tasks. (Incorrect)

Each of the boys in the class has finished his task. (Correct)

**3. When Pronouns of different persons are to be used together in a sentence, the sequence of persons should be as follows: second person + third + first person in a normal sentence.**

Raju, I and you have finished the work. (Incorrect)

You, Raju and I have finished our studies. (Correct)

**4. A Pronoun is sometimes incorrectly used where it is not required at all. Eliminate the redundant ones.**

He, being an M.A., he is overqualified for the position. (Incorrect)

He, being an M.A., is over qualified for the position. (Correct)

## 2. Determiners

While you look for an error in a Noun or a Pronoun, you should also simultaneously look for a an error in the Determiner because a Determiner is generally placed near the Noun or the Pronoun. Look for the following errors in

a Determiner:

- Articles (a/an/the/no article)
- Noun or Pronoun की संख्या से संबंधित (Countable/Un-countable)

## Determiners

**1. 'Some' is used in affirmative sentences to express quantity or degree. 'Any' is used in negative or interrogative sentences.**

I shall buy some books. (Correct)

I shall not buy any books. (Correct)

Have you bought any books? (Correct)

**But 'some' might be used in interrogative sentences which are requests.**

Will you please give me some water? (Correct)

**2. 'Less' is used to denote quantity while 'few' is used to denote number.**

No less than twenty people were invited. (Incorrect)

No fewer than twenty people were invited. (Correct)

## 3. Verb

After you have checked the sentence for common errors and Determiners, look for errors in Verbs. Carefully check the Verbs for the following errors. Check for:

- Tense
- Subject-Verb Agreement
- Non-finite Verbs [Infinitives (to + verb), Participles (Verb + ing), Gerund (Verb + ing)]
- Modals
- Phrasal Verbs (Verbs + Prepositions)

## Subject-Verb Agreement

**1. When two Nouns are joined by 'either... or' or 'neither... nor' or by 'or', then the Verb and Pronoun take the form of the latter Noun.**

Either my father or my sister will use their credit card. (Incorrect)

Either my father or my sister will use her credit card. (Correct)

**2. When there are two Nouns joined by a Preposition like 'with' or 'along with', the Verb and Pronoun take the form of the main (first) Noun.**

Mansi, along with her students, were on their way to the movies. (Incorrect)

Mansi, along with her students, was on her way to the

movies. **(Correct)**

**3. If the plural Subject indicates a definite amount or quantity or period of time then the Verb is used in the singular form.**

Eighty kilometres are a good distance. **(Incorrect)**

Eighty kilometres **is** a good distance. **(Correct)**

Five hours **is** a long duration. **(Correct)**

**4. When two singular Nouns are joined by 'and' are preceded by 'each' or 'every' the Pronoun used is singular.**

Each man and each boy must be rewarded for their good deeds. **(Incorrect)**

Each man and each boy must be rewarded for his good deeds. **(Correct)**

**5. 'Many a' is always followed by the singular Verb.**

Many a man were influenced by the speech. **(Incorrect)**

Many a man **was** influenced by the speech. **(Correct)**

**6. Singular Verb is used when the Subject is "the number of" and Plural Verb is used for 'a number of'.**

A number of changes **were** made in the report. **(Correct)**

The number of buildings **is** very low. **(Correct)**

#### 4. Preposition

3 out of 10 errors are bound to be of Prepositions. So keep an eye on Prepositions. Check for:

- Correct use of Preposition of Place/Space (e.g. at, in, on, etc.)
- Correct use of Preposition of Time (e.g. for, since, by, etc.)
- Correct use of Preposition of Direction/Movement (e.g. towards, into, etc.)
- Correct use of compound Preposition (e.g. beforehand, above, along, inside, behind, etc.)

#### Prepositions

**1. 'Since' indicates a point of time and 'for' stands for a length (or period/duration) of time.**

He has been reading the book since three hours. **(Incorrect)**

He has been reading the book **for three hours**. **(Correct)**

#### 5. Conjunction:

In long sentences, there's always a chance of finding errors in Conjunctions. Therefore,

- Check the correct use of Conjunction [Additional/contrast/result/reason/time/purpose/condition/etc.]
- Check the correct pair of 'correlative Conjunctions'. [Either...or, neither... nor, not only... but also, hardly... when, no sooner...than, etc.]

#### Conjunctions

**1. We generally use 'since', 'because', 'as', 'for' alternatively, even though there is a difference in their degree. Use 'since' and 'because' in stronger cases and for weak cases use 'as' and 'for'.**

I respect him as he is the best teacher. **(Incorrect)**

I respect him **because** he **is the best** teacher. **(Correct)**

**2. 'When' denotes a general sense and 'while' implies a time duration of doing something.**

When learning how to sing, technique is of utmost importance. **(Incorrect)**

**While learning how to sing**, technique is of utmost importance. **(Correct)**

#### 6. Adjective and Adverbs:

Adjectives and adverbs are not always present in every sentence but when they are, check for following errors:

- Degree of Comparison.
- Correct use of Adjectives. [Adjective of Quantity (more, less, etc.), Quality (big, beautiful, etc.), Number (few, some, etc.), Demonstration (this, that, these, etc.), Distributive (each, every, etc.)]
- Adjectives that look like Adverbs. (e.g. cowardly, negligently, miserly, etc.)
- Correct use of Adverbs.

#### Adjectives

**1. When two or more Adjectives show the qualities of the same person or thing, then all the Adjectives must be in the same Degree of Comparison.**

Bhanu is more intelligent and wise than Manu. **(Incorrect)**

Bhanu is **more intelligent** and **wiser than** Manu. **(Correct)**

**2. 'Elder' is used for family members.**

Suyash is my older brother. **(Incorrect)**

Suyash is my **elder brother**. **(Correct)**

**'Older' refers to unrelated people and things and is usually followed by 'than'.**

Raju is elder than all other boys of this class. **(Incorrect)**  
Raju is **older** than **all other boys** of this class. **(Correct)**

**3. 'Than' is used in the Comparative Degree usually , but with words like superior, inferior, senior, junior, prior, anterior, posterior and prefer 'to' is used.**

Gandhi is preferred than Nehru. **(Incorrect)**

Gandhi is **preferred to** Nehru. **(Correct)**

### Adverbs

**Adverbs should not be confused for Adjectives. An Adjective describes the characteristic of the Subject while an Adverb describes the action of the Verb.**

The horse looked beautifully. **(Incorrect)**

The horse looked **beautiful**. **(Correct)**

**Some words are confused to be Adverbs but are Adjectives and should be used as Adjectives only**

E.g. Miserly, Cowardly, etc.

She was a **cowardly** woman who never stood up for herself. **(Correct)**

### Time to Practice:

**Read the sentences to find out whether there is any 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.**

1. The code will help facilitate credit for (A)/ both large enterprises as well as smaller (B)/ ones which have suffered (C) the most under laws like the Sarfaesi Act. (D)/ No error (E)

2. What joy it was to lose (A)/ myself in that garden of (B)/ flowers, to happily wander from spot to spot (C)/ chasing a beautiful butterfly. (D)/ No error (E)

3. Choose whichever of those (A)/ you are comfortable (B)/ with, but let I illustrate (C)/it with a single example. (D)/ No error (E)

4. The Council would survive without the (A)/ three of them: Sasha, who'd sold (B)/ out long ago; Kris, who needed (C)/ to die; and him, who Andre'd kill as soon as he killed Kris. (D)/ No error (E)

5. Even the poor student is (A)/ taught only political economy, while that (B)/ economy of living which is synonymous(C)/ at philosophy is not even sincerely professed in our colleges.(D)/ No error (E)

6. Researchers who study regulation and its effects (A)/ on business said there have been numerous (B)/ instances in which regulation (C)/speeds along, rather than impede, technological progress. (D)/ No error (E)

7. In the past few decades, we've seen how technology (A)/ has threatened the old order in cultural businesses, (B)/ including the decimation of the music industry, death of the cable (C)/ subscription and the annihilation of newspapers.(D) No error (E)

8. The firm's directors called a meeting (A)/with their consultants (B)/to discuss about the proposal (C)/ put forward by their rivals (D)/ No Error (E).

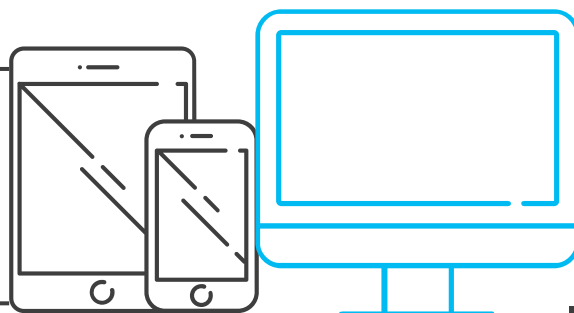
9. The Central Government should know to (A)/ deal with those minority political parties (B)/ that indulge in caste based politics (C)/ for their own benefit. (D)/ No error (E)

10. Whenever a known picky buyer (A)/ enters a shop (B)/ every salesperson secretly exhale (C)/ a sigh of despair. (D)/ No error (E)

Answer key:

1. B    2. C    3.C    4.D    5.D    6.D    7.C  
8.C    9.A    10. C

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# HOW TO SOLVE READING COMPREHENSION

WITH APPROACH, EXAMPLES AND MINI QUIZZES

*Reading comprehension is lengthy and time consuming but once you understand the trick to find the right answer from a passage, you can master it forever..!!!*

If you don't like to solve never-ending Reading Comprehension passages, then read this article and discover topper recommended techniques to learn how to score 4-8 marks in the RC within 4-5 minutes.

## Step-by-step Guide to Solve RC

First of all, be confident while solving these questions. You don't have to be afraid of the length or topic of the passage. Once you overcome your fear, you will be able to solve passages in no time. Also,

1. Remember that all the passages follow a common pattern.
2. You just need to note the key points.
3. You need to see the questions that could be easily solved with the help of key notes.

Here is step-by-step method to solve reading comprehension.

**Read >> Check >> Answer >> Move to next question**

Let's take a look at these steps one-by-one.

### Step 1: Read

Read the first paragraph to get the idea of the passage and jot down the key words. (Remember you will have only 2 mins in the exam to do so.)

**Keywords are the words that give you important information in just one look. Keywords help you read the entire passage in a few minutes and grab the main idea of the passage.**

Keywords can be one of the following:

**A. Main Subject:** This can be the Noun around which that particular passage revolves.

**B. Doer:** This can be Noun who may or may not be the main subject but is an important person/community/action.

**C. Linkers:** 'Linkers are words like 'Additionally', 'Moreover', 'However', 'Furthermore'. They are linking words that inform you what is happening in the paragraph or what the paragraph is talking about, without even looking at the whole paragraph.

### Step 2: Using Keywords

**Look for Keywords that answer 'what', 'why', 'who', etc.:** To note keywords, you need to read the first two paragraphs carefully and note down the important keywords that answer the questions - 'What', 'Who', 'Whom', 'Where', 'When', 'Why', 'How'

### Step 3: Answering the Questions

- After reading the first two paragraphs, you may get the main idea of the passage. Now check the 1st question (along with the options). Do you know the answer yet? If yes, then mark the answer.
- Before you answer the 2nd question, just lightly skim through the next paragraph. You don't need to read in depth, just read enough to collect the keywords of the 2nd paragraph.
- Now look at the 2nd question. Do you know the answer? If yes then answer the question. If no, then check the keywords. Do they give you a clue about the answer?

If yes, then go to that part of the passage and read the sentences around that keyword.

- But if you can't find a meaningful keyword, then ask yourself if a previous question can now be answered using your keywords.
- If yes, then answer the question. If no, then move to the next question. Remember you should be able to answer minimum 4 questions (out of 10) correctly. If you achieve that, then attempt more RC questions only if you are confident about the answer. Otherwise, move on.

**Read >> Check >> Answer >> Move to next question**

This way you can read the passage and answer the questions simultaneously.

**General topics asked in Reading Comprehension of SBI PO Pre**

- a. Infrastructure Related (e.g. Roads & Transport in China, Water Scarcity in Africa, etc.)
- b. Environment Related (e.g. Air Pollution in Delhi, Global Warming & Its Effect on Economies, Arsenic contamination in West Bengal, etc)
- c. Social Issues (e.g. Empowering Women through Education, Overpopulation & Gender Skew, Facilities for Visually impaired) - **SBI PO Pre 3rd July 2016**
- d. Banking & Technology (e.g. Mobile Banking, Cyber Security, etc.)- **SBI PO Pre 3rd July 2016**
- e. Finance & Economy (e.g. India's GDP, China's Employment Issues, Human Development Index, etc.)
- f. Business & Markets (e.g. Stock Market Collapses, Brexit's Effect on European Trade, Trump's effect on Indian I-T sector etc.)
- g. Other Science & Technology Topics (e.g. ISRO's space mission, GSLV Mk. III, etc) - **SBI PO Pre 9th July 2016**

**How to Make Keywords?**

Initially you will need to practise with paper and pen to note down the keywords. But with time, your speed will increase and you will be able to find keywords very quickly. There will come a time when you may not even need to write down the keywords, and will be able to memorise them while reading the passage.

Let us take a look at one such passage and learn to spot

keywords.

**Moral hazard** is a problem that crops up frequently in economics. **People behave differently if they do not face the full costs or risks of their actions:** deposit insurance makes customers less careful about choosing their banks, for example.

Moral hazard can **also** be **second-hand. Take medicine.** A patient with private insurance may be happy to sit through extra tests, and a doctor may be happy to order them. Doctors might be more reluctant to order tests if they know that the patient would bear the full cost.

**The Keywords to be formed from the first two paragraphs are as follows. The reason is also mentioned as to why a word is important enough to be a keyword:**

P1	K1: Moral Hazard [WHAT?]	K2: People [WHO?]	K3: behave differently [ACTION]	K4: if [LINKER - Condition]
	K5: they d the full costs or risks of their actions [WHY?]			
P2	K1: Also [LINKER - Additional point]	K2: Second-hand [2nd ACTION]	K3: Take [LINKER - Example]	K4: Medicine [EXAMPLE of 2nd ACTION]

**A newly published paper** sets out to **test this** secondary problem by examining a common-enough situation—**taking a taxi ride in a strange city.** The authors, a trio of academics at the University of Innsbruck, sent researchers on 400 taxi rides, covering 11 different routes, in Athens, Greece. In all cases, the researchers indicated they were not familiar with the city. But in half the cases, the researchers indicated that their employers would be reimbursing them for the journey. The researchers in the latter group were 17% more likely to be overcharged for their trip and paid a fare that was, on average, 7% higher.

The **most common** form of overcharging was not, as might be expected, taking a longer route. People on expenses may be less concerned about the cost of a ride but they still care how long it takes. Instead, passengers were subject to bogus surcharges (a fee for airport pickup, for example) or charged the night-time fare in the daytime.

There was **also** a difference between the way that taxi drivers treated different sexes. Women were overcharged more frequently than men. But they were overcharged whether or not the driver knew they were travelling on

expenses (the difference between the extent of overcharging was not statistically significant). Drivers may be tempted to overcharge, the authors believe, because members of the higher-fare sex are less likely to complain.

**Let us now determine keywords with the help of hints given in brackets below.**

P3	K1: A newly published paper [SOURCE]	K2: test [ACTION]	K3: this [LINKER - Points to previous]	K4: taking a taxi ride in a strange city [HOW?]
P4	K1: most common [LINKER - #1 Reason]	K2: _____ [ACTION]	K3: _____ [LINKER - Contradiction]	K4: _____ [LINKER - Contradiction Follows]
P5	K1: also [LINKER - #2 Reason]	K2: _____ [ACTION]	K3: _____ [WHOM? Note: The sentence is passive]	K4: _____ [LINKER - Contradiction]
	K5: _____ [LINKER - Cause]			

You will notice that for Paragraph 1 and Paragraph 2, nouns were very important. This is because we read through the first two paragraphs carefully. Keywords in Paragraphs 3, 4 and 5 are mostly linkers (i.e. linking words that help us understand what is going on in the sentence.) In these paragraphs we also stop focusing so much on answering all the questions 'Who', 'What', 'Why', 'Where', 'When', 'Whom', and 'How'.

Instead, we focus on linking words because they give us the overall picture without us having to get into details. Using this, we only need to read a paragraph in depth when we have a relevant question. This saves us time, and saves us the effort of reading the passage again and again.

**Remember: "Practice isn't a thing you do once you are good, it's a thing you do that makes you good."**

Don't expect to score well immediately. You will need to practice this technique on some RCs to understand it. With regular practice, this technique will fetch you better scores in the RC section. Let us now look at another example and try to solve questions based on it.

**Before we take a look at an Example let's understand the types of questions that are generally asked based on the passage:**

**1. Fact based:** The answer to fact based questions depends directly on the passage. Here, the time taken to solve such questions is hardly half a minute per question. So keep an eye out for these questions. Out of 10 at least 2-3 questions could be fact based.

**2. Vocabulary based:** These questions seem to be general vocab based where synonyms and antonyms are asked. You must be careful and check their contextual meaning. Vocab based questions are easy but tricky as well. So an average Vocab based question will require you to read one or two sentences before and after the word in the passage to understand the contextual meaning of that specific word. Out of 10 at least 3-4 questions could be fact based and average time required for these types of questions is 40-45 seconds each. But these could be easily solved after Fact based questions.

**3. Inference Based:** These questions will be a little tough and will need you to apply your brains a little more. Just reading a paragraph will not be enough. You need to read the entire passage to find out the writer's perspective to answer. This will be time consuming, so these questions are to be skipped or solved at the end. Out of 10, 1-2 questions are inference based.

**4. Main idea or tone based:** Again, these question require you to apply your brains. Read the entire passage to understand the main idea. But it is also possible at times, to get the an idea of the entire comprehension by reading just 1 or 2 paragraphs. However, it is not advisable to attempt these questions if you do not have enough time. Out of 10, 0-1 questions are main idea.

**Now Check if you can solve first 2 questions.**

**Q1. What has helped Tomorrow Group acquire more wealth?**

1. Economic policies
2. Market strategies
3. Advertising
4. Political connections
5. Market regulations

**Ans: 4**

**Solution:** *Mr Xiao, the head of a sprawling investment company called Tomorrow Group, is one of China's wealthiest men, worth at least \$6bn. And he made a lot of his money through political connections.*

These lines from the passage indicate the correct an-



swer. Having read the first two paragraphs carefully, we know that the answer cannot be in these. Also we can't spot Tomorrow Group anywhere in the passage. But, we see this term at the end of the third paragraph. What next? We simply read the line and answered the question.

So this is the FACT based question but is depended on latter part of the Comprehension.

**(Easy to attempt)**

**Q2. What image does the Chief Securities regulator have currently?**

1. Strict bureaucrat
2. Mild mannered bureaucrat
3. Soft spoken bureaucrat
4. Innovative economist
5. President's friend

**Ans: 1**

**Solution:** "We will not allow such 'giant crocodiles' to 'flay the skin and suck the blood' of retail investors." said Liu Shiyu, the chief securities regulator, belying his earlier reputation as a mild-mannered bureaucrat.

The first paragraph's last line would have helped you find the answer to this question.

These lines indicate that the chief securities regulator now has an aggressive image as compared to his previous image of a mild mannered bureaucrat. So this is the Fact Based question which can be easily answered by looking at the passage.

**(Easy to Attempt)**

**Q3. Who has got a record punishment in China for economic crimes?**

1. Xiao Jianhua
2. Xu Xiang
3. Chen Jianhe
4. Liu Shiyu
5. Cinda Securities

**Ans: 2**

**Solution:** On January 23rd Xu Xiang was found guilty of market manipulation. He was sentenced to five-and-a-half years in jail and fined 11bn yuan (\$1.6bn), a record in China for economic crimes.

Thus, option 2 is the correct answer.

Although this question is not solvable by looking at first two paragraph, the name can be quickly searched and hence the question can be answered in half a minute.

Another FACT based question with direct answer in the passage.

**(Easy to Attempt)**

**Q4. What is the main idea behind the passage?**

1. The stock market in China is facing recession.
2. China's government is actively supporting the growth of the economy.
3. China's economy is facing problems because of market manipulators.
4. China's government is actively trying to eliminate market manipulators.
5. None of the above.

**Ans: 4**

**Solution:** The entire passage is not about the stock market crash. It is only a fact mentioned in the passage. Thus option 1 can be eliminated.

A government will obviously support the growth of the economy. However, the above passage is not based on this premise.

The problems that the economy faces because of market manipulators have not been enumerated in the passage. Thus it does not form the main idea.

The passage is about how the government is actively trying to eliminate the manipulators from the market. Thus it forms the main idea of the passage.

This question CANNOT be solved by just reading one or two paragraph as it is an INFERENCE type question. So we can pass this question at the beginning and come back later if time permits.

**(Difficult to Attempt)**

**Q5. What does the phrase 'take with a pinch of salt' mean?**

1. Take in a humorous way
2. Take as a compliment
3. Take in an appreciating way
4. Take in a disbelieving manner
5. Believe completely

**Ans: 4**

**Solution:** The phrase 'take with a pinch of salt' means to not believe something completely. Thus, 'take in a disbelieving manner' is the most appropriate meaning from the given options.

This is a vocab based question and can be solved by

just reading the first two paragraphs. But the question is moderately tough and one needs to understand the phrase and its use contextually.

At the end it is a moderate attempt and doable if one has read para 2 properly.

**(Moderately difficult to Attempt)**

**Q6. Who can be inferred to be protected by the government?**

1. Market manipulators
2. Political bureaucrats
3. Retail investors
4. Speculative stocks
5. Cannot be inferred

**Ans: 3**

**Solution:** *'We will not allow such 'giant crocodiles' to 'flay the skin and suck the blood' of retail investors.'* said Liu Shiyu, the chief securities regulator.

The steps taken by the government to eliminate market manipulators is solely to protect the retail investors and reduce the effect of speculation in the market. Thus option 3 is the correct answer.

Although this question seems to be inference based but it is actually a fact based. Just by looking at the first paragraph one can answer this one. Hence it is also an easy attempt.

**(Easy to Attempt)**

**Q7. What is the meaning of the word 'shenanigans'?**

1. Activity
2. Dishonest activity
3. Mischief
4. Fortune
5. Connections

**Ans: 2**

**Solution:** The meaning of the word 'shenanigans' is 'secret or dishonest activity'.

This is a vocab based question and can be solved by reading. But the question is moderate and one needs to read the a line before and after the highlighted word to understand that 'shenanigans' has a negative tone, and a closer look at the sentences would eventually bring you to the correct answer. Hence it is also an easy attempt.

**(Easy to Attempt)**

**Q8. What is a synonym for the word 'miscreants'?**

1. Reprobate
2. Guilty
3. Culpable
4. Innocent
5. Wicked

**Ans: 1**

**Solution:** 'Miscreant' is a noun that means 'a person who has done something wrong or unlawful'. Thus the correct synonym would be 'reprobate'. 'Innocent' is opposite of the meaning. The other words given are adjectives.

This is again a vocab based question. Although the question is easy one needs to read a line before and after the highlighted word to understand that 'miscreant' has a negative tone, and a hence by applying PoE technique you can arrive at the correct answer. Hence it is also an easy attempt.

**(Easy to Attempt)**

**Q9. What is the opposite of the word 'tentative'?**

1. Speculative
2. Conjectural
3. Hesitant
4. Doubtful
5. Definite

**Ans: 5**

**Solution:** The word 'tentative' means 'uncertain' or 'not fixed'. Thus all the words except 'definite' are synonyms of the given word. The correct answer is option 5.

This is the vocab based question and can be attempted by just having a glimpse at the lines before or after the highlighted word.

**(Easy to Attempt)**

**Q10. What can be the reason for the market to be described as swampy?**

1. It will take time to eliminate market manipulators.
2. The market is dirty.
3. The presence of market manipulators.
4. Corruption in politics.
5. Both 3 and 4.

**Ans: 5**

**Solution:** The stock market is described to be 'swampy' due to the presence of market manipulators and the corruption in politics both of which help such manipulators to thrive. Thus option 5 is the correct answer.

This is Inference based question and needs to be solved by reading the entire passage. So it can be skipped if you are running out of time.

**(Difficult to Attempt)**

So here's a summary of the 10 questions and the time taken for an average student to solve them:

- Reading 2 paragraphs and making notes for key-words: **2-3 Mins**
- Time taken to solve all 6 'Easy to Attempt' Questions: **4-5 Mins (40 seconds per question)**
- Time taken to read extra paragraphs or lines: **2 Mins**
- Total time taken: **8-10 Mins**

**Note that this time can be easily reduced to 5-6 mins by regularly practicing Reading Comprehensions.**

**Tips:**

- If you are running out of time, just jump to the Vocab questions (i.e. Synonym, Antonym and Phrase Meaning).
- Read the lines above and below the sentence which contains the bold word/phrase to understand the context.
- The important thing to remember in these questions is that they are not going to ask you tough words. So just reading the sentences around the word should be sufficient for you to answer these questions.
- **DO NOT** answer these questions without reading the context. The options will be close and designed to trick you.
- Some **fact-based questions** can also be solved by searching the main noun in the passage and reading one or two sentences below or after it.

 **Time to Practice:**

**Directions:** Read the passage given below and then answer the questions given below the passage. Some words may be highlighted for your attention. Pay careful attention.

India has slipped 3 places to 92nd rank on the global index of talent competitiveness that measures how countries grow, attract and **retain** talent, a list topped by Switzerland. India's ranking is worst among the five BRICS countries. While China was ranked at the 54th

place, Russian Federation was placed two ranks below China, followed by South Africa at 67th and Brazil 81st. Switzerland topped the overall index, followed by Singapore and the United Kingdom in second and third places respectively, in the list released on Monday by INSEAD Produced in partnership with The Adecco Group and the Human Capital Leadership Institute of Singapore (HCLI). Others in the top 10 include the United States (4th), Sweden (5th), Australia (6th), Luxembourg (7th), Denmark (8th), Finland (9th) and Norway (10th).

Last year, India came in at 89th on the index. The report noted that the BRICS countries are not getting stronger and both China and India have slipped from their year-ago rankings. "Although China attains an impressive 4th place in the sub-pillar of Talent Impact and is solid in the Grow pillar mainly supported by good formal education (23rd) and lifelong learning (20th), the shortage of vocational and technical skills shows up clearly," the report said.

While India stood on a relatively solid pool of global knowledge skills compared with other emerging markets, the country is not able to retain and attract talent. In terms of retaining and attracting talent, India was ranked at a lowly 104th and 114th, respectively. "This is not likely to improve until India boosts performance in its regulatory (94th) and market (99th) landscapes," the report said. It further said that overall, a challenge for countries such as China and India is to attract talent from abroad, particularly in the context of large emigration rates of high-skilled people.

India has been able to create a stable pool of global knowledge skills, but it has suffered in the 'Retain' pillar (104th). "Although diasporas have been engaged successfully in some industries, a great deal of talent continues to leave the country, and thus India still experiences a **brain drain**," the report added.

Meanwhile, the index also released the first-ever global ranking of cities on the basis of their reputation and growing footprint in attracting, growing, and retaining global talent. Mumbai was the only Indian city that has made it to this coveted list, topped by Copenhagen. The top 10 global cities in terms of talent competitiveness include Zurich, Helsinki, San Francisco, Gothenburg, Madrid, Paris, Los Angeles, Eindhoven and Dublin.

**Q1. What is Russia's rank on the global index of talent**

**competitiveness?**

- 1) 89th
- 2) 56th
- 3) 92nd
- 4) 54th
- 5) 52th

**Q2. What was India's last year rank?**

- 1) 89th
- 2) 90th
- 3) 91st
- 4) 92nd
- 5) 93rd

**Q3. Which was the only Indian city to have made to the coveted list of first- ever global ranking of cities?**

- 1) New Delhi
- 2) Kolkata
- 3) Chennai
- 4) Mumbai
- 5) Bangalore

**Q4. Why does India have a low rank when it comes to attracting talent?**

- 1) India is an under developed country and hence cannot attract talent.
- 2) India has too much talent of its own and hence does not bother to attract outside talent.
- 3) Because of strong regulations against outsiders and markets that are not outsider friendly.
- 4) India does not have a low rank when it comes to attracting talent.
- 5) India is a developing economy and the rules and regulations are only for the betterment of the citizens.

**Q5. According to the passage, what allows a country to grow?**

- 1) Open research funding
- 2) Open markets and regulations favoring foreign talent
- 3) Good vocational and technical skills training
- 4) Investments in education
- 5) Good formal education and lifelong learning

**Q6. From the given options choose the correct description of the countries in the top 10 of the list.**

- 1) Countries at war
- 2) Third world
- 3) Underdeveloped
- 4) Developing
- 5) Developed

**Q7. From the given options choose the correct synonym for the highlighted word 'retain'.**

- 1) Recollect
- 2) Remember
- 3) Abandon
- 4) Preserve
- 5) Desert

**Q8. From the given options choose the correct antonym for the highlighted word 'emigration'.**

- 1) Migration
- 2) Propagation
- 3) Immigration
- 4) Defection
- 5) Exodus

**Q9. What is the meaning of the highlighted phrase 'brain drain'?**

- 1) The action of draining the brain after death.
- 2) The emigration of highly trained or qualified people from a particular country.
- 3) The immigration of highly trained or qualified people from a particular country.
- 4) The loss of brain activity due to a surgery or life threatening disease.
- 5) When brains in laboratory work are poured down the drain.

**Q10. What is the main idea of the passage?**

- 1) A summary of the report on the global index of talent competitiveness.
- 2) What is global index of talent competitiveness.
- 3) How countries are suffering from brain drain.
- 4) India's position in the global index of talent competitiveness.
- 5) China's position global index of talent competitiveness.

**Answer key:**

- 1) 2    2) 1    3) 4    4) 3    5) 5    6) 5    7) 4  
8) 3    9) 2    10) 1

# SBI PO PRELIMS 2017 WORD LIST & MEMORY TIPS

*It's probably impossible to know the meaning of all the words in the world. Still, come let's learn the difference in the meanings of some words that sound similar and confusing. What's more, get smart memory tips to remember the meanings of new words!*

Vocabulary Building doesn't mean that you learn new words by rote & later forget their meanings. Whenever you come across a new word somewhere, try to understand its meaning based on its contextual usage. This technique will be helpful in solving vocabulary based questions in Reading Comprehension.

## How to Remember meaning of Words

To get a strong grip on any language, you need to be well versed with the language's grammar & vocabulary. Learning the meanings of new words can be very difficult if you keep confusing between similar sounding words. But don't worry! Here's a list of words & mnemonic techniques (memory based techniques) to learn their words.

Go through the following article and solve the puzzle at the end to learn new words in the most fun way ever!

### 1. Complement vs Compliment

**Complement** (*noun, verb*)

**Hindi translation:** पूरक

**Meaning:** A thing that enhances or improves the quality of something that it is added to.

**Memory Tip:** Comple + ment → To Complete + mend (= repair) → To complete or improve.



**Use in Sentence:** The new flavours added by the chef **complemented** the dish.

**Compliment** (*noun, verb*)

**Hindi translation:** प्रशंसा

**Meaning:** To praise something, an admiring remark.

**Memory Tip:** Compliment → Compliment → Comply = मानना → मानना पड़ेगा, सर!



**Use in Sentence:** She was **complimented** for her good work.

### 2. Fastidious vs Factious

**Fastidious** (*adjective*)

**Hindi Translation:** नकचढ़ा, आलोचनात्मक

**Meaning:** Light or set on fire, provoke or intensify (strong feelings, especially anger) in someone

**Memory Tip:** Elders can seem fastidious to children at home as they ask them to tidy up their rooms as fast as possible!



**Use in Sentence:** Kim is a fastidious girl. She doesn't like hideous spots on the floor.

**Factious** (*adjective*)

**Hindi translation:** विभाजित OR झगड़ालू

**Meaning:** Divided and/or fighting

**Memory Tip:** Factious sounds like fractions (= भिन्न)



**Use in Sentence:** The Party members were **factious** on choosing the new leader.

### 3. Divulge vs Deluge

**Divulge** (*verb*)

**Hindi translation:** प्रकाशित करना (announce करना)

**Meaning:** Share some secret information

**Memory Tip:** Divulge → Div + ulge → Divaar + Urge → दीवारों के भी कान होते हैं! So suppress your urge to divulge my secrets to anyone.



**Use in Sentence:** The officer took bribe and **divulged** the secret information to terrorists.

**Deluge** (*noun, verb*)

**Hindi translation:** बाढ़

**Meaning:**

1. As Noun: Flood OR A huge number of something
2. As Verb: Overwhelm with huge numbers

**Memory Tip:** Deluge = The + huge: The huge response (deluge of response) received from the supporters overwhelmed me.



**Use in Sentence:** The **deluge** was responsible for the destruction in the Kashmir Valley.

### 4. Affluent vs Effluent

**Affluent** (*adjective*)

**Hindi translation:** संपन्न, धनी

**Meaning:** Very Wealthy

**Memory Tip:** Af + fluent → After + Influence → After you become affluent (very rich) you have influence.



**Use in Sentence:** When Sameer's parents used their **affluence** to build the school's new library, Sameer easily got admission into the school.

**Effluent** (*noun*)

**Hindi translation:** प्रवाह, बहनेवाला प्रदूषक

**Meaning:** Liquid waste that flows out of industries, etc. into water bodies.

**Memory Tip:** Ef – FLU – ENT → “Flowing Pollutant”.



**Use in Sentence:** Industrial **effluents** flow into rivers and pollute them.

### 5. Impervious vs Imperious

**Impervious** (*adjective*)

**Hindi translation:** अप्रवेश्य

**Meaning:** Not allowing something to pass through OR not affected

**Memory Tip:** Im + pervious → Impossible + प्रवेश → Rain-coats are an absolutely necessity during the monsoons because they are impossible to प्रवेश (enter).



**Use in Sentence:** The girl seemed **impervious** to her parents’ anger and continued to disobey them.

**Imperious** (*adjective*)

**Hindi translation:** सत्ताशील, शाही

**Meaning:** Arrogant and Authoritative

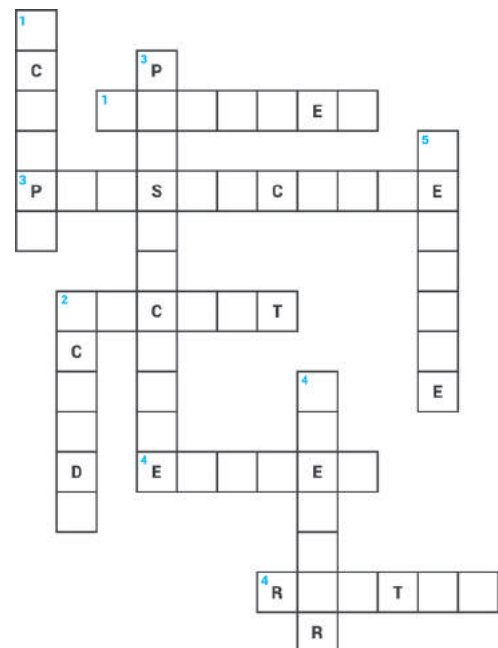
**Memory Tip:** Imperious → Emperor → Emperors (kings) are arrogant and give orders which makes them imperious!



**Use in Sentence:** The **imperious** demands for expensive things from his wife make him irritated.

Very often, in conversation and writing we use words mistakenly without understanding the context. Some words in English seem similar but have very different meanings and cannot be used interchangeably. These easily confused words are often tested in Banking and other exams. These are easy enough to tackle if you have a good grip on Vocabulary. Even if you are a beginner to English, no need to panic or get confused!

### Time to Practice:



#### Across:

- The \_\_\_\_\_ (weather/whether) in Mumbai has become hot.
- He needs to \_\_\_\_\_ (except/accept) the fact that he is not going to get a job without working hard.
- The \_\_\_\_\_ (prospective/perspective) buyer is coming to take a look at the house.

4. I am afraid that the number of Facebook accounts will \_\_\_\_\_ (accede/exceed) the number of people on the planet.
5. The trio finally called it a night with the likelihood of \_\_\_\_\_ (restful/restive) sleep a pipe dream.

**Down:**

1. Nothing else mattered \_\_\_\_\_ (accept/except) that she was alive.
2. The Roman government declined to \_\_\_\_\_ (accede/exceed) to these arrangements.
3. His \_\_\_\_\_ (perspective/prospective) towards life has turned pessimistic after the tragedy.
4. I will tell you tomorrow \_\_\_\_\_ (whether/weather) I will go for the game.
5. He got angry as his horse was getting \_\_\_\_\_ (restive/restful): it pawed the frozen ground, pricking its ears at the noise and looking at the lights.

**Answers:**

**Across:**

1. 'Weather' is the state of the atmosphere at a particular place. Here the 'weather' of Mumbai was getting hot.
2. 'Accept' is consent to receive or undertake (something offered). He has to 'accept' the fact..

3. 'Prospective' is a probable candidate for something. Here, he was probably going to buy the house.
4. 'Exceed' is to be 'greater in number or size than'. Here facebook users will 'exceed' the number of people.
5. 'Restful' is having a quiet and soothing quality. Here the 'sleep' was restful.

**Down:**

1. 'Except' means not including; other than. Here, nothing else matters other than her being alive.
2. 'Accede' is to agree to a demand, request, or treaty. Here the Roman government refused to 'accede'.
3. 'Perspective' means a viewpoint about something. Here, it is a viewpoint on life.
4. 'Whether' is expressing a doubt or choice between alternatives just like 'if'.
5. 'Restive' means unable to remain still, silent, or submissive, especially because of boredom or dissatisfaction. Here, the horse was restive and so the master was angry. ■



# IPPB PO PRELIMS 2016

## MEMORY-BASED QUESTION PAPER

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*Waiting to wrap up your final preparation before taking a full Mock Test?  
End the wait and test your preparation level now with this previous  
year's IPPB PO Prelims paper, before it's too late!*

**Q.1 Directions:** In the following question assuming the given statements to be true, find which of the conclusion among given three conclusions is /are definitely true and then give your answers accordingly.

**Statements:**

$A > B \geq C \geq D$ ;  $M > E$ ;  $D > E = F \geq G$ ;  $H = G \geq I$

**Conclusions:**

I.  $F \geq I$

II.  $M > G$

III.  $C \geq F$

- 1) None are true
- 2) Only I and II are true
- 3) Only II and III are true
- 4) Only I and III are true
- 5) All are true

**Q.2 Directions:** In the following question assuming the given statements to be true, find which of the conclusion among given three conclusions is /are definitely true and then give your answers accordingly.

**Statements:**

$Q = P \geq R$ ;  $T < U$ ;  $A = T$ ;  $A > E$ ;  $T \geq S > R$

**Conclusions:**

I.  $R \leq U$

II.  $S = E$

III.  $R \leq A$

- 1) None are true
- 2) Only I and II are true
- 3) Only II and III are true
- 4) Only I and III are true
- 5) All are true

**Q.3 Directions:** In the following question assuming the given statements to be true, find which of the conclusion among given three conclusions is /are definitely true and then give your answers accordingly.

**Statements:**

$M \leq N \leq O < P \geq Q$ ;  $R = S$ ;  $P < R$ ;  $U \leq M$ ;  $T < M$

**Conclusions:**

I.  $M < P$

II.  $S > Q$

III.  $T < O$

- 1) None are true
- 2) Only I and II are true
- 3) Only II and III are true
- 4) Only I and III are true
- 5) All are true

**Q.4 Directions:** In the following question assuming the given statements to be true, find which of the conclusion among given three conclusions is /are definitely true and then give your answers accordingly.

**Statements:**

$H \leq E$ ;  $J > L$ ;  $R > L$ ;  $H < J$

**Conclusions:**

I.  $H < L$

II.  $E > J$

III.  $J < R$

- 1) None are true
- 2) Only I is true
- 3) Only II is true
- 4) Only II and III is true
- 5) Only III is true

**Q.5 Directions:** In the following question assuming the given statements to be true, find which of the conclusion among given three conclusions is /are definitely true and then give your answers accordingly.

**Statements:**  $R < U$ ;  $P > U$ ;  $K = R$ ;  $D > R$

**Conclusions:**

I.  $D > K$

II.  $D > P$

III.  $R > U$

- 1) None are true
- 2) Only I is true
- 3) Only II is true
- 4) Only III is true
- 5) All are true

**Directions (Q.6 – Q.10):** Study the following information carefully to answer the given questions.

Seven people namely D, E, F, G, H, J and K have an anniversary but not necessarily in the same order, in seven different months of the same year namely February, March, April, June, September, October and November. Each of them also likes a different colour namely Blue, Red, Green, Yellow, White, Orange and Purple but not necessarily in the same order.

J has an anniversary in the month which has more than 30 days. Only one person has an anniversary between J and the one who likes Blue. Both K and F have an anniversary in one of the months after the one who likes Blue. K has an anniversary immediately before F. The one who likes Green has an anniversary in the month which has less than 30 days. Only three people have an anniversary between the one who likes Green and the one who likes Purple. Only two people have an anniversary between K and the one who likes Yellow. G has an anniversary immediately after the one who likes Yellow. Only two people have an anniversary between G and H. D has an anniversary immediately before the one who likes Red. F does not like Orange.

**Q.6** K's anniversary lies in which month?

- 1) October
- 2) March
- 3) April
- 4) September
- 5) Cannot be determined

**Q.7** Which of the following does F like?

- 1) Blue

- 2) Red
- 3) Yellow
- 4) White
- 5) Purple

**Q.8** As per the given arrangement, Green is related to April and Yellow is related to September following a certain pattern, which of the following is Purple related to following the same pattern?

- 1) February
- 2) June
- 3) October
- 4) November
- 5) March

**Q.9** Which of the following represents the people who have an anniversary in April and November respectively?

- 1) E, D
- 2) H, D
- 3) H, F
- 4) E, F
- 5) E, K

**Q.10** How many people have an anniversary between the months in which H and D have an anniversary?

- 1) None
- 2) One
- 3) Three
- 4) Two
- 5) More than three

**Directions (Q.11 – Q.12):** Read the following information carefully and answer the questions which follow:

C is 5 km to the north of A and G is 3 km to the east of C. B is 5 km to the east of A and E is 6 km to the west of B. If we go 12 km to the south of C and go 1 km west we can find D. Going 2 km to the west of E and then going 1 km to the north will lead us to F.

**Q.11** If one goes 5 km to the west of B and 1 km north, which point have they crossed and what's the distance from F?

- 1) D, 1 km
- 2) E, 2 km
- 3) A, 3 km
- 4) D, 5 km
- 5) Cannot be determined

**Q.12** Where does one reach when they go 7 km south from A and 1 km to the west?

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

**Directions (Q.13 – Q.14):** Study the following information to answer these questions.

Eight people viz, A, B, C, D, E, F, G and H are sitting in a straight line facing North. Each one of them like different sports viz. Cricket, Football, Basketball, Chess, Boxing, Golf, Swimming and Wrestling but not necessarily in the same order.

The person who likes Football sits to the immediate left of D. Neither A nor E is an immediate neighbor of G. The person who likes Wrestling sits second to the right of G. G sits third to the right of the person who likes Boxing. A and E are immediate neighbours of each other. Neither A nor E either likes Boxing or likes Wrestling. H sits third to the right of the person who likes Cricket. Neither A nor E likes Cricket. H's does not like Wrestling. Only two people sit between E and the person who likes Swimming. Only one person sits between G and B. C likes Chess. E likes Golf whereas A likes Basketball. Person who likes Boxing is sitting at extreme left.

**Q.13** How many people sit between D and the person who likes Chess?

- 1) None
- 2) One
- 3) Two
- 4) Three
- 5) Four

**Q.14** Which of the following is true regarding D?

- 1) Only two people sit to the left of D.
- 2) E and B are immediate neighbours of D.
- 3) D likes Boxing.
- 4) D is sitting second to the right of the person who likes Swimming.
- 5) None is true.

**Q.15** 'H' is related to 'Swimming' in a certain way based on the above arrangement. 'B' is related to 'Boxing' following the same pattern. '\_\_\_\_\_' is related to 'Golf' following the same pattern?

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

**Q.16** Who amongst the following sits exactly between G and B?

- 1) D
- 2) The person who likes Chess.
- 3) The person who likes Cricket.
- 4) The person who likes Wrestling.
- 5) A

**Q.17** Which of the following sport does H like?

- 1) Chess
- 2) Golf
- 3) Swimming
- 4) Football
- 5) Basketball

**Directions (Q.18 – Q.22):** Study the following information carefully and answer the questions given below.

Eight members of a family Rahul, Jyoti, Neha, Arushi, Prince, Somya, Pihu and Kajal are going to attend the party on 7 February 2017 and sitting around circular table in such a way that some of them face the centre while others face outside the centre. Each of them were born in same month and Same day in February of different years, viz 2001, 2010, 2000, 2008, 2012, 2002, 2006 and 2003 but not necessarily in the same order.

Rahul who born in odd numbered year sits third to the left of Pihu and both are facing the same direction. Neha does not face the centre and sits second to the right of Somya. The difference between the age of Neha and Somya is 2 years.

Arushi is not an immediate neighbour of either Jyoti or Neha. Jyoti sits second to the left of Neha and is not an immediate neighbour of Prince. Jyoti sits immediate right of the person who born in 2008.

Rahul is an immediate neighbour of the person who born in 2006. The sum of present age of Arushi and Prince will be 21 years. Neha has least born year.

Kajal does not sit on the immediate right of Jyoti and faces the same direction as Prince. Both the immediate neighbours of Arushi face the opposite direction of her. The difference of Arushi and Kajal's age is 5 years.

**Q.18** Who among the following sits exactly between Neha and Jyoti?

- 1) Arushi
- 2) Prince
- 3) Somya
- 4) Rahul
- 5) Kajal

**Q.19** Who sits third to the left of Kajal?

- 1) Person who born in 2003
- 2) Person who is 15 year old.
- 3) Person who is 8 year older than Pihu
- 4) Rahul
- 5) Arushi

**Q.20** What is the difference in age between Jyoti and Neha?

- 1) 2 years
- 2) 5 years
- 3) 6 years
- 4) 3 years
- 5) 8 years

**Q.21** Who among the following sits immediate left of Jyoti?

- 1) Kajal
- 2) Pihu
- 3) Prince
- 4) Rahul
- 5) Somya

**Q.22** What is average age of Neha and prince?

- 1) 12 year
- 2) 10 year
- 3) 24 year
- 4) 16 Year
- 5) Can't be determine

**Directions (Q.23 – Q.27):** A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of an input and rearrangement:

Input: 20 push rest on 39 27 85 golden

Step I: rest 20 push on 39 27 85 golden

Step II: rest 85 20 push on 39 27 golden

Step III: rest 85 push 20 on 39 27 golden

Step IV: rest 85 push 39 20 on 27 golden

Step V: rest 85 push 39 on 20 27 golden

Step VI: rest 85 push 39 on 27 20 golden

Step VII: rest 85 push 39 on 27 golden 20

and step VII is the last step of the rearrangement of the above input. As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

**Q.23** Input: hat full 17 37 well now 85 69.

Which of the following will be step VI of the above input?

- 1) Well 85 now 69 full hat 17 37
- 2) Well 85 now 69 hat full 17 37
- 3) Well 85 now 69 hat 37 full 17
- 4) There will be no such step
- 5) None of these

**Q.24** Input: jet fuel 97 38 gone 29 75 blast

Which of the following is the 5th word or number from the right end in the Step III of the given input?

- 1) 97
- 2) Fuel
- 3) 75
- 4) Gone
- 5) None of these

**Q.25** Step II of an input is: table 83 50 34 glory flower ring 66.

How many more steps will be required to complete the rearrangement?

- 1) Four
- 2) Five
- 3) Six
- 4) Three
- 5) None of these

**Q.26** Step III of an input is: win 75 van 15 39 setup gap 28 which of the following is definitely the input?

- 1) Van 15 win 75 39 setup gap 28
- 2) Van win 75 15 39 setup gap 28
- 3) 15 75 win van 39 setup gap 28
- 4) Cannot be determined
- 5) None of these

**Q.27** Step II of an input is: 'vein 73 13 45 man sort 60 key' which of the following steps will be the last but one?

- 1) VIII
- 2) IX
- 3) VII
- 4) VI
- 5) None of these

**Directions (Q.28 – Q.29):** Study the following information and answer the following questions.

There are eight members – J, K, L, M, N, P, Q and R in a family. N is the only son-in-law of R. P is the daughter of J, who is the only daughter-in-law of R. N's wife is the daughter of L and sister of K. R is not the mother of M. Q is the son of N.

**Q.28** How is M related to P?

- 1) Mother
- 2) Grandmother
- 3) Sister
- 4) Aunt
- 5) None of these

**Q.29** Who is the father of K?

- 1) J
- 2) R
- 3) M
- 4) L
- 5) None of these

**Directions (Q.30 – Q.32):** Study the following information to answer the given question

In a certain code 'ze lo kagi' is a code for 'must save some money'. 'fe ka so no' is a code for 'he made good money', 'no lo da so' is a code for 'he must be good' and 'we so ze da' is a code for 'be good save grace'.

**Q.30** 'Grace of money' may be coded as?

- 1) ka da fe
- 2) we ka so
- 3) ja da we
- 4) ka we yo
- 5) ja ka ze

**Q.31** Which of the following is the code of 'good'?

- 1) so
- 2) we
- 3) ze
- 4) lo
- 5) fe

**Q.32** What does the code 'ze' stand for?

- 1) some
- 2) must
- 3) be
- 4) grace
- 5) save

**Q.33** How many such pairs of letters are there in the word TEXTBOOK each of which has as many letters between them in the word as in the English alphabet?

- 1) Four
- 2) Three
- 3) Two
- 4) Five
- 5) More than three

**Directions (Q.34-Q.35):** In each question below are giv-

en three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

Give answer-

- 1) If only conclusion I follows.
- 2) If only conclusion II follows.
- 3) If either conclusion I or II follows.
- 4) If neither conclusion I nor II follows.
- 5) If both conclusions I and II follow.

**Q.34 Statements:**

Some inputs are outputs.

All outputs are necessary.

No necessary is a result.

**Conclusions:**

**I.** All inputs being necessary is a possibility.

**II.** All results being input is a possibility.

**Q.35 Statements:**

All symbols are blanks.

All blanks are spaces.

Some blanks are marks.

**Conclusions:**

**I.** All symbols are spaces.

**II.** All spaces being marks is a possibility.

**Directions (Q.36 - Q.40):** What should come in place of the question mark (?) in the following number series?

**Q.36** 418, 208, 102, 48,?, 5

- 1) 22
- 2) 24
- 3) 20
- 4) 18
- 5) 30

**Q.37** 180, 191, 193, 203, 206,?

- 1) 215
- 2) 225
- 3) 205
- 4) 315
- 5) 305

**Q.38** 3, 4, 9, 28,?, 566

- 1) 111
- 2) 112
- 3) 113
- 4) 114

5) 115

**Q.39** 153, 155, 160, 170, 187,?

1) 211

2) 212

3) 213

4) 214

5) 215

**Q.40** 3, 1.5, 1.5, 3, 12, 96,?

1) 1530

2) 1430

3) 1636

4) 1436

5) 1536

**Directions (Q.41 - Q.45):** In the following table the no. of registered voters are given from five states. Percentage of voters who cast their votes out of total voters is given. Ratio of male and female out of voters who cast their votes are also given. Following data is from year 2016 -

States	Total Registered Voters (In Thousands)	Total Voter Percentage	Ratio of Men & Women (Out of Total Voters)
UP	26500	83	3 : 2
Uttarakhand	13500	78	7 : 3
Goa	9200	91	1 : 1
Manipur	4900	79	4 : 3
Punjab	18500	88	2 : 3

**Q.41** Total no. of males who cast their votes from UP and Goa together are approximately what percentage more or less than the total no. of registered voters from Manipur?

1) 260%

2) 255%

3) 258%

4) 270%

5) 275%

**Q.42** If in year 2017, Total the no. of registered voters increased by 20% from Goa while Total no. of registered voters increased by 25% from UP, then find the total no. of registered voters (in thousands) from UP and Goa together in 2017.

1) 38970

2) 42170

3) 44165

4) 47195

5) None of the above

**Q.43** Find the ratio between total number of females who cast their votes from Manipur and Uttarakhand together to the total no. of males who cast their votes from Goa and Manipur together?

1) 2409 : 3199

2) 3199 : 2409

3) 3231 : 1652

4) 1625 : 3243

5) None of the above

**Q.44** Find the difference b/w the average no. of registered voters from UP and Punjab together and the total no. of voters registered from Uttarakhand and Manipur together?

1) 51 lakh

2) 43 lakh

3) 37 lakh

4) 41 lakh

5) 39 lakh

**Q.45** If 10% of the total no. of voters from Punjab are from minority and 45% of them are Sikh Community and remaining of them are from Hindu Community, then find the total no. of voters registered from Punjab who belong to Hindu Community?

1) 89.10 lakh

2) 87.25 lakh

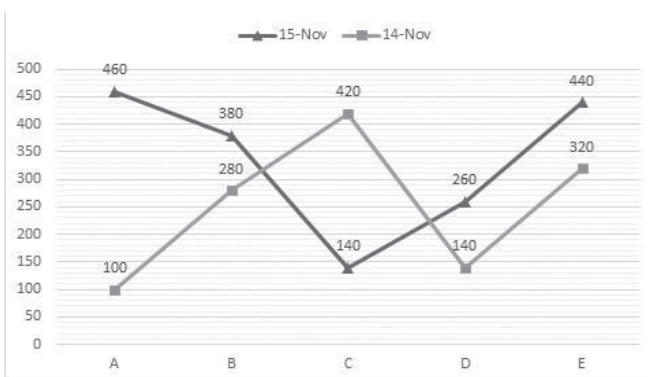
3) 79.77 lakh

4) 81.50 lakh

5) 83.25 lakh

**Directions (Q.46 - Q.50):** Read the following line graph and answer the following questions given below it:

There are five companies A, B, C, D and E. Total profit (in Rs.) of these five companies is given in Nov - 2014 and Nov- 2015.



**Q.46** If in Nov-2016 there is a increase of 20% in profit for company B as comparison to Nov 2015 and there is a 35% increase in profit for company E in Nov 2016 as a comparison to Nov 2014 then find the difference (in lakhs) between the profit earned for company B in Nov 2016 and that for company E in Nov 2016?

- 1) 21 lakh
- 2) 24 lakh
- 3) 26 lakh
- 4) 28 lakh
- 5) None of the above

**Q.47** The profit earned for company A, C and E together in Nov-2014 is what percent more/less than the total profit earned for company B and D together in Nov-2015?

- 1) 31.5 %
- 2) 31.75%
- 3) 29.75%
- 4) 31.25%
- 5) None of the above

**Q.48** Find the difference between the total profit earned for five company in Nov-2014 to that of Nov-2015?

- 1) 420 lakh
- 2) 380 lakh
- 3) 450 lakh
- 4) 480 lakh
- 5) None of the above

**Q.49** Find the ratio between the total profit earned for company C in Nov-2014 and Nov-2015 together to the total profit earned for company D in Nov-2014 and Nov-2015 together?

- 1) 4 : 7
- 2) 7 : 3
- 3) 3 : 7
- 4) 5 : 7
- 5) 7 : 5

**Q.50** Find the difference between the average profit earned in Nov-2014 for company A and B together and the average profit earned in Nov-2015 for company D and E together?

- 1) 140 lakh
- 2) 150 lakh
- 3) 190 lakh
- 4) 170 lakh
- 5) 160 lakh

**Directions (Q.51 - Q.55):** What will come in place of the

question-mark (?) in the following questions?

**Q.51**  $2^{1/6} + (3^{3/4} - 1^{1/4}) = ?$

- 1)  $4^{5/12}$
- 2)  $4^{1/4}$
- 3)  $4^{7/12}$
- 4)  $5^{1/4}$
- 5) None of the above

**Q.52**  $36251 + 43261 = ? + 52310$

- 1) 27202
- 2) 28102
- 3) 29302
- 4) 26602
- 5) None of the above

**Q.53**  $35 \text{ of } 143 + 262 = 61800 - ?$

- 1) 56533
- 2) 57533
- 3) 58533
- 4) 37355
- 5) None of the above

**Q.54**  $72\% \text{ of } 486 - 64\% \text{ of } 261 = ?$

- 1) 184.66
- 2) 183.66
- 3) 188.88
- 4) 182.88
- 5) 186.24

**Q.55**  $? \div 62 \times 12 = 264$

- 1) 1364
- 2) 1284
- 3) 1348
- 4) 1388
- 5) None of the above

**Directions (Q.56 - Q.60):** In each of these questions two equations (I) and (II) are given. You have to solve both the equations and give the answer.

- 1) If  $x > y$
- 2) If  $x \geq y$
- 3) If  $x < y$
- 4) If  $x \leq y$
- 5) if  $x = y$  or the relationship between  $x$  and  $y$  cannot be established

**Q.56 I.**  $x^2 + 12x + 36 = 0$

**II.**  $y^2 + 15y + 56 = 0$

**Q.57 I.**  $x^2 = 35$

**II.**  $y^2 + 13y + 42 = 0$

**Q.58 I.**  $2x^2 - 3x - 35 = 0$

**II.**  $y^2 - 7y + 6 = 0$

**Q.59 I.**  $6x^2 - 29x + 35 = 0$       **II.**  $2y^2 - 19y + 35 = 0$

**Q.60 I.**  $12x^2 - 47x + 40 = 0$       **II.**  $4y^2 + 3y - 10 = 0$

**Q.61** Amit can do a piece of work in 24 days, Bhuvan can do the same work in 16 days, and Chirag can do the same job in  $\frac{5}{6}$ th time required by both Amit and Bhuvan. Amit and Bhuvan work together for 6 days, then Chirag completes the job. For how many days did Chirag work?

- 1)  $\frac{7}{3}$
- 2) 4
- 3) 2.5
- 4) 3
- 5) None of the above

**Q.62** A sells a horse to B for Rs. 9720, thereby losing 19 per cent, B sells it to C at a price which would have given A 17 per cent profit. Find B's gain.

- 1) Rs. 4320
- 2) Rs. 4610
- 3) Rs. 4260
- 4) Rs. 4160
- 5) None of the above

**Q.63** The average age of A and B is 20 years. If C were to replace A, the average would be 19 and if C were to replace B, the average would be 21. What are the ages of A, B and C respectively?

- 1) 22, 18, 20
- 2) 18, 22, 20
- 3) 22, 20, 18
- 4) 18, 20, 22
- 5) None of the above

**Q.64** In an election between 2 candidates, 75% of the voters cast their votes, and 2% of the votes cast were declared invalid. A candidate got 18522 votes which were 75% of the valid votes. The total number of voters enrolled in the election was:

- 1) 36000
- 2) 36400
- 3) 33600
- 4) 34800
- 5) None of the above

**Q.65** Two vessels A and B contain milk and water mixed in the ratio 8:5 and 5:2 respectively. The ratio in which these two mixtures need to be mixed to get a new mixture containing  $69\frac{3}{13}\%$  milk is:

- 1) 3:5
- 2) 5:2
- 3) 5:7
- 4) 2:7
- 5) None of the above

**Q.66** The length of each side of a rhombus is equal to the length of the side of square whose diagonal is  $80\sqrt{2}$  cm. If the length of the diagonals of rhombus are in ratio 3:4, then its area (in  $\text{cm}^2$ ) is:

- 1) 6144  $\text{cm}^2$
- 2) 6515  $\text{cm}^2$
- 3) 6554  $\text{cm}^2$
- 4) 6600  $\text{cm}^2$
- 5) None of the above

**Q.67** A man gave 50% of his savings of Rs. 168200 to his wife and divided the remaining sum among his sons Aakash and Bahadur of 15 and 13 years of age respectively. He divided it in such a way that each of his sons when they attain the age of 18 years, would receive the same amount, if interest rate is 5% compound interest per annum. The share of Bahadur was:

- 1) Rs. 42050
- 2) Rs. 40000
- 3) Rs. 45000
- 4) Rs. 45500
- 5) None of the above

**Q.68** An ore contains 20% of an alloy that has 85% iron. Other than this, in the remaining 80% of the ore, there is no iron. What is the quantity of ore (in kg) needed to obtain 60 kg of pure iron? (upto two decimal points)

- 1) 366 kg
- 2) 352.94 kg
- 3) 267 kg
- 4) 267 kg
- 5) 366.58 kg

**Q.69** A shopkeeper buys 144 items at 1.8 Rs each. But later he realized that  $13\frac{7}{36}\%$  of the total items are defective and could not be sold. He sells the remaining at Rs. 2.4 each. What is his overall gain percentage?

- 1)  $14\frac{11}{23}\%$
- 2)  $14\frac{19}{27}\%$
- 3) 15%
- 4)  $15\frac{20}{27}\%$
- 5) None of the above

**Q.70** A person invests money in 3 different schemes for



3 years, 5 years and 6 years at 10%, 12% and 15% simple interest respectively. At the completion of each scheme, he gets the same interest. The ratio of his investments is:

- 1) 2:3:6
- 2) 2:5:6
- 3) 6:5:2
- 4) 6:5:3
- 5) None of the above

**Directions (Q.71 - Q.80): Read the following passage carefully and the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.**

China's rising power is based on its remarkable economic success. Shanghai's overall economy is currently growing at around 13% per year, thus doubling in size every five or six years. Everywhere there are start-ups, innovations, and young entrepreneurs hungry for profits. In a series of high level meetings between Chinese and African officials, the advice that the African leaders received from the Chinese was sound, and more practical than they typically get from the World Bank. Chinese officials stress the crucial role of public investments, especially in agriculture and infrastructure, to lay the basis for private sector-led growth. In a hungry and poor rural economy, as China was in the 1970s and as most of Africa is today, a key starting point is to raise farm productivity. Farmers need the benefits of fertilizer, irrigation and high-yield seeds, all of which were a core part of China's economical takeoff. Two other equally critical investments are also needed: roads and electricity, without which there cannot be a modern economy. Farmers might be able to increase their output, but it won't be able to reach the cities, and the cities won't be able to provide the countryside with inputs. The government has taken pains to ensure that the electricity grids and transportation networks reach every village in China. China is prepared to help Africa in substantial ways in agriculture, roads, power, health and education. And that is not an empty boast. Chinese leaders are prepared to share new high-yield rice varieties, with their African counterparts and, all over Africa, China is financing and constructing basic infrastructure.

This illustrates what is wrong with the World Bank. The World Bank has often forgotten the most basic lessons of development, preferring to lecture the poor and force them to privatise basic infrastructure, which is untenable,

rather than to help the poor to invest in infrastructure and other crucial sectors. The Bank's failure began in the early 1980s when under the ideological sway of the American President and British Prime Minister it tried to get Africa and other poor regions to cut back or close down government investments and services. For 25 years, the bank tried to get governments out of agriculture, leaving **impoverished** peasants to fend for themselves. The result has been a disaster in Africa, with farm productivity stagnant for decades. The bank also pushed for privatization of national health systems, water utilities, and road and power networks, and has grossly underfinanced these critical sectors. This extreme free-market ideology, also called "structural adjustment", went against the practical lessons of development successes in China and the rest of Asia.

Practical development strategy recognises that public investments- in agriculture, health, education, and infrastructure-are necessary complements to private investments. The World Bank has instead wrongly seen such vital public investments as an enemy of private sector development. Whenever the bank's ideology failed, it has blamed the poor for corruption, mismanagement, or lack of initiative. Instead of focusing its attention on helping the poorest countries to improve their infrastructure, there has been a crusade against corruption. The good news is that African governments are getting the message on how to spur economic growth and are getting crucial help from China and other partners that are less wedded to extreme free-market ideology than the World Bank. They have declared their intention to invest in infrastructure, agriculture modernisation, public health, and education. It is clear the Bank can regain its relevance only if it becomes practical once again, by returning its focus to financing public investments in priority sectors. If that happens, the Bank can still do justice to the bold vision of a world of shared prosperity that prompted its creation after World War II.

**(The topic of the passage asked in the exam was based on World Bank report on African economy)**

**Q.71** The author's main objective in writing the passage is to

- 1) make a case for the closure of the World Bank since it promotes US interests over those of other countries.
- 2) illustrate how China can play a more concrete role in Africa.
- 3) criticise the World Bank for playing a crucial role in

China's development but neglecting Africa.

4) recommend that China adopt the guidelines of the World Bank to sustain growth.

5) use China's success as an example of the changes required in World Bank ideology.

**Q.72** What advice have African leaders received from their Chinese counterparts?

(A) Focus primarily on innovation, start-ups and urban development.

(B) To ensure all citizens benefit from economic development, investment in crucial sectors should come from the government, not the private sector.

(C) Improve agricultural output through government investment to stimulate economic growth.

1) Both (A) & (C)

2) Only (C)

3) Only (B)

4) Both (A) & (B)

5) None of these

**Q.73** What effect has the World Bank policy had on African nations?

1) The African government has restricted private sector investment in agriculture.

2) Africa has focused more on health and education rather than on agriculture.

3) The agriculture sector in these countries is not as productive as it could be.

4) US and Britain have volunteered substantial aid to Africa as Africa has complied with World Bank ideology.

5) None of these

**Q.74** What is the difference in the Chinese and World Bank approach to development?

1) Unlike the World Bank, China favors the public sector and restricts private sector participation in crucial sectors.

2) Contrary to China's strategy of dependence on the private sector, the World Bank pressurises governments to take the lead in investing in agriculture.

3) While the World Bank has focused on agriculture, China's priority has been rooting out corruption so that investment in infrastructure is utilised appropriately.

4) The Chinese government favors private sector involvement, while the World Bank has retained control over essential services like transport.

5) None of these

**Q.75** Which of the following cannot be said about structural adjustment?

1) It is the World Bank's free market ideology adapted by Asian countries.

2) Under this strategy public sector investment in priority sectors is discouraged.

3) As a development strategy it has failed in Africa.

4) With this strategy there has been a lack of adequate investment in critical sectors.

5) It is an ideology advocated by the World Bank which needs to be modified to facilitate economic growth.

**Q.76** Which of the following is NOT true in the context of the passage?

(A) China's involvement in Africa so far has been restricted to advising its leaders.

(B) The World Bank was created by the US and Britain for the sole purpose of furthering their interests.

(C) China's economy was once in the same state as many African countries are today.

1) None

2) Only (B)

3) Only (A)

4) Both (A) & (B)

5) None of these

**Q.77** Why is the author optimistic about Africa's future?

1) The World Bank has committed itself to invest huge sums in Africa's development.

2) Africa has decided to adopt a structural adjustment ideology which has benefited many nations.

3) Africa has committed itself to adopting China's strategy for economic growth.

4) China has urged the World Bank to waive the interest on its loans to Africa.

5) None of these

**Q.78** What advice has the author given the World Bank?

1) Support China's involvement in developing Africa

2) Reduce the influence of the US and Britain in its functioning

3) Adopt a more practical ideology of structural adjustment

4) Change its ideology to one encouraging both public and private sector investment in basic infrastructure

5) Focus on fighting corruption rather than interfering in the governance of developing countries

**Directions (Q.79 - Q.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.

**Q.79 IMPOVERISHED**

- 1) Enervate
- 2) Indigent
- 3) Penurious
- 4) Destitute
- 5) Opulent

**Q.80 CRUSADE**

- 1) Offensive
- 2) Sortie
- 3) Drive
- 4) Onslaught
- 5) Fortification

**Directions (Q.81 - Q.90):** Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (ignore the errors of punctuation, if any.)

**Q.81** The blind's life (1)/ is really very miserable (2)/ because they can't see (3)/ what happens around them. (4)/ No Error. (5)

**Q.82** A cell (1)/ is the smallest (2)/ identifiable unit of life and cannot be (3)/ seen with a naked eye. (4)/ No error (5).

**Q.83** It is true (1)/ that I met (2)/ the Chief Minister (3)/ at one of my friend's houses. (4)/ No Error. (5)

**Q.84** She asked him (1)/ what it was that made him (2)/ so much stronger and braver (3)/ than any man (4)/. No error. (5)

**Q.85** The invention of the modern (1)/ gadgets like mobile phone, microwave, etc (2)/ have not been without any affect (3)/concluded the new study.(4)/ No error. (5)

**Q.86** The building's roof (1)/ needs repairing otherwise (2)/ it may fall down and (3)/ result into many persons' death. (4)/ No Error. (5)

**Q.87** The economic structure of Indian household (1)/ is such that girls are required to help (2)/in household work and also (3)/ perform their chores. (4)/ No error (5)

**Q.88** Closing the doors to a foreign citizen (1)/ seeking

employment in India, the High Court on Thursday ruled (2)/ that it is not a foreign national's fundamental right (3)/ to get an employment visa in the country. (4)/ No error (5)

**Q.89** Demand for diesel cars, which has (1)/ been on the rise for the last few years, (2)/ may dip as the government is increasing the price (3)/ of the fuel, bringing it closer to that of petrol. (4)/ No error (5)

**Q.90** Not only was the actress over the Moon (1)/ as winning an award, but was (2)/ also deeply touched by the support (3)/ she got from the industry. (4)/ No error (5)

**Directions (Q.91 - Q.100):** 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 words.

The capital's "airpocalypse", the choking smog that descended on Beijing in the winter of 2012-13, galvanised public opinion and ...**(91)**... the government. The strange thing is, though, that information about air pollution—how extensive it is, how much damage it does—has long been sketchy, ...**(92)**... mostly on satellite data or computer models. Until now...**(93)**... to the outcry, the government set up a national air-reporting system which now has almost 1,000 monitoring stations, pumping out hourly reports on six pollutants, including sulphur dioxide, ozone and (the main ...**(94)**... particulate matter less than 2.5 microns in diameter, or PM2.5. These are tiny particles which lodge in the lungs and ...**(95)**... respiratory disease. The six are the main cause of local pollution but have little to do with climate change, since they do not include carbon dioxide, the main greenhouse gas. Scientists from Berkeley Earth, a not-for-profit foundation in America, have ...**(96)**... through this recent cloud of data for the four months to early August 2014, sieved out the bits that are manifestly wrong (readings where the dial seems to be stuck, for instance) and emerged with the most detailed and up-to-date picture of Chinese air pollution so far.

Pollution is sky-high ...**(97)**... in China. Some 83% of Chinese are ...**(98)**... to air that, in America, would be deemed by the Environmental Protection Agency either to be unhealthy or unhealthy for sensitive groups. Almost half the population of China experiences levels of PM2.5

that are ...**(99)**... America's highest threshold. That is even ...**(100)**... than the satellite data had suggested.

- Q.91** 1) Frightened  
2) Spooked  
3) Startled  
4) Pleased  
5) Agitated

- Q.92** 1) Situated  
2) Stationed  
3) Based  
4) Enacted  
5) Disambiguated

- Q.93** 1) Countering  
2) Retorting  
3) Answering  
4) Greeting  
5) Responding

- Q.94** 1) Fugitive  
2) Felon  
3) Miscreant  
4) Culprit  
5) Suspect

- Q.95** 1) Hamper  
2) Cause  
3) Lead  
4) Result  
5) Originate

- Q.96** 1) Seined  
2) Drained  
3) Carried  
4) Trawled  
5) Propelled

- Q.97** 1) All over  
2) Nowhere  
3) Around  
4) Ubiquitous  
5) Everywhere

- Q.98** 1) Exposed  
2) Obscured  
3) Exhibited  
4) Blocked  
5) Concealed

- Q.99** 1) Above  
2) Over  
3) Aloft  
4) Beyond  
5) After

- Q.100** 1) Better  
2) Worse  
3) Poor  
4) Horrible  
5) Repugnant

## उत्तर कुंजी

1.2	2.1	3.5	4.1	5.2	6.1	7.4	8.4	9.4	10.3
11.3	12.1	13.3	14.4	15.3	16.2	17.4	18.4	19.2	20.3
21.1	22.1	23.4	24.3	25.1	26.4	27.4	28.4	29.2	30.4
31.1	32.5	33.3	34.5	35.5	36.3	37.3	38.3	39.3	40.5
41.2	42.3	43.1	44.4	45.5	46.2	47.4	48.1	49.5	50.5
51.5	52.1	53.1	54.4	55.1	56.1	57.1	58.5	59.4	60.2
61.4	62.1	63.1	64.3	65.4	66.1	67.2	68.2	69.4	70.5
71.5	72.5	73.3	74.5	75.1	76.4	77.3	78.4	79.5	80.5
81.1	82.1	83.4	84.4	85.3	86.1	87.4	88.1	89.5	90.2
91.2	92.3	93.5	94.4	95.2	96.4	97.5	98.1	99.1	100.2



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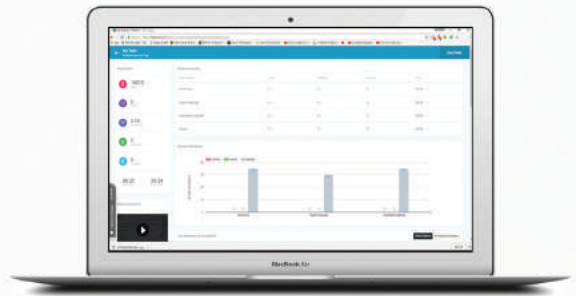
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