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## SBI Clerk Main Exam Paper – 2016

"Held On 25-06-2016"

:: GENERAL ENGLISH ::

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**Directions (1-5):** In these questions, read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. That part is the answer. If there is no error, the answer is 'No error'. (Ignore errors of punctuation, if any)

**1. The tourist industry of the state feels that the facility of visa on arrival should be made available to keeping the industry vibrant.**

- (1) The tourist industry of the state
- (2) feels that the e facility of visa on arrival
- (3) should be made available
- (4) to keeping the industry vibrant.
- (5) No error

**2. Even a newly-recruited teacher in a government high school gets more than what a former principal gets as pension.**

- (1) Even a newly recruited teacher
- (2) in a government high school gets
- (3) more than what
- (4) a former principal gets as pension.
- (5) No error

**3. Six people fainted on board an international flight, promptly the emergency crew to check the plane for hazardous materials.**

- (1) Six people fainted
- (2) on board an international flight,
- (3) promptly the emergency crew to check
- (4) the plane for hazardous materials.
- (5) No error

**4. To be short-listed for the competition, the children have to fill up a contest form that their respective schools will provide.**

- (1) To be shortlisted for the competition
- (2) the children have to fill up
- (3) a contest form that their
- (4) respective schools will provide.
- (5) No error

**5. The students of the school would be send to the zoo on a study tour to gain firsthand experience.**

- (1) The students of the school
- (2) would be send to the zoo
- (3) on a study tour
- (4) to gain firsthand experience.
- (5) No error

**Directions (6-10) :** Read the following passage carefully and answer the questions given below it.

Business finance refers to the funds and monetary support required by an entrepreneur for carrying out the various activities relating to his/her business organization. It is needed at every stage of a business life cycle. For instance, in starting a business, it is essential for acquiring fixed assets, such as land, building, plant and machinery etc. as well as for meeting the day today expenses in the form of payment of wages and salaries, purchasing raw materials etc. In order to successfully operate and expand the business, funds are necessary for promoting and marketing the product; distributing it to the prospecting consumers as well as for managing the firm's human resource base. Further, in the changing business environment marked by increasing competition, additional funds are desirable for continuous modernization and up gradation of the business unit. Though the amount of the capital needed by an enterprise depends upon the nature and size of the business, but its timely and adequate supply is indispensable for any form of individual set up (whether small, medium or large. Recognising this fact, the Government of India has evolved a well developed financial system in the country. The financial system refers to an institutional arrangement through which the savings in the economy are mobilised and effectively allocated among the ultimate borrowers. It operates through a network of financial markets and institutions, which are broadly

categorized into money market and capital market.

Given this financial set up, the Central and the State Governments have been making all efforts for meeting the financial requirements of the entrepreneurs. These are in the form of several financial schemes and funding options offered by the ministries, public and private banks, small industries development organisation, national small industries corporation limited, state financial corporations etc. Thus, India has a sound financial structure which is capable of providing a strong base for setting up of business units in the country. Growth of a business is essential for sustaining its viability, dynamism and value enhancing capability. It reflects the ability of a company to earn higher profits and compete with the rivals in an effective manner. The three widely used measures of corporate growth are: Increase in sales. Increase in Profits and Increase in Assets. A company can achieve its growth objectives by expanding the existing market for its product and entering into new markets. Therefore, an entrepreneur must make a thoughtful analysis of all the possible options available to him for expanding his business by taking into account the inherent risks, the financial requirements and the surrounding regulatory framework.

**6. Which word among the following is the most suitable synonym for the word 'monetary' in this context ?**

- (1) Monthly
- (2) Rewards
- (3) Responsibility
- (4) Mechanism
- (5) Money

**7. is needed at every stage of a business life cycle.**

- (1) People
- (2) Funds
- (3) Profits
- (4) Assets
- (5) Sales

**8. What is the general tone of the author ?**

- (1) Descriptive
- (2) Narrative
- (3) Analytical
- (4) Argumentative
- (5) Critical

**9. The financial system refers to a/an through which the savings in the economy are mobilised and effectively allocated.**

- (1) institutional arrangement
- (2) bank arrangement
- (3) interest arrangement
- (4) allocation arrangement
- (5) distributive arrangement

**10.A company can achieve its growth objectives by laying emphasis on**

- (1) funds availability
- (2) advancements in technology
- (3) customer services
- (4) market growth
- (5) management

**Directions (11-20) :** Read the passage carefully and answer the questions given below it. Certain words/phrases have been given in bold to help you locate them while answering some of the questions.

Some time ago, there lived a King. The King should have been contented with his life, given all the riches and luxuries he had. However, this was not the case The King always found himself wondering why he just never seemed contented with his life. Sure, he had the attention of everyone wherever he went, attended fancy dinners and parties, but somehow, he still felt something was lacking and he couldn't put his finger on it.

One day, the King had woken up earlier than usual to stroll around his palace. He entered his huge living room and came to a stop when he heard someone happily singing away. Following this singing, he saw that one of the servants was singing and had a very contented look on his face. This fascinated the King and he summoned this man, to his chambers. The man entered the King's chambers as ordered. The King asked why he was so happy. To this the man replied: "Your Majesty, I am nothing but a servant, but I make enough of a living to keep my wife and children happy. We don't need too much, a roof over our heads and warm food to fill our tummy. My wife and children are inspiration; they are content with whatever little I bring home. I am happy because my family is happy."

Hearing this, the King dismissed the servant and summoned his Personal Assistant to his chambers.

The King related his personal anguish about this feeling and then related the story of the servant to his Personal Assistant. Hoping that somehow, he will be able to come up with some reasoning that here was a King who could have anything he wished for at a snap of his fingers and yet was not contented, whereas his servant, having so little, was extremely contented. The Personal Assistant listened attentively and came to a conclusion. He said, "Your Majesty, I believe that the servant has not been made part of The 99 Club." "The 99 Club? And what exactly is that" The King inquired.

To which the Assistant replied, “Your Majesty, to truly know what The 99 Club is, you will have to do the following: Place 99 gold coins in a bag and leave it at the servant’s doorstep. You will then understand what The 99 Club is.”

That very same evening, the King arranged for 99 gold coins to be placed in a bag at the servant’s doorstep. Although he was slightly hesitant and he thought he should have put 100 gold coins into the bag, yet since his assistant had advised him to put 99, that is what he did.

The servant was just stepping out of his house when he saw a bag at his doorstep.

Wondering about its contents, he took it into his house and opened the bag. When he opened the bag, he let out a great big shout of joy, “Gold coins. So many of them.” He could hardly believe it. He called his wife to show her the coins. He then took the bag to a table and emptied it out and began to count the coins. Doing so, he realised that there were 99 coins and he thought it was an odd number so he counted again and again and again only to come to the same conclusion — 99 gold coins.

He began to wonder, what could have happened to that last one coin? For no one would leave 99 coins. He began to search his entire house, looked around his backyard for houses, not wanting to lose out that one coin. Finally, exhausted, he decided that he would work harder than ever to make up for that one gold coin to make his entire collection an even 100 gold coins.

He got up the next morning in an extremely horrible mood, shouting at the children and his wife for his delay, not realising that he had spent most of the night conjuring ways of working hard so that he had enough money to buy himself that gold coin. He went to work as usual — but not in his usual best mood, singing happily as he

grumpily did his daily errands. Seeing the man’s attitude change so drastically, the King was puzzled. He promptly summoned his Assistant to his chambers. The King related his thoughts about the servant and once again, his Assistant listened. The King could not believe that the servant who until yesterday had been singing away and was happy and contented with his life had taken a sudden change of attitude, even though he should have been happier after receiving the gold coins. To this the Assistant replied, “Ah! But

your Majesty, the servant has now officially joined The 99 Club.” He explained: “The 99 Club is just a name given to those people who have everything but yet are never contented, therefore they are always working hard and striving for that extra one to round it out to 100

We have so much to be thankful for and we can live with very little in our lives, but the minute we are given something bigger and better, we want even more. We are not the happy contented person we used to be. We want more and more and by wanting more and more we don’t realise the price we pay for it. We lose our sleep, our happiness; we hurt the people around us just as a price to pay for our growing needs

and desires. That is what joining The 99 Club is all about.” Hearing this, the King decided that from that day onwards, he was going to start appreciating all the little things in life. . Striving for more is always good, but let’s not strive so hard and for so much that we lose all those near and dear to our hearts. We shouldn’t compromise our happiness for moments of luxuries !

**11. Why did the King summon the servant ?**

- (1) Because the servant was singing a sad song.
- (2) Because he was fascinated by the happiness of the servant.
- (3) Because the servant had shown disrespect to him.
- (4) Because the servant was also assigned the job of a spy.
- (5) Other than those given as options

**12. What was/were the reason for the servant’s happiness ?**

- A.** He was not a part of The 99 Club.  
**B.** He was too poor to look after his family  
**C.** His family was happy.

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

**13. What was not the effect of placing the bag containing 99 gold coins at the servant’s doorstep ?**

- (1) The servant became overjoyed to find the bag containing gold coins.
- (2) He counted the gold coins again and again to confirm whether they were just ninety nine or a hundred.
- (3) He began to search the last one coin in and around his house.
- (4) Finally he could find the last one coin in his backyard.
- (5) Other than those given as options

**14. What happened to the servant when he became part of The 99 Club ?**

- (1) He got up the next morning in a horrible mood.
- (2) He rebuked the members of his family.
- (3) He went to work in a depressed mood.
- (4) He did his work grumpily.
- (5) All of the above

**15. In the context of the passage, what do you mean by The 99 Club ?**

- (1) The 99 Club is ‘a group of rich people
- (2) It is the club of dissatisfied people.
- (3) It is a club of minister of the royal court.

(4) It is the club of people.

(5) Other than those given as options

**16. Choose the word which is most similar in meaning to the word FASCINATED given in bold as used in the passage.**

(1) Bored

(2) Attracted

(3) Repulsed

(4) Exhausted

(5) Irritated

**17. Choose the word which is most similar in meaning to the word HESITANT given in bold as used in the passage.**

(1) Resolute

(2) Sure

(3) Definite

(4) Uncertain

(5) Confident

**18. Choose the word which is most opposite in meaning to the word STROLL given in bold as used in the passage.**

(1) Excursion

(2) Lazy walk

(3) Survey

(4) Breath

(5) Run

**19. Choose the word which is most opposite in meaning to the word ANGUISH given in bold as used in the passage.**

(1) Joy

(2) Affliction

(3) Agony

(4) Distress

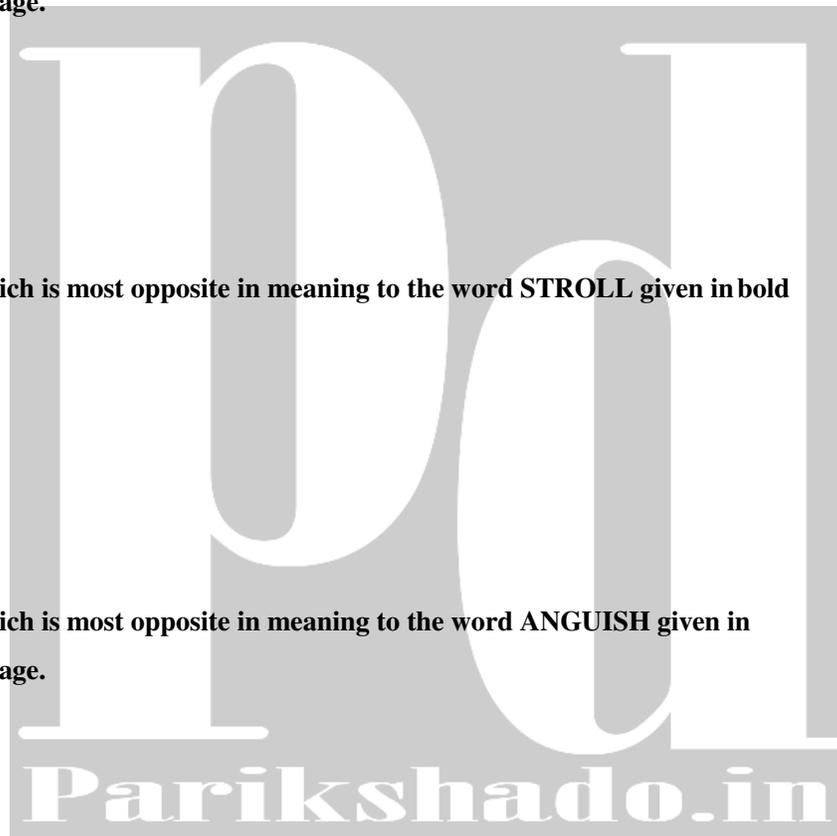
(5) Sorrow

**20. Choose the word which is most similar in meaning to the word HORRIBLE given in bold as used in the passage.**

(1) Pleasant

(2) Light

(3) Terrible



(4) Happy

(5) Fine

**Directions (21-25) :** Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in a proper sequence to form a meaningful paragraph and then answer the given questions.

**A.** The full extent and impact of the forest fires in Uttarakhand can be assessed only after they have abated with better weather conditions, but the furious blaze that has swept the hill state drives home the truth that governments are yet to find scientific ways to tackle the phenomenon.

**B.** Some of the studies reported by organisations affiliated to the Union Environment Ministry point to the effective intervention of community-level van panchayats (forest councils) in preventing fires.

**C.** Progress can be made also by providing environmental education to local residents and officials.

**D.** Significantly, the use of biomass alternatives, including cooking gas, has had a beneficial impact on fire risk, and this must be expanded.

**E.** The Uttarakhand Government should learn from the severity of the experience, and involve its large rural communities in preparing for the future.

**F.** It is possible that the changing patterns of climate may be exacerbating the problem; more research is required to conclude whether the El Nino that set in last year, marked by a lack of pre-monsoon showers, also played a part in intensifying the fires.

**21. Which of the following will be the FOURTH sentence after rearrangement ?**

(1) E

(2) B

(3) F

(4) A

(5) C

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

(1) E

(2) B

(3) F

(4) A

(5) C

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

(1) D

(2) E

(3) A

(4) B

(5) F

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**24. Which of the following will be the SIXTH (LAST) sentence after rearrangement 7**

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

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

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

**Directions (26-30) :** Each sentence given below has two blanks. Each blank indicates that something has been omitted. Choose the word that best fits in the meaning of the sentence as a whole.

**26. When you want to digitalise a city ..... with millions, you don't bet.....the odds.**

- (1) proceedings, into
- (2) teeming, against
- (3) undergoing, adhere
- (4) dangling, for
- (5) falling, above

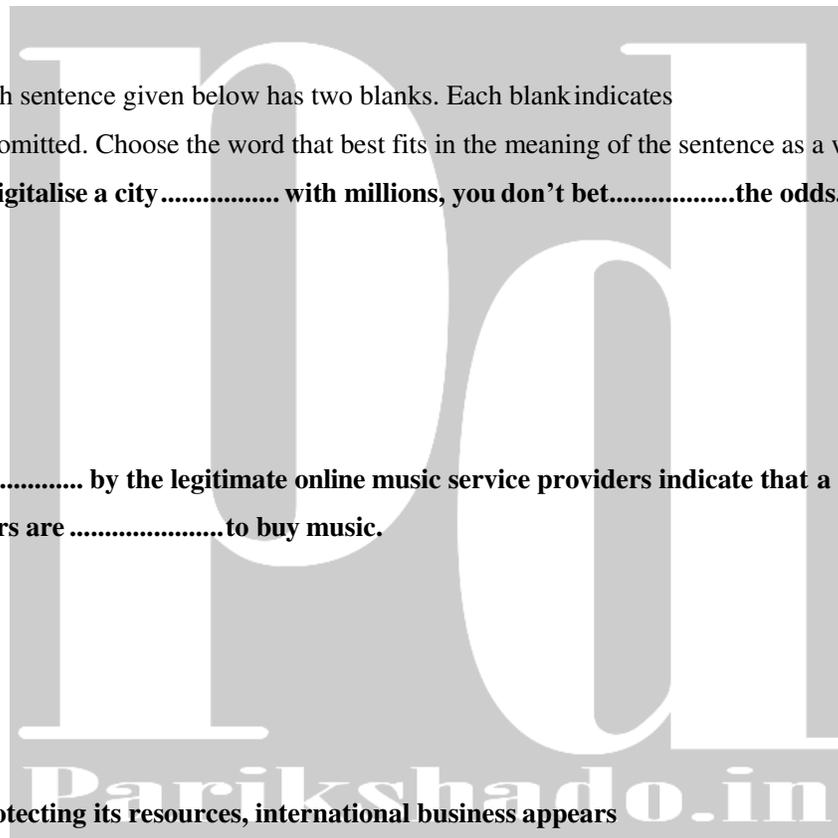
**27. The\_ numbers..... by the legitimate online music service providers indicate that a growing number of users are .....to buy music.**

- (1) morphed, ignoring
- (2) labelled, thriving
- (3) figured, fanatic
- (4) painted, interested
- (5) touted, willing

**28. If India is..... on protecting its resources, international business appears equally..... to safeguard its profits.**

- (1) dreaded, fragile
- (2) stubborn, weak
- (3) bent, determined
- (4) approaching, settled
- (5) obsessed, prepared

**29. Brands..... decision simplicity strategies make full use of available information to ..... where consumers are on the path of decision making and direct them to the best market offers.**



- (1) diluting, divulge
- (2) tempting, maintain
- (3) imputing, overdrive
- (4) pursuing, assess
- (5) employing, trust

**30. Lack of financing options,..... with HR and technological ..... make small and medium enterprises sector the most vulnerable component of our economy.**

- (1) except, loophole
- (2) coupled, challenges
- (3) armed, benefits
- (4) registered, strategies
- (5) strengthened, facilities

**Directions (31-40) :** 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/phrases are suggested, one of which best fits the blank appropriately. Find out the appropriate word in each case.

“Even after 69 years of independence it is disgraceful that we are yet to put our infrastructure in ...(31)... There are two types of infrastructure in the country. One is the basic infrastructure such as water supply, drainage, education etc. The other is for comfort such as excellent roads, high speed trains etc. We have not ...(32)... on either. What is the problem? Is it lack of money or funds? It may not ...(33)... be so. We simply do not know how to go about things. What we have done is that we have ...(44)... a number of layers of decision making authorities and too ...(35)... agencies and regulations. We must get a number of ...(36)... to get anything done. We need leadership not only in politics but also in administration. We need definition of our objectives such as what we need, why we need, and when we need it. ...(37)... important point is clarity of ideology. Lastly and most importantly identification of a right person for the job is ...(38)... What we need is systematic change. Leadership and commitment make all the ...(39)... in getting things done. There has to be an appreciation that —(40)—in infrastructure delivers a force multiplier for the economy.”

- 31.**(1) organize
- (2) place
- (3) vicinity
- (4) commitment
- (5) duty

- 32.**(1) accomplished
- (2) attained

(3) established

(4) qualified

(5) delivered

**33.**(1) quietly

(2) inevitably

(3) because

(4) necessarily

(5) voluntarily

**34.**(1) created

(2) resulted

(3) caused

(4) invented

(5) influenced

**35.**(1) great

(2) abundant

(3) many

(4) much

(5) manifold

**36.**(1) hardships

(2) attempt

(3) bribe

(4) clearances

(5) skill

**37.**(1) Another

(2) Different

(3) Others

(4) Moreover

(5) Distinctly

**38.**(1) expected

(2) dependent

(3) awaited

(4) inherent

(5) essential

**39.**(1) basics

(2) similarity

(3) difference



- (4) rigidity
- (5) modesty
- 40.**(1) building
- (2) investment
- (3) developing
- (4) generating
- (5) modifying

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