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SBI Associates Bank P.O Exams

Directions (1 -15): Read the following passage carefully and answer the questions given below it. Certain words/expressions are given in **bold** in the passage to help you locate them while answering some of the questions.

Radically changing monsoon patterns, reduction in the winter rice harvest and a quantum increase in respiratory diseases all part of the environmental doomsday scenario which is reportedly playing out in South Asia. According to a United Nations Environment Programme report, a deadly three km deep blanket of pollution comprising a fearsome cocktail of ash, acids, aerosols and other particles has enveloped this region. For India, already struggling to cope with a drought, the implications of this are devastating and further crop failure will amount to a life and death question for many Indians. The increase in premature deaths will have adverse social and economic consequences and a rise in **morbidities** will place an unbearable burden on our crumbling health system. And there is no one to blame but ourselves. Both official and corporate India has always been **allergic** to any mention of clean technology. Most mechanical two wheelers roll off the assembly line without proper pollution control system. Little effort is made for R & D on simple technologies, which could make a vital difference to people's lives and the environment.

However, while there is no denying that South Asia must clean up its act, skeptics might question the timing of the haze report. The Kyoto meet on climate change is just two weeks away and the stage is set for the usual battle between the developing world and the West, particularly the U.S. President Mr. Bush has adamantly refused to sign any protocol, which would mean a change in American consumption level. U.N. environment report will likely find a place in the U.S. arsenal as it plants an accusing finger towards controls like India and China. Yet the U.S. can hardly deny its own **dubious** role

in the matter of erasing trading quotas. Richer countries can simply buy up excess credits from poorer countries and continue to pollute. Rather than try to get the better of developing countries, who undoubtedly have taken up environmental shortcuts in their bid to catch up with the West, the U.S. should take a look at the environmental **profligacy**, which is going on within. From opening up virgin territories for oil exploration to relaxing the standards for drinking water, Mr. Bush's policies are not exactly beneficial, not even to America's interests. We realize that we are all in this together and that pollution anywhere should be a global concern otherwise there will only be more tunnels at the end of the tunnel.

1. Both official and corporate India is allergic to:

- (1) failure of monsoon
- (2) poverty and inequality
- (3) slowdown in industrial production
- (4) mention of clean technology **(Ans)**
- (5) crop failure

2. Which, according to the passage. Is a life and death question to many Indians?

- (1) Increase in respiratory diseases
- (2) Use of clean technology
- (3) Thick blanket of pollution over the region
- (4) Failure in crops **(Ans)**
- (5) Dwindling agricultural yield

3. If the rate of premature deaths increases it will:

- (1) exert added burden on our crumbling economy
- (2) have adverse social and economic consequences **(Ans)**
- (3) make positive effect on our efforts to control population
- (4) have less job aspirants in the ' society
- (5) have healthy effect on our economy

4. Choose the word which is **SIMILAR** in meaning to the word '**profligacy**' as used in the passage.

- (1) wastefulness **(Ans)**
- (2) conservation
- (3) upliftmeht
- (4) criticality
- (5) denouncement

Explanations : The meaning of the word Profligacy (Noun) is using money, time, materials etc in a careless way; wastefulness. Hence, profligacy and wastefulness are synonymous,

5. According to the passage, India cannot tolerate any further:

- (1) crop failure **(Ans)**
- (2) deterioration of health care system
- (3) increase in respiratory diseases
- (4) proliferation of nuclear devices
- (5) social and economic consequences

6. According to the passage, two wheeler industry is not adequately concerned about

- (1) passenger safety on the roads
- (2) life cover insurance of the vehicle owners
- (3) pollution control system In the vehicles **(Ans)**
- (4) rising cost of the two wheelers
- (5) rising cost of the petrol in the country

7. What could be the reason behind timing of the haze report just before the Kyoto meet, as indicated in the passage ?

- (1) United Nations is working handinlove with U.S.
- (2) Organizers of the forthcoming meet to teach a lesson to the U.S.
- (3) Drawing attentions of the world towards devastating effects of environment degradation.
- (4) U.S. wants to use it as a handle against the developing countries in the forthcoming meet **(Ans)**
- (5) The meet is a part of political agenda of the U.N.

8. Choose the word which is **SIMILAR** in meaning to the word '**allergic**' as used in the passage.

- (1) liking
- (2) passionate
- (3) possessive
- (4) crumbling
- (5) repugnant

Explanations : The word Allergic (Adjective) means having an allergy to some thing: having strong dislike of something/ somebody; a medical condition that causes you to react badly or feel ill or sick when you eat or touch a particular substance.

Look at the sentence : I like cats but unfortunately I am allergic to them. You could see he was allergic to housework. Out of the given alternatives repugnant (Adjective) means making you feel strong dislike or disgust.

Look at the sentence : The idea of eating meat was repugnant to her. We found his suggestion absolutely repugnant. Hence, repugnant and allergic are synonymous.

9. Which of the following is the indication of environmental degradation in South Asia ?

- (1) Social and economic inequality
- (2) Crumbling health care system
- (3) Inadequate pollution control system
- (4) Overemphasis on technology

(5) Radically changing monsoon pattern **(Ans)**

10. What must we realize, according to the passage ?

- (1) No country should show superiority over other countries
- (2) U.N. is putting in hard efforts in the direction of pollution control
- (3) All countries must join hands in fighting pollution **(Ans)**
- (4) Nobody should travel through tunnel to avoid health hazards
- (5) We all must strive hard to increase agricultural production

11. Which of the following finds place in the United Nations Environment Programme Report?

- (1) Changing monsoon patterns
- (2) Substantial increase in respiratory diseases
- (3) A serious cover of pollution over the region **(Ans)**
- (4) Reduction in winter rice harvest
- (5) None of these

12. Which of the following statements is **NOT TRUE** in the context of the passage ?

- (1) U.N. environment report blames countries like India and China
- (2) Developing countries have taken environment shortcuts in their bid to catch up with the West.
- (3) U.S. is also to be blamed for environmental degradation and pollution
- (4) Indians cannot afford to have any further crop failure
- (5) U.S. has tightened safety standards for drinking water **(Ans)**

13. According to the passage, Kyoto meet is going to witness

- (1) calm and dispassionate thinking on the issue of pollution control
- (2) a blaming game between developed and developing countries **(Ans)**
- (3) refusal of U.N. to work as arbitrator
- (4) U.S. agreeing to look at the issue of lowering its consumption
- (5) countries agreeing for higher monetary allocation to R & D.

14. Choose the word which is **MOST OPPOSITE** in meaning to the word 'dubious' as used in the passage ?

- (1) unquestionable **(Ans)**
- (2) dissimilar
- (3) illegal
- (4) antisocial
- (5) innovative

Explanations : The word **Dubious** (Adjective) means not certain and slightly suspicious about something: suspicious, doubtful.

Look at the sentence : I was rather dubious about the whole idea. They indulged in some highly dubious business practices to obtain their current position in the market. Hence, dubious and unquestionable are antonymous.

15. Choose the word which is the **MOST OPPOSITE** in meaning to the word '**morbidity**' as used in the passage.

- (1) powerfulness
- (2) healthiness **(Ans)**
- (3) softness
- (4) acuteness
- (5) purposeful

Explanations : The word Morbidity (Noun) means a strong interest in sad or unpleasant things, especially disease or death. Hence, morbidity and healthiness are antonymous.

Directions (1625): Which of the phrases (1),(2),(3) and (4) given below should replace the phrase given in **bold** in the following sentence to make the sentence grammatically cor; rect. if the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

16. The executive had received several warnings before been sus-pended finally for his lack of punctuality.

- (1) after suspension
- (2) after suspending
- (3) before suspended
- (4) before being suspended **(Ans)**
- (5) No correction required

Explanations : 'Before being suspended' (Participle) should be used in place of 'before been suspended'. Here, 'been' has been wrongly used.

17. Accordingly to the senior partner's instructions they have remitted the amount to your bankers.

- (1) According on
- (2) On accord of
- (3) In accordance with **(Ans)**
- (4) Accordingly as
- (5) No correction required

Explanations : We should use 'according to' or 'in accordance' with in place of 'according to' 'According to' means as stated or reported by somebody/something: following, agreeing with or depending on something Look at its use in the sentence: You have been six times according to our records. The salary will be fixed according to qualifications and experience

18. The museum **has planned for** a ten day exhibition showcasing the ' rich culture of the South.

- (1) plan for
- (2) has been planning
- (3) planning on
- (4) have a plan
- (5) No correction required **(Ans)**

19. Since the collapse of his business he has become **frequent depressed and addicted to** alcohol.

- (1) frequent depression and addicted for
- (2) frequently depress and addict to
- (3) frequently depressing and addicted on
- (4) frequently depressed and addicted .to **(Ans)**
- (5) No correction required

Explanations : The word '**frequent**' is an adverb where as depressed is a Verb. Hence, the word 'frequently' (Adverb) should be used.

20. The government will refrain from intervening **in the dispute except** the company requests it to do so.

- (1) with the dispute except
- (2) in the dispute unless **(Ans)**
- (3) to the dispute excepting
- (4) in the dispute without
- (5) No correction required

Explanations :In the dispute unless' should be used in place of in the dispute except' as the sense of sentence is conditional.

21. The issue of employee pension schemes **will come to** the Governing Board meeting next week.

- (1) shall come about in
- (2) will come before
- (3) will come up at (4) shall come to **(Ans)**
- (5) No correction required

Explanations : '..... will come up at' should be used.

22. The steep rise in oil prices is **the reason on account of which** we must conserve energy.

- (1) the reason **(Ans)**
- (2) the reason for
- (3) the reason because
- (4) the reason to
- (5) No correction required

Explanations : The words 'reason' and 'on account of' bear the same meaning. Hence, both can be used independently, not together.

23. Several customers have requested that the branch timings on weekdays **should be changed** to reduce inconvenience.

- (1) is changed (2) have changed
- (3) shall change
- (4) can change
- (5) No correction required **(Ans)**

24. Having failed to plan their political campaign in advance the party members **got each other** into a mess.

- (1) get one another
- (2) got themselves **(Ans)**
- (3) have got anyone
- (4) has got everyone
- (5) No correction required

Explanations : It is to be noted that 'each other' is used between two persons. Hence, 'got themselves' should be used in place of 'got each other'.

25. Despite his youth he has the reputation of being one **of the most efficient** administrators in the organization.

- (1) from the efficient
- (2) off the more efficient
- (3) of the efficient in
- (4) among the most efficiently of
- (5) No correction required **(Ans)**

Directions (26 - 30) : Read each sentence to find out whether there is any grammatical 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, mark (5). (Ignore errors of punctuation, if any)

26. Villagers want to build (1)/a bridge crossed the river (2) /to connect their village (3) /to the highway. (4)/ No error (5)

Explanations : The use of the word 'crossed' is incorrect. Hence Use 'across in place of 'crossed'.

(Ans : 2)

27. He has invited one (1)/ of his biggest business rivals (2)/ to his office (3) / to discuss the merger.(4)/ No error (5)

(Ans : 5)

28. To avoid any interruption (1)/ during the presentation (2)/ he checked all the system (3)/ the previous day. (4)/ No error (5)

(Ans : 4)

29. It is the government (1)/ responsibility to provide (2)/ athletes with the necessary facilities (3)/ for their training. (4)/ No error (5)

Explanations : It is the government's is the correct usage.

(Ans : 1)

30. The management is (1)/ not willing to (2)/ make no concession (3)/ to the employee's demands. (4)/ No error (5)

Explanations : 'Make anyconcess ion' is the correct usage.

(Ans : 3)

Directions (31 - 35) : In each of the following sentences there are two blank spaces. Below each sentence, there are five pairs of words denoted by numbers (1),(2),(3). (4) and (5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence meaningfully complete.

(36-40) ANS : The meaningful paragraph should be: To day there is growing concern about globe warming energy and water crises. To address these issues

31. With the merger, the newly formed company has come to _____ the country's _____ into a modern economy.

- (1) lead — acceptance
- (2) exemplify — transformation
- (3) promote — development **(Ans)**
- (4) reflect — transfer
- (5) stall — exchange

32. _____ governance does not encourage respect for authority and _____ the condition of the exploited.

- (1) Frail — enhance
- (2) Lack — recognizes
- (3) Inadequate — heeds. .
- (4) Weak — accentuates
- (5) Effectual — alleviate **(Ans)**

33. Although businesses are less _____ than they were before liberalization some parts of the economy remain_ to restrictions.

- (1) fettered — subject **(Ans)**
- (2) shunned — accessible
- (3) ignored — vulnerable
- (4) restrict — expose
- (5) defunct — resistant

34. Today the city _____ free housing and hospitals and clean streets has become the _____ of the entire country.

- (1) offers — example
- (2) known — pride
- (3) with — envy
- (4) providing — challenge **(Ans)**
- (5) supplies — dream

35. Since its launch, the computer programme has _____ for two thirds of all software sales _____

- (1) allowed — legally
- (2) plans — globally
- (3) provided — finally**
- (4) competed — demand
- (5) accounted — domestically **(Ans)**

Directions (3640) : Rearrange the following six sentences (A),(B),(C),(D),(E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) To address these issues Indian corporates are increasingly tuning ecofriendly.
- (B) At present however there are only a dozen green buildings in the private sector.
- (C) However though an ecofriendly building may cost more upfront however it is cost effective because of lower operating costs in the long run.
- (D) Today there is growing concern about global warming, energy and water crises.
- (E) The reason is the construction cost of an ecofriendly building is 15% to 20% more than putting up a conventional building.
- (F) Planting trees, using energy saving lighting systems and constructing ecofriendly green buildings are some of the measures they are taking.

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

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

37. Which of the following will be the **SECOND** sentence after rearrangement?

- (1) A **(Ans)**
- (2) C
- (3) D
- (4) E**
- (5) F

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

- (DB ')
- (2) D
- (3) C
- (4) E**
- (5) F **(Ans)**

39. Which of the following will be the **FDTH** sentence after rearrangement ?

- (DC)
- (2) D
- (3) E **(Ans)**
- (4) F**
- (5) A

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

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

Directions (4150) : In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Mass migration has produced a huge world wide economy of its own which has **(4_D** so fast during the past few years that the figures have **(42)** experts. Last year remittances sent home by migrants were expected to **(431** \$232 billion according to the World Bank which **(44)** these figures. **(45)** though the flow of remittances is to alleviate the plight of the migrant's family it cannot on its own lift entire nations out of poverty. Those who study the **(46)** of remittances argue that the money allows poor countries to put off basic decisions of economic management like **(47)** their tax collection systems and building schools. Remittances to poor countries can also **(48)** the fact that they do not produce much at home. The challenge is now to find programmes that **(49)** the benefits of remitted cash while **(50)** some of its downside.

41. (1) accelerated (Ans)

(2) grew

(3) expand

(4) increase

(5) escalating

42. (1)

(2) encouraged

(3) astonished **(Ans)**

(4) convinced

(5) disturb

43. (1) rise

(2) represent

(3) project

(4) exceed **(Ans)**

(5) recover

44. (1) record

(2) tracks **(Ans)**

(3) estimat

(4) reporte

(5) surveys

45. (1) detrimental

(2) minor

(3) profuse

(4) benefited

(5) vital **(Ans)**

46. (1) circumstance

(2) profit

(3) impact **(Ans)**

(4) status

(5) quality

47. (1) declaring

(2) established

(3) measuring

(4) reforming **(Ans)**

(5) govern

48. (1) mask **(Ans)**

(2) hid

(3) review

(4) display

(5) supported

49. (1) launch

(2) predict

(3) optimum

(4) appreciate

(5) maximize **(Ans)**

50. (1) augmenting

- (2) avoiding **(Ans)**
- (3) suspend
- (4) projects
- (5) detracting

50. (1) augmenting

- (2) avoiding **(Ans)**
- (3) suspend
- (4) projects
- (5) detracting

GENERAL AWARENESS, MARKETING & COMPUTER

51. The Criminal Procedure Code (Amendment) Act, 2008 came into effect on December 31, 2009. It incorporates the recommendations of_ to prevent overcrowding of jails with undertrials.

- a. The Law Commission
- b. The Justice Mallmath Committee's report
- c. The guidelines issued by the Supreme Court

Select the correct answer using the codes given below:

- (1) All of the above **(Ans)**
- (2) Only a (3) Only b
- (4) Both b and c
- (5) Both a and b

52. __ on December 31, 2009, became the first Indian woman to ski to the South Pole when she crossed a 900 km Antarctic ice trek to reach the South Pole to mark the 60th anniversary of the founding of the Commonwealth.

- (1) AvaniMathur
- (2) Deepika Sharma
- (3) Amita Chauhan
- (4) Reena Kaushal **(Ans)**

(5) MadhumitaSolanki

53. The Indian Science Award, instituted by the Department of Science and Technology of the Union government, was given by Prime Minister Manmohan Singh to C. R Rao, statistician, at the 97th Indian Science Congress in_ on January 3, 2010.

(1) Kochi

(2) Chennai

(3) Thiruvananthapuram **(Ans)**

(4) Pune

(5) Kolkata

54. New Year began on a bloody note in Pakistan as seventyfive people were killed and over 50 injured in Shah Hasan Khan, near Lakki Marwat in the _ district of the NorthWestern Frontier Province.

(1) Chitral

(2) Dera Ismail

(3) Bannu **(Ans)**

(4) Peshawar

(5) Hamirpur

55. Russia and the United States, on _ , 2009, missed the deadline to sign a replacement to the Strategic Arms Reduction Treaty (START) which expired at midnight.

(1) December 1

(2) December 5 **(Ans)**

(3) December 25

(4) December 31

(5) December 14

56. The Mojave Desert, on December 7,2009, played host to a very modern spectacle when Sir Richard Branson unveiled Virgin Galactic's Space Ship Two for carrying passengers to the brink of space. The Mojave Desert is covered the most in_.

(1) Utah

(2) California **(Ans)**

(3) Nevada

- (4) Arizona
- (5) None of the above

57. The Supreme Court of which of the following countries, on January 3, 2010, ratified a 25year prison sentence for the former President, Alberto Fujimori?

- (1) Peru **(Ans)**
- (2) Chile
- (3) South Korea
- (4) Taiwan ^
- (5) Cambodia

58. The Rajya Sabha on December 1, 2009, unanimously approved, by voice vote, the Workmen's Compensation (Amendment) Bill, 2009. Which of the following is/

I are correct regarding the Bill?

- a. It seeks to give higher compensation to workers and their families in the event of injury or death.
- b. It empowers the Centre to enhance the compensation and funeral expenses, by notification, from time to time.
- c. It empowers the government to specify, by notification, monthly wages for an employee. Select the correct answer using the codes given below.

- (1) Only a
- (2) Only b
- (3) Only c
- (4) All of the above **(Ans)**
- (5) None of these

59. Multilateral funding agency of the Asian Development Bank, on December 3, 2009, approved 200million dollar loan to finance a road project in_.

- (1) Orissa
- (2) Jharkhand **(Ans)**
- (3) Bihar
- (4) West Bengal
- (5) Chhattisgarh

60. Consider the following statements related to the selection of Vihaan Networks Ltd., a Shyam Group company, as "Technology Pioneers 2010."

- a. It was selected by the World Economic Forum as a pioneer.
- b. It was chosen for its innovative and pioneering work in developing solar-powered mobile phone base stations WorldGSM — for use in rural areas.
- c. Vihaan Networks is the only company to have found a way of building sustainable phone networks for 3 billion people in rural areas.

Which of the statements given above is/are not correct? Select the correct answer using the codes given below:

- (1) Only a
- (2) Both b and c
- (3) Both a and b
- (4) All of the above
- (5) None of these **(Ans)**

61. The Union Cabinet on December 10, 2009, approved amendments to the Energy Conservation Act _____, to introduce the system of issuing energy saving certificates to be traded in the domestic market.

- (1) 2008
- (2) 2006
- (3) 2004
- (4) 2002
- (5) 2001 **(Ans)**

62. The Haryana Power Generation Corporation, on December 24, 2009, became the first State sector power generation utility in the country to get certified for _____ for its power stations at Yamunanagar and Panipat and corporate office at Panchkula.

- a. ISO: 9001
- b. ISO: 14001
- c. OHSAS: 18001

Select the correct answer using the codes given below:

- (1) All of the above **(Ans)**
- (2) Both a and c
- (3) Both a and b

(4) Both b and c

(5) None of these

63. ONGC. on December 1, 2009, signed agreements to pick up____per cent interest in Phase 12 of the gigantic South Pars gas field and get_per cent of Iran LNG's project that will convert the gas into liquefied natural gas for exports.

(1) 20,40

(2) 30,30

(3) 40. 20 **(Ans)**

(4) 50. **JP**

(5) 15. 45

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