**Memory Based SBI Clerk Mains 2016**

**Time Allowed: 35 Minutes** **Maximum Marks: 40**

**Directions: (1 –8):** Read the following passage carefully and answers the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions

There is no fool so great a fool as a knowing fool. But to know how to use knowledge is to have wisdom." Businesses continue to face challenging times. In this uncertainty, some leaders have lost their way due to **egregious** moral and ethical missteps. Others have reached career dead ends due to their inability to see the big picture from a higher not-so-common perspective. Many of these leaders are undoubtedly intelligent. But they're not wise.

Our minds work on a lower and higher level. The lower level deals with the concrete - our immediate physical environment, information, facts and logic. Our lower mind supports us to be aware, conceptual and reflective. Our lower mind is rational, analytical, opinionated, busy and often sceptical. It is bound by time and space. We use our lower mind to make sense of our complicated and emotional world. The lower mind is the stuff of business schools, "operations-focused" education and experiential learning. The lower mind delivers reductionist thinking and mechanistic, **conventional** approaches to life. The main drawback of living in the lower mind is that it only reflects your internal map of reality. It is like being stuck in your own intellectual zip code, never moving beyond your nine-digit thoughts, beliefs, assumptions, expectations and world views. It is like living in one town, knowing it completely, and never venturing outside the borders of that town. Intelligent people are generally engaged with their lower mind and left-brain thinking. The lower mind focuses on one corner of the painting. Wisdom does not arise from this place. The higher mind considers the abstract. It involves intuition, aspiration, heart, soul and spirit and connects with the Universal mind, with Universal truth, with beauty and with goodness. Our higher mind speaks in the language of ideas, ideals, symbols, principles and impulses. It is loving. It guides us to the truth.

The higher mind sees the threads woven between the mental, physical, emotional, spiritual, psychological and social aspects of our life. The higher mind sees the entire painting - the place from which wisdom arises. Wise leaders access both their lower and higher minds. Wise leaders understand they are spiritual beings living in a human form. They allow their lower minds to access their higher, helping them to access intuition and impressions that provide insights into the bigger picture of life. Wise leaders understand the importance of focus, presence, self-discipline, meditation, study, loving service and creative expression. They seek to grasp the next higher level of awareness. They venture outside their historical map of reality - willing to jettison their old, "safe" beliefs, assumptions, expectations and worldviews - to explore the possible and the unknown. They're open to knowing what they don't know. Wise leaders understand that spiritual and personal growth means connecting with higher concepts and energies, be they values, ideas, ideals, potentials, archetypes, higher guidance or intuition. The wise leader develops the capacity to not only connect with these higher concepts, but also to seek to ground them into forms, tasks, projects, relationships and details that inform the way they lead.

Wise leaders don't stop with experience, but transcend experience - both their own and others' - in a way that they spend an appreciative amount of time and energy in deep self-reflection and thoughtful consideration around their experience, leading to higher insights, enhanced value and a deeper sense of self-awareness. Proust Wise leadership is not about having experiences but consciously learning from those experiences. The process of learning from experience leads to a process of inquiry - looking with curiosity, not judgment, into the who, what, when, where, how and - most importantly - the why of their experiences. Inquiry is a matter of punctuation; it's about question marks, not full stops. It is about curiosity. Wise leaders understand how connections between diverse elements can create something new. They are adept at using analogy and metaphor and seek to recognize patterns, spot trends, draw connections and **discern** the big picture even when there seem to be nothing there. A wise leader interacts with her world in terms of a richer and more varied spectrum of possibilities and opportunities. A wise leader understands the importance of relationships -

human and otherwise. A wise leader is a systems thinker, a gestalt thinker, a holistic thinker. Wise leaders are comfortable being oriented to their right brain, as well as to their heart and soul. Inquiry, for the wise leader, is not about "futurizing the past" - using their past experiences, the known, the tried and true - to explain present experiences that are un-common, un-usual, un-familiar. They understand that inquiry involves delving deeply into the self, even parts of the self that, heretofore, might have been unknown, in order to search for new insights, **perspectives** and understanding - seeking familiarity with the unknown. For wise leaders, inquiry means creating an internal space unencumbered by old thoughts, beliefs and premises - a new, clear, inviting and open space - entering into a fresh realm without preconception or expectation and being informed with new learning, new sense, new meaning, new WHYs and new HOWs. In other words, new wisdom.

**1.** Which of the following is true regarding wisdom?
(a) People with wisdom are sceptical and opinionated.
(b) People with Wisdom have conventional approach to life.
(c) Wisdom is what's left after we've run out of personal opinions.
(d) The abilities to plan or create an idea, solve a problem, be logical in your creativity and make favorable results in a bad situation.
(e) All of these.

**2.** Which of the following is false in context of the passage?
(1) Lower mind lacks emotional and spiritual intelligence.
(2) For wise leader inquiry means new wisdom.
(3) People who lack wisdom but are intelligent don't have access to higher mind.
(a) Only 1.
(b) Both (1) and (2)
(c) Both (3) and (1).
(d) only (3)
(e) None of these.

**3.** What is the main drawback(s) of living only in the lower mind?
(a) Person is unable to have a conventional approach to life.
(b) Person is opinionated and sceptical.
(c) Never been able to transcend beyond our beliefs and assumption.
(d) People stop having experiences.
(e) Not able to understand the importance of relationships.

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**4.** What is the difference between intelligence and wisdom?
(a) People with wisdom don't have rational thinking.
(b) Intelligent people are not reflective.
(c) People with wisdom have access to both the minds.
(d) People with wisdom never make mistakes.
(e) People with wisdom are not sceptical unlike the one who are intelligent.

**Directions (5-6):** Which of the following words is nearest in the meaning to words as given in bold letters?

**5. EGGREGIOUS**
(a) Imperceptible
(b) Conspicuous
(c) Conceal
(d) Trivial
(e) Trifling

**6. CONVENTIONAL**
(a) Distinctive
(b) Orthodox
(c) Complex
(d) Inept
(e) Original

**Directions (7-8):** Which of the following words is nearest in the meaning to words as given in bold letters?

**7. DISCERN**
(a) Perceive
(b) Detect
(c) Recognize
(d) Confound

(e) Behold

**8. PERSEPECTIVE**

(a) Panorama
(b) Prospect
(c) Aspect
(d) Stance
(e) Blindness

**Directions: (9 –16):** Read the following passage carefully and answers the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions

This is a problem that society must fix; we are supposed to be an equal education system. It is Hispanic and black students who aren't performing at the level of white and Asian students. Certain races or groups shouldn't be the only ones successful in school.

According to the interview with Greg Duncan and Richard Murnane, Rohan Mascarenhas stated that, one of the reasons why children achieve good grades in school is because they are in after-school programs. Parents with higher income sign their kids up for the after school. They do this so that their child can learn more throughout the day not just in school. After-school programs also help children one on one, who are struggling in school. The rich take advantage of these after school programs. The students with low-income struggle with their reading and writing, they can't afford to go to after-school programs. This is why they continue to struggle and don't receive the proper help that they need. When I was in elementary school I attended after-school, which helped me because it kept me in honors class. I was able to get the extra help I needed during this time and improved my academic performance. Its important to attended after-school because it focuses on academic activities. Parents with higher income pay for tutors to come over and teach their child. While low income parents don't reach out to any tutors. If students with lower income could receive some money from the government to help them pay for after schools and tutors, it would help them to perform better and succeed in school as well. The government can help if they make after school programs free for any student. The more students to join after- schools, the better results they will have in test scores in school.

Would you send your child to a Public or a Private school? Which would your income lead you to? Most high-income parents put their child in private schools; its class size is smaller than public schools. Public school classes ranges from 25 to 30 students. That's too many students for one teacher to handle. One of the benefits of private school is that class size is from 15 to 20 students. This allows students to receive more attention in class, and receive more work as well. The level of teaching is different between the two. Private school teachers often have their graduate degree or their **doctrine** degree, while public school teachers must have a bachelor's degree with a master in their subject. The level of education however, is more difficult for private than for public school. Parents with low income tend to put their child in public schools because it's free. Help from the government is what makes public schools run well and not shut down. Private schools charge tuition for each student, so this helps them raise enough money and not rely so much for government funds.

There is a gap in achievement between low-income students and high-income students. Students who come from **affluent** families perform higher in school compared to lower income families. About 82 percent of high school graduates who come from high-income families attend colleges, in comparison to 52 percent of graduates from low-income families. A study shown by Martha Bailey and Susan Dyhorski showed that over the last 20 years the percent of children from higher income who completed college increased by 21 percent, while low income increased by only 4 percent. This is not a significant change for low-income students, showing that this is a cycle.

Study show that this cycle continues and stays with the student into college. The rate of White graduates who were college ready in English was 77 percent, whereas African American was half of that, they were 35 percent ready. This is because students who come from families with low-income are attending high schools with teachers who are inexperienced and that do not offer the courses needed to prep them for college. These schools lack the resources they need to ensure their students are ready for higher education. The percent of 18-24 year olds **enrolled** in college is 58 percent, while Hispanic is less than half of that at 19 percent and black at 14 percent.

The income gap has not **narrowed** over time. Changes within the government and education system need to be made to close this gap in schools. It is essential to increase academic achievement. All students should be held to the same high expectations and all be given the same resources and tools to help them through K-12 grade. This will prepare them for their college and future careers.

**9.** Which one of the following is/are the reason(s) why students with higher income succeed more than those with low income?

(1) Poor students don't go to after school programs because they can't afford it unlike the rich students.
(2) As poor students go to public schools.
(3) Different level of education.

(a) Only (1)
(b) Both (1) and (2).
(c) Only (2)
(d) Both (1) and (3)
(e) All of these.

**10.** What can be the most suitable title for the passage?
(a) Dilemma of low income students.
(b) 'Education' only for rich.
(c) The widening gap between rich and poor.
(d) Education and Inequality between Rich and Poor.
(e) Need for reforming education system.

**11.** How the gap between rich and poor students can be abridged?
(a) By increasing the number of public schools.
(b) By waiving the fees of private sector schools.
(c) By narrowing the income gap.
(d) By encouraging poor students to join after school programs.
(e) By reducing the class size in public schools.

**12.** Which of the following is false in context of the passage?
(a) Black students are not performing better than the Asian students.
(b) Not being able to reach out to tutor is one of the reasons for bad performance of poor people.
(c) More attention to students is paid in private compared to public.
(d) Private sector teachers are more qualified hence the performance is better.
(e) Number of students are too much to handle in public sector.

**Directions (13-14):** Which of the following words is nearest in the meaning to words as given in bold letters?

**13. AFFLUENT**
(a) Penurious
(b) Impecunious
(c) Destitute
(d) Deprived
(e) Opulent

**14. NARROWED**
(a) Wide
(b) Broad
(c) Spacious
(d) Capacious
(e) Constricted

**Directions (15-16):** Which of the following words is nearest in the meaning to words as given in bold letters?

**15. DOCTRINE**
(a) Creed
(b) Dogma
(c) Belief
(d) Conviction
(e) Scepticism

**16. ENROLLED**
(a) Catalogue
(b) Directory
(c) Expatriate
(d) Avow
(e) Volunteer

**Directions**: **(17-21)**:In these questions, a sentence or a part of sentence is underlined. Below are given alternatives to the underlined part which may **improve the sentence**.

**17.** In order to earning decent living, we need to have a good job which pays substantial amount of money
(a) earned decency life
(b) earning decency live
(c) earn a decent living
(d) earned decently life

(e) No correction required

**18.** As the layer was too personally involved, the judge decided to removed him from the case.
(a) remove himself from the
(b) removes him from the
(c) remove him from the
(d) remove him on the
(e) No correction required

**19.** Once the event is over, many people claim credit for success and disowning the responsibility for failure.
(a) of success and disowning
(b) for success but disowning
(c) for success but disown
(d) for success while disowned
(e) No correction required

**20.** To practice any art properly require extraordinarily patience especially at the beginning.
(a) Required extraordinarily patient
(b) Requires extraordinary patient
(c) Requiring extraordinary patient
(d) Requiring extraordinarily patient
(e) No correction required

**21.** If he was to decide to go to college, I for one, would recommend that he went to Yale University.
(a) If he were to decide to go to college
(b) had he decide to go to college
(c) In the event that he decides to go to college
(d) Supposing he was, to decide to go to college
(e) No correction required.

**Directions (22-26):** The Following questions have two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

**22.** As many as fifteen people had _____ me at the security check when I was travelling from Delhi _____ San Francisco.
(a) Approached, to
(b) Apprehended, from
(c) Accosted, to
(d) Assumed , from
(e) None of these

**23.** People avoid eating non-vegetarian food _____ there is excess protein and fat that may be _____ for a good health.
(a) because,pernicious
(b) as,counter-productive
(c) since,harmful
(d) as, harmful
(e) None of these

**24.** Indian economy has seen many _____ but this one will surely sound the death _____ for us.
(a) downswings , bed
(b) downturns , knell
(c) fluctuations , alarm
(d) aberrations, siren
(e) None of these.

**25.** I was lucky to have _____ the plane crash and come out _____.
(a) survived , non-injured
(b) lived , squeamishly
(c) survived , unscathed
(d) lived through , unpetulant
(e) None of these.

**26.** It is a given that Japan would stem its economic _____ by doling _____ largesse to its people.
(a) downslide , in
(b) downturn , out
(c) slide , up

(d) slowdown , after
(e) None of these

**Directions (27-36):** 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 suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Seed quality is an..(1)..aspect of crop production. For ages, farmers have traditionally been selecting and..(2)..good quality seed, since it was in their interest to do so. They knew and understood the importance of quality seed in production.

However, with the advent of green revolution technology, based..(3)..on high-yielding dwarf varieties of wheat and rice, mainstream thinking changed. Agricultural scientists, for reasons that remain..(4)..,began to doubt, the ability of farmers to maintain seed quality..(5)… Aided by the World bank, the ministry of agriculture launched of national seeds project in 1967. Under the project, spread into three phases, seed processing plants were..(6)..up in nine states. Six states were covered under phase three. All the huge processing plants were..(7)..to do was to provide 'certified' seeds of food crops, mainly self-pollinating crops, to farmers. In mid-1980s, the international rice research institute (IRRI) in the philippines concluded a study which..(8)..that there was hardly any difference in the crop yields from transplanted rice and form the crop shown by broadcasted seeds. one would wonder why, in the first instance, were the, farmers, asked to..(9)..over to transplanting paddy? The answer is simple-probably, to help the mechanical industries grow. since rice, is the staple food in Asia, tractor sales could any grow if there was a way to move the machine in the rice fields. No wonder, the sales of tractors, puddlers, reapers and other associated..(10)..soared in the rice growing areas.

| | | | | | |
|---|---|---|---|---|---|
| **27.** | (a) Irrational | (b) main | (c) brilliant | (d) important | (e) empathetic |
| **28.** | (a) maintaining | (b) trusting | (c) selling | (d) processing | (e) creating |
| **29.** | (a) necessarily | (b) exceptionally | (c) primarily | (d) regularly | (e) truly |
| **30.** | (a) unexplained | (b) doubt | (c) some | (d) true | (e) sad |
| **31.** | (a) himself | (b) sometimes | (c) proper | (d) improve | (e) themselves |
| **32.** | (a) established | (b) created | (c) set | (d) wound | (e) thought |
| **33.** | (a) tried | (b) mattered | (c) meaning | (d) supposed | (e) expect |
| **34.** | (a) renounced | (b) showed | (c) meaning | (d) supposed | (e) expect |
| **35.** | (a) shift | (b) make | (c) turn | (d) mull | (e) switch |
| **36.** | (a) sell | (b) equipment | (c) people | (d) technique | (e) creatures |

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**Directions (37- 40):** Rearrange the following six sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph; then answer the questions given below them:

A. However, achieving success is often preceded with frustration and sometimes learning to accept one's weaknesses as will as celebrating and building on strengths.
B. While toddlers and preschoolers need constant supervision, school age children become gradually ready for more independence.
C. Watching them try new activities, cheering them on at athletic events and applauding their accomplishments at recitals are usually some of the high points for most parents.
D. When will equipped parents can be excellent coaches for their child no matter what the endeavor.
E. Raising school age children can be awesome.
F. However, learning to make good choices and exercise self-discipline does not come easily for many.
G. Parents need to impart a moral code that the child gradually internalizes.

37. Which of the following should be the SECOND sentence after the rearrangement?
(a) A
(b) B
(c) C
(d) D
(e) E

38. Which of the following should be the FIRST sentence after the rearrangement?
(a) A
(b) C
(c) B
(d) G
(e) E

39. Which of the following should be the FIFTH sentence after the rearrangement?

(a) E
(b) D
(c) B
(d) F
(e) A

40. Which of the following should be the FOURTH sentence after the rearrangement?
(a) A
(b) B
(c) C
(d) F
(e) D

**Answers**

**1.** (c)
**2.** (e)
**3.** (c)
**4.** (c)
**5.** (b)
**6.** (b)
**7.** (d)
**8.** (e)
**9.** (e)
**10.** (d)
**11.** (e)
**12.** (d)
**13.** (e)
**14.** (e)
**15.** (e)
**16.** (c)
**17.** (c);'Earn a decent living' is the only suitable syntax to be used. It means 'to earn well' that fulfils the sentence's context.
**18.** (c);After 'to' we should use '$V_1$' to show purpose.
**19.** (c); 'Disowning' is the improper usage. We have to use 'disown' here so that syntax gets correct
**20.** (b); 'Art' is singular subject, so it should agree with a singular verb. Hence, 'requires' is suitable expression.
**21.** (a); To express the subjunctive mood. Auxiliary 'were' is used in the sentence.
**22.** (c); Accost means to approach someone with an allegation or blame, so 3rd option is the most appropriate one.
**23.** (c); Harmful-not good for health, so 3rd option is most appropriate one
**24.** (b); downturns means- a decline in economic, knell means -the sound of a bell
**25.** (b); survived means- continue to live or exist, unscathed means- without suffering any injury, damage, or harm.
**26.** (b); downturn, out "dole out" is the correct phrase which means to help someone with money and gifts.
**27.** (d)
**28.** (a)
**29.** (c)
**30.** (a)
**31.** (e)
**32.** (c)
**33.** (d)
**34.** (b)
**35.** (e)
**36.** (b)

**For questions (36-40)** THE CORRECT SEQUENCE IS **ECADBFG**

**37.** (c)
**38.** (e)
**39.** (c)
**40.** (e)