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Practice Question Set on English Language for
SBI Clerk Exam 2012

Directions (Q.1 to 10) Read the following passage to answer the given questions based on it. Some words/phrases are printed in bold to help you locate them while answering some of the questions.

A Russian proverb advises us not to buy a house, but the neighbourhood. While till some years ago it was impossible to dictate who lived with you in the same quarters, today when you think of buying a home, you could actually create your own dream neighbourhood - thanks to the Internet and the group buying model.

The group buying model has been applied in different industries, from cars to baby merchandise to pet care products. Now, the trend is catching on in the real estate sector, with many sites as well as broking firms offering group deals on real estate projects in India.

The way it works is simple. Take xxx.com for example. This is an online and offline integrated platform which showcases property. It uses social media networks to let buyers know about possible good deals, and leaving it to them to do some viral marketing. Once a large group of buyers is thus formed, xxx.com introduces it to the developer and helps negotiate a suitable discount.

Since, the developer doesn't have to pay for the marketing, it is willing enough to pay these companies a transaction fee which is a percentage of the total value of the deal. For the buyers, it offers the best rates at no fee, thus making it a win-win proposition for all involved.

The developers also benefit by getting substantial cash flow, giving them a good amount of working capital. "In today's real estate scenario, bulk buying could be the answer to the market slump and the long awaited cash flow," says the Founder of xxx.com.

Sometimes, the discount size is not to be sneered at. Discounts on group buying vary from 5-30 per cent, the average divergence from market rate being 25-30 per cent. Customer 'buy-in' is the model. But is it a temporary fad?

In a way, the online group buying set-up is similar to the model developers share with speculators, who buy in bulk even before the project gets kick-started and get discounts of 30-40 per cent. They pay 50 per cent of the property value upfront. Group buying companies prove more beneficial for developers as they get away with providing lesser discounts than to speculators.

Some sound a note of caution on the trend. Present conditions are conducive for this business model as group buying works well in a situation where stocks are moving slowly, markets are jittery and there is ample supply. It may not work in a seller's market.

Another caution is - Very often the builders do not offer the best inventory to the group in terms of location and utility. The buyers have to use their astute judgement to avoid such traps.

1. The discount size on group buying, compared to usual discount to speculators is usually

- (1) less
- (2) more
- (3) equal

(4) unpredictable

(5) much higher

2. Which of the following may be the objective of the passage?

(1) To reveal. less discounts being offered by the developers

(2) To highlight the problems of housing industry

(3) To highlight the importance of neighbourhood in one's life

(4) To provide information on group buying trends of property

(5) To inform the buyers about ample supply of property

3. Group buying of real estate is done

(1) mainly offline

(2) only offline

(3) only through brokers

(4) either online or offline

(5) in a secret 'manner only

4. xxx.com are the

(1) developers

(2) financiers

(3) loan providers

(4) speculators

(5) None of these

5. The group buying model certainly did not start with

(1) cars

(2) real estate

(3) pet care products

(4) baby products

(5) motorcycles

6. Which of the following best describes the meaning of the Russian proverb being quoted?

- (1) It is better to rent a house than to buy it
- (2) Don't buy a single flat, buy multiple flats
- (3) Fools build houses, wise-people live in them
- (4) Buy house after negotiating the deal
- (5) None of the above

7. Which of the following is one of the questions posed in the passage?

- (1) Is group-buying model a temporary fad
- (2) Is the builder offering you the best inventory
- (3) Should we buy a house or the neighbourhood
- (4) Are present market conditions conducive for (his business
- (5) Speculators vs Group Buyers

8. Which of the following is true in the context of the passage?

- (1) The buyers, though have to pay higher fee and price, get their dream neighbourhood
- (2) The customer 'buy-in' model is not dependant on market conditions
- (3) Group buying companies don't buy with the same objective as that of speculators
- (4) The builders/developers offer the best available property to the group buyers
- (5) The speculators generally pay 30-40 per cent of the property value upfront even before the project gets started

9. In Which of the following situations, Customer 'buy-in' model may not work?

- (1) Buyer's market
- (2) When markets are booming with ample supply
- (3) When there is short supply
- (4) When houses are comparatively cheap
- (5) It is a mode for all seasons

10. Which of the following is not true in the context of the passage?

- (1) The speculators also buy in bulk

- (2) Social media network is ' used for marketing group buying : .
- (3) The group buying companies take a transaction fee from both buyers as well as developers
- (4) The speculators get a-better deal in terms of discounts as compared to that of other group buying companies
- (5) The present conditions, as given in the passage, are not so good for developers of real estate

Directions (Q.11-15): In each of these questions, two sentences (I) and (II) are given. Each sentence has a blank in it. Five words 1), 2), 3), 4) and 5) are suggested. Out of these only one fits at both the places in the context of each sentence. The number of that word is the answer.

11. I. He has now become a _____ to reckon with.

II. It is better not to use _____ to prove one's point.

- (1) model
- (2) force
- (3) coercion
- (4) name
- (5) influence

12. I. He tried his _____ best to score distinction in this exam.

II. It pays to keep _____ head in an emergency.

- (1) cool
- (2) utmost
- (3) very
- (4) possible
- (5) level

13. I. The system is working with _____ to getting things done.

II. _____ must be commanded and not demanded.

- (1) status
- (2) relation
- (3) attitude

(4) respect

(5) honour

14. I. There is a complaint against him that he _____ the mistakes of his juniors.

II. A good thing about this house is that it _____ the sea.

(1) ignores

(2) promotes

(3) examines

(4) overlooks

(5) faces

15. I. Out of the total loans _____ by the bank, the largest share was for infrastructure.

II. The trees are _____ throughout the area.

(1) disbursed

(2) covered

(3) distributed

(4) spanned

(5) extended

Directions (Q.16-20): 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 meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark 5) as the answer.

16. To identify potential leaders, look for people who are constantly suggesting new and better ways of doing things.

(1) look forward people

(2) search at people

(3) looking at people

(4) people look at them

(5) No correction required

17. Of late, both India and China have been seeing a slowdown in the credit market.

- (1) Off late
- (2) Of lately
- (3) Often late
- (4) Of recently
- (5) No-correction required

18. No other communities have played a greater role in building an "India of tomorrow" than the teaching community.

- (1) No communities have
- (2) Many communities has
- (3) No other community has
- (4) Have any other community
- (5) No correction required

19. Theoretically, positive operating cash flow is considered a indicator of efficiency.

- (1) considering indicators
- (2) considered a indicators
- (3) considered an indicator
- (4) indicator considered
- (5) No correction required

20. I have realised over times that there is a larger meaning to things happening around us.

- (1) time over
- (2) upon time
- (3) over the times
- (4) over time
- (5) No correction required

Directions-(Q.21 to 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, the answer is (5), i.e., 'NO Error'. (Ignore the errors of punctuation, if any.)

21. There is a new shampoo / in the

(1)

market / that is good for people /

(2)

(3)

with dry hairs. No Error

(4)

(5)

22. My teacher / don't hear me /

(1)

(2)

because she was / playing the

(3)

(4)

guitar.

No Error

(5)

23. We need / another information /

(1)

(2)

before we can / reach a decision.

(3)

(4)

No Error

(5)

24. The visitor can choose / either the

(1)

normal train / and the express /

(2)

(3)

which stops only at major

(4)

stations.

No Error

(5)

25. The government wish / to raise /

(1) (2)

the standard of football / in the

(3) (4)

country.

No Error

(5)

26. In recent years / more and more

(1) (2)

violence / were seen / on tele-

(3) (4)

vision.

No Error

(5)

27. It gives me / great pleasure / to

(1) (2)

sent you / this little gift.

(3) (4)

No Error

(5)

28. My grandfather / does not know

(1) (2)

about / my parents / getting

(3)

divorced.

No Error

(4)

(5)

29. There are so many good shops /

(1)

that it is easiest / for people to

- (2) (3)

buy / what they want. No Error

- (4) (5)

30. He wants to / study further / but

- (1) (2)

does not / want to leave his

- (3) (4)

hometowns. No Error

- (5)

Directions-(Q.31 to 35) Rearrange the following six sentences (1), (2), (3), (4), (5) and (6) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (1) "We feel sorry for you", they shouted, but there is no way you can get out from the deep pit.
- (2) The other frog was partially deaf; he thought his friends were shouting words of encouragement.
- (3) On hearing this, one of the frogs gave up and died of fear.
- (4) Their friends croaked from the top of the pit in sympathy.
- (5) He gathered all his strength and in one great jump he landed out of the pit.
- (6) Two frogs fell into a deep pit, and though they tried very hard they could not hop out.

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

- (1) 1
- (2) 4
- (3) 6
- (4) 3
- (5) 5

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

- (1) 2
- (2) 3

(3) 5

(4) 4

(5) 6

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

(1) 4

(2) 6

(3) 2

(4) 1

(5) 3

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

(1) 3

(2) 4

(3) 6

(4) 2

(5) 5

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

(1) 5

(2) 2

(3) 3

(4) 4

(5) 6

Directions-(Q.36-40) Each sentence below has a blank/s, each blank indicates that something has been omitted. Choose the word/s that best fit/s the meaning of the sentence as a whole.

36. Sunita had _____ been out of the hospital _____ she slipped and fractured her arm.

(1) hardly, when

(2) just, as

(3) well, and

(4) then, when

(5) also, as

37. During the strike, all work at the factory came to a _____ .

(1) stoppage

(2) close

(3) decline

(4) end

(5) halt

38. A parable is a story with a moral, the story being _____ of the underlying moral.

(1) familiar

(2) identical

(3) irrelevant

(4) illustrative

(5) summary

39. Jason promised to _____ an attempt to get better grades this year.

(1) give

(2) make

(3) take

(4) keep

(5) have

40. The teacher read _____ the children the story of the 'Titanic'.

(1) also

(2) to

(3) again

(4) well

(5) by

Directions-(Q.41-50) In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

There was once a poet who fell upon such hard times that he was no longer able to ... (41) ... his family. Hearing that the king greatly encouraged talent and was famed for his generosity, the poet set off for the Royal Palace. When brought ... (42) ... the king, he ... (43) ... low and requested permission to recite a poem. On hearing his recitation, the king was well pleased and asked him to name his reward. The poet, ... (44) ... to a chessboard before the king, said, "your highness, if you place just one grain of rice on the first square of this chess-board, and double it for every square, I will consider myself well ... (45) ... " "Are you sure ?" asked the king, greatly ... (46) "Just grains of rice, not gold" ? "Yes, your highness," affirmed the poet. "So it shall be" ordered the king. His courtiers started ... (47) ... the grain on the chess-board. One grain on the first square, two on the second, four on the third, ... (48) ... on the fourth and so on. by the time they reached the tenth square they had to place five hundred and twelve grains of rice. The number rose to lakhs on the twentieth square. When they ... (49) the half way mark, the grain count was over hundred crores ! Soon the count ... (50) ... to lakhs of crores and eventually the helpless king had to hand over his entire kingdom to the clever poet. And it all began with just one grain of rice.

41.

- (1) surrender
- (2) fight
- (3) care
- (4) feed
- (5) defend

42.

- (1) before
- (2) following
- (3) after
- (4) by
- (5) aside

43.

- (1) hunched
- (2) knelt
- (3) fell

(4) stand

(5) bowed

44.

(1) talking

(2) across

(3) pointing

(4) eyeing

(5) looking

45.

(1) deserved

(2) rewarded

(3) blessed

(4) fortunate

(5) equipped

46.

(1) surprised

(2) vigilant

(3) understanding

(4) happy

(5) honoured

47.

(1) sampling

(2) hiding

(3) finding

(4) placing

(5) moving

48.

- (1) seven
- (2) eight
- (3) three
- (4) five
- (5) six

49.

- (1) entered
- (2) reached
- (3) revised
- (4) arrived
- (5) interrupted

50.

- (1) justified
- (2) enlarged
- (3) risen
- (4) improved
- (5) increased

ANSWER SHEET

1	(5)
2	(4)
3	(4)
4	(5)
5	(5)
6	(5)
7	(1)
8	(3)
9	(3)
10	(5)
11	(2)
12	(5)
13	(4)
14	(4)
15	(5)
16	(5)
17	(5)
18	(3)
19	(3)
20	(4)
21	(4)
22	(2)
23	(5)
24	(3)
25	(5)

26	(3)
27	(3)
28	(4)
29	(2)
30	(4)
31	(5)
32	(4)
33	(5)
34	(4)
35	(1)
36	(1)
37	(5)
38	(5)
39	(2)
40	(4)
41	(4)
42	(1)
43	(5)
44	(3)
45	(5)
46	(1)
47	(4)
48	(2)
49	(2)
50	(3)