

BANKING EXAMS ENGLISH

Essential Concepts, Practice Questions & Preparation Tips Free PDF

DOWNLOAD FREE PDF



Important English Concepts & Their Explanations

It is important to understand these critical concepts or topics for English section preparation especially for banking exams. Thus, it's important for the candidates to prepare the below mentioned topics thoroughly.

- Reading Comprehension
- Cloze Passage
- Error Detection
- Sentence Completion
- Contextual Usage
- Phrase Correction
- Para jumbles
- Grammar
- Connectors

SBI Clerk Prelims Free Mock Test

Reading Comprehension

Reading comprehension passages are very important for both Preliminary and Mains stages as they account for 25-50% of the weightage. You can expect one passage with 5 to 10 questions at the prelims level.

Read the complete passage and try to understand not only the facts, but also what the whole passage is about.

It is important to pay attention to the beginning and the end of the passage.

The first few lines give the background or set the mood of the passage. The last paragraph usually sums up the idea being discussed in the passage.

Keep in mind what idea is being conveyed in different paragraphs. For instance, if the author talks about negative effects of globalisation in the second paragraph, you should keep in mind which paragraph lists negative effects. This will help you quickly refer to the passage in case you need to.



This will also help you answer questions based on the central idea of a particular paragraph.

All questions should be answered based only on the information given in the passage. You should not let outside knowledge influence your answers.

Tips:
$\hfill\square$ You should approach reading comprehension questions after you have
attempted other types of questions, which take considerably less time.
$\hfill\square$ Reading the questions before reading the passage can help you
understand the passage better and help you attempt the questions
faster.
$\hfill\square$ When attempting an RC, you should first attempt vocabulary-based
questions as these usually take the least amount of time.
$\hfill\square$ Work on improving your vocabulary, this will not only help you
understand the passage better, but also improve your accuracy in
vocab-based questions.
$\hfill\square$ Read articles on different topics to improve your reading speed. This
will also help you remember the contents of the passage.

SBI Clerk Prelims Free Mock Test

Directions: Read the following passage and answer the questions. Over the past two decades people across the world have seen digital services transform the economy and their lives. Taxis, films, novels, noodles, doctors and dog-walkers can all be summoned with a tap of a screen. Giant firms in retailing, carmaking and the media have been humbled by new competitors. Yet one industry has withstood the tumult: banking. In rich countries it is perfectly normal to queue in branches, correspond with your bank by post and deposit cheques stamped with the logo of firms founded in the 19th century. In Asia payment apps are a way of life for over 1 billion users. In the West mobile banking is reaching critical mass—49% of Americans bank on their phones—and tech giants are muscling in. Apple unveiled a credit card with Goldman Sachs and Facebook is proposing a

payments service to let users buy tickets and settle bills.

Banks are so vital that the economy reels when they stumble, as the crisis of 2008-09 showed. Bankers and politicians may thus be tempted to resist technological change. But that would be wrong because its benefits—a leaner, more user-friendly and more open financial system—easily outweigh the risks. Banking is late to the smartphone age because entrepreneurs have been put off by regulations. And, since the financial crisis, Western banks have been preoccupied with repairing their balance-sheets and old-fashioned cost-cutting. Late is better than never, however. Several new business models are emerging. In Asia payment apps are bundled with e-commerce, chat and ride-hailing services offered by firms such as Alibaba and Tencent in China and Grab in South-East Asia. These networks link to banks but are vying to control the customer relationship.

In America and Europe big banks are still more or less in control and are rushing to offer digital products. But threats loom. Mobile-only neo-banks that do not bear the cost of branches are nibbling at customer bases. Payments firms like PayPal work with Western banks but are expected to capture a greater share of profits. Lucrative niches like foreign exchange and asset management are being harried by new entrants. The pace of change will accelerate. Younger people no longer stay with the same bank as their parents—15% of British 18- to 23-year-olds use a neo-bank. Tech firms that people trust, such as Apple and Amazon, are natural candidates to grow big financial arms. The biggest four American banks are spending a total of over \$25bn a year on perfecting better customer applications and learning to mine data more cleverly. Venture-capital firms invested \$37bn in upstart financial firms last year.

The benefits of technological change are likely to be vast. Costs should tumble as branches are shut, creaking mainframe systems retired and bureaucracy culled. If the world's listed banks chopped expenses by a third, the savings would be worth \$80 a year for every person on Earth. In 2000 the Netherlands had more bank branches per head than America; it now has just a third as many. The system will get better at its vital job of allocating

capital. Richer data will allow banks to take risks that currently baffle underwriters. Fraud should be easier to spot. Lower costs and the democratising effect of social media will give more people better access to finance. And more firms with good ideas should be able to get loans faster, boosting growth. Yet change also poses risks. Because the financial system is embedded in the economy, innovation tends to create turbulence. The credit card's arrival in 1950 revolutionised shopping but also sparked America's consumer-debt culture.

SBI Clerk Prelims Free Mock Test

Question 1: What is the primary purpose of the author in the first paragraph of the passage?

- A) to illustrate the contribution of technology in ensuring access to banking services
- B) to illustrate how technology has brought the world together
- C) to illustrate how technology has revolutionised the service sector and how the banking sector is next in line for disruption
- D) to illustrate the trust that people have in tech companies and how these companies have become too big to fail
- E) None of the above

Question 2: Why has the author cited the example of Apple and Facebook in the first paragraph of the passage?

- A) to highlight the growing role of tech companies in the economy
- B) to highlight the growing influence of tech companies in the lives of the people
- C) to highlight the growing popularity of mobile banking services in the West
- D) to highlight the growing need of diversification of tech companies.
- E) None of the above

Question 3: How did the 2008 financial crisis impact the banking sector?

1. It has made the bankers and politicians cautious because of which they have been resisting technological change.

PRACTICE MOCK

Banking Exams English Concepts & Practice Questions

- 2. Most of the western banks have adopted cost-cutting measures.
- 3. It led to the imposition of regulations which discouraged new ventures.
- A) Only 1
- B) Only 1 and 2
- C) Only 2 and 3
- D) Only 1 and 3
- E) All 1, 2 and 3

Question 4: As per the passage, which of the following statements is TRUE?

- 1. Neo-banks have threatened the dominance of big banks in America and Europe.
- 2. Venture capital firms see huge potential in the financial sector.
- 3. Neo banks do not have physical branches.
- A) Only 1
- B) Only 1 and 2
- C) Only 2 and 3
- D) Only 1 and 3
- E) All 1, 2 and 3

Question 5: What would be the advantages of technological change in the banking sector?

- A) Decrease in cost of operations, less intervention from bureaucracy
- B) More transparency and creation of new job profiles
- C) Better returns from investments and better premiums on insurance
- D) Greater access to formal credit and lesser interest rates
- E) None of the above

SBI Clerk Prelims Free Mock Test

Directions: Read the following passage carefully and answer the questions. America has been baking this weekend. An estimated 128 million people along the East Coast and in the Midwest were affected by excessive-heat warnings. This particular heatwave is likely to fade quickly, but such events are becoming more common. The US Global Change Research programme

has projected that by mid-century, there may be 20-30 more days each year in most parts of America when maximum temperatures exceed 32°C. It is a similar story elsewhere. Researchers think that a record-breaking heatwave in France earlier this summer was five times more likely than it would have been without global warming. Europe is set to experience another bout of very hot weather this week.

The prospect of more frequent and intense heat waves raises especially pointed questions for city officials, because surface air temperatures are higher in urban environments. This "urban heat-island effect" has several causes—including traffic and city layout. But its principal cause is simply that paved environments absorb more heat, whose release then warms the surrounding air. Daytime temperatures are 1-3°C higher in American cities than in surrounding rural areas; the differences are even starker at night. This phenomenon was first documented in the early 19th century by a meteorological pioneer called Luke Howard. In his three-volume The Climate of London, Howard concluded that "the temperature of the city is not to be considered as that of the climate; it partakes too much of an artificial warmth, induced by its structure, by a crowded population, and the consumption of great quantities of fuel in fires."

The stakes are far higher today. More people are living in cities and temperatures are rising. This increases the risks to human health: one study into a heatwave in 2003 in the Midlands in Britain suggested that the heatisland effect was responsible for about half of the total heat-related mortality then experienced. Heat also worsens urban air quality by producing higher concentrations of ozone. Heat islands also have profound effects on emissions, as higher temperatures outside increase demand for energy inside. Higher urban air temperatures are responsible for 5–10% of peak electricity demand for air conditioning in America.

The structure of cities matters. Street canyons, roads flanked on both sides by high buildings, create shade but also have less exposure to the sky and less chance for heat to be transferred away into the surrounding air. A study in 2018 from the Massachusetts Institute of Technology found that grid

layouts, like those in New York and Chicago, are considerably hotter than those that are more chaotic, such as Boston or London. Researchers surmised that heat coming off one building is more likely to be absorbed by another one opposite in grid layouts. Such lessons are more useful in places where cities are still being built out. Elsewhere, the emphasis is on changing the surfaces of cities. More vegetation is one obvious answer. Trees in particular offer lots of shade and, through a process called evapotranspiration, use energy from the sun to evaporate water within their leaves. That has a cooling effect; a study of street trees in California calculated that they were responsible for lower demand for air conditioning and net annual energy savings worth just over \$100m. But trees take time to grow, and research is still needed on which varieties have the greatest cooling impact and grow best in cities.

Question 6: As per the passage, what is the chief cause of the urban heatisland effect?

- 1. Traffic
- 2. City layout
- 3. Paved environments
- A) Only 3
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1,2 and 3

SBI Clerk Prelims Free Mock Test

Question 7: As per the passage, which of the following statements is true?

- A) Luke Howard criticised the industrialists in his book.
- B) Luke Howard was the first to establish a link between global warming and climate change.
- C) In his book, Luke Howard talked about the ill-effects of industrialisation.

PRACTICE MOCK

Banking Exams English Concepts & Practice Questions

- D) Luke Howard attributed the warm climate of London to global warming.
- E) Luke Howard first documented the urban heat-island effect.

Question 8: Which of the following is an implication of the urban heatisland effect?

- 1. Increase in expenditure for the maintenance of infrastructure
- 2. Rise in energy demand
- 3. Adverse effect on emissions
- A) Only 3
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1,2 and 3

Question 9: What course of action/(s) does the passage suggest in order to bring the urban temperatures down?

- A) deploying shades to decrease exposure to sky
- B) increasing vegetation cover in cities
- C) flanking of roads on both sides
- D) using grid layouts in cities
- E) All of the above

Question 10: Which of the following is closest in meaning to the word 'worsens' as used in the passage?

- A) defends
- B) typical
- C) exacerbates
- D) imitates
- E) None of the above

SBI Clerk Prelims Free Mock Test

ANSWER KEYS and SOLUTIONS:

Solution 1: C)

(c) is the right answer. Refer to the lines: Over the past two decades people across the world have seen digital services transform the economy and their lives. Taxis, films, novels, noodles, doctors and dog-walkers can all be summoned with a tap of a screen. Giant firms in retailing, carmaking and the media have been humbled by new competitors. Yet one industry has withstood the tumult: banking.

Thus, the purpose of the author is to highlight the changes that have been brought by technology in the service sector. Moreover, the author has also singled out banking sector because he believes that the banking sector has been able to avoid disruption despite technological advances in the past decades.

Solution 2: C)

(c) is the right answer. Refer to the lines: In the West mobile banking is reaching critical mass—49% of Americans bank on their phones—and tech giants are muscling in. Apple unveiled a credit card with Goldman Sachs on March 25th. Facebook is proposing a payments service to let users buy tickets and settle bills. The passage states that mobile banking in the West has become popular and tech companies want to leverage the situation to their advantage.

A is incorrect. The passage does not discuss the role of tech companies in the economy.

B is incorrect. The passage does not talk about the impact of tech companies on the lives of people.

D is incorrect. The passage does not talk about the need of diversification of tech companies.

Solution 3: E)

- (e) is the right answer. All three statements are correct.
- 1 is correct. Refer to the lines: Bankers and politicians may thus be tempted to resist technological change.
- 2 is correct. Refer to the lines: Banking is late to the smartphone age because entrepreneurs have been put off by regulations.
- 3 is correct. Refer to the lines: And, since the financial crisis, Western banks have been preoccupied with repairing their balance-sheets and old-fashioned cost-cutting.

Solution 4: E)

- (e) is the right answer. All the three statements.
- 1 is correct. Refer to the lines: In America and Europe big banks are still more or less in control and are rushing to offer digital products. But threats loom.
- 2 is correct. Refer to the lines: Venture-capital firms invested \$37bn in upstart financial firms last year.
- 3 is correct. Refer to the lines: Mobile-only neo-banks that do not bear the cost of branches are nibbling at customer bases.

Solution 5: A)

(a) is the right answer. Refer to the lines: The benefits of technological change are likely to be vast. Costs should tumble as branches are shut, creaking mainframe systems retired and bureaucracy culled. Thus, decrease in the cost of operations and less intervention from bureaucracy are the advantages of technological change in the banking sector. The other options have not been stated in the passage.

Solution 6: A)

(a) is the right answer. Refer to the lines: This "urban heat-island effect" has several causes—including traffic and city layout. But its principal cause is simply that paved environments absorb more heat, whose release then



warms the surrounding air. The passage explicitly states that the main reason behind the urban heat-island effect are paved environments as they absorb more heat and they warm up the surrounding air. Neither (1) nor (2) has been listed as the major cause of the urban heat-island effect.

Solution 7: E)

(e) is the right answer. Refer to the lines: This phenomenon was first documented in the early 19th century by a meteorological pioneer called Luke Howard. The phenomenon that is being referred to here is the urban heat-island effect. The other options are incorrect as they are neither mentioned nor can they be deduced from the passage.

Solution 8: D)

(d) is the right answer. Refer to the lines: Heat islands also have profound effects on emissions, as higher temperatures outside increase demand for energy inside. Higher urban air temperatures are responsible for 5–10% of peak electricity demand for air conditioning in America. Thus, both (2) and (3) can be caused by urban heat-island effect. (1) is incorrect as it has not been mentioned in the passage.

Solution 9: E)

- (e) is the right answer. All the options have been mentioned in the passage.
- (a) and (c) are correct. Refer to the lines: Street canyons, roads flanked on both sides by high buildings, create shade but also have less exposure to the sky and less chance for heat to be transferred away into the surrounding air.
- (b) is correct. Refer to the lines: More vegetation is one obvious answer.
- (d) is correct. Refer to the lines: Researchers surmised that heat coming off one building is more likely to be absorbed by another one opposite in grid layouts.

Solution 10: C)

(c) is the right answer. If a bad situation WORSENS or if something worsens it, it becomes more difficult, unpleasant, or unacceptable. EXACERBATES is a

synonym.

DEFEND- resist an attack made on (someone or something); protect from harm or danger

TYPICAL- having the distinctive qualities of a particular type of person or thing

IMITATE- to copy someone

SBI Clerk Prelims Free Mock Test

Cloze Passage

Directions (Qs. 1-5): In the following passage, some of the words have been left out and replaced by a blank represented by a letter. First read the passage and try to understand what it is about. Then fill in the blanks as per the questions given.

Global environmental risks caused by human activities are becoming increasingly complex and interconnected, with far-reaching ____(A)____ for people, economies and ecosystems. We are now in the Anthropocene – a geological epoch where humans are a dominant force of change on the planet. The Anthropocene is characterized by a/an ____(B)____ interconnected and accelerating world. This hyper interconnectivity and pace of ____(C)___ demands that we reconceptualize risk. The architecture that connects crises causes their impacts to ripple out in ____(D)____ ways. This was widely seen in the 2008 financial crisis, which had ____(E)___ impact on food prices that ultimately drove land grabs in Africa, Asia and South America.

Question 1: (A)

- A) repercussions
- B) consequences
- C) implications
- D) ramifications
- E) All of the above
- Question 2: (B)

- A) relentless
- B) increasingly
- C) reticent
- D) demanding
- E) None of the above

Question 3: (C)

- A) method
- B) change
- C) challenge
- D) implementation
- E) measure

Question 4: (D)

- A) quench
- B) unpredictable
- C) looming
- D) gloomy
- E) None of the above

Question 5: (E)

- A) eligible
- B) present
- C) classic
- D) significant
- E) realisation

SBI Clerk Prelims Free Mock Test

Directions (Qs. 6-10): In the following passage, some of the words have been highlighted in bold. First read the passage and try to understand what it is about. Then replace the highlighted words with the correct option in order to make grammatical and contextual sense. In case the highlighted

PRACTICE MOCK

Banking Exams English Concepts & Practice Questions

word is correct as it is, mark 'No Improvement' as the right answer.

Varkala, a small coastal town in Kerala about an hour from Thiruvananthapuram, could pass off as an ideal destination for tourists, with its (A) nomadic beaches and clifftops. The sea reflects the clear blue skies and if you are lucky, you could even spot a dolphin or two. But for the surfers who gather here from across the world, this peaceful locale is where all the action is.

From professional surfers who wander across the globe in search of challenging swells to beginners who are (B) mundane of the sea, Varkala and its neighbouring areas are being counted among the surfing hotspots of the country. Surfing in India is slowly getting attention within India and also outside the country. Spots such as Varkala and Kovalam in Kerala, Puducherry near Chennai, Tamil Nadu, and Mulki, 40 minutes from Mangalore in Karnataka, are gaining (C) jubilation among seasoned surfers as well as amateurs.

Back in Varkala, early on a winter morning, a group of surfing (D) enthusiasts and trainers from Soul and Surf (S&S) Club is on its way to Edava beach along with instructors. Edava beach is (E) utilised by cliffs on one side, and is lined with colourful fishing boats. The beginners form a circle beside the boats, and start their warm up routine, learning new postures atop their surfboards before entering the water.

Question 6: (A)

- A) wicked
- B) pristine
- C) opportune
- D) nefarious
- E) No improvement

Question 7: (B)

- A) mincing
- B) pretentious
- C) kindred

- D) cautious
- E) No improvement

Question 8: (C)

- A) traction
- B) knack
- C) cleverness
- D) art
- E) No improvement

Question 9: (D)

- A) inklings
- B) jinx
- C) gramaces
- D) hegemony
- E) No improvement

Question 10: (E)

- A) imbued
- B) hoodwinked
- C) deceived
- D) flanked
- E) No improvement

SBI Clerk Prelims Free Mock Test

ANSWER KEYS and SOLUTIONS:

Solution 1: E)

(e) is the right answer. We need a noun to be modified by the adjective FAR-

REACHING(having important and widely applicable effects or implications).

The sentence seeks to convey that human activities have caused global environmental risks and these risks have become complex and interconnected. All the options can fit in the blank as they convey that these risks will impact people, economies and ecosystems.

Solution 2: B)

(b) is the right answer. We need an adverb to modify the adjective INTERCONNECTED. The sentence seeks to convey that the Anthropocene era is characterised by a world that is interconnected. INCREASINGLY (to an increasing extent; more and more) fits contextually. It implies that the interconnectedness of the world is increasing.

RELENTLESS-unceasingly intense. It is an adjective.

RETICENT- not revealing one's thoughts or feelings readily. It is an adjective.

DEMANDING (of a task) - requiring much skill or effort. It is an adjective.

Solution 3: B)

(b) is the right answer. We need a noun to act as the object of the preposition OF. The sentence seeks to convey that hyper connectivity and the pace of something requires us to revisit the idea of risk. Out of all the options, only CHANGE(an alteration or modification) renders meaning to the context. It will imply that the pace of change is overwhelming, hence we need to take it into account while estimating risk.

METHOD- a particular procedure for accomplishing or approaching something, especially a systematic or established one.

CHALLENGE- a task or situation that tests someone's abilities.

IMPLEMENTATION- the process of putting a decision or plan into effect.

MEASURE- a plan or course of action taken to achieve a particular purpose.

Solution 4: B)

(b) is the right answer. We need an adjective to modify the noun WAYS. The sentence seeks to convey that the architecture that links these crises together will impact the world in ways that may be difficult to ascertain. UNPREDICTABLE(not able to be predicted) fits contextually.

QUENCH- satisfy (one's thirst) by drinking. It is a verb.

LOOMING- (of an event regarded as threatening) seem about to happen. It is a verb.

GLOOMY- causing or feeling depression or despondency. It does not fit contextually.

Solution 5: D)

(d) is the right answer. We need an adjective to modify the noun IMPACT. The sentence seeks to convey that the 2008 financial crisis had an impact on food prices and this led to land acquisitions in Africa, Asia and South America. SIGNIFICANT (sufficiently great or important to be worthy of

attention) fits contextually. It will imply that the 2008 financial had a considerable impact on food prices.

ELIGIBLE- having the right to do or obtain something; satisfying the appropriate conditions.

PRESENT- in a particular place.

CLASSIC- judged over a period of time to be of the highest quality and outstanding of its kind.

REALISATION- an act of becoming fully aware of something as a fact.

Solution 6: B)

The passage is talking about Varkala and about how surfing is becoming popular in the town along with other coastal towns in India.

Nomadic (adjective)- wandering.

The highlighted word is incorrect as per the context of the sentence.

The adjective at (A) should qualify the nouns (beaches and clifftops). As per the context of the sentence, the adjective at (A) should imply that they are beautiful.

Pristine (adjective)- In its original condition; unspoilt.

Among the given options, 'pristine' provides the correct context to the sentence.

Hence, (b) is the correct answer.

Nefarious (adjective)- very wicked, unlawful;

Opportune (adjective)- timely, well chosen;

Solution 7: D)

The passage is talking about Varkala and about how surfing is becoming popular in the town along with other coastal towns in India.

Mundane (adjective)- worldly, dull;

The usage of the word 'mundane' is inappropriate as per the context of the sentence.

Amateur surfers should be careful of the sea.

Among the given options, 'cautious' provides the correct context to the sentence.

Hence, (d) is the correct answer.

Mincing (adjective)- affected manner, pretentious;

Kindred (adjective)- having common features.

Solution 8: A)

The passage is talking about Varkala and about how surfing is becoming popular in the town along with other coastal towns in India.

The usage of the word 'jubilation' is inappropriate.

Jubilation (noun)- rejoicing.

As per the context of the sentence, coastal towns in India are gaining acceptance among seasoned surfers as well as amateurs.

Traction (noun)- The extent to which an idea, product, etc. gains popularity or acceptance.

Among the given options, 'traction' provides the correct context to the sentence.

Hence, (a) is the correct answer.

Knack (noun)- cleverness, art;

Solution 9: E)

The passage is talking about Varkala and about how surfing is becoming popular in the town along with other coastal towns in India.

The usage of the enthusiasts is appropriate as per the context of the sentence.

Hence, (e) is the correct answer.

Inkling (noun)- clue, hint;

Jinx (noun)- that brings bad luck;

Grimace (noun)- expression of pain;

Hegemony (noun)- predominance;

Solution 10: D)

The passage is talking about Varkala and about how surfing is becoming popular in the town along with other coastal towns in India.

The usage of the word 'utilised' is inappropriate as per the context of the sentence.

Flank (verb)- Guard or strengthen (a military force or position) from the side; Be on each or on one side of.

Cliffs are on one side of the Edava beach.

Among the given options, 'flanked' provides the correct context to the blank.

Hence, (d) is the correct answer.

Imbued (verb)- filled with;

Hoodwink (verb)- deceive;

SBI Clerk Prelims Free Mock Test

Error Detection

Some common rules of grammar that must be followed when detecting errors in such questions:

- 1. Subject-verb agreement: A singular subject needs a singular verb, and a plural subject needs a plural verb.
- Example 1: Jack is married to Penny.
- Example 2: The horses are galloping.
- 2. Adjectives and adverbs: An adjective always modifies a noun or a pronoun, and an adverb always modifies a verb, adjective or another

adverb.

Example 1: The girl (n.) is beautiful (adj.).

Example 2: The team performed (v.) brilliantly (adv.).

3. Common verb constructions:

Infinitive construction: TO + V1 (Example: She wants to play

basketball.)

Modal verb construction: Modal + V1 (Example: He must visit them.)

(Note: Can, could, shall, should, must, will, would, may, might, do, did are

all modal verbs).

4. Tenses:

Simple Continuous Perfect Perfect continuous

Present Go/ goes

Is/ are going Has/ have gone

Has/ have been going

Past Went Was/ were going

Had gone Had been going

Future Will go Will be going Will have gone Will have been going

5. Common confusables:

Few/ little/ many/ much: 'Few' and 'many' are for countable nouns, and 'little' and 'much' are for uncountable nouns.

Example 1: There were many boys present, but only a few of them knew

how to dance.

Example 2: There is much knowledge in the field of medicine, but I know only little.

Since/ for: 'Since' is used to refer to a point in time, while 'for' is used to refer to a period of time.

Example: We have lived here for five years, but it is only since Monday that we have been receiving complaints about the noise.

That/ which: 'That' is used for restrictive clauses, while 'which' is used for non-restrictive clauses that supply additional but unnecessary information.

Example 1: She got into the bus that was going to Kasol. (The sentence is specifying the bus she boarded).

Example 2: She was watching TV, which was her favourite pastime. (The sentence is giving additional information about her act of watching TV).

Question 1: In the question below, the given sentence has been broken up into four different parts. The error, if any, will be in any one part of the sentence. Select the option which contains the part of the sentence which has an error (spelling, grammatical or contextual). If there is no error, choose option (e).

It were a unique opportunity (A)/ to prove his worth (B)/ to the management (C)/ but he failed miserably. (D)

- A) It were a unique opportunity
- B) to prove his worth
- C) to the management
- D) but he failed miserably.
- E) No error

Question 2: In the question below, the given sentence has been broken up into four different parts. The error, if any, will be in any one part of the sentence. Select the option which contains the part of the sentence which has an error (spelling, grammatical or contextual). If there is no error, choose option (e).

PRACTICE MOCK

Banking Exams English Concepts & Practice Questions

People presumes that (A)/ scientists are loners (B)/ who are always (C)/ coming up with strange inventions. (D)

- A) People presumes that
- B) scientists are loners
- C) who are always
- D) coming up with strange inventions.
- E) No error

Question 3: In the following question, a sentence is given, divided into 5 parts. Part (1) is grammatically correct. Out of the other four parts, one part contains an error. Mark the option containing the part with the error. If none of the parts have errors, mark 'No error' as your answer.

Incineration is a waste (1)/ treatment process that involve (A)/ the combustion of organic (B)/ substances contained (C)/ in waste materials.

- (D)
- A) B
- B) D
- C) A
- D) C
- E) No error

Question 4: In the following question, a sentence is given, divided into 5 parts. Part (1) is grammatically correct. Out of the other four parts, one part contains an error. Mark the option containing the part with the error. If none of the parts have errors, mark 'No error' as your answer.

Nine barrels have been found (1)/ to contained bones of cattle, (A)/ indicating that they contained (B)/ pieces of beef butchered (C)/ and stored as $\frac{439}{s}$ rations. (D)

- A) B
- B) A
- C) D
- D) C

E) No error

Question 5: In the following question, a sentence is given, divided into 5 parts. Part (E) is grammatically correct. Out of the other four parts, one part contains an error. Mark the option containing the part with the error. If none of the parts have errors, mark 'No error' as your answer.

They had allegedly tried to (A)/ unload some of there stock to (B)/ pay themselves and other (C)/ investors a dividend even though (D)/ the company was not yet profitable. (E)

- A) A
- B) C
- C) D
- D) B
- E) No error

Question 6: In the following question, a sentence is given, divided into 5 parts. Part (E) is grammatically correct. Out of the other four parts, one part contains an error. Mark the option containing the part with the error. If none of the parts have errors, mark 'No error' as your answer.

When historians trace back the (A)/ roots of today's opioid epidemic, (B)/ they often find themselves returning (C)/ to the wave of addiction that swept (D)/ the U.S. in the late 19th century. (E)

- A) C
- B) A
- C) B
- D) D
- E) No error

Question 7: In the question given below, a sentence is given, divided into parts. One of the parts may contain an error. Identify the part that contains the error, and mark it as the answer. Ignore errors of punctuation. In case the sentence is correct as it is, mark option (e), that is, 'No error'. Note – The words in bold are grammatically and contextually correct.

PRACTICE MOCK

Banking Exams English Concepts & Practice Questions

No recent archaeological breakthrough has confound assumptions about our Neanderthal cousins more than the dating of the rock art in Spain.

- A) No recent archaeological breakthrough
- B) has confound assumptions
- C) about our Neanderthal cousins
- D) the dating of the rock art
- E) No error

Question 8: In the question given below, a sentence is given, divided into parts. One of the parts may contain an error. Identify the part that contains the error, and mark it as the answer. Ignore errors of punctuation. In case the sentence is correct as it is, mark option (e), that is, 'No error'. Note – The words in bold are grammatically and contextually correct.

Since the two owners was not on speaking terms they would simply repost any wrongly-delivered mail in the pillar box half way down the hill.

- A) two owners was not on speaking terms
- B) would simply repost any wrongly-delivered
- C) mail in the pillar box
- D) half way down the hill.
- E) No error

Question 9: Read the given sentence to find out whether there are any grammatical/ contextual errors in it. The errors, if any, will be in two of the phrases of the sentences and the combination of those parts will be the answer of that question. If no part in the sentence has an error then, mark 'no error' as your answer. Consider part (1) in bold as grammatically correct. (Ignore punctuation errors if any)

The enduring negative (1)/ stigma of disable in (A)/ much countries results in (B)/ children with disabilities being (C)/ even further marginalised.

- (D)
- A) AB
- B) BC
- C) BD

- D) CD
- E) No error

Question 10: Read the given sentence to find out whether there are any grammatical/ contextual errors in it. The errors, if any, will be in two of the phrases of the sentences and the combination of those parts will be the answer of that question. If no part in the sentence has an error then, mark 'no error' as your answer. Consider part (1) in bold as grammatically correct.

(Ignore punctuation errors if any)

Radon is a radioactive, (1)/ invisible and odourless gas (A)/ that come from the (B)/ naturally breakdown of (C)/ radium in the soil. (D)

- A) AD
- B) BC
- C) AC
- D) BD
- E) No error

SBI Clerk Prelims Free Mock Test

ANSWER KEYS and SOLUTIONS:

Solution 1: A)

In A, replace the plural verb WERE with the singular verb WAS as the subject pronoun IT is singular. Thus, (a) is the right answer.

Solution 2: A)

In A, replace the singular verb PRESUMES with the plural PRESUME as the subject PEOPLE is plural. Thus, (a) is the right answer.

Solution 3: C)

In A, replace the plural verb INVOLVE with the singular INVOLVES as the subject PROCESS is singular. Thus, (c) is the right answer.

Solution 4: B)

In A, replace the second form verb CONTAINED with CONTAIN as the infinitive construction TO + VERB will take the base form of the verb. Thus, (b) is the right answer.

Solution 5: D)

In B, replace the adverb THERE with the possessive pronoun THEIR as the sentence tells us how they tried to unload some of the stock they owned. Since the sentence, shows possession, THEIR will be apt. Thus, (d) is the right answer.

Solution 6: E)

The sentence is grammatically correct and free of error. Thus, (e) is the right answer.

Solution 7: B)

In B, replace the base form verb CONFOUND with the CONFOUNDED as the present perfect tense construction HAS + VERB will take the past participle form of the verb. Thus, (b) is the right answer.

Solution 8: A)

In A, replace the singular verb WAS with the plural WERE as the subject OWNERS is plural. Thus, (a) is the right answer.

Solution 9: A)

A - replace the adjective DISABLE with the noun DISABILITY as the sentence talks about a condition that is stigmatized. B - replace MUCH with MANY as the former is used to modify uncountable nouns while the latter is used to modify countable nouns. Here, MANY will be used as the countable noun COUNTRIES will be used. C, D - no error.

Solution 10: B)

A, D - no error. B - replace the plural verb COME with the singular COMES as it is being used to agree with the singular noun GAS. C - replace the adverb NATURALLY with the adjective NATURAL as it is being used to modify the noun BREAKDOWN. Thus, (b) is the right answer.

SBI Clerk Prelims Free Mock Test

Phrase Correction

Question 1: In the following question, a sentence is given with a phrase or idiom highlighted in bold. Select the option given below that can replace the highlighted phrase and mark that as your answer.

I had no clue what to expect, and I certainly didn't know what I accounted for.

- A) bore away
- B) was in for
- C) blown out
- D) asked after
- E) No improvement

Question 2: In the following question, a sentence is given with a phrase or idiom highlighted in bold. Select the option given below that can replace the highlighted phrase and mark that as your answer.

She is defending her seat against the advancing Conservatives, who accounted through last year to take one of the ward's three seats.

- A) wipe out
- B) set out
- C) wipe away
- D) broke through
- E) No improvement

Question 3: In the following question, a sentence is given with a phrase or idiom highlighted in bold. Select the option given below that can replace the highlighted phrase and mark that as your answer.

The current situation brings for tough and focused decisions and no soft and vague measures.

- A) send for
- B) turn on
- C) calls for
- D) sit up
- E) No improvement

SBI Clerk Prelims Free Mock Test

Question 4: In the following question, a sentence is given with a phrase or idiom highlighted in bold. Select the option given below that can replace the highlighted phrase and mark that as your answer.

We will die on with the task of building a modern, efficient and collegial university - regardless of irrational rantings.

- A) see through
- B) take for
- C) carry on
- D) work upon
- E) No improvement

Question 5: In the following question, a sentence is given with a phrase or idiom highlighted in bold. Select the option given below that can replace the highlighted phrase and mark that as your answer.

The seriously-injured man had lost consciousness but had dispose round again by the time police arrived.

- A) look into
- B) put up with
- C) come round
- D) run over
- E) No improvement

Question 6: In the following sentence, there is a part highlighted in bold. Replace the phrase with the most suitable option(s) given below them that will make the sentence grammatically and contextually correct.

In his mellow yet at times assertive nature, he is taking on his mother and her sisters.

- 1. Has taken along
- 2. takes after
- 3. has been taking upon
- A) Only 2
- B) Only 1 and 2
- C) Only 3

- D) Only 2 and 3
- E) All 1, 2 and 3

Question 7: In the following sentence, there is a part highlighted in bold.

Replace the phrase with the most suitable option(s) given below them that will make the sentence grammatically and contextually correct.

The youngster was led askewed by a corrupt gang that used him to do their dirty work.

- 1. was led astray
- 2. had been ill-influenced
- 3. was partook of crimes
- A) Only 2 and 3
- B) Only 1 and 3
- C) Only 2
- D) Only 1
- E) Only 3

SBI Clerk Prelims Free Mock Test

Question 8: In the following sentence, there is a part highlighted in bold. Replace the phrase with the most suitable option(s) given below them that will make the sentence grammatically and contextually correct.

Several books and films today draw inspiration from William Shakespeare's Hamlet because of its exploration of character in psychological view and vivid imagery.

- 1. a character's psyche
- 2. character from a psychological viewpoint
- 3. characters' psychological minds
- A) Only 3
- B) Only 1 and 2
- C) Only 2 and 3
- D) Only 1 and 3
- E) Only 2

Question 9: In the following question, a sentence is given with the phrase

or idiom highlighted in bold. Identify the option that contains a word similar to the phrase contextually and can replace it. If none of the options express the similar meaning, mark 'None' as the right answer. If all the options fit in the sentence grammatically and contextually, mark 'All' as the right answer. The Indian constitution mandates that people will have to abide by the orders of the Supreme Court.

- A) access
- B) follow
- C) request
- D) integrate
- E) instill

Question 10: In the following question, a sentence is given with the phrase or idiom highlighted in bold. Identify the option that contains a word similar to the phrase contextually and can replace it. If none of the options express the similar meaning, mark 'None' as the right answer. If all the options fit in the sentence grammatically and contextually, mark 'All' as the right answer.

The enzyme acts upon only certain proteins and it does not harm the tissues.

- A) mends
- B) retreats
- C) affects
- D) contributes
- E) All of the above

SBI Clerk Prelims Free Mock Test

ANSWER KEYS and SOLUTIONS:

Solution 1: B)

Accounted for- explained the reason, answered for. The usage of the

highlighted phrase 'accounted for' is incorrect. The context suggests that the author had no clue what to expect, and she/he certainly did not know what she/he had to expect. Was in for- Have good reason to expect (something, typically something unpleasant). 'Was in for' provides the correct context. Hence, (b) is the correct answer.

Bore away- win. Blown out- extinguished. Asked after- asked about the welfare, inquired after.

Solution 2: D)

'Accounted through' is a meaningless phrase, so inappropriate. The context suggests that she is defending her seat against the advancing Conservative who achieved success last year to take one of the ward's three seats. Broke through- achieved success in a particular area.

Hence, (d) is the correct answer.

Wipe out- destroy completely. Set out- start on a journey, set forth. Wipe away- cleanse, remove.

SBI Clerk Prelims Free Mock Test

Solution 3: C)

The phrase 'brings for' is a meaningless phrase and requires replacement. The context suggests that the current situation makes it necessary for tough and focussed decisions and no soft and vague measures. Calls for- makes necessary. The phrase 'calls for' provides the correct context. Hence, (c) is the correct answer.

Send for- summon. Turn on- switch on. Sit up- to sit upright in bed.

Solution 4: C)

The phrase 'die on' is a meaningless phrase, and so inappropriate. The context suggests that the group of persons will continue with the task of building a modern, efficient and collegial university--regardless of irrational rantings (Lengthy, angry, and impassioned speech.) Carry on- Continue an activity or task. The phrase 'carry on' provides the correct context. Hence, (c) is the correct answer.

See through- discover something hidden. Take for- suppose to be, identify.

Work upon- influence.

Solution 5: C)

The phrase 'dispose round' is a meaningless phrase. The context suggests that the seriously-injured man had lost consciousness but had recovered his consciousness again by the time police arrived. Come round- Recovered consciousness. The phrase 'come round' provides the correct context. Hence, (c) is the correct answer.

Look into- investigate the matter. Put up with- tolerate patiently. Run overcrush under.

Solution 6: A)

The sentence talks about how the subject has followed in his mother and aunts' footsteps in displaying a calm yet firm nature. The phrase should contain the simple present or the present perfect tense of the verb TAKE.

2 is correct because it conveys the meaning that the subject's nature and temperament resemble that of his mother's and aunts'.

1 is incorrect because TAKEN ALONG means to literally and physically take someone else with them to a particular location, which does not convey the required meaning. 3 is incorrect because to TAKE UPON means to shoulder the responsibility of something, which does not convey the required meaning.

SBI Clerk Prelims Free Mock Test

Solution 7: D)

The sentence talks about a young person being led onto the wrong path by a gang of corrupt people. The phrase should contain the verb WAS, to be consistent with the simple past tense of the rest of the sentence. This should be followed by an action verb in the simple past tense.

1 is correct because it conveys the meaning that the youngster was led away from the correct path.

2 is incorrect because the past perfect tense HAD BEEN is not consistent with the simple past tense of the rest of the sentence. 3 is incorrect because

WAS PARTOOK is an incorrect phrase as both verbs are in the simple past tense. Moreover, it does not convey the required meaning.

Solution 8: B)

The sentence talks about William Shakespeare's Hamlet as an inspirational piece of work due to the psychological exploration of the characters and vivid imagery. The phrase should contain a noun, that is, the subject because of the preceding preposition OF. It should also contain an adverb to qualify the approach to the subject.

1 is correct because it conveys the meaning that the text probes a character's mind. 2 is correct because it conveys the meaning that the text looks at characters from a psychological perspective.

3 is incorrect because PSYCHOLOGICAL MINDS is an incorrect phrase – one's mind cannot be described as psychological.

Solution 9: B)

(b) is the right answer. The sentence seeks to convey that the Indian constitution has made it compulsory for the citizens to follow the orders of the Supreme Court. TO ABIDE BY means to follow a rule, decision, or instruction. FOLLOW can replace the highlighted phrase.

REQUEST- to politely or formally ask for something

INTEGRATE- combine (one thing) with another to form a whole

INSTILL- gradually but firmly establish (an idea or attitude) in a person's

mind

Solution 10: C)

(c) is the right answer. The sentence seeks to convey that the enzyme reacts only with certain proteins and it does not harm the tissues. AFFECTS fits contextually.

MEND- repair (something that is broken or damaged).

ACCESS- to approach or enter (a place).

RETREAT- (of an army) withdraw from enemy forces as a result of their superior power or after a defeat.

CONTRIBUTE- give (something, especially money) in order to help achieve or provide something.

SBI Clerk Prelims Free Mock Test

Sentence Completion

Question 1: In the question given below, a sentence is given with one blank, followed by five options, each having a word which may or may not fit in the blank. From the given options, choose the one that gives the correct word that fits in the blank.

Uncontrolled growth of cities at the expense of the environment will severely _____ the impacts of climate change.

- A) exemplify
- B) extol
- C) experience
- D) exacerbate
- E) exude

Question 2: In the question given below, a sentence is given with one blank, followed by five options, each having a word which may or may not fit in the blank. From the given options, choose the one that gives the correct word that fits in the blank.

Nairobi is in the midst of an ______ demolition drive, uprooting thousands of buildings built on land that chokes the flow of water and contributes to severe annual floods.

- A) extensive
- B) exposure
- C) comprehend
- D) exhausting
- E) conduct

Question 3: In the question given below, a sentence is given with one blank, followed by five options, each having a word which may or may not fit in the blank. From the given options, choose the one that gives the correct word that fits in the blank.

As local climate becomes hotter and drier, with fires becoming more likely,

PRACTICE	МОСК
----------	------

new homes are being built in areas that are highly _____ to fire instead of less exposed locations.

- A) suggestive
- B) suspecting
- C) vulnerability
- D) voluminous
- E) susceptible

SBI Clerk Prelims Free Mock Test

Question 4: In the question given below, a sentence is given with one blank, followed by five options, each having a word which may or may not fit in the blank. From the given options, choose the one that gives the correct word that fits in the blank.

In the mountainous Coorg or Kodagu district in the neighbouring state of Karnataka, thousands of people have been ______ because of torrential rains.

- A) isolate
- B) seclusion
- C) stranding
- D) marooned
- E) abandonment

Question 5: In the given sentence, a blank is given indicating that something is missing. From the given four options a combination of words would fit the blank thereby making it grammatically and contextually correct.

Recognition and acceptance of _____ replaces and defeats false ideas.

- 1. minority
- 2. reality
- 3. appreciation
- 4. truth

- 2. Positioned, Disruption
- 3. Obsessed, Retrieve

Question 8: In the question given below, a sentence is given with two blanks. Choose the correct combination of words that fit in the corresponding blanks.

In the recent monetary policy meeting, the Reserve Bank of India has
______ that there is still a room for another round of rate cuts given
the _____ inflation level.

- 1. Transformed, Abyss
- 2. Claimed, Stagnant
- 3. Indicated, Benign
- A) Only 1 and 2
- B) Only 2
- C) Only 1
- D) Only 2 and 3
- E) All 1, 2 and 3

Question 9: In the question below, a sentence is given which has a blank, meaning something has been omitted. From the options below, choose the correct combination of phrases that can fit in the blank to make the sentence grammatically and meaningfully correct.

Landscape degradation, climate change and rapidly increasing populations over the past 50 years are often _____global conflict.

- 1. the underlying reasons of
- 2. major drivers of
- 3. significant sources of
- A) Only 2
- B) Only 1 and 2

- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

Question 10: In the question below, a sentence is given which has a blank, meaning something has been omitted. From the options below, choose the correct combination of phrases that can fit in the blank to make the sentence grammatically and meaningfully correct.

We must ______ this crisis to strengthen our commitment to implement our environment conservation goals.

- 1. make haste to
- 2. seize the opportunity of
- 3. leverage the situation presented by
- A) Only 2
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

SBI Clerk Prelims Free Mock Test

ANSWER KEYS and SOLUTIONS:

Solution 1: D)

We need a verb in the base form to follow the modal verb WILL. The sentence talks about how growth of cities at the expense of the environment will worsen the impact of climate change. EXACERBATE means to worsen and will fit here. Thus, (d) is the right answer.

Exemplify - to be a typical example of something. Extol - praise. Experience

- undergo or witness something. Exude - release.

Solution 2: A)

We need an adjective here to modify the noun DEMOLITION DRIVE. The sentence talks about how Nairobi is carrying out a demolition drive.

EXTENSIVE means wide-ranging and will fit here, which makes (a) the right answer.

Exposure (noun) - the state of having no protection from something harmful.

Comprehend (verb) - understand. Exhausting - tiring. Conduct (verb) - supervise; execute.

Solution 3: E)

We need an adjective here to modify the noun AREAS. The sentence talks about how new homes are being built in areas that are likely to experience fires. SUSCEPTIBLE means likely to suffer from, and will fit here. Thus, (e) is the right answer.

Suggestive - advisory. Suspecting - doubtful. VULNERABILITY (noun) - weakness. Voluminous - occupying a lot of space or volume.

Solution 4: D)

We need a verb in the past participle form to fit in the passive voice construction HAVE + BEEN + VERB. The sentence talks about how thousands of people have been stranded in the mountainous region of Coorg due to torrential rainfall. MAROONED will fit here, which makes (d) the right answer.

ISOLATE is a base form verb. SECLUSION (isolation) and ABANDONMENT (desertion) are nouns. STRANDING is a continuous form verb.

SBI Clerk Prelims Free Mock Test

Solution 5: D)

The blank would be filled with a noun which would be governed by the preposition 'of'. The sentence conveys that false ideas are defeated by recognition and acceptance of what is real and true.

Reality (noun)- The state of things as they actually exist, as opposed to an

idealistic or notional idea of them. TRUTH is its synonym. 2 and 4 provide the correct context. Hence, (d) is the correct answer.

Minority (noun)- A small group of people within a community or country, differing from the main population in some aspect. Appreciation (noun)-Recognition and enjoyment of the good qualities of someone or something.

Solution 6: A)

The blank would be filled with a verb which would agree with the pronoun 'she' which is its subject. The sentence conveys that a patient, after the operation, stayed in a stage that was alternating between consciousness and unconsciousness due to the effect of medicines until she fully regained consciousness sometime between five and six in the morning.

Awoke (verb)- regained consciousness. Recovered (verb) - improved in health or from a sickness. 1 and 2 provide the correct context. Hence, (a) is the correct answer.

Concealed (verb)- hidden. Excluded (verb)- Removed from consideration.

Solution 7: B)

In the first blank, we need an adjective to modify the noun COUNTRY, and a noun in the second blank to be modified by the adjective ANY. The sentence talks about how the country is well equipped to manage the decrease in supply due to attacks on oilfields. POSITIONED means 'placed' and Disruption means 'turmoil' and fits contextually. (b) is the correct answer.

- 1 Suppressed Subdued; Surplus Excess.
- 3 Obsessed preoccupied; Retrieve (verb) Recover.

Solution 8: D)

For the first blank, we need a verb in the verb in the past participle to fit in the present perfect tense construction HAS + VERB, and for the second blank, we need an adjective to modify the noun LEVEL. The sentence talks about how the RBI has shown that there is room for a round of rate cuts given the harmless level of inflation. INDICATED (shown) and benign (harmless) can fit here. CLAIMED (asserted) and stagnant (unchanging) can also convey the requisite meaning. Thus, (d) is the right answer.

1 - transformed - changed; abyss (noun)- gorge.

Solution 9: E)

- (e) is the right answer. The sentence names three factors that are related to conflicts. Landscape degradation, climate change and population explosion contribute to conflicts at all levels. Thus, all the three phrases can fit in the blank. They would imply that the three factors play a role in conflicts. Solution 10: D)
- (d) is the right answer. The sentence seeks to convey that the speaker wants to do something about the ongoing crisis. He intends to resolve the crisis in a way that facilitates the implementation of environment conservation goals. TO SEIZE THE OPPORTUNITY means to take advantage of an opportunity when it is offered. TO LEVERAGE THE SITUATION means to use the situation to one's advantage. Both (2) and (3) fit contextually. They would imply that the speaker wants to make the best use of the circumstances during the crisis. (1) is incorrect. TO MAKE HASTE means to hurry. It does not render any meaning to the sentence.

SBI Clerk Prelims Free Mock Test

Contextual Usage

Question 1: In the question below, a sentence is given, four words have been highlighted in bold. Find out if the words are appropriate (grammatically and contextually). Only one word will be inappropriate, mark that as your answer. If all are appropriate, mark " All are correct". An overwhelming majority of climate scientists are calling for intermediate action to drastically reduce greenhouse gas emissions.

- A) overwhelming
- B) majority
- C) intermediate
- D) drastically
- E) All are correct

Question 2: In the question below, a sentence is given, four words have been highlighted in bold. Find out if the words are appropriate (grammatically and contextually). Only one word will be inappropriate, mark

PRACTICE MOCK

Banking Exams English Concepts & Practice Questions

that as your answer. If all are appropriate, mark " All are correct".

In most of its applications, energy is a regulated commodity in a sector that provides low growth rates and in which competition is hampered by monopolistic market structures.

- A) applications
- B) regulated
- C) sector
- D) hampered
- E) All are correct

Question 3: In the question below, a sentence is given, four words have been highlighted in bold. Find out if the words are contextually appropriate and correctly spelled. Only one word will be inappropriate or incorrectly spelled, mark that as your answer. If all are appropriate, mark "All are correct".

With a bit of investment and foresight, the digital revolution can drive a sustainable development revolution and accelerate progress towards ending poverty.

- A) foresight
- B) drive
- C) accelerate
- D) progress
- E) All are correct

Question 4: In the question below, a sentence is given, four words have been highlighted in bold. Find out if the words are contextually appropriate and correctly spelled. Only one word will be inappropriate or incorrectly spelled, mark that as your answer. If all are appropriate, mark "All are correct".

When it comes to fighting climate change the focus is often on technological innovation, but we must also remember the fundamental ideas and scales that have been around for millennia.

- A) focus
- B) innovation

- C) fundamental
- D) scales
- E) All are correct

Question 5: In the question below, a sentence is given, four words have been highlighted in bold. Find out if the words are appropriate (grammatically and contextually). Only one word will be inappropriate, mark that as your answer. If all are appropriate, mark " all are correct". Countless lakes in Canada and elsewhere may offer some important ensightsinto how life on Earth began and may also help us grapple with the pressing environmental issues facing the planet today.

- A) countless
- B) ensights
- C) grapple
- D) pressing
- E) All are correct

SBI Clerk Prelims Free Mock Test

Question 6: In the question below, a sentence is given, four words have been highlighted in bold. Find out if the words are appropriate (grammatically and contextually). Only one word will be inappropriate, mark that as your answer. If all are appropriate, mark " all are correct". Dietary patterns that include vegetables and fruit, whole grains, fish and foods rich in fibre and monounsaturated fats are associated with a lower risk of developing type 2 diabetes.

- A) include
- B) rich
- C) lower
- D) developing
- E) All are correct

Question 7: In the given question, a word has been given and there are three ways in which the word has been used, in similar or different forms.

You need to see which of the sentences have correctly used the highlighted

44

word, and mark that as your answer.

Content

- 1. He remained content to leave such criminal havoc in the hands of the police.
- 2. Soil temperature is partly dependent on the direct rays of the sun, partly on the colour and constitution of the soil, and partly on the water content of the soil.
- 3. In the beginning of his reign, he had to content with the hostility of the Church.
- A) Only 1
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

SBI Clerk Prelims Free Mock Test

Question 8: In the given question, a word has been given and there are three ways in which the word has been used, in similar or different forms. You need to see which of the sentences have correctly used the highlighted word, and mark that as your answer.

Recover

- 1. She stared into the early darkness of a thick cloud recover.
- 2. Properly filing a claim will help individuals and businesses recover from any losses suffered during an accident or a natural disaster.
- 3. He was raising an army to recover his kidnapped infant son from the hands of his rebellious vassals.
- A) Only 2
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

Question 9: In the given question, a word has been given and there are

PRACTICE MOCK

Banking Exams English Concepts & Practice Questions

three ways in which the word has been used, in similar or different forms.

You need to see which of the sentences have correctly used the highlighted word, and mark that as your answer.

Draw

- 1. His erratic moods had grown more volatile the past couple of days, and she knew better than to draw his attention.
- 2. The committee decided to draw up a bill to secure religion and property in case of an uncooperative successor.
- 3. The cover advertised art lessons for anyone drawing cartoon pictures and seeking " A rewarding career. "
- A) Only 3
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

SBI Clerk Prelims Free Mock Test

Question 10: In the given question, a word has been given and there are three ways in which the word has been used, in similar or different forms. You need to see which of the sentences have correctly used the highlighted word, and mark that as your answer.

Extinct

- 1. Most paleontologists now agree this member of an extinct group of birds is not the ancestor of any group of modern birds
- 2. The islands in the Pacific ocean are the remains of extinct volcanoes
- 3. Climate change should be viewed as an extinct system of atmospheric processes and their products.
- A) 1 and 2
- B) 2 and 3
- C) 1 and 3
- D) Only 1
- E) 1, 2 and 3

ANSWER KEYS and SOLUTIONS:

Solution 1: C)

(c) is the right answer. The sentence seeks to convey that the majority of climate scientists want swift action to reduce greenhouse gas emissions. We need to replace INTERMEDIATE with IMMEDIATE. INTERMEDIATE is used to refer to something that comes between two things in time, place, character, etc. An IMMEDIATE result, action, or reaction happens or is done without any delay.

Solution 2: E)

(e) is the right answer. The sentence is grammatically and contextually correct. The sentence seeks to convey that energy is a regulated commodity and returns from the sector is limited because of monopolistic market structures.

Solution 3: E)

(e) is the right answer. The sentence is grammatically and contextually correct. The sentence seeks to convey that the digital revolution can lead to sustainable development and also contribute significantly in the fight against poverty.

Solution 4: D)

(d) is the right answer. We need to replace SCALES with SKILLS. The sentence seeks to convey that in the fight against climate change, technology often occupies a central position. But we must also focus on the basic ideas and skills that have helped us in the past. SCALES does not fit here contextually.

SBI Clerk Prelims Free Mock Test

Solution 5: B)

The sentence talks about how countless (numerous) lakes in Canada and

elsewhere may offer some understanding into how life on Earth began and also help us grapple (confront) the pressing (urgent) environmental issues facing the planet today. B is incorrectly spelled. The correct spelling of the word is INSIGHTS, which makes (b) the right answer.

Solution 6: E)

The sentence talks about how dietary patterns that include (contain) vegetables and fruit, whole grains, fish and foods rich (containing) in fibre have a lower (lesser) risk of developing (suffering from) type 2 diabetes. All the words are contextually apt, which makes (e) the right answer.

SBI Clerk Prelims Free Mock Test

Solution 7: B)

CONTENT means satisfied, as used by 1, which talks about how he remained satisfied to leave the criminal havoc in the hands of the police. CONTENT also means amount; 2 uses this noun to refer to the amount of water in the soil and how that determines the temperature of the soil. Thus, (b) is the right answer.

3 is incorrect as it confuses CONTEND (fight) with CONTENT; the sentence talks about how he had to fight against the hostility of the Church at the beginning of his reign.

Solution 8: D)

RECOVER means to get back; 3 uses this word to convey how he raised an army to get back his kidnapped son from the vassals. RECOVER also means to return to a normal state after a loss; 2 uses this word to convey how filing a claim helps people and businesses to return to a normal state after losses. Thus, (d) is the right answer.

1 is incorrect as it confuses RECOVER with COVER; the sentence talks about cloud cover.

Solution 9: E)

DRAW means to sketch something using a pen or pencil; 3 uses this word to explain how the cover advertised art lessons for anyone who could sketch cartoons. DRAW also means to attract; 1 uses this word to explain how she did not wish to attract his attention as his mood was volatile. DRAW UP also means to prepare; the sentence uses this word to explain how the

PRACTICE MOCK

Banking Exams English Concepts & Practice Questions

committee prepared a bill to secure religion and property in case of an uncooperative successor. Thus, (e) is the right answer.

Solution 10: A)

Extinct (adjective)- (of a species, family, or other larger group) having no living members. In 1, the usage is correct. The sentence conveys that according to paleontologists, a group of birds which has no living member is not an ancestor of any group of modern birds.

Extinct (adjective)- (of a volcano) not having erupted in recorded history. In 2, the usage of extinct is appropriate. The islands in the pacific ocean are the remains of volcanoes which have not erupted for very long. In 3, the usage of extinct is not correct. The sentence conveys that climate change should be viewed as a system of atmospheric processes and their products which are constantly changing.

So, 1 and 2 correctly use the word.

Hence, (a) is the correct answer.

SBI Clerk Prelims Free Mock Test

ParaJumbles

How to approach parajumbles:

- First, try to understand what the passage seeks to convey.
- Try to identify the first sentence it is usually an independent
- sentence that introduces an idea.
- Try to identify mandatory pairs (a pair of sentences that clearly come together).
 They help us eliminate incorrect options.
- Look for sentences continuing or carrying forward an idea. For example, if the first sentence talks about benefits of globalisation, a sentence giving evidence to support globalisation will likely follow it.
- Maintain the chronological order of events (sentences describing events which happened earlier in time will come first).
- If a 'fixed' sentence is given, use it to find out which sentences canprecede or follow it.
- If the passage contains both abbreviation and its full form, the sentence with the full form will come first.
- Sentences beginning with pronouns (they, she, his, them etc.) generally don't come first.

Directions (Qs. 1-5): A set of six statements is given, out of which only 1st statement given in bold is fixed, and the rest are jumbled in any random order. Rearrange the remaining statements in the right order and answer the questions.

- 1. If water supply drops by 5 percent in 20-25 years in China and India, food production here will also drop, while demand would have gone up substantially.
- P. In another 25 years, you have a possibility of these countries entering the food market as buyers.
- Q. This will wreak huge havoc.
- R. Already there are food crises, a fact which the world noticed in 2008 when prices went up for the first time.
- S. Right now, India and China are not in the market in a big way.
- T. This havoc won't take place 25 years from now; it'll start in the next two years as people start noticing these trends.

Question 1: Given that 1 is the first sentence in the sequence, which of the following will be the SECOND sentence after rearrangement?

- A) P
- B) R
- C) S
- D) T
- E) Q

SBI Clerk Prelims Free Mock Test

Question 2: Given that 1 is the first sentence in the sequence, which of the following will be the THIRD sentence after rearrangement?

- A) S
- B) R
- C) P
- D) T
- E) Q

PRACTICE MOCK

Banking Exams English Concepts & Practice Questions

Question 3: Given that 1 is the first sentence in the sequence, which of the following will be the FOURTH sentence after rearrangement?

- A) T
- B) R
- C) S
- D) Q
- E) P

Question 4: Given that 1 is the first sentence in the sequence, which of the following will be the FIFTH sentence after rearrangement?

- A) S
- B) T
- C) P
- D) Q
- E) R

Question 5: Given that 1 is the first sentence in the sequence, which of the following will be the SIXTH (LAST) sentence after rearrangement?

- A) T
- B) R
- C) S
- D) P
- E) Q

Question 6:

In the question given below, a set of sentences is given, which when properly sequenced, form a coherent paragraph. Arrange the sentences in the correct sequence, and answer choose the option that provides the correct final order.

- P. Larsen & Toubro is an Indian multinational engaged in technology, engineering, construction, manufacturing and financial services.
- Q. It operates in over 30 countries worldwide.
- R. Its heavy engineering arm is in talks with the government for tenders worth over ?1,000 crore.
- S. It would issue a statement to the media once the deal is finalised.

- A) PQRS
- B) PQSR
- C) SRPQ
- D) SPQR
- E) QRSP

Question 7:

In the question given below, a set of sentences is given, which when properly sequenced, form a coherent paragraph. Arrange the sentences in the correct sequence, and answer choose the option that provides the correct final order.

- P. The one thing all these newcomers have in common is that their hardware businesses are irrelevant.
- Q. Even Uber has started to engineer its own electric scooters.
- R. Amazon, Microsoft, Google and Facebook all make some type of Internet-connected computing gear.
- S. So many internet and software companies make gadgets now.
- A) PQRS
- B) PQSR
- C) SRQP
- D) SPQR
- E) QRSP

Question 8: In the given question, a sentence has been broken into four parts and the parts are jumbled. Choose the option which provides the correct way to re-arrange the parts to form a grammatically and contextually meaningful sentence. If all the parts are correctly placed, mark (e) as your answer.

an example of Western oppression (A)/ support among the masses by depicting (B)/ current international tensions as (C)/the government has been able to galvanize (D)

- A) DABC
- B) BCDE
- C) BADC
- D) DBCA
- E) No rearrangement required

Question 9: In the given question, a sentence has been broken into four parts and the parts are jumbled. Choose the option which provides the correct way to re-arrange the parts to form a grammatically and contextually meaningful sentence. If all the parts are correctly placed, mark (e) as your answer.

Canadians don't mind government (A)/ intervention as much as

Americans do (B)/ and our politics are generally more left-wing (C)/ than
those of the United States (D)

- A) BADC
- B) DACB
- C) BCDA
- D) DABC
- E) No rearrangement required

Question 10: In the given question, a sentence has been broken into four parts and the parts are jumbled. Choose the option which provides the correct way to re-arrange the parts to form a grammatically and contextually meaningful sentence. If all the parts are correctly placed, mark (e) as your answer.

poverty that so often comes to mind (A)/ Cape Town, and Durban, life did not (B)/ in the bustling cities of Johannesburg, (C)/ conform to that picture of want and (D)

- A) BCDA
- B) ADBC
- C) CBDA
- D) BADC

E) No rearrangement required

SBI Clerk Prelims Free Mock Test

ANSWER KEYS and SOLUTIONS:

Solution 1: B)

The final order is 1RSPQT. 1 begins the paragraph by telling us how food production will drop in China and India while demand will rise in 20-25 years. R follows by telling us of the current scenario - food crises. S follows by telling us how these countries are not in the market. P continues by telling us how these two countries will enter the market as buyers in the next 25 years. QT follow as a pair - Q tells us that how the entry of these countries into the market as buyers will wreak havoc, and T concludes the paragraph by telling us when this is likely to happen. Thus, (b) is the right answer as R is the second sentence.

Solution 2: A)

The final order is 1RSPQT. 1 begins the paragraph by telling us how food production will drop in China and India while demand will rise in 20-25 years. R follows by telling us of the current scenario - food crises. S follows by telling us how these countries are not in the market. P continues by telling us how these two countries will enter the market as buyers in the next 25 years. QT follow as a pair - Q tells us that how the entry of these countries into the market as buyers will wreak havoc, and T concludes the paragraph by telling us when this is likely to happen. Thus, (a) is the right answer as S is the third sentence.

Solution 3: E)

The final order is 1RSPQT. 1 begins the paragraph by telling us how food production will drop in China and India while demand will rise in 20-25 years. R follows by telling us of the current scenario - food crises. S

follows by telling us how these countries are not in the market. P continues by telling us how these two countries will enter the market as buyers in the next 25 years. QT follow as a pair - Q tells us that how the entry of these countries into the market as buyers will wreak havoc, and T concludes the paragraph by telling us when this is likely to happen. Thus, (e) is the right answer as P is the fourth sentence.

SBI Clerk Prelims Free Mock Test

Solution 4: D)

The final order is 1RSPQT. 1 begins the paragraph by telling us how food production will drop in China and India while demand will rise in 20-25 years. R follows by telling us of the current scenario - food crises. S follows by telling us how these countries are not in the market. P continues by telling us how these two countries will enter the market as buyers in the next 25 years. QT follow as a pair - Q tells us that how the entry of these countries into the market as buyers will wreak havoc, and T concludes the paragraph by telling us when this is likely to happen. Thus, (d) is the right answer as Q is the fifth sentence.

Solution 5: A)

The final order is 1RSPQT. 1 begins the paragraph by telling us how food production will drop in China and India while demand will rise in 20-25 years. R follows by telling us of the current scenario - food crises. S follows by telling us how these countries are not in the market. P continues by telling us how these two countries will enter the market as buyers in the next 25 years. QT follow as a pair - Q tells us that how the entry of these countries into the market as buyers will wreak havoc, and T concludes the paragraph by telling us when this is likely to happen. Thus, (a) is the right answer as T is the sixth (last) sentence.

Solution 6: A)

P begins the sentence by introducing the subject of the passage- Larsen & Toubro. Q takes the passage forward by talking about the number of countries the company operates. Q takes the paragraph forward by

talking about a new deal and S concludes the paragraph by telling us what the company would do once the deal is finalised.

Thus, (a) is the right answer.

Solution 7: C)

S begins the passage by providing a general introduction of the subject of the passage- internet and software companies making gadgets. R takes the passage forward by talking about different companies. Q follows R as it talks specifically about Uber and the sentence begins with EVEN which implies that it discusses the subject of the preceding sentence. P ends the passage as it talks about the thing which is common to all these companies.

Thus, (c) is the right answer.

SBI Clerk Prelims Free Mock Test

Solution 8: D)

(d) is the right answer as the correct sequence is DBCA.

D begins the sentence by establishing the subject of the sentence – THE GOVERNMENT. It tells us that the government is galvanizing support among the common people (as continued by B). B gives us the object of the verb 'galvanize' – SUPPORT. C follows by telling us what the government is depicting (CURRENT INTERNATIONAL TENSIONS). A concludes the sentence by telling us how the government is depicting them.

The rearranged sentence will be: "The government has been able to galvanize support among the masses by depicting current international tensions as an example of Western oppression."

Solution 9: E)

(e) is the right answer as the correct sequence is ABCD.

A begins the sentence by establishing the subject – CANADIANS. It tells us that Canadians do not mind government intervention as much as Americans do (as continued by B). Till now, we know that the sentence seeks to highlight the political differences between Canada and America,

so it is likely that the continuing half of the sentence will also speak along the same lines. C follows by giving a second difference – Canada's politics is more left wing. D continues the second element of comparison.

The rearranged sentence will be: "Canadians don't mind government intervention as much as Americans do and our politics are generally more left-wing than those of the United States."

Solution 10: C)

(c) is the right answer as the correct sequence is CBDA.

CB begin the passage as a pair introducing the cities that are discussed in the sentence. D follows by telling us that in these cities, life was not similar to the image of want and poverty that one might suppose. This thought is carried on by A. The rearranged sentence will be: "In the bustling cities of Johannesburg, Cape Town, and Durban, life did not conform to that picture of want and poverty that so often comes to mind."

SBI Clerk Prelims Free Mock Test

Grammar

Question 1: Match the statements from column 1 with column 2 and find which of the following pair of statements given in the options make contextually and grammatically correct sense.

Column 1	Column 2
A. Australia's iconic	D. asteroid strike that
Great Barrier Reef,	also killed off the
now under threat from	dinosaurs.
climate change,	
B. No tree-dwelling	E. has survived five
birds survived the	environmental upheavals
immense	during the past 30,000
	years.
C. Fossils shows that	F. 5 million years ago,
dogs with a ferocious	crushing the skeletons of
bite roamed North	their prey in massive,
America	muscular jaws.

A) A and F

- B) B and D
- C) A and D
- D) C and E
- E) B and F

Question 2: Match the statements from column 1 with column 2 and find which of the following pair of statements given in the options make contextually and grammatically correct sense.

Column 1	Column 2
A. Some of the most	D. in your lifetime will
important decisions you	occur while you feel
will make	stressed and anxious.
B. Research has shown	E. they will ignore the
that people are normally	bad news and embrace
quite optimistic:	the good.
C. When our ancestors	F. benefited from an
found themselves in a	increased ability to
habitat filled with	learn about hazards so
hungry animals, they	as to avoid predators.

- A) A and F
- B) B and D
- C) C and E
- D) C and F
- E) A and E

Question 3: Match the statements from column 1 with column 2 and find which of the following pair of statements given in the options make contextually and grammatically correct sense.

Column 1	Column 2
A. Scientists who	D. because they often
eavesdropped on nearly	convey important
1,000 conversations	information.
around the world,	
B. Our brains are	E. report that people
designed to transmit	who receive favours
emotions quickly to one	rarely say 'thank you'.
another,	
C. The islands of the	F. under threat — and
Brahmaputra are	home to 2.5 million
remote, unmapped,	people.

- A) A and F
- B) C and F
- C) B and E
- D) C and E
- E) C and D

Question 4: Match the statements from column 1 with column 2 and find which of the following pair of statements given in the options make contextually and grammatically correct sense.

Column 1	Column 2
A. Colombia is	D. and how vulnerable
regarded as the	they are to potential
second-most-	disease.
biodiverse country in	
the world,	
B. After his hunt, he	E. ornithologists with
spends the rest of the	their collections, or just
day helping other	exploring the forest.
C. DNA can tell how	F. but its fauna and flora
healthy the population	have evaded study
of any animal is,	because of the war.

- A) A and F
- B) B and D
- C) C and E
- D) A and E
- E) B and F

Question 5: Match the statements from column 1 with column 2 and find which of the following pair of statements given in the options make contextually and grammatically correct sense.

Column 1	Column 2
A. Vaccines and	D. to fight back against
powerful drugs have	the bacteria, parasites
allowed our species	and viruses that threaten
	to kill us.

PRACTICE	МФСК
----------	------

B. Feeling younger	E. come with a lower risk
than your years also	of depression and greater
seems to	mental wellbeing as we
	age.
C. Being able to stand	F. on bravery or courage,
up to authority doesn't	confidence or
hinge	stubbornness.

- A) A and E
- B) B and F
- C) C and D
- D) A and D
- E) C and E

Question 6: In this question, two words related in some way are given and third word is also given with four or five alternatives. You have to find out which one of the alternatives bears the same relation with the third word as

Persuade: persuasion : : execute:

first and second words are related.

- A) executioner
- B) execution
- C) executor
- D) executive
- E) executed

Question 7: In this question, two words related in some way are given and third word is also given with four or five alternatives. You have to find out which one of the alternatives bears the same relation with the third word as first and second words are related.

Strategy: strategically::intention:

- A) intentionally
- B) intent
- C) intend
- D) instant
- E) inventively

SBI Clerk Prelims Free Mock Test

Question 8: In this question, two words related in some way are given and third word is also given with four or five alternatives. You have to find out which one of the alternatives bears the same relation with the third word as first and second words are related.

Terror: terrified : : fertility:

- A) infertile
- B) feline
- C) fertilize
- D) fertile
- E) futile

Question 9: In the question below, a sentence is given with four words highlighted in bold. From the options, choose the pair of words that need to be interchanged to make the sentence grammatically and meaningfully correct.

The more mobile a person is, the available the circle of socioeconomic interaction that would be wider to him.

- A) mobile -> available
- B) available -> wider
- C) available -> interaction
- D) mobile -> wider
- E) All are correct

Question 10: In the question below, a sentence is given with four words highlighted in bold. From the options, choose the pair of words that need to be interchanged to make the sentence grammatically and meaningfully correct.

Airline seats occur in close proximity to each other in order to squash the greatest number of passengers into a small space.

- A) occur -> space
- B) occur -> squash
- C) proximity -> space

- D) squash -> space
- E) All are correct

ANSWER KEYS and SOLUTIONS:

Solution 1: B)

(b) is the right answer. The correct pairs are AE, BD and CF.

BD – B talks about tree-dwelling birds, and D continues by telling us how none of these survived the asteroid strike that wiped out the dinosaurs. "No tree-dwelling birds survived the immense asteroid strike that also killed off the dinosaurs."

AE – A talks about the Great Barrier Reef which is under threat from climate change, and E continues it by telling us how it has survived several environmental changes. "Australia's iconic Great Barrier Reef, now under threat from climate change, has survived five environmental upheavals during the past 30,000 years."

CF – C talks about fossils of dogs that roamed North America, and F continues by telling us the timeline of this event. "Fossils shows that dogs with a ferocious bite roamed North America5 million years ago, crushing the skeletons of their prey in massive, muscular jaws."

Solution 2: D)

(d) is the right answer. The correct pairs are AD, BE and CF.

CF – C talks about our ancestors and tells us that they were often faced with harmful predators; F follows by telling us what kind of coping mechanisms helped them to fight these. "When our ancestors found themselves in a habitat filled with hungry animals, they benefited from an increased ability to learn about hazards so as to avoid predators."

AD - A talks about the most important decisions we would make in our lives,

and D follows by telling us when these decisions will take place. "Some of the most important decisions you will make in your lifetime will occur while you feel stressed and anxious."

BE – B talks about research that has proven that people are usually optimistic, and E follows by telling us how this is manifested in their behaviour. "Research has shown that people are normally quite optimistic: they will ignore the bad news and embrace the good."

Solution 3: B)

- (b) is the right answer. The correct pairs are AE, BD and CF.
- CF C tells us about the islands of Brahmaputra, and F builds further on it by telling us how many people live there. "The islands of the Brahmaputra are remote, unmapped, under threat and home to 2.5 million people."
- AE A tells us that scientists eavesdropped on a large number of conversations around the world, and E tells us about their findings. "Scientists who eavesdropped on nearly 1,000 conversations around the world report that people who receive favours rarely say 'thank you'."

 BD B tells us how our brains are designed to transmit emotions to other, and D follows by telling us the purpose for this. "Our brains are designed to transmit emotions quickly to one another, because they often convey important information."

SBI Clerk Prelims Free Mock Test

Solution 4: A)

- (a) is the right answer. The correct pairs are AF, CD and BE.
- AF A talks about Columbia being the one of the most biodiverse countries in the world, and F follows by telling us that despite this, its flora and fauna have evaded study due to the war. "Colombia is regarded as the secondmost-biodiverse country in the world, but its fauna and flora have evaded study because of the war."
- BE B talks about what he does after the hunt; E builds further on it by telling us his activities after the hunt. "After his hunt, he spends the rest of the day helping other ornithologists with their collections, or just exploring the forest."

CD – C tells us how the DNA can give insights into the health of the population, and D continues by telling us what else DNA can give insights into. "DNA can tell how healthy the population of any animal is, and how vulnerable they are to potential disease."

Solution 5: D)

- (d) is the right answer. The correct pairs are AD, BE and CF.
- AD A and D together talk about how vaccines and drugs have helped us to fight against diseases. "Vaccines and powerful drugs have allowed our species to fight back against the bacteria, parasites and viruses that threaten to kill us."
- BE B talks about how it is to feel younger than your years, and E talks about how it comes with a lower risk of depression. "Feeling younger than your years also seems to come with a lower risk of depression and greater mental wellbeing as we age."
- CF C talks about the ability to stand up to authority, and F tells us the factors this ability does not depend on. "Being able to stand up to authority doesn't hinge on bravery or courage, confidence or stubbornness." Solution 6: B)

PERSUADE (verb) means to convince, and PERSUASION is its noun and means the act of persuading. There is a verb-noun relationship. EXECUTE is a verb and its noun form EXECUTION should follow. Thus, (b) is the right answer.

Executioner - a person who carries out the act of killing someone. Executor - a person who carries out a task. Executive - a person with senior managerial responsibility in a business. EXECUTED is a verb in the second form.

Solution 7: A)

STRATEGY (noun) means a plan of action designed to achieve a long-term or overall aim. STRATEGICALLY is its adverbial form. There is a noun-adverb relationship. INTENTION is a noun and its adverbial form will be INTENTIONALLY. Thus, (a) is the right answer.

INTENT is a noun or an adjective. INTEND is a verb. INSTANT means

moment and is an adjective or a noun. Inventively (adverb) - having the ability to create or design new things or to think originally.

Solution 8: D)

TERROR (noun) means alarm or scare; TERRIFIED is an adjective and means scared. There is a noun-adjective relationship. FERTILITY is a noun, and its adjective form FERTILE should follow. Thus, (d) is the right answer. Infertile (adjective) - this would be an antonym of the required word FERTILE. Feline - catlike; relating to cats. FERTILIZE is a verb and means to make fertile. Futile - useless.

SBI Clerk Prelims Free Mock Test

Solution 9: B)

The sentence tells us the more mobile (capable of moving) a person is, the bigger is the circle of socio-economic interaction (exposure) that would be accessible to him. AVAILABLE (accessible) should be interchanged with WIDER (bigger) as we need a comparative degree adjective to modify the noun CIRCLE, as the sentence shows comparison (note the first clause MORE MOBILE). Thus, (b) is the right answer.

Solution 10: E)

The sentence tells us how airline seats occur (are situated) in close proximity (nearness) to each other in order to squash (accommodate) the greatest

number of passengers into a small space (area). All the words are correctly placed, which makes (e) the right answer.

Connectors

Connectors are words or short phrases that link ideas or statements together. A connector should be chosen that retains the original meaning of the statements. The statements can exist without a connector, but using a connector helps define the relationship between them.

Cause-effect relationships – when one statement gives the result of the other statement.

PRACTICE MOCK

Banking Exams English Concepts & Practice Questions

Additionality – when one statements adds to what has been stated in the other. Contradiction – when one statement states the opposite of what the other statement does. Contrast – when one statement highlights something that is strikingly different from what has been stated in the other. Conditionality – when one statement gives us the condition that needs to be fulfilled for the action/event stated in the second statement to take place. Comparison – one statement equates the idea being conveyed by it with what has been stated in the other. Parallel action – when the two statements mention different actions that take place simultaneously. ☐ Connectors showing contradiction/ contrast - although, though, but, even though, while, whereas, however, still, yet, unlike, conversely, despite, in spite of o I want to purchase this car but I don't have 10 lakh rupees. ☐ Connectors showing additionality - also, in addition, and, besides, additionally, moreover, furthermore, on top of that 0 o We want to build a new bridge and we want to repair the old one. ☐ Connectors showing a cause-effect relationship/ causation - because, since, as, for, therefore, thus, hence, consequently, as a result o He sold his car because he wanted to buy a new one. ☐ Connectors showing conditionality - if, unless, until, provided, whenever, hardly, barely, scarcely o I will let you go the party if you complete your homework first. ☐ Connectors showing comparison - similarly, while, likewise, equally, in

the same way, as, as if, like, in the same way

- o While he is a chef, his brother is a police officer.
- ☐ Connectors showing parallel action meanwhile, at the same time, while
- o He was watering the plants while his brother was cleaning the pool.

SBI Clerk Prelims Free Mock Test

Question 1:

Select the phrase(s) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The given options may or may not be starters.

- A. Many people buy medicines from Hong Kong and Macau.
- B. Others buy the raw ingredients to make the drugs at home.
- 1. While many people...
- 2. Whereas others buy...
- 3. Though others buy...
- A) Only 2
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

Question 2:

Select the phrase(s) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The given options may or may not be starters.

- A. Migraine has a genetic predisposition.
- B. There is undoubtedly a strong association between paediatric migraines and lifestyle which includes excessive screen time.
- 1. Though migraine has...
- 2. Despite migraines having a...

- 3. However, there is...
- A) Only 1
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

Question 3:

Select the phrase(s) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The given options may or may not be starters.

- A. The state and the big business have now come closer across the world.
- B. In India, they are still poles apart.
- 1. While the state...
- 2. Since the state...
- 3. Whereas in India...
- A) Only 3
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

Question 4:

Select the word(s) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The given options may or may not be starters.

- 1. He is clever.
- 2. He lacks experience.
- A. Since

- B. Albeit
- C. As
- A) Only A and B
- B) Only B and C
- C) Only B
- D) Only A
- E) All A, B and C

Question 5:

Select the word(s) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The given options may or may not be starters.

- 1. The footballer had an injured hamstring.
- 2. She scored the winning goal.
- A. Although
- B. However
- C. Yet
- A) Only A and C
- B) Only B and C
- C) Only B
- D) Only A
- E) All A, B and C

Question 6:

In the following question, two statements and five connectors are given. Only one of the connectors from those given can be used to combine the given two statements into one sentence without changing the meaning. Choose that connector as your answer.

- 1. Kings claimed they ruled by a divine right.
- 2. Dictators claimed their right to rule through might.
- A) Since
- B) Despite
- C) Although

- D) While
- E) And

Question 7:

Select the word(s) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The given options may or may not be starters.

- A. To win the war against the bacteria, one must keep the immune system upbeat.
- B. People should not spread the droplets in the air by coughing and sneezing openly.
- 1. Moreover
- 2. Additionally
- 3. Though
- A) Only 2
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

Question 8:

Select the word(s) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The given options may or may not be starters.

- A. The brain can be rewired to some extent through rehabilitation.
- B. There are no approved drugs that enhance brain's capacity to be rewired.
- 1. Though
- 2. Since
- 3. While
- A) Only 3
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3

E) All 1, 2 and 3

Question 9:

Select the word(s) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The given options may or may not be starters.

- A. Efforts have been made to repair historical injustice done against certain sections.
- B. The ideology of discrimination continues to dominate.
- 1. But
- 2. Since
- 3. Because
- A) Only 1
- B) Only 1 and 2
- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

SBI Clerk Prelims Free Mock Test

Question 10:

Select the word(s) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The given options may or may not be starters.

- A. Each side is stacking the blame at the other's doorstep.
- B. Neither will emerge innocent.
- 1. While
- 2. Because
- 3. However
- A) Only 1
- B) Only 1 and 2

- C) Only 1 and 3
- D) Only 2 and 3
- E) All 1, 2 and 3

ANSWER KEYS and SOLUTIONS:

Solution 1: B)

The two sentences carry contrasting facts - A tells us how many people buy medicines from other countries, and B tells us how some others buy the raw ingredients and make the medicines at home.

1 can be used to join the statements as WHILE is used to show contrast - "While many people buy medicines from Hong Kong and Macau, others buy the raw ingredients to make the drugs at home."

2 can be used to join the statements as WHEREAS is used to show contrast - "Many people buy medicines from Hong Kong and Macau, whereas others buy the raw ingredients to make the drugs at home." Thus, (b) is the right answer.

3 is incorrect as THOUGH shows contradiction, not contrast.

Solution 2: E)

The statements present contradicting facts - A tells us that migraine has a genetic predisposition, and B tells us that it is influenced by lifestyle.

1 can be used to join the statements as THOUGH is used to join contradictory statements: "Though migraine has a genetic predisposition, there is undoubtedly a strong association between paediatric migraines and lifestyle which includes excessive screen time."

2 can be used to join the statements as DESPITE is used to join contradictory statements: "Despite migraines having a genetic predisposition, there is undoubtedly a strong association between paediatric migraines and lifestyle which includes excessive screen time."

3 can be used to join the statements as HOWEVER is used to join contradictory statements: "Migraine has a genetic predisposition; however, there is undoubtedly a strong association between paediatric migraines and lifestyle which includes excessive screen time."

Thus, (e) is the right answer.

SBI Clerk Prelims Free Mock Test

Solution 3: C)

The sentences bear a contrasting relationship - A talks about the close proximity of the state and the big businesses across the world, and B talks about how they are still far apart in India.

1 is correct as WHILE is used to show contrasting relationships - "While the state and the big business have now come closer across the world, in India, they are still poles apart."

3 is correct as WHEREAS is used to show contrasting relationships between sentences - "The state and the big business have now come closer across the world, whereas in India, they are still poles apart." Thus, (c) is the right answer. SINCE is used to show a causational relationship between two sentences, which is not the case here.

Solution 4: C)

(c) is the right answer as only B can used to link the two sentences.

The two sentences are contradictory – 1 talks about his cleverness, and 2 talks about his absence of experience.

ALBEIT is used to join contradictory clauses or sentences – "He is clever, albeit he lacks experience."

SINCE and AS are used to join clauses or sentences that have a cause and effect relationship. That is not the case here, since neither sentence logically leads to the

other, neither is the cause nor the effect. Thus, AS cannot be used to join the sentences.

Solution 5: E)

(e) is the right answer as all three options, A, B and C can be used to link the two sentences.

The two sentences are dissimilar and contrasting in nature. 1 talks about the

footballer having an injured hamstring, and 2 talks about her scoring the winning goal for a match.

ALTHOUGH is used to join contradictory clauses or sentences – "Although the footballer had an injured hamstring, she scored the winning goal."

HOWEVER is used to link two dissimilar clauses or sentences despite them conveying contradictory situations – "The footballer had an injured hamstring; however, she scored the winning goal."

YET is used to join clauses sentences even when they seem to serve opposite purposes – "The footballer had an injured hamstring; yet she scored the winning goal."

Solution 6: D)

(d) is the right answer as WHILE will be used to link the two statements. The sentences present comparison: 1 tells us that Kings claimed they ruled by a divine right, and 2 says that the dictators claimed their right to rule through might. WHILE is used to present comparable clauses and sentences – "Kings claimed they ruled by a divine right while dictators claimed their right to rule through might." SINCE is used to show a cause-effect relationship between clauses and sentences, which is not the case here.

DESPITE is used to show the occurrence of something which is unaffected by a countering force or event. This is not the relationship between the two statements. ALTHOUGH is used to show the contradictory occurrence of two things happening together, which is not the case here.

AND is used to show a complementary relationship between clauses and sentences, which is not the case here.

Solution 7: B)

The two sentences carry complementary facts - A tells us that one must keep their immune system strong if one has to win the war against the bacteria, and B builds further on it by giving another step that should be taken to win this war.

MOREOVER is used to introduce a second clause that builds up on the first, or provides further information - "To win the war against the bacteria, one must keep the immune system upbeat; moreover, people should not spread the droplets in the air by coughing and sneezing openly."

ADDITIONALLY is used to introduce additional or further information - "To win the war against the bacteria, one must keep the immune system upbeat; additionally, people should not spread the droplets in the air by coughing and sneezing openly." Thus, (b) is the right answer.

THOUGH is used to join contradictory clauses or sentences, which is not the case here.

SBI Clerk Prelims Free Mock Test

Solution 8: C)

The two sentences present facts that are contrasting and dissimilar - A talks about how a method can be used to rewire the brain, and B tells us how there are no approved drugs to improve the brain's ability to be rewired.

THOUGH is used to show a contradictory or contrasting relationship between clauses or sentences - "Though the brain can be rewired to some extent through rehabilitation, there are no approved drugs that enhance brain's capacity to be rewired."

WHILE is used to present dissimilar or contrasting facts - While the brain can be rewired to some extent through rehabilitation, there are no approved drugs that enhance brain's capacity to be rewired."

Thus, (c) is the right answer.

SINCE is used to show a cause-effect relationship between clauses or sentences, or to show two things happening simultaneously, which is not the case here.

Solution 9: A)

The two sentences share a contradictory relationship - A tells us that efforts have been taken to address injustice done to certain sections in the past, and B tells us how despite this, discrimination continues to exist.

BUT is used to present contrasting or contradictory facts - "Efforts have been made to repair historical injustice done against certain sections, but the ideology of discrimination continues to dominate."

Thus, (a) is the right answer.

SINCE and BECAUSE are used to show a cause-effect relationship between clauses or sentences, which is not the case here.

Solution 10: C)

The two sentences carry dissimilar or contrasting facts - A tells us that each side is

trying to blame the other, and B tells us that neither is innocent.

WHILE is used to present contrasting facts: "While each side is stacking the blame at the other's doorstep, neither will emerge innocent."

HOWEVER is used to present dissimilar or contrasting facts - "Each side is stacking the blame at the other's doorstep; however, neither will emerge innocent."

Thus, (c) is the right answer.

BECAUSE is used to present a cause-effect relationship between clauses or sentences, which is not the case here.

