

# MARUTHI SCHOOL OF BANKING

## No Formula Only Shortcuts

### Specialized Teaching for Bank Exams

## IBPS - BANK CLERK CWE (Main Exam) (HELD ON 01-01-2017)

### GENERAL ENGLISH (New Pattern)

**Directions (1-5):** In each of the following questions, each sentence has some blank spaces. Fill in the blanks with appropriate words out of the given alternatives.

1. Activists in the country have long protested its \_\_\_\_\_ society that essentially \_\_\_\_\_ women from travelling, marrying or attending college without permission from a male relative, who is called their \_\_\_\_\_.

1. benevolent, forbid, steward
2. pre-adamite, prevent, custodian
3. pre-eminent, restrict, protector
4. venerable, condemns, manacle
5. patriarchal, prohibits, guardian

2. Individual tax rates in the country are substantially \_\_\_\_\_ compared to tax rates in the US and Western Europe but slightly \_\_\_\_\_ than those in most emerging markets.

1. slow, more
2. decreasing, increased
3. lesser, much
4. lower, higher
5. stricter, lower

3. The regulator body is likely to \_\_\_\_\_ stricter trading norms, create special liquidity window on the budget day to combat potential market \_\_\_\_\_.

1. implement, versatile
2. let, flexibility
3. remove, steady
4. ignore, dynamic
5. impose, volatility

4. Sales of consumer packaged goods companies are \_\_\_\_\_ to record their slowest growth in two years as customers cutback their expenditure even on \_\_\_\_\_ items and groceries.

1. expected, essential
2. willing, regularly
3. estimate, necessary
4. approximately, daily
5. determined, important

5. The bad loan ratios are \_\_\_\_\_ to be uglier in the fourth quarter given the \_\_\_\_\_ loan growth.

1. moved, frail
2. likely, weaker
3. tend, skewed
4. intend, meager
5. going, swiftly

**Directions (6-13):** Read the following passage and answer the given questions. Certain words/ phrases have been given in bold to help you locate them while answering some of the questions.

Though global multinationals account for only 2% of the world's jobs, they own or orchestrate the supply chains that account for over 50% of world trade, they make up 40% of the value of the West's stock markets; and they own most of the world's intellectual property. Although the idea of being at the top of the food chain makes these companies sound all-conquering, rickety and overextended are often more fitting adjectives. Companies became obsessed with internationalising their customers, production, capital and management. In 2016 multinationals' cross-border investment fell by 10-15%, the share of trade accounted for by cross-border supply chains has stagnated since 2007 and the proportion of sales that Western firms make outside their home region has shrunk. They are **in retreat**. To understand why this is, consider the three parties that made the boom possible. Investors, the "headquarters countries" in which global firms are domiciled, and the "host countries" that received multinational investment. Each thought that multinational firms would provide superior financial or economic performance. Investors saw a huge potential for **economies of scale**. As China, India and the Soviet Union opened up, and as Europe liberalized itself into a single market, firms could sell this same product to more people. Moreover, they saw 'geographical arbitrage' i.e. from the rich world they could get management, capital, brands and technology and from the emerging world they could get cheap workers and raw materials as well as lighter rules on pollution. These advantages led investors to think global firms would grow faster and make higher profits. That was true for a while, not today. The profits of the top 700-odd multinational firms have dropped by 25% over the past five years, according to FTSE, an index firm. The weakness of many currencies against the dollar

is part of the story; the slump in commodity prices, and thus the profits of oil firms, mining firms and the like is a factor too. Another 10% of deterioration is due to the collapse of banks. Individual bosses will often blame one-off factors, currency moves, the economic collapse of Venezuela, currency swaps and the like can be thought of, a depression in Europe, a crackdown on graft in China, and so on. But the deeper explanation is that both the advantages of scale and those of arbitrage have worn away. As a result, firms with a domestic focus are winning market share by 2%. In Brazil, two local banks, have trounced global lenders. What about the “headquarters countries”? In the 1990s and 2000s they wanted their national champions to go global in order to become bigger and brainier. The mood changed after the financial crisis. Multinational firms started to be seen as agents of inequality. They created jobs abroad, but not at home. As a result, the tapestry of rules designed to help business globally is fraying. Takeovers of western firms now often come with strings attached by governments to safeguard local jobs and plants. There are **gathering clouds** in host countries as well. China has been turning the screws on foreign firms in a push for “Indigenous innovation”. Bosses say that more products have to be sourced locally and intellectual property often ends up handed over to local partners. Strategic industries, including the internet, are **out of bounds** to foreign investment. Many fear that China’s approach will be mimicked around the developing world, forcing multinational firms to invest more locally and create more jobs a mirror image of the pressure placed on them at home.

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

- (A) Multinationals wanted their champions to go global in 1990s and 2000s.  
 (B) Financial measures to address the situation In Venezuela. (C) Breaking of large corporate entities.  
 1. Only (C)                      2. Only (B)    3. Only (A)  
 4. Only (B) and (C)    5. All three (A), (B) and (C)

7. Which of the following can be said about the multinationals in the context of the passage?

- (A) Investors in multinational firms may stop investing.  
 (B) There is resistance to multinational firms in their own domestic markets.  
 (C) Multinationals are struggling.  
 1. Only (A)    2. Only (B)    3. Only (A) and (B)  
 4. All (A), (B) and (C)    5. Only (A) and (C)

8. Which of the following phrases from the passage can be replaced by ‘trouble’ in the context of the passage?

- (A) out of bounds    (B) economies of scale  
 (C) gathering clouds    (D) in retreat  
 1. Only (C)    2. All (A), (B), C. and (D)    3. Only (B) and (D)    4. Only (A) and (B)    5. Only (B)

9. Which of the following is /are responsible for and are best explanation(s) for the current health of global firms?

- (A) Economic trouble in some countries.  
 (B) Advantages of labour that were available earlier have diminished.    (C) Failure of banks.  
 1. Only (C)    2. Only (B)    3. Only (A)    4. Only (A) and (B)    5. All three (A), (B) and (C)

10. Which of the following is/are reason(s) for the author’s mention of various countries in the passage?

- (A) To illustrate the changing climate for global businesses.  
 (B) To elucidate the similarities in response to multinational businesses.  
 (C) To negate the popular assumption that developing economies have overtaken developed ones.  
 1. Only (A)    2. Only (B)    3. Only (A) and (B)  
 4. Only (B) and (C)    5. None of these

11. Which of the following words is/are the opposite of the word ‘lighter’ as used in the passage?

- (A) tighter                      (B) stricter  
 (C) insignificant              (D) robust  
 1. Only (A)    2. Only (A) and (B)    3. Only (C)  
 4. Only (A) and (C)    5. None

12. Which of the following cannot be said about ‘geographical arbitrage’?

1. It has facilitated the spread of cross-border trade.  
 2. It caused stagnation of trade in the 1990s.  
 3. Its effects have worn off.  
 4. Western firms could increase profits.  
 5. All the given options can be said.

13. Which of the following do(es) the passage centrally address?

- (A) Prosperity of multinational firms  
 (B) Government’s increasingly protecting the interests of local firms.  
 (C) Concern for global trade and industry.  
 1. Only (A) and (C)    2. Only (B)    3. Only (C)  
 4. Only (A) and (B)    5. All (A), (B) and (C)

**Directions (14-18):** In each of the following questions a sentence is given with **three** words/ group of words in **bold** type. One or more of them may have a certain error. Below the sentence are given three combinations of words/ group of words i.e. (A), (B) and (C). **You have to find out the correct word/ group of words** from among (A), (B) and (C) given below each sentence to replace the incorrect words/ and make the sentence grammatically correct and meaningful. One, two, all three or none of them may be correct. Decide upon which is/are correct, if any and select the correct option which denotes your answer. **If the sentence is correct as it is, select ‘No correction required’ as your answer.**

14. In 2015, two years after Hurricane Sandy hit his city, the mayor announced **to set up** a \$3 billion restoration fund, **partly** was intended to pay for sea walls that would help city from **storms ahead**.  
 (A) he was setting up-which-any storms in the future  
 (B) the setting up of-that-storms  
 (C) the creation of-part of which-future storms  
 1. Only (A)                      2. All (A) (B) and (C)  
 3. Only (A) and (B)        4. Only (C)  
 (5) No correction required

15. Since ancient times, medics **have relied** on their sense of smell to help them **work out** what is wrong with their patients- fruity odours on the breath, for example, let them monitor the condition of diabetics, while foul odours assist in **the diagnosis** of respiratory-tract infections.(A) relying-to work out anything- diagnosing  
 (B) were reliant-work out whether anything-how to diagnose  
 (C) had to rely-in working out anything-any diagnosis  
 (1) Only (A)                      2. All (A) (B) and (C)  
 (3) Only (A) and (B)        4. Only (C)  
 (5) No correction required

16. Thailand’s **performing** **dismally** is not drastically out of step with countries of similar Incomes, **not** strange given its unusually generous **spending on** education.  
 (A) dismal performance- but it is- expenditure on  
 (B) having a dismal performance- being-budget  
 (C) dismally performing- is not- amount Spent on  
 (1) Only (C)                      2. All (A), (B) and (C)  
 (3) Only (A) and (B)        4. Only (A)  
 (5) No correction required

17. **There is** a government survey, about 12.6 million Japanese aged 60 or older now **opting** working, up from 8.7 million in 2000 and two-thirds of Japan’s over-65s want to stay **gainfully employed**.

(A) In- have an option-and gain employment  
 (B) As revealed by-are opting- gains from employment  
 (C) According to- opt to keep- gainfully employed,  
 (1) Only (B)                      2. All (A), (B) and (C)  
 (3) Only (A) and (B)        4. Only (C)  
 (5) No correction required

18. The hope is that the torrents of data **which** generate will contain some crucial nuggets that let neuroscientists get **more** understanding how exactly the brain does **all it does**.

(A) these schemes-closer to-what it does        (B) which will-able to-function  
 (C) that these studies-a better-work  
 1. Only (C)                      2. All (A), (B) and (C)  
 3. Only (A) and (B)        4. Other than those given as options  
 5. None of these

**Directions (19-23):** In these questions, there are four/five sentences (A), (B), (C), (D) and/or (E). Three or Four of these sentences contribute to one main idea when these sentences are formed into a paragraph. **One sentence does not contribute to that main Idea.** That sentence is your answer,

19. Which of the following does not contribute to the main Idea of the given passage?  
 (A) The cost of production for luxury goods is not usually a prime concern and capital investment is generally modest, except for watches.  
 (B) Some of the normal rules do not apply to luxury-goods makers, even though in many ways they are similar to other consumer-goods companies.  
 (C) To view the world through the lens of luxury is to see it subtly offered.  
 (D) A really prestigious Item can be a ‘Veblen good’, named after an American economist born in themed-19th century who noticed that demand for some goods actually rises as they get more expensive because they confer yet more status.  
 1. Only (A)    2. Only (B)    3. Both (A) and (B)  
 4. Both (B) and (C)                      5. Both (B) and (D)

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20. Which of the following does not contribute to the main Idea of the given passage?

(A) These present drivers of its economy, however, are under threat from technology.

(B) Africa is a hopeful continent with an exuberance driven by minerals, hydrocarbon and commodities.

(C) Without the ability to create knowledge through hands on learning the quality of education, in the country is unlikely to improve;

(D) The long-view trajectory of electric vehicles in Africa suggests a future where electrons will power more cars than carbon compounds.

1. Only (A)
2. Only (C)
3. Only (B)
4. Both (B) and (C)
5. All those given as options contribute

21. Which of the following does not contribute to the main idea of the given passage?

(A) There is a growing body of research which revealed that the number of vigilance equipment security agencies purchased has decreased over the years.

(B) Many parents fret that their offspring will die unless ceaselessly watched.

(C) In 1893, philosopher John Locke warned that children should not be given too much “unwholesome fruit” to eat.

(D) By most objective measures, modern parents are far more conscientious than previous generations.

(E) Four centuries later, misguided Ideas about child-rearing are rife.

1. Only (A)
2. Only (C)
3. Only (B)
4. Both (B) and (C)
5. All those given as options contribute

22. Which of the following does not contribute to the main idea of the passage?

(A) Research suggests that pear packets working indoors were slowed by air pollution even at levels well below current air quality standards.

(B) For anyone who has tried jogging through smog, the physically sapping impacts of air pollution should come as no surprise.

(C) On days with more air pollution, workers spend more time on breaks and complete fewer calls.

(D) But pollution doesn't just slow down runners, It hampers workers too.

1. Only (A)
2. Only (B)
3. Both (A) and (B)
4. Both (B) and (C)
5. All those given as options contribute

23. Which of the following does not contribute to the main idea of the passage?

(A) Under this model, consumers are paying to access someone else's goods or services for a particular period of time and at cheaper value.

(B) The sharing economy has been widely hailed as a major growth sector by sources.

(C) Millennial today are willing to pay more for fresh and healthy food.

(D) This model has disrupted nature industries, such as hotels and automotives, by providing consumers with convenient and cost efficient access to resources without the financial, emotional, or social burdens of ownership.

(E) The sharing economy isn't really a “sharing” economy at all. It's an access economy.

1. Both (B) and (C)
2. Only (B)
3. Only (C)
4. All those given as options contribute
5. Only A

**Directions (24-30):** Read the following passage carefully and answer the questions given. Certain words/phrases are given in **bold** to help you locate them while answering some of the questions.

Intended to give its workers more rest, this year, the Taiwanese government has brought about some labour amendments such as the “one fixed day off, one flexible day off”. It has steadily garnered raked reactions in the media. News of businesses moving to enact measures to meet the new regulations has emerged, including price hikes and reduced business hours. Reports such as popular food chains upping their prices have coloured media. On the other hand, Taiwan's two major convenience stores denied reports that stores would be closing over the weekend in response to the regulations. The latest circumstances only presented examples of how the new holiday policy would hinder Taiwanese businesses' operations, pose price hikes and create a more difficult environment for Taiwanese nationals to go about their daily lives in an already wage-stagnant economy.

Increased costs are inevitable. But should it be looked upon with **disdain** and diversion? Let us look at the issue from a different perspective. Foreigners and tourists have commented that the 24-hour convenience stores and high quality of service have left a positive impression about the country. That should be a point of pride for Taiwan, but on the other hand, the new holiday policy also provides an opportunity to spur change as Taiwan's laudable conveniences also come along with their own set of burdens. Many of the everyday conveniences were built upon the hard work and

long hours of employees who provided quality and tireless service to the masses. It is understandable that all kinds of enterprises avoid uncertainty as it does not bode well for business operations. The new policy provides uncertainty in spades.

But the status quo that businesses have long upheld has not worked for Taiwan in the past decade. No longer have the long working hours either transferred into benefits for the working people or helped propel Taiwan's GDP back to the figures during its "industrial miracle" era. Taiwan's working environment and policies protecting both enterprises and workers have long needed an overhaul. While initial reports indicate that the new holiday policy has led to a rise in basic commodity prices. It should become an opportunity for businesses to **gripe** about. They should not increase prices but fail to increase staff costs and adjust inferior budget planning, ultimately failing to increase employment. This is the easy way to face the new policy and for enterprises to stay afloat in tough times. It should not, however, continue at the expense of the everyday workers and the economy at large. Increasing employment and providing adequate overtime pay to keep working hours in check are factors in the government's labour revision efforts last year, which they hope could improve existing working conditions. It's still too early to say whether President and his party's holiday policy would improve working conditions.

Taiwan's businesses should look out for its employees' well being instead of their costs, while the government must similarly look out for businesses and the people at large to ensure effective policy progress. There's no doubt that the Taiwan's working environment is in need of change, and the new holiday policy provides a platform for that. However, whether it would bring about a good or bad change ultimately is left up to how the key players- businesses, the government and the people-respond.

24. Which of the following is most nearly the same in meaning of the word **GRIPE** as used in the passage?

1. greedy
2. placate
3. complain
4. rejoice
5. satisfied

25. Which of the following statement(s) is/ are the central idea(s) of the passage?

- (A) Taiwan's businesses are suffering due to low exports.
- (B) Taiwan's government would not be able to remain in power for long.

(C) Taiwan is currently facing an economic boom.  
(D) Taiwan's new labour policy has its own set of pros and cons.

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

26. Which of the following is most nearly the opposite in meaning of the word **DISDAIN** as used in the passage?

1. thoughtlessness
2. admiration
3. proportionately
4. disinterest
5. scorn

## STEP IN AS STUDENT STEP OUT AS BANKER

27. According to the passage, what is/are the reason(s) the labour amendments were made?

- (A) Many people were emigrating due to longer working hours and stagnant wages in China.
  - (B) In the recent years, the export volume of Taiwan was showing a downward trend.
  - (C) Commodity prices were missing beyond acceptable limits.
1. Only (A) and (B)
  2. Only (C)
  3. Only (B) and (C)
  4. Only (B)
  5. None of (A) (B) and (C)

28. What does the author suggest regarding the new policy of Taiwan?

1. It should be implemented judiciously and must not be taken unique advantage of.
2. Such a change had become imperative over the last few years.
3. It has caused uncertainty in businesses on a temporary basis.
4. The announcement of the new holiday policy has brought about mixed responses
5. None of these

29. Which of the following will be a consequence of the new holiday policy in Taiwan, as inferred from the passage?

1. The motivational levels of Taiwanese will improve, therefore enhancing their productivity.
2. Commodity prices across the world will reduce.
3. Taiwan's transport infrastructure will suffer.
4. Employment opportunities in Taiwan will cease.
5. Wage stagnation will cease to exist in the long-run.

30. Which of the following is/are not true with respect to the passage?

(A) The existing policy of long working hours had been boosting Taiwan's GDP consistently over the years.

(B) Most businesses in Taiwan will prosper, thanks to the new policy on increased working hours.

(C) The new holiday policy has boosted Taiwan's GDP this year.

1. Only (A)
2. only (B) and (C)
3. only (A) and (C)
4. Only (C)
5. All (A), (B) and (C) are not true

**Directions (31-35):** In these questions, there are two/three statements which can be combined into a single statement in a number of different ways without changing their meaning. Below these two sentences are given three probable starters (A), (B) and (C) of such a combined sentence. One, two, three or none of them maybe correct. Decide upon which is/are correct, if any and mark the option which denotes your answer. If none of the three starters is suitable mark 'None' as your answer.

31. After years of slow growth and overspending, in part to prop up a state pension scheme, the central government nearly ran out of cash late last year. The government has called in the IMF, which may now broker a resolution to the crisis.

(A) On account of years....

(B) Through the crisis... (C) A resolution to....

1. Only (A)
2. All (A), (B) and (C)
3. Only (A) and (B)
4. Only (A) and (C)
5. None

32. A professor of economics examined the cost structure of the tournament. He found that the costs of building the necessary stadiums, transport and accommodations were not properly taken into account.

(A) Although the costs of....

(B) On examining (C) When he

1. Only (B)
2. All (A), (B) and (C)
3. Only (A) and (B)
4. None
5. Other than those given as options

33. Working lives are so lengthy and so fast-changing that simply cramming more schooling at the start is not enough. People must also acquire new skills throughout their careers

(A) Not only.... (B) With working lives....

(C) Simple cramming

1. Only (A)
2. All (A), (B) and (C)
3. Only (A) and (B)
4. Only (B) and (C)
5. None

34. Openness delivers benefits. Migrants improve not just their own lives but the economies of host countries. European migrants who arrived in Britain since 2000 are contributors to the exchequer, adding more than 120 billion (\$34 billion) to the public finances between 2001 and 2011.

(A) However openness.... (B) Since 2000

(C) Though migrants....

1. Only (A)
2. All (A), (B) and (C)
3. Only (B) and (C)
4. Only (A) and (B)
5. None

35. Most electricity is transmitted today as alternating current (AC), which works well over short and medium distances. But transmission over long distances requires very high voltages, which can be tricky for AC systems and ultra-high-voltage direct-current (UHV) connectors are better suited to such spans.

(A) While most electricity....

(B) Despite AC systems are better..

(C) Alternating current...

1. Only (A) and (C)
2. Only (A) and (B)
3. Other than those given as options
4. All (A) (B) and (C)
5. None

**Directions (36-40):** Read each of the following four sentences to find out whether there is any grammatical error in it; choose the sentence with no grammatical error as the correct answer. If all the given sentences are grammatically correct, select 'No error' as your answer.

36. (A) John Wonamaker, founder of the stores that bear his name, once confessed, I learnt 30 year ago that it is foolish to scold.

(B) Whether rich or poor, American or Indian, we all have the same emotions deep with us.

(C) This research indicate that we can no longer avoid significant warning during this century.

(D) Every modern society depends on the trust in the skills and ethics of a variety of institutions such as schools and colleges, hospitals and markets.

1. A
2. C
3. D
4. B
5. No error

37. (A) Many of us have learnt not to make a public display of our emotions, particularly when they are negative.

(B) Though Indians have been increasingly taking up corner office in the international companies, Rahul is the first one Indian to lead one of the top four accounting firms globally.

(C) Democracy was suspended not because it came under existential threat but because it has become an obstacle to political ambitions trotted out as the nation's solution.

(D) A virtual takeover of a bankrupt civil society be a coterie of Individuals whom cornered tremendous power by being able to represent the state.

1. A 2.B 3.C 4.D 5. No error

38. (A) India has decided do away with the practice of put each imported food consignment through lab checks and switch to the international norm of random and risk based inspections.

(B) SP Sumit Singh, along with Devesh Paridey, and DSP Hasan, headed separate teams that include cops from six police stations and investigators from the district police crime cell.

(C) Our emissions standards are one-tenth that of global averages and far more stringent than even Europe. (D) The university has received about 500 applicants for the course; out of them 50 will be shortlisted for the programme.

1. B 2.A 3.C 4.D 5. No error

39. (A) The RBI lifted the ban upon imports of gold coins and medallions by banks and trading houses.

(B) President Pranab Mukherjee inaugurated Indian international Trade Fair 2016 in Pragati Maidan in New Delhi. (C) Three Indian, Two women and one man were among the shortlisted 100 applicants whom were chosen for one way trip to mars under one mission. (D) Fasting not only detoxifies the system but also gives a person training in endurance, a spirit of acceptance and self-control.

1.A 2.B 3.C 4.D 5. No error

40. (A) Corner offices are considered desirable because they have windows on two exterior walls.

(B) Breaks in futures markets generally occur due to unforeseen external factors that affects the spot price for commodities.

(C) The company has been expanding rapid and I feel it's now time to stop growing and making our present position stronger.

(D) The waiter asked if we are all together so I explained that we are two separate parties.

1. B 2. A 3. C 4. D 5. No error

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