

**SBI PO MAINS MEMORY BASED REASONING PRACTICE SET
ENGLISH LANGUAGE**

Directions (Q. 45-50): Read the passage given below and answer the questions that follow based on the information given in the passage.

Right through history, imperial powers have clung to their possessions to death. Why, then, did Britain in 1947 give up the jewel in its crown, India? For many reasons. The independence struggle exposed the hollowness of the white man's burden. Provincial self-rule since 1935 paved the way for full self-rule. Churchill resisted independence, but the Labour Government of Atlee was anti-imperialist by ideology. Finally, the Royal Indian Navy Mutiny in 1946 raised fears of a second Sepoy Mutiny, and convinced British waverers that it was safer to withdraw gracefully. But politico-military explanations are not enough. The basis of empire was always money. The end of empire had much to do with the fact that British imperialism had ceased to be profitable. World War II left Britain victorious but deeply indebted, needing Marshall Aid and loans from the World Bank. This constituted a strong financial case for ending the no longer-profitable empire.

Empire building is expensive. The US is spending one billion dollar a day in operations in Iraq that fall well short of fullscale imperialism. Through the centuries, empire building was costly, yet constantly undertaken because it promised high returns. The investment was in armies and conquest. The returns came through plunder and taxes from the conquered. No immorality was attached to imperial loot and plunder. The biggest conquerors were typically revered (hence titles like Alexander the Great, Akbar the Great, and Peter the Great). The bigger and richer the empire, the more the plunderer was admired. This mindset gradually changed with the rise of new ideas about equality and governing for the public good, ideas that culminated in the French and the American Revolutions. Robert Clive was impeached for making a little money on the side, and so was Warren Hastings. The white man's burden came up as a new moral rationale for conquest. It was supposedly for the good of the conquered. This led to much muddled hypocrisy. On the one hand, the empire needed to be profitable. On the other hand, the white man's burden made brazen loot impossible.

An additional factor deterring loot was the 1857 Sepoy Mutiny. Though crushed, it reminded the British vividly that they were a tiny ethnic group who could not rule a gigantic subcontinent without the support of important locals. After 1857, the British stopped annexing one princely state after another, and instead treated the princes as allies. Land revenue was fixed in absolute terms, partly to prevent local unrest and partly to promote the notion of the white man's burden. The empire proclaimed itself to be a protector of the Indian peasant against exploitation by Indian elites. This was denounced as hypocrisy by nationalists like Dadabhai Naoroji in the 19th century, who complained that land taxes led to an enormous drain from India to Britain. Objective calculations by historians like Angus Maddison suggest a drain of perhaps 1.6 percent of Indian Gross National Product in the 19th century.

But land revenue was more or less fixed by the Raj in absolute terms, and so its real value diminished rapidly with inflation in the 20th century. By World War II, India had ceased to be a profit centre for the British Empire. Historically, conquered nations paid taxes to finance fresh wars of the conqueror. India itself was asked to pay a large sum at the end of World War I to help repair Britain's finances.

But, as shown by historian Indivar Kamtekar, the independence movement led by Gandhiji changed the political landscape, and made mass-taxation of India increasingly difficult. By World War II, this had become politically impossible. Far from taxing India to pay for World War II, Britain actually began paying India for its contribution of men and goods. Troops from white dominions like Australia, Canada and New Zealand were paid for entirely by these countries, but Indian costs were shared by the British

government. Britain paid in the form of non-convertible sterling balances, which mounted swiftly. The conqueror was paying the conquered, undercutting the profitability on which all empire is founded. Churchill opposed this, and wanted to tax India rather than owe it money.

But he was overruled by Indian hands, who said India would resist payment, and paralyze the war effort. Leo Amery, Secretary of State for India, said that when you are driving in a taxi to the station to catch a life-or-death train, you do not loudly announce that you have doubts whether to pay the fare. Thus, World War II converted India from a debtor to a creditor with over one billion pound in sterling balances. Britain, meanwhile, became the biggest debtor in the world. It's not worth ruling over people who are afraid to tax.

(The topic of the Passage asked in the exam was based on African banks)

46. Which of the following was NOT a reason for the emergence of the 'white man's burden' as a new rationale for empire building in India?

- a) The emergence of the idea of the public good as an element of governance.
- b) The decreasing returns from imperial loot and increasing costs of conquest.
- c) The weakening of the immorality attached to an emperor's looting behaviour.
- d) A growing awareness of the idea of equality among peoples.
- e) None of these

47. Which of the following best expresses the main purpose of the author?

- a) To present the various reasons that can lead to the collapse of an empire and the granting of independence to the subjects of an empire.
- b) To point out the critical role played by the 'white man's burden' in making a colonizing power give up its claims to native possessions.
- c) To highlight the contradictory impulse underpinning empire building which is a costly business but very attractive at the same time.
- d) To illustrate how erosion of the financial basis of an empire supports the granting of independence to an empire's constituents.
- e) None of these

48. What was the main lesson the British learned from the Sepoy Mutiny of 1857?

- a) That the local princes were allies, not foes.
- b) That the land revenue from India would decline dramatically.
- c) That the British were a small ethnic group.
- d) That India would be increasingly difficult to rule. The Princeton Review CAT sample paper 13
- e) None of these

49. Which of the following best captures the meaning of the 'white man's burden', as it is used by the author?

- a) The British claim to a civilizing mission directed at ensuring the good of the natives.
- b) The inspiration for the French and the American Revolutions.
- c) The resource drain that had to be borne by the home country's white population.
- d) An imperative that made open looting of resources impossible.
- e) None of these

50. Why didn't Britain tax India to finance its World War II efforts?

- a) Australia, Canada and New Zealand had offered to pay for the Indian troops.
- b) India had already paid a sufficiently large sum during World War I.
- c) It was afraid that if India refused to pay, Britain's war efforts would be jeopardised.
- d) The British empire was built on the premise that the conqueror pays the conquered.
- e) None of these

Directions (51-58); Read the following passage carefully and answer the given questions.

Today emerging markets account for more than half of world GDP on the basis of purchasing power according to the International Monetary Fund (IMF). In the 1990s it was about a third and in the late 1990s 30% of countries in the developing world managed to increase their output per person faster than America did, thus achieving what is called 'catch-up growth'. That catching up was somewhat lackadaisical. The gap closed at just 1.5% a year. Some of this was due to slower growth in America, most was not. The most impressive growth was in four of the biggest emerging economies Brazil, Russia, India and China (BRICS). These economies have grown in different ways and for different reasons. The remarkable growth of emerging markets in general and the BRICS in particular transformed the global economy in many ways. Some wrenching commodity prices soared and the cost of manufacturers and labour sank. A growing and vastly more accessible pool of labour in emerging economies played a part in both wage stagnation and rising income inequality in rich ones. Global poverty rates tumbled. Gaping economic imbalances fuelled an era of financial vulnerability and laid the ground work for global crisis. The shift towards the emerging economies will continue. But its most tumultuous phase seems to have more or less reached its end. Growth rates have dropped, the nature of their growth is in the process of changing too and its new mode will have lesser direct effects on the rest of the world. The likelihood of growth in other emerging economies having an effect in the near future comparable to that of the BRICS in the recent past is low. The emerging giants will grow larger and their ranks will swell but their tread will no longer shake the Earth as it once did.

After the 1990s there followed 'convergence with a vengeance'. China's pivot towards liberalization and global markets came at a propitious time in terms of politics, business and technology. Rich economies were feeling relatively relaxed about globalization and current account deficits. America's booming and confident was little troubled by the growth of Chinese industry or by off-shoring jobs to India. And the technology etc., necessary to assemble and maintain complex supply chains were coming into their own, allowing firms to spread their operations between countries and across oceans. The tumbling costs of shipping and communication sparked 'globalization's second unbounding' (the fiat was the simple ability to provide consumers in one place with goods from another). As longer supply chains infiltrated and connected places with large and fast growing working-age populations, enormous quantities of cheap new labour became accessible. In 2007 China's economy expanded by an eye-popping 14.2%. India managed 10.1% growth, Russia 8.5% and Brazil 6.1%. The IMF now reckons there will be a slowdown in growth. China will grow by just 7.6% in 2013 India by 5.6% and Russia and Brazil by 2.5%. Other countries have impressive growth potential. 'Next 11' (N 11) which includes Bangladesh, Indonesia, Mexico, Nigeria and Turkey. But there are various reasons to think that this N11 cannot have an impact on the same scale as that of the BRICS. The first is that these economies are smaller. The N11 has a population of just over 1.3 billion, less than half that of the BRICS. The second is that the N11 is richer now than the BRICS were back in the day. The third reason that the performance of the BRICS cannot be repeated is the very success of that performance. The world economy is much larger than it used to be twice as in real terms as it was in 1992 according to IMF figures. But whether or not the world can build remarkable era of growth will depend in large part on whether new giants tread a path towards greater global co-operation or stumble in times of tumult and in the worst case fight.

(The topic of the Passage asked in the exam was based on Brain drain in China)

51. According to the passage which of the following is a reason for the author's prediction regarding N11 countries?

- (a) N11 countries are poorer, have less resources than BRICS countries and do not have much scope to grow
- (b) The size of these countries is too great to fuel a high rate of growth as expected by BRICS countries
- (c) The world economy is so large that the magnitude of growth from these countries will have to be huge to equal the growth of BRICS

- (d) These economies are agricultural and have not opened up their economies yet so their scope of growth is greater than that of BRICS
- (e) Other than those given as options

52. What is the author's view of globalization's second unbounding?

- (a) It proved beneficial since it created a large number of jobs and tremendous growth in cross-border trade
- (b) It disturbed the fragile balance of power among BRICS nations and caused internal strife
- (c) It caused untold damage to America's economy since it restricted the spread of American firms off-shore
- (d) It proved most beneficial for the agricultural sector creating huge employment opportunities
- (e) Citizens in advanced countries became much better off than those in emerging economies

53. What do the comparative statistics of 2007 and 2013 for BRICS countries published by the IMF as cited in the passage indicate?

- (a) BRICS economies are contributing less to global growth
- (b) As the population of these countries grows its growth rate is falling
- (c) The financial practices followed by these countries will continue to pay rich dividends
- (d) These countries are creating global financial imbalances to the detriment of smaller developing economies like Africa
- (e) IMF forecasts of growth rate for these countries have not been fulfilled

54. What effect did rise in economies of BRICS have on the global economy?

- (a) It helped stabilize the globe economy and insulate it from the fall out of the global financial crisis
- (b) Labour became more highly skilled and wages rose alarmingly reducing the off-shoring of jobs to developing countries
- (c) Though worldwide poverty rates tumbled, the gap between the rich and the poor in rich economies increased
- (d) The cost of living and level of inflation in these countries were maintained at low levels
- (e) All the given options are effects of the rise in BRICS economies

55. What does the phrase "their ranks will swell but their tread will no longer shake the Earth as it once did" convey in the context of the passage?

- (a) While many countries will try and achieve the same rate of growth as BRICS they will not succeed
- (b) The growth of BRICS countries has changed the world's economy in ways that any further growth will not have such a disruptive effect on the world economy
- (c) Developing countries have strengthened their fiscal systems in such a way that they will not be shaken to such an extent again
- (d) Poverty may increase as the gap between the rich the poor increase but it will never reach the same levels as prior to the crisis
- (e) Citizens in advanced countries became much better off than those in emerging economies

56. Which of the following best describes 'catch up growth'?

- (a) Emerging economies tried but failed to catch up with America which always grew at a higher growth rate
- (b) The size of emerging economies and their purchasing power has caught up with and now exceeds as rich countries together
- (c) The growth of the America economy determines the growth of emerging economies
- (d) In the latter half of the 1990s some emerging economies out did America in terms of output per person
- (e) None of the given statements describes catch up growth

57. Which of the following can be said about 'convergence with a vengeance'?

- A. After the 1990s advanced economies like America were open to the idea of free trade and globalization.
- B. There were huge technological advances which were conducive to allowing business to spread their area of operations.

C. Rich economies felt threatened by the competition from China.

(a) Only A (b) Only B (c) Only C (d) A and B (e) B and C

58. What is the author's main objective in writing this passage?

A. To urge emerging economies to deal with growth which can be disruptive maturely and without conflict.

B. To point out that while the period of growth of BRICS was disruptive this disruption has almost come to a close.

C. To criticize advanced economies for their handling of growth and promoting competition and conflict in certain regions.

(a) A and B (b) Only A (c) Only C (d) All A, B and C (e) B and C

Directions (Q. 59-65): In each of the following questions five options are given, of which one word is most nearly the same or opposite in meaning to the given word in the question. Find the correct option having either same or opposite meaning.

59. Snitch

(a) Bode (b) Stitch (c) Suffix (d) Sneak (e) Parity

60. Porch

(a) Peek (b) Demur (c) Verandah (d) Capitulate (e) Bigotry

61. Vituperate

(a) Examine (b) Variegate (c) Belittle (d) Compliment (e) Baleful

62. Conundrum

(a) Abjure (b) Quash (c) Riddle (d) Thrill (e) Vendetta

63. Praise

(a) Portend (b) Lash (c) Fidget (d) Creak (e) Visage

64. Notional

(a) Quixotic (b) Unworldly (c) Ethereal (d) Impalpable (e) Cosmic

65. Vacillate

(a) Dally (b) Hem (c) Dither (d) Sway (e) Waffle

Directions (Q66-70): In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound).

Q.66 ----- Business is instead moving to digital-native insurers, many of which are offering low premiums to those willing to collect and share their data. Yet the biggest winners could be tech companies rather than the firms that now dominate the industry. Insurance is increasingly reliant on the use of technology to change behaviour; firms act as helicopter parents to policyholders, warning of impending harm—slow down; reduce your sugar intake; call the plumber—the better to reduce unnecessary payouts. Yet this sort of relationship relies on trust, and the Googles and Apples of the world, on which consumers rely day-by-day and hour-by-hour, may be best placed to win this business.

(a) The growing mountain of personal data available to individuals and, crucially, to firms is giving those with the necessary processing power the ability to distinguish between low-risk and high-risk individuals.

(b) Cheap sensors and the tsunami of data they generate can improve our lives; blackboxes in cars can tell us how to drive more carefully and wearable devices will nudge us toward healthier lifestyles.

(c) The better behaviour resulting from smart devices is just one threat to the insurance industry. Conventional risk pools (for home or car insurance, for example) are shrinking as preventable accidents decline, leaving the slow-footed giants of the industry at risk.

- (d) The uncertainty that underpins the need for insurance is now shrinking thanks to better insights into individual risks.
- (e) The data has enabled insurance companies to gauge the situation and plan accordingly.

Q.67 By calling for exempting unionized businesses from the minimum wage, unions are creating more incentives for employers to favor unionized workers over the non-unionized sort. Such exemptions strengthen their power. ----- Once employers are obliged to pay the same minimum wage to both unionized and non-unionized labor, workers often see less reason to pay the dues to join a union.

- (a) High rates of unionization make minimum-wage rules unnecessary as collaborative wage setting achieves the flexibility goals of a low minimum wage and the fairness goals of a high one.
- (b) Workers who have no real alternative to employment in the unregulated shadows of the labor market are even more vulnerable to exploitation and abuse than workers with the legal right to take low wages.
- (c) The labor ethos of worker solidarity seems hollow if non-union workers are underpriced by union workers and left unemployed or scrambling for unauthorized work.
- (d) This is useful because for all the effort unions throw at raising the minimum wage, laws for better pay have an awkward habit of undermining union clout.
- (e) Unions have been demanding democratic values in the work culture but on the contrary they have been practicing dictatorial ways.

Q. 68. The premise that the choice of major amounts to choosing a career path rests on the faulty notion that the major is important for its content, and that the acquisition of that content is valuable to employers. But information is fairly easy to acquire and what is acquired in 2015 will be obsolete by 2020. What employers want are basic but difficult-to-acquire skills.----- They care about a potential employee's abilities: writing, researching, quantitative, and analytical skills. A vocational approach to education eviscerates precisely the qualities that are most valuable about it: intellectual curiosity, creativity and critical thinking.

- (a) As students flock to the two or three majors they see as good investments, professors who teach in those majors are overburdened, and the majors themselves become more formulaic and less individualized.
- (b) Often it is the art historians and anthropology majors, for example, who, having marshaled the abilities of perspective, breadth, creativity, and analysis, have moved a company or project or vision forward.
- (c) Furthermore, the link between education and earnings is notoriously fraught, with cause and effect often difficult to disentangle.
- (d) Ideas such as education is necessary to be successful in corporate life are unacceptable because education isn't that much relevant into day's society.
- (e) When they ask students about their majors, it is usually not because they want to assess the applicants' mastery of the content, but rather because they want to know if the students can talk about what they learned.

Q. 69. What happens to our brains as we age is of crucial importance not just to science but to public policy.----- However, this demographic time-bomb would be much less threatening if the elderly were looked upon as intelligent contributors to society rather than as dependants in long-term decline. It is time we rethink what we mean by the ageing mind before our false assumptions result in decisions and policies that marginalize the old or waste precious public resources to re-mediate problems that do not exist.

- (a) The idea that we get dumber as we grow older is just a myth, according to brain research that will encourage anyone old enough to know better.
- (b) By 2030, for example, 72 million people in the US will be over 65, double the figure in 2000 and their average life expectancy will likely have edged above 20 years
- (c) Many of the assumptions scientists currently make about 'cognitive decline' are seriously flawed and, for the most part, formally invalid.
- (d) Using computer models to simulate young and old brains, Ramsar and his colleagues found they could account for the decline in test scores simply by factoring in experience
- (e) The reason it becomes harder to recall an acquaintance's name as you grow older is that there are so many more of them.

Q. 70. The expenditure of time, money and sparse judicial and prosecutorial resources is often justified by claims of a powerful deterrent message embodied in the ultimate punishment- the death penalty. _____ In 2010, the average time between sentencing and execution in the United States averaged nearly 15 years. A much more effective deterrent would be a sentence of life imprisonment imposed close in time to the crime.

- (a) A single federal death penalty case in Philadelphia was found to cost upwards of \$10 million — eight times higher than the cost of trying a death eligible case where prosecutors seek only life imprisonment.
- (b) The ethics of the issue aside, it is questionable whether seeking the death penalty is ever worth the time and resources that it takes to sentence someone to death.
- (c) Apart from delaying justice, the death penalty diverts resources that could be used to help the victims' families heal.
- (d) But studies repeatedly suggest that there is no meaningful deterrent effect associated with the death penalty and further, any deterrent impact is no doubt greatly diluted by the amount of time that inevitably passes between the time of the conduct and the punishment.
- (e) While some victims and their families supported and some opposed the decision, any expectation that Tsarnaev will be put to death might be misplaced.

Q. 71. Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage.

- (a) Dinets first observed the behaviour in 2007 when he spotted crocodiles lying in shallow water along the edge of a pond in India with small sticks or twigs positioned across their snouts.
- (b) The behaviour potentially fooled nest-building birds wading in the water for sticks into thinking the sticks were floating on the water.
- (c) The crocodiles remained still for hours and if a bird neared the stick, they would lunge.
- (d) Crocodiles are way clever than thought about generally.
- (e) To see if the stick-displaying was a form of clever predation, Dinets and his colleagues performed systematic observations of the reptiles for one year at four sites in Louisiana, including two rookery and two non-rookery sites.

Q. 72. Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage.

- (a) The competitive pressures in the environment have radically altered the context in which human Resource services are delivered in Indian organizations.
- (b) The HR competencies, in other words, differentiate outstanding performers from average performers in the HR function.
- (c) The traditional role of HR, based on the image of a transaction and administrative oriented HR practitioner providing services to a set of customers, is undergoing change.

- (d) With the focus moving towards integrating HR into strategic planning of the organization, another dimension is added to the picture of HR service deliver.
- (e) This change in focus calls for HR professionals taking up the emerging roles of advocate, business partner, and change agent in new organizational structures that are radically different from the past.

Q. 73. Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage..

- (a) Every campaign leader known how to pick up and kiss a child in the crowds, how to hug an old widow, how to chant with the pundits, and show abeyance to the Mullahs.
- (b) Did anyone hit at "quality" for infrastructure amenities, education, health and finally governance.
- (c) Politics is still a game of money, mind and manipulations.
- (d) False promise are not entirely a sin, but let these be redeemed by true, professional, and quality governance, that shows at the end of the tenure.
- (e) Many Asian countries have transformed their work culture, and up-scaled their economies.

Q. 74. Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage..

- (a) The emerging web services paradigm offers the promise of new efficiencies and improve integration designed to enhance collaboration between internal and external applications.
- (b) For example web services can serve as a bridge between an e-procurement application and an internal inventory system.
- (c) Although, web services are relatively nascent and adoption rates currently low, it is critical for ERP vendors to begin taking steps to prepare for their rapidly maturing initiative.
- (d) As items are purchased through e-procurement application, a web service specific to inventory reduction can be invoked to adjust inventory levels.
- (e) As soon as re-order points are hit, a Web services, the cycle time between buying and replenishment can be greatly reduced and the potential for errors virtually eliminated.

Q. 75. Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage..

- (a) Much of the modern use of metals happens behind closed doors of corporations, under the veil of trade secrets.
- (b) He chooses to restrict his analysis to metals and metalloids, which could face more critical constraints because many of them are relatively rare.
- (c) Even if we can find out how certain metals are used, it may not always be possible to determine the proportions they are used in.
- (d) The authors compromise was to account for the use of 80% of the material that is made available each year through extraction and recycling.
- (e) Their compromise was to account for the use of 80% of the material that is made available each year through extraction and recycling.

Direction (76-80); Select the phrase/connector 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.

76. If the issuer issues masala bond in rupees, then he gets rid of the risk in the form of currency fluctuation which he passes on to the investor. This bond brings a new and diversified set of investors for Indian companies and more liquidity in foreign exchange.

- a) Risk gets passed on the investor
- b) More liquidity in foreign exchange
- c) Masala bonds bring a new set of investors

Pick out the option which when used to start a sentence combines both the above sentences in one.

- a) Only a
- b) Only b
- c) Only c
- d) Only a and b
- e) None of the above

77. Captain Michael allowed his men to make important decisions in a democratic manner. This democratic attitude fostered a spirit of togetherness and commitment on the part of Michael's fellow explorers.

- a) As soon as
- b) In accordance with
- c) Allowing

Pick out the option which when used to start a sentence combines both the above sentences in one.

- a) Only a
- b) Only b
- c) Only c
- d) Only a and b
- e) None of the above

78. High interest rates on the loan the business procured consumed so much of their revenue that they were forced to liquidate some of their holdings. All this happened when its refinancing attempts failed.

- a) The high interest rates of the loan
- b) The business was forced to liquidate
- c) The high interest rate of the loan

Pick out the option which when used to start a sentence combines both the above sentences in one.

- a) Only a
- b) Only b
- c) Only c
- d) Only a and c
- e) None of the above

79. Reporting a 90 percent drop in net income during the second quarter, dragged down by restructuring charges and weak sales, the earnings guidance for the year was withdrawn by Best Buy Co.

- a) Report of a 90 percent drop in net income
- b) Best Buy Co. is reporting a 90 percent drop in net income
- c) Best Buy Co. has reported a 90 percent drop in net income

Pick out the option which when used to start a sentence combines both the above sentences in one.

- a) Only a
- b) Only b
- c) Only c
- d) Only a and b
- e) None of the above

80. Percival Lowell was interested in astronomy due to his belief in canals on Mars. However, modern astronomers dismiss this belief as material for pop science fiction.

- a) Percival Lowell was interested in astronomy
- b) Percival Lowell's interest in astronomy was due to
- c) Percival Lowell was interested in astronomy

Pick out the option which when used to start a sentence combines both the above sentences in one.

- a) Only a
 - b) Only b
 - c) Only c
 - d) Only a and c
- None of the above

