

# Memory Based Paper

## SBI PO Prelims 2020 (English)

Paper-5

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Vishal Parihar sir

**Direction (1-5):** Which of the phrase/ idiom from the options (a), (b), (c) and (d) given below each sentence should replace the phrase/idiom printed in bold letters to make the sentence grammatically correct and contextually correct? If the sentence is correct as it is, mark (e) i.e., “No correction required” as the answer.

Q1. When he saw a gang trying to **break down** a car in his society, he and his neighbour chased the youths.

- (a) break into
- (b) break up
- (c) break in
- (d) break out
- (e) no correction required

Solution1. 1

**Option (a)** is the correct choice. “**break into**” means *enter or open (a place, vehicle, or container) forcibly, especially for the purposes of theft*. Therefore, the correct idiom required here is ‘**break into**’

**Break up** means end a relationship  
**Break in** means force entry to a building  
**Break out** means escape

Q2. Japan's first - ever divorce loan caters to those who fell a **blind alley** in love only to find themselves up to their necks in debt.

- (a) woolgathering
- (b) thin ice
- (c) stock in trade
- (d) head over heels
- (e) no correction required

Solution2. 4

**Option (d)** is the correct choice. “**head over heels**” means *that one has fallen madly in love in an impetuous and unconstrained way*. Therefore, the correct idiom required here is ‘**head over heels**’

**Woolgathering** means indulging in wandering fancies and purposeless thinking,  
**Thin ice** means that they are doing something risky which may have serious or unpleasant consequences.

**Stock in trade** means the goods, tools, and other requisites of a trade.

Q3. If anything is a **wet blanket** in the office, it's the desktop computer.

- (a) a sacred cow
- (b) loaded for bear
- (c) a sore thumb
- (d) Philadelphia lawyer
- (e) no correction required

Solution3. 1

**Option (a)** is the correct choice. “**a sacred cow**” is used to refer *for something considered immune from question or criticism, especially unreasonably so*. Therefore, the correct idiom required here is ‘**a sacred cow**’.

**A wet blanket** means a person who spoils other people's fun by failing to join in with or by disapproving of their activities.

**Loaded for bear** means fully prepared for any eventuality, especially a confrontation or challenge.

**Philadelphia lawyer** means a very shrewd lawyer expert in the exploitation of legal technicalities.

Q4. When the offenders of the law get off **lily-livered** and the undeserved get rewards, it goes without saying that the state is heading toward destruction.

- (a) out on a limb
- (b) on the dot
- (c) in seventh-heaven
- (d) scot-free
- (e) no correction required

S4. Ans. (d)

Solution4. 4

**Option (d)** is the correct choice. “**scot-free**” means *without suffering any punishment or injury*. Therefore, the correct idiom required here is ‘**scot-free**’.

**out on a limb** means in or into a position where one is not joined or supported by anyone else.

**on the dot** means exactly on time.

**in seventh-heaven** means very happy; ecstatic.

Q5. The restaurant is renowned for serving food **of the first water**.

- (a) to bring home the bacon
- (b) a bad egg
- (c) bread and butter
- (d) a piece of cake
- (e) no correction required

Solution5. 5

**Option (e)** is the correct choice, as the given idiom is contextually and grammatically correct. “**of the first water**” means *Of the best quality; having the utmost skill or value*.

to bring home the bacon means Earn a living, provide the necessities of life,

**a bad egg** means a person who is bad, dishonest, or unreliable.

**bread and butter** means providing a livelihood or basic source of income

**a piece of cake** means something that's simple to accomplish.

**Directions (6-10): In each of the questions given below, a sentence is given with one blank. Below each sentence, FOUR words are given out of which two can fit into the sentence. Five options are provided with various combinations of these words. You have to choose the combination with the correct set of words which can coherently fit into the given sentence.**

Q6. The friar-birds are noisy and \_\_\_\_\_ species of the group of honeyeaters, and mob hawks and other birds of prey, which leave them unmolested.

- (I)Miraculous
- (II)Pugnacious
- (III)Antagonistic
- (IV)Ardent

- (a)I-II
- (b)II-III
- (c)I-III
- (d)I-IV
- (e)III-IV

S6. Ans. (b)

Sol. Pugnacious -eager to fight or argue, antagonistic is the synonym of the pugnacious Here the sentence conveys the argumentative tone so the correct combination of words to be used in the blank is II-III

Ardent- very enthusiastically or passionately, so the best answer choice here is the option (b).

Q7. The teacher created detailed lesson plans with examples so that her students wouldn't \_\_\_\_\_ her with questions about the assignment.

- (I)Pester
- (II)Muster
- (III)Badger
- (IV)Nurture

- (a)I-II
- (b)II-III
- (c)I-III
- (d)I-IV
- (e)III-IV

S7. Ans. (c)

Sol. Badger, Pester -repeatedly and annoyingly ask (someone) to do something.

Muster- assemble (troops), especially for inspection or in preparation for battle.

The correct combination of words to be used in the sentence is I-III.

The best answer choice here is the option (c).

Q8.

Everyone was shocked when the minister told Abigail she was \_\_\_\_\_ who judged people without acknowledging her own sins.

- (I)Calm
- (II)Faithful
- (III)Sanctimonious
- (IV)Hypocritical

- (a)I-II
- (b)II-III
- (c)I-III
- (d)I-IV
- (e)III-IV

S8. Ans. (e)

Sol. Sanctimonious- making a show of being pious(derogatory), Hypocritical- behaving in a way that suggests one has higher standards or more noble beliefs than is the case.

Sanctity- the state or quality of being holy, sacred, or saintly, sneer- a contemptuous or mocking smile, remark, or tone

Here the sentence conveys the arrogant behavior of a woman so the correct combination of words to be used in the sentence is III-IV. The best answer choice here is the option (e).

Q9. The plan of the allies was to attack Napoleon's right, and to cut him off from Vienna, and their advanced guard began, before dark on the 1st of December, to \_\_\_\_\_ towards Telnitz.

- (I)Melee
- (II)Skirmish
- (III)Chaos
- (IV)Clamour

- (a)I-II
- (b)II-III
- (c)I-III
- (d)I-IV
- (e)III-IV

S9. Ans. (a)

Sol. Melee, Skirmish- a confused fight or scuffle.

Clamour a confused noise made by a number of voices.

Chaos-complete disorder and confusion

Here the sentence conveys the violent tone so the correct combination of words to be used in the blank is I-II. The best answer choice here is the option (a).

Q10.

It is hard to live in \_\_\_\_\_ weather where one day it's boiling hot and the next day it's so cold that you have to layer up

- (I)Amok
- (II)Gawp
- (III)Amass
- (IV)Berserk

- (a)I-II
- (b)II-III
- (c)I-III
- (d)I-IV
- (e)III-IV

S10. Ans. (d)

Sol. Amok, berserk- out of control with anger or excitement; wild or frenzied

Gawp- stare openly in a stupid or rude manner.

Amass- gather, collect

Legions- a vast number of people or things

Here the sentence conveys the excitement among the people for their idol so the correct

combination of words to be used in the blank is I-IV. The best answer choice here is the option (d).

**Directions (11-15): Below in each question some phrases are given. Find the phrase which is not really contributing to the main theme of the sentence or find out the odd phrase and rearrange the remaining phrases to make a coherent sentence. If the given phrases are correct in order already then choose option (e). If the correct sequence is the one which is not given, then choose option (d) as your choice.**

Q11. The economist asserted (A) that India's commerce minister should (B) Comprehensive Economic Partnership because free trade was good for everybody (C) be more enthusiastic about joining the Regional (D) who could bring together people (E)

- (a) DEAC
- (b) BCED
- (c) ABDC
- (d) None of these
- (e) No improvement

S11. Ans. (c)

Sol. The correct order of the phrases is ABDC making the sentence meaningful. Phrase (E) does not provide any meaning with respect to the other phrases and hence is irrelevant here. Phrases (D) and (C) can easily be identified as interlinked. Hence option (c) is the correct choice to be made.

“The economist asserted that India's commerce minister should be more enthusiastic about joining the Regional

Comprehensive Economic Partnership (RCEP) because free trade was good for everybody.”

Q12. resistance of roads to change in weather (A)/ Plastic will add to the (B)/ longevity of roads by making them (C)/ to the problem of plastic waste (D)/ water resistant and also increasing the (E)

- (a) DEAC
- (b) BCEA
- (c) ABDC
- (d) None of these
- (e) No improvement

S12. Ans. (b)

Sol. The correct order of the phrases is BCEA making the sentence meaningful. Phrase (D) does not provide any meaning with respect to the other phrases and hence is irrelevant here. Hence option (b) is the correct choice to be made.

“Plastic will add to the longevity of roads by making them water resistant and also increasing the resistance of roads to change in weather.”

Q13. The steep penalties for violation of road rules (A)/ that came into force on September 1 (B)/ under the Motor Vehicles Act, 2019 have (C)/ produced a backlash, with several State governments opting to (D)/ reduce the quantum of fines, or even to reject the new provisions (E)

- (a) DEAC
- (b) BCEA
- (c) ABDC
- (d) None of these
- (e) No improvement

S13. Ans. (e)

Sol. The given sentence is making complete sense and doesn't require any further changes or restructuring. All clauses are contributing an error free sentence. Hence, option (e) is the appropriate choice.

“The steep penalties for violation of road rules that came into force on September 1 under the Motor Vehicles Act, 2019 have produced a backlash, with several State governments opting to reduce the quantum of fines, or even to reject the new provisions.

Q14. on lending to groups and companies(A)/ it was RBI's very lenient rules (B)/ that was responsible for the large loan losses (C)/ this paper has been arguing that (D)/ from over-lending to the wrong borrowers (E)

- (a) DBAC
- (b) BCEA
- (c) ABDC
- (d) None of these
- (e) No improvement

S14. Ans. (a)

Sol. The correct order of the phrases is DBAC making the sentence meaningful. Phrase (E) does not provide any meaning with respect to the other phrases and hence is irrelevant here. Phrases (D) and (B) can easily be identified as interlinked as phrase (D) indicates that a paper has been released, while phrase (B) mentions the content of the paper. Hence option (a) is the correct choice to be made.

“This paper has been arguing that it was RBI's very lenient rules on lending to groups and companies that was responsible for the large loan losses.”

Q15. removed their jackets as it was sultry, (A)/ there was one that suggested that some tourists (B)/ requisite payment for the services availed (C)/ some wanted to have lunch and some more thought it would come in the way of taking selfies (D)/ Among the reports that came from the accident spot, (E)

- (a) DBAC
- (b) BCEA
- (c) ABDC
- (d) None of these
- (e) No improvement

S15. Ans. (d)

Sol. The correct order of the phrases is EBAD making the sentence meaningful. Phrase (C) does not provide any meaning with respect to the other phrases and hence is irrelevant here. Phrases (A) and (D) can easily be identified as interlinked. Since none of the given options provide the required sequence, option (d) is the correct choice to be made.

“Among the reports that came from the accident spot, there was one that suggested that some tourists removed their jackets as it was sultry, some wanted to have lunch and some more thought it would come in the way of taking selfies.”

**Directions (16–20): In the following questions, four words are given, choose the most suitable alternative reflecting the combination of the words which are either synonyms or antonyms of each other. If no such pair is formed, mark option (e) i.e., “none of these” as your answer choice.**

- Q16. (i) conclusion  
(ii) paradox  
(iii) discrepancy

- (iv) pragmatic  
(a) only (i) – (iv)  
(b) only (i) – (iii)  
(c) only (ii) – (iii)  
(d) only (i) – (ii)  
(e) none of these

Solution16.3

The most suitable words that are synonym of each other are ‘paradox’ and ‘discrepancy’. ‘**paradox**’ means a seemingly absurd or contradictory statement or proposition which when investigated may prove to be well founded or true while ‘**discrepancy**’ means an illogical or surprising lack of compatibility or similarity between two or more facts. All the other words are irrelevant to each other. Hence, option (c) is the most viable answer choice.

**Pragmatic** means dealing with things sensibly and realistically in a way that is based on practical rather than theoretical considerations.

Q17.

- (i) declaration  
(ii) modicum  
(iii) laxity  
(iv) surveillance  
(a) only (iii) – (iv)  
(b) only (i) – (iii)  
(c) only (ii) – (iii)  
(d) only (i) – (ii)  
(e) none of these

Solution17.1

The most suitable words that are opposite of each other are ‘surveillance’ and ‘laxity’. ‘surveillance’ means close observation, especially of a suspected spy or criminal

while '**laxity**' means lack of strictness or care. All the other words are not related to each other. Hence, option (a) is the most viable answer choice.

**Declaration** means a formal or explicit statement or announcement.

**Modicum** means a small quantity of a particular thing, especially something desirable or valuable.

Q18.

- (i) historical
- (ii) tussle
- (iii) cumbrous
- (iv) combat

- (a) only (iii) – (iv)
- (b) only (i) – (iii)
- (c) only (ii) – (iv)
- (d) only (i) – (ii)
- (e) none of these

Solution18. 3

The most suitable words that are synonym of each other are 'tussle' and 'combat'. '**tussle**' means a vigorous struggle or scuffle, typically in order to obtain or achieve something; while, '**combat**' means fighting between armed forces. Since, they both are synonyms of each other, option (c) becomes the most viable answer choice.

**Historical** means of or concerning history or past events

**Cumbrous** means slow or complicated and therefore inefficient.

Q19. (i) prudent

- (ii) crucial
- (iii) fluid
- (iv) reckless

- (a) only (ii) – (iii)
- (b) only (i) – (iii)
- (c) only (ii) – (iv)
- (d) only (i) – (iv)
- (e) none of these

Solution19. 4

The most suitable words that are opposite of each other are 'prudent' and 'reckless'. '**prudent**' means acting with or showing care and thought for the future, while; '**reckless**' means heedless of danger or the consequences of one's actions; rash or impetuous. Hence, option (d) is the most viable answer choice.

**Crucial** means decisive or critical, especially in the success or failure of something.

**Fluid** means smoothly elegant or graceful.

Q20.

- (i) itinerant
- (ii) nomads
- (iii) eradication
- (iv) penchant

- (a) only (i) – (ii)
- (b) only (ii) – (iii)
- (c) only (ii) – (iv)
- (d) only (i) – (iv)
- (e) none of these

Solution20. 1

The most suitable words that are synonym of each other are 'itinerant' and 'nomads'. '**itinerant**' means travelling from place to place while; '**nomads**' means a person who does not stay long in the same place; a wanderer. All the other words are irrelevant to each other. Hence, option (a) is the most viable answer choice.

**Eradication** means the complete destruction of something.

**penchant** means a strong or habitual liking for something or tendency to do something.

**Direction (21-25): 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.**

Q21.

(1) YES Bank is the one of the country's largest private sector lenders.

(2) It has reduced its marginal cost of funds-based lending rate (MCLR) by 70 basis points (bps) across all loan tenures.

(i)The one of the country's largest private sector lenders...

(ii)YES Bank, the country's largest private sector...

(iii)The marginal cost of funds-based lending...

(a)Only (i) is correct

(b)Only (ii) is correct

(c)Both (i) and (ii) are correct

(d)Both (ii) and (iii) are correct

(e)All are correct

Solution21. 5

(i) The one of the country's largest private sector lenders, YES Bank, has reduced its marginal cost of funds-based lending rate (MCLR) by 70 basis points (bps) across all loan tenures.

(ii) YES Bank, the one of the country's largest private sector lenders, has reduced its marginal cost of funds-based lending rate

(MCLR) by 70 basis points (bps) across all loan tenures.

(iii) The marginal cost of funds-based lending rate (MCLR) has been reduced by YES Bank, the one of the country's largest private sector lenders, by 70 basis points (bps) across all loan tenures.

Q22.

(1) There are many blemishes in the executions of the demonetisation process.

(2) However the fact remains that it was the demonetisation drive that enabled the law enforcement agencies to get to some of the money-launderers.

(i)Whatever the blemishes in the executions...

(ii)Although there are many blemishes...

(iii)The fact remains that it was...

(a)Only (i) is correct

(b)Only (ii) is correct

(c)Only (iii) is correct

(d)Both (i) and (ii) are correct

(e)All are correct

Solution22. 5

(i) Whatever the blemishes in the executions of the demonetisation process — and there are indeed many — the fact remains that it was the demonetisation drive that enabled the law enforcement agencies to get to some of the money-launderers.

(ii) Although there are many blemishes in the executions of the demonetisation process, the fact remains that it was the demonetisation drive that enabled the law enforcement agencies to get to some of the money-launderers.

(iii) The fact remains that it was the demonetisation drive that enabled the law enforcement agencies to get to some of the

money-launderers whatever the blemishes may be in the executions of the demonetisation process — and there are indeed many

Q23.

(1) Tollywood boasts its film industry that produces about 140 films every year and generates an annual revenue of not less than Rs. 800 crore and more than 1600 cinema houses.

(2) Tollywood could hardly throw the blame on any resource crunch for the delay in arranging for the public screening of a historic film of undisputed educational value.

- (i) The blame on any resource crunch...
- (ii) Generated an annual revenue of not less than...
- (iii) Boasting a film industry that produces...

- (a) Only (i) is correct
- (b) Only (ii) is correct
- (c) Only (iii) is correct
- (d) All are correct
- (e) None is correct

Solution 23. 3

only (iii) is correct.

Boasting a film industry that produces about 140 films every year and generates an annual revenue of not less than Rs. 800 crore and more than 1600 cinema houses, Tollywood could hardly throw the blame on any resource crunch for the delay in arranging for the public screening of a historic film of undisputed educational value.

Q24.

(1) The withdrawal of high-denomination notes can hardly be expected to provoke a political realignment anywhere.

(2) Political parties seem to be rising above mundane political calculations while reacting to the demonetization.

- (i) While reacting to the demonetization...
- (ii) While the withdrawal of...
- (iii) Realignment of political parties over...

- (a) Only (i) is correct
- (b) Only (ii) is correct
- (c) Only (iii) is correct
- (d) Both (ii) and (iii) are correct
- (e) None is correct

Solution 24. 2

Only (ii) is correct

While the withdrawal of high-denomination notes can hardly be expected to provoke a political realignment anywhere, political parties seem to be rising above mundane political calculations while reacting to the demonetization.

Q25.

(1) The Chinese state media have some of the best-trained financial journalists and resources.

(2) They did not detect the sub-prime crisis till the housing bubble burst.

- (i) The Chinese state media did not detect...
- (ii) The sub-prime crisis till the housing...
- (iii) The U.S. media, despite having...

- (a) All are correct.
- (b) Both (ii) and (iii) are correct.
- (c) Both (i) and (ii) are correct.
- (d) Only (iii) is correct.
- (e) Both (i) and (iii) are correct.

Solution 25. 1

All are correct

(i) The Chinese state media did not detect the sub-prime crisis till the housing bubble burst although they had some of the best- trained financial journalists and resources.

(ii) The sub-prime crisis till the housing bubble burst was not detected by the Chinese state media even after having some of the best- trained financial journalists and resources.

(iii) The Chinese state media, despite having some of the best-trained financial journalists and resources, did not detect the sub-prime crisis till the housing bubble burst.

**Directions (26-30): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.**

The Sahel region is facing one of the worst food crises in years, leaving nearly six million people in urgent need of food (26) \_\_\_\_\_ to survive. In addition to climatic factors such as irregular rainfall, low production within agriculture, and (27) \_\_\_\_\_, the Sahel region also faces (28) \_\_\_\_\_ armed conflicts and terrorism, which compound the region's (29) \_\_\_\_\_ and further destabilization. Recently, international organizations have stated that they need approximately \$676 million to be able to respond to the current food crisis, however, humanitarian assistance remains critically (30) \_\_\_\_\_.

Q26.

- (a) Assistance
- (b) Encouragement

- (c) Cooperation
- (d) Hindrance
- (e) Archives

Solution 26.1

The most suitable word that will fill the blank in the given passage is "assistance" as the sentence has described that there is an urgent need of food to survive. Hence, option (a) is the most suitable answer choice.

Hindrance means a thing that provides resistance, delay, or obstruction to something or someone.

Archives means the place where historical documents or records are kept.

Q27.

- (a) Irrigation
- (b) Forestation
- (c) Earthquake
- (d) Humidity
- (e) Desertification

Solution 27.5

Since the sentence has described about the issues such as irregular rainfall, low production within agriculture and the blank is connected using the conjunction "and", it requires an issue in the similar context. All the other words are contextually incorrect in the context of the paragraph, hence option (e) is the most suitable answer choice.

Desertification means the process by which fertile land becomes desert, typically as a result of drought, deforestation, or inappropriate agriculture.

Deluge means a severe flood.

Forestation means establishment of forest growth

Q28.

- (a) Abbreviated
- (b) Protracted
- (c) Compressed
- (d) Diminished
- (e) Hampered

Solution28. 2

The most suitable word that will fill the blank in the given passage is “protracted”. Since the paragraph has mentioned about the elongated droughts and the second sentence mentions the adverb “also” indicates that conflicts and terrorism have also been prevailing in Sahel over a period of time. All the other words are irrelevant in context of the paragraph. Hence, option (b) is the most suitable answer choice.

Abbreviated means shorten the duration of; cut short

Hampered means hinder or impede the movement or progress of.

Q29.

- (a) Obligation
- (b) Responsibility
- (c) Immunity
- (d) Vulnerability
- (e) Strength

Solution29. 4

The most suitable word that will fill the blank in the given passage is “vulnerability” as it means the quality or state of being exposed to the possibility of being attacked or harmed, either physically or emotionally. All the other words are contextually incorrect and therefore, cannot be used to fill the blank. Hence, option (d) is the most suitable answer choice.

Obligation means an act or course of action to which a person is morally or legally bound; a duty or commitment.

Immunity means protection or exemption from something, especially an obligation or penalty.



Q30.

- (a) Upgraded
- (b) Civilised
- (c) Sufficient
- (d) Enriched
- (e) Underfunded

Solution30. 5

The most suitable word that will fill the blank in the given passage is “underfunded”. It is to be noted that the usage of the adverb “however” in the given sentence indicates a contrast between the clauses. As the initial

part of the sentence illustrates about the funding by the organisations, the latter part must suggests the insufficient amount of funds. All the other words are contextually incorrect and therefore, cannot be used to fill the blank. Hence, option (e) is the most suitable answer choice.

Upgraded means raise (something) to a higher standard, in particular improve (equipment or machinery) by adding or replacing components.

Enriched means improve or enhance the quality or value of.

Civilised means bring (a place or people) to a stage of social development considered to be more advanced.

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