

**PRACTICE SET OF ENGLISH LANGUAGE FOR SBI CLERK PRELIMS
SOLUTIONS**

ENGLISH LANGUAGE

36. (5); 'Tagging' means 'attach a label to'. Hence, 'tying' is the word which is most nearly the same in meaning to it.
37. (4); 'Free' means 'without restriction'. Hence, 'restrict' is the word which is opposite in meaning to it.
38. (3); It is given in the first paragraph that 'China's biggest banks, which are managed conservatively and largely focus on the country's biggest-value and quality borrowers' Hence, (A) and (B) are true. Now, in the second paragraph, it's given that 'special-mention loans (a category that includes those overdue but not yet classified as impaired loans.) are about 2% at most of China's big listed banks...' Hence (C) is also true. Hence, (3) is the correct option.
39. (5); It is mentioned in the passage 'bad loans are piling up' in small banks in China. Besides this, the entire passage envisages the growing problems in China's small banks. Hence, (5) is the correct option.
40. (4); 'Points' means 'direct attention towards something'. Hence, 'indicates' is the word which is most nearly the same in meaning to it.
41. (5); None of the given options is true in the context of the passage. Hence (5) is the correct option.
42. (1); It is given in the second paragraph of the passage that 'Cinda, the biggest of the bad banks, bought nearly 150 billion Yuan (\$24 billion) of distressed assets last year, two-thirds more than in 2013. These assets would have raised the bank(s) bad-loans ratio' Hence, (1) is the correct option.
43. (5); 'Mounting' means 'the action of mounting something'. Hence, 'decreasing' is the word which is opposite in meaning to it.
44. (2); It is given in the last paragraph that 'shadow loans' grown to as much as 5.7 billion Yuan, or 5% of the industry's assets.....all this points to a need for recapitalisation of small banks' Hence, (2) is the correct option.
45. (5); None of the given options describe author's view regarding small banks appropriately. Hence (5) is the correct option.
46. (3); Replace 'offer' with 'offers'
47. (3); Replace 'by' with 'thanks to'
48. (1); Replace 'worries' with 'worry'
49. (1); Replace 'are' with 'have'
50. (5); No correction required.
51. (5); 'generated, tapping' is the correct use.
Generated – to produce or create.
Tapping – to exploit or draw a supply from (a resource).
52. (4); 'penetration, accessing' is the correct use.
Penetration – go into or through (something).
Accessing – to obtain or retrieve (computer data or a file).
53. (1); 'collision, drops' is the correct use.
Collision – an instance of two or more records being assigned the same identifier or location in memory.
Drops – an instance of falling or dropping.
54. (3); 'experience, volatility' is the correct use.
Experience – encounter or undergo (an event or occurrence).
Volatility – likely to change suddenly.
55. (2); 'slowdown, across' is the correct use.
Slowdown – an act of slowing down.
For questions (91-95); The correct sequence to form meaningful paragraph is **CAEBD**.
56. (3); C
57. (4); D
58. (1); A
59. (5); E
60. (2); B
61. (5)
62. (4)
63. (3)
64. (2)
65. (2)