

## SBI ALL INDIA MOCK

**Directions (71-80):** Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

At first sight, it looks as though panchayati raj, the lower layer of federalism in our polity, is as firmly **entrenched** in our system as is the older and higher layer comprising the Union Government and the State. Like the democratic institutions at the higher level, those at the panchayat level, the panchayati raj institutions (PRIs), are written into and protected by the Constitution. All the essential features, which distinguish a unitary system from a federal one, are as much **enshrined** at the lower as at the upper level of our federal system. But look closely and you will discover a fatal flaw. The letter of the Constitution as well as the spirit of the present polity has exposed the intra-State level of our federal system to a dilemma of which the inter-State and Union-State layers are free. The flaw has many causes. But all of them are rooted in an historical anomaly, that while the dynamics of federalism and democracy have given added strength to the rights given to the States in the Constitution, they have worked against the rights of panchayats. At both levels of our federal system there is the same tussle between those who have certain rights and those who try to encroach upon them if they believe they can. Thus, the Union Government was able to encroach upon certain rights given to the States by the Constitution. It got away with that because the single dominant party system, which characterised Centre-State relations for close upon two decades, gave the party in power at the Union level many extra-constitutional political levers. Second, the Supreme Court had not yet begun to extend the limits of its power. But all that has changed in recent times. The spurt given to a multi-party democracy by the overthrow of the Emergency in 1977 became a long-term trend later on because of the ways in which a vigorously democratic multi-party system works in a political society which is as assertively pluralistic as Indian society is. It gives political clout to all the various segments which constitute that society. Secondly, because of the linguistic reorganisation of States in the 1950s, many of the most assertive segments have found their most assertive expression as States. Thirdly, with single-party dominance becoming a thing of the past at the Union level, governments can be formed at that level only by multi-party coalitions in which State-level parties are major players. This has made it impossible for the Union Government to do much about anything unless it also carries a sufficient number of State-level parties with it. Indian federalism is now more real than it used to be, but an unfortunate side-effect is that India's panchayati raj system, inaugurated with such fanfare in the early 1980s, has become less real. By the time the PRIs came on the scene, most of the political space in our federal system had been occupied by the Centre in the first 30 years of Independence, and most of what was still left after that was occupied by the States in the next 20. PRIs might have hoped to **wrest** some space from their immediate neighbour, the States, just as the States had wrested some from the Centre. But having at last managed to checkmate the Centre's **encroachments** on their rights, the States were not about to allow the PRIs to do some encroaching of their own.

By the 1980's and early 1990s, the only nationally left, the Congress, had gone deeper into a siege mentality. Finding itself surrounded by State-level parties, it had built walls against them instead of winning them over. Next, the States retaliated by blocking Congress proposals for panchayati raj in Parliament, suspecting that the Centre would try to use panchayats to by-pass State Governments. The suspicion fed on the fact that the powers proposed by the Congress for panchayats were very similar to many of the more lucrative powers of State Governments. State-level leaders also feared, perhaps, that if

panchayat-level leaders captured some of the larger PRIs, such as district-level panchayats, they would exert pressure on State-level leaders through intra-State multi-party federalism. It soon became obvious to Congress leaders that there was no way the panchayati raj amendments they wanted to write into the Constitution would pass muster unless State-level parties were given their pound of flesh. The amendments were allowed only after it was agreed that the powers of panchayats could be listed in the Constitution. Illustratively, they would be defined and **endowed** on PRIs by the State Legislature acting at its discretion.

This left the door wide open for the States to exert the power of the new political fact that while the Union and State Governments could afford to ignore panchayats as long as the MLAs were happy, the Union Government had to be sensitive to the demands of State-level parties. This has given State-level actors strong beachheads on the shores of both inter-State and intra-State federalism. By using various administrative devices and non-elected parallel structures, State Governments have subordinated their PRIs to the State administration and given the upper hand to State Government officials against the elected heads of PRIs. Panchayats have become local agencies for implementing schemes drawn up in distant State capitals. And their own volition has been further circumscribed by a plethora of 'Centrally-sponsored schemes'. These are drawn up by even more distant Central authorities but at the same time tie up local staff and resources on pain of the schemes being switched off in the absence of matching local contribution. The 'foreign aid' syndrome can be clearly seen at work behind this kind of 'grass roots development'.

Q71. The central theme of the passage can be best summarized as

- (a) our grassroots development at the panchayat level is now driven by the 'foreign aid' syndrome.
- (b) panchayati raj is firmly entrenched at the lower level of our federal system of governance.
- (c) a truly federal polity has not developed since PRIs have not been allowed the necessary political space.
- (d) the Union Government and State-level parties are engaged in a struggle for the protection of their respective.
- (e) None of the above

Q72. The sentence in the last paragraph, "And their own volition has been further circumscribed. . ." refers to

- (a) the weakening of the local institutions' ability to plan according to their needs.
- (b) the increasing demands made on elected local leaders to match central grants with local contributions.
- (c) the empowering of the panchayat system as implementers of schemes from State capitals.
- (d) the process by which the prescribed Central schemes are reformulated by local elected leaders.
- (e) None of the above

Q73. What is the 'dilemma' at the intra-State level mentioned in the first paragraph of the passage?

- (a) Should the state governments wrest more space from the Union, before considering the panchayati system?
- (b) Should the rights similar to those that the States managed to get be extended to panchayats as well?
- (c) Should the single party system which has withered away be brought back at the level of the States?
- (d) Should the States get 'their pound of flesh' before allowing the Union Government to pass any more laws?

(e) None of the above

Q74. Which of the following most closely describes the 'fatal flaw' that the passage refers to?

- (a) The ways in which the democratic multi-party system works in an assertively pluralistic society like India's are flawed.
- (b) The mechanisms that our federal system uses at the Union Government level to deal with States are imperfect.
- (c) The instruments that have ensured federalism at one level, have been used to achieve the opposite at another.
- (d) The Indian Constitution and the spirit of the Indian polity are fatally flawed.
- (e) None of the above

Q75. Which of the following best captures the current state of Indian federalism as described in the passage?

- (a) The Supreme Court has not begun to extend the limits of its power.
- (b) The multi-party system has replaced the single party system.
- (c) The Union, State and panchayati raj levels have become real.
- (d) There is real distribution of power between the Union and State-level parties.
- (e) None of the above

**Directions (76 to 80):** Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

Q76. **Entrenched**

- (a) Dislodged
- (b) Accustomed
- (c) Restrained
- (d) Ingrained
- (e) Uprooted

Q77. **Endowed**

- (a) Stinted
- (b) Subsisted
- (c) Endued
- (d) Drained
- (e) Exhausted

Q78. **Encroachment**

- (a) Intrusion
- (b) Expatriate
- (c) Enrichment
- (d) Enshrinement
- (e) Piety

**Directions (79 to 80):** Choose the word which is **opposite** in meaning to the word printed in bold as used in the passage.

Q79. **WREST**

- (a) Extort
- (b) Abdicate

- (c) Wrench
- (d) Extricate
- (e) Avulse

**Q80. Enshrined**

- (a) Treasured
- (b) Manifested
- (c) Preserved
- (d) Desecrated
- (e) Apotheosized

Q81. In the question below, there are four statements which express the same idea. Choose the alternative that is most concise and clear. Also, make sure you select the grammatically correct sentence from among the four options given. If all the given options are not concise choose option (e) as your choice.

- (a) A symbiotic relationship develops among the contractors, bureaucracy and the politicians, and by a large number of device, costs are artificially escalated and black money is generated by underhand deals.
- (b) A symbiotic relationship develops among contractors, bureaucracy and politicians, costs are artificially escalated with a large number of devices and black money is generated through underhand deals.
- (c) A symbiotic relationship develops among contractors, the bureaucracy and the politicians, and by a large number of devices costs are artificially escalated and black money is generated on underhand deals.
- (d) A symbiotic relationship develops among the contractors, bureaucracy and politicians, and by large number of device costs are artificially escalated and black money is generated by underhand deals.
- (e) None of these.

Q82. Five sentences are given from which one sentence is out of context. Choose the **odd sentence** for your answer.

- (a) The reference was to China, a country that has been courting Pakistan for several years through a number of means including assistance in its nuclear programme.
- (b) After the Uri attacks, Pakistan's special Kashmir envoy Mushahid Hussain Syed declared that the US was a waning power, suggesting that Pakistan was seeking out other allies.
- (c) The most important concern relates to the possible conflict in Pakistan between votaries of economic development and supporters of militancy.
- (d) This corridor—which includes road, rail and port infrastructure—is expected to allow China to avoid the vulnerable Indian Ocean route currently used to transport oil from the Gulf.
- (e) Of late, there has been much talk of the China-Pakistan Economic Corridor (CPEC) that stretches from the autonomous region of Xinjiang to the Gwadar port.

Q83. Read the sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. If there is no error, the answer is (e). (Ignore errors of punctuation, if any.)

Although interlinking of rivers will (a)/ help tackle drought, the government (b)/ does not pay much (c)/ attention to this project (d)/. No error (e)

Q84. In the question given below, five different sentences are given, read it carefully and choose the one with grammatical error in it.

- (a) No militancy has ever been curbed by treating every civilian resident in the area as an enemy and therefore there is a need to segregate those with or against the state.
- (b) Many goods are being manufactured quickly without any regard for quality and as consumers we must be aware of our rights and the government should penalize them who indulge in unscrupulous business practices.
- (c) The despicable attack on the Indian Army camp in Uri by Pakistani infiltrators last September and the incident's precursor at the Air Force base at Pathankot led to a rather piquant situation in the world of art and culture in India.
- (d) Article 163 of the Constitution gives the Governor sufficient discretionary powers to stipulate terms and conditions for the conduct of the floor test.
- (e) Extending gains for fourth straight session, Indian equity markets started Tuesday's trading session on a higher note with Midcap and Smallcap indices outperforming the front liners.

Q85. In each of the questions below, four different ways of writing a sentence are indicated. Choose the best way of writing the sentence. If none implies, choose (e) as your answer.

- (a) Most bacterial population grown in controlled conditions will quickly expand to limit the food supply, will have produced toxic waste products that inhibit further growth and also will reach an equilibrium state within a relatively short time.
- (b) Most bacterial population grown in controlled conditions will quickly expand to limit the food supply, produce toxic waste products that inhibit further growth, and reached an equilibrium state within a relatively short time.
- (c) Most bacterial population grown in controlled conditions will quickly expand to limit the food supply, will then produce a toxic waste product that inhibits further growth and thus reached an equilibrium state in a very short time.
- (d) Most bacterial population grown in controlled conditions will quickly expand to limit the food supply, produce toxic waste products that inhibit further growth and reach equilibrium.
- (e) None of these.

Q86. Read the sentence carefully and given below the sentence are five options choose the one with any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. If there is no error, the answer is (e). (Ignore errors of punctuation, if any.)

He identified the most important machines required/ for modern life and worked on making a prototype/ 'do it yourself' version of each because he believed that if people/ could build these themselves , it would improve their way of life.

- (a) He identified the most important machines required
- (b) for modern life and worked on making a prototype
- (c) 'do it yourself' version of each because he believed that if people
- (d) could build these themselves , it would improve their way of life.
- (e) No error.

**Directions (87-88):** In question given below there are five sentences. Each sentence has a pair of words/phrases that are highlighted. From the highlighted word(s)/phrase(s), select the most appropriate words(s)/phrase(s) to form correct sentences. Then below the group of sentences 5 options are given, with each option having sequence of choices either (a) or (b) and so on. Choose the option which is giving the correct sequence of the choices.

- Q87. A. The stage actor was instructed to **alter** (1) / **altar** (2) his hairstyle for the role.  
B. The world needs to find more and more **ingenuous** (1)/ **ingenious** (2) ways of dealing with e waste.  
C. The commander of the unit was not satisfied with the allocation of budget with regard to **ordnance** (1) / **ordinance** (2).  
D. The current policy of the central bank will **perpetuate** (1) / **perpetrate** (2) the economic crisis and affect the primary sector adversely.  
E. On a tour of suburbs, he could find attractive perennial plants with pretty **pendant** (1) / **pendent** (2) flowers across the road.  
(a) 12112  
(b) 21121  
(c) 12211  
(d) 12221  
(e) 22112

- Q88. A. The visiting team could win the first cricket match with **panacea** (1) / **panache** (2).  
B. The peasant made sure his field remains **imperious** (1) / **impervious** (2) to any damage natural or unnatural.  
C. Voters from the working class are expected to make up a significant **bloc** (1) / **blob** (2) for the national party.  
D. The invading army was firing the **cannon** (1) / **canon** (2) at vital locations of the opponent.  
E. The local economy is still **dependant** (1) / **dependent** (2) on primary sectors for its growth.  
(a) 12121  
(b) 22112  
(c) 22212  
(d) 21112  
(e) 12211

- Q89. Given below is the sentence which is underlined and below it you are provided with four options which may improve the sentence. Choose the option which best improves the sentence and if none of the given options improves it choose option (e) as your answer.

There is other recent developments that has added to bilateral complications, as for instance the implications of the CPEC (China Pakistan Economic Corridor), which are the major cooperative project among those two countries and has important implications for the region as a whole.

- (a) There are other recent developments that have added to bilateral complications, as for instance the implications of the CPEC (China Pakistan Economic Corridor), which is the major cooperative project between those two countries and has important implications for the region as a whole.  
(b) There have been other recent developments that has added to bilateral complications, as for instances the implications of the CPEC (China Pakistan Economic Corridor), which is the major

cooperative project between those two country and has important implications for the region as a whole.

- (c) There can be other recent developments that have added to bilateral complication, as for instance the implications of the CPEC (China Pakistan Economic Corridor), which are the major cooperative project between those two countries and have important implications for the region as a whole.
- (d) There were other recent developments that have added to bilateral complications, as for instance the implication of the CPEC (China Pakistan Economic Corridor), which are the major cooperative projects among those two countries and has important implications for the region as a whole.
- (e) No error.

Q90. Find out the error in each of the following sentences, if any. If there is no error, your answer is option (e).

It was almost (a)/ ten years ago since he wrote (b)/ a letter to me to (c)/ remind me of my lapses .(d)/ No error (e).

**Directions (91-100):** In the following passage there are blanks each of which has been numbered These numbers are printed below the passage and against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate words.

Although John Wisdom's writings in philosophy show clearly the influence of Wittgenstein, they nevertheless also display....(91)....originality. Despite the ....(92)....and difficulty of his style, a careful reading of Wisdom is seldom....(93).... He is a unique kind of genius in philosophy. This essay is an excellent example of Wisdom's repeated attempts to....(94)....the ultimate bases of philosophical perplexity. A great deal of time Wisdom is.... (95)....interested in finding out why metaphysicians feel....(96)....to utter such strange sentences e.g. "Time is unreal", "There are no material things", etc. According to Wisdom, such sentences are both false (and perhaps meaningless) and yet....(97).... Even more than Wittgenstein, Wisdom has stressed the "therapeutic" conception of philosophy, a view that comes out clearly in this essay where he emphasizes the analogy between philosophical and neurotic distress, ....(98).... them with other kinds of problems. The reader who is interested in gaining a fuller....(99)....with Wisdom's thought is referred to his famous article "Gods in Philosophy and Psychoanalysis". Other Minds is Wisdom's most....(100).... discussion of a single topic and in many ways his finest work.

- Q91. (a) concise  
(b) virtual  
(c) marked  
(d) limited  
(e) relative

- Q92. (a) individuality  
(b) novelty  
(c) originality  
(d) complexity  
(e) creativity

Q93. (a) unprofitable

- (b) useful
- (c) advantageous
- (d) unreliable
- (e) durable

- Q94. (a) jettison  
(b) delimit  
(c) augment  
(d) fortify  
(e) explore

- Q95. (a) admirably  
(b) primarily  
(c) inadvertently  
(d) reluctantly  
(e) happily

- Q96. (a) depressed  
(b) confirmed  
(c) alluded  
(d) compelled  
(e) adapted

- Q97. (a) illuminating  
(b) damaging  
(c) confusing  
(d) critical  
(e) unreliable

- Q98. (a) compelling  
(b) associating  
(c) contrasting  
(d) describing  
(e) advocating

- Q99. (a) comparison  
(b) analysis  
(c) agreement  
(d) elaboration  
(e) acquaintance

- Q100. (a) projected  
(b) sustained  
(c) prolonged  
(d) prolific  
(e) attributed



## SOLUTIONS

S71. Ans.(c)

Sol. This is the correct answer since this is what the whole passage concentrates on. Note that there is no explicit usage of word from the passage in this option- yet it turns out to be correct.

S72. Ans.(a)

Sol. This is the correct option since it is essentially a restatement of the sentence above, which talks about the restriction of self wish of the panchayats.

S73. Ans.(b)

Sol. The dilemma in option (a) has not been discussed. Further it is union-state dilemma. Option (b) is the obvious answer since we are talking about at intra state level. Option (c) is out of context. Option (d) is union-state dilemma.

S74. Ans.(c)

Sol. In option (a), There is nothing wrong in the democratic multi party system. Hence this cannot be the fatal flaw. For option (b), the fatal flaw does not refer to the mechanisms that the Union uses to deal with the state. Option (c) is the correct answer, since the fatal flaw is the central idea of the entire passage- and this option correctly describes what the passage describes. Option (d) is too drastic to be considered.

S75. Ans.(b)

Sol. The option is correct since the passage clearly talks about the balancing of powers between parties at the centre and those at the state level.

S76. Ans.(d)

Sol. **Entrenched** means (of an attitude, habit, or belief) firmly established and difficult or unlikely to change. So, ingrained is the word which is similar in meaning to it.

S77. Ans.(c)

Sol. **Endowed** means to provide with a quality, ability, fund or asset. So, endowed is the word which is similar in meaning to it.

S78. Ans.(a)

Sol. **Encroachment** means to influence strongly. So, intrusion is the word which is similar in meaning to it.

S79. Ans.(b)

Sol. **Wrest** means forcibly pull (something) from a person's grasp hence abdicate is the word most opposite in meaning.

S80. Ans.(d)

Sol. **Enshrined** means preserve (a right, tradition, or idea) in a form that ensures it will be protected and respected. So, Desecrated is the word which is opposite in meaning to it.

S81. Ans.(b)

Sol. Sentence (a), (c) and (d) makes the mistake of using 'the' inappropriately. The use of 'the' before 'contractors, bureaucracy and politicians' is inconsistent in every option except option (b).

S82. Ans.(c)

Sol. Only option (c) is the one that does not fit into the theme of the paragraph as it is talking about the number of caveats this model is subjected to while the other sentences are not pointing to that but are actually trying to figure out the reason for the corridor and what corridor is about.

S83. Ans.(e)

Sol. There is no error in the given statement.

S84. Ans.(b)

Sol. 'regard' should be followed by the preposition 'to' and not by 'for'. Hence option (b) is grammatically incorrect sentence.

S85. Ans.(d)

Sol. 'expand', 'produce' and 'reach' being main verbs will be in the same form.

S86. Ans.(b)

Sol. Remove 'for' by 'in' to make the syntax correct.

S87. Ans.(a)

Sol. **Ordnance**- large guns on wheels, **Ordinance**- an order and rule made by government.

**Perpetuate**- continue indefinitely, **Perpetrate**- to carry out.

**Pendent**- hanging, **Pendant**- piece of jewellery

S88. Ans.(b)

Sol. **Panache** is flamboyance or self assurance. **Panacea**- universal cure

**Bloc** is a group

**Cannon** is a piece of artillery while **canon** is law

**Dependent** means 'conditional on'. **Dependant** one who relies on other family member.

S89. Ans.(a)

Sol. Option (a) is the correct choice for the given question.

S90. Ans.(b)

Sol. Use 'that' in place of 'since' as after 'ago' the use of 'since' is prohibited.

S91. Ans.(c)

S92. Ans.(d)

S93. Ans.(a)

S94. Ans.(e)

S95. Ans.(b)

S96. Ans.(d)

S97. Ans.(a)

S98. Ans.(c)

S99. Ans.(e)

S100. Ans.(b)