



IBPS PRELIMS MODEL PAPER





IBPS PRELIMS: ENGLISH LANGUAGE MOCK TEST

IBPS (Institute of Banking Personnel Selection), conducts a common written exam or CWE every year for the **Clerical Cadre** and **PO** (Probationary Officer) positions in multiple banks all over India. All public sector banks use CWE as a base to fill the vacancies for the clerical and PO positions. Usually, the **recruitment process** involves **2 to 3 phases** with the first phase being Preliminary Exam and the second phase being the Mains Exam.

The Prelims examination is usually of **one-hour duration** and is conducted online. It has 3 sections with having **100 questions** in total with a maximum score of 100 marks. **English Language, Reasoning Ability and Quantitative Aptitude** are the 3 sections in most of the common written recruitment exams. In the prelims exam, English Language usually has **30 questions** for **30 marks**.

The mock test contains important questions that are highly expected to be asked in the various Prelims exams related to banking recruitment. This mock test will help the candidates in evaluating their performance and the clarity of the concepts. Mock Tests always will assist candidates in being prepared **for accuracy and time management**. As millions of candidates are expected to appear for the recruitment exams every year, it is strongly advised that candidates should practice Mock Tests **to perform efficiently** in the actual exams.

Directions (1-8): Read the following passage and answer the questions that follow:

It may not be a windfall gain but signals an increase in the potential business opportunity. The rise in e-commerce and ecommerce driven transactions has meant a significant jump in banking transactions. Numbers clearly validate this story. Industry-wide data provided by the Reserve Bank of India (RBI) website suggests that outstanding credit card loans stood at Rs.30,300 crore as on 31 December 2014, up 24% from Rs.24,400 crore a year ago. This scenario means that banks now must deal with much more data than ever before, and a robust and scalable IT infrastructure is the order of the day.

Therein, lies the opportunity for banking technology vendors. Imagine this: after a detailed search on deciding what to gift a family member, a consumer is not able to buy the product online as the payment gateway fails. A few customers may retry but most e-commerce vendors have lost the client forever. One of the aspects which could have gone wrong in this case is that investments in IT infrastructure have not kept pace with the growth in the bank's business. Servers, for example, form the foundation of any bank's IT infrastructure. Banks need to have a long-term view of customer acquisition goals and expected business growth to build a long-term view of the server technology to be adopted. The bank's IT vendor, in this case, has an important role to play in recommending the right IT infrastructure linked to the long-term vision.

Vendors recognize the opportunity that exists but are also sure that a one-size-fits-all approach will not work. Acer, one of the leading vendors in enterprise servers has provided a comprehensive IT infrastructure platform to a host of public sector banks. "Banks definitely have the first - mover advantage when it comes to technology adoption," as per Mr. S. Rajendran, Chief Marketing Officer,



Acer India." Banks however, in my opinion, have to move quicker in terms of decision making when it comes to buy in go upgrading IT infrastructure. Undue delay in today's connected world can mean loss of customers and ultimately decline in business"

Some reports suggest we have only hit the tip of the iceberg. A recent study by the Boston Consulting Group(BCG) estimates that e-commerce spending would growth \$60-70 billion in the next three-four years, from \$16-17 billion now. Not only would vendors need the right technology to offer banks at that time but they would need to have consultants who can advise banks on lever aging their existing IT investments. Therefore, no longer IT infrastructure decisions will be only about the right technology, but more about the right consultancy. Vendors such as Acer have realized this and are building consultancy teams geared to guide enterprises for the long-term.

1. What does the author mean by the term "wind of all gain" in the passage?

- A. An expected gain
- B. An unexpected gain
- C. An unnecessary gain
- D. An estimated gain
- E. None of the above

Answer: B

Explanation: Windfall gain (or windfall profit) is an unexpected gain in income which could be due to winning a lottery, unforeseen inheritance or shortage of supply.

2. In order to manage the increased data coming from increased outstanding credit card loans, the banks should:

- A. Build a strong customer base.
- B. Build strong banking laws.
- C. Build a strong IT infrastructure.
- D. Build a strong logistic infrastructure.
- E. None of the above

Answer : C

Explanation: The first paragraph clearly states that banks now have to deal with much more data than ever before, and a robust and scalable IT infrastructure is the order of the day.

3. According to the author of the passage, who can help in improving the banks IT infrastructure?

- A. Bank's senior employees
- B. Bank's Directors
- C. Bank's customers



- D. Bank's IT vendor
- E. None of the above

Answer: D

Explanation: The second paragraph clearly states that the bank's IT vendor has an important role to play in recommending the right IT infrastructure linked to the long-term vision.

4. What does the phrase 'one-size-fits-all' mean in the passage?

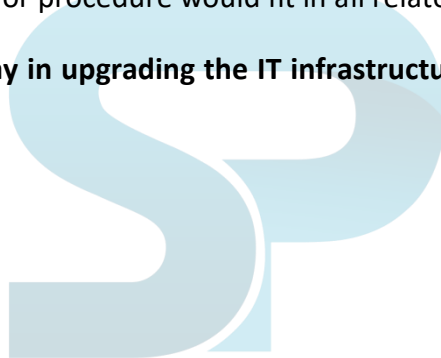
- A. A garment that would accommodate a wide range of sizes.
- B. A food item that would fit for all tastes.
- C. A product that would fit in all instances.
- D. A bank account fit for all the customers.
- E. None of the above

Answer: C

Explanation: "One size fits all" is a description for a product that would fit in all instances. The term has been extended to mean one style or procedure would fit in all related applications.

5. According to the passage, delay in upgrading the IT infrastructure of the banks will ultimately lead to:

- A. Growth in business
- B. Decline in business
- C. Competition in business
- D. Monopoly in business
- E. None of the above



Answer: B

Explanation: The third paragraph of the passage clearly mentions that undue delay in today's connected world can mean loss of customers and ultimately decline in business.

6. According to the author of the passage, what has hit the tip of the iceberg?

- A. Upgrading the infrastructure of the country.
- B. Upgrading the banking laws.
- C. Upgrading the consumer laws.
- D. Upgrading the banking technology.
- E. None of the above

Answer: D



Explanation: In the fourth paragraph of the passage, the author is hinting towards upgrading the banking technology while stating that it has hit the tip of the iceberg which means only the part of something that can be easily observed, but not there to fit, which is hidden.

7. According to the passage, IT infrastructure decisions must involve:

- A. Right IT workforce
- B. Right Technology only
- C. Right Technology and Right Consultancy by the IT Vendor
- D. Right Consultancy only
- E. None of the above

Answer: C

Explanation: The fourth paragraph of the passage clearly mentions that no longer IT infrastructure decisions will be only about the right technology, but more about the right consultancy.

8. According to the passage, which of the following statements is false?

- A. Increase in e-commerce driven transactions has increased the banking transactions
- B. In 2014, the total outstanding credit card loan amount was Rs.24,400 crore.
- C. Acer is one of the leading IT vendors to a host of public sector banks.
- D. Banks need to build a long-term view of the server technology to be adopted.
- E. None of the above

Answer: B

Explanation: The second statement is false as it has been clearly stated in the first paragraph that industry-wide data provided by the Reserve Bank of India (RBI) website suggests that outstanding credit card loans stood at Rs.30,300 crore as on 31 December 2014, up 24% from Rs.24,400 crore a year ago, i.e., 2013.

Directions (9-10): The following questions have a word highlighted from the passage with four words following it. Choose the best word that matches the meaning of the highlighted word as your answer.

9. Robust

- A. Fragile
- B. Ineffective
- C. Strong
- D. Weak
- E. None of the above

Answer: C

10. Undue



- A. Unidentified
- B. Unstable
- C. Underestimate
- D. Unnecessary
- E. None of the above

Answer: D

Directions (11- 12): The following questions have a word highlighted from the passage with four words following it. Choose the best word that is opposite in meaning to the highlighted word as your answer.

11. Leveraging

- A. Destroying
- B. Investing
- C. Improving
- D. Providing
- E. None of the above

Answer: A

12. Vendors

- A. Sellers
- B. Customers
- C. Dealers
- D. Merchants
- E. None of the above



Answer: B

Directions (13-16): Rearrange the following sentences (A), (B), (C), (D) and (E) to make a meaningful paragraph and then answer the questions which follow.

- A. In fact, the other day, the President lauded IISc, Bengaluru, and IIT-Delhi for making it to the Top 200 of QS World University Rankings 2015 - 16 and advocated more government funding to achieve better results.
- B. Quite a few premier educational institutions in India are billed "is lands of excellence."
- C. And, not surprisingly, almost all of them belong to the Nehru era and continue to be funded by the tax payer.
- D. Of late, many of them have been getting international recognition.
- E. Naturally, it has triggered a new race for breaking into global university rankings.



13. Which of the following sentence should be the 4th after rearrangement?

- A. A
- B. E
- C. B
- D. C
- E. D

Answer: B

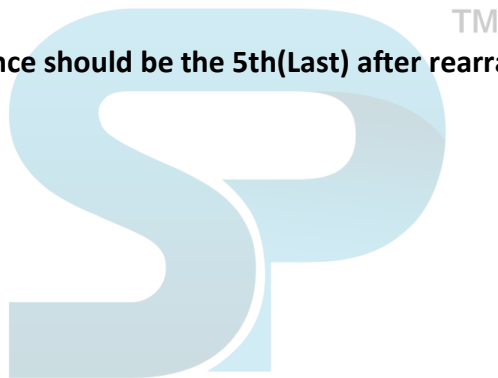
14. Which of the following sentence should be the 3rd after rearrangement?

- A. D
- B. E
- C. B
- D. A
- E. C

Answer: A

15. Which of the following sentence should be the 5th (Last) after rearrangement?

- A. B
- B. C
- C. D
- D. E
- E. A



Answer: E

16. Which of the following sentence should be the 1st after rearrangement?

- A. C
- B. D
- C. E
- D. B
- E. A

Answer: D

Explanation for 11-15: The proper sequence of sentences to make a meaningful paragraph will be 'BCDEA':

1. Quite a few premier educational institutions in India are billed "is lands of excellence."
2. And, not surprisingly, almost all of them belong to the Nehru era and continue to be funded by the tax payer.

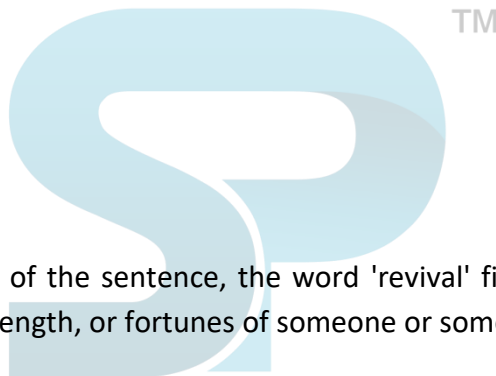


3. Of late, many of them have been getting international recognition.
4. Naturally, it has triggered a new race for breaking into global university rankings.
5. In fact, the other day, the President lauded IISc, Bengaluru, and IIT-Delhi for making it to the Top 200 of QS World University Rankings 2015 - 16 and advocated more government funding to achieve better results.

Directions (17 - 22): Each question below has a blank indicating that something has been omitted. Choose the set of words for the blank which best fits the meaning of the sentence as a whole.

17. Bankers expect corporate loan demand to rise in the third and fourth quarters with a _____ in economic growth.

- A. Renewal
- B. Revival
- C. Survival
- D. Suppression
- E. None of the above



Answer: B

Explanation: As per the meaning of the sentence, the word 'revival' fits in the blank which means an improvement in the condition, strength, or fortunes of someone or something.

18. Crowd-funding is defined by SEBI as the gathering of funds from investors through a web-based platform for a specific creative project, business venture or for some social cause.

- A. Single
- B. Double
- C. Multiple
- D. Zero
- E. None of the above

Answer: C

Explanation: As per the meaning of the sentence, the word 'multiple' fits in the blank.

19. Smart Vault is India's first locker facility with high-end robotic technology.

- A. Liberated
- B. Diverted
- C. Rated



- D. Automated
- E. None of the above

Answer: D

Explanation: As per the meaning of the sentence, the word 'automated' fits in the blank which means to convert (a process or facility) to be operated by largely automatic equipment.

20. Finance Ministry has come up with rules for information reporting under the Foreign Account Tax Compliance Act (FATCA), spelling out the timelines that they have to comply with the new requirements.

- A. Entities
- B. Countries
- C. Enemies
- D. Adversaries
- E. None of the above

Answer: A

Explanation: As per the meaning of the sentence, the word 'entities' fits in the blank which means things with distinct and independent existence.

Directions (21-25): In the following passage, there are blanks each of which has been numbered. For each number some words are suggested below the passage, one of which fits the blank appropriately. Find the appropriate words.

Government employees have been **_21_** for pay parity with private sector on the grounds that pay **_22_** were leading to the best talent abandoning government service. After the implementation of the last couple of Pay Commission recommendations, there has been a concerted effort to make pay **_23_** of government employees comparable with that of the corporate sector. In fact, government employees pay, especially if job **_24_** periodic revision of pay, and other invisible benefits are considered, is far better than that of large sections of private sector employees. But, there has not been a commensurate **_25_** in government services and the time has come to impress upon government employees to ensure service parity with the efficient and professional private sector.

21. Answer No. 21 blank of the passage:

- A. Pulling
- B. Sobbing
- C. Lobbying
- D. Halting
- E. None of the above



Answer : C

Explanation: The appropriate word should be 'Lobbying' which means the activity of trying to persuade someone in authority.

22. Answer No. 22 blank of the passage:

- A. Equalities
- B. Disparities
- C. Similarities
- D. Clarities
- E. None of the above

Answer: B

Explanation: The appropriate word should be 'Disparities' which means situation in which two or more things are not equal or similar, especially when this is thought to be unfair.

23. AnswerNo.23 blank of the passage:

- A. Houses
- B. Banks
- C. Rulers
- D. Scales
- E. None of the above



Answer: D

Explanation: The appropriate word should be 'Scales'.

24. AnswerNo.24 blank of the passage:

- A. Security
- B. Insecurity
- C. Authority
- D. Opportunity
- E. None of the above

Answer: A

Explanation: The appropriate word should be 'security'.

25. AnswerNo.25 blank of the passage:

- A. Failure
- B. Improvement



- C. Degradation
- D. Stagnation
- E. None of the above

Answer: B

Explanation: The appropriate word should be 'Improvement'.

Directions (26-30): In each of the following questions there are four parts a, b, c and d, among which one part is error. Find out which part of the sentence has an error and mark 'e' if no error is found. Ignore punctuation errors.

26. I going there (A)/ will not (B)/ resolve this (C)/complicated issue (D).

Answer : A

Explanation: Replace 'I' by 'My'

27. He is the writer (A)/whom the reporter (B)/ agree was most popular (C)/with the young audience (D).

Answer: B

Explanation: Remove 'whom' by 'who '

28. There is no (A)/chance of (B)/my passing in (C)/the examination (D).

Answer: C

Explanation: Replace 'my' by 'me'.

29. For gaining reputation among your clients (A)/you ought to complete (B)/every work you undertake, (C)/ after the stipulated time D.

Answer: D

Explanation: Add 'after' after 'by'

30. How that we have (A)/completed all the (B)/legal formalities, let's get (C)/the show on the road (D).

Answer: A

Explanation: Replace 'How' by 'Now'