

# SBI CLERK & PO 2022



REASONING | ENGLISH | MATHS

3 HOURS  
MAHA



MARATHON

इससे बाहर कुछ नहीं



09:00 AM | LIVE



# **SBI MEMORY BASED PAPER DISCUSSION**



**Read the following passage and answer the questions that follow:**



**It may not be a windfall gain but definitely signals an increase in potential business opportunity. The rise in e-commerce and e-commerce 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 have to 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 buying or 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 grow to \$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 **leveraging** 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 “windfall 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

**00:30**

**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

**00:30**

**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

**00:30**

**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

**00:30**

**Explanation: D** 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 the rest of it, 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

**00:30**

**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.**

00:30

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.**



**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

00:30

**Answer: c)**



## 10. Undue

a) Unidentified

b) Unstable

c) Underestimate

d) Unnecessary

e) None of the above

00:30

**Answer: d)**



**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

00:30

**Answer: a)**



## 12. Vendors

- a) Sellers
- b) Customers
- c) Dealers
- d) Merchants
- e) None of the above

**Answer: b)**





**In the question, one sentence is given, and four words have been given in bold denoted by (A), (B), (C) and (D). You have to decide which of the following is inappropriate in the context. If all the words are appropriate in the context then mark ‘All are correct’ as your answer.**





13. When we reach home after **travelling** (A) for **weaks**, (B) the home is the same but **something** (C) in our mind has changed and that changes **everything**. (D)

A. D

B. A

C. B

D. C

E. All are correct



**Option C**

**Correction:**

**weaks => weeks**



14. Many people **believe** (A) that it is better to lead a slow life with **limited** (B) **pleasures** (C) than the **mindless** (D) rat race of the city.

A. D

B. C

C. B

D. A

E. All are correct

**Option E**

**Correction:**

**All are correct**





15. With **rice** (A) in online consumer base, many online **retailers** (B) are finding it difficult to **fulfil** (C) all the consumer demands in a **short** (D) time.

A. C

B. D

C. A

D. B

E. All are correct



**Option C**

**Correction:**

**rice => rise**



16. Given the **pace** (A) at which technology is **developing** (B) today, it is **clever** (C) that our **world** (D) will work completely different in just a few days.

A. D

B. C

C. A

D. B

E. All are correct



**Option B**

**Correction:**

**Clever=> Clear**



17. **Participating** (A) in various **competitions** (B) since childhood, helps students **develop** (C) a **spirrit** (D) of sportsmanship.

A. B

B. A

C. D

D. C

E. All are correct.



**Correction: C**

**Spirrit => Spirit**



**A sentence with one blank is given, indicating that something has been omitted. Choose the word that best fits in the blank making the sentence grammatically correct and meaningful.**





18. The infrastructure projects of the city are falling behind schedule thus increasing the \_\_\_\_\_ of the residents.

**A. Inconvenience**

**B. Safety**

**C. Working**

**D. Stressful**

**E. Health**



**Option A**

**Correction:**

**Inconvenience**



19. There has been a significant rise in the price of certain goods and commodities recently, making them \_\_\_\_\_ for the common man.

- A. Price
- B. Progressing
- C. Increasing
- D. Supporting
- E. Unaffordable



**Option E**  
**Unaffordable**



**20. It is vital that children, young people and all of us have access to stories which give us the knowledge, empathy and understanding we need to \_\_\_\_\_ life.**

- A. Engage**
- B. Negotiate**
- C. Overlook**
- D. Developing**
- E. Organised**

**Option C**  
**Overlook**





21.

- A. Opportunity to allow free
- B. time, the leader
- C. unlike most others of his
- D. exchange of culture
- E. viewed food as an

**Correct Answer: A  
CBEAD**



- A) CBEAD
- B) ABCDE
- C) BACDE
- D) DEABC
- E) EABDC



22.

- A. area collected single use
- B. useful household items
- C. plastics waste and used
- D. the residents of this
- E. it to make several



- A) CBEAD
- B) ABCDE
- C) DACEB
- D) DEABC
- E) EABDC

**Correct Answer: C**

**D A C E B**



# HOME WORK ANSWER

## Broken

**I. Most heart attacks are broken by blood clots.**

**II. She had an X-ray to see if any of her ribs were broken.**

**III. If there's anything you don't understand, I'll be happy to break.**

**A. Only I**

**B. Only II**

**C. Only III**

**D. Both I & II**

**E. None of the above**





# HOME WORK

**The reports suggested that (1)/ some animals is (2)/ likely to be extinct (3)/ in the near future. (4)**

