

# BANK EXAMS

## ENGLISH

### SBI PO Model Questions for Preliminary Examination with New Sections

**Directions (Q.1-8):** Read the passages and answer the below questions of each passage.

#### PASSAGE – 1

The worst and longest economic crisis in the modern industrial world, the Great Depression in the United States had devastating consequences for American society. At its worst (1932-1933), more than 16 million people were unemployed, more than 5,000 banks had closed, and over 85,000 businesses had failed. Millions of Americans lost their jobs, their savings, and even their homes. The homeless built shacks for temporary shelter these emerging shantytowns were nicknamed “Hooverilles,” a bitter homage to President Herbert Hoover, who refused to give government assistance to the jobless. Farmers were hit especially hard. A severe drought coupled with the economic crisis ruined small farms throughout the Great Plains as productive farmland turned to dust and crop prices dropped by 50%. The effects of the American depression severe unemployment rates and a sharp drop in the production and sales of goods could also be felt abroad, where many European nations were still struggling to recover from World War I.

1. The author cites the emergence of “Hooverilles” as an example of
  - a) federally sponsored housing programs
  - b) the resilience of Americans who lost their jobs, savings, and homes
  - c) the government’s unwillingness to assist citizens in desperate circumstances
  - d) a new kind of social program introduced by the government
  - e) the effectiveness of the Hoover administration in dealing with the crisis
2. According to the passage the word “coupled” means
  - a) Eloped
  - b) Allied
  - c) Centralized
  - d) Combined
  - e) Associated

#### PASSAGE – 2

Although all art is inherently public created in order to convey an idea or emotion to others “public art,” as opposed to art that is sequestered in museums and galleries, is art specifically designed for a public arena where the art will be encountered by people in their normal day-to-day activities. Public art can be purely ornamental or highly functional; it can be as subtle as a decorative door knob or as conspicuous as the Chicago Picasso. The more obvious forms of public art include monuments, sculptures, fountains, murals, and gardens. But public art also takes the form of ornamental benches or street lights, decorative manhole covers, and mosaics on trash bins. Many city dwellers would be surprised to discover just how much public art is really around them and how much impact public art has on their day-to-day lives.

3. The main purpose of this passage is to
  - a) define public art
  - b) make readers more aware of the public art around them
  - c) argue that public art is more interesting than private art
  - d) describe the functions of public art
  - e) provide examples of public art

4. The use of the word *sequestered* suggests that the author feels
- a) Private art is better than public art
  - b) Private art is too isolated from the public
  - c) The admission fees for public art arenas prevent many people from experiencing the art
  - d) Private art is more difficult to understand than public art
  - e) Private art is often controversial in nature

### PASSAGE – 3

“It is emphatically the province and duty of the judicial department to say what the law is,” stated Chief Justice John Marshall in a unanimous opinion in the 1803 Supreme Court case of *Marbury v. Madison*. This landmark case established the doctrine of judicial review, which gives the court the authority to declare executive actions and laws invalid if they conflict with the U.S. Constitution. The court’s ruling on the constitutionality of a law is nearly final - it can only be overcome by a constitutional amendment or by a new ruling of the court. Through the power of judicial review, the court shapes the development of law, assures individual rights, and maintains the Constitution as a “living” document by applying its broad provisions to complex new situations.

5. The image of the *Constitution as a living document* implies that
- a) the supreme law of the land cannot be altered in any way
  - b) it can only be amended through a difficult process
  - c) its principles need to be adapted to contemporary life
  - d) the original document is fragile and needs to be preserved in the Library of Congress so that it will not deteriorate
  - e) its principles are kept alive only by the Supreme Court
6. The passage suggests that the practice of judicial review allows the court to
- a) wield enormous power
  - b) determine foreign policy
  - c) make laws that reflect the principles of the Constitution
  - d) rewrite laws that are unconstitutional
  - e) make amendments to the Constitution

### PASSAGE – 4

PHI, the Divine Proportion of 1.618, is the ratio of any two sequential numbers in the Fibonacci sequence. If you take the numbers 0 and 1, then create each subsequent number in the sequence by adding the previous two numbers, you get the Fibonacci sequence. For example, 0, 1, 1, 2, 3, 5, 8, 13, 21, 34, 55, 89, 144. If you sum the squares of any series of Fibonacci numbers, they will equal the last Fibonacci number used in the series times the next Fibonacci number. This property results in the Fibonacci spiral seen in everything from seashells to galaxies, and is written mathematically as:  $12^2 + 12^2 + 22^2 + 32^2 + 52^2 = 5 \times 8$ . Plants illustrate the Fibonacci series in the numbers of leaves, the arrangement of leaves around the stem, and in the positioning of leaves, sections, and seeds. A sunflower seed illustrates this principal as the number of clockwise spirals is 55 and the number of counterclockwise spirals is 89; 89 divided by 55 = 1.618, the Divine Proportion. Pinecones and pineapples illustrate similar spirals of successive Fibonacci numbers.

7. The passage relies primarily on which of the following techniques to explain PHI?
- a) explanation of terms
  - b) comparison of different arguments
  - c) contrast of opposing views
  - d) generalized statement
  - e) illustration by example
8. According to the passage, PHI is
- a) rare in nature
  - b) a reflection of nature's genius
  - c) prevalent throughout the universe
  - d) artificially created order
  - e) a little-known mathematical concept

### ANSWERS WITH EXPLANATIONS

1. Answer is **c**. Shantytowns were called “Hooverilles” because citizens blamed their plight on the Hoover administration’s refusal to offer assistance. This suggests that Hoover didn’t handle homelessness effectively, but it doesn’t comment on Hoover’s overall handling of the crisis, so **e** is incorrect. According to the sentence, Hooverilles were shacks built by the homeless, so it could not refer to a federal housing program (choice **a**) or a new kind of social program (choice **d**). Choice **b** may be true, but the passage does not directly support this claim.
2. Answer is **d**. The sentence states that the severe drought and economic crisis *together* ruined small farms, so *coupled* most nearly means *combined*. None of the other choices makes sense in the context of the sentence.
3. Answer is **a**. The passage defines public art in several ways. The first sentence explains how public art is different from private art, the second sentence describes the general types of public art (ornamental and functional), and the third and fourth sentences list the most common forms of public art. After reading the passage, readers may be more aware of the public art around them (choice **b**), but the emphasis of the passage is the definition of public art. The author does not compare public to private art beyond the issue of intended audience, so choice **c** cannot be correct. Choices **d** and **e** are both part of the larger purpose of defining public art.
4. Answer is **b**. To sequester is to seclude or isolate. Thus, the use of this word suggests that the author feels private art is too isolated and cut off from the public. *Sequestered* emphasizes the separation of the art from the public, so accessibility is the key issue, not whether one kind of art is better than the other (choice **a**), more difficult to understand (choice **d**), or more controversial (choice **e**). Admission fees may further isolate works of private art (choice **c**), but the word *sequestered* does not imply cost and many museums and other private art galleries are free to the public.
5. Answer is **c**. To maintain the “life” of the Constitution, the court applies its *broad provisions to complex new situations* (lines 7-8) that arise in current law. The passage clearly contradicts choice **a** by stating that the court *shapes the development of law* (line 6). The passage suggests that it is difficult to amend the Constitution by stating that the court’s ruling can *only be overcome by a constitutional amendment or by a new ruling of the court* (lines 5–6), but this difficulty is not something implied by the image of the Constitution as a living document. The Constitution is spoken of throughout the passage as a set of laws and ideas, not a physical document, so choice **d** is incorrect. While the passage states that the court *maintains the Constitution as a living document* (line 7), the image does not imply that the court is the only entity keeping alive the principles of the Constitution (choice **e**).

6. Answer is **a**. The fact that judicial review can override decisions made by the legislative and executive branches implies that it gives the court great authority. This suggestion is reinforced by the fact that the court's ruling is *nearly final* and that it can only be overridden by a constitutional amendment or new court ruling (lines 5-6), as well as the use of the word *power* in the phrase *through the power of judicial review* (line 6). There is no mention of foreign policy in the passage, ruling out choice **b**. The Supreme Court interprets but does not make or rewrite laws, so choices **c** and **d** are incorrect. Likewise, the Supreme Court does not make amendments, so choice **e** is incorrect.
7. Answer is **e**. The passage lists many examples to explain PHI-mathematical expressions of the Fibonacci sequence and spiral, as well as examples of the sequence and spiral in nature. The passage defines PHI and the Fibonacci sequence (choice **a**), but even these definitions are primarily through example. The passage does not compare arguments (choice **b**) or contrast opposing views (choice **c**), and because the passage cites many specific examples, choice **d**, *generalized statement*, is incorrect.
8. Answer is **c**. Even though the concept of PHI in nature may seem unusual or unique at first, it is actually a very common and predictable occurrence, and the passage specifically states that the Fibonacci spiral is seen in everything from seashells to galaxies (line 6). The author also provides many examples of PHI, and just the example of plants shows how prevalent PHI is in the universe. Choice **a** directly contradicts this fact, and choice **d** contradicts the fact that PHI is a natural occurrence. Choices **b** and **e** may be true, but they are not supported by the passage. **Note:** Be careful not to get caught up in trying to do the math in a passage like this. If you find yourself confused by the content of a passage, take a quick look at the questions. This should let you know whether or not you need to figure out whatever sentences are stumping you.

Writer: Kalal Naresh Goud