

# LIC AAO & SBI PO Exam 2019

## 65 Reading Comprehension Questions



**Direction (1-10):** Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

Barely would one come across staff in the State Bank of India walking up to a customer to sell a product that one had not asked for. But that is set to change. Cross-selling has been a mantra on which many of the global lenders – from Citibank to the locally groomed HDFC Bank – rest their success on. For Indian state-run banks built on orders from their political master, that's hardly strength. While SBI followed a model of others such as HDFC Bank and ICICI Bank when it came to the idea of a financial supermarket, its large lending operations and other activities such as earning fee income from advisory remained in silos that reduced its ability to exploit the customers. Growth has all along been about increasing the asset size by cutting cheques for thousands of crores in project finance, but not looking at customers' needs for other services such as digital only and complex financial products.

As the 25th chairman of SBI, Rajnish Kumar is determined to change course. In what is a total **revamp** of the organisational structure for the first time in 18 years, the lender will see its corporate lending groups **amalgamated** with the idea of extracting higher share of the customers' wallet – from selling derivatives, encircling their suppliers for more business and make a business out of bad loans that it has **accumulated**. "The aim is to improve fee income as the corporate accounts group will also focus on project finance and credit accounts have huge supply chains around them," says Kumar.

The mighty corporate accounts group will focus on large corporates with the best credentials, but would not restrict

its activity to lending, but would exploit the potential to bring in other banking business. These companies such as Tata Motors have thousands of suppliers around them that is a great catchment area. Although SBI is the biggest with 23% market share of assets, it has also one-fourth of the total deposits and loan market. For the nine month period in the last fiscal, its income from fees grew 9% and cross-selling income grew by 85%. At the end of the December quarter, the bank's fee income comprised only 8% of its total income, this compares to 30% for Axis Bank.

Increasing fee income may be a good strategy, but hard to execute as it comes with many challenges. "There is a huge potential to grow fee income just looking at the sheer size," says Darpin Shah, banking analyst, HDFC Securities. "I did a road-trip in UP. It was surprising that SBI is the only PSU bank putting up a tough challenge to NBFCs and other banks in that region, in some places it was even No 1 and this is getting them good fee growth."

The very strengths that an institution counts upon to build its future could by itself become a drag. The staff strength of 2.6 lakh, including the over 73,000 that it got after the merger of associate banks last year, was becoming as much a problem as it opened up opportunities. After a year when staff from amalgamated banks' lost out on promotions, the bank has come up with its own 'succession planning' up to the deputy managing director level within its ambit. For each DMD role, the bank will shortlist four chief general managers and, for every CGM position, there will be nearly 4 GMs who will prepare to take over senior management **mantle**.

Source: Economic Times

1. What is the exceptional thing about SBI that makes it different from other locally groomed banks?

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- A. International transactions have become easier as SBI has correspondent relation with all major international banks.
- B. The staff doesn't try to sell a product to a customer which the customer has not asked for.
- C. SBI has many branches and is very active in addressing the issues of its customers.
- D. It is the largest bank of the country which has been declared a domestically important Bank by RBI.
- E. Almost any kind of banking transactions can be done using SBI internet banking.
2. Despite following the model of banks like HDFC and ICICI, how did the customers of SBI remain unexploited?
- A. While working on the idea of a financial supermarket, SBI's large lending operations and other activities like earning fee income from advisory remained in isolation.
- B. Under Section 29A of IBC, defaulting companies are not eligible to submit resolution plan for companies facing bankruptcy.
- C. SBI subsidiaries are capitalising on the bank's reach, franchise and the synergies that come with it.
- D. SBI with 22,000 branches and over 42 crore customers is the only financial institution that reaches every nook and corner of the country, barring a Life Insurance Corp of India agent.
- E. All of these
3. What renovation plan will the chairman of SBI bring to change the course of SBI?
- A. To grow fast in the area of mutual funds and insurance.
- B. To build trust, relationship and physical presence that are required to do business with customers.
- C. The corporate lending groups will be merged with the idea of drawing out higher share of the customer's wallet.
- D. To take a leap in customer convenience as it recently launched YONO app.
- E. To launch many products such as loans to first time borrowers, salary overdraft loans, pre-approved loans and innovative top-up loans.
4. Which of the following is true with respect to the given passage?
- A. In today's context when technology is creating disruptions by the minute, how nimble-footed you are and how well you can execute will be crucial, especially for PSU banks where there is resistance to change.
- B. SBI has the least market share of assets and the highest of the total deposits and loan markets.
- C. Increasing fee income is an easy thing to introduce and does not involve challenges.
- D. Large corporates with the best credentials would be mainly focused on by the corporate accounts group and it would focus on bringing in other banking business.
- E. SBI is offering curated loans to salaried account customers and is also using a lot of data analytics to offer loans to customers who don't have salary accounts with them.
5. According to Darpin Shah, in what way is SBI getting a good fee growth?
- A. SBI offering new car loan scheme with low interest rates, zero foreclosure charges, minimal paperwork and quick disbursements.
- B. SBI, being the only PSU bank, is giving a tough challenge to NBFC and other banks while making itself No 1 in many places.
- C. The bank's taking a leap in customer convenience by launching YONO app has made the difference.
- D. By asking its customers to withdraw cash from PoS machines installed across various merchant locations amid the problem of cash crunch being faced by people in several states.



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- E. By reaching out and facilitate maximum number of people looking for convenient cash withdrawal.
6. What 'succession planning' did the bank come up with, a year after the staff lost out on promotions?
- A. SBI and GJEPC will be working together on the amendments of the bank's credit policy with the diamond sector in order to bring in strong risk mitigation measures without harming the operations and export growth of sector.
- B. SBI is serious on tightening the noose around the borrowers by increasing the collateral by almost 50%.
- C. SBI is planning to look at risk mitigating issues for the finance extended to the sector and is not taking any measures in the short run.
- D. SBI will announce the launch of a term policy with critical illness cover for 36 diseases.
- E. The senior management will be handled by 4 general managers who will be shortlisted for the role of chief general managers, who will then be shortlisted for the role of Deputy managing directors.
7. Which of the following is the MOST SIMILAR in meaning to the given word?
- Mantle**
- A. Duty                      B. Plinth  
C. Pedestal                D. Rebuke  
E. Reprimand
8. Which of the following is the MOST SIMILAR in meaning to the given word?
- Revamp**
- A. Exasperate              B. Refurbish  
C. Jeopardize              D. Imperil  
E. Ruffle
9. Which of the following is the MOST OPPOSITE in meaning to the given word?
- Amalgamate**
- A. Apportion                B. Integrate  
C. Fortify                    D. Snarl  
E. Intertwine

10. Which of the following is the MOST OPPOSITE in meaning to the given word?

**Accumulate**

- A. Requite                      B. Subtle  
C. Garner                        D. Segregate  
E. Amass

**Direction (11-20):** Read the following passage carefully and answer the questions that follow. Certain words have been printed in bold to help you locate them while answering some of the questions.

The key takeaway from Tuesday's meeting between Prime Minister Narendra Modi and leaders of Indian business is this: both sides want the other to be the first mover. The Prime Minister wants India Inc to increase its risk appetite and step up with its investments in order to kick-start growth. Although the global economic environment may be uncertain, Modi and his key team of economic managers and advisors feel that the current **turmoil**, triggered by a slowdown in China's growth, actually offers India an opportunity to catalyse domestic growth and employment creation. Industry, on the other hand, wants the Centre to move first on removing what it sees as the key roadblocks to further investment and growth — the unaffordable cost of capital and poor demand, both linked to the current high interest rate regime; and **stalled** reforms, particularly relating to the Goods and Services Tax and land acquisition.

It is a classic Mexican stand-off. The Centre is really not in a position to dole out further breaks for industry, given slack revenue collections and unbudgeted surges in spending caused by the failure of the monsoon and acceptance of the 'one rank one pension' demand. And with key elections in Bihar in the offing, the reform agenda is going to take a backseat to the political

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agenda in the near term at least. The Reserve Bank of India may oblige with a rate cut in its upcoming policy review, but the issue there is not of the signals that the RBI is sending, but how they are getting transmitted through the system. Banks are unable to either pass through the cuts fully or step up lending significantly, given the level of stressed assets on their books and the lack of adequate recapitalisation funds. Key parts of industry, particularly in the core sector and infrastructure, are carrying equally stressed balance sheets, and slowing demand and a falling stock market are only worsening the situation. A possible way out of this impasse would be for the Centre to start by setting a time-bound agenda to address some of the big issues, at least in a few key sectors. Infrastructure industries such as coal, power, steel and cement, transportation and telecommunications are all in need of policy intervention. Whether it is sorting out the books of electricity distributors, addressing land and environment-related issues in mining, making more telecom spectrum available or removing the roadblocks in at least some of the biggest stalled projects, it is the Centre that has the power to play the catalyst. It can also look at addressing another key grouse of industry — levelling the playing field with foreign investors on the issue of investment risk. Foreign investors have bilateral and multilateral investment protection treaties to deal with policy risk, while domestic investors have no such cover. For its part, India Inc also needs to remember that the macro economy comprises micro components. Unless some of these components step up and start investing, growth and job creation — which in turn create consumers for other segments — will not be possible.

Source:

<https://www.thehindubusinessline.com>

11. What is author trying to suggest in the above passage?
  - A. Both Narendra Modi and India Inc. want the other to move first.
  - B. For growth to reboot, a leap of faith is needed.
  - C. Prime Minister does not want India Inc. to take more risks.
  - D. Only A and B
  - E. None of the above.
12. What are the problems faced by industries in India to further investment and growth?
  - A. Unaffordable cost of capital and poor demand.
  - B. High interest rate regime.
  - C. Stalled reforms.
  - D. Only B and C
  - E. All of the above.
13. Why is the Centre not in a position to deliver further breaks for the industry?
  - A. Due to slack revenue collection.
  - B. Unbudgeted spending caused due to failure of monsoon.
  - C. Acceptance of OROP demand.
  - D. All of the above.
  - E. None of the above.
14. Which of the following is TRUE according to the passage given above?
  - A. Banks are unable to pass through the cuts due to their increasing NPAs and inadequate recap funds.
  - B. Core sector and infrastructure industries have stressed balance sheets.
  - C. Demand is slowing with rising stock market.
  - D. Only A and B.
  - E. All of the above.
15. Which of the following are the suggestions given by the author in the passage given above?
  - A. Centre should set a time bound agenda to rectify problems in certain key sectors.
  - B. Policy intervention must be done in infrastructure industry.
  - C. Foreign investors must be attracted to minimize investment risk.



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- D. None of the above.  
E. All of the above.
16. Which among the following express the OPPOSITE meaning of the word "Turmoil" given in the passage?
- A. Confusion                      B. Turbulence  
C. Peaceful                        D. Disorder  
E. Commotion

**Direction (17-31):** Read the given passage carefully and answer the questions that follow. Certain words have been printed in **bold** to help you locate them while answering some of the questions.

Among those suffering from the global recession are millions of workers who are not even included in the official statistics : urban recyclers. The trash pickers, sorters, traders and reprocessors who extricate paper, cardboard and plastics from garbage heaps and prepare them for reuse. Their work is both unrecorded and largely unrecognised, even though in some parts of the world they handle as much as 20 per cent of all waste. The world's 15 million informal recyclers clean up cities, prevent some trash from ending in landfills and thus, reduce climate change by saving energy on waste disposal techniques like incineration. In the developed countries they are the preferred ones since they recycle waste much more cheaply and efficiently than governments or private corporations can. In the developing world, on the other hand, they provide the only recycling services expect for a few big cities. But as recession hits the markets worldwide, the price of scrap metal, paper and plastic has also fallen. Recyclers throughout the world are experiencing a **sharp** drop in income. Trash pickers and scrap dealers saw a decline of as much as 80 per cent in the price of scrap from October 2007 to October 2009. In some countries scrap dealers have shuttered so quickly that

researchers at the solid waste management association didn't have a chance to record their losses. In Delhi, some 80 per cent of families in the informal recycling business surveyed by an organization said they had cut back on "luxury foods" which they defined as fruit, milk and meat. About 41 per cent had stopped buying milk for their children. By this summer, most of those children, already malnourished, hadn't had a glass of milk in nine months. Many of these children have also cut down on hours spent in school to work alongside their parents. Families have liquidated their most valuable assets- primarily copper from electrical wires- and have stopped sending remittances back to their rural villages. Many have also sold their emergency stores of grains. Their misery is not as familiar as that of the laid-off workers of big-name but imploding, service sector corporations, but it is often more tragic. Few countries have adopted emergency measures to help trash pickers. Brazil, for one, is providing recyclers, or "catadores," with cheaper food, both through arrangements with local farmers and by offering food subsidies. Other countries, with the support of non-governmental organizations and donor agencies are following Brazil's example. Unfortunately, most trash pickers operate official notice and end up falling through the cracks of programmes like these. In the long run, though these **invisible** workers will remain especially vulnerable to economic slowdowns unless they are integrated into the formal business sector, where they can have insurance and reliable wages. This is not hard to accomplish. Informal junk shops should create or expand doorstep waste collection programmes to employ trash pickers. Instead of sorting through haphazard trash heaps and landfill's, the pickers would have access to the cleaner

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scrap that comes from households. The need of the hour, however, is a more immediate solution. An efficient but temporary solution would be for governments where they'd have to pay a small subsidy to waste dealers so they could purchase scrap from trash pickers at about 20 per cent above the current price. This increase, if well advertised and broadly utilised, would bring recyclers a higher price and eventually bring them back from the brink. Trash pickers make our cities healthier and more live able. We all stand to gain by making sure that the work of recycling remains sustainable for year to come. Source: <https://www.nytimes.com>

17. Which of the following is not true in the context of the passage?  
A. Purchase of trash at a higher price by the government in only a temporary solution to the larger problem.  
B. The welfare programs started by the government for the recyclers largely fail to help them  
C. In the last couple of years the price of scrap has come down to 20 % of its original price  
D. Few countries have started to take steps against the plight of the recyclers  
E. All are true
18. According to the passage, which of the following measures have been taken to help the distressed recyclers?  
(A) Helping them with the aid of NGOs.  
(B) Taking steps to make the scrap pickers have access to cleaner scrap.  
(C) Providing food subsidies to the recyclers.  
A. Only A                      B. Only A and C  
C. Only C                      D. Only B and C  
E. None of the above
19. Which step dose the author suggest in order to immediately bring the waste recyclers back from the adversity?  
A. Enabling the scrap dealers to purchase scarp at a price higher than that of the market  
B. By advertising recycling as a

profitable business amongst the informal recyclers  
C. Banning the waste collection by informal trash pickers  
D. Supporting the families of the recyclers until the recession tides  
E. None of the above

20. How, according to the author, have the recyclers contributed towards saving the environment?  
(A) By preventing the trash being dumped into the landfills.  
(B) By using renewable sources of energy to recycle the scrap.  
(C) By helping to avoid the energy consuming waste disposal techniques.  
A. Only A                      B. Only B  
C. Only A and B              D. Only A and C  
E. None of the above
21. Which of the following is true regarding waste recycling in the developing countries?  
A. The government and private organization' services are much costlier than the informal recyclers  
B. Barring a few cities, government waste recycling mechanism is completely lacking in these countries  
C. There has not been any effort in the developing countries to help the struggling recyclers  
D. Global recession has hit the recyclers of the developing countries much more than those of the developed countries  
E. None of the above
22. Choose the word/phrase which is most opposite in meaning to the word printed in bold as used in the passage  
**INVISIBLE**  
A. Opaque                      B. Bright  
C. Spotless                     D. Noticeable  
E. Clear
23. Choose the word/phrase which is most opposite in meaning to the word printed in bold as used in the passage  
**SHARP**  
A. Gradual                      B. Blunt  
C. Polite                        D. Damp  
E. Pointless



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**Direction (24-33):** Read the passage carefully and answer the questions that follow. Certain words have been given in bold to help you locate them while answering some of the questions.

Do you ever feel there's a greater being inside of you bursting to get out? It's the voice that encourages you to really make something of your life. When you act **congruently** with that voice, it's like you're a whole new person. You're bold and courageous. You're strong. You're unstoppable. But, then reality sets in, and soon those moments are history. It isn't hard to put yourself temporarily into an emotionally motivated state. Just listen to that motivational song for that matter, however, this motivation does not stay forever. Your great ideas seem impractical. How many times have you been temporarily inspired with an idea like "I want to start my own business." And then a week later it's forgotten. You come up with inspiring ideas when you're motivated. But you fail to maintain that motivation through the action phase.

The problem we ask ourselves is, why does this happen? You can listen to hundreds of motivational speakers and experience an emotional yo-yo effect, but it doesn't last. The problem is that as we are intellectually guided, we try to find logic in emotional motivation and as we fail to find logic, it eventually phases out. I used to get frustrated when my emotional motivation fizzled out after a while. Eventually, I realized that being guided by intellect, wasn't such a bad thing after all. I just had to learn to use my mind as an effective motivational tool. I figured that if I wasn't feeling motivated to go after a particular goal, maybe there was a logical reason for it. I noted that when I had strong intellectual reasons for doing something, I usually didn't have trouble taking any action. I don't need to emotionally pump myself up to go to the gym. I just go.

But when my mind thinks a goal is wrong on some level, I usually feel blocked. I eventually realized that this was my mind's way of telling me the goal was a mistake, to begin with. Sometimes a goal seems to make sense on one level but when you look further upstream, it becomes clear that the goal is ill-advised. Suppose you work in sales, and you get a goal to increase your income by 20% by becoming a more effective salesperson. That seems like a reasonable and intelligent goal. But maybe you're surprised to find yourself encountering all sorts of internal blocks when you try to pursue it. You should feel motivated, but you just-don't. The problem may be that on a deeper level your mind knows you don't want to be working in sales at all. You really want to be a musician.

No matter how hard you push yourself in the sales career, it will always be a motivational dead end. Further, when you set goals, that are too small and too **timid**, you suffer a perpetual lack of motivation. You just need to summon the courage to acknowledge your true desires. Then you'll have to deal with the self-doubt and fear that's been making you think too small. Ironically, the real key to motivation is to set the goals that scare you. You're letting fears, excuses and limiting beliefs hold you back. Your subconscious mind knows you're strong, so it won't provide any motivational fuel until. You step up, face your fears, and acknowledge your heart's desire. Once you finally decide to face your fears and drop the excuses, then you'll find your motivation turning on full blast.

Source: <https://www.stevepavlina.com>

24. What does the author want to convey when he says, "When you look further upstream, it becomes clear that the goal is ill-advised"?
- A. When you analyze your goal closely you realize that it is not what you thought it would be.

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- B. When you work towards dealing with your problems eventually they disappear.
- C. When you inspect the problem you realize that the solution is within our reach.
- D. When you devise a method of motivating self you must keep analyzing it periodically.
- E. When you face a problem you realize your incapability of making good decisions.
25. Which of the following is /are true in the context of the passage?  
(A) Many a time, although we are motivated at the start, we fail to keep up the motivation while working towards the goal.  
(B) We can learn to use our mind as a motivational tool.  
(C) Being guided by intellect is very bad.  
A. Only(A) and (B)  
B. Only(B)and (C)  
C. Only (A)  
D. Only (A)and(C)  
E. All (A), (B) and (C)
26. According to the passage, the key to motivation is \_\_\_\_\_  
(A) Setting challenging goals.  
(B) not letting our fears pull us back  
(C) Changing our goals periodically.  
A. Only (A) and (B)  
B. Only (C)  
C. All (A), (B) and (C)  
D. Only (A) and (C)  
E. Only (B)
27. Which of the following is most nearly the same in meaning to the word '**TIMID**' as used in the passage?  
A. Sudden                      B. Scared  
C. Humble                      D. Distant  
E. Egoistic
28. Which of the following is/are **not** true about the context of the passage?  
(A) Although a goal may look intellectual, it may not actually work for us.  
(B) Our subconscious mind will not motivate us unless we face our fears.  
(C) The only way to keep yourself motivated throughout is by listening to many motivational speakers.  
A. Only (B) and (C)  
B. Only (C)  
C. Only (A)  
D. Only (A) and (C)  
E. Only (B)
29. According to the passage, the author found it difficult to be motivated because  
(A) he was not intellectually motivated  
(B) he wanted to take the easy way out  
(C) He did not push himself hard enough.  
A. Only (A) and (B)  
B. Only (C)  
C. Only (A)  
D. Only (A)and(C)  
E. Only (B)
30. Which of the following is most nearly the same in meaning to the word '**CONGRUENTLY**' as used in the passage?  
A. periodically              B. in delusion  
C. in addition              D. progressively  
E. in agreement
31. What does the author mean when he says, "It eventually phases out."?  
A. We need continuous practice in phases to retain it  
B. It reduces because of lack of practice.  
C. We become self-motivated with time.  
D. It goes after a period of time passes.  
E. It improves after a certain period passes.
32. Which of the following can be an appropriate title for the passage?  
A. Living Life With Success  
B. Why Don't We Feel Motivated?  
C. Our Only Aim-Success  
D. How To Achieve Intellectual Success  
E. Feel Motivated-Feel Superior
33. According to the passage, what does the author say about 'emotional motivation'?



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- (A) It tends to be temporary.
- (B) It promises our negativity.
- (C) It has the potential to inspire us.
- A. Only (A) and (B)
- B. Only (B)
- C. Only (A)
- D. Only (A) and (C)
- E. All (A), (B) and (C)

**Direction (34-38):** Read the given passage carefully and answer the questions that follow.

Given the pace at which the Narendra Modi government is moving to either capture or defang institutions that come in the way of its larger political, social and economic agenda, it is hardly a surprise that the National Green Tribunal (NGT) is also in the line of fire. Set up under the National Green Tribunal Act, 2010, its remit is to deal with all cases that relate to protecting the environment, conserving forests and natural resources, enforcing legal rights relating to the environment, and giving compensation and relief to people who have suffered damage to their property due to environmental damage. It was set up specifically so that environmental cases could be dealt with speedily and with the requisite expertise. Only the Supreme Court can reverse its ruling. So, for a government in a hurry to implement its developmental model, a “green” court that can take independent decisions on environmental concerns is an uncomfortable presence.

Within months of the Modi government taking office in May 2014, there was talk in government corridors that steps would be taken to rein in the powers of the NGT. While there has been no direct move to dilute the NGT Act, changes brought about by way of the Finance Act, 2017 do precisely that. This law now has provisions applying to tribunals that will also apply to the NGT. An important change brought about by the Finance Act, 2017 is in the qualifications and service conditions of members of

tribunals like the NGT. Thus, while under existing provisions the NGT chairperson has to be a retired or serving Supreme Court judge or the chief justice of a high court—in other words, a person with experience in judicial matters—under the new rules, anyone who is qualified to be a Supreme Court judge can head the tribunal. So, even a lawyer with 10 years’ experience in a high court, who is technically qualified to be a Supreme Court judge, can be selected to head the NGT. Also, while currently, the NGT chooses its members through a committee headed by a Supreme Court judge, in future, the choice would be left to government officials. The long-term fallout of these changes would be felt in the quality of the rulings of the NGT, which would be deprived of the judicial experience of senior judges, and would also compromise its independence; something that is essential given that it often has to judge the actions of governments, both at the centre and in the states.

**Source:**

<https://www.epw.in/journal/2017/29/editorials/importance-being-independent.html>

- 34. Which of the following statements is definitely FALSE in the context of the existing provisions of the NGT?
  - A. The ruling of NGT is appealable before the Supreme Court
  - B. A person who is qualified to be a Supreme Court judge can head the NGT
  - C. It was established for the speedy disposal of environmental cases
  - D. The NGT members are chosen through a committee headed by a Supreme Court judge
  - E. None of these
- 35. Which of the following does not fall into the ambit of the NGT?
  - A. Compensating people who have suffered damage to their property due to environmental damage

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- B. Sanctioning projects related to forests and natural resources
  - C. Enforcing legal rights relating to the environment
  - D. Protecting the environment
  - E. All of the above
36. Which of the following can be one of the implications of the change brought up by the Financial Act, 2017 on the NGT?
- (i) Depriving it of its autonomy
  - (ii) Interference of the government in its proceedings
  - (iii) Poor quality of the rulings
- A. Only (i)                      B. Only (ii)  
C. Only (iii)                    D. Both (i) and (ii)  
E. Both (i) and (iii)
37. It can be inferred from the passage that-
- (i) the NGT has been functioning independently for the cause of the environment protection
  - (ii) the change in the qualifications and service conditions of the NGT members have been introduced by the government to dilute its power
  - (iii) the changes introduced by the Financial Act, 2017 may result in biased rulings
- A. (i), (ii), (iii)              B. Only (ii)  
C. Only (i) and (ii)          D. Both (i) and (iii)  
E. Both (ii) and (iii)
38. The author feels that the provisions related to Financial Act, 2017 will render the NGT ineffective because they will-
- (i) limit its adjudication area
  - (ii) deprive the NGT of its judiciary powers
  - (iii) indirectly dilute the NGT Act
- A. Only (i)                      B. Only (ii)  
C. Only (iii)                    D. Both (i) and (ii)  
E. Both (i) and (iii)

**Direction (39-44):** Read the given passage carefully and answer the questions that follow. On 7 September, the US President signalled his intention to go all in in his trade war with China. If he goes ahead with the tariffs on an additional \$267

billion worth of Chinese goods, in addition to previous tariffs that have been put in place or proposed, it will cover the entirety of imports from China. Admittedly, there is no certainty this will play out as Trump might want. The previous tranche of tariffs on \$200 billion worth of Chinese goods is still in the ether because of the pressure brought by US companies alarmed at the prospective hit to their investments and value chains.

That said the implications for the World Trade Organization (WTO) are not encouraging. Trump's earlier steel and aluminium tariffs were imposed under Section 232, a provision of the Trade Expansion Act of 1962. This piece of US legislation allows national security exceptions to WTO free trade obligations, invoked under Article XXI of the General Agreement on Tariffs and Trade. The targeted countries have lodged a complaint at the WTO. There is no good end to this. If the WTO allows the tariff, similar tariffs on the ostensible basis of national security are bound to mushroom among its members. If it disallows the tariff, it challenges a country's sovereign right to define its national security, a sure path to irrelevance.

The proposed \$200 billion tariffs, meanwhile, are even more likely to run into heavy weather at the WTO. They have been imposed under Section 301 of the 1974 Trade Act, which allows for unilateral measures. However, the US had agreed in 2000 to impose punitive tariffs only after a WTO ruling. It has not done so here. The tariffs Trump mooted on 7 September will doubtless face the same problem. All of which is to say that bilateral and plurilateral trade agreements might get even more of a push. They have become increasingly important as the Doha Development Agenda deadlock has stalled progress at the WTO. Little wonder the number of



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regional trading agreements (RTAs) has exploded over the past decade. Potentially one of the highest value RTAs is the Regional Comprehensive Economic Partnership (RCEP), accounting for 25% of global gross domestic product and 30% of global trade. Last week, Union minister for commerce and industry Suresh Prabhu revealed that RCEP members have agreed to New Delhi's long-standing demand that liberalization in services accompany trade liberalization in the negotiations. But that doesn't mean an end to India's coyness about signing on the dotted line, as Prabhu made clear. The pushback against the RCEP within the government and from Indian industry is not entirely baseless. The steel and pharma industries, for instance, have reason to be worried about being swamped by Chinese imports. It isn't the only one. However, some perspective is useful. RCEP's detractors point to the free trade agreements (FTAs) with Japan and Korea.

After signing on them, India's trade deficit with both countries has risen over the past few years. True enough. But, as Naushad Forbes has pointed out in Business Standard, the deficit with China, with which India has no FTA, has risen much more sharply over the same period. Plainly, the problem goes beyond FTAs. For one, the rupee's real effective rate has appreciated by 20% over the past four years. More broadly, as the NITI Aayog put it in its April note cautioning against the RCEP, opening the Indian market would be dangerous because "proper standards and processes are not in place in India." The nature of India's export basket doesn't help, dominated as it is by goods of relatively low sophistication. This prevents it from developing dense "clusters" of exports, which typically accrete around more sophisticated

goods, and, in turn, from gaining the competitive edge required to boost export numbers.

Source:

<https://www.livemint.com/Opinion>

39. Which of the following statement can be inferred from the first paragraph of the passage?
- A. Trump has announced tariffs on Chinese imports for the first time.
  - B. The new tariffs do not cover all the Chinese imports.
  - C. The earlier tariffs were welcomed by the US companies.
  - D. The US companies would not be affected by tariffs proposed by Trump.
  - E. None of the above

40. **Direction:** Read the given passage carefully and answer the questions that follow.

On 7 September, the US President signalled his intention to go all in in his trade war with China. If he goes ahead with the tariffs on an additional \$267 billion worth of Chinese goods, in addition to previous tariffs that have been put in place or proposed, it will cover the entirety of imports from China. Admittedly, there is no certainty this will play out as Trump might want. The previous tranche of tariffs on \$200 billion worth of Chinese goods is still in the ether because of the pressure brought by US companies alarmed at the prospective hit to their investments and value chains.

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Source:

<https://www.livemint.com/Opinion>

40. With which of the following statement is the author most likely to agree?
- A. The decision to impose \$200 billion tariffs by the US under Section 301 of the 1974 Trade Act is justified.
  - B. The decision to impose \$200 billion tariffs by the US under Section 301 of the 1974 Trade Act is at odds with its previous stance.
  - C. The Doha Development was a success as it gave rise to a number of regional trading agreements.
  - D. The proposed \$200 billion tariffs would not face any difficulties at the WTO.
  - E. None of the above
41. Which of the following problems has the NITI Aayog pointed out against the opening of the Indian market for RCEP?



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I. Adequate standards and processes are not in place to check the dumping of goods.

II. Indian export comprises of goods of low sophistication hence they do not have a competitive advantage.

III. Indian exports comprise of goods of low sophistication hence they cannot be exported in large volumes.

- A. Only I
- B. Only II
- C. Only I and II
- D. Only I and III
- E. All I, II and III

42. Which of the following statement is not true with reference to the passage?
- A. Trump's earlier steel and aluminium tariffs were imposed under section 301 of the 1974 Trade Act.
  - B. Trump's proposed \$200 billion tariffs would be imposed under section 301 of the 1974 Trade Act.
  - C. Trump's earlier steel and aluminium tariffs were imposed under section 232, a provision of the Trade Expansion Act of 1962.
  - D. Trump's proposed \$200 billion tariffs would be imposed under section 232, a provision of the Trade Expansion Act of 1962.
  - E. Both A and D
43. What is the primary purpose of the author of the passage?
- A. To highlight the implications of the tariffs proposed by the US on the WTO and the significance of RCEP with respect to India.
  - B. To highlight the unjustified tariffs imposed by the US on Chinese goods and the problems arising from multilateral trade agreements.
  - C. To highlight the impact of the proposed tariffs on US companies and the possible steps to avoid a global crisis.
  - D. To highlight the fickle nature of the policies that have been undertaken by US administration under Trump.
  - E. None of the above.

**Direction (44-50):** Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

VR was supposed to be a revolution, with companies like Oculus pioneering a whole new way for gamers and non-gamers alike to be immersed in digital environments — but that excitement has markedly cooled. The media has gone through several cycles of fawning, optimistic **prognostication**, and... wishful thinking? — but for all the hype we have very little consumer interest to show for it. Oculus sold off to Facebook and has become little more than a parlor trick Mark Zuckerberg shows off at every F8 event. As Ben Thompson recently noted, the bet on the company is an awkward fit for Facebook that strays from Zuckerberg's strengths in several ways.

Oculus founder Palmer Luckey is now tooling around on right wing defence projects, while co-founder Brendan Iribe has just left the company amid rumors of future headsets being shelved. Several prominent studios have shut down or ceased VR efforts, including Viacom and AltspaceVR, and Microsoft is a steadfast "no" when it comes to dipping its toes in the water via the Xbox. Sony has boasted about sales of the PSVR hitting 3 million in two years, but there are 82 million PS4 units in the hands of consumers (and keep in mind that Microsoft sold 35 million Kinects but still discontinued the product). With cumbersome hardware, absurd PC requirements, and nearly no AAA titles to lure the curious into the world of VR, it's becoming increasingly unlikely that we'll see a major shift to virtual reality any time soon.

Also worth noting: if you're looking to Magic Leap for a kind of bridge to the future with its AR efforts, don't get too wound up. Brian Merchant's excellent

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and detailed feature story for Gizmodo on the company's struggles to get around the same hardware, software, and consumer adoption issues that plague VR make it clear there is no easy answer in this space.

In my opinion — as someone who watched this new generation of virtual reality emerge from the earliest days, and was one of its biggest fans — VR adoption will only happen when the barrier to entry is akin to slipping on a pair of sunglasses. Most people don't want to wear a bulky headset, even in private, there's no must have "killer app" for VR, and no one has made a simple plug-and-play option that lets a novice user engage casually. Everyone I know who's tried a VR headset is blown away by the experience, but no one really wants to go deep on it except for what amounts to a rounding-error percentage of enthusiasts. Someone needs to break through with a seriously downsized and much more sophisticated offering... and the tech (nor the business incentive) is just not there. Apple has made a clear bet on augmented reality and Google already took a soft swing with VR that didn't even get a mention at the company's last press event, so don't hold your breath for a white knight.

Source: <https://theoutline.com>

44. Which of the following statements can be correctly inferred from the passage?
- I. VR headsets are really cheap and low quality which is why it's not being adopted by the professionals.
  - II. VR as a business is thriving and every company is jumping on the bandwagon in a hurry.
  - III. VR adoption hasn't been anywhere near what was previously expected and most companies are shying away from it.
- A. Only II                      B. Both I and II  
C. Both II and III        D. Only III  
E. Only I

45. **Direction:** Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

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Source: <https://theoutline.com>

45. Which of the following statements is NOT true with respect to the passage?
- A. Oculus was bought by Facebook for \$2 billion in 2014.
  - B. Sony has sold 3 million VR devices in 2 years.
  - C. VR needs a very capable PC to run which can't be afforded by everyone.
  - D. The future looks very promising for VR as adoption rates are very high.
  - E. Apple is rather more invested in AR at the moment.

46. **Direction:** Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

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Source: <https://theoutline.com>

46. What is the main reason for VR adoption being very low among general public?
- A. It only comes in black which most people don't like.
  - B. The simplicity of using a device is just not there at the moment in VR.
  - C. People don't want to see screen from such a near distance.
  - D. People don't understand that VR is the shortened form of Virtual Reality and hence don't buy it.
  - E. People hate Facebook and don't want to buy anything that the company sells.

47. Which of the following statements is the MOST SIMILAR in meaning to the given word?

**PROGNOSTICATION**

- A. Summon
- B. Prophecy
- C. Legacy
- D. Obligation
- E. Suppress

48. Which of the following describes the tone of the passage?

- A. Speculative
- B. Grandiose
- C. Objective
- D. Indignant
- E. Opinionated

49. Which of the following would be the most appropriate title of the passage?

- A. VR and its success
- B. Companies are betting big on VR
- C. The future of VR looks bleak.
- D. VR business is thriving and its future looks bright
- E. The story of Facebook

**Direction (50-54):** Read the following passage carefully and answer the questions that follow.

Karnataka's legislators came together across party lines today to reject a motion seeking that they reconsider the punishment of a year each in jail handed by the state assembly to two editors of Kannada tabloids for breach of privilege. The assembly had sentenced the editors to the jail term and had fined them Rs. 10,000 each in June this year, over what it called their defamatory articles against state legislators. The assembly rejected the resolution to reconsider the punishment and fine on Ravi Belagere, Editor of 'Hi Bangalore', and Anil Raju, Editor of 'Yelahanka Voice,' by a voice vote. Only three MLAs reportedly argued that the punishment be reviewed. Some suggested that it be doubled. The June resolution that punished the journalists based on the recommendations of the Privileges Committee of the House, had led to widespread protests from the media. The Editors' Guild of India called it "gross misuse" of power which "violates" the fundamental right of freedom of speech. Mr Belagere and Mr



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Raju had petitioned the High Court against the sentence, contending that it was "illegal and unconstitutional." The court had disposed the petitions, advising the Editors to find "an amicable solution." The journalists then met Karnataka's Speaker KB Koliwad and sought that the punishment be reconsidered, making arguments and representations through lawyers. The Speaker had placed their petition before the House today. The motion was moved by the state's law minister TB Jayachandra. The BJP's SR Vishwanath, who had complained against Anil Raju for allegedly writing defamatory articles against him, spoke first, saying the Editors' plea to reconsider the sentence must be rejected outright. "Despite privilege being moved against him, he (Raju) continued to write against me. They should have been punished by now. Instead their punishment should be increased," the BJP legislator said. MLAs from rival parties supported Mr Vishwanath, among them SR Mahesh of the Janata Dala Secular and Ashok Pattan, GS Srinivas, Vijayanand Kashappanavar and Lobo of the ruling Congress. Mr Pattan said the petition should not even have been brought to the House. However, the BJP's Suresh Kumar sounded a word of caution. "There are some opinions. Whether it comes under the ambit of privilege, we don't know. We should act cautiously, because this may go to the court tomorrow," he said. YSV Datta of the JDS said he agreed with Mr Kumar. Intervening, Health Minister Ramesh Kumar said that by questioning the merits of the privilege committee decision, the Editor's, in their reconsideration plea, have questioned the wisdom of the members. "Looking at it, it deserves to be rejected. They should have instead pleaded for mercy without going into the merits," he said.

Source:

<https://www.ndtv.com/karnataka-news/karnataka-assembly-rejects-journalists-plea-to-reconsider-punishment-1778723>

50. What was the reaction of the state legislators on the resolution to reconsider the punishment and fine on Ravi Belagere, and Anil Raju?
- A. Most of them supported it but couldn't get the approval of others
  - B. Most of them opposed it but they agreed to rethink upon it
  - C. Almost all of them rejected it and some even demanded double the punishment already sentenced
  - D. Half of them supported it and the other half opposed it
  - E. Legislators from the ruling party opposed it, but opposition leaders opposed it
51. What exactly is a tabloid? How is it different from a regular broadsheet newspaper?
- A. Tabloid is a periodical publication containing articles and illustrations, often on a particular subject or aimed at a particular readership
  - B. Tabloid is an essay or dissertation, especially one read at an academic lecture or seminar or published in an academic journal.
  - C. A newspaper having pages half the size of those of the average newspapers, typically popular in style and dominated by sensational stories
  - D. A printed publication consisting of folded unstapled sheets and containing news, articles, advertisements, and correspondence.
  - E. Tabloid is a daily record of news and events of a personal nature; a diary
52. Why does the Editors' Guild of India consider the sentencing of Mr Ravi Belagere and Anil Raju illegal and unconstitutional?
- A. Because India Constitution gives every citizen freedom of expression without any restrictions

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- B. Because Journalists are among the four pillars of a democracy, so they should not be punished legally no matter what they publish
- C. Because the Editors' Guild of India believe that the two editors were not provided with a defense attorney
- D. Because police conducted unethical search on them and inside their houses without an warrant and misbehaved with them
- E. Because according to them, punishing them with jail is a gross misuse of power which violates the fundamental right of freedom of speech
53. What does the author mean when he says 'came together across party lines'?
- A. It means that the political parties tried to leverage their own political agendas under this issue
- B. It means that the legislators reacted very quickly against this resolution to review the punishment offered to the journalist
- C. It means the legislators from different political parties came together to support each other and reject or oppose such a resolution
- D. It means that the legislators from the ruling party convinced the opposition party leaders to support them against the resolution
- E. It means that different leaders had different opinions about the matter, often conflicting with the narrative of his/he own political party
54. "They should have instead pleaded for mercy without going into the merits." In what context has this statement been made by the Health Minister Ramesh Kumar?
- A. The health minister wants Editors' Guild to accept the decision as it is
- B. Since Editors' Guild of India termed the sentencing unconstitutional Ramesh Kumar made this statement
- C. Since BJP's Suresh Kumar sounded a word of caution and warned that they should act cautiously, or the case might

- go to the court, Ramesh Kumar made this statement
- D. Since the editors in their reconsideration plea, have questioned the wisdom of the members of the Privilege Committee, Ramesh Kumar made this statement
- E. All of the above

**Direction (55-59):** Read the passage given below carefully and answer the questions that follow.

Batting for e-commerce start-ups in India, Tata Group Chairman Emeritus Ratan Tata, who has personally invested in nearly a dozen start-ups post-retirement, said that the young entrepreneurs with high ambitions should be supported and mentored. "E-commerce is the new trend in Indian commerce. I believe that young Indian entrepreneurs need to be encouraged, and there is need to mentor young talent. This segment is emerging and should be supported," Mr. Tata said while addressing the 107th Annual General Meeting of the Indian Merchants' Chamber in Mumbai on Thursday.

Stating that he had put his personal money in these ventures and not that of others, he said it was difficult to predict whether these start-ups would emerge successful going forward. "It is difficult to predict. There is great deal of enthusiasm among the young entrepreneurs, and there are huge aspirations. Many external investors, who are very good at identifying emerging companies, have put their money. And, one has to wait and see (whether the invested companies would deliver)," Mr. Tata added. Admitting that the valuations of these new companies were sky high, Mr. Tata said this was a global phenomenon. This had been driving the growth of e-commerce start-ups and their valuation. "It (high valuation) is similar to elsewhere," he



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said. Irrespective of the valuation, one needed to encourage the youngsters, he added.

Answering a question whether corporate governance was of highest standard among the start-up community, Mr. Tata said governance must ensure that one obeyed the law of the land. The enforcement should be strict, he added. "We are weak on enforcement. There is inequality in enforcement," he said. Now that the government has made it mandatory for companies to spend two per cent of their profit on corporate social responsibility (CSR) activity, there has been concern whether the money is reaching the rightful beneficiaries. Answering a question on this, Mr. Tata said that CSR should come from within (the corporate) and should not be imposed as a tax. Many non-governmental organizations (NGOs) would get attracted to this money without having proper projects to implement. He said there should be proper guidelines as to where to use this fund.

Mr. Tata, who heads the Tata Trust that controls over 60 per cent of Tata Sons' equity, said that he had been personally mentoring many companies and people who wanted to help the needy through their CSR funds, be it in providing mid-day meals to the poor or any other charitable work. Speaking of the growing potential of e-commerce, he said, "I feel proud to see a new segment emerging in the country. Young people need to be encouraged and mentored to embrace ethical practices. They deserve a chance to prove themselves shoulder to shoulder with traditional businesses."

Source: <https://www.thehindu.com>

55. What according to Ratan Tata, will ensure powerful utilisation of CSR?
- A. NGOs should be given charge to execute a company's CSR
  - B. An external, independent body should regulate CSR spendings

C. CSR should come from within the company and should not be imposed as a tax

- D. Both 1 and 2
- E. None of these

56. What according to the passage is the reason for the growth of e-commerce?
- A. External investors have put in money
  - B. Compulsory CSR mandate by the government
  - C. Technological advancements in this field
  - A. Only A
  - B. Only B
  - C. Both B and C
  - D. Both A and B
  - E. All A, B and C
57. What according to Mr Tata is a challenge with respect to corporate governance ?
- A. Startups are not mentored to follow laws
  - B. The enforcement of the law of the land is weak
  - C. Compliance to rules should come from within the organization and should not be enforced
  - D. CSR funds of big corporates should be allocated to non-profit making start-ups
  - E. Option 1 & 4
58. Which of the following best replaces the word "mentored" in the sentence, "the young entrepreneurs with high ambitions should be supported and mentored"?
- A. Tutored
  - B. Supported
  - C. Motivated
  - D. Trained
  - E. All of the above
59. What according to the article is the reason why big industrialists would want to promote new business setups?
- A. Their personal money is at stake
  - B. They want to do charity
  - C. Start-ups should be given an opportunity to compete in the market
  - D. Start-ups have a potential to ensure a country's economic growth
  - E. There is no clear indication of a response to this question in the passage

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**Direction (60-69):** Read the given passage and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

Augmented reality (AR) is not a new phenomenon for geeks, but certainly a novel experience for the masses as they are now witnessing the technologies moving from tactical to practical application. The very application of augmented reality technology is an enriching experience and very soon we will witness people walking around in malls, on roads and in factories wearing VR headsets.

The landscape has been radically altered with Pokemon Go, and its acceptability across the young population has expedited the oncoming wave of e-transformation. The integration of virtual reality with brick and mortar businesses is now nearing fulfilment. Digital business, or rather marketing, would now have a new meaning and we will certainly see many new phraseologies being deployed by marketers. Augmented reality, currently being deployed in gaming, will bring in new marketing formats, starting with the retail industry and then moving into other sectors in the B2C domain. The core reason for this is generic formats that can be tweaked a little to suit each and every player.

It will take some time for the technology to reach the B2B domains as deployments of tailored solutions are developed. E-commerce and m-commerce will now witness a radical change in thought and actionables, and, in one year's time, we will see online retailers deploying e-tools enabled with augmented reality features.

Future prospects : Gamification of the elements for product and process will take off and live demos will certainly be a holistic immersing experience. The oncoming concepts are mesmerising.

There are a few good startups in India that are into the development, sale and manufacture of VR headsets. This market is likely to boom in the next three years, and hence, these companies now need to develop good products and move up the value chain from the beta versions that they now have in the market. They need to have VR headsets that no longer cause eye **fatigue** and can be worn for longer periods of time.

Students in engineering colleges and technical courses can certainly chip in with startups to cash in on the huge opportunity that is coming in. By the next year, technology business incubators will have a few startup companies with business models offering services, hardware and software for the VR world. Gaming technologies and software will now be actively used to build interactive/augmented reality solutions for businesses and a lot of money will flow into this sector.

It will also provide computer science students with a new high-paying segment to fall back upon and many regular apps and games will be transformed into augmented reality GUI's (graphical user interface). Mobile phones will have much bigger batteries and 6 to 8 GB of RAM as standard configuration.

A simple example is an e-shop where you can walk around with mobiles and VR headsets pointed at display racks and the business offering targeted discounts/offers to each customer. The price model would be tailored to suit each buyer rather than having a bold universally applicable 50 per cent off sale tag. While visiting the Taj Mahal, one could actually walk with Shah Jahan as he takes a stroll on the lawns of the Taj or attend Akbar's Diwan-e-Am or Diwan-e-Khas while on a visit to the Red Fort. One could even decide to fight in



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the Battle of Plassey or walk with Mahatma Gandhi on his Dandi March from Sabarmati Ashram to Dandi and live the experience. History will no longer be a theoretical subject. 3D imaging will now get a new lease of life as content will have to be developed to offer a completely immersive experience. You could walk up Mount Everest with a virtual climbing expedition whose real climb has been documented using 3D cameras. While learning engineering, you could participate in building a car at the Maruti plant or grow trees in real-time while playing farming-related games rather than just clicks — which the current gaming platforms deploy. Students with ADHD or learning disabilities, or even slow learners, would now be able to better relate to the practical aspects of learning and their retention would certainly be much higher, thereby giving us a much better and competitive workforce. We may also see Facebook radically changing the home page and bringing in Augmented reality elements within the next one year. Career opportunities for students with creative skills are now opening up and those possessing knowledge of essential IT tools have bright prospects in the next five years.

Source: <https://www.thehindu.com>

60. How according to the passage 3D imaging will now get a new lease of life?
- A. Augmented reality (AR) is a new phenomenon for geeks
  - B. It will take some time for the technology to reach the B2B domains as deployments of tailored solutions are developed
  - C. They need to have VR headsets that no longer cause eye fatigue and can be worn for longer periods of time
  - D. You could walk up Mount Everest with a virtual climbing expedition whose real climb has been documented
  - E. None of the above

61. Which among the following is **FALSE** according to the given passage?
- A. Mobile phones will have much bigger batteries and 6 to 8 GB of RAM as standard configuration
  - B. We may also see Facebook radically changing the home page and bringing in Augmented reality elements within this year
  - C. Career opportunities for students with creative skills are now opening up and those possessing knowledge of essential IT tools have bright prospects in the next five years
  - D. Both A and B
  - E. None of the above
62. What will we see in one year's time?
- A. E-shop where you can walk around with mobiles and VR headsets pointed at display racks and the business offering targeted discounts/offers to each customer
  - B. The oncoming concepts are mesmerising
  - C. Online retailers deploying e-tools enabled with augmented reality features
  - D. Both A and B
  - E. Both A and C
63. Which of the following is/are the future prospects of 3D imaging?
- A. While visiting the Taj Mahal, one could actually walk with Shah Jahan as he takes a stroll on the lawns of the Taj or attend Akbar's Diwan-e-Am or Diwan-e-Khas while on a visit to the Red Fort.
  - B. One could even decide to fight in the Battle of Plassey or walk with Mahatma Gandhi on his Dandi March from Sabarmati Ashram to Dandi and live the experience
  - C. While learning engineering, you could participate in building a car at the Maruti plant or grow trees in real-time while playing farming-related games rather than just clicks — which the current gaming platforms deploy
  - D. Both A and B
  - E. All the above

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64. Which of the following would be a suitable title of the passage?
- A. Moving into AR times
  - B. Completely immersive experience: 3D imaging gets a new lease of life
  - C. 3D imaging
  - D. B2C
  - E. Augmented reality

65. Which among the following is MOST OPPOSITE in meaning to the word "**fatigue**"?
- A. enervation
  - B. feebleness
  - C. vigor
  - D. lethargy
  - E. dullness

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## ANSWERS

1. Ans. B.

As stated in the 1<sup>st</sup> para, "Barely would one come across staff in the State Bank of India walking up to a customer to sell a product that one had not asked for." Hence, option B is correct.

2. Ans. A.

As stated in the first para, "While SBI followed a model of others such as HDFC Bank and ICICI Bank when it came to the idea of a financial supermarket, its large lending operations and other activities such as earning fee income from advisory remained in silos that reduced its ability to exploit the customers." Hence, option A is correct. In the given context, silos refers a system, process, department, etc. that operates in isolation from others.

3. Ans. C.

As mentioned in the 2<sup>nd</sup> para, "As the 25th chairman of SBI, Rajnish Kumar is determined to change course. In what is a total revamp of the organisational structure for the first time in 18 years, the lender will see its corporate lending groups amalgamated with the idea of extracting higher share of the customers' wallet – from selling derivatives, encircling their suppliers for more business and make a business out of bad loans that it has accumulated." Option C expresses this idea, thus it is the correct answer.

4. Ans. D.

As stated in the 3<sup>rd</sup> para, "The mighty corporate accounts group will focus on large corporates with the best credentials, but would not restrict its activity to lending, but would exploit the potential to bring in other banking business." Hence, option D is correct. A and E are not mentioned in the passage. Option B is incorrect as the third paragraph states, "Although SBI is the biggest with 23% market share of assets, it has also one-fourth of the total deposits and loan market." Option C is incorrect as fourth paragraph states, "Increasing fee income may be a good strategy, but hard to execute as it comes with many challenges."

5. Ans. B.

As stated in the 3<sup>rd</sup> para, "Darpin Shah, banking analyst, HDFC Securities stated "I did a road-trip in UP. It was surprising that SBI is the only PSU bank putting up a tough challenge to NBFCs and other banks in that region, in some places it was even No 1 and this is getting them good fee growth." Hence, option B is the correct answer.

6. Ans. E.

As mentioned in the last para, "For each DMD role, the bank will shortlist four chief general managers and, for every CGM position, there will be nearly 4 GMs who will prepare to take over senior management mantle." Hence, option E is correct.

7. Ans. A.

The word "mantle" means role or responsibility and out of the given words, "duty" has a similar meaning. "Plinth" and "pedestal" mean base of something. "Rebuke" and "reprimand" mean scold. Hence, option A is the correct answer.

8. Ans. B.

The word "revamp" means to give new and improved form, structure, or appearance to. "Refurbish" has a similar meaning. "Exasperate" and "ruffle" means to annoy and "jeopardize" and "imperil" are antonyms of the given word. Hence, option B is correct.

9. Ans. A.

The word "amalgamate" means to combine and out of the given words, "apportion" has a meaning opposite to the given word. "Integrate" and "fortify" are the synonyms of "amalgamate" and "snarl" and "intertwine" means entangle. Hence, option A is the correct answer.

10. Ans. D.

The word "accumulate" means gather or collect and out of the given words, and "segregate" has an opposite meaning. "Garner" and "amass" are its antonyms. "Requite" means revenge and "subtle" means fine. Hence, option D is correct.

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11. Ans. D.

While statement A has been mentioned discretely in the first paragraph, statement B can be inferred from the fact that none of the sides is willing to take any chances and thus will require some faith in each other for the development process to restart.

12. Ans. E.

All the options are mentioned in the last portion of the second paragraph and thus option E is the most appropriate response.

13. Ans. D.

The opening part of the second paragraph deals discretely with this question and all the options are mentioned in the discussion, so the most appropriate response is E.

14. Ans. D.

Statement A can be inferred from the latter half of the second paragraph and statement B can be inferred from the opening part of the third paragraph.

Thus option D is the correct response as it considers both of these.

15. Ans. E.

All the options have been discussed discretely in the third paragraph, and thus E is the most appropriate response.

16. Ans. C.

Turmoil means a state of great disturbance, confusion, or uncertainty.

Commotion, turbulence and disorder mean the same as turmoil. Confusion too has the similar meaning.

Peaceful can be considered as the opposite of turmoil.

17. Ans. C.

Option C is mentioned discretely in the passage in the concluding part of the second paragraph, while the other statements are not mentioned in the passage and thus can't be inferred from the passage.

hence, option C is the most appropriate response.

18. Ans. C.

Refer to the second and the third sentences of the fourth paragraph. The author uses the example of Brazil to emphasize on the fact that giving food subsidies to the scrap pickers

is the course of action being taken by few of the governments.

So, only statement C is correct C is the appropriate response.

19. Ans. A.

Refer to the second sentence of the last paragraph. The author mentions an immediate solution for the issue by suggesting the governments to make a plan to allow the scrap dealers to buy scrap at a price 20% above the market price.

20. Ans. D.

Refer to the first sentence of the second paragraph. The author mentions statements A and C in favor of the recycling process being done by the scrap recyclers. Option D is the correct response as it considers both these options.

21. Ans. D.

Option A- This is true for both developed and developing countries.

Option B- This hasn't been mentioned in the passage.

Option C- There is no information for this inference.

Option D- The passage is all about how the developing countries have seen their scrap recyclers being the worst hit from the recession.

22. Ans. D.

In the passage **invisible** means 'unnoticed'. So, **noticeable** is most opposite in meaning to it.

Opaque means not able to be seen through Bright means giving out or reflecting much light

Spotless means without faults or moral blemishes; pure.

Clear means easy to perceive, understand, or interpret.

23. Ans. A.

In the passage **sharp** means 'sudden and rapid'. So, **gradual** is most opposite in meaning to it.

Gradual means taking place or progressing slowly or by degrees.

Blunt means not having a sharp edge or point.

Polite means having or showing behaviour



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that is respectful and considerate of other people.

Damp means slightly wet.

Pointless means having little or no sense, use, or purpose.

24. Ans. A.

Refer to the statement, 'Sometimes a goal seems to make sense on one level but when you look further upstream, it becomes clear that the goal is ill advised.' Here, the author wants to convey that when the goal is closely analyzed it seems to be something different than what it exactly should be.

25. Ans. A.

As is clear from the paragraph, you come up with inspiring ideas when you're motivated. But you fail to maintain that motivation through the action phase.

The second statement can be inferred from the second paragraph's third line.

The second paragraph of the passage, states, 'The problem is that as we are intellectually guided, we try to find logic in emotional motivation and as we fail to find logic, it eventually phases out.' Soon after, the author also lays down, 'Eventually, I realized that being guided by intellect, wasn't such a bad thing after all.', hence statement C is incorrect.

26. Ans. A.

Refer to the following statements of the passage in the fourth last line of the last paragraph, 'The real key to motivation is to set the goals that scare you. You're letting fears, excuses and limiting beliefs hold you back.' Thus, statement A and B are correct as they can be directly inferred from the given statement. Statement C has found no mention in the passage and hence is incorrect.

27. Ans. B.

'Timid' means showing lack of courage or confidence or easily frightened.

28. Ans. D.

The third paragraph of the passage states, '..... intelligent goal..... feel motivated, but you just-don't.' Hence statement A is incorrect.

The last few lines of the passage convey the idea that we need to face our fears in order to

fuel our motivation. Thus, statement B is correct.

The second line of the second paragraph states, 'You can listen to hundreds of motivational speakers and experience an emotional yo-yo effect, but it doesn't last'. Thus, statement C is wrong.

29. Ans. B.

The author found it difficult to be motivated because he is of the belief that sometimes the goal which is set is not really the one which was thought of, so the motivation to force our self towards the goal is always missing.

30. Ans. E.

'Congruent' refers to something that agrees with or is in harmony with another

31. Ans. D.

The author wants to say that after a certain period of time the motivation to achieve a goal gradually passes out due to the problem that we try to find logic in emotional motivation and as we fail to find the logic, the motivation fades away.

32. Ans. B.

The passage delineates the reasons for getting or not getting motivated in the course of achieving a certain goal. It does not deal with a successful life or anything to do with success or how to aim at it. The passage has no mention of any sort of superiority any such feelings. Thus, the appropriate title in this context can be option B.

33. Ans. D.

Refer to the following statements of the passage, 'The problem is that as we are intellectually guided, we try to find logic in emotional motivation and as we fail to find logic it eventually phases out. I used to get frustrated when my emotional motivation fizzled out after a while.'

The statement conveys the idea that the author's emotional motivation fades away after a certain point which makes him frustrated. Thus, what can be inferred is the fact that as long as the emotional motivation stays with the author, he is elated and high spirited. Thus, statement C holds true in this regard.

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34. Ans. B.

Statement A and C can be interpreted from these lines, "It was set up specifically so that environmental cases could be dealt with speedily and with the requisite expertise. Only the Supreme Court can reverse its ruling." Statement D can be interpreted from these lines, "Also, while currently, the NGT chooses its members through a committee headed by a Supreme Court judge..." However, statement B is false because under the existing provisions "... the NGT chairperson has to be a retired or serving Supreme Court judge or the chief justice of a high court—in other words, a person with experience in judicial matters". Hence, statement B is the correct answer.

35. Ans. B.

All the given statements except B can be interpreted from these lines of the passage, "Set up under the National Green Tribunal Act, 2010, its remit is to deal with all cases that relate to protecting the environment, conserving forests and natural resources, enforcing legal rights relating to the environment, and giving compensation and relief to people who have suffered damage to their property due to environmental damage." Hence, option B is the correct answer.

36. Ans. E.

Statement (i) and (iii) can be interpreted from these lines, "The long-term fallout of these changes would be felt in the quality of the rulings of the NGT, which would be deprived of the judicial experience of senior judges, and would also compromise its independence; something that is essential given that it often has to judge the actions of governments, both at the centre and in the states." However, the changes introduced by the government are related to the qualifications and service conditions of members of tribunals. Hence, we cannot conclude that these changes will result in interference of the government in its proceedings.

37. Ans. A.

Statement (i) can be inferred from these lines, "So, for a government in a hurry to implement its developmental model, a "green" court that

can take independent decisions on environmental concerns is an uncomfortable presence". The independent functioning of the NGT has been a hurdle in implementing the development model.

Statement (ii) can be inferred from these lines, "While there has been no direct move to dilute the NGT Act, changes brought about by way of the Finance Act, 2017 do precisely that."

Statement (iii) can be inferred from these lines, "Also, while currently, the NGT chooses its members through a committee headed by a Supreme Court judge, in future, the choice would be left to government officials". Further, it has also been stated that "...it often has to judge the actions of governments, both at the centre and in the states." This situation puts the NGT in a position where biased rulings by the NGT cannot be completely ruled out. Hence, option A is the correct answer.

38. Ans. C.

Statement (i) is not stated in the passage. Statement (ii) is incorrect as the provisions laid down in the Financial Act, 2017 are only concerned with the qualifications and service conditions of members of tribunals. Statement (iii) can be interpreted from these lines, "While there has been no direct move to dilute the NGT Act, changes brought about by way of the Finance Act, 2017 do precisely that."

Hence, option C is the correct answer.

39. Ans. E.

According to the few lines of the first paragraph, 'if he goes ahead with the tariffs on an additional \$267 billion worth of Chinese goods, in addition to previous tariffs that have been put in place or proposed, it will cover the entirety of imports from China'. The first paragraph states that it is not the first time that Trump has proposed tariffs on Chinese imports. Thus, option A is incorrect. The first paragraph also states that the proposed tariffs in addition to the previous tariffs would cover the entirety of imports from China. Thus, option B is incorrect. According to the few lines of the first paragraph, 'the previous tranche of tariffs on



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\$200 billion worth of Chinese goods is still in the ether because of the pressure brought by US companies alarmed at the prospective hit to their investments and value chains'. The first paragraph states that the US companies were alarmed by the tariffs. This implies that they did not support the tariffs. Thus, option C is incorrect.

The first paragraph also states that the tariffs would affect the investments and value chains of US companies. Thus, option D is incorrect. So, option E is correct as none of the statements are correct.

40. Ans. B.

According to the following lines of the third paragraph, 'they have been imposed under Section 301 of the 1974 Trade Act, which allows for unilateral measures. However, the US had agreed in 2000 to impose punitive tariffs only after a WTO ruling. It has not done so here'. Thus, the third paragraph of the passage states that the US had agreed in 2000 to impose tariffs only after a WTO ruling but the decision to impose tariffs has been unilaterally taken.

Option A is incorrect as the author has not presented his opinion on the decision of the US to impose tariffs; he has analysed the impact of the tariffs on the global trade.

Option C is incorrect as the third paragraph states that the deadlock at the Doha Development Conference led to regional trading agreements. This does not mean that the Doha Development conference was a success.

Option D is incorrect as the third paragraph states that the tariffs would run into heavy weather. It is an idiom which means to face difficulties.

41. Ans. D.

According to the following lines of the fifth paragraph, 'more broadly, as the NITI Aayog put it in its April note cautioning against the RCEP, opening the Indian market would be dangerous because "proper standards and processes are not in place in India." The nature of India's export basket doesn't help, dominated as it is by goods of relatively low sophistication. This prevents it from

developing dense "clusters" of exports, which typically accrete around more sophisticated goods'.

Thus, the fifth paragraph of the passage states that NITI Aayog has cautioned against opening the Indian market. It states that proper standards and processes are not in place to check the dumping of goods. It also points out that the Indian exports are of low sophistication and it would be difficult to export them in large volumes.

Option II is incorrect as the passage does not comment on the competitive advantage of the goods.

42. Ans. E.

According to the few lines of the passage, 'the proposed \$200 billion tariffs, meanwhile, are even more likely to run into heavy weather at the WTO. They have been imposed under Section 301 of the 1974 Trade Act, which allows for unilateral measures'. Also, according to the following lines, 'that said the implications for the World Trade Organization (WTO) are not encouraging. Trump's earlier steel and aluminium tariffs were imposed under Section 232, a provision of the Trade Expansion Act of 1962'. Thus, the passage states that the proposed \$200 billion tariffs would be imposed under the section of Section 301 of the 1974 Trade Act. The earlier tariffs on steel and aluminium were imposed under section 232.

43. Ans. A.

The passage deals with the impact of the proposed tariffs and how it would affect the global trade order. The role of WTO has been highlighted and it has been pointed out that the decision taken by WTO would impact future trade negotiations. Finally, the author has taken up the issues related to RCEP and India. Thus the primary purpose of the passage is to highlight the implications of the tariffs proposed by the US on the WTO and the significance of RCEP with respect to India. Option B is incorrect as the author has not provided his opinion on the tariffs and he has discussed the significance of regional trade agreements.

Option C is incorrect as the passage does not

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talk about the steps to avoid a global crisis. Option D is incorrect as the passage does not comment on Trump's policies other than the proposed tariffs.

44. Ans. D.

The article is really critical of the VR and its success or the lack of it. The adoption rates has been very low as compared to what was expected and hence option D seems the correct option.

45. Ans. D.

Option D is incorrect as it says the adoption rates are very high though the article says otherwise. Hence the correct answer is option D.

46. Ans. B.

VR needs a very capable PC to run and also comes with a steep price tag which cannot not afforded by everyone. It is also uncomfortable to wear which is why it's not as successful as was initially thought. Hence the correct answer is option B.

47. Ans. B.

Prognostication is the action of prophesying future events which makes option B the correct answer.

Summon = order (someone) to be present.

Prophecy = a prediction of what will happen in the future.

Legacy = an amount of money or property left to someone in a will.

Obligation = an act or course of action to which a person is morally or legally bound; a duty or commitment.

Suppress = forcibly put an end to.

48. Ans. C.

The writer looks at the issue according to the facts and figures being available to them which mostly points to the failure of VR as a new form of entertainment device. The judgment of the writer isn't influenced by personal feelings hence it should be considered an objective passage. The correct answer is option C.

49. Ans. C.

The passage shows the VR hasn't been a success in the recent past which is why most companies aren't investing money into it. No research and development in the field would

mean there won't be any advancements hence the option C looks the most appropriate here.

50. Ans. C.

The legislators just out rightly rejected the resolution. Some even demanded doubling of the punishment. This essence is clearly in sync with option C. Thus Option C is the correct answer.

51. Ans. C.

The only most striking difference between a tabloid and a newspaper is its size. A tabloid is a newspaper with a compact page size smaller than broadsheet. Generally it is half the size of a regular newspaper. Option C best catches this essence. Thus option C is the correct answer.

52. Ans. E.

The Editors' Guild of India believes that sentencing jail terms to two journalists is 'a gross misuse of power which violates the fundamental right of freedom of speech of Mr Ravi Belagere and Mr Anil Raju. Option E best catches this essence. Thus option E is the correct answer.

53. Ans. C.

When the author says 'together across party lines' it means that the leaders didn't remain separated because of their political background. Rather they came together with leaders from other political parties. This is clearly elucidated by option C. Thus option C is the correct answer.

54. Ans. D.

This statement was made by Ramesh Kumar as a response to editors who questioned the wisdom of the members of the Privilege Committee. Option D best relates and explains this. Thus option D is the correct answer.

55. Ans. C.

In the third paragraph, it is mentioned that the companies should take CSR as part of their self-made policy instead of being forced to do it. Statement C is the exact statement mentioned in the passage and thus is the most appropriate response.



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56. Ans. A.

Statement B is in contradiction of the explanations given in the passage. Statement C is correct in principle but hasn't been mentioned in the context of the passage, so can't be considered.

Statement A can be inferred from the discussion in the second paragraph. Hence option A is the correct response.

57. Ans. B.

The third paragraph mentions it discretely that Mr. Tata thinks that enforcement is weak in India. So, option B is the correct response.

58. Ans. E.

Mentoring means to guide someone with one's own experiences and resources. All the options mentioned here are correct in the context of the usage in the passage. So, option E is the correct response.

59. Ans. E.

The passage readily talks about the startups and the way they have grown in the last few years. It uses the insights of Mr Tata to explain this, but the aspect in the question has not been mentioned in the passage as such. Hence option E is the correct response.

60. Ans. D.

Refer to the following statements of the passage, 'History will no longer be a theoretical subject. 3D imaging will now get a new lease of life as content will have to be developed to offer a completely immersive experience. You could walk up Mount Everest with a virtual climbing expedition whose real climb has been documented using 3D cameras.' Thus option D is the correct response.

61. Ans. B.

Refer to the following statement of the passage, 'We may also see Facebook radically changing the home page and bringing in Augmented reality elements within the next one year.' Hence option B is the right answer.

62. Ans. C.

Refer to the following statement of the passage, 'E-commerce and m-commerce will now witness a radical change in thought and actionables, and, in one year's time, we will see online retailers deploying e-tools enabled with augmented reality features.' Thus option C is the correct response.

63. Ans. E.

All the statements are mentioned in the passage, hence true that all of them are the future prospects of 3D imaging. Hence option E is the answer.

64. Ans. A.

Since the passage talks about the developmental phase of Augmented Reality (AR), its importance and its future scenario. Hence, 'Moving into AR times' is the most suitable title of the passage.

65. Ans. C.

'Fatigue' means tiredness. Contrary to this, 'vigor' is the most suitable response which means power, energy.

Enervation means a feeling of being drained of energy or vitality; fatigue.

Feebleness means lacking in volume, loudness, brightness, distinctness.

Vigor means physical strength and good health.

Lethargy means a lack of energy and enthusiasm.

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