

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

English Model Question Paper — Day 14

Time: 60 Minutes | Total Questions: 60 |

Negative Marking: 0.25

Date: _____

Student Details

Name: _____

No of Questions Attempt:

Start Time: _____

End Time: _____

Test Rules & Scoring

Scoring Scheme: +1 for correct answers | -
0.25 for incorrect responses.

Writing Tool: Blue or black ballpoint pen
only.

Test Discipline: Start only upon the
invigilator's signal. Zero tolerance for
malpractice.

Handover: Submit your response sheet to
the invigilator before exiting the hall.

Office Use Only

Score Obtained: /

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SECTION 1: READING COMPREHENSION (10 Questions)

Directions (Q1–Q10): Read the following passage carefully and answer the questions that follow.

The global consensus surrounding central banking has long rested on the premise of operational independence—a structural firewall intended to insulate monetary policy from the short-term political pressures of fiscal authorities. However, the post-financial crisis era and the subsequent inflationary shocks have severely strained this orthodoxy. As central banks engaged in extensive Quantitative Easing (QE) and accumulated vast balance sheets, the traditionally crisp boundary between monetary intervention and fiscal policy began to blur.

When central banks hold massive portfolios of sovereign debt, their yield-curve management directly dictates government borrowing costs, turning monetary tools into inherently distributional mechanisms. Critics argue that this **unprecedented hyper-extension** of central bank mandates into climate risk, social equity, and yield suppression compromises their primary directive: price stability. Furthermore, as central banks raise interest rates to quell stubborn inflation, they now report substantial operating losses, effectively diminishing the remittance payouts traditionally sent to national treasuries. This fiscal drag exposes central bankers to intense parliamentary scrutiny and political pushback.

Proponents, however, contend that in an interconnected global economy prone to supply-chain friction and geopolitical fragmentation, pure monetarism is

insufficient. They assert that central banks must remain agile, employing macroprudential regulations alongside monetary levers to safeguard macroeconomic stability. The overarching dilemma of the decade, therefore, lies not in whether central banks should remain independent, but whether absolute independence is even achievable when monetary choices carry unavoidable, deep-seated fiscal ramifications.

Q1. Which of the following best captures the main theme of the passage?

- A. The historical evolution of central bank remittance payments to national treasuries.
- B. The inherent conflict between quantitative easing and climate risk management.
- C. The blurring boundaries between monetary and fiscal policy and its threat to central bank autonomy.
- D. The technical mechanisms of yield-curve management in post-crisis economies.
- E. The superiority of pure monetarism over macroprudential regulatory frameworks.

Q2. According to the passage, why has the traditional boundary between monetary and fiscal policy become ambiguous?

- A. Central banks have ceased reporting operating losses to parliamentary committees.
- B. Central banks accumulated massive sovereign debt through QE, affecting government borrowing costs and income distribution.
- C. Fiscal authorities have taken over the responsibility of setting primary interest rates.

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D. Global supply chains have completely eliminated the need for macroprudential regulation.

E. Remittance payouts to national treasuries have reached record-high surpluses.

Q3. What is the "fiscal drag" mentioned in the second paragraph a direct consequence of?

A. Lowering interest rates to stimulate climate risk investments.

B. Increased remittance payouts sent by central banks to national treasuries.

C. Operating losses incurred by central banks as they raise interest rates to combat inflation.

D. Parliamentary decisions to reduce government debt portfolios.

E. Over-reliance on traditional inflation-targeting mechanisms.

Q4. What can be inferred about the author's view on central bank independence?

A. It should be entirely abolished in favor of direct treasury oversight.

B. It is easily maintained if central banks restrict their focus to climate change.

C. It faces severe practical challenges because monetary actions inherently produce fiscal effects.

D. It was a flawed concept that never existed in monetary theory.

E. It is supported unanimously by modern parliamentary critics.

Q5. Which of the following statements is NOT TRUE according to the text?

A. Raising interest rates to fight inflation has led to operational losses for central banks.

B. Opponents argue that managing climate risk expands central bank mandates beyond price stability.

C. Macroprudential tools are viewed by proponents as necessary for modern macroeconomic stability.

D. Yield-curve management has no bearing on government borrowing costs.

E. Central bank balance sheets expanded significantly during the post-financial crisis era.

Q6. Which of the following, if true, would most STRENGTHEN the argument of the central bank proponents mentioned in Paragraph 3?

A. Central bank policy rate increases consistently lead to higher treasury deficits.

B. Supply-chain disruptions cause systemic shocks that monetary policy alone cannot resolve without broader financial stability measures.

C. Remittance payouts to national treasuries have no impact on legislative votes.

D. Pure monetarism has successfully eliminated global inflation in all developing nations.

E. Central bank mandates are strictly defined by legal charters written in the 19th century.

Q7. Which of the following best describes the tone of the passage?

A. Dogmatic and dismissive

B. Analytical and critical

C. Highly emotional and alarmist

D. Satirical and lighthearted

E. Complacent and indifferent

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Q8. What does the term "unprecedented hyper-extension" in the passage refer to?

- A. The rapid reduction of central bank balance sheets after inflationary spikes.
- B. The expanding scope of central bank activities into non-traditional areas like climate risk and yield suppression.
- C. The historical refusal of central banks to implement quantitative easing during crises.
- D. The complete merging of national treasuries with central bank administrative boards.
- E. The legal mandate prohibiting central banks from purchasing government debt.

Q9. Choose the word most SIMILAR in meaning to "quell" as used in the second paragraph.

- A. Exacerbate
- B. Suppress
- C. Ignite
- D. Foster
- E. Instigate

Q10. Choose the word most OPPOSITE in meaning to "agile" as used in the third paragraph.

- A. Nimble
- B. Rigid
- C. Adaptable
- D. Pliant
- E. Astute

SECTION 2: SPOTTING ERRORS (5 Questions)

Directions (Q11–Q15): Read each sentence to find whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. Select the option corresponding to the erroneous part.

Q11.

Not only did the CFO fail (A) / to reconcile the balance sheets, (B) / but he also refused to account for (C) / the funds that was missing from the capital reserves. (D) / No error (E)

Q12.

Scarcely had the economic analyst finished (A) / presenting his quarterly thesis when (B) / the board members had raised objections (C) / regarding the projected profit margins. (D) / No error (E)

Q13.

Neither the lead engineer nor (A) / his assistant software developers (B) / was able to identify the root cause (C) / of the severe system vulnerability. (D) / No error (E)

Q14.

Had the committee adhered (A) / to the recommended safety regulations, (B) / the industrial catastrophe would have been (C) / averted much more easier. (D) / No error (E)

Q15.

The demand for imported technological components (A) / are growing rapidly in developing economies, (B) / prompting domestic producers to lobby (C) / for higher protectionist tariffs. (D) / No error (E)

SECTION 3: WORD SWAP (5 Questions)

Directions (Q16–Q20): In each sentence, four words are printed in bold and marked as (A), (B), (C), and (D). Two or more of

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these words may need to be swapped to make the sentence grammatically correct and contextually meaningful.

Q16.

The regulator's **profound** (A) intervention aimed to **mitigate** (B) the market volatility, but its **unintended** (C) consequences caused a **swift** (D) decline in investor confidence. A. A-B

B. B-C

C. A-D

D. C-D

E. No swap required

Q17.

The **incumbent** (A) politician tried to **undermine** (B) his opponent's reputation by **disseminating** (C) misleading reports, but the public remained **resolute** (D) in their support. A. A-C

B. B-D

C. A-B

D. C-D

E. No swap required

Q18.

The CEO's **decisive** (A) leadership during the crisis **averted** (B) a financial collapse, demonstrating how **resilient** (C) measures can lead to **pragmatic** (D) organizational growth. A. C-D

B. A-B

C. A-D

D. B-C

E. No swap required

Q19.

The **discrepancy** (A) between the audit reports was so **flagrant** (B) that it **triggered**

(C) an immediate official **investigation** (D) into corporate malpractice. A. A-B

B. B-C

C. C-D

D. A-D

E. No swap required

Q20.

While the **pioneer** (A) research promised **groundbreaking** (B) discoveries, the **initial** (C) lack of funding restricted its **practical** (D) application. A. A-B

B. A-C

C. B-D

D. C-D

E. No swap required

SECTION 4: PARAJUMBLES (5 Questions)

Directions (Q21-Q25): Rearrange the following five sentences (A), (B), (C), (D), and (E) in the proper sequence to form a meaningful paragraph, then answer the questions given below.

(A) This unprecedented consolidation of authority, while efficient during emergencies, raises fundamental concerns about democratic accountability.

(B) In times of severe economic disruption, executive branches often usurp powers historically reserved for legislative assemblies.

(C) Consequently, emergency decrees become codified into routine policy, permanently altering the balance of constitutional power.

(D) Furthermore, once these extraordinary measures are enacted, state bureaucracies exhibit a strong inertia against relinquishing them.

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(E) Such systemic shifts gradually erode the system of checks and balances designed to prevent tyrannical overreach.

Q21. Which of the following should be the FIRST sentence after rearrangement?

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

Q22. Which of the following should be the SECOND sentence after rearrangement?

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

Q23. Which of the following should be the THIRD sentence after rearrangement?

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

Q24. Which of the following should be the FOURTH sentence after rearrangement?

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

Q25. Which of the following should be the FIFTH (LAST) sentence after rearrangement?

- A. A
- B. B

C. C

D. D

E. E

SECTION 5: CLOZE TEST (5 Questions)

Directions (Q26–Q30): In the following passage, there are blanks, each of which has been numbered. Read the passage and choose the correct word from the given options for each blank.

The rapid rise of synthetic artificial intelligence models has generated unprecedented debate regarding intellectual property rights. Generative frameworks are trained on billions of digital artifacts, often without the explicit consent of creators. Critics maintain that this practice constitutes systemic copyright infringement, as algorithms (26) artistic styles and verbatim excerpts to generate new content. Conversely, developers argue that machine learning mirrors human cognitive development, which fundamentally relies on studying existing works to (27) novel creative concepts. As high-stakes litigation escalates across global jurisdictions, regulatory bodies struggle to establish frameworks that protect human creators without (28) technological innovation. Without clear statutory guidance, courts are left to apply archaic legal doctrines to unprecedented digital realities, creating a highly (29) operational environment for tech enterprises. The ultimate resolution will likely require a fundamental policy shift that balances intellectual exclusivity with collective technological (30).

Q26.

A. appropriate

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- B. relinquish
- C. repudiate
- D. subjugate
- E. validate

Q27.

- A. dismantle
- B. synthesize
- C. suppress
- D. deteriorate
- E. obliterate

Q28.

- A. fostering
- B. stifling
- C. invigorating
- D. expediting
- E. augmenting

Q29.

- A. predictable
- B. precarious
- C. harmonious
- D. unyielding
- E. lucrative

Q30.

- A. regression
- B. stagnation
- C. advancement
- D. obsolescence
- E. redundancy

SECTION 6: MISSPELT OR CONTEXTUALLY INAPPROPRIATE WORDS (5 Questions)

Directions (Q31–Q35): In each sentence below, four words are marked in **bold**. One of these words may be either **misspelt** or **contextually inappropriate**. Identify the word. If all words are correct in spelling and context, choose "All correct".

Q31.

The diplomatic **envoy** (A) tried to **mollify** (B) the escalating tensions between the two **belligerent** (C) nations through **perspicuous** (D) negotiations. A. envoy
B. mollify
C. belligerent
D. perspicuous
E. All correct

Q32.

Despite the **overwhelming** (A) evidence presented by the prosecution, the jury remained **skeptical** (B) due to the witness's **perfidious** (C) testimony during cross-examination. A. overwhelming
B. skeptical
C. perfidious
D. All correct
E. No error in spelling or usage

Q33.

The chief auditor noticed a **grievous** (A) discrepancy in the financial statements that had been **indistinctly** (B) obscured by the accounting software. A. grievous
B. indistinctly
C. discrepancy
D. obscured
E. All correct

Q34.

The scientist's **ephemeral** (A) theory regarding quantum fluctuations gained **widespread** (B) acceptance after extensive **empirical** (C) verification by peer institutions. A. ephemeral
B. widespread
C. empirical
D. verification

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E. All correct

Q35.

The managing director expressed **exuberant** (A) gratitude to the workforce for their **indefatigable** (B) efforts during the **unprecedented** (C) economic crisis. A. exuberant

B. indefatigable

C. unprecedented

D. All correct

E. None of these

SECTION 7: DOUBLE FILLERS (5 Questions)

Directions (Q36–Q40): Each question has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

Q36.

The diplomat's _____ reply managed to _____ the contentious debate without making any explicit commitments. A. unambiguous ... inflame

B. equivocal ... defuse

C. candid ... exacerbate

D. vehement ... soothe

E. explicit ... intensify

Q37.

Despite the board's initial _____ towards the risky restructuring plan, the CEO's persuasive presentation ultimately _____ their approval. A. enthusiasm ... forfeited

B. skepticism ... secured

C. indifference ... alienate

D. hostility ... dismissed

E. conviction ... deterred

Q38.

An Overly _____ approach to monetary policy can _____ long-term economic growth by suppressing capital investment.

A. restrictive ... impede

B. lenient ... hinder

C. prudent ... accelerate

D. aggressive ... stimulate

E. lax ... bolster

Q39.

The historian's _____ analysis exposed the long-standing myths surrounding the treaty, revealing a far more _____ political reality. A. superficial ... complex

B. meticulous ... nuanced

C. cursory ... intricate

D. flawed ... transparent

E. biased ... straightforward

Q40.

Although the software update was designed to _____ system performance, unexpected coding bugs caused severe _____ across network servers. A. optimize ... disruptions

B. impair ... enhancements

C. degrade ... stability

D. streamline ... harmony

E. jeopardize ... glitches

SECTION 8: COLUMN MATCHING (5 Questions)

Directions (Q41–Q45): In each question, two columns are given containing three phrases/clauses each. Match phrases from **Column 1** with phrases from **Column 2** to form grammatically correct and contextually meaningful sentences.

Q41.

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Column 1

- (A) The central bank decided to hike key interest rates
- (B) Despite facing unprecedented supply chain disruptions
- (C) The technological startup successfully raised capital

Column 2

- (D) the manufacturing firm managed to exceed quarterly profit expectations.
- (E) after its innovative product demonstrated strong market viability.
- (F) in an aggressive attempt to curb runaway domestic inflation.

- A. A-F, B-D, C-E
- B. A-D, B-E, C-F
- C. A-E, B-F, C-D
- D. A-F, B-E, C-D
- E. A-D, B-F, C-E

Q42.

Column 1

- (A) Severe geopolitical turmoil often leads
- (B) Regulatory agencies are imposing strict penalties
- (C) Continuous professional development is essential

Column 2

- (D) to increased volatility across international energy markets.
- (E) on corporations that fail to comply with environmental standards.
- (F) for employees aiming to remain competitive in a dynamic market.

- A. A-D, B-E, C-F
- B. A-E, B-D, C-F
- C. A-F, B-E, C-D
- D. A-D, B-F, C-E
- E. A-E, B-F, C-D

Q43.

Column 1

- (A) Had the board of directors approved the merger proposal
- (B) The research team published their groundbreaking findings
- (C) Increasing public investments in green infrastructure

Column 2

- (D) after conducting rigorous peer-reviewed experiments over three years.
- (E) can stimulate long-term economic resilience and sustainable job growth.
- (F) the company would have expanded its operations into international markets.

- A. A-F, B-D, C-E
- B. A-D, B-F, C-E
- C. A-E, B-D, C-F
- D. A-F, B-E, C-D
- E. A-D, B-E, C-F

Q44.

Column 1

- (A) Scarcely had the legislative bill been introduced in parliament
- (B) The sudden devaluation of the domestic currency
- (C) Implementing comprehensive cybersecurity protocols

Column 2

- (D) triggered sharp increases in the cost of imported commodities.
- (E) when intense opposition erupted among political commentators.
- (F) is imperative to safeguard sensitive corporate data assets.

- A. A-E, B-D, C-F
- B. A-D, B-E, C-F
- C. A-F, B-D, C-E
- D. A-E, B-F, C-D
- E. A-D, B-F, C-E

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Q45.

Column 1

(A) The economic legacy of the crisis will linger

(B) High interest rates tend to disincentivize

(C) Modern corporations must prioritize diversity

Column 2

(D) consumer borrowing and slow down real estate transactions.

(E) to foster an inclusive organizational culture and innovation.

(F) for decades unless systemic structural reforms are executed.

A. A-F, B-D, C-E

B. A-D, B-F, C-E

C. A-E, B-D, C-F

D. A-F, B-E, C-D

E. A-D, B-E, C-F

SECTION 9: SENTENCE IMPROVEMENT (5 Questions)

Directions (Q46-Q50): In each question, a part of the sentence is bolded. Choose the option that best replaces the bolded part to make the sentence grammatically correct and contextually accurate. If the sentence is correct as given, select "No improvement required".

Q46.

The committee suggested that the manager **resigns immediately after the inquiry completes**. A. resign immediately after the inquiry completes

B. resigned immediately after the inquiry completed

C. resigns immediately after the inquiry completed

D. should have resigned immediately after inquiry completes

E. No improvement required

Q47.

Not only the administrative staff **but also the chief executive officer were held accountable** for the data breach. A. but also the chief executive officer was held accountable

B. but the chief executive officer were also held accountable

C. but also the chief executive officer have been held accountable

D. as well as the chief executive officer was held accountable

E. No improvement required

Q48.

Being a rainy day, the outdoor corporate event was postponed to the following weekend. A. Being it a rainy day, the outdoor corporate event was postponed

B. It being a rainy day, the outdoor corporate event was postponed

C. Due to a rainy day, the outdoor corporate event postponed

D. Because being a rainy day, the outdoor corporate event was postponed

E. No improvement required

Q49.

The CEO preferred investing capital into technological innovation **rather than to acquire unviable subsidiary companies**. A. rather than acquiring unviable subsidiary companies

B. than to acquire unviable subsidiary companies

C. rather to acquire unviable subsidiary companies

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D. instead of to acquire unviable subsidiary companies
E. No improvement required

Q50.

Hardly the managing director had stepped into the boardroom **than the urgent news arrived**.
A. Hardly had the managing director stepped into the boardroom when the urgent news arrived
B. Scarcely had the managing director stepped into the boardroom than the urgent news arrived
C. Hardly did the managing director stepped into the boardroom when the urgent news arrived
D. No sooner had the managing director stepped into the boardroom when the urgent news arrived
E. No improvement required

SECTION 10: SPELLING TEST (5 Questions)

Directions (Q51–Q55): Identify the option that contains the correct spelling of the intended word.

Q51. Choose the correct spelling for the word meaning "a temporary prohibition or suspension of an activity."

- A. Moratorium
- B. Morramtorium
- C. Morattorium
- D. Moraterium
- E. Moretorium

Q52. Choose the correct spelling for the word meaning "existing or taking place independently of mind or experience."

- A. Transcendental
- B. Transendental
- C. Transcendentel

- D. Trancendental
- E. Transcendential

Q53. Choose the correct spelling for the word meaning "unwilling to change one's views or to agree about something."

- A. Intransigent
- B. Intransagent
- C. Intransigeant
- D. Entransigent
- E. Intranseigent

Q54. Choose the correct spelling for the word meaning "a subtle difference in or shade of meaning, expression, or color."

- A. Nuence
- B. Nuance
- C. Newance
- D. Niuance
- E. Nooance

Q55. Choose the correct spelling for the word meaning "having or showing a detailed and superior knowledge."

- A. Erudiet
- B. Erudite
- C. Errudite
- D. Erydite
- E. Earudite

SECTION 11: SENTENCE REARRANGEMENT (5 Questions)

Directions (Q56–Q60): Rearrange the following fragments (P, Q, R, S) to form a coherent, grammatically correct sentence.

Q56.

P: in the international regulatory framework
Q: without addressing systemic corruption
R: economic sanctions will remain ineffective

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S: and enforcement loopholes

A: RSPQ

B: RQPS

C: RQSP

D: PRQS

E: SQPR

Q57.

P: the escalation of inflationary pressures

Q: to implement tighter contractionary measures

R: forced the central banking authority

S: across emerging markets

A: PRSQ

B: PSRQ

C: PQRS

D: SPRQ

E: QSRP

Q58.

P: modern corporate sustainability efforts

Q: rather than genuine environmental protection

R: are often criticized for prioritizing public relations

S: over meaningful systemic reform

A: PRQS

B: PQRS

C: PRSQ

D: QPRS

E: RPSQ

Q59.

P: despite the widespread implementation of automated systems

Q: human intervention remains imperative

R: to resolve complex algorithmic errors

S: in high-stakes operational environments

A: PQRS

B: PSRQ

C: QPRS

D: RQPS

E: SQPR

Q60.

P: that rapid technological disruption creates

Q: policymakers must design resilient frameworks

R: to mitigate the socio-economic inequalities

S: across modern labor markets

A: QRPIS

B: QRPS

C: QPRS

D: PSQR

E: SQRP

Dear Aspirants,

I hope the model paper was helpful for your preparation for upcoming banking exams (IBPS, SBI, RBI). Please feel free to share any feedback or suggestions to help us improve your learning experience. Wishing you the very best with your studies and exams!

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Best

Wishes

Murthy sir (MSM)

Founder & Aptitude Trainer

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