



IBPS / SBI PO 2026



ENGLISH

MOCK - 06



LIVE



8:00 PM

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Directions (1-9) : Read the given passage carefully and answer the following questions. Certain parts have been highlighted to help answer the questions.

Self- help groups (SHGs) play vital role in poverty eradication in Indian villages. A growing number of poor women in different areas of India are members of Self Help Groups and they actively occupy in savings and credit, as well as activities like income creation, natural resources management etc. The savings and credit hub in the SHG is the key component and offers ability to create some control over capital and other investments. The SHG scheme has proven to be very successful for women empowerment and offering to break slowly away from exploitation and isolation.

NABARD defines SHGs as “small, economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members’ decision”. A self-help group is a village-based financial intermediary usually composed of 10–20 local women. Members make small regular savings aid over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any reason.

The Self Help Groups (SHGs) have become extensive, successful component of both rural and urban development in India. Women band together in to groups and motivate each other to build new opportunities for income generation. Most of the SHGs start without any outside financial capital by saving regular charity by the members. These offerings can be very small. After a period of regular savings the SHGs start to give loans from savings in the form of small in-house loans for micro enterprise activities and spending. Only those SHGs that have utilized their own funds well are assisted with external funds through linkages with banks and other financial mediators.

Q1. What is/are the key functioning of self-help groups? ✓

- ✓ (a) SHGs provide financial security to women and manage natural resources. ✓
- (b) Self-Help groups contribute significantly to income creation activities in rural areas. ✓
- (c) They help in maintaining moral values in rural areas and work for old age welfare.
- ✓ (d) Both (a) and (b)
- (e) Both (c) and (b)

Q2. How have women benefited from self-help groups?

- ✓ (a) Women get financial assistance from SHGs during their first gestation period.
- (b) SHGs have established many separate medical clinics for women across the village.
- ✓ (c) SHG supports and promotes women's empowerment along with ending immoral practices
- (d) Women have worked towards encouraging girls' education and skill development.
- (e) None of these

3. What is/are the purpose(s) of the savings made by SHGs members?

- (a) Accumulated fund is further donated to the village social welfare fund
- (b) SHG lend saved funds back to any needy member or any external person
- (c) These funds are directly transferred to the government and in turn, received returns.
- (d) SHG members lend funds to banks to earn higher interest rates on these savings
- (e) None of these

4. What is the criterion to get external funding for Self-help groups?

- (a) SHG should be working for more than five years.
- (b) Group should comply with all government conditions.
- ☒ (c) Group's own resources should be used efficiently.
- (d) SHG shouldn't be charged with any court case.
- (e) None of these

✓ 5. Which of the following statements is not coherent with NABARD's definition of SHG?

- ✓ (a) The collected fund is used to accomplish a common goal of its members.
- (b) Self-help groups are small groups that are economically similar.
- (c) Only members of SHGs decides whom to lend the collected fund.
- (d) SHGs consist of a coordinated group of rural people who work voluntarily.
- (e) None of these

Q6. Which of the following word is an antonym of 'extensive' given in the passage?

- (a) acquit
- (b) compact
- (c) instigate
- (d) assent
- (e) None of these

7. Which of the following statements is/are incorrect as per the information given in the passage?

☒ (i) SHGs mainly have 10-20 poor women residing in local areas.

☒ (ii) SHGs have been crucial for poverty eradication in Indian rural areas.

☒ (iii) Only rural areas have benefitted from self-help groups so far.

(a) Only (ii)

☒ (b) Only (iii)

(c) Both (i) and (ii)

(d) Both (ii) and (iii)

(e) Only (i)

8. Which of the following word is a synonym of 'isolation' given in the passage?

- (a) exhume
- (b) cognizant
- ☒ (c) segregation
- (d) inception
- (e) None of these

9. Which of the following word is an antonym of 'composed' given in the passage?

- (a) agitated
- (b) calmed
- (c) collected
- (d) centred
- (e) None of these

10. In the following questions, few sentences are given. Choose and mark the sentence which contains grammatical or contextual error in it. If all the sentences are grammatically and contextually correct, mark the "all are correct" option as the answer choice.

- (a) Elections to the Jharkhand Assembly will be held in five phases from November 30 to December 20.
- (b) The study found that States that were relatively better developed than the rest of the country were also host to more migrants.
- (c) Sarah downloaded a new productivity application on her smartphone to help her manage her tasks and schedule more efficiently
- (d) I don't see LTC making any meaningful pull in until the hash rate begins to climb again.
- (e) all are correct

11. In the following questions, few sentences are given. Choose and mark the sentence which contains grammatical or contextual error in it. If all the sentences are grammatically and contextually correct, mark the "all are correct" option as the answer choice.

- (a) In a short while, Attukal and other main festival areas were engulfed in smoke rising from the cooking pots.
- (b) Adequate security forces would be deployed in the State, which has 19 districts affected by Left-Wing Extremism.
- (c) Punishments are meant to infuse fear in the person who commits a crime with the expectation that it will act as a deterrent.
- (d) All are correct
- (e) Smartphones have operating systems (OS) that are much like the desktops and laptops we use.

Q12. In the following questions, few sentences are given. Choose and mark the sentence which contains grammatical or contextual error in it. If all the sentences are grammatically and contextually correct, mark the "all are correct" option as the answer choice.

- (a) The Congress has questioned the need for a five-phase election.
- (b) Rooting an Android phone enables one to get privileged user (root) access, thus allowing the spyware to monitor various activities.
- (c) Kids are pure, they are naïve, they are learning and the one thing they have in them is honestness.
- (d) In his 2005 bestselling novel "Bounce", Matthew Syed talks about the power of practice and sacrifice that yields high performance.
- (e) all are correct

Q13. In the following questions, few sentences are given. Choose and mark the sentence which contains grammatical or contextual error in it. If all the sentences are grammatically and contextually correct, mark the "all are correct" option as the answer choice.

- (a) He said that scrapping the project because of locals' opposition to the plan was one of the first demands put forward by the party president. ✓
- (b) As a company, NSO has offered services to various clients, and helped them hack a victim's phone through a variety of methods.
- (c) We have been given permission to have a demonstration, but they have stated that they will not allow the long march.
- (d) Age is a just number to 75-year-old winger Isao Tsulabayashi, who is a member of Tokyo Buwaku Rugby Club. ✓
- (e) all are correct

14. In the following questions, few sentences are given. Choose and mark the sentence which contains grammatical or contextual error in it. If all the sentences are grammatically and contextually correct, mark the "all are correct" option as the answer choice.

- (a) Supernatural star Jared Padalecki is speaking out for the first time for his Oct. 27 arrest in Austin, Texas.**
- (b) The plea seeking reallocation of the land was rejected by a Division Bench of the court.**
- (c) The lawyer questioned the statistics in the report and said the calculations were flawed.**
- (d) U.S. aircraft manufacturer Lockheed Martin unveiled an F-21 fighter, an upgraded variant of the F-16 fighter jet.**
- (e) all are correct**

Directions (15-16) : A word has been given in each question and has been used in the sentences given below. Identify the statements where the word has been used in a contextually and grammatically correct manner.

Q15. Eradicate

- (i) Vaccination has the potential to save lives and **eradicate** the disease.
- (ii) Poverty can be **eradicated** by providing universal access to basic social services.
- (iii) Floods are a recurrent problem in the Koshi river basins that are **eradicated** by India and Nepal.

- (a) None of these
- (b) Both (ii) & (iii)
- (c) Only (ii)
- (d) All of these
- (e) Both (i) & (ii)

Q16. Pursue

- (i) New guidelines will allow students to **pursue** two degrees simultaneously.
- (ii) National awards are usually **pursued** out of private endowments.
- (iii) Scientists should **pursue** research in the emerging energy sector to ensure a sustainable future.

- (a) None of these
- (b) Both (i) & (iii)
- (c) Only (ii)
- (d) All of these
- (e) Both (i) & (ii)

Directions (17-23) : In the following passage, some of the words have been given in bold, each of which is indicated by a number. Find the suitable replacement from the options given against each number to make the paragraph meaningful. If the given bold word is already correct and needs no replacement then choose option (E) i.e. "No replacement required" as your answer.

Q17. Researchers have proved that long hours of **repulsive** (17) sitting can lead to a number of health complications. This growing **concern** (18) has pushed many corporate offices to opt for a standing work desk or make changes to the employee working schedule by organising ergonomic sessions, **embracing** (19) the importance of right sitting posture and regular exercise. Sitting for more than eight hours can lead to postural problems like disc damage, and strained neck in the long run. Many corporate employees who work in sitting position for long hours **combat** (20) of these postural problems. Sitting in upright position without crouching forward and taking a five minute stroll every hour can minimise the risk. Long hours of sitting can lead to imbalances in spinal structure including disc damage, inflexible spine. When a person complains of postural problems, a /an **reckoning** (21) is done by an X-ray or MRI scan. **Edifice** (22) exercises are suggested to correct the damage. Patients are also recommended to **engulf** (23) physiotherapy sessions, if required.

(a) relegated

(b) facilely

(c) uninterrupted

(d) impeded

(e) No replacement required

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(a) rally

(b) expansion

(c) oppression

(d) cajole

(e) No replacement required

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(a) stressing

(b) freighting

(c) dampening

(d) veneering

(e) No replacement required ✓

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(a) grapple

(b) disarray

(c) turmoil

(d) complain

(e) No replacement required

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(a) suggestion

(b) confirmation

(c) opinion

(d) conference

(e) No replacement required

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(a) Mediocre

(b) Rotten

(c) Appropriate

(d) Nascent

(e) No replacement required

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(a) undergo

(b) contemplate

(c) strive

(d) assess

(e) No replacement required

Directions (24-26) : In each of the questions four words are given in bold. These four words may or may not be in their correct position. The sentence is then followed by options with the correct combination of words that should interchange with each other in order to make the sentence grammatically and contextually correct. Find the correct combination of the words that replace each other. If the sentence is correct as it is then select option (E) as your choice.

24. UNESCO is professional (A) to assist (B) in carrying out a ready (C) potentiality analysis (D) .

- (a) Only (A) - (C)
- (b) Only (B) - (C) and (A) - (D)
- (c) Only (A) - (B) and (C) - (D)
- (d) Only (A) - (D)
- (e) None of these

25. Burning of crop layer (A) causes present (B) to other micro-organisms damage (C) in the upper residue (D) of the soil.

- (a) Only (A) -(D)
- (b) Only (B) -(A) and (C) -(D)
- (c) Only (A) -(D) and (B) -(C)
- (d) Only (A) -(B)
- (e) None of these

Q26. For most of human history (A) the humans (B) view has been that animals (C) are there for dominant (D) to do with as they see fit.

- (a) Only (A) -(D) and (C) -(B)
- ☒ (b) Only (B) -(D)
- (c) Only (A) -(C) and (B) -(D)
- (d) Only (A) -(D)
- (e) None of these

Directions (27-30) : In the following question, sentences are given with a part in bold. The given phrase in the bold may or may not contain an error. The options following can replace the incorrect phrase. The correct phrase that is to be replaced will be your answer. If the sentence is correct then select 'No replacement required' as your answer.

Q27. Whenever it is raining, waterlogging in streets and roads is the most common problem the city faces.

- ☒ (a) it is rains
- ☐ (b) it is rained
- ☐ (c) it rain
- ☐ (d) it rains
- ☐ (e) No replacement required

28. Each of the family member is invited for the dinner today.

- (a) family member are
- (b) family members is
- (c) family members
- (d) families' members are
- (e) No replacement required

29. Don't let people's criticism to get to your heart.

- (a) to got to your
- (b) to get to your's
- (c) to get in your
- (d) get to your
- (e) No replacement required

30. Remote work has remained a popular model among employees.

- (a) has been remain
- (b) have been remained
- (c) have remain
- (d) had been remaining
- (e) No replacement required

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