

**DO NOT OPEN THIS TEST BOOKLET UNTIL YOU START THE MOCK TEST**

**TEST BOOKLET**

**Time Allowed: 60 minutes**

**Maximum Marks: 50**

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**Please read the below instructions carefully before proceeding**

**DO NOT START THE MOCK TEST WITHOUT READING ALL THE INSTRUCTIONS CAREFULLY**

**General Instructions- before taking the mock test**

- This mock pack has the mock test question paper for Descriptive English for SBI Probationary Officers.
- Please take a black and white print of the mock test pack. The print out will serve as the question paper for your mock test
- Please take blank un-ruled A4 sheets to answer this questions paper
- Take this mock test with all seriousness with the intention of measuring your actual performance.
  - Do not open the question paper before you take the test. You should see the questions first time only when you are attempting the mock test
  - Attempt this mock test in one sitting of 60 minutes. Avoid splitting the three hours stipulated time into multiple sittings. You need to take it as if you are taking the actual NICL exam
  - Take the test in a quiet room without distraction. Close the room, ask your family and friends to not disturb you, turn off your phone
  - Before the test, set your clock at 6 PM and put an alarm for 7 PM. As soon as the alarm rings, you should stop where you are. Do not give yourself extra 3-5 minutes, because in the actual exam, you will not get any extra minutes. Your answer booklet should be filled within the 60 minutes stipulated duration
  - Do not treat this merely as a question bank. This is a carefully designed mock test for the SBI PO exam. Treat it like the actual exam and manage your time so that you maximize your score by attempting all the sections properly
  - Write legibly. If the examiner cannot understand your handwriting, you will get poor marks despite good content. Neat and clean work may get you extra marks

**General Instructions for Descriptive Paper:**

1. All Questions are compulsory
2. The number of marks carried by each question/part of a question is indicated against each.
3. Stick to the word limit wherever mentioned
4. Answers should be brief and to the point

**DESCRIPTIVE TEST BOOKLET**

Q. 1. Write a letter in about 150 words on any one of the following (10 marks):

- I. Write a letter to the chairman. Railway Board complaining of the deterioration of the services and amenities, and the inefficiency which prevails.
- II. As you do not want to remain a member of the public library, write to the librarian to refund your deposit money.

Q. 2. Write a paragraph on any one of the following topics in not more than 150 words (8 marks):

- I. Impact of terrorism on an economy
- II. Impact of dividing a state into two parts

Q. 3. Write an essay on any one of the following topics in approximately 250 words (12 marks):

- I. Increasing consumerism in the middle class in India
- II. Are traditional forms of protest no longer effective?

Q. 4. Make a precis of the following passage in English in your own words, in about one-third of the passage length. Marks will be deducted if your precis is much longer or shorter than the prescribed length (10 marks).

Mumbai is often regarded as India's Capital of Hope. Often wondering why this is so, I made a fruitful trip down to the busy city, solving most of my queries.

Mumbai consists of seven islands, joined by land reclamation. Many Indians, especially those from the rural areas, regard Mumbai as their paradise, since they could find work relatively easily here, as compared to their homelands.

Being the **pillar** for revenue collection, Mumbai's economic growth has far outperformed the other cities. In fact, its per capita (head) production of goods and services is about three times greater than that of Delhi - India's second most prosperous city. Despite the economic boom, Mumbai gives me an astonishing image of deterioration when I first stepped into the city.

The ostentatiously dignified imperial buildings, erected by the British, are so overly populated that they look as if they are toppling over any minute. There are the 1950s kind of black and yellow taxis, which appeared as if brutally thrashed, lining up like ants trails, clotting up the small avenues. Amidst the dins of traffic jams, stood the oppressed-looking buildings of Benetton outlets, foreign car dealerships, croissant-serving outlets and so on.

Though unemployment is not a significant problem in Mumbai, housing is. A visit in Dharavi, a slum area in Mumbai will help clarify our imagination. The Mumbaiites' so called "houses" are actually movable shacks, built from unwanted bits of tarpaulin, tin and cardboard. There are so many of them that a maze of alleys emerged, passable only when I walked sideways like a crab between them. Curious about the living conditions, I wondered around the maze, meeting groups of scantily clad kids and hungry, stray dogs. Popping my inquisitive head into one of the small huts, I was totally amazed by their living conditions. Estimating about twelve or more Mumbaiites living in each hut, these two-storey houses are usually partitioned by rough platforms with ceilings no higher than five feet from the ground. Furthermore, these shacks look absolutely bare -- no furniture and I deduced that the inhabitants eat and sleep on the ground.

In spite of the poor living conditions, many Indians still hope to migrate to Mumbai. Interviewing a few of the newcomers, a majority of them said that they came to Mumbai to find jobs. There are some who regard Mumbai as buoyant floats, saving them from natural disasters and tyrannies in their homelands.

(417 Words)

Q. 5 Read the following passage and answer the question given below (10 marks):

According to the findings of recent government survey there are an estimated of 3.3 million registered NGOs working in the country – one for every 400 Indians. Not only has the number of NGOs in India risen dramatically but so has their influence. In some of India's flagship development efforts – the national rural employment guarantee act, the national rural health mission, the right to education or even the draft right to food act – NGOs has been at forefront both in formulating in these laws & policies & in implementing them. NGOs have helped voice the concerns of some of the India's most vulnerable groups & focus the attention of the government on critical, social & development issues. They have also spearheaded efforts to expose corruption & maladministration in government bringing in much needed transparency.

But despite the growing influence of NGOs in India today, we know very little about them, their structure, activities, sources of funding & more importantly, how accountable they are to the people they represent. This is alarming given the crores of rupees in development aid that NGOs receive from the government & from donors every year. Ironically, though NGOs have been watchdogs of the government for many years there has been little

regulation or monitoring of their own activities. Leading many to ask a very fundamental question : who watches the watchers?

Interestingly , although India has probably the world's highest NGOs population , the debate on NGO accountability is still in its nascent stages. Across the world NGOs have been experimenting with different ways of addressing the issue of accountability ; Indian NGOs would do well by learning from these efforts . for example , NGOs in Kenya are legally required to comply with code of conduct for NGOs developed by the national council of NGOs a self regulatory body set up under the NGO coordination act in 1990. the code ensures that NGOs comply with basic ethical & governance standards. Similarly in Uganda, the NGO quality assurance mechanism (QUAM) certifies NGO against a set of quality standards designed to ensure NGO credibility. In chile, chile transparent has developed transparency standards for NGOs which require organizations to establish online information about their mission , vision, activities, staff, details of funding etc.

Questions:

1. What are India's important development schemes?
2. How do NGOs help 'vulnerable groups' in India?
3. What do we know about structure , activities & sources of funding of NGOs in India?
4. Whom does authors describes as watchers? Why?
5. How do the NGOs in other nations deal with the issue of accountability?