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EDITORIAL

ANALYSIS

READING

GRAMMAR

VOCAB

WITH **MCQs**

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SBI PO
2025 - 26

**Mega
Mock
SERIES**

BY ANUBHAV SIR



English

MOCK : 4

SBI

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A

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150 Concepts *of* *Grammar*

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READING

Let's be honest—when it comes to English for some political exams, reading isn't just important; it's everything. Nearly half of the questions—directly or indirectly—are based on how well you read. Don't think I'm saying that to scare you. You don't have to become a speed reader overnight. What you need is smart, consistent reading. That's why I've picked real, relevant content from daily newspapers just for you. It'll train your mind to think, understand, and respond faster. Every passage you read here brings you a step closer to confidence and clarity. Read this, and you've already won half the battle.

VOCABULARY

I know vocabulary can feel overwhelming sometimes—so many words, so little time. But here's the truth: it doesn't have to be that way. This section is designed to help you truly connect with words—not just memorize them. You'll learn them in context, understand how they're used in real life, and slowly start to own them. Everything you see here is from actual newspapers, so it's relevant, real, and reliable. Over time, you'll notice something beautiful—you won't just remember the words, you'll feel them. And that changes everything.

GRAMMAR

Grammar... it has a bit of a reputation, right? You study rules, too many exceptions. But here's the thing: grammar doesn't have to be dry or confusing. In fact, it can be one of the most empowering tools you have. We're not going to give you rules—we're going to understand them, together. All examples come from real newspaper content, so you'll see how grammar actually works in real life. Shortcuts, patterns will start to click. You'll begin spotting mistakes instantly, understanding structure intuitively. That's grammar doing its job, and you're becoming your own support system.

IDIOMS & PHRASES

Idioms and phrases—these little expressions that often confuse us in the exam—don't worry, we've got this. I've picked the ones you'll actually come across in exams, pulled straight from daily newspapers. But more importantly, I'll help you understand them in a way that sticks. Not by rote, but through real context and simple meaning. Over time, these phrases will become second nature to you, and you'll be able to use and spot them effortlessly. It's one of those small things that makes a big difference.

DESCRIPTIVE WRITING

Descriptive writing is where your preparation meets your personality. It's not just about grammar or structure—it's about how you think, how you feel, and how clearly you express that. Whether you're writing an essay, a piece, or a report, I'll help you shape your thoughts with clarity and purpose. All the topics we'll work on come from current news, so your writing stays fresh, relevant, and impactful. And here's my promise—you'll never feel lost staring at a blank page again. Together, we'll build your voice, one word at a time.

When pigs fly



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50 Sets Of

PUZZLES



SBI PO



IBPS PO

With
New Pattern Questions



मैराथन

10am

By Saurav Singh





विद्या से बढ़कर कोई दौलत नहीं ।

दया

ARBITRARY

विवेकाधीन

lacking a definite plan, purpose, or pattern (fahi)

SYNONYMS

Erratic
Haphazard

- Capricious ✓
- Whimsical ✓
- Despotism ✓
- Tyrannical ✓

Impulsive

Indiscriminate

ANTONYMS

- Deliberate ✓
- Rational ✓
- Objective ✓
- Systematic ✓

Methodical



FORMS

Noun-(arbitrariness) ✓

The _____ of the punishment led to widespread outrage.



STIFLE

दम घुटनेवाला Ver 6

to be or cause to be killed by lack of breathable air

SYNONYMS

Hinder
Obstruct

- Smother
- Sweltering
- Suppressive
- Constraining

Impede

Choke

Both

ANTONYMS

- Deliberate
- Rational
- Objective
- Systematic

Expedite

Facilitate

Foster

Unleash

Liberate

FORMS

Adjective-(stifling) ✓
Noun-(stiflingness) ✓



The _____ rules in the workplace killed innovation among employees.



ACERBIC

कटु

marked by the use of wit that is intended to cause hurt feelings ✓

SYNONYMS

- Mordant ✓
- Trenchant ✓
- Vitriolic ✓
- Astringent ✓

Sardonic

Scathing

Caustic

Bitter

Abrasive

ANTONYMS

- Amiable ✓
- Cordial ✓
- Suave ✓
- Waggish ✓

Affable / Gentle

Conciliatory

tender ✓



Sapna toota hai toh dil kabhi jalta hai.
Haan thoda dard hua par chalta hai.

FORMS

Noun-(acerbity)

She _____ remarked that the plan was doomed from the start.

Verb



CHICANERY

छल (NI)

the use of clever underhanded actions to achieve an end

SYNONYMS

- Guile
- Artifice
- Subterfuge
- Stratagem

Deception
Fraudulence

Ruse

ANTONYMS

- Candor
- Probity
- Rectitude
- Frankness

Honesty
Integrity

FORMS

Adjective-(chicanerous)

Bhai exam mein answer kyu nhi dikhaya?



The lawyer's chicanery in manipulating facts contrasted with the judge's _____ and fairness.



FURTIVE

गुप्त

Adm

given to acting in secret and to concealing one's intentions

SYNONYMS

- Sneaky
- Clandestine
- Surreptitious
- Covert

Sly

ANTONYMS

- Overt
- Candid
- Forthright
- Frank

Me hiding from my own problems



FORMS

Noun-(furtiveness)

The _____ of their behavior aroused suspicion among the guards.



INCHOATE

प्रारंभिक

beginning to come into existence

SYNONYMS

- Nascent
- Rudimentary
- Amorphous
- Incipient

ANTONYMS

- Refined
- Elaborate
- Evolved
- Cultivated

FORMS

Noun-(inchoateness)



The inchoate proposal evolved into a _____ strategy after months of research and revisions.



INVECTIVE

भर्त्सना

harsh insulting language ✓

SYNONYMS

- Vitriolic ✓
- Scurrility ✓
- Fulmination ✓
- Obloquy ✓
- Epithet —

ANTONYMS

- Felicitations ✓
- Acclaim ✓
- Adulation ✓
- Blarney ✓

Flattery



FORMS

His _____ speech shocked even his closest allies.



JEREMIAD

विलाप

a long angry speech or scolding

SYNONYMS

- Diatribe
- Tirade
- Rant
- Sermon

*Whine**Lament***ANTONYMS**

- Eulogy
- Encomium
- Panegyric
- Rhapsody

*Blessings
Optimism***FORMS**

His speech turned into a _____ about the decline of moral values in modern society.



PEREGRINATE

इधर-उधर घूमना

to make one's way through, across, or over

SYNONYMS

- Traverse ✓
 - Itinerate ✓
 - Perambulate ✓
 - Meander ✓
 - Excursion ✓
- wander*

ANTONYMS

- Abide ✓
- Reside ✓
- Linger ✓
- Rooted ✓

FORMS

Noun-(peregrination)



The monk _____ across deserts in search of enlightenment ✓



IDIOMS

• **Put the cart before the horse** – To reverse the logical order of things; to do something in the wrong sequence ✓

Example: Planning the wedding venue before getting engaged is putting the cart before the horse.

• **Miss the boat** – To miss an opportunity ✓

Example: He missed the boat on investing in electric vehicles when the market was just emerging.

• **Turn a blind eye** – To ignore something deliberately ✓

Example: The manager turned a blind eye to the obvious conflict of interest in the bidding process.

PHRASAL VERBS

• **Cut across** – To affect or include different groups or categories

Example: The protest against rising fuel prices cut across political and regional lines.

• **Fall through** – To fail to happen or be completed (usually a plan or deal)

Example: Our vacation plans fell through when the airline went on strike.

• **Set up** – To establish, arrange, or initiate something

Example: They set up a temporary shelter for flood victims near the riverbank.

Root Word: “clam / claim”

(Latin root: clamare – meaning “to shout or call out”).

1. Proclamation (noun) – An official public announcement or declaration

Example: The mayor’s proclamation of the new policy was met with mixed reactions.

2. Clamor (noun / verb) – A loud and confused noise, often by a crowd demanding something

Example: The clamor of protestors filled the city square during the demonstration.

3. Reclaim (verb) – To retrieve or recover something previously lost; to demand or assert back

Example: The company aims to reclaim its position in the global market.

4. Exclaim (verb) – To cry out suddenly in surprise or emotion

Example: “That’s amazing!” she exclaimed after hearing the news.

5. Declaim (verb) – To speak rhetorically or passionately, often in a formal setting

Example: The actor declaimed his lines with great emotion and presence on stage.

Adopt formalisation to power productivity growth

In recent decades, India's formal manufacturing sector has witnessed a significant negative change in its employment structure. According to the Annual Surveys of Industries (ASI), the share of contract labour in the manufacturing workforce doubled from 20% in 1999-2000 to 40.7% in 2022-23, cutting across industries. The growing trend towards informalisation within the formal sector has been widely written about in academic and policy circles. Our study, based on plant-level ASI longitudinal data (1999-2000 to 2018-19) at an all-India level, reveals that contractualisation is detrimental to productivity when misused, highlighting the need to promote formalisation to sustain long-term productivity growth.

Plight of contract workers

The shift towards contractualisation is often viewed as a strategy to enhance operational flexibility and access specialised skills. However, examination suggests that cost avoidance, rather than genuine labour flexibility or skills, is a major factor. Contract workers, typically hired through third-party contractors, are excluded from core labour laws under the Industrial Disputes Act 1947, which governs layoffs and safeguards against arbitrary dismissals. Their bargaining power remains weak, leaving them vulnerable to exploitation.

The wage payments of contract workers in 2018-19 were 14.7% lower than their regular counterparts. These wage differentials were more pronounced in large enterprises (31%), followed by medium and small enterprises (23% and 12%). The average daily labour cost to the employer for contract workers was 24% lower than for regular workers. In some industries, labour-cost gaps were as high as 78% to 85%, reflecting severe exploitation.

Impact on productivity

Contract workers can bring job-specific skills and serve as a buffer, enabling firms to respond swiftly to market fluctuations. However, contractual employment, particularly via third-party contractors, can suffer from misalignment of long-term interests between employers and contractors. This can lead to moral hazard issues and increased workforce instability, discouraging investments in training and innovation, thus stifling productivity.

Our analysis shows that contract labour-intensive (CLI) enterprises have, on average, 3% lower labour productivity than regular labour-intensive (RLI) enterprises. The gap remains higher in small firms (36%); followed by medium-sized ones (23%). For CLI enterprises, productivity gaps widen to 42% in labour-intensive industries. These gaps remain even after controlling for firm-specific and state-level factors.

Policy suggestions

The 2020 labour code allows firms to hire non-regular workers on fixed-term contracts directly, though it mandates basic benefits. However, labour unions warn this may accelerate informalisation.

Policymakers can incentivise longer fixed-term contracts by offering concessions in social security or skilling programmes. Reviving the Pradhan Mantri Rojgar Protsahan Yojana (PMRPY), which subsidised employers' contributions to EPF and EPS until 2020, could help curb misuse of contract labour and boost formal job creation.

The passage discusses the productivity gap between contract labour-intensive (CLI) and regular labour-intensive (RLI) enterprises. Which of the following statements are correct based on the passage?

- A. CLI enterprises have higher labour productivity than RLI enterprises.
- B. The productivity gap between CLI and RLI enterprises is more pronounced in small firms.
- C. Small firms have the least disparity in productivity between CLI and RLI enterprises.
- D. The productivity gap remains consistent even when controlling for firm-specific and state-level factors.

- A. Both A and C
- B. Both B and D ✓
- C. Both A and D
- D. Both B and C
- E. Only C

Which of the following measures are suggested in the passage to address the challenges posed by contract labour in the formal manufacturing sector?

- A. Incentivising the hiring of non-regular workers on fixed-term contracts with social security or skilling programmes.
- B. Discontinuing the use of third-party contractors to manage contractual employees.
- C. Reviving the Pradhan Mantri Rojgar Protsahan Yojana to subsidise employers' contributions to social security.
- D. Imposing stricter labour laws on firms hiring contract workers to curb informalisation.

- A. Both A and B
- B. Both B and C
- C. Both A and C
- D. Both C and D
- E. Both A and D

Which of the following is the most critical factor in the productivity gap between contract labour-intensive (CLI) enterprises and regular labour-intensive (RLI) enterprises, as highlighted in the passage?

- A. Misalignment of long-term interests between employers and contractors
- B. The severe wage differentials between contract and regular workers
- C. The overall lower labour costs in CLI enterprises
- D. A lack of genuine skill development among contract workers
- E. Increased innovation and job-specific skills in CLI enterprises

Which of the following best captures the moral hazard issue mentioned in the passage concerning the relationship between employers and third-party contractors?

- A. Third-party contractors may avoid investing in training due to the temporary nature of contracts, which results in reduced long-term productivity.
- B. Third-party contractors often provide full benefits to workers, thereby increasing their job security and motivation.
- C. Employers face high financial costs when hiring third-party contractors, which results in the exploitation of regular employees.
- D. The misuse of the Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) worsens the moral hazard for employers.
- E. There is an increase in the long-term employment of contract workers within the formal sector, which leads to higher wages.

The passage suggests that the average daily labour cost for contract workers was 24% lower than that of regular workers. Which of the following most accurately reflects the implications of this difference for the employers?

- A. Employers are likely to increase investment in training for contract workers due to the lower labour cost.
- B. Employers may use this cost difference to invest in more innovative technologies, thus increasing productivity.
- C. Employers are more likely to exploit contract workers, leading to greater wage inequality and reduced employee satisfaction.
- D. Employers are mandated by law to offer the same wages and benefits to contract workers.
- E. Employers would focus on stabilizing wages for regular workers to match the lower cost of contract labour.

In the passage, the phrase "**moral hazard**" most likely refers to:

- A. The unethical treatment of workers within the manufacturing sector ✓
- B. The risk of financial loss due to low wages for contract workers ✓
- C. The potential for increased instability and exploitation due to misalignment of interests between employers and contractors ✓
- D. The long-term financial benefits of using contract labour over permanent employees
- E. The legal consequences of using third-party contractors without following regulations



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मैराथन

By Saurav Singh

On July 25, 2025, tragedy awaited students of Classes 6 and 7 at the Piplodi Government School in Rajasthan's Jhalawar district as they assembled for prayer. A part of their school building gave way leading to the deaths of seven and injuries to several others. Most of the students were from tribal communities. The school is in the southeastern part of the State bordering Madhya Pradesh. There was a similar incident the next day in Nagaur district but the school was closed being a holiday. There has been much public anger in the State over the incidents which, quite rightly, have thrown the spotlight on the state of government schools. As in UDISE 2023-24 data, there are more than 70,000 government schools in Rajasthan serving nearly 84 lakh students, especially from the poorer and marginalised sections. Of these, some 8,000 schools have been estimated by the Education Department to be in a poor condition. The Jhalawar school was not among the schools identified as being in a poor state, indicating the extent of the problems. Some ₹650 crore had been allocated in the past two State budgets for boosting the infrastructure but inefficiencies in government have ensured that the measures did not make much difference. Fixing the infrastructure of government schools should be a priority for the State's Bharatiya Janata Party government.

The tragedy in Rajasthan should serve as a wake-up call across India, given the current policy defocus on government-owned education institutions. The National Education Policy (NEP) 2020 had called for an immediate increase in spending on education, from some 4.6% of GDP to 6%, identifying one-time spends on infrastructure as the lead priority besides identifying other sectors for a boost in support. Five years into the NEP, there is little to suggest that this has been a focus area for governments, Union or State. Policy thrusts have been more towards reducing government support, self-financing, and encouraging private sector contribution. While these may be applicable to higher education, basic school education is a primary duty of the government — as it is across the world including in the most developed nations. Setting up model schools and funding them to serve as exemplars cannot be at the cost of mass school education. Foundational Literacy and Numeracy has been identified as a critical area for boosting workforce productivity and reaping the demographic dividend that will soon run its course as India's population ages. But the discourse on pathways towards achieving them is more on pedagogy, non-formal teaching and so on than the essentials — an infrastructure boost and teacher recruitment and training.

Tone Analysis

What is the author's **tone** toward government efforts post-NEP 2020 with respect to infrastructure in schools?

- A) Alarmist and speculative
- B) Condescending and dismissive
- C) Critical yet solution-oriented ✓
- D) Satirical and mocking
- E) Detached and impartial

Cause and Effect Recognition

According to the passage, which of the following is the **most probable consequence** of continued policy neglect toward foundational school infrastructure? ✓

- A) Closure of private schools in remote districts
- B) Increase in teacher absenteeism due to lack of training
- C) Widening learning gaps among marginalized children ✓
- D) Higher drop-out rates in elite institutions
- E) Decline in public interest toward education policy debates

Title Identification

Which of the following titles best encapsulates the **central theme** of the passage?

- A) The Perils of Tribal Schooling in India's Hinterlands ✓
- B) From NEP Promises to Ground Realities: Infrastructure Crisis in Public Schools ✓
- C) Rajasthan's Education Tragedy: A Case for Privatization? ✗
- D) When Walls Fall: Architecture and Accidents in India's Schools ✗
- E) Shifting Pedagogies and the Demise of Mass Literacy ✓

Author's Purpose

What is the author's primary purpose in writing this passage?

- A) To highlight how ineffective pedagogy is harming student performance across India
- B) To suggest a complete overhaul of the NEP 2020 policy document
- C) To argue for more technological interventions in government schools
- D) To critique the failure of state and central governments in prioritizing foundational education infrastructure
- E) To analyze demographic trends in tribal school enrollments

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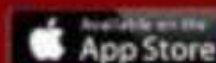
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