



J A G R A N  
**Josh**  
your guide to success

[WWW.JAGRANJOSH.COM](http://WWW.JAGRANJOSH.COM)

IBPS 2011 CWE for PO : Solved Question Paper  
on English Language

## Test IV

## ENGLISH LANGUAGE

Read the following passage carefully and answer the questions given below it. Certain words have printed in bold to help you locate them while answering some of the questions.

It is being projected as a boon for the agricultural sector. In reality, it will be the beginning of the end for Indian farmers. It has happened in the west. Ever since big retail-dominated by multi-brand retailers has entered the market, farmers has disappeared and poverty has increased. Today, not more than seven lacks farmers remain on the farms in the west. According to a report, every minute one farmer quits agriculture. Farmers' incomes have come down by more than forty percent. These days low supermarket prices are being cited as the reason for the exodus of dairy farmers too. It is therefore futile to expect the supermarkets rescuing farmers in India.

Despite the destruction of farming globally, administrators in India are gung-ho about allowing foreign direct investment in multi-brand retailing. "The agriculture sector needs well functioning markets to drive growth, employment and economic prosperity in rural areas," says a discussion paper.

Since 2006, India has allowed a partial opening up of the retail sector. Have these retail units benefited Indian farmers and the consumers? The answer is no. The argument for setting up of big retail chains is that the supermarket chains will squeeze out the middlemen thereby providing higher prices to farmers and at the same time provide large investments for the development of post-harvest infrastructure. All these claims are untrue, and big retail has not helped farmers anywhere in the world.

If the supermarkets were so efficient, why is the west providing a massive subsidy for agriculture? After all, the world's biggest retail giants are based in the west and it should have helped their farmers become economically viable. But it did not happen. Till 1950, a farmer who would receive about seventy percent of what was spent on food receives no more than 3 to 4 percent today. And that is why the farmers there are being supported in the form of direct income support by the government.

A report by the Organisation for Economic Cooperation and Development (OECD), a group comprising the richest 30 countries in the world, states explicitly that farm subsidies rose by 22 percent in 2009, up from 21 percent in 2008. In just 2009, industrialized countries provided a subsidy of Rs. 1,260 billion. And it is primarily for this reason that farm incomes are lucrative. Take the Netherlands: the average farm family income is 275 percent of the average household income. This is because of farm subsidies, not

supermarkets. India is therefore importing a failed model form the west especially when India is incapable of providing such heavy subsidies to its farmers.

Regarding employment, big retail does not squeeze out middlemen form the food chain. Supermarket claims that they remove middlemen and therefore are able to provide a higher price to farmers. In reality, what happen is the opposite. Supermarkets are themselves the big middlemen. They replace the small fish. Supermarkets replace the plethora of small middleman. The muneem clad in a dhoti-kurta is replaced by a smartly dressed up middleman. So while the farmer pauperizes, the profit of supermarkets multiply.

Based on biased studies by consultancy firms and some institutes, it is believed that supermarkets will create employment and therefore help in ameliorating poverty. This is a flawed assumption. Lessons need to be drawn from a 2004 study done at Pennsylvania State University. The authors measured the impact of a retail boom on poverty in various adjoining states. The comprehensive study clearly brings out that those American states that had more retail stores in 1987, had higher poverty rates by 1999 than the states where fewer stores were set up.

At stake is the livelihood security of 120 lacks small shopkeepers, 4 crore hawkers and at least 20 crore (of the 60 crore) small farmers. What is needed is more public sector investment in setting up a chain of mandis across the country. Providing an assured market and reasonable procurement price is what Indian farmers need. This has to be supplemented by a network of Foodgrain banks at Panchayat level that assure local production and distribution.

**Q- 1. Why does the author disagree with the idea that big retail stores can salvage farmers' condition in India?**

- (1) The farmers in India still prefer to sell their produce to local middleman and mandis than to the big retail stores.
- (2) There have been examples throughout the world that big retail chains further deteriorate the condition of the farmers.
- (3) Big retail chains buy the farmer's produce at a much lower cost as compared to the present middlemen.
- (4) The government subsidies to the farmers selling their produce directly to big retail stores is far lesser than the ones who sell their produce to the government itself.
- (5) Selling the produce to small shopkeepers and hawkers saves the farmers of the expenses involved in selling it to big retail stores which are mostly based in big cities.

**Q- 2. Complete the following sentences by selecting the alternative which is most appropriate in the context of the passage.**

**Although it was assumed that retail chain giants would squeeze out middlemen from the farming Sector, .....**

- (1) The retail chain giants helped the farmers get subsidies from the government.
- (2) India is still contemplating allowing foreign direct investment in multi-brand retailing.
- (3) The retail chain giants themselves proved to be a rambling version of the smaller middlemen.
- (4) The government was more concerned about the welfare of the farmers.
- (5) None of these

**Q- 3. Which of the following is true in context of the passage?**

- (1) Noticing the state of farmers in the west owing to the advent of retail giants, Indian administrators are not too keen to allow multi brand retailing in India.
- (2) Supermarket chains have provided large investments for the development of post-harvest infrastructure.
- (3) These days, farmers in the west earn several times more than their earning half a century ago.
- (4) India is providing heavy subsidies to cover up the losses made by the farmers because of retail chain giants.
- (5) None is true

**Q- 4. The fact that the west provides enormous subsidies to its farmers proves that \_\_\_\_\_**

- (1) The government in the west lures the farmers into selling their produce to retail chain giants in return of such subsidies.
- (2) Many farmers who had given up farming as a profession are now returning to it.
- (3) Supermarkets have indeed helped in making farming a lucrative business.
- (4) The retail chains are arm twisting the government to provide subsidies to the farmers who sell their produce to them.
- (5) The retail chains have failed to benefit the farmers thus forcing the government to come to their rescue.

**Q- 5. Which of the following have been the arguments for setting up big retail stores in India?**

- (A) The retail chains would sell the farmers produce at a comparatively higher price than the smaller shops so as to improve the farmers' profit'.
- (B) The retail chains would drive the middlemen out of the system, thus improving farmers' profit farmers.
- (C) Big retail chains in the west have been taking strides of growth and have been benefiting the farmers.
- (D) The big retail chains would provide an organized market which would bring about growth in the rural areas.

- (1) Only (A) and (C)
- (2) Only (C) and (D)
- (3) Only (A), (C) and (D)
- (4) Only (B) and (D)
- (5) All (A), (B), (C) and (D)

**Q- 6. The author of the given passage definitely \_\_\_\_\_**

- (1) Is indicating that the west has completely failed to make agriculture a lucrative sector.
- (2) Is against the argument that retail chain giants can help come to the rescue of farmers in India.
- (3) Is not in favour of removing the local middlemen as they provided a higher price to the farmers.
- (4) Is suggesting that the Indian government must increase farm subsidies emulating some of the western countries.
- (5) Is comparing the successful performance of retail chains in India as opposed to those in the west.

**Q- 7. Which of the following would be the most appropriate title for the given passage?**

- (1) Multi brand retailing-making farming more lucrative.
- (2) Supermarkets-towards employment and growth in rural areas.
- (3) Supermarket-A super risk for farmers.
- (4) Allowing Supermarkets in India-why are administrators unwilling.
- (5) Supermarkets--making the farmers rich via subsidies.

**Q- 8. What according to the author, are the reasons behind the fact that farmers income in some countries in the west is several times an average household?**

- (1) Farming in these countries is lucrative as farmers are provided with a good return for their produce.
- (2) Big retail chains have benefited the farmers enormously.

- (3) Retail chains have completely wiped out the middlemen in these countries and have thus, increased the farmers' profit.
- (4) Huge subsidies are being provided by the government to these farmers.
- (5) None of these

**Q- 9. Which of the following suggestion/s has/have been made by the author to address the present problems of Indian farmers?**

- (A) Increasing the procurement price of their crops to a certain rational limit.
- (B) Opening more retail chains so as to provide them an assured market for their yield.
- (C) Assuring the production and distribution of food grains at local level as well.

- (1) Only (A) and (C)
- (2) Only (B) and (C)
- (3) Only (A) and (B)
- (4) Only (C)
- (5) Only (B)

**Q-10 to Q-12 Choose the word/group of words which is most similar in meaning to the word printed in bold as used in the passage.**

**Q- 10. EXODUS**

- (1) Loss
- (2) Exit
- (3) Apathy
- (4) Deprivation
- (5) Unemployment

**Q- 11. BRINGS OUT**

- (1) Exits
- (2) Encourages
- (3) Dismisses
- (4) Criticizes
- (5) Reveals

**Q- 12. DRIVE**

- (1) Transfer
- (2) Move
- (3) Compel
- (4) Force

(5) Stimulate

**Q-13 to Q-15 Choose the word/phrase which is most opposite in meaning to the word printed in bold as used in the passage.**

**Q- 13. MULTIPLY**

- (1) Reduce
- (2) Divide
- (3) Step-Down
- (4) Converge
- (5) Add

**Q- 14. FAILED**

- (1) Passed
- (2) Prominent
- (3) Successful
- (4) Privileged
- (5) Fortunate

**Q- 15. PAUPERISES**

- (1) Wins
- (2) Struggles
- (3) Prevails
- (4) Advances
- (5) Prospers

**Q-16 to Q-25 Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore errors of punctuation, if any).**

**Q- 16.** India's largest corporate house may be/ force to review the selections parameters after/

(1)

(2)

struggling to shortlist potential candidates/ for the past eight months. No error

(3)

(4)

(5)

**Q- 17.** This questions force us/ to face the unpleasant truth that/ the policies of social justice have/

(1)

(2)

(3)

reached a dead end.                      No error

(4)    (5)

**Q- 18.** Many of the young people/ studying abroad agreed that/ returning home was always/

(1)    (2)    (3)

an attractive option.                      No error

(4)    (5)

**Q- 19.** In just two months after having/ planted these, most of the plants have/

(1)    (2)

either dried up and are suffering/ due to lack of maintenance.                      No error

(3)    (4)    (5)

**Q- 20.** In cities people don't/ always have the time to/ catch up with old friends or/

(1)    (2)    (3)

spend times with their family.                      No error

(4)    (5)

**Q- 21.** The band have been/ performing at many cause-oriented concerts/

(1)    (2)

to encourage people to come forward and/ lend their support to the noble cause.                      No error

(3)    (4)    (5)

**Q- 22.** The road widening exercise/ who aims to make National Highway a four-lane highway/

(1)    (2)

poses a threat to the/ fragile environment of the Himalayas.                      No error

(3)    (4)    (5)

**Q- 23.** In the aftermath of the Asian tsunami, / the sporting community have responded/

(1)    (2)

Swiftly to contribute in whatever way it could. / both financially and qualitatively.                      No error



(3)

(4)

(5)

**Q- 24.** Seen as an indicator of the maturity/ of outsourcing business in India, /

(1)

(2)

the Indian outsourcing market is/ expected to growth to eleven billion dollar by this year.

(3)

(4)

No error

(5)

**Q- 25.** Injected in to the blood, / tiny bubbles of gas can ease/

(1)

(2)

the passages of vital stroke drugs in to the brain, / helping in prevent damage to the grey matter.

(3)

(4)

No error

(5)

**Q- 26 to Q- 30.** Rearrange the following seven sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) But seriously, how much would you pay to know what thoughts are swimming around in someone else's head?

(B) In most fictional movies thus, the idea of reading minds-of seeing the private intentions of another, and the possibility of intervening in those plans-has always been highly attractive.

(C) Such fantastical questions have long been the bread and butter of fiction.

(D) Today, more than four centuries since the phrase, "A penny for your thoughts?" was first recorded,

(E) The going rate for a "thought"-a probe into the thinking of another-was once quite a bargain.

(F) And if you could really know their truthfulness how much more would you pay?

(G) Even with the sliding value of the dollar, this still seems quite a bargain.

**Q- 26. Which of the following should be the SECOND sentence after rearrangement?**

- (1) F
- (2) D
- (3) C
- (4) G
- (5) A

**Q- 27. Which of the following should be the FOURTH sentence after rearrangement?**

- (1) A
- (2) B
- (3) G
- (4) D
- (5) F

**Q- 28. Which of the following should be the SIXTH sentence after rearrangement?**

- (1) E
- (2) G
- (3) C
- (4) B
- (5) A

**Q- 29. Which of the following should be the SEVENTH (Last) sentence after rearrangement?**

- (1) A
- (2) B
- (3) F
- (4) D
- (5) E

**Q- 30. Which of the following should be the FIRST sentence after rearrangement?**

- (1) A
- (2) B
- (3) C
- (4) D
- (5) E

**Q- 31 to Q- 35 which of the word/phrases (1), (2), (3) and (4) given below each sentence should replace the word/phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct? If the sentence is correct as it is given and no correction is required, mark (5) as the answer.**

**Q- 31. A lot of time we hear from actors that they regret the kind of roles they regret the kind of roles they have been doing all this while, but this actor says he has never any regrets.**

- (1) Never has have
- (2) Has never had
- (3) Has no
- (4) Has had
- (5) No correction required

**Q- 32. The actress participated in the event whole-hearted, cheered the participants, danced with them and emphasised on the importance of creating awareness for oral care across the country.**

- (1) Whole-heartedly
- (2) Whole-heart
- (3) With whole-heart
- (4) Wholly-hearted
- (5) No correction required

**Q- 33. Although complete treatment of cancer is beyond the reach of the underprivileged but no child should lose his life for want of funds.**

- (1) Though
- (2) As
- (3) The
- (4) Since
- (5) No correction required

**Q- 34. Slated to begin this year, the league could provide a so-needed boost to hockey in India.**

- (1) So-needful
- (2) Much-needy
- (3) Much-need
- (4) Much-needed
- (5) No correction required

**Q- 35. With nasty viral infections do the round in the city, you should give all it takes to protect yourself.**

- (1) Coming rounds

- (2) Round about
- (3) Doing the rounds
- (4) Done rounding
- (5) No correction required

**Q- 36 to Q- 40** Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentences as whole.

**Q- 36.** Governments do not want to take a decision and resort to soft-pedaling, delay tactics and collusion, hoping that the judiciary will \_\_\_\_\_ in to relieve them of the \_\_\_\_\_ of decision making.

- (1) Come-enlightenment
- (2) Vouch-trouble
- (3) Barge-pleasure
- (4) Step-burden
- (5) Vote-task

**Q- 37.** The most important factor is the \_\_\_\_\_ of a wealthy Indian middle class which can now \_\_\_\_\_ to send their children abroad for education.

- (1) Emergence-afford
- (2) Advent-focus
- (3) Decline-manage
- (4) Rise-wish
- (5) Perception-go

**Q- 38.** Crores of public money is \_\_\_\_\_ on park in the city and yet most of them are out of \_\_\_\_\_ for the public.

- (1) Invested-limits
- (2) Spent-bounds
- (3) Bet-reach
- (4) Put-areas
- (5) Made-boundaries

**Q- 39.** Rules are for those who cannot \_\_\_\_\_ them and not for the rich and influential who can \_\_\_\_\_ to ignore them.

- (1) Follow-demand
- (2) Set-opt
- (3) Break-suggest
- (4) Find-ask
- (5) Challenge-choose

**Q- 40. Experts cannot \_\_\_\_\_ enough on the benefits of \_\_\_\_\_ more fruit and vegetables in your daily diet.**

- (1) Pressure-involving
- (2) Strain-adding
- (3) Emphasize-contributing
- (4) Stress-including
- (5) State-mixing

**Q- 41 to Q- 50 In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.**

Depending upon how humanity chooses to use it, technology can enhance or (41) any aspect of life The realm of interpersonal communication generally feels this impact first.

Many times throughout history, humanity has changed its modes of communication as society itself has (42). As people began to spread out geographically, verbal communication turned to writing to make it more (43). Then, people invented ways of carrying both conversation and written communication between their communities to keep in (44). With one another as travel became simpler. With the advent of the telephone, people began to wonder if picking up the receiver to call one another would eventually (45). Out other forms of communication. So far, as families and friends have moved away from another, the telephone, even its cellular form, has allowed humanity to (46). The necessary links among members.

Naturally, now that computers, instant and text messaging, and other forms of communication have found their way into the world, people not familiar with these technologies wonder what they will do to the human race. Etiquette experts and those raised on writing formals letter often. (47). That e-mail and text message lingo will replace the language of pen and paper. This will not (48), and both methods of communication can survive to enhance human's enjoyment of one another's company it the next generation learns how to (49) both. Each form of communication can survive with its own rules as people learn which situation in life (50) for which level of formality and which of the people they spend time with can connect better with which type of language.

**Q- 41.** (1) depressed (2) finish (3) problem (4) hinder (5) featured

**Q- 42.** (1) evolved (2) destroyed (3) pledged (4) extinguished (5) waited

**Q- 43.** (1) expensive (2) subjective (3) easier (4) loud (5) portable

**Q- 44.** (1) lines (2) faith (3) distance (4) touch (5) check

**Q- 45.** (1) pushed (2) cancel (3) shells (4) try (5) turn

**Q- 46.** (1) maintain (2) teleport (3) cut (4) curb (5) regulation

**Q- 47.** (1) dominate (2) elate (3) worry (4) says (5) mentioning

**Q- 48.** (1) agree (2) happen (3) occurred (4) exist (5) possible

**Q- 49.** (1) forms (2) prove (3) accomplish (4) study (5) example

**Q- 50.** (1) take (2) require (3) jump (4) stands (5) call

## Answer:

- 1- (2) Big retail store does not improve true condition of farmer. Because we have already watched that the condition of farmer in world become to much dongerus by Big retail stone.
- 2- (3)
- 3- (1)
- 4- (5)
- 5- (4)
- 6- (2)
- 7- (3)
- 8- (4)
- 9- (1)
- 10- (5) Exodus- बेकाट, निष्क्रमण Must similar e or d-  
Must similar e or d- unemployment
- 11- (5) Bring out- To Show, To Introduce  
Similar word- Reveals
- 12- (5) Drive- (Increase, speed.up)  
Similar word- Stimulate
- 13- (1) Multiply- (Increase)
- 14- (3) Failed- Unsuceeded  
Opposite word- Successful
- 15- (5) Pouperises- To make poor  
Opposite word- Prospers
- 16- (3)
- 17- (2)
- 18- (5)
- 19- (3) Either- or is correct corel olive therefore either dried up or are suffering used.
- 20- (4) Here "Spend time with their family" used.
- 21- (1) Here "The band have been" used
- 22- (2) The use of "who" for person. That's why Here "That" is used in the place of "who"
- 23- (2) in the sentence "The Sporting Community" is singular subject. Therefore "has" is used in the place of none.
- 24- (4) in the sentence V used after "expected to. Therefore grow is used in the place of growth.
- 25- (4) "Help" is used in the place of "Helping"
- 26- (2) D
- 27- (1) A
- 28- (3) C
- 29- (2) B
- 30- (5) E

- 31- (3) has no
- 32- (1) Whole- heartedly
- 33- (5) No correction required
- 34- (4) Much-needed
- 35- (3) Doing the rounds
- 36- (4) Step-burden
- 37- (1) Emergence-afford
- 38- (2) Spent-bounds
- 39- (5) Challenge-choose
- 40- (4) Stress-including
- 41- (4) Hinder
- 42- (1) evolved
- 43- (2) Subjective
- 44- (4) Touch
- 45- (5) Turn
- 46- (1) Maintain
- 47- (3) Worry
- 48- (2) happen
- 49- (3) accomplish
- 50- (2) require