

IBPS PO MODEL QUESTION PAPERS

Directions—(Q. 1–15) Read the following passage carefully and answer the questions given below it.

Certain words have been printed in **bold** to help you locate them while answering some of the questions.

Indeed the western recession is really the beginning of good news for India ! But to understand that we will have to move away for a while from the topic of western recessionto the Japanese recession ! For years the Japanese style of management has been admired. However, over the last decade or so, one **key**question has sprung up 'if Japanese management style is as wonderful as described then why has Japan been in a recession for more than a decade ?'

The answer to this question is very simple. Culture plays a very important part in shaping up economics. What succeeds in one culture fails in another. Japanese are basically non-materialistic. And however rich they become, unlike others, they cannot just keep throwing and buying endlessly. And once they have everthing they need, there is a saturation point. It was only when companies like Toyota realized that they cannot keep selling cars endlessly to their home market that they went really**aggressive** in the western markets – and the rest is history. Japanese companies grew bigger by **catering** to the world markets when their home markets shrank.

And the markets have to shrink finally after attaining a level of affluence ! And that's great for the world because earth needs sustainable development. It does not need monstrous consumers who keep consuming at the cost of the environment and the earth. There should be limits to growth so that consumers are not converted into material dustbins for the profit of a handful of corporations.

Owing to the materialistic culture elsewhere, it was possible to keep selling newer products to the consumers despite having existing ones which served equally well. They were lured through advertising and marketing techniques of 'dustbinisation' of the customer; and then finally, once they became ready customers, they were given loans and credits to help them buy more and more. When all the creditworthy people were given loans to a logical limit, they ceased to be a part of the market. Even this would have been understandable if it could work as an eye opener. Instead of taking the 'Right Step' as Toyota did, they preferred to take a 'shortcut'. Now banks went to the non creditworthy people and gave them loans.

The people expectedly defaulted and the entire system collapsed.

Now like Toyota western companies will learn to find new markets. They will now lean towards India because of its common man ! The billion plus population in the next 25 years will become a **consuming** middleclass. Finally, the world's attention will shift to the developing world. Finally, there will be a real **surge** in income of these people and in next fifty odd years, one can really hope to see an equal world in terms of material plenty, with poverty being almost nonexistent ! And this will happen not by selling more cars to Americans and Europeans. It will happen by creating markets in India, China, Latin America and Africa, by giving their people purchasing power and by making products for them.

The recession has made us realize that it is not because of worse management techniques, but because of limits to growth. And they will realize that it is great for planet earth. After all, how many cars and houses must the rich own before calling it enough ? It's time for them to look at others as well. Many years back, to increase his own profits, Henry Ford had started paying his workers more, so that they could buy his cars. In similar fashion, now the developed world will pay the developing world people so that they can buy their cars and washing machines.

The recession will kick-start the process of making the entire world more**prosperous**, and lay the foundation of limits to growth in the west and the foundation of real globalization in the world – the globalization of prosperity. And one of its first beneficiaries will be India !

1. What does the author mean by the 'Right Step' in the passage ?

- (A) Giving loans to creditworthy people only
- (B) Considering market growth along with environment protection
- (C) Restricting people to buy only such products as are needed by them
- (D) To start looking at newer avenues and markets
- (E) None of these

Ans : (D)

2. Although admired since years, why did the scepticism over the Japanese management style start since the last decade ?

- (A) Japanese companies have been moving out of their home markets since the last decade
- (B) Japanese banks have provided loans indiscriminately to the creditworthy as well as non creditworthy people
- (C) Because Japanese markets have been going through a period of continuous recession since the last decade
- (D) The unlimited growth of the Japanese markets has come at the cost of the western market
- (E) None of these

Ans : (A)

3. Why does the author foresee the market being created in the developing countries instead of America and Europe ?

- (A) All developing countries have materialistic culture
- (B) Developed countries are willing to make an effort to achieve globalization
- (C) American and European markets have had a large number of credit defaulters
- (D) Recession has not hit the markets of developing countries yet
- (E) None of these

Ans : (C)

4. According to the author, what is the main cause of Japanese recession ?

- (A) Only a handful of corporations earned profits and not the people in general
- (B) Non creditworthy people defaulted which led to collapse of the entire system
- (C) Consumers were sold newer products which were similar in quality to the existing ones
- (D) Japanese do not purchase endlessly and thus when products had been sold to every customer, the markets slowed down
- (E) None of these

Ans : (D)

5. How does the author foresee the future globalization as an analogy to Henry Ford's example ?

1. Car companies would start selling cars in developing countries as well
2. By paying the developing world the developed world would increase its own profit, in turn bringing affluence to developing world as well.

3. To earn profit, the companies in developing countries would move to foreign land

- (A) Only 1
- (B) Only 2
- (C) Only 3
- (D) Only 1 and 3
- (E) None of these

Ans : (A)

6. According to the passage, which of the following was **NOT** an effect of providing loans and credits to the customers ?

- 1. The non creditworthy people defaulted.
- 2. People bought new products which were not needed.
- 3. Poverty became nonexistent.

- (A) Only 1
- (B) Only 2
- (C) Only 1 and 2
- (D) Only 2 and 3
- (E) One 3

Ans : (E)

7. Why is recession the beginning of good news for India in the author's view ?

- 1. India can provide an attractive market to the western companies.
- 2. India has remained largely unaffected by recession owing to its huge population.
- 3. Indians keep purchasing products despite owning equally good products.

- (A) Only 3
- (B) Only 2
- (C) Only 1
- (D) Only 2 and 3
- (E) None of these

Ans : (E)

8. What does the author mean by 'Dustbinisation' of the customer ?

- (A) Convincing the customer to buy products he does not need
- (B) Denying the non creditworthy people of any loans
- (C) Denying more loans to people of any loans
- (D) Moving from old customers at the home market to foreign markets
- (E) None of these

Ans : (A)

9. Why according to the author is the current recession great for 'Planet Earth' ?

- 1. It will make people nonmaterialistic like the Japanese.
- 2. The unlimited market growth which caused hazards to the environment would be checked to a certain extent.
- 3. Banks will now provide loans only to the creditworthy people.
- 4. Developing countries will also be benefited by shifted markets.

- (A) Only 1
- (B) Only 2 and 4
- (C) Only 1 and 2
- (D) Only 2
- (E) None of these

Ans : (B)

Directions—(Q. 10 –17) Choose the word which is **MOST SIMILAR** in meaning to the word printed in **BOLD** as used in the passage.

10. **catering**

- (A) considering
- (B) lending
- (C) supplying
- (D) working
- (E) indulging

Ans : (C)

11. **key**

(A) foundation

(B) solution

(C) requisite

(D) difficult

(E) important

Ans : (E)

12. **aggressive**

(A) violent

(B) determined

(C) demanding

(D) offensive

(E) brutish

Ans : (D)

Directions—(Q. 13 –15) Choose the word/phrase which is **MOST OPPOSITE** in meaning to the word printed in **BOLD** as used in the passage.

13. **prosperous**

(A) distressed

(B) helpless

(C) worse

(D) worthless

(E) underprivileged

Ans : (A)

14. **consuming**(A) destroying

(B) exhausting

(C) greedy

(D) curtailing

(E) spending

Ans : (D)

15. **surge**

(A) decrease

(B) deteriorating

(C) weakening

(D) atrophy

(E) crumble

Ans : (A)

Directions—(Q. 16 – 20) Read each sentence to find out whether there is any grammatical error in it. The error if any will be in one part of the sentence, the **letter** of that part will be the answer. If there is no error, mark (E) as the answer. (Ignore errors of punctuation, if any.)

16. To be a king and (A) / wear a crown are (B) / more glamorous to (C) / see than to bear. (D) No error (E)

Ans : (B)

17. None of the student (A) / in the class (B) / scored below the (C) / given cut-off marks. (D) No error (E)

Ans : (A)

18. Ashok is among the (A) / few people in the world (B) / which did not blindly follow (C) / the path of others. (D) No error (E)

Ans : (C)

19. Most people like to (A) / rest after a day's hard work (B) / but he seemed to have (C) / an inexhaustive supply of energy. (D) No error (E)

Ans : (C)

20. Ancient artefacts are (A) / a part of global heritage (B) / and should not be (C) / sold to the highest bidder. (D) No error (E)

Ans : (E)

Directions—(Q. 21–25) Which of the phrases (A), (B), (C) and (D) given below each statement should replace the phrase printed in **bold** in the sentence to make it grammatically correct ? If the sentence is correct as it is given and no correction is required, mark (E) as the answer.

21. Alcohol in moderate quantity boosts concentration of good cholesterol and **inhibiting blood clots**. (A)
inhibits blood clots

(B) inhibit blood clots

(C) inhibited blood clots

(D) inhabiting blood clots

(E) No correction required

Ans : (B)

22. One of the **main function** of the State is maintenance of law and order.

(A) main function for

(B) main function of

(C) main functions for

(D) main functions off

(E) No correction required

Ans : (B)

23. We must realize that learning from **mistakes is an** important part of life.

(A) mistakes are an

(B) mistakes are a

(C) mistake are a

(D) mistakes has an

(E) No correction required

Ans : (E)

24. The sword of Tipu Sultan was recently **brought at an** auction by an Indian for Rs. 2 crores.

- (A) brought in a
- (B) brought in an
- (C) bought in an
- (D) bought at a
- (E) No correction required

Ans : (C)

25. Setbacks and failures **has always been** an integral part of science.

- (A) has always being
- (B) were always been
- (C) has been always
- (D) have always been
- (E) No correction required

Ans : (D)

Directions—(Q. 26–30) Rearrange the following sentences (1), (2), (3), (4), (5) and (6) to make a meaningful paragraph and then answer the questions which follow—

- (1) However while reading they would not know when to pause and what to emphasize.
- (2) Since then their use has been regularized and the punctuation rules have been followed by all.
- (3) In earlier days, people learnt by reading out loud.
- (4) But not everybody used the same punctuations for the same thing.
- (5) To address this problem, various signs depicting various punctuations were introduced.
- (6) Thus firmer guidelines regarding punctuations were framed so that everyone used them in similar way.

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

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

(E) (6)

Ans : (A)

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

(A) (1)

(B) (5)

(C) (4)

(D) (6)

(E) (3)

Ans : (B)

28. Which of the following sentence should be the **FIFTH** after rearrangement ?

(A) (2)

(B) (3)

(C) (1)

(D) (5)

(E) (6)

Ans : (A)

29. Which of the following sentence should be the **SIXTH (LAST)** after rearrangement ?

(A) (3)

(B) (5)

(C) (4)

(D) (2)

(E) (6)

Ans : (E)

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

(A) (1)

(B) (2)

(C) (3)

(D) (4)

(E) (5)

Ans : (C)

Directions—(Q. 31 – 45) Each question below 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.

31. Many teachers the lack of professional freedom as the for leaving the job.

(A) cited, reason

(B) explained, force

(C) claimed, understanding

(D) argued, culprit

(E) believe, ground

Ans : (A)

32. Skeptics would not that the earth actually moves, let alone that it around the sun.

(A) permit, orbits

(B) accept, revolves

(C) experience, circles

(D) assume, went

(E) challenge, spins

Ans : (B)

33. Unpredictable of the child could not lead the consultants to any

(A) performance, setting

(B) belief, judgement

(C) operation, purpose

(D) behaviour, conclusion

(E) react, decision

Ans : (D)

34. A public servant who is guilty will not punishment and no person will be punished.

- (A) be sincere
- (B) flee, guilty
- (C) defend, common
- (D) avoid, uninformed
- (E) escape, innocent

Ans : (E)

35. Few professions can the sheer variety and constant of being a doctor.

- (A) like, struggle
- (B) share, enthusiast
- (C) match, challenge
- (D) draw, work-load
- (E) justify, exception

Ans : (C)

Directions—(Q. 36– 40) In each of the following questions four words are given of which two words are **most nearly the same** or **opposite** in meaning. Find the two words which are **most nearly the same** or **opposite in meaning** and indicate the letter of the correct letter combination.

36. (1) unite

(2) association

(3) separate

(4) distant

(A) 1 – 3

(B) 1 – 2

(C) 2 – 3

(D) 2 – 4

(E) 1 – 4

Ans : (A)

37. (1) explicit

(2) cautious

(3) introvert

(4) clear

(A) 1 – 2

(B) 2 – 4

(C) 1 – 3

(D) 1 – 4

(E) 3 – 4

Ans : (D)

38. (1) fearful

(2) beautiful

(3) hostile

(4) amicable

(A) 2 – 4

(B) 3 – 4

(C) 1 – 2

(D) 2 – 3

(E) 1 – 4

Ans : (B)

39. (1) fraud

(2) barbarian

(3) guilty

(4) civilized

(A) 1 – 3

(B) 1 – 2

(C) 2 – 4

(D) 1 – 4

(E) 3 – 4

Ans : (C)

40. (1) loud

(2) prominent

(3) salient

(4) legible

(A) 1 – 3

(B) 2 – 4

(C) 3 – 4

(D) 1 – 4

(E) 2 – 3

Ans : (E)

Directions—(Q. 41–50) 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 are suggested, one of which best fits the blank appropriately. Find out the appropriate word in each case.

Twenty years ...(41)... now, nearly 60% of the world's population will live in urban areas. The impact of urbanization might not all be positive on India as urban expansion is happening at a much ...(42)... rate than infrastructure expansion.

Sustainability issues need to be ...(43)... so that economic development is not at the ...(44)... of public health. Some urban services that ought to be in ...(45)... in a city like water, electricity, transport etc. need special consideration.

TERI has put together a detailed report that ...(46)... sustainability in the provision of basic urban services in Indian cities.

...(47)... public transport is a major reason for the proliferation of private vehicles on the road. Respiratory illness in children living in urban areas is on the ...(48)... with more cases of Asthma being ...(49)... because of pollution. The future of cities of Indian dreams depends on ...(50)... we can build better cities

today.

41. (A) till

(B) since

(C) from

(D) after

(E) on

Ans : (C)

42. (A) faster

(B) slower

(C) changed

(D) speed

(E) quick

Ans : (A)

43. (A) speculated

(B) believed

(C) imagined

(D) considered

(E) understand

Ans : (D)

44. (A) payment

(B) rate

(C) cost

(D) charge

(E) expense

Ans : (C)

45. (A) abundance

- (B) large
- (C) functional
- (D) vicinity
- (E) location

Ans : (A)

46. (A) bring
- (B) emphasizes
 - (C) speculates
 - (D) postulates
 - (E) requests

Ans : (B)

47. (A) good
- (B) competent
 - (C) absence
 - (D) inadequate
 - (E) sufficient

Ans : (D)

48. (A) multiplication
- (B) expansion
 - (C) rise
 - (D) inflation
 - (E) grow

Ans : (C)

49. (A) produced
- (B) develop
 - (C) composed
 - (D) resulted

(E) reported

Ans : (E)

50. (A) if

(B) whether

(C) unless

(D) provided

(E) weather

Ans : (B)