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IBPS Bank PO Exam 2013

English Language

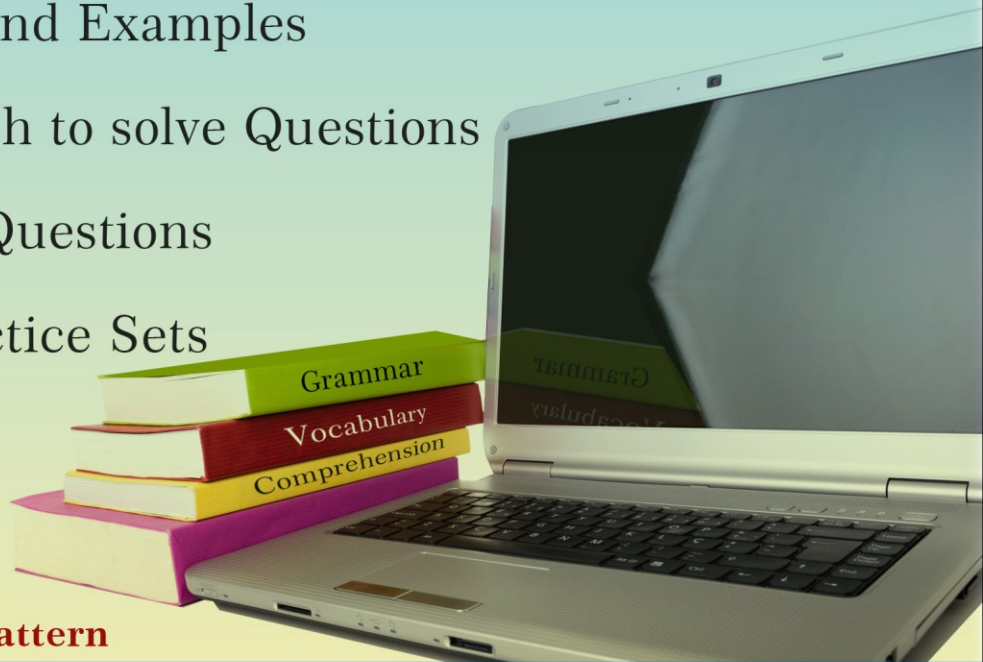
Common Written Examination (CWE)

Highly Useful for Bank officers Level Exam:

• IBPS Specialist Officers Exam • SBI PO Exam

Inside the E-Book

- Chapter wise Concepts and Examples
- Techniques and Approach to solve Questions
- IBPS PO Previous Year Questions
- Chapter wise Model Practice Sets



As Per IBPS PO/MT 2013 Exam Pattern

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Preface

Jagranjosh IBPS Bank PO Exam 2013: English Language e-Book is a perfect resource for aspirants who are trying to leave no stone unturned to score well in IBPS PO Written Examination 2013. The eBook is highly useful for all officers level Banking exams - IBPS Specialist officers Exam and SBI PO Exam.

IBPS Bank PO Exam 2013: English Language e-Book is compiled by Jagranjosh's team of subject matter experts who have put their bests to come up with this one-stop preparation package for English Language section for Officers level Banking Exams. This eBook is a perfect amalgamation of all the basic grammars of English and basics of all the units included in the syllabus for English Language Section of Officers level Banking Exams. This e-Book is compiled in chapter-wise format for better and easy understanding, and it further includes previous year exam questions and model practice sets.

Our IBPS Bank PO Exam 2013: English Language e-Book will allow aspirants to practice for the section following the standard time limit set for the examination. This will also help them learn 'time management' skills.

The IBPS Bank PO Exam 2013: English Language e-Book includes:

- Chapter wise Concepts and Examples
- Techniques and Approach to solve Questions
- IBPS PO Previous Year Questions
- Chapter wise Model Practice Sets

Jagranjosh's IBPS Bank PO Exam 2013: English Language e-Book is a remarkable edition for preparing Officers level Banking Exams. All the chapters of this e-book are reader-friendly and easy to grasp. The students will feel more convinced on their preparation skills when they complete the book and this will enhance their overall performance in English Language Section at the time of the examination.

Our team at Jagranjosh.com wishes all the very best to the aspirants of Banking Exams.

All the Best!

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Part A: Grammar

Section Guidelines

Grammar is a set of rules, which governs the composition of words and phrases in a natural language. For English Language Section of IBPS PO Exam, Good Grammar Skills are required to answer the questions asked in question paper. The topics like Spotting The Errors, Fill in the Paragraph Gaps (Cloze Test), Sentence Skills, and Sentence Reconstruction require good knowledge of grammar and concepts. Good Grammatical Concept will enable the candidates to give the correct answers out of the 5 options given.

Having good grammar skills is utmost requirement for every candidate for exam preparation. One should learn the rules of part of speech in grammar and their application in sentences. Before going for exam, the candidate should brush up their essentials of Grammar with the help of good grammar books. Practice of previous year question paper and model papers will enable them to make their English language section strong.

Chapter: Spotting the Errors

Chapter Guidelines

The English Language Section of IBPS PO Exam Question Paper contains relating to Spotting the Error. In these questions, the sentence is divided into 4 parts, marked 1, 2, 3, and 4. 5 refer to 'No Error'. The candidates have to find out the errors related to article, preposition, tense, verb, noun, pronoun, adverb, adjectives, conjunction, subject verb agreement etc. Sometimes, the errors may also irrelevant words and superfluous use of some words.

The candidates should have good knowledge of rules of Grammar and its correct usage in right perspective, which is only way to attempting these questions. More and more practice is required to gain confidence in grammar. Practice of previous year question paper and Practice Paper is perfect way to score well in spotting the Error Questions.

Question on 'spotting the Errors' can be answered on the basis of candidate's knowledge of grammar especially parts of speech. The important rules of parts of speech can be mentioned categorically in the following manner.

1. Certain nouns always take a singular verb.

Scenery, advice, information, machinery, stationery, furniture, abuse, fuel, gram, issue, bedding, repair, news, poetry, business, economics, physics, mathematics, classics, ethics, innings.

Examples:

- (a) The scenery of Shimla is enchanting.
- (b) She has given advice.

2. Some nouns are used as plural nouns and always take a plural verb.

Cattle, gentry, peasantry, artillery, people, clergy, company, police.

Examples:

- (a) The people are watching us.
- (b) The police are in the house.

3. Some nouns are used in a plural form and take a plural verb.
Trousers, scissors, spectacles, shorts, measles, goods, premises, thanks, tidings, annals, chattels, etc.
Examples:
 (a) Where are my spectacles?
 (b) Trousers are also available at cheaper prices.
4. Certain nouns that indicate length, measure, money, weight or number, if they are preceded by a numeral, they remain unchanged in form.
 Foot, metre, pair, score, dozen, year, hundred, thousand, million.
Examples:
 (a) It is a two-year post-graduation diploma course.
 (b) I have bought twelve dozen of apples.
5. Collective nouns like **jury, public, team, committee, government, orchestra, company**, etc. are used both as singular and plural depending on the meaning. When these words indicate a unit, the verb is singular, otherwise the verb will be plural.
Examples:
 (a) The public were furious over the issue.
 (b) The orchestra has not started yet.
6. Certain nouns have one meaning in the singular and another in the plural:
advice = counsel, advices = information,
authority = command, authorities = persons in
good = wise, goods = property
iron = metal, irons = fetters, chains,
force = strength, forces = army,
content = satisfaction, contents = things contained,
physic = medicine, physics = physical sciences,
respect = regards, respects = compliments
work = job, works = compositions, factories,
quarter = one-fourth, quarters = houses.
Examples:
 (a) I have the authority to correct it.
 (b) The authorities will be arriving tomorrow.
7. While using 'everybody', 'anyone', 'anybody', and 'each' the pronoun is used according to the content.
Examples:
 (a) Anyone can do this work if he tries with all the effort
 (b) Each of the five men in the car has carried his laptop.
8. The pronoun 'one' must be followed by 'one's'.
Example:
 (a) One must complete one's task within the deadline.

9. When two or more singular nouns are joined together by 'either or'; 'neither nor'; and 'or', the pronoun should be singular.

Examples:

- (a) Either Sita or Geeta will attend the function.
- (b) Neither Mohan nor Krishna has done his task.

10. When a singular and a plural noun are joined by 'or', 'nor', the pronoun should be plural.

Example:

- (a) Either the manager or his sub-ordinates failed in completing their assignment.

11. **Use of 'whose' and 'which':** 'Whose' is used for living persons and 'which' for lifeless objects.

Examples:

- (a) Whose artwork is this?
- (b) Which fictional character do you like the most?

12. **Use of 'each other' and 'one another':** 'Each other' is used when there are two subjects or objects and 'one another' when there are more than two.

Examples:

- (a) Those five boys, who are playing football, hate one another.
- (b) Sneha and Smita are the best friends; they always stand for each other.

13. **Use of pronoun for collective nouns:**

Examples:

- (a) The jury is going to give its verdict tomorrow.
- (b) The group are divided in their opinion about the reason of corruption in India.

14. **Use of 'some' and 'any':** 'Some' is used in affirmative sentences to express quantity or degree. 'Any' is used in negative or interrogative sentences.

Examples:

- (a) I shall buy some apples.
- (b) I shall not buy any apples.
- (c) Have you bought any apples?

15. **Use of 'few', 'a few', and 'the few':** The use of 'few', 'a few', and 'the few' should be used with care. They denote 'number'.

'Few' means 'not many'. It is the opposite of many. A 'few' is positive and means 'some at least'. It is the opposite of none. 'The few' means 'whatever there is'.

Examples:

- (a) Few men are perfect in their works.
- (b) A few boys are present in the class.
- (c) I have already seen the few movies that I have in my laptop.

16. Use of 'less' and 'fewer': 'Less' denotes quantity and 'fewer' denotes number.

Examples:

- (a) No fewer than twenty girls went for the picnic last weekend.
- (b) There are no less than six liters of water in that pitcher.

17. Use of little, a little, the little: 'Little' means 'hardly any'.

Examples:

- (a) There is little hope of his coming back.
- (b) A little knowledge is good for nothing.
- (c) The little milk that is left in the container may be used for making tea.

18. Use of elder, older:

'Older' refers to persons as well as things and is followed by 'than'.

Examples:

- (a) Sita is five year older than Gita.
- (b) Sita is the elder sister of Gita.

19. Use of 'than': Generally 'than' is used in the comparative degree, but with words like superior, inferior, senior, junior, prior, prefer 'to' is used.

Examples:

- (a) Mita is senior to Mohini.
- (b) After having dinner, I prefer walking to sleeping.

20. In some cases, the comparison must be given proper attention.

Examples:

- (a) The climate of Mumbai is better than the climate of Delhi.

Or

- (a) The climate of Mumbai is better than that of Delhi.
- (b) The summer in Delhi is hotter than that of Mumbai.

21. Use of 'Many a' : 'Many a' is always followed by the singular verb.

Example:

- (a) Many a man was dressed in blue.

22. Verb while joining two subjects : When 'as well as', 'along with', 'together with', 'no less than', 'in addition to', and 'not' and 'with' join two subjects, the verb should be according to the first subject.

Examples:

- (a) Ram, as well as his five friends, has gone for the picnic.
- (b) The teacher, along with the students, is also going for the picnic.

23. While joining two subjects using 'either or', 'neither nor', the verb agrees with the subject that is near.

Examples:

- (a) Either Reena or I am supposed to do that task.

(b) Neither he nor his friends are going.

24. While joining singular nouns using 'and' point out the same thing or person, the verb will be singular.

Examples:

(a) Bread and butter is good to take in breakfast.

(b) The Principle and the Vice-chancellor is on leave today.

25. 'No sooner' should be followed by 'than'.

Example:

(a) No sooner had the singer entered the stage than the audience started to applause.

26. 'Lest' is followed by 'Should'.

Example:

(a) Study hard lest you should not score well in board exams.

27. 'Such' is followed by 'as'.

Examples:

(a) He is such a singer as everybody must listen to him.

(b) The taste of the cake was such good that I ate it up all.

28. 'not' is never used with 'unless'.

Example:

(a) Unless you study hard, you will not score well.

29. 'not' should never be used with 'until'.

Example:

(a) Keep reading until I say stop.

30. 'Since' indicates a point of time whereas 'for' stands for the length of time.

Examples:

(a) I have been working with this company for two months.

(b) I have been working with this company since 2010.

31. 'As if' is used to convey the sense of pretension. When 'as if' is used in this sense, 'were' is used in all cases, even with third person singular.

Example:

(a) He talks as if he knew everything.

32. If two actions in a sentence are shown happening in the past, one after the other; the tense of the action happening first should be in past perfect and that of the second should be in past indefinite.

Example:

(a) The train had left before I reached the railway station.

33. Two actions in the past, one depending on the other, should have the following sequence:

Examples:

(a) If you had studied hard, you would have passed in the exam.

Or

(a) Had you studied hard, you would have passed in the exam.

(b) If you had practiced regularly, you would have won the singing competition.

34. If, in a sentence, two actions are indicated and both are to take place in future, the sequence of tenses will be as given in examples:.

Examples:

(a) If I cry, he will get angry on me.

(b) If it rains, I shall not go for the picnic.

35. 'a' is used before a consonant.

Examples:

(a) Here is a University, which offers courses in Communication Management

(b) A European couple lives in my neighborhood.

36. Words like 'hour', 'honest', 'heir', etc. take 'an' before them as they begin with a vowel sound.

Example:

(a) I have been watching television for an hour.

37. Note the following points to remember regarding the omission of a/an/the:

Examples:

1. Man is a social animal.
2. Gold is a precious metal.
3. Delhi is the heart of India
4. Curiosity is the mother of invention.
5. Hindi is my mother tongue.
6. I am a Christian; I go to church every Sunday.
7. My aunt is arriving today.
8. He is elected vice-chancellor of the university.

38. Uses of 'the' :

Examples:

1. The earth rotates from east to west.
2. He is the best cricket player in his class.
3. The Taj Mahal, The Hindustan Times, The Geeta, The Pacific Ocean
4. The great Ashoka.
5. The rich should help poors.
6. I love to play the piano.
7. The lion is the king of animals
8. The faster we walk, the sooner we reach.

39. While joining two singular nouns by 'and' are preceded by 'each' or 'every' the pronoun used for them must be singular.

Example:

a) Each man and each boy should bring his luggage.

40. If a pronoun comes after a preposition it should be used in the objective case.

Example:

a) Between you and me neither of us is responsible for that mess.

41. A pronoun takes an objective case after 'let'.

Example:

a) Let me think over it.

42. When Pronouns joined by 'and' remain in the same case.

Examples:

a) He and she are husband and wife.

b) She and I are roommates.

43. Relative pronoun 'that' is used in preference to 'who' or 'which' after adjectives in the superlative degree.

Examples:

a) This is the best that I can do for you.

b) The finest man that I have ever met with is you.

44. When two qualities of a person are compared using 'more' or 'less' before the adjective, then the adjective following them takes positive degree.

Example:

a) Shikha is more beautiful than intelligent.

45. When two or more adjectives are used to show the qualities of the same man, all the adjectives must be in the same degree.

Examples:

a) Sita is more beautiful and wiser than Geeta.

b) Rahul is the wisest and the funniest boy of the class.

46. 'Very' is used with adjectives in the positive degree and with present participles.

Examples:

a) She is a very intelligent girl.

b) It is a very interesting movie.

47. 'as': To show equality 'as' is used before and after the adjective.

Example:

a) Sita is as beautiful as Geeta.

48. Certain adjectives do not admit of comparison and thus they always remain in the positive degree:

'Absolute', 'chief', 'circular', 'complete', 'entire', 'extreme', 'excellent', 'impossible', 'perfect', 'right', 'round', 'unique', 'universal', 'whole', etc.

Example:

a) This is the perfect cake I have ever made.

- 49.** Please note that a verb must agree with its subject and not with the complement.
- Example:**
- a) The only well-wisher I have is my two childhood friends.
- 50.** When the plural subject denotes a definite amount or quantity taken as a whole, the verb is singular.
- Examples:**
- a) Fifty miles is a good distance.
 b) Three-fourths of the movies was boring.
- 51.** The plural 'heaps' and 'lots' used for a great amount and take a singular verb unless a plural noun with 'of' is added.
- Examples:**
- a) There is lots of food.
 b) There are lots of foods to consume.
- 52. Use of 'each' and 'every' :** When 'each' or 'every' two singular subjects, even if connected by 'and', take a singular verb.
- Example:**
- a) Each boy and every girl was accommodated in the lodge.
- 53.** The following verbs are always followed by an infinitive:
 'decide', 'plan', 'expect', 'fail', 'hope', 'learn', 'promise', 'refuse', 'want', 'agree', 'consent', 'love', etc.
- Example:**
- a) I plan to settle in New York.
- 54.** The following verbs and phrases must be followed by a gerund :
 'enjoy', 'admit', 'appreciate', 'regret', 'avoid', 'help', 'consider', 'stop', 'looking forward to', 'accustomed to', 'is used to', 'do not mind', etc.
- Examples:**
- a) I am looking forward to watching your artwork in my home.
 b) He is used to talking fast.
- 55.** After certain verbs ('bid', 'let', 'make', 'need', 'see', 'hear') we use the infinitive without 'to'.
- Examples:**
- a) Let me handle this.
 b) Make him go there.
- 56.** Use of 'had better', 'had rather', 'would rather', 'sooner than' and 'rather than': See the following example for the use of above-
- Example:**
- a) You had better ask me before going to picnic.

57. 'no other' should be followed by 'than'.

Examples:

- a) That night, I saw no other girl than Riya.
- b) Ram has no other option than stay at home.

58. Using 'know', 'how', or 'when' as an infinitive : See the example below.

Example:

- a) I know when to speak.

59. 'elected as president' is wrong 'elected president' is correct. See the example below for using the verbs like 'appointed', 'elected', 'considered', 'called'.

Examples:

- a) He was elected Secretary of our society.
- b) I regard Sneha as my best friend

60. While expressing quality of the subject, an adjective is used with the verb.

Example:

- a) The bouquet smelt sweet.

List of Important Prepositions with Uses

- | | |
|--|---|
| <p>A</p> <ul style="list-style-type: none"> • abound with • abstain from • according to • accordance with • accuse of • accustomed to • acquaint with • acquit of • admit to (hospital, place, class, etc.) • averse to • affiliate to/with • afflict with • afraid of • agree to/on • aim at • allegation about • allude to • alternate with • alternative to • appear for (examination)at | <ul style="list-style-type: none"> • angry with • apply to (body) • appreciation of • apprise of • approximate to • arrest in • arrive at/in • ashamed of • aspire to/after/at • associate with • assure of • attribute to • averse from/to <p>B</p> <ul style="list-style-type: none"> • begin on • belief in • bereft of • beset with • beware of • boast of • break off |
|--|---|

- | | |
|--|--|
| <ul style="list-style-type: none"> • busy with <p>C</p> <ul style="list-style-type: none"> • busy in (market, store)/at (shop) • compare with/to • compatible with • complain of • comply with • compliment on • compared of • confer on • confirmation of • confirm to • congratulate on • conscious of • consist of (to denote the substance)/in (define the subject) • contiguity with • converge on • convict of • cope with • correspond with • cost of • credit with • criticism of • cure of | <p>D</p> <ul style="list-style-type: none"> • deal with (somebody)/ in (goods) • debar from • decide on • deliberate on • delight in • depart to of • departure Jar • depend on/upon • deprive of • derive from • derogate from • derogatory to • despair of • detrimental to • devoid of • die of(disease)/ from (other causes) • differ from (to be different from)/ with (to disagree) • difficulty in • different of • disabuse of • disagree with • disgusted with • discourse with • dispose of |
|--|--|

- dissociate from
- divest of
- divide into
- dressed in
- due to (used after a noun, not after a verb)

E

- effort in
- embroil in
- emphasis on
- employ in
- endow with
- enlarge on
- engage in
- entrust to
- entrust (somebody) with
- essential to
- expostulate with
- extend to

F

- fed up with
- fill with (enthusiasm)/in (a form)
- fire at (when not hit)/on
- focus on
- forbid to

- fraught with
- fritter in
- full of

G

- give to
- glad of
- grapple with
- good at
- gratitude Jar
- guilty of

H

- hanker after
- hostility to/in/on hand (in possession of)

I

- identical with
- impose on
- incur on
- indict for
- indifferent to
- indulge in
- infatuated with
- infect with
- infest with
- information on

- ingratiate (oneself) with
- inquire into (matter)/of (person)/about, after (thing)

- insist on
- interest in
- intimate to
- intoxicate with
- intrigue with
- intrude on
- invest with (power)/in (bank)
- investigation of
- involve in

J

- jealous of
- jeer at
- jump at
- just to

K

- key of (the door)/to (a problem)
- knock at

L

- lash at
- lay siege to
- leave for
- level against
- live on

- look at/to
- lure into

M

- married to
- meddle with
- meeting for
- motive in/for

N

- neglect of/in
- nominated to
- noted for

O

- oblivious of
- operate on
- opinion on
- overcome with
- owing to (not after a noun)

P

- part from/with
- pay a call on
- persevere in
- persist in
- plan for
- plead for

- | | |
|--|--|
| <ul style="list-style-type: none"> • pleased with • prefer to • preference for • present with • prevent from • preventive for • priority to • probe into • prohibit from • proud of • provide with • put out/off <p>R</p> <ul style="list-style-type: none"> • recoil from • reconcile to • remand to • remonstrate with • repent of • replete with • reply to • research on • resolve on/to • responsibility of <p>S</p> <ul style="list-style-type: none"> • sail for | <ul style="list-style-type: none"> • satisfied with • sentence to • shoot at • sick of • side with • sparing of • square with • stickler for • stricture on • subsist on • subversive of • succeed in • sue for • superior to • supply with • sure of • surprised at • susceptible to • suspect of • sympathise with • sympathy for <p>T</p> <ul style="list-style-type: none"> • take up • tamper with • taste of/for |
|--|--|

- tear off/up
- testify to
- thank for
- throw at
- tire of
- trace to
- trample on
- translate into
- try to

U

- unequal to (the task)

V

- vest with/in
- view with
- vote for (a candidate)

W

- wait for
- ways of
- wide of
- wish for
- witness of
- wonder at
- write in/with

- 12.** Airline managements should note 1)/ that the ultimate passenger-un friend iiness 2)/ is to have their planes crash 3)/ due to the adopted of unsafe procedures. 4)/No error 5)
- 13.** Celebrating its ten long years 1)/ in the industry, a private entertainment channel 2) /announce a series of 3)/ programmes at a press conference. 4)/No error 5)
- 14.** The award ceremony ended 1)/ on a note of good cheer 2) / with audiences responding warmly 3) / to its line-up of films. 4)/ No error 5)
- 15.** The actress was ordered for 1)/ wear an alcohol- monitoring bracelet and 2)/ submit to random weekly drug testing after 3)/ she failed to appear for a court date last week. 4) / No error 5)
- 16.** Coaches have the advantage of 1)/ draw on their, personal experiences 2) / and providing their players 3)/ with unique inputs. 4)/No error 5)
- 17.** The actor loves to think, 1) / never enjoys stick to one kind of role 2)/ and finds it difficult to 3)/ fulfil everyone's expectations. 4) /No error 5)
- 18.** A major computer security firm urged 1)/ the social networking site to set up 2)/ an early-warning system after hundreds of users were (3)/ hit by a new wave of virus attacks. 4)/No error 5)
- 19.** The finding may help doctors 1) give more personalised care to patients 2)/ and modify the amount of powerful drugs 3)/ administered over their patients. 4)/ No error 5)
- 20.** The actress made a rare appearance 1)/ at the party and was 2)/ overheard talking in 3)/ her next big project. 4)/ No error /5).

Answers (Q.11 to 20)

11 (1) Use 'do not' in place of 'does not' as the subject of the sentence is plural

12 (4) Use 'adoption' in place of 'adopted' as a noun is required.

13 (3) 'announced' in place of 'announce'

14 (5) No Error

15 (1) 'to' in place of 'for'

16 (2) 'drawing' in place of 'draw'

17 (2) 'to' before 'stick' is required.

18 (3) 'had been' in place of 'were'

19 (4) 'to' in place of 'over'

20 (3) 'about' in place of 'in'

6. Sheela had to travel all the way back / when she remembered that / she had forgot to take /

- 1) 2) 3)

important documents with her. No error

- 4) 5)

7. The party is holding a meeting / in order to begin the / painful and difficult process /

- 1) 2) 3)

of rethink its political strategy. No error

- 4) 5)

8. The only bad thing about /these flowers are the / pollen which causes/

- 1) 2) 3)

allergy in many people. No error

- 4) 5)

9. Nobody in the bus/offered to give their seat / to the elderly lady who had to /

- 1) 2) 3)

travel a long distance. No error

- 4) 5)

10. This is the only organisation / which could somehow continue / to making profits /

- 1) 2) 3)

in the face of recession. No error

- 4) 5)

11. Many more would have died / if they hadn't received / the timely helping from /

- 1) 2) 3)

the relief team. No error

- 4) 5)

17. Had I known it earlier I would had made a different plan. No error

- 1) 2) 3) 4) 5)

18. If you decide to straighten out a lot of things in your life All at once, it is probable that

- 1) 2) 3)

you will achieve nothing. No error

- 4) 5)

19. It is important not to direct people too much and to let them find their own way. No

- 1) 2) 3) 4)

error.

- 5)

20. Product planners, in the production units work intimately with programme managers

- 1) 2)

to defining new Ideas for products or product features. No error

- 3) 4) 5)

21. I will always remember the advice from my supervisors as I work on phones: Smile. It

- 1) 2) 3)

doesn't matter that they can't see you; you'll sound friendly and happy. No error

- 4) 5)

22. To our knowledge, No one foresaw exactly how fast and how big the PC market had

- 1) 2) 3)

grown in the years to come. No error

- 4) 5)

23. Results would have been much different had he projected himself into the minds of the

- 1) 2) 3)

masses of ordinary people and ask him these questions. No error

4)

5)

24. It had all **begun** in a brightly lit room as I dreamily **ran** my fingers over the **surfaced** of a

1) 2)

3)

4)

globe. No error

5)

25. On **writing** this book, we cannot over-e-mphasize the unique opportunity we **have had**

1)

2)

to probe broadly and freely **into the organization**. No error

3)

4)

5)

Practice Set-2 (Spotting the Errors)

Directions (Q. 1-10): 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 number of that part will be the answer. If there is 'No error' mark (5) as the answer. (Ignore errors of punctuation if any.)
(Punjab & Sind Bank (PO) Exam 2010)

1. Angered over the delay in giving compensation / Factory workers shouted / Slogans

1)

2)

against the president / When he reaches the office / No error

3)

4)

5)

2. The cascading effect of economic slowdown / has brought a much unnerving gloom

1)

2)

to the real estate industry last year/ but the industry is looking up this year / No error

3)

4)

5)

3. A recycling plant in close proximity to / The residential area can pose / Serious threats

1)

2)

3)

from residents / By leaving behind persistent pollutants / No error

4)

5)

4. The government has the obligation / To provide basic infrastructure facilities / To

1)

2)

regulating the process of / Urbanization in the country. / No error

3)

4)

5)

5. Bhagalpur is transforming into / India's most fastest growing bird sanctuary /

1)

2)

Attracting thousands of rare migratory birds / From Europe and Siberia. / No error

3)

4)

5)

6. Plagued by huge losses, / Full service airlines are struggling / To cope with the

- 1) 2) 3)

competition / From low cost airlines. / No error

- 4) 5)

7. Volunteers of an NGO / Interacted with school students / To spread awareness about /

- 1) 2) 3)

Environment related issues / No error

- 4) 5)

8. The Union health minister said that / There was an acute shortage of / Health

- 1) 2)

personnel in rural areas / Who needed to be addressed urgently / No error

- 3) 4) 5)

9. Even though most of India's youth / Lives in villages, many people considers / The

- 1) 2)

ones roaming in dazzling multiplexes / As their true reflection. / No error

- 3) 4) 5)

10. The RBI has proposed to introduce / Polymer notes after taking into considering / The cost

- 1) 2)

and longevity / Associated with their manufacturing. / No error

- 3) 4) 5)

Directions (Q. 11-20): Read each sentence to find out whether there is any grammatical mistake/error in it.

The error if any will be in one part of the sentence. Mark the number of that part with error as your answer. If there is 'No error', mark 5). (Indian Bank (PO) Exam 2010)

11. We had extensively discussions /with the participants and / obtained their feedback /

- 1) 2) 3)

31. To curbing the spread of violence / authorities brought under curfew / more areas in the

- 1) 2) 3)

state, where / three youths were killed. / No error

- 4) 5)

32. Demand for diesel cars, which has / been on the rise for the last few years, / may dip as the

- 1) 2) 3)

government is increasing the price /of the fuel, bringing it closer to that of petrol. / No error

- 4) 5)

33. Not only was the actress over the moon / as winning an award, but was / also deeply

- 1) 2)

touched by the support / she got from the industry. / No error

- 3) 4) 5)

34. The protestors went on a rampaging / and set ablaze three shops / resulting in injuries to

- 1) 2) 3)

thirty people / including women and children. / No error

- 4) 5)

35. Hectic schedules can / take a toll on anybody and / the solutions to this is / a quick holiday

- 1) 2) 3)

to some exotic location. / No error

- 4) 5)

Spotting the Errors Practice Set-1 (Answers)

- | | | | | | |
|----------|-----|-----------|-----|-----------|-----|
| 1 | (5) | 10 | (3) | 19 | (4) |
| 2 | (4) | 11 | (3) | 20 | (3) |
| 3 | (1) | 12 | (3) | 21 | (3) |
| 4 | (2) | 13 | (5) | 22 | (4) |
| 5 | (3) | 14 | (3) | 23 | (4) |
| 6 | (3) | 15 | (1) | 24 | (4) |
| 7 | (4) | 16 | (1) | 25 | (1) |
| 8 | (2) | 17 | (3) | | |
| 9 | (5) | 18 | (5) | | |

Spotting the Errors Practice Set-2 (Answers)

- | | | | | | |
|-----------|-----|-----------|-----|-----------|-----|
| 1 | (4) | 12 | (2) | 24 | (2) |
| 2 | (2) | 13 | (4) | 25 | (4) |
| 3 | (3) | 14 | (3) | 26 | (4) |
| 4 | (3) | 15 | (2) | 27 | (3) |
| 5 | (2) | 16 | (4) | 28 | (5) |
| 6 | (5) | 17 | (1) | 29 | (2) |
| 7 | (5) | 18 | (2) | 30 | (4) |
| 8 | (1) | 19 | (1) | 31 | (1) |
| 9 | (2) | 20 | (3) | 32 | (1) |
| 10 | (2) | 21 | (5) | 33 | (2) |
| 11 | (1) | 22 | (2) | 34 | (1) |
| | | 23 | (3) | 35 | (3) |

Chapter: Fill in the Paragraph Gaps (Cloze Test)

Chapter Guidelines

The English Language Section of IBPS PO Exam includes the questions from 'Fill in the Paragraph Gaps' (Cloze Test). In Cloze Test, generally a passage is provided with 10 or 12 spaces. The candidates have to fill up the spaces with most appropriate words/phrases provided in options. These types of questions are asked to judge the candidates vocabulary power, grammatical knowledge, and common sense.

While answering these questions, the candidate should read the entire passage once to get the theme as sometimes more than one options seems appropriate for blank. Complete passage reading will help the candidate to choose the best option. Good Knowledge of Grammar, command over vocabulary and little bit of common sense will be ideal for attempting these questions.

Introduction:

Cloze test is a type of comprehension exercise in which the reader is required to supply words that have been omitted from the text (passage). Other names of this exercise are:

- I. Fill in the Blanks in passages and comprehensions, and
- II. Choosing words in a running passage to maintain the sequence of various sentences in the paragraphs.

In the examination you will find a small passage with numbered blanks. Below the passage these numbers are repeated and against each number four or five choices of word are given. You are required to choose an appropriate word from the given choices to fill in the respective blanks in the passage. This test is designed to evaluate your knowledge of words and their correct grammatical usage so as to keep the meaning of the passage intact.

Strategy to Tackle Cloze Tests

To tackle the Cloze test, it is advisable to quickly read through the passage before starting to fill in the blanks. This gives you a fair idea about the content of the passage and with this background choosing appropriate words from the provided answer choices becomes easier.

Example

Tibet _____ up images of a mystic land. Snow-capped mountain peaks pierce the blue sky and fierce chilly winds sweep the rolling grasslands. Maroon-robed Buddhist monks pray in remote monasteries and _____ horsemen pound the rugged earth. People in this high plateau perform punishing rituals like prostrating hundreds of miles in tattered clothes on pilgrimage. Spirits, spells and flying apparitions are part of the Tibetan world. In short, Tibet remains an exotica. Such images are largely the result of books by Western travellers and explorers in the last century, which helped in keeping the mystique alive. And when the Communist rulers took over Tibet in the 1950s and began _____ Chinese language and culture on the people, Tibet's own history started to _____ in the background. Thus, the only books available in English to Tsering Wangmo Dhompa as a young girl growing up in India and Nepal as a refugee _____ those written by Westerners, and so she came to view the country as a forbidden land, a place where fantasy and fable collaborated against a dramatic backdrop of mountains, black magic and people with strange customs and appearances.

1. (a) makes (b) conjures (c) puts (d) toil.
2. (a) sturdy (b) wobbly (c) handsome (d) herculean.
3. (a) implementing (b) evading (c) imposing (d) experimenting.
4. (a) amplify (b) stretch (c) die (d) recede.
5. (a) are (b) have been (c) was (d) were.

Answers:

1. (b). 'Makes up' would mean create by altering or modifying such as 'making up a story.' 'Puts up' is also an incorrect expression here as it means 'stays.' 'Toil up' is again incorrect option as it means to put hard work into. Option (b) 'conjures' is the right answer which means 'to recall.'
2. (a). 'Sturdy' means 'with strong built up', 'wobbly' means 'unsteady', 'herculean' means 'having great strength.', 'handsome' means 'good looking.' Option (a) is the most appropriate here as a horseman is generally visualized as the one having strong built up.
3. (c). Since the sentence talks about communist rulers 'taking over', option (c) 'imposing' which means 'to thrust.'

4. (d). 'Amplify' and 'stretch' both mean an increase. 'Die' would be a little extreme word here. 'Recede' which means 'to move back' matches up with the word background used in the sentence.
5. (e). The correct tense form here would be option (d) i.e.; 'were.'

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Example (Cloze Test)

Directions: (1-10) 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. (IBPS PO/MT Exam 2012)

Greenhouse gases are only **(1)** of the story when it comes to global warming. Changes to one part of the climate system can **(2)** additional changes to the way the planet absorbs or reflects energy. These secondary changes are **(3)** climate feedbacks and they could more than double the amount of warming caused by carbon dioxide alone. The primary feedbacks are **(4)** to snow and ice, water vapour clouds, and the carbon cycle. Perhaps the most well **(5)** feedback comes from melting snow and ice in the Northern Hemisphere. Warming temperatures are already **(6)** a growing percentage of Arctic sea ice, exposing dark ocean water during the **(7)** sunlight of summer. Snow cover on land is also **(8)** in many areas. In the **(9)** of snow and ice, these areas go from having bright, sunlight-reflecting surfaces that cool the planet to having dark, sunlight-absorbing surfaces that **(10)** more energy into the Earth system and cause more warming.

- 1.** 1) Whole
2) Part
3) Material
4) Issue
5) Most

- 2.** 1) Raise
2) Brings
3) Refer
4) Stop
5) Cause

- 3.** 1) Sensed
2) Called
3) Nothing
4) But
5) Term

- 4.** 1) Due
2) Results
3) Reason
4) Those

- 5) Because

- 5.** 1) Done
2) Known
3) Ruled
4) Bestowed
5) Said

- 6.** 1) Mastering
2) Sending
3) Melting
4) Calming
5) Increasing

- 7.** 1) make-shift
2) Ceasing
3) Troubled
4) Perpetual
5) Absent

- 8.** 1) Dwindling
2) Manufactured

- 3) Descending
- 4) Generating
- 5) Supplied

5) Absence

- 9. 1) Progress
- 2) Reduced
- 3) Existence
- 4) Midst

- 10. (1) Repel
- 2) Waft
- 3) Monitor
- 4) Bring
- 5) Access

Answers (Q.1 to 10)

1	(2)	5	(2)	9	(5)
2	(5)	6	(3)	10	(4)
3	(2)	7	(4)		
4	(1)	8	(1)		

Directions (Q. 11-25): 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 fits the blank appropriately. Find out the appropriate word in each case. (IBPS PO/MT Exam 2011)

As the country embarks on planning **(11)** the 12th Plan (2012-17) period, a key question mark **(12)** hangs over the process is on the energy requirements.

Growth is energy-hungry and the aspirations of growing at 9-10% will **(13)** huge demands on the energy resources of the country. In this energy jigsaw, renewable energy will **(14)** like never before in the 12th Plan and the **(15)**.

By the rule of the thumb, India will **(16)** about 100 gigawatts (Gw)-100,000 megawatts of capacity addition in the next five years. Encouraging trends on energy efficiency and sustained **(17)** by some parts of the government-the Bureau of Energy Efficiency, in particular, needs to be complimented for this-have led to substantially lesser energy intensity of economic growth. However, even the tempered demand numbers are **(18)** to be below 80Gw. As against this need, the coal supply from domestic sources is unlikely to support more than 25 Gw equivalent capacity. Imported coal can add some- more, but at a much **(19)** cost. Gas-based electricity generation is unlikely to contribute anything substantial in view of the unprecedented gas supply, challenges. Nuclear will be **(20)** in the foreseeable future. Among imported coal, gas, large hydro and nuclear, no more than 15-20Gw equivalent can be **(21)** to be added in the five-year time block.

(22) **(23)** this, capacity addition in the renewable energy based power generation has touched about 3Gw a year. In the coming five years, the overall capacity addition in the electricity grid **(24)** renewable energy is likely to range between 20Gw and 25Gw. Additionally, over and above the grid-based capacity, off-grid electricity applications are reaching remote places and **(25)** lives where grid-based electricity supply has miserably failed.

11.

- 1) against
- 2) for
- 3) onwards
- 4) at
- 5) on

12.

- 1) that
- 2) inside
- 3) always
- 4) who
- 5) where

13.

- 1) forward
- 2) subject
- 3) place
- 4) demand
- 5) replace

14.

- 1) pass

2) publish

3) feature

4) find

5) light

15.

1) likewise

2) publicity

3) next

4) after

5) earlier

16.

1) waste

2) require

3) highlight

4) generate

5) consumed

17.

1) structures

2) efforts

3) projections

4) practices

5) developmental

18.

1) sure

2) unsure

3) unexpected

4) unlikely

5) likely

19.

1) Nominal

2) Excelled

3) Higher

4) Lower

5) Expected

20.

1) failure

2) success

3) dangerous

4) maximum

5) marginal

21.

1) certain

2) linked

3) remarked

4) expected

5) sure

22.

1) When

2) But

3) However

4) If

5) As

23.

1) for

2) with

3) is

4) ever

5) against

24.

1) through

2) project

3) versus

4) against

5) capacity

25.

- 1) lightening
- 2) making

3) touching

4) saving

5) generating

Answers (11 to 25):

11 (2)

12 (1)

13 (3)

14 (3)

15 (3)

16 (2)

17 (2)

18 (4)

19 (3)

20 (5)

21 (4)

22 (5)

23 (5)

24 (1)

25 (3)

Practice Set-1 (Cloze Test)

Directions (Q. 1-10): 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 fits the blank appropriately. Find out the appropriate word in each case. (Central Bank of India PO Exam 2010)

Hundreds of plants and animals are **(1)** every day due to deforestation and urbanization. What might happen if this continues in the future? The last mass extinction of plant and animal species occurred 65 million years ago with the dinosaurs. In all, five mass extinctions have occurred and scientists **(2)** earth is in the sixth mass extinction. The world as it is now is threatened, including people, who are responsible for earth's **(3)**. Pesticides contaminating water; overharvesting of animals and plants; air pollution; illegal fishing and the clearing of land are direct results of urbanization and deforestation. People have **(4)** and damaged almost half of earth's land, at a very unsustainable rate.

Global warming is having a serious impact as well. A six- degree Celsius increase in global temperature killed 95% of all species on Earth 251 million years ago. An increase of six-degree Celsius is forecast this century if a change is not made to **(5)** the damage done to earth. Humans will be one of the 95% of species lost. Noticeable, changes of global warming include migration **(6)** and the change in season timings. Migrating birds are migrating earlier which in turn is causing them to hatch eggs and **(7)** young earlier than they did at the beginning of this century. While this is just the tip of the iceberg many other **(8)** regarding the extinction of plant and animal species need addressing. It is more important now than ever before to pull our heads out of the sand and make changes for the **(9)** of the earth. Future generations are **(10)**, as they are a species as well.

- | | |
|--------------------|----------------------|
| 1. 1) killing | 4) believe |
| 2) alive | 5) consider |
| 3) born | 3. 1) shape |
| 4) left | 2) development |
| 5) lost | 3) deterioration |
| 2. 1) speak | 4) warmth |
| 2) told | 5) expansion |
| 3) estimation | 4. 1) altered |

- | | |
|--------------------|--------------------------|
| 2) created | 4) amend |
| 3) produced | 5) generation |
| 4) made | 8. 1) animals |
| 5) brought | 2) difficulty |
| 5. 1) void | 3) issues |
| 2) dissipate | 4) humans |
| 3) augment | 5) problem |
| 4) reverse | 9. 1) extinction |
| 5) increase | 2) better |
| 6. 1) delay | 3) wealth |
| 2) birds | 4) stigma |
| 3) slowdown | 5) demand |
| 4) hasten | 10. 1) endangered |
| 5) acceleration | 2) threaten |
| 7. 1) spare | 3) evaluated |
| 2) bear | 4) living |
| 3) destroy | 5) compared |

Directions (Q.11-20): 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. (United Bank of India PO Exam 2009)

Twenty years (11) 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 (12) rate than infrastructure expansion. Sustainability issues need to be (13) so that economic development is not at the (14) of public health. Some urban services that ought to be in (15) in a city like water, electricity, transport, etc. need special consideration.

TERI has put together a detailed report that (16) sustainability in the provision of basic urban services in Indian cities.

(17) 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 (18) with more cases of asthma being (19) because of pollution. The future of cities of Indian dreams depends on (20) we can build better cities today.

11.

- 1) on
- 2) till
- 3) since
- 4) from
- 5) after

12.

- 1) quick
- 2) faster
- 3) slower
- 4) changed
- 5) speed

13.

- 1) understand
- 2) speculated
- 3) believed
- 4) imagined
- 5) considered

14.

- 1) expense
- 2) payment
- 3) rate

4) costs

5) charge

15.

- 1) location
- 2) abundance
- 3) large
- 4) functional
- 5) vicinity

16.

- 1) requests
- 2) bring
- 3) emphasises
- 4) speculates
- 5) postulates

17.

- 1) Sufficient
- 2) Good
- 3) Competent
- 4) Absence
- 5) Inadequate

- | | |
|--|--|
| <p>18.</p> <p>1) grow</p> <p>2) multiplication</p> <p>3) expansion</p> <p>4) rise</p> <p>5) inflation</p> <p>19.</p> <p>1) reported</p> <p>2) produced</p> | <p>3) develop</p> <p>4) composed</p> <p>5) resulted</p> <p>20.</p> <p>1) weather</p> <p>2) if</p> <p>3) whether</p> <p>4) unless</p> <p>5) provided</p> |
|--|--|

Directions (Q.21-30): 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.

Asteroids are rocks and debris which are the leftovers of the construction of our solar system. Most are in a belt, which **(21)** between Mars and Jupiter. However, the gravitational influence of the giant planets, like Jupiter, or an impact by a comet can knock these large rocks out of their orbit, thus hurling them **(22)** the Earth. Many bodies have struck Earth in the **(23)**, and a widely accepted theory blames the impact of an asteroid for the extinction of dinosaurs about 65 million years ago. The scale of such a disaster can be understood by the example of a relatively small-size asteroid strike in Siberia in early 20th century which **(24)** more than half a million acres of forest.

However, what relieves the common man of the **(25)** regarding asteroid impact is the fact that many scientific groups are dedicated towards tracking the asteroid paths and orbit all around the year. With advanced equipment and technology, they can predict any upcoming danger much in **(26)**. According to them the chances of finding such an asteroid crossing Earth in this or the next five generations lifetime is only one in thousands. Even if such an asteroid is found out, there will be **(27)** of time to track it, measure its orbit precisely, and plan a system for **(28)** it from its orbit away from that of the Earth's. There will be no great hurry, and no great panic. It would be a project for all the world's nations to take part in. It could be a globally unifying event. Because it will be **(29)** long before it actually hits the Earth, it probably would take only a small measure such as chemical rockets, or perhaps an atomic explosion to divert it from a threatening path.

Thus, in short, it can be said that though the impact would pose enormous risk to all living forms on Earth, the odds of it occurring within our lifetimes is very **(30)** and it is unnecessary to run around believing that the sky is falling. **(IDBI Bank (PO) Exam 2009)**

- | | |
|---|--|
| <p>21. 1) rotates
2) appears
3) strikes
4) encircles
5) exists</p> <p>22. 1) past
2) around
3) towards
4) against
5) inside</p> <p>23. 1) future
2) centuries
3) earliest
4) past
5) history</p> <p>24. 1) extinct
2) devastated
3) wasted
4) shrivelled
5) fell</p> <p>25. 1) apprehension
2) expectation
3) distrust</p> | <p>4) sufferings
5) hesitation</p> <p>26. 1) sooner
2) accuracy
3) advance
4) time
5) distance</p> <p>27. 1) dearth
2) loss
3) most
4) lack
5) plenty</p> <p>28. 1) blocking
2) deflecting
3) avoiding
4) destroying
5) changing</p> <p>29. 1) experienced
2) harmful
3) perceived
4) noticed
5) devastating</p> |
|---|--|

30. 1) low
2) large
3) Narrow

- 4) High
5) few

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Practice Set-2 (Cloze Test)

Directions (Q. 1-10): 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 but the appropriated/phrase in each case.

The world is going (1) a deep recession. At such a time, one thing we need in abundance is jobs for the semi-skilled and unskilled. This is the only way in which equal (2) of wealth can take place. The healthcare industry is (3) poised to occupy this position. The IT industry hires people from the upper-middle strata and rich families, usually engineers, (4) the health care industry hires nurses, to the tune of eighty percent of the jobs created, from the lower economic strata.

Global health care is a \$ 4.5-trillion industry, (5) only to the agro industry. Even then health care (6) only eight percent of world's population. Policymakers should (7) at health care industry as not only an industry which addresses pain but also as one which can (8) the economy. The last century was driven by machines that addressed human toil and it is strongly (9) that this century will be driven by health care. This, however, will only happen if policymakers make a conscious effort to (10) the right policies in place soon. **(Punjab & Sind Bank (PO) Exam 2010)**

- | | |
|--|--|
| <p>1. 1) Past
2) Against
3) Through
4) Across
5) On</p> <p>2. 1) Earning
2) Share
3) Venture
4) Delivery
5) Distribution</p> <p>3. 1) Commonly
2) Ideally</p> | <p>3) Indefinitely
4) Preferably
5) Invariably</p> <p>4. 1) whereas
2) Unlike
3) Besides
4) Although
5) Despite</p> |
|--|--|

- | | |
|--|---|
| <p>5. 1) Encouraging
2) Second
3) Lesser
4) Beating
5) Greater</p> <p>6. 1) Affords
2) Cures
3) Visits
4) Reaches
5) Provides</p> <p>7. 1) Look
2) Plan
3) Weigh
4) Admire
5) Consider</p> | <p>8. 1) Persuade
2) Ascertain
3) Influence
4) Impede
5) Estimate</p> <p>9. 1) Thought
2) Credited
3) Identified
4) Believed
5) Supposed</p> <p>10. 1) derive
2) Frame
3) Figure
4) Consider
5) Put</p> |
|--|---|

Directions (Q.11-20): 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.

There is a considerable amount of research about the factors that make a company innovate. So is it-possible to create an environment **(11)** to innovation? This is a particularly pertinent **(12)** for India today. Massive problems in health, education, etc **(13)** be solved using a conventional approach but **(14)** creative and innovative solutions that can ensure radical change and **(15)**. There are several factors in India's **(16)** Few countries have the rich diversity that India or its large, young population **(17)**. While these **(18)** innovation policy interventions, certain additional steps are also required. These include **(19)** investment in research and development by **(20)** the government and the private sector, easy transfer of technology from the academic world etc. To fulfill its promise of being prosperous and to be at the forefront, India must be innovative. **(SBI Bank (PO) Exam 2010)**

- 11.** 1) stimuli
2) conducive
3) incentive
4) facilitated
5) impetus
- 12.** 1) objective.
2) controversy
3) doubt
4) question
5) inference
- 13.** 1) cannot
2) possibly
3) should
4) never
5) must
- 14.** 1) necessary
2) apply
3) need
4) consider
5) requires
- 15.** 1) quantity
2) advantages
3) increase
4) chaos
5) growth
- 16.** 1) challenges
2) praises
3) favor
4) leverage
5) esteem
- 17.** 1) blessed
2) enjoys
3) endows
4) prevails
5) occurs
- 18.** 1) aid
2) jeopardize
3) promotes
4) endure
5) cater
- 19.** 1) acute
2) utilizing
3) restricting
4) inspiring
5) increased
- 20.** 1) both
2) besides
3) combining
4) participating
5) also

Directions (Q, 21-30): 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 fits the blank appropriately. Find out the appropriate word in each case.

The World Diabetes Congress has determined that India has the largest number of diabetics in the world. Apart from the loss of productivity, the **(21)** burden is alarming - \$2.8 billion annually. Sedentary jobs, **(22)** of electronic entertainment, changing diet patterns and **(23)** dependence on automobiles have driven the activity **(24)** of Indians' lives, especially in cities.

The **(25)** is, therefore, to make people physically **(26)** and requires interventions 'which impact a large **(27)** of the population. Admittedly, physical activity is a **(28)** of choice and is strongly driven by **(29)** preferences. But policy making needs to shift to **(30)** moderate levels of physical activity in the daily lives of people. One way to accomplish this is to create walk able communities that give residents a variety of destinations within walking distance.

(Indian Bank (PO) Exam 2010)

- | | |
|---|--|
| <p>21. 1) health
2) economic
3) finance
4) subsidy
5) physical</p> | <p>4) Sensitivity
5) challenge</p> |
| <p>22.1) 1) widespread
2) broadcast
3) spread
4) prevalent
5) expand</p> | <p>26. 1) qualified
2) equip
3) built
4) active
5) trained</p> |
| <p>23. 1) increasing
2) totally
3) entirely
4) grown
5) mutual</p> | <p>27. 1) piece
2) section
3) scale
4) degree
5) percent</p> |
| <p>24. 1) outside
2) most
3) out
4) from
5) through</p> | <p>28. 1) lack
2) want
3) matter
4) scarcity
5) right</p> |
| <p>25. 1) dispute
2) ultimatum
3) hazard</p> | <p>29. 1) individually
2) showing
3) given
4) special
5) personal</p> |

30. 1) attract
2) pursuit
3) indulge

4) introduce
5) insist

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Cloze Test Practice Set-1 (Answers)

1	(5)	11	(4)	21	(5)
2	(4)	12	(2)	22	(3)
3	(3)	13	(5)	23	(4)
4	(1)	14	(1)	24	(2)
5	(4)	15	(2)	25	(1)
6	(5)	16	(3)	26	(3)
7	(2)	17	(5)	27	(5)
8	(3)	18	(4)	28	(2)
9	(2)	19	(1)	29	(4)
10	(1)	20	(2)	30	(1)

Cloze Test Practice Set-2 (Answers)

1	(3)	11	(2)	21	(2)
2	(5)	12	(4)	22	(3)
3	(2)	13	(1)	23	(1)
4	(1)	14	(3)	24	(3)
5	(2)	15	(5)	25	(5)
6	(4)	16	(3)	26	(4)
7	(1)	17	(2)	27	(2)
8	(3)	18	(1)	28	(3)
9	(4)	19	(5)	29	(5)
10	(5)	20	(1)	30	(4)

Chapter: Sentence Skills

Chapter Guidelines

Sentence Skills is one of the unique topic included in IBPS PO Exam Question Paper. 5 questions from this topic are asked in English Language Section of IBPS PO Exam Question Paper. In this topic, a short passage is given with one of the lines/sentence in the passage missing and represented by the blank. The

The candidates are required to choose the best option out of 5 options given to make passage complete and logical. For attempting these questions, the candidates should have good reading and understanding ability. Grammatical concept and vocabulary should also be sound for going through Sentence Skills Questions.

Sentence Completion

A sentence completion question consists of an incomplete sentence. The sentence may have either one or two blanks. From the answer choices given, you are required to choose a word that can substitute the missing word that by best completing the meaning of the given sentence. Invariably in every sentence completion question there will be a hint or two that could be used as a hint towards identifying the correct choice of word. These clues could be grammatical or logical clues. The words that you choose should agree and blend with the sentence grammatically or logically.

How to solve Sentence completion

- Read the complete sentence – Grasping the overall tone of the sentence is essential. Reading the complete sentence can also lead you to few clues. By reading the sentence you can also determine the nature of the word required i.e.; whether the word required is of a positive tone or a negative tone, plays a cause-effect relationship.
- Put you own words in the sentence first and then find a closer answer option – Try not to read the options before you put your choice of words in the blank doing so will help you in identifying correct answer choice when you look at one.

- Read the sentence after putting in the option – If the sentence makes sense figuratively and literally after filling in your answer option then you can go ahead with marking the same.

Example

Sentence below has a blank; a blank indicates that some thing has been omitted. There are four answer options given choose the word or set of words for each blank that best fits the meaning of the sentence as a whole.

1. The girl who has joined our office last month dresses up in a very _____ manner.
 - a. Meretricious
 - b. Tyrannic
 - c. Enthusiastic
 - d. Hodge - podge

Answer - (a) The most suitable answer option is 'Meretricious' which means 'bold' . Rest of the options do not fit in the context of dressing style or manner.

Para Completion

Para-completion is again a test of your comprehension skills. All you have to do is to complete a missing line from a paragraph, and this line is mostly the last line of the paragraph. The test maker will generally take a short paragraph from a book or an article and remove the last sentence and your Para Completion question with the right answer choice is ready.

This provides us with few very good clues i.e.; (a) the correct answer choice in Para Completion is an extension of the passage (b) it written by the same person who wrote the passage, so the similarities between the para and the correct answer choice has to be looked for. These similarities can include tone and theme of the para, narrative style or level of language used etc.

How to solve Para completion

- Subject of the passage – The subject of the passage and the subject in the correct answer choice should be same. If they are not same or are not connected through the penultimate line of the para, the answer choice has less chances of being the right answer choice.
- Scale of the passage – Lets say if a passage is talking about a disease spread in Gujarat, any answer choice that reduces the scale of the passage i.e.; talks about one particular

city of Gujarat or increases it i.e.; lets say talks about India on the whole is less likely to be the right answer.

- Tone of the passage – If the author has a positive tone towards the subject of the passage he/she is most likely to continue the tone in the last line of the para too. Hence, an option which has a different tone won't be most likely an answer.
- Continuity of the idea – Since the para completion is deciding the last line of the para there has to be a continuity of the idea. Any option which doesn't continue the idea stated in the para is not likely to be the answer.

On the basis of above point you can also work by elimination method i.e.; you can eliminate the answer choices which do not fit the above mentioned points and thus come down to a right answer.

Example

The question below has a paragraph from which the last sentence has been deleted. From the given options, choose the one that completes the paragraph in the most appropriate way.

The youth in today's India are actually a silver spoon generation. Not only have they been born to a time that's relatively more affluent and buoyant, they are also making the maximum of what they have in careers or in relationships. This generation has no baggage of yesterday and has no gaping need-gaps as of today. Such a state of its consumer is a nightmare for classical marketing which is designed over the years to identify large need-gaps in its consumers and find ways of fulfilling them _____.

OPTIONS

- 1) A brand for this audience has to make them feel liberated and empowered.
- 2) A brand for this audience has to be built on a model of the need gap approach.
- 3) A brand for this audience has to legitimize their way of life.
- 4) A brand for this audience cannot be built on the traditional models of youth marketing.

Answer – (4) Option no (4) is clearly the right answer as it talks about 'youth.'

Examples (Sentence Skills)

Directions (1-5) The following questions consist of a single sentence with one blank only. You' are given six words denoted by A, B, C, D, E & F as answer choices and from the six choices you have to pick two correct answers, either of which will make the sentence meaningfully complete. (IBPS PO/MT Exam 2012)

1. _____ before the clock struck 8 on Saturday night, India Gate was swamped with people wearing, black tee-shirts and holding candles.

- (A) minutes
- (B) time
- (C) later
- (D) quickly
- (E) since
- (F) seconds

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

2. Tile States should take steps to _____ the process of teachers' appointments as the Centre has already sanctioned six lakh posts.

- (A) fasten
- (B) move
- (C) hasten
- (D) speed
- (E) early
- (F) quicken

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

3. A senior citizen's son _____ threatened her every day and physically harmed her, forcing her to transfer her property to him.

- (A) **superficially**
- (B) **mistakenly**
- (C) **allegedly**
- (D) **miserably**
- (E) **doubtfully**
- (F) **purportedly**

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

4. Medical teachers said that the management had continued to remain _____ to their cause leading to the stretching of their strike.

- (A) **unmoved**
- (B) **lethargic**
- (C) **unconcerned**
- (D) **apathetic**
- (E) **indifferent**
- (F) **bored**

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

5. The parents had approached the high court to _____ the government order after their children, who passed- UKG, were denied admission by a school.

- (A) **void**
- (B) **quash**
- (C) **annul**
- (D) **stay**
- (E) **lift**
- (F) **post**

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

Answers (Q. 1 to 5)

- | | | |
|------------|------------|------------|
| 1 (3) | 3 (1) | 5 (2) |
| 2 (1) | 4 (5) | |

Directions (Q. 6-10): In each of the following questions, a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent. **(IBPS Po/MT Exam 2011)**

6. Poverty is the state of majority of world's people and nations. Why is this? __ Have they been lazy, made poor decisions, and been solely responsible for their own plight? What about their governments? Have they pursued policies that actually harm successful development? Such causes of poverty and inequality are no doubt real. But deeper and more global causes of poverty are often less discussed. Behind the increasing inter-connectedness promised by globalisation are global decisions, policies and practices. These are typically influenced, driven or formulated by the rich and powerful. These can be leaders of rich countries or other global actors such as multinational corporations, institutions and influential people. In the face of such enormous external influence, the governments of poor nations and their people are often powerless. As a result, in the global context, a few get wealthy while the majority struggles.

- 1) Is it enough to blame poor people for their own predicament?
- 2) What is the government doing about it?
- 3) Are the wealthy ones in the nation even aware of this?
- 4) The government has already taken measures to eradicate the same.
- 5) The huge gap between the rich and the poor in the nation is now narrowing.

7. Women's rights around the world are an important indicator to understand global well-being. A major global women's rights treaty was ratified by the majority of the world's nations a few decades ago. __ These range from the cultural, political to the economic. For example, women often work more than men, yet are paid less; gender discrimination affects girls and women throughout their lifetime; and women and girls are often the ones that suffer the most poverty. Many may think that women's rights are only an issue in countries where religion is law. Or even worse, some may think this is no longer an issue at all. But reading the report about the United Nation's Women's Treaty and how an increasing number of countries are

lodging reservations will show otherwise. Gender equality furthers the cause of child survival and development 'for all of society, so the importance of women's rights and gender equality should not be underestimated.

- 1) This treaty tackled and solved a number of issues related to women.
- 2) Why is it then, that women still face a number of problems on the domestic front?
- 3) Thus, the woman today is ten times more empowered as compared to a woman say about a decade ago.
- 4) Women's activists across nations have implored the respective governments to take this seriously.
- 5) Yet, despite many successes in empowering women, numerous issues still exist in all areas of life.

8. Research has shown that air pollutants from fossil fuel use make clouds reflect more of the sun's rays back into space. This leads to an effect known as global dimming whereby less heat and energy reaches the earth. __ However, it is believed that global dimming caused the droughts in certain parts of the world where millions died, because the northern-hemisphere oceans were not warm enough to allow rain formation. Global dimming is also hiding the true power of global warming. By cleaning up global dimming-causing pollutants without tackling greenhouse gas emissions, rapid warming has been observed and various human health and ecological disasters have resulted, as" witnessed during the European heat wave in 2003, which saw thousands of people die.

- 1) This, though, does not bring any relief in the problems associated with climate change.
- 2) This phenomenon thus is part of the climate change problem.
- 3) Scientists thus believe that this phenomenon goes hand in hand with global warming.
- 4) At first, it sounds like an ironic saviour to climate change problems.
- 5) The answer to all our problems with respect to climate-change is definitely here.

9. Next to China, India is the most populated country in the world. _____ Particularly, rush to technical and higher education has increased as the scope for arts and science has become lesser and lesser due to lack of reforms and upgradation in the course structure and materials according to the developments of the world. Also, qualification in higher education gives added advantage to face competition successfully in the job market.

- 1) Keeping this in mind, the government has provided concessions in the admission fees for the arts and science streams in the country.
- 2) Naturally, there is too much rush and competition in every field.
- 3) Despite this the rush to higher education is lesser.
- 4) This population increase, though, has not kept pace with the knowledge expansion around the world.

5) In the next decade, it will become the most populous.

10. Analysts and industry pundits forecast that the notebook market which has been growing faster than the desktop market for the past three years is expected to overtake the desktop market by the year 2011-12. A fall in prices, large deals from governments and institutions and demand from consumers and sectors such as education are expected to help the notebook numbers. According to research agencies, the year 2010-11 saw notebook volumes rise and for the first time, a million-plus notebooks were sold in India in a single quarter. The market has grown nearly four times for notebooks. The demand is driven by all sectors and a very buoyant consumer market, which prefers mobile computers. Entry-level notebook prices have dropped below the Rs. 25,000 mark; this has helped break the ice with new customers. This drop in notebook prices has been helped by the drop in the prices of the building blocks that make a notebook. It's simple. With notebook volumes growing, the prices of the components are also bound to come down. ____.

- 1) All this has resulted in a noticeable change in a number of large government tenders for notebooks; which were traditionally for desktops.
- 2) Because of this the government still prefers desktops to notebooks and has passed tenders for the same.
- 3) Thereby making them more expensive.
- 4) Thus, the forecast for the coming year states that desktops will be the preferred technology choice only for consumers who cannot afford the exorbitantly priced notebooks.
- 5) Thus, notebooks will become obsolete after a decade or so.

Answers (Q. 6 to 10)

- | | | |
|-------|-------|--------|
| 6 (1) | 8 (4) | 10 (1) |
| 7 (5) | 9 (2) | |

Directions (Q. 11-15): The following questions consist of a single sentence with one blank only. You are given six words as answer choices and from the six choices you have to pick up two correct answers, either of which will make the sentence meaningfully complete. **(IBPS PO/MT Exam 2011)**

11. Drugs worth Rs. 3 lakh were ____ from the apartment by the police.

- (A) manufactured
- (B) ruptured
- (C) seized

- (D) confiscated
- (E) bought
- (F) compared
- 1) and (D)
- 2) and (C)
- 3) and (E)
- 4) and (F)
- 5) (C) and (D)

12. A man reportedly two passports with the same photograph but under different names was arrested by the commissioner's Task Force.

- (A) possessing
- (B) examining
- (C) surrendering
- (D) mastering
- (E) holding
- (F) fixating

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

13. The Hollywood star and the Bollywood heroine are being _____ as the next big onscreen couple.

- (A) labelled
- (B) explained
- (C) Worshipped
- (D) Touted
- (E) Exclaimed
- (F) Shouted

- 1) (B) and (D)
- 2) (A) and (C)

- 3) (B) and (F)
- 4) (A) and (D)
- 5) (C) and (D)

14. An organisation__to the mission of road safety has prepared an action plan for reducing accidents and related injuries and fatalities.

- (A) specified
- (B) inaugurated
- (C) committed
- (D) kicked off
- (E) succumbed
- (F) dedicated

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

15. The ability of a woman to do well does not _____on whether it is a man's world or not, because everyone has his/her own opportunities.

- (A) trust
- (B) depend
- (C) reckon
- (D) live
- (E) rest

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

Answers (Q.11 to 15):

11 (5)

13 (4)

15 (4)

12 (3)

14 (1)

Directions (Q. 16-20): 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 sentence as a whole. **(Central Bank of India PO Exam 2010)**

16. Adding to a growing body of research _____ cutting back on sweetened beverages it is now found that drinking _____ sugary drinks may help lower blood pressure.

- 1) for, all
- 2) sustaining, increased
- 3) against, lesser
- 4) behind, more
- 5) supporting, fewer

17. The blame game for the air tragedy is already in full _____ with the authorities involved making attempts to _____ for themselves.

- 1) sway, defend
- 2) view, try
- 3) fledged, protect
- 4) swing, cover
- 5) roll, hide

18. The actress, wearing a dark grey suit and open necked shirt, sat _____ the proceedings looking nervous throughout, occasionally frowning as her lawyer _____ with the judge.

- 1) through, argued
- 2) on, spoke,
- 3) for, addressed
- 4) with, discussed
- 5) along, lectured

19. It was an excellent social evening with people from all ____ of life getting a chance to let ____ their hair.

- 1) areas, drop
- 2) realms, flow
- 3) arena, undone
- 4) walks, down
- 5) types, loose

20. There can be no denying the fact that in sports, star coaches have the to get something extra out of their_____.

- 1) apprehension, work
- 2) ability, teams
- 3) fear, member
- 4) capability, house
- 5) desirous, players

Answers (Q. 16 to 20)

16 (5)

18 (1)

20 (2)

17 (4)

19 (4)

Practice Set-1 (Sentence Skills)

Directions (Q.1-5): 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. (United Bank of India PO Exam 2009)

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

- 1) like, struggle
- 2) share, enthusiast
- 3) match, challenge
- 4) draw, workload
- 5) justify, exception

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

- 1) cited, reason
- 2) explained, force
- 3) claimed, understanding
- 4) argued, culprit
- 5) believe, ground

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

- 1) be, sincere
- 2) flee, guilty
- 3) defend, common
- 4) avoid, uninformed
- 5) escape, innocent

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

- 1) permit, orbits
- 2) accept, revolves
- 3) experience, circles
- 4) assume, went
- 5) challenge, spins

5. Unpredictable _____ of the child could not lead the consultants to any _____

- 1) performance, setting
- 2) belief, judgment
- 3) operation, purpose
- 4) behaviour, conclusion
- 5) react, decision

Directions (Q.6-10): 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. (IDBI Bank (PO) Exam 2009)

6. After having been friends for more than a decade, they had a _____ last year and have not _____ each other ever since.

- 1) fight, talked
- 2) argument, met
- 3) dispute, seen
- 4) quarrel, admired
- 5) difference, introduced

7. The workers, several of _____ had complained about their low wages earlier, have now _____ to move the court for the labour rights.

- 1) who, indicated
- 2) whom, decided
- 3) which, threatened
- 4) them, resolved

5) number, warmed

8. The hutment dwellers were jubilant when the government _____ an apartment to each of them at _____ rates.

1) demolished, fast

2) announced, less

3) provided, high

4) acquired, low

5) promised, subsidised

9. The organisation was deeply _____ by difficulties a decade ago but the new CEO brought many _____ changes in it and took it to a new high.

1) indebted, necessary

2) plagued, vital

3) coping, more

4) hurt, critical

5) shaken, inevitable

10. The prime minister, who is _____ in his holiday home at the moment, said that he was very _____ by the news of India winning the World Cup.

1) visiting, happy

2) residing, obliged

3) intruding, dejected

4) staying, pleased

5) resting, cheerful

Directions (Q. 11-20): Pick out the most effective word from the given words to flit in the blanks to make the sentence meaningfully complete in the context of the sentence.
(Syndicate Bank (PO) Exam 2010)

11. An important _____ of Indian business has been its short-term focus.

- 1) draw
- 2) neglect
- 3) venture
- 4) figure
- 5) failing

12. The Internet may not _____ everything we do, but it has already revolutionized business and will continue to do so.

- 1) mark
- 2) prove
- 3) change
- 4) help
- 5) stop

13. These two examples _____ that Indian companies are capable of acquiring a global mind set.

- 1) need
- 2) write
- 3) generate
- 4) illustrate
- 5) follow

14. There is an old idea in economics that if a rich and a poor country are _____ by trade; their standard of living should converge in the long run.

- 1) mixed
- 2) linked
- 3) away
- 4) similar
- 5) meeting

15. All countries have consumer price indices, some more reliable than others, some quite out of date, but all concerned with _____ overall price changes.

- 1) controlling
- 2) measuring
- 3) publishing
- 4) reducing
- 5) teaching

16. Changes in sales, for example, need not be analyzed with respect to other _____, because the sale of a product may 'naturally' have its own patterns -trends, seasonal or cyclical fluctuations.

- 1) variables
- 2) tools
- 3) statistics
- 4) regions
- 5) countries

17. In his first public comments, the President said with concern that the leak of classified information from the battle field "could potentially _____ individuals or operations".

- 1) strengthen
- 2) kill
- 3) jeopardize
- 4) disturb
- 5) identify

18. By the government's _____ some relief from raging price rise can happen anytime in the next six months.

- 1) notice
- 2) reckoning
- 3) plan
- 4) suggestion
- 5) posting

19. Anger, the psychologists say, has as much to do with cooperation as with conflicts, and emotions are used to _____ others into cooperating in the long run.

- 1) prod
- 2) bringing
- 3) take
- 4) invite
- 5) ask

20. What started as a matter of national pride seems to be coming in for _____ from various quarters for a budget that has quadrupled.

- 1) shame
- 2) feedback
- 3) loss
- 4) flak
- 5) increase

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Practice Set-2 (Sentence Skills)

Directions (Q.1-5): Each question below has two blanks 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. (Punjab & Sind Bank PO Exam 2010)

1. Centre should _____ ministries whose functions with the state ministries to save money, deliver efficiency and avoid duplication of work.

1) Finish, differ

2) Establish, contradict

3) Constitute, matches

4) Abolish, overlap

5) Block, vary

2. Many people _____ genetically modified food but the reality is that all the food that we eat has been genetically modified naturally by thousands of years of

1) Praise, manipulation

2) Grow, mismanagement

3) Criticize, farming

4) Avoid, experience

5) Condemn, abuse

3. Given that only seven per cent of the country's labour force is in the organised sector, training options _____ for the unorganized sectors should also be _____.

1) Available, enhanced

2) Absent, improved

3) Jacking, sustained

4) Existing, restricted

5) Offered, limited

4. Government initiatives and participation of many industrial houses in _____ loans to the villagers have led to the of the farmers.

- 1) Providing, plight
- 2) Disbursing, betterment
- 3) Denying, revitalization
- 4) Subsidizing, suffering
- 5) Taking, advancement

5. Indians will _____ one-fourth of total work force in the next five years but India needs to introspect whether its education system is _____ for these demographic dividends.

- 1) Become, adequate
- 2) Consist, incompetent
- 3) Constitute, unequipped
- 4) Represent, sound
- 5) Comprise, prepared

Directions (Q. 6-10): Which of the phrases 1), 2), 3) and 4) given below each statement should be placed in the blank space provided so as to make a meaningful and grammatically correct sentence? If none of the sentences is appropriate, mark 5), ie 'None of these', as the answer. (SBI Bank PO Exam 2010)

6. Refuting the rationale behind frequent agitations for formation of separate States, a recent report_____.

- 1) Proved that such agitations result in loss of governmental property
- 2) Indicated that the formation of small states does not necessarily improve the economy
- 3) Suggested that only large-scale agitations have been effective in bringing out desired change in the past
- 4) Recommended dividing large States into smaller ones to improve governance
- 5) None of these

7. Overlooking the fact that water scarcity intensifies during summer_____.

- 1) The government issued guidelines to all builders to limit their consumption to acceptable limits
- 2) Provision for rainwater harvesting has been made to aid irrigation in drought-prone areas
- 3) The water table did not improve even after receiving normal monsoon in the current year
- 4) Many residential areas continue to use swimming pools, wasting large quantities of water
- 5) None of these

8. He has lost most of his life's earning in the stock market but_____.

- 1) He still seems to be leading his life luxuriously and extravagantly
- 2) He could not save enough to repay his enormous debts.
- 3) Stock market is not a safe option to invest money unless done with caution
- 4) Experts have been suggesting to avoid investments in stock market because of its unpredictable nature
- 5) None of these

9. Achieving equality for women is not only a laudable goal, _____.

- 1) Political reforms are also neglected preventing women from entering legislatures and positions of power
- 2) The problem is also deep-rooted in the society and supported by it
- 3) Their empowerment is purposefully hampered by people with vested interests in all sections of the society
- 4) It is also equally difficult to achieve and maintain for a lengthen
- 5) None of these.

10. _____Or else they would not keep electing him year after year.

- 1) The party leader gave a strong message to the mayor for improving his political style
- 2) Owing to numerous scandals against the mayor, he was told to resign from the post immediately
- 3) The mayor threatened the residents against filing a complaint against him

- 4) The residents must really be impressed with the political style of their mayor
- 5) None of these

Directions (Q. 11-15): 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. (SBI Bank PO Exam 2010)

11. Drawing attention to the pitfalls of _____ solely on Uranium as a fuel for nuclear reactors, Indian scientists warned that Uranium will not last for long and thus research on Thorium 'as its _____ must be revived.

- 1) Using, substitute
- 2) Believing, replacement
- 3) Depending, reserve
- 4) Reckoning, option
- 5) Relying, alternative

12. In an effort to provide _____ for higher education to all, most of the universities have been providing education without adequate infrastructure, thus churning out _____ graduates every year.

- 1) Chances, fresh
- 2) Platform, capable
- 3) Opportunities, unemployable
- 4) Prospects, eligible
- 5) Policy, incompetent

13. The move to allow dumping of mercury _____ an outcry from residents of the area who that high levels of mercury will affect their health and destroy ecologically sensitive forest area.

- 1) Resulted, insist
- 2) Provoked, fear
- 3) Incited, determined
- 4) Activated, accept
- 5) Angered; believe

14. _____ has been taken against some wholesale drug dealers for dealing in surgical items without a valid licence and maintaining a stock of _____ drugs.

- 1) Note, overwhelming
- 2) Step, impressive
- 3) Execution, outdated
- 4) Action, expired
- 5) Lawsuit, invalid

15. Even as the _____ elsewhere in the world are struggling to come out of recession, Indian consumers are splurging on consumer goods and to _____ this growth, companies are investing heavily in various sectors.

- 1) Economies, meet
- 2) Countries, inhibit
- 3) Governments, measure
- 4) Nations, inflict
- 5) Companies, counter

Directions (16-20): In each question, there are two statements which can be combined into a single statement in a number of different ways without changing their meaning. Below them are given three probable starters (A), (B) and (C) of such a combined sentence. One, two, three or none of them may be correct. Decide upon which is/are correct, if any, and mark the option which denotes your answer on the answer sheet. If none of the three starters is suitable mark (e) i.e.; 'None' as your answer. **(Allahabad Bank PO Exam 2010)**

16. Twelve million youth enter the Indian workforce every year. Eighty percent of these youth are unskilled.

(A) While eighty percent.....

(B) Since 12 million.....

(C) Of the twelve million.....

- 1) Only (A)
- 2) Only (C)
- 3) Only (A) and (C)
- 4) All (A), (B) and (C)
- 5) None

17. Food inflation is touching 20 per cent. The government will have to tighten monetary policy to prevent further rise.

(A) Although food inflation is.....

(B) With the tightening of monetary.....

(C) Given that food inflation.....

- 1) Only (A)
- 2) Only (B)
- 3) Only (C)
- 4) Only (A) and (B)
- 5) None

18. The government has decided to install renewable energy devices at prominent sites. Citizens will be more aware of their benefits.

(A) The government's decision.....

(B) Deciding to install.....

(C) By making citizens.....

- 1) Only (A)
- 2) Only (A) and (B)
- 3) Only (B)
- 4) Only (C)
- 5) None

19. The company's sales were low at the beginning of the year. Its sales have picked up in the past few months.

(A) Though the company's sales were low.....

(B) Despite low sales at.....

(C) However the company's sales have picked.....

- 1) Only (A)

- 2) Only (A) and (B)
- 3) All (A),(B) and (C)
- 4) Only (B) and (C)
- 5) None

20. RBI is concerned about the risk of investing in mutual funds. RBI is likely to ask banks to reduce their investments in mutual funds.

(A) At the risk of investing

(B) To reduce investments

(C) Concern for the risk

- 1) Only (A)
- 2) Only (B)
- 3) Only (C)
- 4) Only (A) and (B)
- 5) None

Sentence Skills Practice Set-1 (Answers)

- | | | | | | |
|---|-----|----|-----|----|-----|
| 1 | (3) | 8 | (5) | 15 | (2) |
| 2 | (1) | 9 | (2) | 16 | (1) |
| 3 | (5) | 10 | (4) | 17 | (3) |
| 4 | (2) | 11 | (5) | 18 | (2) |
| 5 | (4) | 12 | (3) | 19 | (1) |
| 6 | (3) | 13 | (4) | 20 | (4) |
| 7 | (2) | 14 | (2) | | |

Sentence Skills Practice Set-1 (Answers)

- | | | |
|-------|--------|--------|
| 1 (4) | 8 (1) | 15 (1) |
| 2 (3) | 9 (5) | 16 (3) |
| 3 (1) | 10 (4) | 17 (3) |
| 4 (2) | 11 (5) | 18 (1) |
| 5 (5) | 12 (3) | 19 (3) |
| 6 (3) | 13 (2) | 20 (2) |
| 7 (4) | 14 (4) | |

Chapter: Sentence Reconstruction

Sentence reconstruction is the grammatical arrangement of words in sentences, phrase

Chapter Guidelines

Sentence Reconstruction is one of the important topic included in English Language Section of IBPS PO Exam Question Paper. Out of 40 questions, 5 questions are asked from Sentence Reconstruction relating to arranging of Sentence/Jumbled Up Sentence. The candidates have to place these sentences in proper sequence in order to make meaningful paragraph.

This topic requires different approach in attempting. The candidate should try to arrange the sentences in chronological order, which is one of the best way to solve out. For this, they should read all the sentences and try to get the theme stated. Command over vocabulary, knowledge of grammatical rules will also be helpful in solving the questions related to Sentence Reconstruction.

structure, and syntax. The sentences are presented in a jumbled manner and the students are supposed to arrange it chronologically.

Students should be very careful while restructuring the sentences. Students are advised to possess a good knowledge of Transitions, Linking Words, Pronouns, Tenses and Sentence Structure.

What type of questions are asked in Sentence Reconstruction?

A distinctive question on Sentence arrangement consists of an opening and a closing sentence with four other sentences in between which have to be sensibly arranged. The student needs to pick up a grammatically correct sentence arrangement from a set of 4-5 choices. There will be only one way of rearranging them to acquire coherence, connection and development. You should choose the correct arrangement from the given answers.

Points to Remember while solving questions based on Sentence Reconstruction

- Two sentences cannot be connected without punctuation.

- If a transition word is used to join two sentences, Student should precede it with a semicolon and follow it with a comma.
- When two sentences are connected by a conjunction, in that case each sentence must be complete Comma splice
- Two sentences are never connected by a comma alone.

Tips to Students for solving Sentence Reconstruction part effectively

- Students should develop their credibility by paying attention to intricacies of the grammar.
- Should have a clear idea about the various parts of speech and how they function together.
- They should practice to form a right sentence structure and make sure that their verb matches their subject.
- Students are highly advised to read to sentences loud to hear pace and rhythm, which directly helps in getting the punctuation in the right place.
- They should also Study the rules for the apostrophe and ensure they are placed correctly.

Here we are giving some examples. Students are advised to go through it carefully.

1. There is a fashion now-a-days

P. as an evil

Q. who is born with a silver spoon

R. to bewail poverty

S. and to pity the Youngman

6. in his mouth

(a) PSRQ

(b) RPSQ

(c) RSQP

(d) SPRQ

Ans. (b)

Explanation:

There is a fashion now-a-days to bewail poverty as an evil and to pity the youngman who is born with silver spoon in his mouth.

2. Even though he had prepared well

P. in the examination hall

Q. and could not do

R. for the examination

S. he got nervous

6 as well as he have hoped to do

(a) QRSP

(b) RSPQ

(c) PQRS

(d) PRSQ

Ans.(b)

Explanation:

Even though he had prepared well for the examination, he got nervous in the examination hall and could not do as well as he have hoped to do.

3. Though the government claims

P. it has failed to arrest

Q. the rate of inflation is down

R. or the decrease

S. the rise in prices

6. in the per capita income

(a) PQRS

(b) PQSR

(c) PSQR

(d) QPSR

Ans. (d)

Explanation:

Though the government claims the rate of inflation is down, it has failed to arrest the rise in prices or the decrease in per capita income.

4. The main purpose

P. how much

Q. is to find out

R. of this test

S. of English

T. he knows

(a) PQSR

(b) PRQS

(c) RQPS

(d) SPQR

Ans. (c)

Explanation:

The main purpose of this test is to find out how much of English he knows.

5. They would gather information

P. and then report the findings

Q. of the lands

R. through which they travelled

S. about the wealth and military strength

6. to the king

(a) PQSR

(b) PSQR

(c) QRSP

(d) SQRP

Ans. (d)

Explanation:

They would gather information about the wealth and military strength of the lands through which they travelled and then report the findings to the king.

6. The two men who were following

P. and who were separated from the tigress by the rock,

Q. when they saw me stop

R. a few yards behind me

S. stood still

6. and turn my head.

(a) PSQR

(b) QSPR

(c) RPSQ

(d) SQRP

Ans. (c)

Explanation:

The two men who were following a few yards behind me and who were separated from the tigress by the rock, stood still when they saw me stop and turn my head.

Examples (Sentence Reconstruction)

Directions: (1-5) Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them. (IBPS PO/MT Exam 2012)

(A) If China is the world's factory, India has become the world's outsourcing centre - keeping in line with this image.

(B) But India's future depends crucially on its ability to compete fully in the Creative Economy - not just in tech and software, but across design and entrepreneurship; arts, culture and entertainment; and the knowledge-based professions of medicine, finance and law.

(C) While its creative assets outstrip those of other emerging competitors, India must address several challenges to increase its international competitiveness as the world is in the midst of a sweeping transformation.

(D) This transformation is evident in the fact that the world is moving from an industrial economy to a Creative Economy that generates wealth by harnessing intellectual labour, intangible goods and human creative capabilities.

(E) Its software industry is the world's second-largest, its tech outsourcing accounts for more than half of the \$ 300 billion global industry, according to a technology expert.

(F) If the meeting of world leaders at Davos is any indication, India is rapidly becoming an economic 'rock star'.

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

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

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

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

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

- 1) A
- 2) B
- 3) C
- 4) F
- 5) E

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

- 1) F
- 2) B
- 3) C
- 4) A
- 5) E

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

- 1) A
- 2) B
- 3) C
- 4) D
- 5) F

Answers (Q.1 to 5)

- | | | | | | |
|---|-----|---|-----|---|-----|
| 1 | (4) | 3 | (3) | 5 | (1) |
| 2 | (5) | 4 | (1) | | |

Directions (Q. 6-10): 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. (IBPS PO/MT Exam 2011)

- A. To elaborate briefly on these characteristics and dimensions that the author is talking about— NRMs are general tests intended to be used to classify students by percentile for measuring either aptitude or proficiency for admissions into or placement within a programme.
- B. Contrastingly, the CRM; such as a locally produced achievement test, measures absolute performance that is compared only with the learning objective, hence a perfect score is

theoretically obtainable by all students who have a mastery of the pre-specified material, or conversely, all students may fail the test.

- C. In most of these books, the authors classify a measurement strategy as either norm-referenced (NRM) or criterion-referenced (CRM).
- D. Another author points out how the type of interpretation that an NRM offers is the relative performance of the students compared with that of all the others resulting in, ideally, a bell curve distribution.
- E. Numerous books on constructing and using language tests have been written by various authors.
- F. CRMs, on the other hand, are more specific achievement or diagnostic tests intended to be used for motivating students by measuring to what per cent they have achieved mastery of the taught or learned material.
- G. One of the authors clearly delineates the differences of these two types by focusing on the categories of "test characteristics" and "logistical dimensions".

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

- 1) G
- 2) B
- 3) C
- 4) D
- 5) E

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

- 1) A
- 2) B
- 3) C
- 4) F
- 5) E

8. Which of the following should be the **SEVENTH (LAST)** sentence after rearrangement?

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

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

- 1) A
- 2) B
- 3) G
- 4) D
- 5) E

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

- 1) A
- 2) B
- 3) C
- 4) D
- 5) F

Answers (Q.6 to 10)

6 (5)

8 (2)

10 (3)

7 (4)

9 (3)

Directions (Q. 11-15): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them. (Central Bank of India PO Exam 2010)

(A) It is therefore a contributing factor to the growth of landfills and waterway pollution, both of which are costly and energy-intensive to solve.

(B) Making an effort to use those resources and avoid polystyrene ones can help to decrease your environmental impact.

(C) Non-biodegradable essentially means that any polystyrene that makes its way into a landfill will stay there indefinitely, never breaking down and returning to the earth.

(D) Polystyrene, as a product, is very convenient to use, but it has some important effects we should consider when making choices as consumers,

(E) While recycling polystyrene material can cushion the environmental blow of its use, alternatives are available that are created from renewable resources and biodegrade more readily.

(F) For example, while polystyrene has some excellent uses and is technically recyclable, it is not a substance that biodegrades.

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

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

12. Which of the following should be the **FOURTH** sentence after rearrangement?

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

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

- 1) A
- 2) B
- 3) G
- 4) D
- 5) E

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

- 1) H
- 2) C
- 3) D
- 4) E
- 5) F

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

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

Answers (Q.11 to 15):

The proper sequence of sentences to form a meaningful paragraph will be **DFCAEB**. Hence the answers will be as follows:

11 (2)

13 (4)

15 (5)

12 (3)

14 (5)

Directions (Q.16-20): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow:

(A) However, while reading, they would not know when to pause and what to emphasise.

(B) Since then, their use has been regularised and the punctuation rules have been followed by all.

(C) In earlier days, people learnt by reading out loud.

(D) But not everybody used the same punctuations for the same thing.

(E) To address this problem, various signs depicting various punctuations were introduced.

(F) Thus, firmer guidelines regarding punctuations were framed so that everyone used them in a similar way. **(Indian Bank PO Exam 2010)**

16. Which of the following sentences should be the **FIRST** after rearrangement?

1) A

2) B

3) C

4) D

5) E

17. Which of the following sentences should be the **SECOND** after rearrangement?

1) A

2) B

3) D

4) E

5) F

18. Which of the following sentences should be the **THIRD** after rearrangement?

1) A

2) E

3) D

4) F

5) C

19. Which of the following sentences should be the **FIFTH** after rearrangement?

1) B

2) C

3) A

4) E

5) F

20. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement?

1) C

2) E

3) D

4) B

5) F

Answers (Q.16 to 20)

16 (3)

18 (2)

20 (4)

17 (1)

19 (5)

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Practice Set-1 (Sentence Reconstruction)

Directions (Q.1-5): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow:

(A) This decision on which force is to be maximized lies with every individual.

(B) This belief comes from the fact that science reflects the social forces prevailing at a particular time.

(C) We must maximise the constructive forces of science and the destructive ones should be minimised.

(D) Contrary to popular belief, the greatest enemy of mankind is not science but war.

(E) She/he must understand that science can only help in providing ways to reach at either war or peace and is actually not responsible for causing these.

(F) During peaceful times science is constructive and during war, science is perverted to destructive ends. **(IDBI Bank PO Exam 2009)**

1. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement?

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

2. Which of the following sentences should be the **THIRD** after rearrangement?

- 1) A
- 2) E
- 3) F
- 4) D
- 5) C

3. Which of the following sentences should be the **FIFTH** after rearrangement?

- 1) A
- 2) B
- 3) C
- 4) E
- 5) F

4. Which of the following sentences should be the **FIRST** after rearrangement?

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

5. Which of the following sentences should be the **SECOND** after rearrangement?

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

Directions (Q. 6-10): Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) During this aging process you had first heard statements such as: "You can't ride your bicycle until you are seven" and, "You can't drive a car until you're 18."
- (B) But, you need to remember that part of you has an ageless mind and is quite oblivious to the physical ageing process - you just need to encourage it to overcome this excuse of being old.
- (C) The age excuse of being too old comes from an inclination to identify yourself with the number of trips you have made around the sun.

(D) The age of your body can seem to be quite an obstacle on the road to changing long-held thinking habits.

(E) Then at some point you discovered that you went from being not old enough to being too old. (**Syndicate Bank PO Exam 2010**)

6. Which of the following will be the **THIRD** sentence?

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

7. Which of the following will be the **SECOND** sentence?

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

8. Which of the following will be the **FOURTH** sentence?

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

9. Which of the following will be the **FIRST** sentence?

- 1) A

- 2) B
- 3) C
- 4) D
- 5) E

10. Which of the following will be the **FIFTH (LAST)** Sentence?

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

Directions (Q. 11-15): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow:

(A) In fact, according to mainstream economists, it is inevitable and a necessary evil in any economy.

(B) It is thus important for every nation to maintain this reserve of labour force to maintain an optimal level of unemployment.

(C) Unemployment is popularly believed to be an index which measures the economic condition of a nation.

(D) This is because it helps avert inflation by providing a reserve army of labour which keeps wages in check.

(E) The problem, however, only emerges when governments indirectly facilitate unemployment in order to curb inflation through various policies and frameworks, depriving a large population of its fundamental rights.

(F) But contrary to popular belief unemployment is not always disadvantageous to the economy of a state. **(Punjab & Sind Bank PO Exam 2010)**

11. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement?

- 1) A
- 2) B

3) C

4) E

5) F

12. Which of the following sentences should be the **FIRST** after rearrangement?

1) A

2) B

3) C

4) D

5) E

13. Which of the following sentences should be the **FIFTH** after rearrangement?

1) A

2) B

3) C

4) E

5) F

14. Which of the following sentences should be the **SECOND** after rearrangement?

1) A

2) B

3) D

4) E

5) F

15. Which of the following sentences should be the **THIRD** after rearrangement?

1) A

2) E

3) D

4) F

5) C

Directions (Q. 16-20): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow:

(A) While these disadvantages of biofuels are serious, they are the only alternate energy source of the future and the sooner we find solutions to these problems the faster we will be able to solve the problems we are now facing with gasoline.

(B) This fuel can also help to stimulate jobs locally since they are also much safer to handle than gasoline and can thus have the potential to turn around a global economy.

(C) These include dependence on fossil fuels for the machinery required to produce biofuel which ends up polluting as much as the burning of fossil fuels on roads and exorbitant cost of biofuels which makes it very difficult for the common man to switch to this option.

(D) This turnaround can potentially help to bring world peace and end the need to depend on foreign countries for energy requirements.

(E) Biofuels are made from plant sources and since these sources are available in abundance and can be reproduced on a massive scale, they form an energy source that is potentially unlimited.

(F) However everything is not as green with the biofuels as it seems as there are numerous disadvantages involved, which at times overshadow their positive impact.

(SBI PO Exam 2010)

16. Which of the following sentences should be the **FIFTH** after rearrangement?

1) A

2) B

3) C

4) E

5) F

17. Which of the following sentences should be the **THIRD** after rearrangement?

1) A

2) B

3) C

4) D

5) E

18. Which of the following sentences should be the **FIRST** after rearrangement?

1) A

2) B

3) C

4) D

5) E

19. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement?

1) A

2) C

3) D

4) E

5) F

20. Which of the following sentences should be the **SECOND** after rearrangement?

1) A

2) B

3) D

4) E

5) F

Practice Set-2 (Sentence Reconstruction)

Directions (Q.1-5): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) However, if this happens it will cause problems for the elderly who mainly use cheques.
(B) The use of cheques has fallen dramatically in the past few years.
(C) Thus cheques may be phased out gradually making sure that the needs of all consumers including the elderly are met.
(D) This is because more and more consumers are transferring money electronically by direct debit or credit cards.
(E) Without cheques, they are likely to keep large amounts of cash in their homes, making themselves vulnerable to theft.
(F) British banks have thus voted to phase cheques out in favour of these more modern payment methods. **(Indian Bank PO Exam 2010)**

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

- 1) B
- 2) C
- 3) D
- 4) E
- 5) F

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

- 1) B
- 2) C
- 3) D
- 4) E
- 5) F

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

- 1) A
- 2) B
- 3) C
- 4) D

5) E

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

- 1) B
- 2) C
- 3) D
- 4) E
- 5) F

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

- 1) A
- 2) B
- 3) C
- 4) D
- 5) F

Directions (Q.6-10): Rearrange the following six sentences A, B, C, D, E and F in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

A. A legal framework is thus now available for promoting energy efficiency in all sectors of the economy.

B. The increasing preference for commercial energy has led to a sharp increase in the demand for electricity and fossil fuels.

C. There is still a considerable potential for repairing such damage and reducing energy consumption by adopting energy-efficiency measures at various sectors of our country.

D. This framework is nothing but the 'Energy Conservation Act, 2001, the success of which greatly- depends on the people who take the lead in supporting this programme.

E. This use of fossil fuels has resulted in emission of a huge quantity of carbon dioxide causing serious environmental damage.

F. These adopted measures will not only reduce the need to create new capacity requiring high investment, but also result in substantial environmental benefits. **(NABRAD Bank PO Exam 2010)**

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

- 1) A
- 2) B

3) C

4) D

5) E

7. Which of the following should be the **FOURTH** sentence after rearrangement?

1) E

2) F

3) A

4) D

5) B

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

1) B

2) C

3) D

4) E

5) F

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

1) A

2) B

3) C

4) D

5) E

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

1) A

2) B

3) C

4) D

5) E

Directions (11- 15): Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph; then answer the questions given below.

(A) "What a waste of my tax money", I thought, walking past the people having free Californian Chardonnay.

(B) "Speak to her", he said, "She's into books".

(C) The friend who had brought me' there noticed my noticing her.

(D) In late 2003, I was still paying taxes in America, so it horrified me that the US Consulate was hosting a "Gallo drinking appreciation event".

(E) Behind them, a pianist was playing old film tunes, and a slim short woman was dancing around him. **(Corporation Bank PO Exam 2011)**

11. Which of the following would be the **FOURTH** sentence?

1) A

2) B

3) C

4) D

5) E

12. Which of the following would be the **FIRST** sentence?

1) A

2) B

3) C

4) D

5) E

13. Which of the following would be the **FIFTH (LAST)** sentence?

1) A

2) B

3) C

4) D

5) E

14. Which of the following would be the **SECOND** sentence?

1) A

2) B

3) C

4) D

5) E

15. Which of the following would be the **THIRD** sentence?

1) A

2) B

3) C

4) D

5) E

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Sentence Reconstruction Practice Set-1 (Answers)

- | | | |
|-------|--------|--------|
| 1 (5) | 10 (2) | 19 (1) |
| 2 (3) | 11 (4) | 20 (2) |
| 3 (1) | 12 (3) | |
| 4 (4) | 13 (2) | |
| 5 (5) | 14 (5) | |
| 6 (2) | 15 (1) | |
| 7 (1) | 16 (3) | |
| 8 (3) | 17 (4) | |
| 9 (4) | 18 (5) | |

Sentence Reconstruction Practice Set-2 (Answers)

- | | | | | | |
|----------|-----|-----------|-----|-----------|-----|
| 1 | (4) | 8 | (4) | 15 | (5) |
| 2 | (5) | 9 | (4) | | |
| 3 | (1) | 10 | (1) | | |
| 4 | (1) | 11 | (3) | | |
| 5 | (4) | 12 | (4) | | |
| 6 | (2) | 13 | (2) | | |
| 7 | (2) | 14 | (1) | | |

Part B: Vocabulary

Section Guidelines

Vocabulary is a rich stock of words, which is foremost requisite of language ability development. In IBPS PO Exam, Vocabulary plays very important role. The direct questions of Synonyms, Antonyms, One word substitution, and Idioms and Phrases are asked to test the Vocabulary of the candidate. Not only these Topics, Reading Comprehension, Sentence Skills Sentence Completion and Cloze Test also need good and proper understanding of words and their usage.

Building good vocabulary is a need of every competitive exam. The basic means to make your vocabulary strong is repetition and recalling of words at short interval to incise them in our memory. For this, the candidates are required to learn new words from various sources like newspaper, speeches, magazine, and books and try to learn their uses in sentences. Good memorization of words and proper understanding of words and uses is necessity of rich vocabulary.

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Chapter: Synonym

Chapter Guidelines

In IBPS PO Exam Question, the English Language Section includes 5 or 10 questions based on Synonyms and Antonyms. The candidates have to find the correct synonyms or antonyms out of the option given. For attempting these questions, the candidate should have strong vocabulary, which will help them in answering all the option perfectly.

The candidates can resort to towards the methodology of eliminating the incorrect answer safely. Apart from this, they should make their word power strong to answer the question correctly. Good command over vocabulary and lit bit of common sense will be ideal for attempting these questions. These questions are most scoring part of the question paper.

Introduction

Synonyms mean the words which have the same or nearly the same meaning as another word or other words in a language. It is basically a word or an expression that serves as an abstract or symbolic replacement for another.

Synonyms can be any part of speech (such as nouns, verbs, adjectives, adverbs or prepositions), protracted that both words are the same part of speech.

Some examples of English synonyms:

Verb -"buy" and "purchase"

Adjective- "big" and "large"

Adverb -"quickly" and "speedily"

Preposition- "on" and "upon"

What type of questions is asked in Synonyms?

A distinctive question on synonyms in Banking and other related competitive exams consists of a random word with four other options whose synonyms has to be picked up. The student needs to pick up nearly the same meaning as another word or other words in a language from a set of 4-5 choices.

Tips to Students for solving Questions on Synonyms for Competitive Examination effectively

- Students should develop their credibility by paying attention to intricacies of the grammar.
- Should have a clear idea about the various parts of speech and how they relate to one another.
- Students are advised to read newspapers daily, they should pick up a word from any of the paragraph and try to use it in making sentences in its different forms.
- While attempting questions on Synonyms, eliminate the incorrect options on the basis of parts of speech and vocabulary.

List of Commonly used Synonyms

Amazing	incredible, unbelievable, improbable, fabulous, wonderful, fantastic, astonishing, astounding, extraordinary
Anger	enrages, infuriate, arouse, nettle, exasperate, inflame, madden
Angry	mad, furious, enraged, excited, wrathful, indignant, exasperated, aroused, inflamed
Answer	reply, responds, retort, acknowledge
Ask	question, inquire of, seek information from, put a question to, demand, request, expect.
Awful	dreadful, terrible, abominable, bad, poor, unpleasant
Bad	evil, immoral, wicked, corrupt, sinful, depraved, rotten, contaminated, spoiled, tainted, harmful, injurious, unfavorable, defective, inferior, imperfect, substandard,
Beautiful	pretty, lovely, handsome, attractive, gorgeous, dazzling, splendid, magnificent,
Begin	start, open, launch, initiate, commence, inaugurate, originate
Big	enormous, huge, immense, gigantic, vast,

	colossal, gargantuan, large, sizable, grand.
Brave	courageous, fearless, dauntless, intrepid, plucky, daring, heroic, valorous, audacious,
Break	fracture, rupture, shatter, smash, wreck, crash, demolish, atomize
Bright	shining, shiny, gleaming, brilliant, sparkling, shimmering, radiant, vivid, colorful, lustrous, luminous, incandescent, intelligent, knowing, quick-witted, smart, intellectual
Calm	quiet, peaceful, still, tranquil, mild, serene, smooth, composed, collected, unruffled,
Come	approach, advance, near, arrive, reach
Cool	chilly, cold, frosty, wintry, icy, frigid
Crooked	bent, twisted, curved, hooked, zigzag
Cry	shout, yell, yowl, scream, roar, bellow, weep, wail, sob, bawl
Cut	gash, slash, prick, nick, sever, slice, carve, cleave, slit, chop, crop, lop, reduce

Dangerous	perilous, hazardous, risky, uncertain, unsafe
Dark	shadowy, unlit, murky, gloomy, dim, dusky, shaded, sunless, black, dismal, sad
Decide	determine, settle, choose, resolve
Definite	certain, sure, positive, determined, clear, distinct, obvious
Delicious	savory, delectable, appetizing, luscious, scrumptious, palatable, delightful, enjoyable, toothsome, exquisite
Describe	portray, characterize, picture, narrate, relate, recount, represent, report, record
Destroy	ruin, demolish, raze, waste, kill, slay, end, extinguish
Difference	disagreement, inequity, contrast, dissimilarity, incompatibility
Do	execute, enact, carry out, finish, conclude, effect, accomplish, achieve, attain
Dull	boring, tiring,, tiresome, uninteresting, slow, dumb, stupid, unimaginative, lifeless, dead
Eager	keen, fervent, enthusiastic, involved, interested, alive to
End	stop, finish, terminate, conclude, close, halt, cessation, discontinuance

Enjoy	appreciate, delight in, be pleased, indulge in, luxuriate in, bask in, relish, devour, savor, like
Explain	elaborate, clarify, define, interpret, justify, account for

Fair - just, impartial, unbiased, objective, unprejudiced, honest
Fall - drop, descend, plunge, topple, tumble
False - fake, fraudulent, counterfeit, spurious, untrue, unfounded, erroneous, deceptive, groundless, fallacious
Fast - quick, rapid, speedy, fleet, hasty, snappy, mercurial, swiftly, rapidly, quickly, snappily
Fat - stout, corpulent, fleshy, beefy, paunchy, plump, full, rotund, tubby, pudgy, chubby, chunky, burly, bulky, elephantine
Fear - fright, dread, terror, alarm, dismay, anxiety, scare, awe, horror, panic, apprehension
Fly - soar, hover, flit, wing, flee, waft, glide, coast, skim, sail, cruise
Funny - humorous, amusing, droll, comic, comical, laughable, silly

Get	acquire, obtain, secure, procure, gain, fetch, find, score, accumulate, win, earn, rep, catch,
Go	recede, depart, fade, disappear, move, travel, proceed
Good	excellent, fine, superior, wonderful, marvelous,

	qualified, suited, suitable, apt,
Great	noteworthy, worthy, distinguished, remarkable, grand, considerable, powerful,
Gross	improper, rude, coarse, indecent, crude, vulgar, outrageous, extreme, grievous, shameful, uncouth, obscene, low

HAPPY	PLEASED, CONTENTED, SATISFIED, DELIGHTED, ELATED, JOYFUL, CHEERFUL, ECSTATIC, JUBILANT, GAY.
HATE	DESPISE, LOATHE, DETEST, ABHOR, DISFAVOR, DISLIKE, DISAPPROVE, ABOMINATE
HAVE	HOLD, POSSESS, OWN, CONTAIN, ACQUIRE, GAIN, MAINTAIN, BELIEVE, BEAR, BEGET, OCCUPY, ABSORB, FILL, ENJOY
HELP	AID, ASSIST, SUPPORT, ENCOURAGE, BACK, WAIT ON, ATTEND, SERVE, RELIEVE, SUCCOR, BENEFIT.
HIDE	CONCEAL, COVER, MASK, CLOAK, CAMOUFLAGE, SCREEN, SHROUD, VEIL
HURRY	RUSH, RUN, SPEED, RACE, HASTEN, URGE, ACCELERATE, BUSTLE
HURT	DAMAGE, HARM, INJURE, WOUND, DISTRESS, AFFLICT, PAIN

Idea	thought, concept, conception, notion, understanding, opinion, plan, view, belief
Important	necessary, vital, critical, indispensable, valuable, essential, significant, primary, principal, considerable, famous, distinguished.
Interesting	fascinating, engaging, sharp, keen, bright, intelligent, animated, spirited, attractive, inviting, intriguing, provocative,

Keep	hold, retain, withhold, preserve, maintain, sustain, support
Kill	slay, execute, assassinate, murder, destroy, cancel, abolish
Lazy	indolent, slothful, idle, inactive, sluggish
Little	tiny, small, diminutive, shrimp, runt, miniature, puny, exiguous, dinky, cramped,
Look	gaze, see, glance, watch, survey, study, seek, search for, peek, peep, glimpse, stare,
Love	like, admire, esteem, fancy, care for, cherish, adore, treasure, worship, appreciate, savor
Make - create, originate, invent, beget, form, construct, design, fabricate, manufacture, produce, build, develop, do, effect, execute, compose, perform, accomplish, earn, gain, obtain, acquire, get	

Mark - label, tag, price, ticket, impress, effect, trace, imprint, stamp, brand, sign, note, heed, notice, designate

Mischievous - prankish, playful, naughty, roguish, waggish, impish, sportive

Move - plod, go, creep, crawl, inch, poke, drag, toddle, shuffle, trot, dawdle, walk, traipse

Moody - temperamental, changeable, short-tempered, glum, morose, sullen, mopish, irritable, testy, peevish, fretful, spiteful, sulky, touchy

Neat - clean, orderly, tidy, trim, dapper, natty, smart, elegant, well-organized, super, desirable, spruce, shipshape, well-kept, shapely

New - fresh, unique, original, unusual, novel, modern, current, recent

Old - feeble, frail, ancient, weak, aged, used, worn, dilapidated, ragged, faded, broken-down, former, old-fashioned, outmoded, passe, veteran, mature, venerable, primitive, traditional.

Part - portion, share, piece, allotment, section, fraction, fragment

Place - space, area, spot, plot, region, location, situation, position, residence, dwelling, set, site, station, status, state

Plan - plot, scheme, design, draw, map, diagram, procedure, arrangement, intention, device, contrivance, method, way, blueprint

Popular - well-liked, approved, accepted, favorite, celebrated, common, current

Predicament - quandary, dilemma, pickle, problem, plight, spot, scrape, jam

Put - place, set, attach, establish, assign, keep, save, set aside, effect, achieve, do, build

Quiet - silent, still, soundless, mute, tranquil, peaceful, calm, restful

Right - correct, accurate, factual, true, good, just, honest, upright, lawful, moral, proper, suitable, apt, legal, fair

Run - race, speed, hurry, hasten, sprint, dash, rush, escape, elope, flee

Say/Tell	inform, notify, advise, relate, recount, narrate, explain, reveal, disclose, divulge
Scared	afraid, frightened, alarmed, terrified, panicked, fearful, unnerved, insecure, timid,
Show	display, exhibit, present, note, point to, indicate, explain, reveal, prove, demonstrate, expose
Slow	unhurried, gradual, leisurely, late, behind, tedious, slack
Stop	cease, halt, stay, pause, discontinue, conclude, end, finish, quit
Story	tale, myth, legend, fable, yarn, account, narrative, chronicle, epic, sage, anecdote, record, memoir
Strange	odd, peculiar, unusual, unfamiliar, uncommon, queer, weird, outlandish, curious, unique, exclusive, irregular

Take hold, catch, seize, grasp, win, capture, acquire, pick, choose, select, prefer, remove,

Tell	disclose, reveal, show, expose, uncover, relate, narrate, inform, advise, explain,
Think	judge, deem, assume, believe, consider, contemplate, reflect, mediate
Trouble	distress, anguish, anxiety, worry, wretchedness, pain, danger, peril, disaster,
True	accurate, right, proper, precise, exact, valid, genuine, real, actual, trusty, steady, loyal, dependable, sincere, staunch

Ugly - hideous, frightful, frightening, shocking, horrible, unpleasant, monstrous, terrifying, gross, grisly, ghastly, horrid, unsightly, plain, homely, evil, repulsive, repugnant, gruesome

Unhappy - miserable, uncomfortable, wretched, heart-broken, unfortunate, poor, downhearted, sorrowful, depressed, dejected, melancholy, glum, gloomy, dismal, discouraged, sad

Use - employ, utilize, exhaust, spend, expend, consume, exercise

Wrong - incorrect, inaccurate, mistaken, erroneous, improper, unsuitable

Examples (Synonym)

Directions (Q. 1-5): Below is given a single word with its meaning in different contexts as options. You have to select all those options which are synonyms of the word when the context is changed. Select the correct alternative from 1), 2), 3), 4) and 5) which represents all those synonyms. (IBPS PO/MT Exam 2011)

1. LABOUR

- (a) expedite
- (b) to move faster
- (c) controlled
- (d) toil

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

2. MEAN

- (a) imply
- (b) understand
- (c) average
- (d) characterized by malice

- 1) Only(C)
- 2) Both (A) and (D)
- 3) Only (A), (C) and (D)

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

3. REGULAR

- (a) present
- (b) common
- (c) indiscriminate
- (d) uniform

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

4. MASK

- (a) cover
- (b) hide
- (c) conceal
- (d) disguise

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

5. ALONE

- (a) exclusively
 - (b) morose
 - (c) solitary
 - (d) human being
- 1) Only (A)
 - 2) Both (A) and (C)
 - 3) Both (B) and (C)
 - 4) Only (A), (C) and (D)
 - 5) All (A), (B), (C) and (D)

Answers (Q.1 to 5):

- | | | |
|-------|-------|-------|
| 1 (1) | 3 (2) | 5 (2) |
| 2 (3) | 4 (5) | |

Directions (Q. 6-8): Choose the word or group of words which is MOST SIMILAR in meaning to the word printed in bold as used in the passage. (Indian Bank (PO) 2010)

6. flooded

- 1) Surged
- 2) Saturated
- 3) Overflowed
- 4) Deluge
- 5) Overcome

- 3) Vaporized
- 4) Vanished
- 5) Dodged

7. evaporated

- 1) Dehydrated
- 2) Melted

8. fuel

- 1) Petrol
- 2) Stimulate
- 3) Sustain
- 4) Heat
- 5) Charge

Answers (Q. 6 to 8)

6 (1)

7 (4)

8 (2)

Directions (9 - 12): Choose the word which is MOST SIMILAR in meaning to the word printed in bold as used in the passage. (Corporation Bank PO 2011)

9. DRAMATIC

- 1) unprecedented
- 2) thrilling
- 3) spectacular
- 4) effective
- 5) feeble

10. SHRINK

- 1) contract
- 2) physician
- 3) wither
- 4) shrivel
- 5) reduce

11. PREDOMINANTLY

- 1) clearly
- 2) aggressively
- 3) mainly
- 4) firstly
- 5) faintly

12. MASSIVE

- 1) tall
- 2) tough
- 3) total
- 4) little
- 5) severe

Answers (Q. 9 to 12)

9 (1)

11 (3)

10 (1)

12 (5)

Practice Set-1 (Synonym)

1. DEIFY

- (a) Face
- (b) Worship
- (c) Flatter
- (d) Challenge

2. LETHAL

- (a) Unlawful
- (b) Deadly
- (c) Sluggish
- (d) Smooth

3. REBATE

- (a) Loss
- (b) Refunds
- (c) Compensation
- (d) Discount

4. PROLIFIC

- (a) Plenty
- (b) Competent
- (c) Fertile
- (d) Predominant

5. OSTENTATIOUS

- (a) Pretty

- (b) Modest

- (c) Showy

- (d) Flagrant

6. EXORBITANT

- (a) Odd

- (b) Ridiculous

- (c) Excessive

- (d) Threatening

7. TERRIFIC

- (a) Big

- (b) Excellent

- (c) Tragic

- (d) Terrible

8. ABNEGATION

- (a) Self-denial

- (b) Self-sacrifice

- (c) Self-praise

- (d) Self-criticism

9. MASSACRE

- (a) Stab

- (b) Slaughter

- (c) Murder

(d) Assassinate

10. DISTINGUISH

(a) Darken

(b) Abolish

(c) Differentiate

(d) Confuse

11. GRATIFY

(a) Frank

(b) Appreciate

(c) Pacify

(d) Indulge

12. ADVERSITY

(a) Crisis

(b) Misfortune

(c) Failure

(d) Helplessness

13. STUBBORN

(a) Easy

(b) Obstinate

(c) Willing

(d) Pliable

14. TACITURNITY

(a) Reserve

(b) Hesitation

(c) Changeableness

(d) Dumbness

15. ELICIT

(a) Induce

(b) Extract

(c) Divulge

(d) Instil

16. PORTRAY

(a) Communicate

(b) Paint

(c) Express

(d) Draw

17. ALERT

(a) Smart

(b) Active

(c) Watchful

(d) Live

18. PILFER

(a) Destroy

(b) Damage

(c) Steal

(d) Snatch

19. TEDIOUS

(a) Painful

(b) Troublesome

(c) Lengthy

(d) Tiresome

20. OBSCENE

(a) Objectionable

(b) Indecent

(c) Displeasing

(d) Condemnable

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Practice Set-2 (Synonym)

1. ADMONITION

- (a) Warning
- (b) Pardon
- (c) Amazement
- (d) Award

2. STRINGENT

- (a) Tense
- (b) Stringy
- (c) Strict
- (d) Causing to shrink

3. RETRIBUTION

- (a) Contempt
- (b) Revenge
- (c) Punishment
- (d) Discount

4. FATIGUE

- (a) Weariness
- (b) Sweating
- (c) Tension
- (d) Drowsiness

5. IMPERTINENT

- (a) Impudent

- (b) Sceptical

- (c) Thoughtless
- (d) Irritable

6. SUPERCILIOUS

- (a) Indifferent
- (b) Annoyed
- (c) Haughty
- (d) Angry

7. HARBINGER

- (a) Pilot
- (b) Forerunner
- (c) Steward
- (d) Messenger

8. SUMPTUOUS

- (a) Lavish
- (b) Fancy
- (c) Meagre
- (d) Irritable

9. INEXPLICABLE

- (a) Unconnected
- (b) Chaotic
- (c) Unaccountable,

(d) Confusing

10. IRK

(a) Bore

(b) Insult

(c) Urge

(d) Annoy

11. INDUSTRIOUS

(a) Intelligent

(b) Hard working

(c) Clever

(d) Reserved

12. WARY

(a) Cautious

(b) Accurate

(c) Quick

(d) Practical

13. BENEFACTOR

(a) Guardian

(b) Saint

(c) Do-godder

(d) Friend

14. GRUBBY

(a) Wet

(b) Muddy

(c) New

(d) Unwashed

15. PROFOUND

(a) Profuse

(b) Boundless

(c) Deep

(d) Fathomless

16. FOSTER

(a) Encourage

(b) Fabricate

(c) Foment

(d) Nurture

17. PREROGATIVE

(a) Privilege

(b) Request

(c) Desire

(d) Command

18. RADIANT

(a) Bright

(b) Beautiful

(c) Light

(d) Influential

19. PROMULGATE

- (a) Proclaim
- (b) Inform
- (c) Promote
- (d) Enforce

20. VENT

- (a) Stodge
- (b) Opening
- (c) End
- (d) Past tense of, go'

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Synonym Practice Set-1 (Answers)

- | | | |
|-------|--------|--------|
| 1 (b) | 8 (a) | 15 (b) |
| 2 (b) | 9 (b) | 16 (d) |
| 3 (d) | 10 (c) | 17 (c) |
| 4 (c) | 11 (c) | 18 (c) |
| 5 (c) | 12 (b) | 19 (d) |
| 6 (c) | 13 (b) | 20 (b) |
| 7 (d) | 14 (a) | |

Synonym Practice Set-2 (Answers)

1 (a)

8 (a)

15 (c)

2 (c)

9 (c)

16 (d)

3 (c)

10 (d)

17 (a)

4 (c)

11 (b)

18 (a)

5 (a)

12 (a)

19 (a)

6 (c)

13 (c)

20 (b)

7 (d)

14 (d)

Chapter: Antonym

An antonym is a pair of words which have opposite (or almost opposite) meaning. Each word in the pair is the exact opposite of the other. It is important to note that a word may have more than one antonym.

There are three categories of antonyms as known by the characteristics relationship between the opposed meanings.

- **Gradable Antonyms:** When we have words which have definitions that lie on a continuous spectrum of meaning. Temperature is such a continuous spectrum so hot and cold, two meanings on opposite ends of the spectrum, are gradable antonyms. **Other examples include: heavy, light; fat, skinny; dark, light; young, old; early, late; empty, full; dull, interesting.**
- **Complementary antonyms:** When we have words whose meanings do not lie on a continuous spectrum and the words have no other lexical relationship. There is no continuous spectrum between push and pull but they are opposite in meaning and are therefore complementary antonyms. **Other examples include: dead, alive; off, on; day, night; exit, entrance; exhale, inhale; occupied, vacant; identical, different.**
- **Relational antonyms:** When we have words where the two meanings are opposite only within the context of their relationship. There is no lexical opposite of teacher, but teacher and pupil are opposite within the context of their relationship. This makes them relational antonyms. **Other examples include: husband, wife; doctor, patient; predator, prey; teach, learn; servant, master; come, go; parent, child.**

What type of questions is asked in Antonyms?

A distinctive question on antonyms in Banking and other related competitive exams consists of a random word with four other options whose antonyms has to be picked up. The student needs to pick up nearly the opposite meaning as another word or other words in a language from a set of 4-5 choices.

Tips to Students for solving Questions on antonyms for Competitive Examination effectively

- Students should develop their credibility by paying attention to intricacies of the grammar.
- Should have a clear idea about the various parts of speech and how they relate to one another.

- Students are advised to read newspapers daily, they should pick up a word from any of the paragraph and try to use it in making sentences in its different forms.

List of Commonly used Antonyms

Ancient – modern, young, Fresh, New, current
Annoy – soothe, comfort, delight, enchant, help, make happy, please, quiet, reassure, soothe, mollify, support, gratify
Answer – question, problem, quiet, request, silence, trouble
Apparent – obscure, unlikely, doubtful, dubious, equivocal, hidden, improbable.
Argue – agree, agree, concur, give in, make peace, abstain, comply, harmonize, ignore, keep quiet, keep silent
Arrive – depart, conceal, depart, fail, go, hide, leave, lose, miss, abandon
Arrogant – humble, modest, shy, timid, unsure
Ascend – descend, decline, decrease, drop, fall, slump, go down, low
Attack – defend, retreat, pull, aid, defense, flight, health, protection, reprisal, resistance, shelter, shield, submission, support, surrender
Attract – repel, bore, disenchant, disgust, disinterest, give up, refuse, reject, repulse, shun, turn off
Awake – asleep, ignorant, inattentive, unaware
Awkward – graceful, adroit, artful, clever, convenient, dexterous, easy, elegant

birth – death, death, decease, demise, dying, expiry, illegitimate, adopted, adoptive

bitter – sweet, acceptable, agreeable, allowable, amiable, amicable, ardent, balmy, bearable, blazing, blissful, blithe, blithesome, boiling, bright,

black – white, abetted, ablaze, agleam, aglitter, albescent, alight, allowed, approved, ashen, ashy, authorized, beaming, beamy, blameless, bleached, blithe, blithesome, bright

blunt – sharp, animate, bland, circuitous, civil, conditional, considerate, courteous, courtly, cultivated, cutting, diplomatic, edged, edgy

body – soul, accessory, adjunct, angle, animal, appendage, aspect, beast, beastie, brute, component, constituent, critter, division, element, extension, facet, feature

bold – timid, bashful, coy, timorous, inconspicuous, gradual, fearful, intimidated, invisible, trepid, mousy, mousey, bland,

bottom – top, best, elevated, escalated, heightened, higher, highest, jacked, lifted, loftier, loftiest, raised, side

brave – cowardly, afraid, agitated, anxious, appalled, apprehensive, atrocious, awful, bad, caitiff, careful, cautious, chicken, chicken-livered, chickenhearted, colorless, colourless

brief – long, ceaseless, circuitous, circumlocutory, continuing, dateless, deathless, diffuse, durable

bright – dull, absurd, airheaded, asinine, average, awkward, baleful, balmy, bearish, birdbrained, black, blackened, blank, bleak, blue, blustering, blustery, boneheaded

bring – remove, abolish, arrest, bear away, bear off, can, carry away, carry off, check, clamp down, control, crack down, crush, curb, dampen

boy – girl, daughter, female child

busy – idle, asleep, bone-idle, bone-lazy, dead, dormant, dull, faineant, free, hands-off, heavy, idle, inactive

buy – sell, barter, dispose of, exchange, extravagance, gouging, luxury, markup, overcharge

capture – release, captor, custodian, discharge, dismiss, free, guard
cause – effect, aftereffect, aftermath, by-product, conclusion, consequence, corollary, creation
cautious – careless, absentminded, asleep, bold, brainish, brash, brave, drowsy, dull, forgetful
center – edge, bound, boundary, circumference, conservative, far left, far-right, left, left-of-center
change – remain, abide, bide, constancy, continuance, continue, endure, firmness, fixation, fixedness, fixity, hold, identity, invariability
cheap – expensive, abstruse, admirable, altruistic, arduous, beneficent, benevolent, big-ticket, bounteous
child – adult, ancient, antecedent, base, basis, causation, cause, consideration, determinant
chilly – warm, emotional, hot, balmy, warm, lukewarm, tepid, heated, warmed, compassionate
clean – dirty, addicted, aimless, armed, augean, bawdy, bedraggled, befoul, befouled, begrime, begrimed, below the belt, bemire, besmear
close – open, distant, far, open, open up, yonder, long, yon, loosely knit, out-of-town, ventilated, remote, careless, public, coarse, communicatory, nonadjacent, harsh, generous
cold – hot, active, affable, agreeable, alert, alive, amiable, animate, animated, ardent, awake, aware, baking, baking hot, blazing.

List of Some More Commonly used Antonym

Abundant	scarce	joy	Grief
Accept	refuse	knowledge	Ignorance
Accidental	intentional	lazy	industrious
Accurate	incorrect	literal	Figurative
Admit	deny	majority	Minority
Advance	retreat	maximum	Minimum
Antique	modern	merciful	Cruel
Attack	defend	miserable	Happy

Authentic	imitation	mix	Sort
Beg	offer	moist	Dry
Cease	begin	naked	Clothed
Combine	separate	necessary	Useless
Comedy	tragedy	nourish	Starve
Condemn	praise	obey	Disobey
Conquer	fail	perfect	Faulty
Contract	expand	permit	Forbid
Dangerous	safe	positive	Negative

Depart	arrive	private	Public
Destroy	create	prohibit	Allow
Discourage	encourage	reluctant	enthusiastic
Disgrace	honor	sane	Insane
Drunk	sober	simple	complicated
Dwarf	giant	shrink	Expand
Evil	good	slavery	Freedom
Exhibit	conceal	solid	Liquid

Exterior	interior	spend	Save
Extinguish	ignite	stationary	Movable
Fail	succeed	stiff	Limp
Famous	unknown	strengthen	Weaken
Fertile	barren	swift	Slow
Fiction	fact	tardy	Early
Former	latter	temporary	permanent
Frequent	infrequent	thaw	Freeze

Gather	scatter	tough	Tender
Genuine	fake	triumph	Fail
Generous	stingy	unbreakable	Fragile
Grin	frown	unique	Ordinary
Harmony	discord	useful	Useless
Harsh	mild	usually	Rarely
Idle	busy	vacant	occupied
Imaginary	real	vanish	Appear

Import	export	victory	Defeat
Imprison	free	villain	Hero
illegal	lawful	violent	Gentle
include	exclude	wealth	Poverty
interior	superior	worthless	Valuable

Example (Antonym)

Directions (Q.1-5): 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 number of the correct letter combination by darkening the appropriate oval in your answer sheet. (United Bank of India PO Exam 2009)

1. (a) explicit (b) cautious
(c) introvert (d) clear

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

2. (a) fearful (b) beautiful
(c) hostile (d) amicable

- 1) B-D
- 2) CD
- 3) A-B
- 4) B-C
- 5) A-D

3. (a) unite (b) association
(c) separate (d) distant

- 1) A-C
- 2) A-B
- 3) B-C

4) B-D

5) A-D

4. (a) loud (b) prominent
(c) salient (d) legible

1) A-C

2) B-D

3) C-D

4) A-D

5) B-C

5. (a) fraud (b) barbarian
(c) guilty (d) civilised

1) A-C

2) A-B

3) B-D

4) A-D

5) C-D

Answers (Q.1 to 5)

1 (4)

3 (1)

5 (3)

2 (2)

4 (5)

Directions (Q. 6-7): Choose the word or group of words which is **MOST OPPOSITE** in meaning of the word printed in bold as used in the passage. (Indian Bank (PO) Exam 2010)

6. **buoyed**

- 1) heavy
2) stifled
3) numbed
4) dull

5) abated

7. sharp

- 1) blunt
- 2) incomplete
- 3) naive
- 4) indistinct
- 5) gradual

Answers (Q. 6 to 7)

6 (3)

7 (5)

Directions (8-10): Choose the word which is MOST OPPOSITE in meaning to the word printed in bold as used in the passage.

8. SIGNIFICANT

- 1) substantial
- 2) miniscule
- 3) incoherent
- 4) unimportant
- 5) irrelevant

9. OPPOSED

- 1) resistant
- 2) against

- 3) favouring
- 4) similar
- 5) agree

10. DIMINISHED

- 1) created
- 2) rose
- 3) increased
- 4) lessen
- 5) finished

Answers (Q.8 to 10)

8 (2)

9 (4)

10 (3)

Practice Set-1 (Antonym)

1. SHALLOW

- (a) High
- (b) Hidden
- (c) Deep
- (d) Extinguish

2. OVERT

- (a) Deep
- (b) Shallow
- (c) Secret
- (d) unwritten

3. PRECARIOUS

- (a) Dangerous
- (b) Safe
- (c) Cautious
- (d) Easy

4. PAUCITY

- (a) Surplus
- (b) Scarcity
- (c) Presence
- (d) Richness

5. OPAQUE

- (a) Misty

- (b) Covered

- (c) Clear
- (d) Transparent

6. RUTHLESS

- (a) Mindful
- (b) Compassionate
- (c) Majestic
- (d) Merciful

7. DEARTH

- (a) Extravagance
- (b) Scarcity
- (c) Abundance
- (d) Sufficiency

8. EXHIBIT

- (a) Conceal
- (b) Prevent
- (c) Withdraw
- (d) Concede

9. HAUGHTY

- (a) Pitiabie
- (b) Scared
- (c) Humble
- (d) Cowardly

10. VIRTUE

- (a) Vice
- (b) Fraud
- (c) Wickedness
- (d) Crime

11. ERUDITE

- (a) Professional
- (b) Immature
- (c) Unimaginative
- (d) Ignorant

12. LACONIC

- (a) Prolix
- (b) Profligate
- (c) Prolific
- (d) Bucolic

13. ONEROUS

- (a) Straight-forward
- (b) Easy
- (c) Complex
- (d) Plain

14. GRATUITY

- (a) Annuity
- (b) Stipend
- (c) Discount
- (d) Wages

15. NADIR

- (a) Progress
- (b) Liberty
- (c) Zenith
- (d) Modernity

16. ALIENATE

- (a) Gather
- (b) Identify
- (c) Assemble
- (d) Unite

17. SPURIOUS

- (a) False
- (b) Genuine
- (c) Simple
- (d) Systematic

18. PROHIBIT

- (a) Accept
- (b) Permit
- (c) Agree
- (d) Grant

19. CONCEAL

- (a) Unfold
- (b) Reveal
- (c) Open
- (d) Discover

20. SELDOM

- (a) Rarely
- (b) Daily
- (c) Often
- (d) Never

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Practice Set-2 (Antonym)

1. METICULOUS

- (a) Slovenly
- (b) Meretricious
- (c) Shaggy
- (d) Mutual

2. SUPERFICIAL

- (a) Artificial
- (b) Deep
- (c) Shallow
- (d) Real

3. COMMEND

- (a) Suspend
- (b) Admonish
- (c) Hate
- (d) Dislike

4. DAUNTLESS

- (a) Cautious
- (b) Thoughtful
- (c) Weak
- (d) Adventurous

5. TRAGIC

- (a) Funny

- (b) Comic

- (c) Light
- (d) Humorous

6. EXODUS

- (a) Restoration
- (b) Return
- (c) Home-coming
- (d) Influx

7. INNOCENT

- (a) Sinful
- (b) Guilty
- (c) Deadly
- (d) Corruption

8. APPOSITE

- (a) Inappropriate
- (b) Intemperate
- (c) Inconsistent
- (d) Irregular

9. PODGY

- (a) Short
- (b) Thin
- (c) Weak
- (d) Slim

10. VIRTUOUS

- (a) Scandalous
- (b) Vicious
- (c) Wicked
- (d) Corrupt

11. GRIM

- (a) Serious
- (b) Satisfying
- (c) Delightful
- (d) Painful

12. PATERNITY

- (a) Posterity
- (b) Successors
- (c) Offspring
- (d) Ancestors

13. CULPABLE

- (a) Irresponsible
- (b) Careless
- (c) Blameless
- (d) Defendable

14. HESITATE

- (a) Proud
- (b) Confident
- (c) Certain
- (d) Reluctant

15. VITAL

- (a) Peripheral
- (b) Dead
- (c) Unimportant
- (d) Outer

16. CAPACIOUS

- (a) Changeable
- (b) Foolish
- (c) Caring
- (d) Limited

17. BOISTEROUS

- (a) Calm
- (b) Comfortable
- (c) Good
- (d) Happy

18. PRESUMPTION

- (a) Resumption
- (b) Proposition
- (c) Humility
- (d) Assumption

19. CONCEALMENT

- (a) Identification
- (b) Broadness

- (c) Evidence
- (d) Indication

20. ASTUTE

- (a) Cowardly
- (b) Foolish
- (c) Wicked
- (d) Impolite

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Antonym Practice Set-1 (Answers)

1	(c)	8	(a)	15	(c)
2	(c)	9	(c)	16	(b)
3	(b)	10	(a)	17	(b)
4	(a)	11	(d)	18	(b)
5	(b)	12	(a)	19	(b)
6	(d)	13	(a)	20	(c)
7	(c)	14	(b)		
			(a)		

Antonym Practice Set-2 (Answers)

- | | | | | | |
|---|-----|----|-----|----|-----|
| 1 | (a) | 8 | (a) | 15 | (c) |
| 2 | (b) | 9 | (b) | 16 | (d) |
| 3 | (d) | 10 | (b) | 17 | (a) |
| 4 | (d) | 11 | (c) | 18 | (c) |
| 5 | (b) | 12 | (c) | 19 | (d) |
| 6 | (d) | 13 | (d) | 20 | (b) |
| 7 | (b) | 14 | (c) | | |

Chapter: Idioms and Phrases

Chapter Guidelines

In IBPS PO Exam, 5 questions on Phrase Substitution will be asked in which, a sentence is given with a part of it made bold. The part made bold contains some grammatical errors like wrong usage of verb in phrases. The candidates are required to select the correct substitutions available in the option. If there is no Error in bold part of the sentence, mark the answer as 5.

For attempting these questions, the candidate should know rules of various grammatical concept, notions, phrasal verbs, idiomatic expressions, preposition, conjunction and their proper usage. The candidate should give attention to the various exceptions to the grammatical rules also. Good command over grammar is necessary to solve these questions.

Introduction

Idioms and phrases refer to commonly used groups of words in English. They are used in specific situations and often used in an idiomatic, rather than a figurative sense. Idioms are often full sentences. Phrases, however, are usually made up of a few words and are used as a grammatical unit in a sentence. It is usually asked in all the competitive exams. Students must practice idiom and phrases in their writing as well as in their speech. It will make them proficient while practicing.

List of Important Idioms and Phrases

Idioms/Phrases	Meaning
A big shot	Important person
A bird in hand is worth two in the bush	One certainty is worth more than two prospective advantages
A bird's eye view	A general view
A blue book	A government report
A boon in disguise	A benefit in loss
A case in point	An illustrative case connected to the subject of discussion
A close shave	A lucky escape
A cry in the wilderness	An irrelevant effort
A cuckoo in the nest	A child whose parentage is doubtful and may therefore not belong by blood to the family
A duck in a thunderstorm	Distressed
A fair crack of the whip	A period of importance
A feather in one's cap	An achievement to be proud of
A feather in the cap	A very good achievement
A flash in the pan	Something which lasts only a short time; an effort or partial success which soon turns to failure; a short lived outburst of enthusiasm for something
A henpecked husband	One who is dominated by his wife
A hot line	Direct telephone line between heads of states
A hot potato	An issue that is awkward or embarrassing to deal with
A lady's man	A lover of women's company
A latchkey child	A child who returns from school etc. To an empty house because both parents are working
A man of the world	An experienced man, often with a cosmopolitan background
A pig in a poke	An article which was bought without previous inspection and which turns out to be worth much less than what one paid for it
A red letter day	An important day

A sleeping partner	A business partner who provides a share of the capital and therefore owns shares in the business but who does not take an active part in managing it
A snake in the grass	Unrecognized danger
A soft soap	A liking or fondness for something or someone
A storm in the tea-cup	A lot of excitement and discussion about a trivial matter
A thorn in flesh	A cause of continual trouble
After my own heart	According to my views and tastes
All the same	Nevertheless, but, yet
Allow the dust to settle	Wait until the disturbance is well and truly over
An armchair job	A regular job which is considered easy and well-paid
An ivory tower	A place or state of life that is out of touch with people and reality
Another pair of shoes	Different matter
Apple of discord	Cause of dispute
At crossroads	Be in confusion because of many choices
At sixes and sevens	In a state of confusion
At stake	In danger
At the drop of a hat	For no reason at all
At the eleventh hour	Just in time
Backstairs gossip	Gossip among servants
Bag and baggage	Completely
Bear the brunt	Endure the greater part of a stress or burden
Beat about the bush	Evade the issue
Bell the cat	Do the most dangerous job
Between the devil and the deep sea	To be in a dilemma
Birthday suit	Naked
Blow hot and cold	To be inconsistent
Bolt from the blue	Unexpected calamity
Bone of contention	Cause of quarrel
Bone of contention	Matter of dispute
Born with a silver spoon in mouth	Born in a wealthy family
Break new ground	Venture into an untried field
Bring a hornet's	Run into trouble by being meddlesome

nest about one's ears	
Bring down the house	Receive rapturous applause
Bring home	To emphasise
Burning the candle at both ends	Trying to do two opposite and exhausting things at the same time
By hook or by crook	By one way or the other
By rule of the thumb	By experience, practical though rough
Cast pearls before a swine	Offer good things to people incapable of appreciating them
Cat and dog life	Life of constant discord
Chip off the old block	Exemplifying the family characteristics, like his father
Clear the decks	Prepare for action
Cloak and dagger	Like a spy
Cock and bull story	Ridiculous story
Come cap in hand	Very humble
Come out of a bandbox	Be excessively well-dressed
Crocodile tears	Hypocritical tears
Cut and dried	Settled, decided
Cut no ice	To make no effect
Dead men's shows	Await someone's death with the expectancy of benefiting from it
Down in the mouth	Low spirited
Draw the long bow	Exaggerate
Drive into a corner	Cut off all means of escape
Dwell in an ivory tower	Be detached from the everyday preoccupations of mankind
Face value	Superficially
Fair and square	In a fair way
Fair-weather friends	Friends only in good days
Fall to the ground	Argument that is unfounded
Fancy price	High price
Far and away	Certainly
Far and wide	All around
Feet of clay	To be weak or cowardly

Foam in the mouth	To be in extreme hatred
For good and all	Permanently
Forty winks	Short sleep
Free and easy	Casual, unworried, unconcerned
French leave	Absence without permission
From pillar to post	Hither and thither indiscriminately
Go to the wall	Give way, be vanquished
Goes without saying	Be self-evident
Gone to the dogs	Done for, ruined
Hammer and sickle	The emblem of socialism
Hammer and tongs	With all one's strength
Hand in glove	Close friendship
High and dry	Isolated, stranded
Hit below the belt	Fight unfairly
Hit the nail on the head	Judge all right. Say something exactly right
Hole and corner policy	Improper policy
In a flutter	In a state of nervous excitement
In cold blood	Deliberately, without heat
In deed	Really
In the same boat	Similarly situated; like in a predicament
In the wrong box	Out of one's proper place
It does not suit my book	It doesn't fit my arrangements
It makes no odds	It makes no difference
Jack of all trades	One who turns his hand to anything but excels in nothing
Keep body and soul together	Stay alive
Know chalk from the cheese	Be able to discriminate
Land of milk and honey	Land abounding in good things
Lay by the heels	Render harmless
Lay their heads together	Plan an enterprise jointly
Led by the nose	Mislead, deceived
Long innings	Long spell of success
Lynch law	Law of mobs

Make a clean breast	Confess, own up
Make a dead set at	Attack with determination
Make both ends meet	Live within one's budgeted income
Make no bones	Make no objections
Man of iron	A man of strong will power
Man of letters	Scholar
Man of straw	Insignificant
Man of straw	Without substance
Meek and mild	Gentle and quiet
My hands are full	I am busy
Nail in (one's) coffin	Anything that tends to shorten life
Not worth (one's) salt	Inefficient not worth one's keep
Not worth the candle	Not worth the expense involved
Null and void	Invalid, without legal effect
Odds and ends	Various articles
Olive branch	Emblem of peace
On the cards	Likely to happen
Once and for all	For ever
Once in a blue moon	Rarely
One's cup of tea	What one likes and can do well
Out of harness	Retired, at leisure
Part and parcel	Essential portion
Pay the piper	Defray the cost or bear the loss in an undertaking
Pay through the nose	Pay an excessive or exorbitant price
Play fast and loose	Be inconsistent and unreliable in fulfilling obligations
Pour oil on troubled waters	Soothe strife, use tact and discretion
Pretty kettle of fish	Bad business
Pull the wool over somebody's eyes	To deceive
Put a good face on the matter	Make the best of a bad job
Put down the shutters	To go out of business

Put the horse before the cart	Reverse the natural order
Rain cats and dogs	Rain heavily
Rank and file	Common man
Rank and file	Common soldiers, hence followers
Red-letter day	Day of special consequence
Rise from ashes	To rise high from low
Rough and ready	Not exact, only approximate
Rule the roost	To be in control
Run-of-the mill	An average, ordinary, unexciting
Shop-lifter	A thief in the guise of a customer
Short and sweet	Brisk, without delay
Show a clean pair of heels	Escape
Show the white feather	Behave like a coward
Smell a rat	Detect something suspicious
Soft soap	Flattery
Sour grapes	Disparaging what is beyond one's reach
Step into another man's shoes	Take over another's position
Stick one's neck out	To take risk
Straight from the shoulder	With full force
Sweat of one's brow	Hard labour
Sweep in the board	Take everything
Take the bull by the horns	Attack danger boldly
Take the cake	Carry off the honours
Talk through one's hat	Talk nonsense
The bill of fare	The menu
The cock of the walk	The most dominating person in a group
The fat is in the fire	The mischief is out
The golden handshake	A large sum of money given to a man of high position when he retires from his employment
There is no love lost between them	They dislike one another

Through thick and thin	Under all circumstances
Throw cold water on	Discourage
Throw up the sponge	Admit defeat
To be at the end of one's tether	To have no resources left
To be ill at ease	To be on bad terms with somebody
To be in hornet's nest	To be in an unpleasant situation
To be on the horns of a dilemma	To be in a fix
To be out of pocket	To lose money or to pay more than one's share
To beat about the bush	To talk about unimportant things
To beggar description	Beyond description
To black-ball	Prevent from doing something
To break the duck	To begin
To break the ice	To take the first step in breaking down cold reserve or prepare the way
To bring home the bacon	To be successful
To bring one's eggs to a bad market	To fail in one's plans because one goes to the wrong people for help
To bury the hatchet	To make peace
To carry the day	To win after a long effort
To catch somebody on the hop	To catch somebody off guard
To chew the cuds	To muse on
To clinch the issue	Decide
To come down in the world	To lose one's social and financial position
To come off with flying colours	To achieve distinction
To cool one's heels	To be kept waiting for some time
To cut both ends	To argue in support of both sides of the issue
To cut no ice	To have no effect
To die a dog's death	Unheroic death
To draw a bead	To take aim at

upon	
To eat a humble pie	Show oneself full of humility
To enjoy the lion's share	To enjoy the major part
To explore every avenue	To try every method
To feather one's nest	To care for self interest
To feather one's nest	To provide money even dishonestly
To fight tooth and nail	To make all efforts to win
To fish in troubled waters	To make most of a bad bargain
To foot the bill	To make payment
To gain ground	To become more general
To get away with	To escape
To get in someone's hair	To upset or annoy someone
To give someone a piece of mind	To scold
To give the cold shoulder	Snub or behave indifferently towards a person
To give/get the bird	To send away
To go against the grain	To work against one's liking
To go with the tide	To do as others do
To grease a person's palm	To bribe
To have cold feet	To be reluctant
To have finger in the pie	To do something in an affair
To have had one's day	To be past one's prime
To have one's heart in the right place	To be kind
To have the floor	To make a speech
To heap coals of fire on one's head	Put one to shame
To keep one's	To remain anxious, wishing good for somebody

fingers crossed	
To keep the ball rolling	To continue the work
To keep the wolf away from the door	To keep off poverty from oneself
To keep, the pot boiling	Keep the controversy alive
To kick one's heels	To waste time
To kick up a row	To make great noise and fuss
To kill two birds with one stone	Achieve two aims with a single effort
To lead one by the nose	To cause to follow blindly
To lead others up the garden	To deceive others
To let the cat out of the bag	To reveal a secret
To look for a needle in a haystack	To seek what is impossible to find
To make an ass of oneself	To act foolishly
To make castles in the air	Daydream
To make neither head nor tail of anything	To be completely baffled
To make no bones about something	To do or say a thing openly if it is unpleasant
To meet one's Waterloo	To meet one's final defeat
To oil the knocker	To tip the office-boy
To paint the town red	To celebrate noisily in public places
To pay lip service to	To pretend to be loyal
To pay through the nose	To pay very dearly
To play a second fiddle	To act as a subordinate to do the secondary role
To play ducks and drakes	To squander money

To play to the gallery	Trying to get appreciation from least intelligent people
To plough a lonely furrow	To do without anybody's help
To put a spoke in one's wheel	To disturb
To put down in black and white	To write down on paper
To put in the corner	To punish
To put one's shoulder to the wheel	To help oneself
To raise a dust	To create confusion
To read between lines	To understand the hidden meaning of the writer
To read between the lines	To understand more than the actual words
To rip up old soars	To revive a quarrel which was almost forgotten
To rise from the ranks	To rise to a high position
To rock the boat	Upset the balance
To run in the same groove	Advance in harmony
To see eye to eye	To agree
To shoot a line one's success	To exaggerate about
To show white feathers	To show fear
To smell something fishy	To feel that there is something wrong
To snap one's fingers	To become contemptuous of
To sound a red alert	To make alert
To spill the beans	To reveal secret information
To split hair	To indulge in over-refined arguments
To split hairs	To make pretty and fine distinctions
To stand to one's guns	To preserve when hardships press
To step into another's shoes	To take another's place

To stick to one's gun	To maintain one's point against all opposition
To take people by storm	To captivate them unexpectedly
To take the law into one's hand	To have a disregard for law and order
To take to one's heels	To run away
To talk shop	To talk nonsense
To throw up one's nose at a thing	To treat it with contemptuous dislike or disgust
To throw up the sponge	To surrender or give up a contest
To turn a deaf ear	To disregard
To turn a hair	To reveal discomfiture
To turn the comer	Pass the crisis
To wake up a sleeping dog	To disturb some person or condition capable of causing trouble
To wear one's heart on one's sleeve	Expose one's innermost feeling to other
To work like a dog	To work very hard
To wrangle over an ass's shadow	To quarrel over trifles
Turn over a new leaf	Make a fresh start
Turn the tables	Reverse the situation between two persons or opponent
Two strings to bow	Possessing a second way of attaining one's object
Under a cloud	To be in bad book
Valley of the shadow of death	Nearness to death, place of fear for those poor in faith
Wash hands off the matter	Have nothing to do with it
Wear heart on (one's) sleeve	Make public your private feelings
Wear the breeches	Domination of the husband by the wife
Wheels within wheels	Situation or extreme complexity
White elephant	Something useless and expensive
Win by a hair	To win by a narrow margin
With a high hand	Arrogantly, imperiously

With heart in (one's) boots (or mouth)	Terrified, apprehensive, alarmed
With neither rhyme nor reason	Without any sense, useless
Without turning a hair	Without any sign of discomfort

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Examples (Idioms and Phrases)

Directions: (1-5) Which of the 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 as it is given and no correction is required, mark (5) as the answer. (IBPS PO/MT Exam 2012)

1. US secretary of state made it clear that time **running out** for diplomacy over Iran's nuclear programme and said that talks aimed at preventing Tehran from acquiring a nuclear weapon would resume in April.

- 1) Runs out
- 2) was running out
- 3) Ran out
- 4) Run
- 5) No correction required

2. While the war of the generals **rage on**, somewhere in small town India, wonderful things are happening, quietly and minus fanfare.

- 1) rage
- 2) raging
- 3) rages on
- 4) raged on
- 5) No correction required

3. According to WWF, the small island nation of Samoa was **the first in switch off** its lights for Earth Hour.

- 1) first to switch of
- 2) the first to switch off
- 3) the first of switch off
- 4) first in switch of
- 5) No correction required

4. The campaign is significant **because not just** the youths are directly appealing to the world but because their efforts challenge the chimera of normalcy in the area.

- 1) Not just because
- 2) Just not because

- 3) Not just
- 4) Because just
- 5) No correction required

5. The doctor's association has threatened to go indefinite strike **support of** their teachers.

- 1) on supporting to
- 2) to supporting
- 3) for support
- 4) in support of
- 5) No correction required

Answers (Q.1 to 5)

1 (2)'was running out'

2 (3)'rages on' should be used as subject is singular.

3 (2)' the first to switch off' should be used.

4 (1)Not just should be used before 'because'

5 (4)'in' should be used before 'support of'

Directions (Q. 6-10): Which of the 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 as it is given and no correction is required, mark (5) as the answer. **(Central Bank of India PO Exam 2010)**

6. The poor Brahmin led a **hand to mouthful existence** and could use any job which paid him a little.

- 1) handful-to-mouthful existence
- 2) hand-to-mouth existence
- 3) handing for mouthful existing
- 4) hand and mouth exist
- 5) No correction required.

7. In order to **earning decent living** we need to have a good job which pays a substantial amount of money,

- 1) earned decency life
- 2) earning decency live
- 3) earn a decent living
- 4) earned decently life
- 5) No Correction required

8. We went to the famous-restaurant to eat and were **served piped hot** food.

- 1) served piping hotter
- 2) serving pipe hot
- 3) served piping hot
- 4) serve pipe hotten
- 5) No correction required

9. Akshay considered Suresh a complete **pain in the neck** as he kept asking baseless questions, '

- 1) paining in the neck
- 2) painless neck
- 3) painful necks
- 4) pain in necking
- 5) No correction required

10. I **jump through hoop** to finish this project in time but was not rewarded adequately,

- 1) jumped through hoops
- 2) jumping for hooping
- 3) jumped on hoop
- 4) jumping from hoop
- 5) No correction required

Answers (Q. 6 to 10)

6 (2) 'hand-to-mouth' is a single word.

7 (3) 'earn a decent living'

9 (5)

8 (3) the correct word is 'served piping hot'

10 (1) past tense should be used.

Directions (Q.11-15): Which of the phrases (1), (2), (3) and (4) 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 (5) as the answer. (United Bank of India PO Exam 2009)

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

- 1) main function for
- 2) main functions of
- 3) main functions for
- 4) main functions off
- 5) No correction required

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

- 1) has always being
- 2) were always been
- 3) has been always
- 4) have always been
- 5) No correction required

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

- 1) brought in a
- 2) brought in an
- 3) bought in an
- 4) bought at a
- 5) No correction required

14. Alcohol in moderate quantity boosts concentration of good cholesterol and **inhibiting blood clots**.

- 1) inhibits blood clots
- 2) inhibit blood clots
- 3) inhibited blood clots
- 4) inhabiting blood clots
- 5) No correction required

15. We must realise that learning from **mistakes is an** important part of life.

- 1) mistakes are an
- 2) mistakes are a
- 3) mistake are a
- 4) mistakes has an
- 5) No correction required

Answers (Q.11 to 15)

11 (2) It should be 'main functions of' as we are choosing one from many.

12 (4) 'have' should be used for two objects.

13 (3) The correct word is 'bought in an'.

14 (1) Present Indefinite tense should be used.

15 (5)

Directions (Q.16-20): Which of the phrases 1), 2), 3) and 4) 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 5) as the answer. **(IDBI Bank (PO) Exam 2009)**

16. An NGO is working towards providing free education to the girl child so that every girl can **stand on their own** feet.

- 1) stands on their own
- 2) stands on her own
- 3) stand in her own
- 4) stand on their own's

5) No correction required

17. The animal rescuers anaesthetised the dog **which had been with** great pain after having met with an accident.

1) which had been in

2) which is being with

3) who had been in

4) who has been at

5) No correction required

18. In its final decision, the court ruled that all the **allegations levelled for the** accused were false and baseless.

1) allegation levelled against the

2) allegations level against that

3) allegations levelled against the

4) allegation levelled with that

5) No correction required

19. **If I leave early** from home, I could have made it on time to the airport.

1) If I would leave early

2) Had I leave earlier

3) If I could left early

4) Had I left earlier

5) No correction required

20. Thousands of fire-fighters were deployed **at the factory when** a fire suddenly broke out due to a short circuit.

1) on the factory when

2) at the factory while

3) at that factory when

4) in the factory while

5) No correction required

Answers (Q.16 to 20)

16 (2) 'stands on her own' as subject is singular.

17 (1)'in' should be used instead of 'with'

18 (3)'against' should be used with allegations not 'for'.

19 (4) When two events of past are compared, the

event that occurred earlier must be in past perfect.

20 (5)

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Chapter: One Word Substitution

Chapter Guidelines

It is one of the most scoring parts in English Language Part of IBPS PO Exam. The question paper generally contains 5 questions from this topic in which, a sentence with a blank space is given. The candidates are required to fill up that blank space, out of the given options. The selection of appropriate word is essential for attempting these questions.

The candidates can resort to towards the methodology of eliminating the incorrect answer safely. Apart from this, they should make their word power strong to answer the question correctly. Good command over vocabulary and lit bit of common sense will be ideal for attempting these questions. These questions are most scoring part of the question paper.

One word substitution is the words that replace a group of words or sentences without creating or changing the exact meaning of sentences. These words generally bring compression in any kind of writing. One word substitutes are essentially words that correspond to definitions instead of vice versa.

There are lots of words in English language that can be used effectively in place of complex sentences or words to make writing to the point without losing the meaning of the context.

What type of questions is asked in One Word Substitution?

A distinctive question on one word substitution in Banking and other related competitive exams consists of an open ended sentence with four other words compressions out of which one has to be picked up. The student needs to pick up nearly the exact meaning which can explain the sentence in one word from a set of 4-5 choices.

Tips to Students for solving Questions on One Word Substitution for Competitive Examination effectively

- Students should develop their credibility by paying attention to intricacies of the grammar.

- Should have a clear idea about the various parts of speech and how they are related together.
- Students are advised to practice using these words in their language to make themselves more clear.

Here, we are providing some previous year questions asked in the section **One Word Substitution** just to enable the student to have a clear idea about the question asked in competitive examination.

1. One who eats too much
(a) Foodie (b) glutton
(b) Eater (d) food loving

Ans: (b) glutton

2. A book published after the death of its author
a) Posthumous (b) anonymous
b) Synonymous (d) mysterious

Ans: (a) Posthumous

3. To explain something mysterious or difficult
(a) Clarify (b) expose
(b) Explicate (d) elucidate

Ans: (d)

4. A member of middle class
(a) Bourgeois (b) Marxist
(b) Modern (c) traditionalist

Ans: (a)

Directions: In questions no. 1 to 10, out of the four alternatives, choose the one which can be substituted for the given words/ sentence.

1. The Study of Ancient Societies.
(a) History
(b) Archaeology
(c) Anthropology
(d) Etymology

2. A Practice of having more than one husband.
 - (a) Polygyny
 - (b) Polyandry
 - (c) Polygamy
 - (d) Polytrophy

3. Things which cannot be read
 - (a) Illegible
 - (b) Legible
 - (c) Negligible
 - (d) Corrigible

4. Incapable of being seen through
 - (a) Brittle
 - (b) Opaque
 - (c) Ductile
 - (d) Transparent

5. The Government wing responsible for making Rule.
 - (a) Judiciary
 - (b) Legislature
 - (c) Executive
 - (d) Court

6. A Government by the Nobles
 - (a) Democracy
 - (b) Bureaucracy
 - (c) Aristocracy
 - (d) Autocracy

7. Things which cannot be believed
 - (a) Incredible
 - (b) Ins
 - (c) Annoyable
 - (d) Wniriliable

8. One which cannot be seen

- (a) Opaque
- (b) Unseen
- (c) Invisible
- (d) Vulnerable

9. Person who speak many language.

- (a) Bilingual
- (b) Multilingual
- (c) Linguist
- (d) Grammar

10. A person who sacrifices his life for a cause.

- (a) Soldier
- (b) Revolutionary
- (c) Martyr
- (d) Patriot

Answers (Q. 1 to 10):

1. (b)

6. (c)

2. (b)

7. (a)

3. (a)

8. (c)

4. (b)

9. (b)

5. (b)

10. (c)

List of Commonly used one word Substitution

Word	Meaning
Eccentric	One who has strange habits
Ecology	Study of environment
Edible	A thing that is fit to be eaten
Effeminate	Of a man showing feminine attributes
Egotist	A person who always thinks of himself ; somebody who is selfish or self-centered
Eligible	One who is qualifies for election
Elucidate	To explain something mysterious or difficult
Embezzlement	Misappropriation of money
Emphasize	To lay special stress on
Epicure	Somebody who has refined taste for food; somebody who loves sensual pleasure and luxury
Epidemic	A contagious disease which spreads over a huge area
Epitaph	Inscription on a tombstone
Equestrian	A person who rides on horse-back

Equilibrium	A state of perfect balance
Eradicate	Destroy or get rid of something completely; root out an evil or bad practice
Ethnology	A study of races
Etiquette	Established rules of conduct; rules of acceptable behavior
Etymology	A study of derivation of words
Exonerate	Free somebody from blame or guilt
Extempore	A speech delivered without any previous preparation
Facsimile	An exact copy
Fanatic	A man who has too much enthusiasm for his own religion
Fastidious	A person difficult to please
Fatal	Anything that leads to death
Feminist	One who thinks only of welfare of women
Foregone	Something that has been determined beforehand
Fratricide	The murder or murderer of one

Germicide	A medicine that kills germs
Glutton	One who eats too much
Gratis	Without payment
Gregarious	Of animals living in flocks
Gullible	One who is easily deceived
Herbivorous A grass eating animal	
Homicide	Murder of a human being
Honorary	A position for which no salary is paid
Hostility	Intense aggression or anger state of antagonism
Humanitarian One who feels sympathetic towards human beings	
Hypocrite	One who pretends to be what he is not
Idiosyncrasy	A person's peculiar habit
Idolatry	Worship of idols
Illegal	That which is against law
Illegible	A handwriting that cannot be read
Illicit	That is prohibited by law

Illiterate	A person who cannot read or write
Immigrant	One who lives in a foreign country
Imperceptible	That which cannot be noticed
Impervious	A person who remains unmoved and unaffected by other people's opinions, suggestions
Impracticable	That which cannot be practiced
Impregnable	Incapable of being seized by attack
Improbable	That which is not likely to happen
Inanimate	Without life
Inaudible	A sound that cannot be heard
Incomprehensible	A statement which cannot be understood
Incorrigible	One who cannot be corrected
Incredible	That which cannot be believed
Incurable	That which cannot be cured
Indefatigable	One incapable of being tired
Indefensible	That which cannot be defended
Indescribable	That which cannot be described

Indispensable	Something that is essential and cannot be dispensed with
Inevitable	That which cannot be avoided
Inexplicable	That which cannot be explained
Infallible	A remedy which never fails
Infanticide	The act of killing an infant
Inflammable	Something that is quickly and easily set on fire and burned
Inimitable	A method that cannot be imitated
Insatiable	That which cannot be satisfied
Insoluble	Incapable of being dissolved in a liquid
Insolvent	One who is unable to pay his debts
Intestate	One who dies without a Will
Introspection	The action of looking back on past time
Invincible	That which cannot be conquered
Invisible	A thing that cannot be seen with human eyes
Invulnerable	That which cannot be hurt
Irrelevant	Not applicable
Irreparable	A loss of damage that cannot be

compensated

Irrevocable

That cannot be altered or withdrawn

Irritable

A man who is easily irritated

Jurisdiction

The area over which an official has control

Practice Set (One Word Substitution)

Direction: Out of the given alternatives, choose the one which can be substituted for the given words or sentence.

1. One who believes in God.
 - (a) theist
 - (b) secularist
 - (c) agnostic
 - (d) devotee

2. One whose wife is dead.
 - (a) celibate
 - (b) divorcee
 - (c) widower
 - (d) widow

3. One who walks in one's sleep.
 - (a) somnambulist
 - (b) neomatic
 - (c) ignorant
 - (d) dreamer

4. A book or paper written in hand.
 - (a) draft
 - (b) edition
 - (c) manuscript

- (d) handwritten
5. A place where money is coined.
- (a) treasury
 - (b) bank
 - (c) press
 - (d) mint
6. One who collects postage stamps.
- (a) lexicographer
 - (b) philatelist
 - (c) stamp collector
 - (d) vendor
7. One who hates mankind.
- (a) misanthrope
 - (b) hater
 - (c) rebel
 - (d) philanthropist
8. The art of beautiful handwriting.
- (a) draftsman
 - (b) painter
 - (c) calligraphy
 - (d) paleography

9. A poem of mourning.
- (a) epic
 - (b) lyric
 - (c) sonnet
 - (d) elegy
10. A cure for all diseases.
- (a) cure
 - (b) antibiotic
 - (c) remedy
 - (d) panacea
11. A writer who steals ideas from others.
- (a) translator
 - (b) plagiarist
 - (c) copier
 - (d) editor
12. A speech given at the opening of a ceremony.
- (a) thanks
 - (b) inaugural
 - (c) prelude
 - (d) welcome
13. A person who is bad in spelling.
- (a) calligraphist
 - (b) pedant

- (c) cacographist
- (d) linguist

14. A person who has beautiful handwriting.

- (a) painter
- (b) artist
- (c) writer
- (d) calligraphist

15. The officer was not willing to take a definite stand on that point.

- (a) complex
- (b) evasive
- (c) vague
- (d) ambiguous

16. One who travels from place to place.

- (a) journeyman
- (b) tramp
- (c) mendicant
- (d) itinerant

17. A short walk for pleasure or exercise.

- (a) promenade
- (b) jog
- (c) stroll
- (d) gallop

18. One who can use either of his hands with ease.

- (a) gluttonous
- (b) expert
- (c) amateur
- (d) ambidextrous

19. To present opposing arguments or evidence.

- (a) criticise
- (b) rebuff
- (c) reprimand
- (d) rebut

20. Custom of having many wives.

- (a) matrimony
- (b) monogamy
- (c) bigamy
- (d) polygamy

One Word Substitution Practice Set (Answers)

- | | | | | | |
|---|-----|----|-----|----|-----|
| 1 | (a) | 8 | (c) | 15 | (d) |
| 2 | (c) | 9 | (d) | 16 | (b) |
| 3 | (a) | 10 | (d) | 17 | (a) |
| 4 | (c) | 11 | (b) | 18 | (d) |
| 5 | (d) | 12 | (b) | 19 | (b) |
| 6 | (b) | 13 | (c) | 20 | (d) |
| 7 | (a) | 14 | (d) | | |

Part C: Reading Comprehension

Section Guidelines

The Reading Comprehension given in the IBPS PO Exam Question Paper is for judging the capability of understanding the passage, power of analyzing the problem in correct perspective and ability to answer correctly in a speedy manner. Generally, 2 to 3 passages are asked in the question paper. The candidates have to understand the passage and answer the objective type questions accordingly.

The candidates should have good reading ability for attempting these questions. There are some techniques, which can help you in answer the most appropriate option for the questions based on the passage. Underlining important instances and fact, increase in reading speed, keep forging ahead, formation of idea are some techniques, which help the candidate in going through this topic.

From Reading Comprehension, questions are also asked related to Antonym, Synonym given in the passage. Students should keep an eye on bold/italic words given in the passage and answer such questions keeping in mind the meaning of the word in the given passage.

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Chapter: Reading Comprehension

Introduction to Passage

The comprehension part of any test contains reading passages of about 300 words taken from a published material and we have to answer a series of questions based on the passage. The reading passages are drawn from several areas like History, Geography, Civics, Economics, Literature, Philosophy, Biographies, Essays, and Politics etc.

Questions on the reading comprehension are not only designed to test one's ability to understand directly stated information in the passage but they also test one's ability to understand implications and draw inferences. In short, the questions are meant to test one's ability to read a passage and comprehend its meaning, and express that ability by selecting the correct answer from among the answer choices given for each question.

Note that since the questions asked are to test the ability to read a passage and comprehend its meaning, you have to judge the correctness of an answer on the basis of what is stated or implied in the passage. Even if the information in the passage runs counter to what you believe to be correct, your answer should be based only upon what author says in the passage.

To be able to solve a RC passage with utmost accuracy, it is important to:

- to identify the author's purpose, evaluate the author's style, or analyse the author's arguments,
- to recognize the main idea or the central idea presented by the author, and to apply his/her view point, to comprehend vocabulary by giving questions on word meanings, synonyms, antonyms, meaning of phrases and idioms.

Format of Reading Comprehension (RC) Section

A passage of about 300-500 words is taken from a published material and a series of questions is asked about the content of the passage. Some of the questions test the ability to understand directly stated information, some test the ability to recognize implications and draw inferences, and some test the ability to comprehend the text and recognize the main idea presented by the author.

Tactics to tackle RC questions

The following pages list every proven technique for succeeding in the RC section, which, incidentally, is a pitfall for many test-takers. Before we look at the types of questions asked in the RC section, let us consider how to approach reading the passage itself. To answer the questions correctly, one should obviously read and understand the text. But imagine if you are

able to finish only three of the six paragraphs given, because you read slowly! You will then get only 50 per cent marks that too if you answer all the questions correctly.

On the other hand, if you finish all the paragraphs quickly and are able to answer only half the questions correctly, you will still get only 50 per cent marks. To answer questions correctly, it is important to comprehend what you read. But reading and comprehending what you are reading are interdependent. In other words, speed can be improved by improving comprehension, and comprehension will, in turn, improve with improved speed. Therefore, the primary goal should be to build up enough speed to finish reading the entire given paragraph in the stipulated time, and also, give as many correct answers as possible.

Example

The wave of anti-Japanese protests that has erupted across China, after tit-for-tat landings by ultranationalists on uninhabited islands which the Japanese call the Senkakus and the Chinese the Diaoyus, is alarming. It is a reminder of how a barren group of disputed rocks could upend pain-staking progress in the difficult relations between Asia's two biggest powers. And the spat even raises the specter of a conflict that could conceivably draw in America.

China has never formally controlled the Senkakus, and for most Japanese, blithely forgetful of their country's rapacious, imperial past, possession is nine-tenths of the law. Yet the islands' history is ambiguous. The Senkakus first crept into the record lying in the Chinese realm, just beyond the Ryukyu kingdom, which in the 1870s was absorbed by Japan and renamed Okinawa. After Japan's defeat in 1945 the Americans took over Okinawa's administration, along with the Senkakus. In the 1951 peace treaty between Japan and the United States, as well as in the agreement to return Okinawa in 1972, the Senkakus' sovereignty was left vague (Taiwan claims them too). The Americans say the dispute is for the parties to resolve amicably.

Three decades ago that looked possible. Deng Xiaoping, the architect of China's modernization, recognized the risks. When he signed a Treaty of Peace and Friendship with Japan in 1978, the two countries agreed to kick the Senkakus into the long grass. "Our generation", Deng said, "is not wise enough to find common language on this question. The next generation will be wiser." His hopes have been dashed.

Chinese maritime power is growing, in ways that not only challenge Japan's control of the Senkakus (but also worry other countries that have maritime disputes with China). The current squabble began when the right-wing governor of Tokyo declared that the metropolitan government would buy the Senkakus from their indebted private owner, the better to assert

Japanese sovereignty. Not to be seen as weak, Yoshihiko Noda, the prime minister, retorted that the Japanese government would buy them instead.

The natural solution

What can be done? Neither side wants to jeopardize good relations, let alone go to war, over the Senkakus. But the fact that there is a (remote) danger of conflict should prompt both governments to do two things. The long-term task is to defang the more poisonous nationalist serpents in both countries' politics. In Japan that means producing honest textbooks so that schoolchildren can discover what their predecessors did. In China (no promulgator of honest textbooks itself) the government must abandon its habit of using Japanophobia as an outlet for populist anger, when modern Japan has been such a force for peace and prosperity in Asia. But the priority now is to look for ways to minimize the chances of unwished-for conflict, especially in seas swarming with rival vessels.

A mechanism to deal with maritime issues between the two countries was set up last year. Ideally, both sides should make it clear that military force is not an option. China should undertake not to send official vessels into Japanese waters, as it still occasionally does, and deal more forcefully with militaristic sabre-rattlers like the general who suggested using the Senkakus for bombing practice.

As for the Senkakus themselves, Mr. Noda's proposal to buy them would have value if accompanied by a commitment to leave them unvisited. Our own suggestion is for governments to agree to turn the Senkakus and the seas round them—along with other rocks contested by Japan and South Korea—into pioneering marine protected areas. As well as preventing war between humans, it would help other species. Thanks to decades of overfishing, too few fish swim in those waters anyway.

Questions:

1. What is the central idea of the passage?
 - A. To analyze China's double faced international policies.
 - B. To analyze America's role in international politics.
 - C. To analyze China and Japan's current standing on Senkakus.
 - D. To analyze the history of Senkakus island.

Answer: Option C is the correct answer.

A quick mind map of the passage will help us understand the central idea of the passage which is to discuss China and Japan's current standing on Senkakus Island. In the passage the author has discussed where the conflict started from, where it is right now and has also suggested how it should move ahead. Hence, option C is correct. Option A is vaguely implied in the passage; but it is certainly not the central idea. Option B can be easily negated as nowhere does the passage discuss America's role in international politics. Option D can bait a student as a right answer but it can also be eliminated as the passage is more about China and Japan on Senkakus (option C) than Senkakus alone.

2. Why does the author starts the passage with "THE' wave of anti-Japanese protest?"
- A. To highlight the fact that there is only one specific wave that has erupted across China.
 - B. To highlight the intensity of the spat that has risen.
 - C. To catch the attention of the reader.
 - D. To ridicule the fact that two biggest Asian countries are fighting over an issue that can be amicably resolved.

Answer: Option B is the correct answer. It is after the opening sentence that the author goes ahead to discuss the intensity of the spat between China and Japan. 'THE' (in uppercase) emphasizes the extent of tension that exists between the two countries. Hence, option B is the right answer. Option A is too extreme an assumption and hence can be negated. Option C can be the right answer but it cannot be the only reason why the author has used 'THE' in the beginning of the passage. Option D can be eliminated as the author has not mentioned talking about an amicable resolving of the dispute anywhere in this passage.

3. What do you infer is the profession of the author?
- A. Teacher.
 - B. Reporter.
 - C. Foreign relations expert.
 - D. Diplomat

Answer: Option B is the correct answer.

Option A is easily eliminated as it leaves an ambiguity as to what subject's teacher and of what capacity. Option D can also be eliminated for same reasons. Option B and C are close options and both would look correct in the first glance but if we read a line from last paragraph carefully it says "Our own suggestion is for governments to agree to turn the Senkakus and the seas round them—along with other rocks contested by Japan and South Korea—into pioneering marine protected areas." The word 'our' indicates that someone has written this piece of article

as a representative of a body whereas a foreign relation expert could work on his own also. Option B makes for a clearer and ambiguity free answer.

4. What is the author's tone in the passage?

- A. Analytical
- B. Indignant
- C. Optimistic
- D. Critical

Answer: Option A is the correct answer. Option B can be eliminated as we do not see the author expressing an indignant or angry tone in the passage. Option C can also be ruled out as the author does not display any sign of hope regarding the issue he deals with in the passage. This brings us to Option A and D, both of which are very close options. Between the two, however, Option A is a better answer as 'critical' means being occupied with criticism whereas the author rather than criticizing someone in this passage, tries to analyze the situation and the problem.

5. Why does the author use the sentence: "It is a reminder of how a barren group of disputed rocks could upend pain-staking progress in the difficult relations between Asia's two biggest powers"?

- A. To alarm people of a brewing conflict which can lead to a war-like situation.
- B. To highlight the fact that the two biggest nations of Asia are fighting for a barren land rather than focusing themselves on the path of progress.
- C. To explain the importance that even a barren piece of land has in national progress.
- D. To show that nationalism is important than any other emotion.

Answer: Option B is the correct answer. Option A is nothing but a mix of few words from the passage. The author does not say this statement in order to alarm people of the brewing conflict. Rather, option B is the right answer because the author uses this statement to show the intensity of the issue i.e., it is such a sensitive issue that the two biggest countries of Asia are fighting over a piece of barren land wherein they could have spend that time in focusing on their respective growth. Option C is a vague option as the author seems to believe exactly the opposite of what is stated here. Option D is an extreme option and is not discussed in the passage.

6. Which of these statements is not true according to the passage?

- A. Deng Xiaoping played a major role in emergence of modern China.
- B. Yoshihiko Noda is the PM of Japan.

- C. Japan has bought Senkakus.
- D. Diaoyus is surrounded with controversy.

Answer: Option C is the correct answer.

The statement in Option A is true as the passage clearly says “Deng Xiaoping, the architect of China’s modernisation, recognised the risks.” Option B is true as well as it is followed from the passage: “Not to be seen as weak, Yoshihiko Noda, the prime minister, retorted that the Japanese government would buy them instead.” Option D is also true as the passage is about controversy regarding Senkakus whose Chinese name is Diaoyus. Option C is the right answer as it is not mentioned in the passage and is hence a false statement. As per the passage, Japan has proposed to buy Senkakus but it is not clear whether they have already bought it.

7. What is the author’s position regarding the whole problem?
- A. Senkakus and the seas around them should be turned into pioneering marine protected areas so as to dissolve any conflict.
 - B. Leaders of both the nations should ideally sit with each other and chalk out a mutual solution.
 - C. America, who had initially handed over Senkakus islands to Japan, should intervene in between.
 - D. Japan should hand over Senkakus to China as they fall within the Chinese waters.

Answer: Option A is the correct answer.

Option B is incorrect – the author might have implied this but towards the end of the passage, he clearly concludes by saying: “Our own suggestion is for governments to agree to turn the Senkakus and the seas round them—along with other rocks contested by Japan and South Korea—into pioneering marine protected areas.” Hence, option A is correct. Option C is incorrect as the author has just casually mentioned that America does not seem to be interested in intervening in the matter. Option D is incorrect as it is not suggested by the author anywhere in the passage.

Examples (Reading Comprehension)

Directions (1-15) Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions. (IBPS PO/MT Exam 2012)

When times are hard, doomsayers are plenty. The problem is that if you listen to them too carefully, you tend to overlook the most obvious signs of change. 2011 was a bad year. Can 2012 be any worse? Doomsday, forecasts are the easiest to make these days. So let's try a contrarian's forecast instead. Let's start with the global economy. We have seen a steady flow of good news from the US. The employment situation seems to be improving rapidly and consumer sentiment, reflected in retail expenditures on discretionary items like electronics and clothes, has picked up. If these trends sustain, the US might post better growth numbers for 2012 than the 1.5-1.8 per cent being forecast currently.

Japan is likely to pull out of a recession in 2012 as post-earthquake reconstruction efforts gather momentum and the fiscal stimulus announced in 2011 begins to payoff. The consensus estimate for growth in Japan is a respectable 2 per cent for 2012.

The "hard-landing" scenario for China remains and will remain a **myth**. Growth might decelerate further from the 9 per cent that it expected to **clock** in 2011 but is unlikely to drop below 8-8.5 per cent in 2012.

Europe is certainly in a spot of trouble. It is perhaps already in recession and for 2012 it is likely to post mildly negative growth. The risk of implosion has dwindled over the last few months-peripheral economies like Greece, Italy and Spain have new governments in place and have made progress towards genuine economic reform.

Even with some of these positive factors in place, we have to accept the fact that global growth in 2012 will be **tepid**. But there is a flipside idea to this. Softer growth means lower demand for commodities and this is likely to drive a correction in commodity prices. Lower commodity inflation will enable emerging market central banks to reverse their monetary stance. China, for instance, has already reversed its stance and has pared its reserve ratio twice. The RBI also seems poised for a reversal in its rate cycle as headline inflation seems well on its way to its target of 7 per cent for March 2012.

That said, oil might be an exception to the general trend in commodities. Rising geopolitical tensions, particularly the continuing face-off between Iran and the US, might lead to a spurt in

prices. It might make sense for our oil companies to hedge this risk instead of buying oil in the spot market.

As inflation fears **abate** and emerging market central banks begin to cut rates, two things could happen. Lower commodity inflation would mean lower interest rates and better credit availability. This could set a floor to growth and slowly reverse the business cycle within these economies. Second, as the fear of untamed, runaway inflation in these economies abates, the global investor's comfort levels with their markets will increase.

Which of the **emerging** markets will outperform and who will get left behind? In an environment in which global growth is likely to be weak, economies like India they have a powerful domestic consumption dynamic should lead; those dependent on exports should, prima facie, fall behind.

Specifically for India, a fall in the exchange rate could not have come at a better time. It will help Indian exporters gain market share even if global trade remains depressed. More importantly, it could lead to massive import substitution that favors domestic producers.

Let's now focus on India and start with a caveat. It is important not to confuse a short-run cyclical dip with a permanent de-rating of its long-term structural potential. The arithmetic is simple. Our growth rate can be in the range of 7-10 per cent depending on policy action. Ten per cent if we get everything right, 7 per cent if we get it all wrong. Which policies and reforms are critical to taking us to our 10 per cent potential? In judging this, let's again be careful. Let's not go by the laundry list of reforms that Fills like to wave: increase in foreign equity limits in foreign shareholding, greater voting rights for institutional shareholders in banks, FDI in retail, etc. These can have an impact only at the margin. We need not bend over backwards to appease the Fills through these reforms - they will invest in our markets when momentum picks up and will be the first to exit when the momentum flags, reforms or not.

The reforms that we need are the ones that can actually rise out sustainable long-term growth rate. These have to come in areas like better targeting of subsidies, making projects in infrastructure viable so that they **draw** capital, raising the productivity of agriculture, improving healthcare and education, bringing the parallel economy under the tax net, implementing fundamental reforms in taxation like GST and the direct tax code and finally easing the **myriad** rules and regulations that make doing business in India such a nightmare. A number of these things do not require new legislation and can be done through executive order.

1. Which of the following is NOT TRUE according to the passage?

- 1) China's economic growth may decline in the year 2012 as compared to the year 2011
- 2) The European economy is not doing very well
- 3) Greece is on the verge of bringing about economic reforms
- 4) In the year 2012, Japan may post a positive growth and thus pull out of recession

5) All are true

2. Which of the following will possibly be a result of softer growth estimated for the year 2012?

- (A) Prices of oil will not increase.
- (B) Credit availability would be lesser.
- (C) Commodity inflation would be lesser.

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

3. Which of the following can be said about the present status of the US economy?

- 1) There is not much improvement in the economic scenario of the country from the year 2011
- 2) The growth in the economy of the country, in the year 2012, would definitely be lesser than 1.8 percent
- 3) The expenditure on clothes and electronic commodities, by consumers, is lesser than that in the year 2011
- 4) There is a chance that in 2012 the economy would do better than what has been forecast
- 5) The pace of change in the employment scenario of the country is very slow.

4. Which of the following is possibly the most appropriate title for the passage?

- 1) The Economic Disorder
- 2) Indian Economy versus the European Economy
- 3) Global Trade
- 4) The Current Economic Scenario
- 5) Characteristics of the Indian Economy

5. According to the author, which of the following would characterize Indian growth scenario in 2012?

- (A) Domestic producers will take a hit because of depressed global trade scenario.
- (B) On account of its high domestic consumption, India will lead.
- (C) Din exporters will have a hard time in gaining market share.

- 1) Only (B)
- 2) Only (A) and (B)

- 3) Only (B) and (C)
- 4) Only (A)
- 5) All (A) (B) and (C)

6. Why does the author not recommend taking up the reforms suggested by FIs?

- 1) These will bring about only minor growth
- 2) The reforms suggested will have no effect on the economy of our country, whereas will benefit the Falls significantly
- 3) The previous such recommendations had backfired
- 4) These reforms will be the sole reason for our country's economic downfall
- 5) The reforms suggested by them are not to be trusted as they will not bring about any positive growth in India

7. Which of the following is TRUE as per the scenario presented in the passage?

- 1) The highest growth rate that India can expect is 7 percent
- 2) The fall in the exchange rate will prove beneficial to India
- 3) Increased FDI in retail as suggested by fall would benefit India tremendously
- 4) The reforms suggested by the author require new legislation in India
- 5) None is true

8. According to the author, which of the following reforms is/are needed to ensure long term growth in India?

- (A) Improving healthcare and educational facilities.
- (B) Bringing about reforms in taxation.
- (C) Improving agricultural productivity.

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

Answers (Q.1 to 8)

1 (5)

4 (4)

7 (2)

2 (4)

5 (1)

8 (5)

3 (4)

6 (5)

9. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

DRAW

- 1) entice
- 2) push
- 3) decoy
- 4) attract
- 5) persuade

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

CLOCK

- 1) watch
- 2) achieve
- 3) time
- 4) second
- (5) regulate

14. TEPID

- 1) moderate
- 2) high
- 3) warm
- 4) irregular
- 5) little

15. MYTH

- 1) reality
- 2) belief
- 3) contrast
- 4) idealism
- 5) falsehood

Answers (Q.13 to 15)

13 (3)

14 (3)

15 (1)

Directions (Q. 16-23): Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you locate them while answering some of the questions. (IBPS PO/MT Exam 2011)

In a reversal of the norm elsewhere, in India policymakers and economists have become optimists while bosses do the worrying. The country's Central Bank has predicted that the country's economy is likely to grow at a double-digit rate during the next 20-30 years. India has the capability with its vast labour and lauded entrepreneurial spirit. But the private Sector which is supposed to do the heavy lifting that turns India from the world's tenth largest economy to its third largest by 2030, has become fed up. Business people often carp about India's problems but their irritation this time has a nervous edge. In the first quarter of 2011, GDP grew at an annual rate of 7.8 per cent; in 2005-07, it managed 9-10 percent. The economy may be slowing naturally as the low interest rates and public spending that got India through the global crisis are belatedly withdrawn. At the same time, the surge in inflation caused by exorbitant food prices has spread more widely, casting doubt over whether India can grow at 8-10 per cent in the medium term without overheating.

In India, as in many fast-growing nations, the confidence to invest depends on the conviction that the long term trajectory is intact and it is that which is in doubt. Big Indian firms too, sometimes, seem happier to invest abroad than at home, in deals that are often hailed as symbols of the country's growing **clout** but sometimes speak to its weaknesses-purchases of

natural resources that India has in abundance but struggles to get out of the ground. In fact, a further dip in investment could be self-fulfilling: if fewer roads, ports and factories are built, this will hurt both short-term growth figures and reduce the economy's long term capacity.

There is a view that because a fair amount of growth is assured the government need not try very hard. The liberalisation that began in 1991 freed markets for products and gave rise to vibrant competition. At the same time what economists call factor markets, those for basic inputs like land, power, labour etc, remains unreformed and largely under state control, which creates difficulties. Clearances today can take three to four years and many employers are keen to replace workers with machines despite an abundance of labour force. This can be attributed to labour laws which are inimical to employee creation and an education system that means finding quality manpower a major problem. In fact, the Planning Commission concluded that achieving even nine per cent growth will need marked policy action in unreformed sectors. Twenty years ago it was said that the yardstick against which India should be measured was its potential and it is clear that there remains much to do.

16. Why are employers reluctant to hire Indian labour force?

- (A) India's labour force is overqualified for the employment opportunities available.
- (B) High attrition rate among employees stemming from their entrepreneurial spirit
- (C) Labour laws are not conducive to generating employment.

- 1) Only(C)
- 2) All (A), (B) and (C)
- 3) Only (A) and (C)
- 4) Only (A) & (B)
- 5) None of these

17. What is the state of India's basic input sectors at present?

- 1) These sectors attract Foreign Direct Investment because of their vast potential.
- 2) These sectors are lagging as projects are usually awarded to foreign companies.
- 3) These sectors are stagnating and badly in need of reforms.
- 4) These sectors are well regulated as these are governed by the State.

5) None of these

18. Which of the following can be said about the Indian economy at present?

- 1) It can comfortably achieve double-digit growth rate at present.
- 2) High food prices have led to overheating of the economy.
- 3) Citizens are affluent owing to laxity in regulation.
- 4) Private sector confidence in India's growth potential is high.
- 5) Unreformed sectors are a drag on economic growth.

19. What impact has the GDP growth of 7.8 per cent had?

- (A) Indian Industry is anxious about India's economic growth.
(B) India has achieved status as the world's third largest economy at present.
(C) Foreign investment in India has drastically increased.

- 1) Only (A)
- 2) All (A), (B) and (C)
- 3) Only (A) and (C)
- 4) Only (A) and (B)
- 5) None of these

20. Which of the following is most opposite in meaning of the word 'marked' given in bold as used in the passage?

- 1) Decreased
- 2) Ignored
- 3) Clear
- 4) Assessed
- 5) Imperceptible

21. What is the author's main objective in writing the passage?

- 1) Showcasing the potential of India's growth potential to entice foreign investors
 - 2) Exhorting India to implement measures to live up to its potential
 - 3) Recommending India's model of development to other developing countries
 - 4) Berating the private sector for not bidding for infrastructure development projects
 - 5) Criticising the measures taken by India during the global economic crisis
- 22.** What measures do experts suggest to be taken to ensure targeted economic growth?
- 1) Lowering of interest rates to help industries hit by recession
 - 2) Prolonged financial support for basic input industries
 - 3) Incentives to Indian companies to invest in infrastructure
 - 4) Formulation of policies and their implementation in factor markets
 - 5) Stringent implementation of licensing system
- 23.** Which of the following is most similar in meaning to the word 'clout' given in bold as used in the passage?
- 1) Strike
 - 2) Standing
 - 3) Force
 - 4) Launch
 - 5) Achieve

Answers (Q. 16 to 23)

16 (1)

19 (1)

22 (4)

17 (3)

20 (5)

23 (3)

18 (5)

21 (2)

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Practice Set-1 (Reading Comprehension)

Directions (Q. 1-7): Read the following passage carefully and answer the questions given below it. Certain words/phrases are printed in bold to help you locate them while answering some of the questions. (IBPS PO/MT Exam 2011)

In many countries, a combustible mixture of authoritarianism unemployment and youth has given rise to disaffection with strongmen rulers, which has, in turn, spilled over into uprisings. Young people in these countries are far better educated than their parents were. In 1990, the average Egyptian had 4.4 years-of schooling; by 2010, the figure had risen to 7.1 years. Could it be that education, by making people less willing to put up with restrictions on freedom and more willing to question authority, **promotes** democratisation? Ideas about the links between education, income and democracy are at the heart of what social scientists have long studied. Since then plenty of economists and political scientists have looked for statistical evidence of a causal link between education and democratisation. Many have pointed to the strong correlation that exists between levels of education and measures like the pluralism of party politics and the existence of civil liberties. The patterns are similar when income and democracy are considered. There are outliers, of course-until recently, many Arab countries managed to combine energy-based wealth and decent education with undemocratic political systems. But some deduce from the overall picture that as China and other authoritarian states get more educated and richer, their people will agitate for greater political freedom, culminating in a shift to a more democratic form of government.

This apparently reasonable intuition is shakier than it seems. Critics of the hypothesis point out that correlation is hardly causation. The general trend over the past half-century may have been towards rising living standards, a wider spread of basic education and more democracy, but it is entirely possible that this is being driven by another variable. Even if the correlation were not spurious, it would be difficult to know which way causation ran. Does more education lead to greater democracy? Or are more democratic countries better at educating their citizens? A recent NBER paper compared a group of Kenyan girls in 69 primary schools whose students were randomly selected to receive a scholarship with similar students in schools which received no such financial aid. Previous studies had shown that the scholarship programme led to higher test scores and increased the likelihood that girls enrolled in secondary school. Overall, it significantly increased the amount of education obtained. For the new study, the authors tried to see how the extra schooling had affected the political and social attitudes of the women in question. Findings suggested that education may make people more interested in improving their own lives but they may not necessarily see democracy as the way to do it. Even in established democracies, more education does not always mean either more active political participation or greater faith in democracy. Poorer and less educated people often vote

in larger numbers than their more educated compatriots, who often express disdain for the **messiness of democracy**, yearning for the kind of government that would deal strongly with the corrupt and build highways, railway lines-and-bridges at a dizzying pace of authoritarian China.

1. Which of the following is most similar in meaning to the word 'promotes' given In bold as used in the passage?
 - 1) Upgrades
 - 2) Prefers
 - 3) Recommends
 - 4) Advocates
 - 5) Publicises

2. In the context of the passage, which of the following characterise(s) democracies?
 - (A) Active participation of majority of educated citizens in electoral process
 - (B) Fast, paced economic growth and accountability of those in power
 - (C) Better standards of living and access to higher education
 - 1) All (A), (B) and (C)
 - 2) Only (B) and (C)
 - 3) Only(C)
 - 4) Only (A) and (B)
 - 5) None of these

3. What, according to the author; has led to uprisings in authoritarian countries?
 - 1) Lack of access to education
 - 2) Vast numbers of uneducated and unemployable youth
 - 3) Frustration with the existing system of governance
 - 4) Unavailability of natural energy resources like coal and oil
 - 5) Government's over-ambitious plans for development

4. What does the phrase "messiness of democracy" convey in the context of the passage?
 - 1) Democratic nations are chaotic on account of individual freedoms.
 - 2) Most democratic countries frequently have violent revolts among their citizens.
 - 3) The divide between the poor and the educated is growing wider in democracies.
 - 4) High levels of pollution on account of frantic pace of infrastructure development
 - 5) Resigned acceptance of intrinsic corruption in the education system

5. Which of the following is/are true about China in the context of the passage?
- (A) China's citizens are in favour of a more representative form of government.
 - (B) China has made huge strides in infrastructure development.
 - (C) China is in the midst of a political revolution.
- 1) None
 - 2) Only (A)
 - 3) Only (A) and (C)
 - 4) Only (B)
 - 5) All (A), (B) and (C)
6. What conclusion can be drawn from the statistics cited about Egypt's education system?
- 1) Job prospects have been on the rise in Egypt in recent times.
 - 2) Authoritarian leaders have played a vital role in reforming Egypt's education system.
 - 3) Egypt -has one of the youngest and best educated demographics in the world.
 - 4) Egypt is likely to be a successful vibrant democracy.
 - 5) There has been a rise in education levels in Egypt in recent times.
7. Which of the following most aptly describes the central theme of the passage?
- 1) Democratic nations are richer and have a better track record of educating their citizens.
 - 2) Education does not necessarily lead to greater enthusiasm for a democratic form of government.
 - 3) Educated societies with autocratic form of government enjoy a better quality of life than democracies.
 - 4) Citizens can fulfil their personal aspirations only under a democratic form of government.
 - 5) Democracy makes citizens more intolerant as it does not restrict personal freedoms.

Directions (Q. 8-22): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

A few weeks ago, a newspaper article quoted a well-known scientist saying, "IT has destroyed Indian science."

One can **speculate** about the various ways in which the growth of the IT sector and other similar knowledge industries such as biotechnology has led to a decline in basic scientific

research in India.

The most obvious reason is money: Pay scales in IT and BT are much higher than one can aspire to in academia. The argument goes: why should a **bright** Btech or MSc student enroll in a PhD programme when she can make a lot more money writing code? Not only does a **fresh** IT employee make a lot more than a fresh M Tech student, his/her pay will rise much faster in IT than in academia. A professor's pay at a government-run university, even after the Sixth Pay Commission, tops out at far less than a senior executive's salary in a major industry.

Second, the social status of IT and BT jobs equal or even exceed the social status of corresponding academic positions, since they are seen as knowledge industries, which plays to the best and worst instincts of the societal order. As **quintessential** white-collar professions, neither do they compel a successful entrepreneur to resort to violence and corruption, nor do they demand any physical labour. Unlike real estate or road construction, it is felt that IT workers can become rich while staying honest and sweat-free.

Assuming that the labour pool for academia and IT is roughly the same, the difference in our collective preferences biases the labour market towards IT and away from academia. Further, when the imbalance between IT and academia continues for years and even decades, a destructive loop, from academia's point of view, is created. When our best and brightest take IT jobs over academic ones for a decade or more, faculty positions in our universities and research centres are no longer filled by the best candidates.

As faculty quality goes down, so does the capacity to train top-class graduate students who, after all, are teachers in training. In response to decreasing faculty quality, even those students who otherwise choose an academic profession, decide to join industry or go abroad for their studies. These foreign trained graduates prefer to come back to corporate India - if at all they do come back - and, the downward cycle replicates itself in each generation. In other words, academia is trapped within a perfect storm created by a combination of social and economic factors.

In this socio-economic calculus, the members of our societal classes should prefer an IT job to an academic one. Or, to put it another way, the knowledge economy, ie, the creation of knowledge for profit, trumps the knowledge society, ie, the creation of knowledge for its own sake or the sake of the greater good. As is said, "Knowledge is power, but money is even more power." Perhaps the scientist was **alluding** to this victory of capitalism over the pursuit of pure knowledge when he accused IT of having a negative influence on Indian science.

Surely, knowledge has become a commodity like any other and as a result, knowledge workers are like any other labourers, who will sell their wares to the highest bidder. One solution is to accept and even encourage the commoditisation of knowledge; If so, Indian universities and research centres should copy their western counterparts by becoming more and more like corporations. These centres of learning should convert themselves into engines of growth. In this logic, if we

increase academic salaries and research grants to match IT paycheques we will attract good people into academia, where, in any case, it is rumoured that a certain **elusive** feeling called 'the quality of life' is better. **(Central Bank of India PO Exam 2010)**

8. According to the passage, what did the scientist actually mean when he said, "IT has destroyed Indian science?"

- 1) The centres meant for scientific research are being utilised by IT industries.
- 2) The IT industry does not employ people pursuing higher studies.
- 3) As information is readily available on the Internet because of IT, there is no need to seek further information.
- 4) IT has distorted the truth as stated by Indian science.
- 5) The desire for money has overshadowed the search for knowledge.

9. Which of the following is possibly the most appropriate title for the passage?

- 1) Is the Future of IT Bright?
- 2) The IT Industry and the World Economy
- 3) Research and Academics - Losing the Battle Against IT
- 4) Scientific Research and the Need for Well-Trained Faculty
- 5) Information Technology and its Advantages

10. Why does the author say that knowledge has become a commodity?

- 1) As it is no longer desirable in any professional field
- 2) As 'there are too many educational institutes in the country which do not provide quality education
- 3) As knowledge is now available easily as compared to the past
- 4) As knowledgeable people sell their services for the highest price possible
- 5) Like commodities, knowledge too becomes stale after a certain period.

11. What, according to the author, is a destructive loop?

- 1) Many people quit their existing jobs to work in the IT industry, which in turn leads to the downfall of the other industries.
- 2) The fact that the best minds do not want to become teachers and this in turn leads to good students seeking knowledge elsewhere.
- 3) The fact that people working in the IT industry do not pursue higher studies, which in turn leads to the deterioration in the quality of employees
- 4) The unending -use of resources by the IT industry leading to a dearth of resources in the country

5) Less grants are being provided by the Government to academic institutes, which in turn leads to poor quality students joining the same.

12. Which of the following mentioned below is/are the author's suggestion/s to promote interest in Indian academia? .

- A. Research centres should adopt the corporate culture as is done in the West.
 - B. Lessening the number of research grants given
 - C. C Making academic salaries equivalent to those paid in IT industries
- 1) Only C
 - 2) Only A
 - 3) Only B and C
 - 4) Only A and C
 - 5) None of these

13. Which of the following is **NOT TRUE** in the context of the passage?

- A. It is believed that the quality of life is better when pursuing scientific research.
 - B. People currently seek knowledge only for the greater good of the society.
 - C. Money is not perceived to be as powerful as knowledge.
- 1) Only A and C
 - 2) Only B
 - 3) Only A and B
 - 4) Only B and C
 - 5) All A, B and C

14. Which of the following, according to the author, are factors responsible for the declining interest in scientific research?

- A. Slower progress of work in research
 - B. Lesser monetary compensation in research-related activities
 - C. C Societal perception towards research
- 1) Only A
 - 2) Only C
 - 3) Only Band C
 - 4) Only A and B
 - 5) All A,B and C

15. Which of the following is true about the perception towards IT jobs as given in the passage?

- A. They are physically tiring.
 - B. They are considered to be managerial-level jobs.
 - C. C They requires usage of dishonest means.
- 1) Only B
 - 2) Only A and B

- 3) Only C
- 4) Only B and C
- 5) All A, B and C are true

Directions (Q. 16-19): Choose the word/group of words which is *most similar* in meaning to the word /group of words printed in *bold* as used in the passage.

16. CAPACITY

- 1) qualification
- 2) capability
- 3) Voltage
- 4) quantity
- 5) volume

17. ALLUDING

- 1) referring
- 2) breaking
- 3) escaping
- 4) imposing
- 5) clinging

18. SPECULATE

- 1) visit
- 2) contemplate
- 3) remarks
- 4) argue
- 5) regulate

19. QUINTESSENTIAL

- 1) typical
- 2) different
- 3) necessary
- 4) unique
- 5) excellent

Directions (Q. 20- 22): Choose the word/group of words which is most opposite in meaning of the word/ group of words printed in bold as used in the passage.

20. BRIGHT

- 1) soft
- 2) dark
- 3) dull
- 4) vivid
- 5) dim

21. ELLUSIVE

- 1) definite
- 2) happy
- 3) mysterious
- 4) worthwhile
- 5) remarkable

22. FRESH

- 1) used
- 2) stale
- 3) tired
- 4) experienced
- 5) aged

Directions (Q.23-37): 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. (United Bank of India PO Exam 2009)

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 recession to 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 economies. What succeeds in one culture fails in another. The Japanese are basically non materialistic. And however rich they become, unlike others, they cannot just keep throwing and buying endlessly. And once they have everything they need, there is a saturation point. It was only when companies like Toyota realised 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 shrunk.

And the markets have to shrink finally after attaining a level of affluence! And that's great for the world because the '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 'short cut'. 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** middle class. Finally, the world's attention will shift to the developing world. Finally, there will be a real **surge** in the income of these people and in the next' fifty odd years, one can really hope to see an equal world in terms of material plenty, with poverty being almost non-existent! And this will happen not by selling more cars to the Americans and the 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 realise that it is not because of worse management techniques, but because of limits to growth. And they will realise 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 a similar fashion-now the developed world will pay the people of the developing world 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 globalisation in the world - the globalisation of prosperity. And one of its first beneficiaries will be India!

23. What does the author mean by the "Right Step" in the passage?

- 1) Giving loans to creditworthy people only
- 2) Considering market growth along with environment protection
- 3) Restricting people to buy only such products as are needed by them
- 4) To start looking at newer avenues and markets
- 5) None of these

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

- (A) The non-creditworthy people defaulted.
- (B) People bought new products which were not needed.
- (C) Poverty became non-existent.

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

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

- 1) Japanese companies have been moving out of their home markets since the last decade.
- 2) Japanese banks have provided loans indiscriminately to the creditworthy as well as non-creditworthy people.
- 3) Japanese markets have been going through a period of continuous recession since the last decade.
- 4) The unlimited growth of the Japanese markets has come at the cost of the western market.
- 5) None of these

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

- (A) India can provide an attractive market to the western companies.
- (B) India has remained largely unaffected by recession owing to its huge population.
- (C) Indians keep purchasing products' despite owning equally good products.

- 1) Only C
- 2) Only B
- 3) Only A
- 4) Only B and C
- 5) None of these

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

- 1) Only a handful of corporations earned profits and not the people in general.
- 2) Non-creditworthy people defaulted, which led to a collapse of the entire system.
- 3) Consumers were sold newer' products which were similar in quality to the existing ones.
- 4) Japanese do not purchase endlessly and thus when products had been sold to every customer, the markets slowed down.
- 5) None of these.

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

- (A) It will make people non-materialistic like the Japanese.
- (B) The unlimited market growth, which caused hazards to the environment, would be checked to a certain extent.
- (C) Banks will now provide loans only to the creditworthy people.
- (D) Developing countries will also be benefited by shifted markets.

- 1) Only A
- 2) Only B and D
- 3) Only A and B
- 4) Only B
- 5) None of these

29. What does the author mean by the 'dustbinisation' of the customer?

- 1) Convincing the customer to buy products he does not need
- 2) Denying the non-creditworthy people any loans
- 3) Denying more loans to people who have already taken loans to a logical limit
- 4) Moving from old customers in the home market to foreign markets
- 5) None of these

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

- 1) All developing countries have materialistic culture
- 2) Developed countries are willing to make an effort to achieve globalization.
- 3) The American and European markets have had a large number of credit defaulters:
- 4) Recession has not hit the' markets of developing countries yet
- 5) None of these

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

(A) Car companies would start selling cars in developing countries as well.

(B) By paying the developing world, the developed world would increase its own profit, in turn bringing, affluence to the developing world as well.

(C) To earn profit, the companies in developing countries would move to foreign land.

- 1) Only A
- 2) Only B
- 3) Only C
- 4) Only A and C
- 5) None of these

Directions (Q 32-34): Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

32. Key

- 1) Foundation
- 2) Solution
- 3) Requisite
- 4) Difficult
- 5) Important

33. Aggressive

- 1) Violent
- 2) Determined
- 3) Demanding
- 4) Offensive
- 5) Brutish

34. Catering

- 1) Considering
- 2) Lending
- 3) Supplying
- 4) Working
- 5) Indulging

Directions (Q.35-37): Choose the word/phrase which is most opposite in meaning of the word printed in bold as used in the passage.

35. Consuming

- 1) Destroying
- 2) Exhausting
- 3) Greedy
- 4) Curtailing
- 5) Spending

36. Surge

- 1) Decrease
- 2) Deteriorating
- 3) Weakening
- 4) Atrophy
- 5) Crumble

37. Prosperous

- 1) Distressed
- 2) Helpless
- 3) Worse
- 4) Worthless
- 5) Underprivileged

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Practice Set-2 (Reading Comprehension)

Directions (Q.1-15): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions. (IDBI Bank (PO) Exam 2009)

As the price of gasoline spiked to record highs in 2007 and 2008, interest in alternatives to fossil fuels, and electric transportation in particular, also spiked. It raised, however, many questions about the true environmental impact of electric cars.

The electric car is being upheld as an ethical, green, nifty and cheap alternative to the carbon dioxide-emitting automobiles clogging city roads around the world today. Though electric cars are not a popular choice, the industry's future plans are riding high on the hope that on improving certain factors (which are currently deficient) such as, effective marketing, a growing public awareness of the need for clean air and the increase in demand, the prices would eventually be driven down.

However, battery-powered vehicles may still fail to completely replace liquid fuel-fed ones but with more electric and hybrid vehicles on the road, there is greater scope for a makeover in the way environment is impacted by the automobiles. However, if the power to charge the battery-operated vehicle is to be sourced from grids using conventional coal-fired power plants, the electric car wouldn't really be all that green. These would actually cause an increase in demand on the power plant's energy production causing them to produce more power and thus more pollution, unless greener ways of energy production are used. But as of now the bulk of the electricity used to charge the batteries of electric vehicles is generated by fossil fuel-burning power stations and only 12% by the clean methods. Also, the amount of energy used by coal-fired power stations to create the electricity to recharge electric vehicles makes them half as efficient as diesel cars. Recent studies indicate that carbon emissions may reduce only by an insignificant level even if there is a sudden **surge** in demand for electric cars.

Other factors making the rechargeable cars less efficient include the amount of electricity lost in the journey between the coal-fired power stations which generate it and the point where it recharges the car, and the energy lost by the faulty first-generation batteries and motors. The researchers calculated that of the energy burned in a power station, only a quarter reaches an electric car after leakages and losses along the supply chain, giving the vehicle an energy efficiency score of 24%. This amounts to more than 75% energy loss much before the car is even put on ignition. A modern diesel engine, by contrast, achieves 45% efficiency. This suggests that if fossil fuels are to be burned, it is much more efficient to do it within the engine of a vehicle rather than at a power station and then try to send it via the National Grid, where a lot of energy is wasted, and finally to store it in a battery which in itself might leak power.

Electric cars may still survive since the car's emissions would be far less polluting than those that run on fossil fuels. With very minor emissions of sulphur caused when the batteries charge and discharge, when compared to current emissions standards, electric cars are zero emissions. The gasoline engine by comparison does not fare as well. Gasoline and diesel fuel burned in internal combustion engines for transportation account for 54 per cent of nitrites of oxygen, 89 per cent of carbon monoxide and 28 percent of carbon dioxide pollution produced. **Switching** to electric vehicles drops those percentages to zero, and only **slightly** increases sulphur emissions. So even when the power plants burn dirty fuel, the amount of pollution is less than an oil-burning car would create. And this **picture** is improving all the time, as clean energy sources are added to the grid.

The goal should be to make more electric cars with greater **incentives** for consumers and producers, as well as **feeding** grids with more power from renewable resources - as per the objectives stated in the numerous plans on Climate Change. And till this goal is achieved, the debate whether controlling emission at a few power plants is more convenient than controlling emission at millions of tailpipes is, would continue.

1. Why does the author fear that the electric cars may eventually not be very eco-friendly?

- 1) The exhausts of these cars emit as much pollutants as the oil-fuelled cars.
- 2) Electric cars though have lesser quantity of other emissions, the sulphur emissions will rise substantially, thus harming the environment.
- 3) The electricity for charging the batteries of these cars comes from power plants using pollution-causing fossil fuels.
- 4) Only 1) and 3)
- 5) None of these

2. What, according to the author, needs to be done in order to make the electric cars more eco-friendly?

- 1) Encouraging power plants to generate electricity using eco-friendly methods
- 2) Setting certain emission standards for electric cars as is done for the oil-consuming cars
- 3) Controlling sulphur emissions, which are one of the major contributors to environmental pollution at present.
- 4) Making provisions for easy availability of recharging sockets at all the places
- 5) None of these

3. Which of the following suggestions does the author make in order to popularise the electric cars?

- 1) Discontinue the use of fuel-s-powered cars completely.
 - 2) Optimise the benefits of using electric cars to both consumers as well as producers.
 - 3) To supply grids with renewable sources of energy for the production of electricity
 - 4) Only 2) and 3)
 - 5) None of these
- 4.** Why according to the author are electric cars not a popular option among the people?
- A.** The recharging points are not easily available everywhere.
 - B.** Effective marketing of the eco-friendly cars has been lacking.
 - C.** Lack of appreciation among the people for the need of unpolluted air
- 1) Only A and C
 - 2) Only Band C
 - 3) Only A and B
 - 4) All A, B and C
 - 5) None of these

5. Why according to the author, may the electric cars survive despite all their current deficiencies?

- A. Electric cars will be subsidised and thus would prove to be cost-efficient to the buyers.
- B. An increasing number of grids are shifting to alternate forms of energy production.
- C. In the future, incentives would be provided to those driving electric cars.
- D. Pollution caused by the electric cars is far less as compared to the fossil fuel-driven cars.

- 1) Only A
- 2) Only C and D
- 3) Only B and D
- 4) Only A and B
- 5) None of these

6. Which of the following can be the most appropriate title for the given passage?

- 1) The failure of the power grids
- 2) The rise and fall of cars using fossil fuels
- 3) The adverse effects of pollution caused by the power grids
- 4) The growing popularity of the electric cars
- 5) Why eco-friendliness of electric cars is a fiction at present

7. Which of the following can be inferred from the given passage?

- 1) Electric cars may completely replace the fossil fuel-powered cars one day.
- 2) Electric cars have brought about a drastic improvement in the pollution levels at present.
- 3) Electric cars have universally been accepted as environment-friendly cars.
- 4) All 1), 2) and 3) are true
- 5) None of these

8. Which of the following is NOT TRUE in the context of the given passage?

- 1) Nearly three-fourths of the total energy generated for powering electric cars is wasted.
- 2) The interest in electric cars increased during last year when most of the power grids shifted to clean sources of fuel.
- 3) Electric car engines do not produce any carbon emissions.
- 4) There would not be any noticeable improvement in the pollution level if the oil-burning cars are shifted to electric cars at present.
- 5) None of these

9. Why, according to the author, is the efficiency of the electric cars low even before they actually hit the roads?

- A. A lot of energy is lost during the transit of electricity from the grid to the recharge point.
- B. The manufacturing cost of the electric cars is much higher than that of the other cars.
- C. The batteries and the motors of the electric cars are still relatively new and waste a lot of power.

- 1) Only A and C
- 2) Only Band C
- 3) Only B
- 4) Only A and B
- 5) None of these

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

10. PICTURE

- 1) Situation
- 2) Photograph
- 3) Representation
- 4) Artwork
- 5) Idea

11. FEEDING

- 1) Eating
- 2) Supplying
- 3) Consuming
- 4) Encouraging
- 5) Nourishing

12. SURGE

- 1) Alteration
- 2) Modification
- 3) Intensification
- 4) Increase
- 5) Evolution

Directions (Q.13-15): Choose the word/group of words which is most opposite in meaning to the word printed in bold as used in the passage.

13. SUGITLY

- 1) Adequately
- 2) Miserly
- 3) Certainly
- 4) Remotely
- 5) Substantially

14. SWITCHING

- 1) Prolonging
- 2) Withdrawing
- 3) Continuing
- 4) Exchanging
- 5) Alternating

15. INCENTIVES

- 1) Deterrents
- 2) Preventions
- 3) Disadvantages
- 4) Prohibitions
- 5) Liability

Directions (Q. 16-30): In the following two passages, **View** and **Counterview** on a topic are presented. Read the passages and answer the questions given below them. Some words in the passages are printed in bold to help you locate them while answering some of the questions.

View

Montek Singh Ahluwalia is right. Let's **junk** the acronym BIMARU, short for Bihar, MP, and Rajasthan and UP. The term was coined in the 1980s to denote the four states' backwardness. Much 'has changed since. In post-reforms India, many poor states markedly improved their **showing**. In fact, better-off states like Punjab have seen **decelerated** growth in recent times. But five of India's eight laggard states, including Bihar and Orissa, have grown faster than the global 7 per cent benchmark for 'miracle' growth. Once the worst-performing, Bihar expanded at an annual average of 11 per cent between 2004-05 and 2008-09. UP too didn't do too badly at 6.29 per cent.

Further proof of Bihar's inspiring turnaround is that, in 2008-09, it grew at a high 16.59 per cent at constant prices. Rajasthan's performance has been impressive over the years as well. A study reveals per capita income in the so-called BIMARU states has begun to grow at a healthy 13 per cent. Unsurprisingly, the fast-moving consumer goods sector is eyeing them as markets providing avenues for expansion. Even more remarkably, all four have climbed the ranks as investors' 'preferable destinations'. And the chasm between rich and poor states has narrowed on many socio-economic **markers** like education.

True, poverty and underdevelopment haven't vanished. But the problem is that BIMARU is no longer used as just a handy term to reflect that. Suggesting irredeemable hopelessness, it's come to mean chronic backwardness and sickness. Such derogatory connotations can only demoralize people in the places it refers to. States desperately trying to better their socio-economic report cards don't need that kind of psychological dampener. Besides, even in real terms, BIMARU is increasingly being challenged. Why not give the nametag a timely burial?

Counterview

When demographer Ashish Bose coined the BIMARU acronym, his purpose was clearly to categorize and segregate the states retarding India's overall development process. Rather than trying to be politically correct, Bose's objective was to identify 'grey' states in India's map and **spur** action on the part of the government, there has to be an honest yardstick to distinguish between high-performing and poorly-performing states.

These states may have registered higher growth rates than before, but their performance remains **dismal** in terms of human development indicators (HDI). Factor in per capita incomes, literacy rates, poverty, health and nutrition levels, and these states still have a lot of catching up to do. High growth rates in some states don't necessarily mean inclusive growth for all regions and segments of population. Bihar's impressive 11.03 per cent annual growth, on par with Gujarat's 11.05 per cent, is presented as a massive turnaround. However, Bihar still ranks lowest among Indian states in HDI, according to the Handbook on Social Welfare Statistics 2007.

Further, literacy in India's two most populous states, Bihar and UP amounts to just 47.53 per cent and 57.36 per cent respectively. UP has also registered the highest maternal mortality rate per 1,00,000 births at 539, followed by Rajasthan at 501, Orissa at 424, Madhya Pradesh at 407 and Bihar at 400. These states lag behind in infrastructure development, access to public amenities and corruption-free governance. To top it all, they are among the worst Naxal-affected states. The arc of deprivation described by the BIMARU acronym still remains relevant. **(Syndicate Bank (PO) Exam 2010)**

16. As per the View, the acronym indicates/denotes

- 1) Hopelessness
- 2) Development
- 3) Focus States
- 4) Correct picture
- 5) Inclusive growth

17. Which of the following is considered a global benchmark of good average growth rate?

- 1) 3
- 2) 4
- 3) 7
- 4) 11
- 5) 5

18. In the View, which State's extraordinary growth has been highlighted?

- 1) HP
- 2) Bihar
- 3) Rajasthan
- 4) Orissa
- 5) UP

19. Which of the following can be the best summary tag?

- 1) New markets providing avenues for expansion
- 2) Only if you call them good, will they be better
- 3) It is no longer relevant
- 4) HDI is as important as growth rates
- 5) What is there in a name or an acronym?

20. What was the purpose of coining the acronym?

- 1) To be politically correct
- 2) To indicate per capita income
- 3) To highlight the states showing better growth
- 4) To denote the states 'which needed government's more focused attention
- 5) To come up with a term which was an acronym with English alphabets but had a meaning in Hindi to stand for a symbol of improvement

21. According to the information provided, besides the five out of the eight States, which of the following was one of the other laggard States?

- 1) MP
- 2) Rajasthan
- 3) Haryana
- 4) Not mentioned
- 5) None of these

22. Which of the following points highlighted in the View is also acknowledged as a fact in the Counterview?

- 1) The growth rate of these states can be considered as a major turnaround.
- 2) These states have registered higher growth rates compared to that of earlier years.
- 3) The acronym still remains relevant.
- 4) The connotation can demoralize people in the places it refers to.
- 5) It is high time we gave the nametag a burial.

23. Which of the following points highlighted in the Counterview is also acknowledged as a fact in the view?

- 1) Much has changed since the acronym was coined; hence it has lost its relevance.
- 2) Poverty and underdevelopment in these states is still prevalent.
- 3) Bihar still ranks lowest among Indian States in HDI.
- 4) The yardstick to distinguish between high and poorly-performing states is honest and valid
- 5) In spite of the deprivation, these states are investors' preferable destinations.

24. Bihar, in terms of positive outlook, has been compared with which of the following states?

- 1) Orissa
- 2) MP
- 3) UP
- 4) Punjab
- 5) Gujarat

25. Which of the following is not included as one of the Counterview points?

- 1) These states have not shown improvement in the growth rate.
- 2) These states' performance is poor on HDI.
- 3) The growth in these states is not inclusive.
- 4) Considering the prevailing facts, the acronym is still relevant.
- 5) The literacy rate in these states is still low

26. Which period is being referred to as having brought about the change and improvement in performance?

- 1) Post-independence
- 2) 1980s
- 3) Last 5 years
- 4) Re-organization of states
- 5) None of these

Directions (Q. 27-28): Choose the word or group of words which is most opposite in meaning of the word printed in bold.

27. Dismal

- 1) interesting
- 2) distinct
- 3) constant
- 4) positive
- 5) deep

28. Decelerated

- 1) decimated
- 2) anticipated
- 3) accelerated
- 4) apparent
- 5) natural

Directions (Q. 29-32): Choose the word or group of words which is most nearly the same in meaning as the word printed in bold:

29. Markers

- 1) scorers
- 2) indicators
- 3) services
- 4) grades
- 5) signs

30. Junk

- 1) old
- 2) stock
- 3) revise
- 4) criticize
- 5) discards

31. Showing

- 1) performance
- 2) snow-off
- 3) governance
- 4) facts
- 5) data

32. Spur

- 1) stimulate
- 2) gauge
- 3) send
- 4) takes
- 5) transmit

Directions (Q. 33-37): Below is given excerpts from an interview with the Chief of an organization. Answer the questions based on the interview.

National Housing Bank (NHB) came out with a reverse mortgage product four years back. The idea was to give periodic income to senior citizens. Why did that scheme never take off?

View? I won't say the scheme never took off. Probably, it did not meet expectations, which were too high. It was essentially for liquefying the existing debt asset for the senior citizen. All over the world, it is a niche program and not mass program, where everybody can get into it. In India, there are cultural issues. There are senior citizens who have told me that their children treat them badly, but still want their house to go to them. Therefore, the reverse mortgage product appeals only to some people. Those who don't have children or who are single, or whose children have totally dissociated from them and settled abroad, or who need it for a short period.

Yes, it (performance of old product) is a bit disappointing, but overall it is not too bad. In our old product, we gave loans worth about Rs 1,800 cr. There are many people who don't have a house, we can't cater to them. So the market itself is somewhat restricted.

Is awareness also a problem?

Yes, to some extent but awareness among senior citizens has improved significantly. So there could be some issues of delivery; banks may not be very aggressively delivering this. So they (senior citizens) may not be aware of the nuances of the product. Also, there is no special incentive for senior citizens; banks charge normal interest rate. Then, the market is limited.

Earlier, the problem was that the maximum tenor available was 20 years. Under the new annuity scheme, the term can be up to a person's lifetime.

How is the new reverse mortgage product going to shape up after annuity has been integrated with it? How has the response been so far?

People are still trying to understand; the annuity schemes are a little complicated. We are getting a lot of enquiries and sanctions have also taken place but not much.

There is some confusion about how income from the new reverse mortgage product will be taxed. So, will other banks launch the product?

There is no confusion. About 23-25 banks were already offering the old product. Today, both schemes are available; It is the choice of the customer. In the old product, income is exempt in the hands of senior citizens; in the annuity product, it is not exempt since the amount is higher and for lifetime.

But under the Income-Tax Act, any annuity is taxed. What we plan to do is to approach the government before next year's budget to make annuity under this new reverse mortgage scheme tax-free since the old product is also tax-free. There is no difference between the two products, except that we have structured it as annuity to take care of the longevity risk which the insurance company can take. But, the fundamental nature of the loan is the same as loan against property. It is getting taxed because of the word annuity. **(Syndicate Bank (PO) Exam 2010)**

33. Which of the following is essential for availing the scheme?

- 1) Owning a house
- 2) Being a senior citizen
- 3) Owning a house in particular states
- 4) Being a senior citizen and owning a house
- 5) Senior citizens not having regular income

34. The product being discussed is

- 1) Loan for buying a house
- 2) Loan for buying an old house by senior citizens
- 3) Loan for buying a house in the name of senior citizens
- 4) Loan against a house to the children of senior citizens
- 5) None of these

35. Which of the following can be inferred?

- 1) According to the chief, the scheme never took off.
- 2) The product has not been launched by many countries
- 3) The product has been revised.
- 4) The product has the potential to have a mass appeal.
- 5) The product has not succeeded in any of the countries where it was launched.

36. Which of the following is a major action point?

- 1) Trying to get tax exemption for the product
- 2) Dropping the word mortgage from the scheme
- 3) Increasing the tenure of the loan
- 4) Merging two existing schemes
- 5) Dropping the word 'reverse' from the scheme

37. Which of the following may not have any role in proposing revising launching delivering or being a stake-holder role in the scheme?

- 1) Banks
- 2) Income Tax Department
- 3) Stock Exchanges
- 4) Insurance Companies
- 5) Government

38. To which of the following would this scheme appeal the least?

- 1) Those that don't have children
- 2) Those who don't want to give their property to their children
- 3) Those that are treated badly by their children
- 4) Those that are staying with their children
- 5) Those whose children have dissociated from them

39. The fundamental nature of loan is, loan against

- 1) Gold
- 2) Property
- 3) Annuity
- 4) Pension
- 5) Guarantee

40. When was the annuity-linked such product launched?

- 1) Four years back
- 2) Three years back
- 3) 20 years back
- 4) Just on the day this interview is recorded
- 5) None of these

Reading Comprehension Practice Set-1 (Answers)

1	(4)	14	(3)	27	(4)
2	(5)	15	(1)	28	(2)
3	(3)	16	(2)	29	(1)
4	(1)	17	(1)	30	(5)
5	(5)	18	(2)	31	(2)
6	(4)	19	(1)	32	(5)
7	(2)	20	(3)	33	(4)
8	(5)	21	(1)	34	(3)
9	(3)	22	(4)	35	(4)
10	(4)	23	(4)	36	(1)
11	(2)	24	(5)	37	(1)
12	(4)	25	(3)		
13	(4)	26	(3)		

Reading Comprehension Practice Set-2 (Answers)

- | | | | | | |
|----|-----|----|-----|----|-----|
| 1 | (3) | 15 | (1) | 29 | (2) |
| 2 | (1) | 16 | (1) | 30 | (5) |
| 3 | (5) | 17 | (3) | 31 | (1) |
| 4 | (2) | 18 | (2) | 32 | (1) |
| 5 | (5) | 19 | (4) | 33 | (4) |
| 6 | (5) | 20 | (4) | 34 | (5) |
| 7 | (5) | 21 | (4) | 35 | (3) |
| 8 | (2) | 22 | (2) | 36 | (1) |
| 9 | (5) | 23 | (2) | 37 | (3) |
| 10 | (1) | 24 | (5) | 38 | (4) |
| 11 | (2) | 25 | (1) | 39 | (2) |
| 12 | (4) | 26 | (3) | 40 | (5) |
| 13 | (5) | 27 | (4) | | |
| 14 | (3) | 28 | (3) | | |

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