

IBPS CWE (PO/MT) Previous Year Exam Paper – 2012

Subject: English Language

Directions (Q. 201-215): 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.

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 pay off. 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 percent 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 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 that 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 favours 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 FIs 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 FIs 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 raise our 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.

201. 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

202. 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)

203. 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.

204. 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

205. According to the author, which of the following would characterise 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) Indian 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)

206. Why does the author not recommend taking up the reforms suggested by Flls?

- (1) These will bring about only minor growth.
- (2) The reforms suggested will have no effect on the economy of our country, but will benefit the Flls 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.

207. 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 per cent.
- (2) The fall in the exchange rate will prove beneficial to India.
- (3) Increased FDI in retail as suggested by Flls would benefit India tremendously.
- (4) The reforms suggested by the author require new legislations in India.
- (5) None is true

208. According to the author, which of the following reform/s 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)

Directions (Q. 209-212): 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.

209. DRAW

- (1) entice
- (2) push
- (3) decoy
- (4) attract
- (5) persuade

210. CLOCK

- (1) watch
- (2) achieve
- (3) time
- (4) second
- (5) regulate

211. ABATE

- (1) rise
- (2) gear
- (3) hurl
- (4) lessen
- (5) retreat

212. EMERGING

- (1) raising
- (2) developing
- (3) noticeable
- (4) conspicuous
- (5) uproaring

Directions (Q. 213-215): Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in the passage.

213. MYRIAD

- (1) trivial
- (2) difficult
- (3) few
- (4) effortless
- (5) countless

214. TEPID

- (1) moderate
- (2) high
- (3) warm

- (4) irregular
- (5) little

215. MYTH

- (1) reality
- (2) belief
- (3) contrast
- (4) idealism
- (5) falsehood

Directions (Q. 216-220): 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) 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'.

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

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

- (4) D
- (5) E

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

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

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

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

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

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

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

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

Directions (Q. 221-225): 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.

221. _____ before the clock struck 8 on Saturday night, India Gate was swamped with people wearing black T-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)

222. The state 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) (F) and (B)
- (4) (D) and (E)
- (5) (B) and (D)

223. 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 (D)

224. 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)

225. 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)

Directions (Q. 226-235): Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is (5). (Ignore errors of punctuation, if any.)

226.

- (1) The Government has asked individuals /
- (2) with income of over ` 10 lakhs to /
- (3) electronic file tax returns for the year 2011 -12./
- (4) something which was optional till last year. /
- (5) No error

227.

- (1) The power tariff had already /
- (2) been increased twice in /
- (3) the last 15 months and the Electricity Board had also /
- (4) levied add itionafmonthly charges to consumers./
- (5) No error

228.

- (1) Despite of curfew /
- (2) in some areas, minor /
- (3) communal incidents were reported /
- (4) from different areas of the walled city. /
- (5) No error

229.

- (1) This comes /
- (2) at a rime /
- (3) when fund allocation /
- (4) is been doubled. /
- (5) No error

230.

- (1) As the prison will get /
- (2) an official telephone facility soon the prisoners /
- (3) won't have to make calls in discreet manner /
- (4) through smuggled mobile phones. /
- (5) No error

231.

- (1) The area was plunged into /
- (2) darkness mid a wave of/
- (3) cheering and shouting /
- (4) slogans like 'Save The Earth'. /
- (5) No error.

232.

- (1) The poll contestants approached / the commission/
- (2) complaining that the hoardings /
- (3) violated the code of conduct /
- (4) and influenced public perception. /
- (5) No error

233.

- (1) The country has /
- (2) adequate laws but problems / arise /
- (3) when these are not /
- (4) implemented in letter and spirit. /
- (5) No error

234.

- (1) The Management feels that /
- (2) the employees of the organisation are /
- (3) non-productive, and do not want /
- (4) to work hard. /
- (5) No error

235.

- (1) As far the issue of land encroachment /
- (2) in villages is concerned, people will /
- (3) have to make a start from their villages by /
- (4) sensitising and educating the villagers about this issue. /
- (5) No error

Directions (Q. 236-240): 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.

236. 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

237. 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

238. 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

239. 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

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

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

Directions (Q. 241-250): 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.

Greenhouse gases are only (241) of the story when it comes to global warming. Change to one part of the climate system can (242) additional changes to the way the planet absorbs or reflects energy. These secondary changes are (243) climate feedbacks, and they could more than double the amount of warming caused by carbon dioxide alone. The primary feedbacks are (244) to snow and ice, water vapour, clouds, and the carbon cycle.

Perhaps the most well (245) feedback comes from melting snow and ice in the Northern Hemisphere. Warming temperatures are already (246) a growing percentage of Arctic-sea ice, exposing dark ocean water during the (247) sunlight of summer. Snow cover on land is also (248) in many areas. In the (249) of snow and ice, these areas go from having bright, sunlight-reflecting surfaces that cool the planet to having dark, sunlight-absorbing surfaces that (250) more energy into the Earth system and cause more warming.

241.

- (1) whole
- (2) part
- (3) material
- (4) issue
- (5) most

242.

- (1) raise
- (2) brings
- (3) refer
- (4) stop
- (5) cause

243.

- (1) sensed
- (2) called
- (3) nothing
- (4) but
- (5) term

244.

- (1) due
- (2) results
- (3) reason
- (4) those
- (5) because

245.

- (1) done
- (2) known
- (3) ruled
- (4) bestowed
- (5) said

246.

- (1) mastering
- (2) sending
- (3) melting
- (4) calming
- (5) increasing

247.

- (1) make-shift
- (2) ceasing
- (3) troubled
- (4) perpetual
- (5) absent

248.

- (1) dwindling
- (2) manufactured
- (3) descending
- (4) generating
- (5) supplied

249.

- (1) progress
- (2) reduced
- (3) existence
- (4) midst
- (5) absence

250.

- (1) repel
- (2) waft
- (3) monitor
- (4) bring (5) access

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