



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

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

आईबीपीएस-सीडब्ल्यूई लिपिकीय परीक्षा (1st  
Siting) 4-दिसम्बर-2011: अंग्रेजी भाषा का प्रश्नपत्र

## ENGLISH LANGUAGE

**Q.51-55.** In each of these questions, two sentences (I) and (II) are given. Each sentence has a blank in it. Five words (1), (2), (3), (4) and (5) are suggested. Out of these, only one fits at both the places in the context of each sentence. Number of that word is the answer.

**Q.51.** I. Our office decided to organize a party for the \_\_\_\_\_ couple.  
 II. She \_\_\_\_\_ him in conversation to while away some time.  
 (1) new (2) engaged (3) pledged (4) held (5) encountered

**Q.52.** I. It is required that you fill out these two \_\_\_\_\_ to register for the job.  
 II. This subject has many practical \_\_\_\_\_ in day to day life.  
 (1) forms (2) applications (3) relevance (4) statements (5) views

**Q.53.** I. The next \_\_\_\_\_ of this case is after two months.  
 II. After the accident her \_\_\_\_\_ has been affected.  
 (1) dates (2) balance (3) evidence (4) health (5) hearing

**Q.54.** I. As a last \_\_\_\_\_ we had to accept these terms and conditions.  
 II. This place has become a good tourist \_\_\_\_\_ now.  
 (1) resort (2) step (3) attraction (4) spot (5) means

**Q.55.** I. The organization decided on an hourly minimum \_\_\_\_\_ of ₹ 35/-.  
 II. Will he \_\_\_\_\_ a war on these fronts to improve things ?  
 (1) pay (2) declare (3) pose (4) wage (5) campaign

**Q.56-60.** Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

**Q.56.** **One of the factor** for her failure is the lack of concern for others.  
 (1) The mainly factor (2) One off factor (3) One of the factors  
 (4) Among of the actor (5) No correction required

**Q.57.** In reality, this policy will only lead to more corruption in **an already corrupt** environment.  
 (1) a already corrupt (2) already an corrupt (3) among already corrupt  
 (4) overly corrupt already (5) No correction required

**Q.58.** **At currently estimates**, the cost of modernizing the airport would be more than double the earlier estimate.  
 (1) By currently estimates (2) On current estimates (3) With estimates currently  
 (4) At current estimates (5) No correction required

**Q.59.** **No of these** moves brought credit to the management.  
 (1) Any of these (2) Some off these (3) None of these  
 (4) These of all (5) No correction required

**Q.60.** India has **always been** primarily an agricultural country.  
 (1) always be (2) been towards (3) become always  
 (4) always become (5) No correction required

**Q.61-65.** In each question below a sentence with four words printed in **bold** type is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in **bold** may be either **wrongly spelt** or **inappropriate** in the context of the sentence. Find out the word, which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All Correct' as your answer.

**Q.61.** **Bye** the summer of 1939, Hitler was **ready to unleash** his army **on Europe**.  
 (1) (2) (3) (4) All correct (5)

**Q.62.** The two **national emblems** of India are **of Buddhist origin**.  
 (1) (2) (3) (4) All correct (5)

- Q.63. Political decisions ought to have a rationale. All correct  
 (1) (2) (3) (4) (5)
- Q.64. Traditionally, sales get a boost in the festival season. All correct  
 (1) (2) (3) (4) (5)
- Q.65. Fifteen percent of India's land is still covered by forests. All correct  
 (1) (2) (3) (4) (5)
- Q.66-80. Read the following passage to answer the given questions based on it. Some words/phrases are printed in bold to help you locate them while answering some of the questions.

Organized retail has fuelled new growth categories-like liquid hand wash, breakfast cereals and pet foods in the consumer goods industry, accounting for almost 50% of their sales, said data from market research firm Nielsen. The figures showed some of these new categories got more than 40% of their business from modern retail outlets. The data also suggests how products in these categories reach the neighborhood kirana stores after they have established themselves in modern trade.

While grocers continue to be an important channel, for the new and evolving categories we saw an increased presence of high-end products in modern trade. For example, premium products in laundry detergents, dishwashing, car air fresheners and surface care increased in availability through this format as these products are aimed at affluent consumers who are more likely to shop in supermarket/hypermarket outlets and who are willing to pay more for specialized products.

Some other categories that have grown exceptionally and now account for bulk of the sales from modern retail are frozen and ready-to-eat foods, pet food, diapers, pre- and post-wash products, hair conditioners, and high-end shaving products, besides others. "With the evolution of modern trade, our growth in this channel has been healthy as it is for several other categories. Modern retail is an important part of our business" said managing director, Kellogg India.

What modern retail offers to companies experimenting with new categories is the chance to educate customers which was not the case with a general trade store. "Category creation and market development starts with modern trade but as more consumers start consuming this category, they penetrate into other channels," said president, food & FMCG category, Future Group – the country's largest retailer which operates stores like Big Bazaar.

But a point to note here is that modern retailers themselves push their own private brands in these very categories and can emerge as a big threat for the consumer goods and food companies.

For instance, Big Bazaar's private label Clean Mate is hugely popular and sells more than a brand like Harpic in its own stores. "So, there is a certain amount of conflict and competition that will play out over the next few years which the FMCG companies will have to watch out for," said, KPMG's executive director (retail).

In the past there have been instances of retailers boycotting products from big FMCG players on the issue of margins; but as modern retail becomes increasingly significant for pushing new categories, experts say we could see more partnerships being forged between retailers and FMCG companies. "Market development for new categories takes time so brand wars for leadership and consumer franchise will be fought on the modern retail platform. A new brand can overnight compete with established companies by tying up with few retailers in these categories," President of Future Group added.

- Q.66. Which of the following is being referred to as new growth category ?  
 (1) Soap cake (2) Fresh fruits (3) Fresh vegetables  
 (4) Liquid Hand-wash (5) Usual groceries
- Q.67. Which of the following is being referred to as modern retail outlet ?  
 (1) Kirana Store (2) On-line Store (3) Door-to-door Selling  
 (4) Road-side Hawkers (5) Supermarket
- Q.68. Which of the following best conveys the meaning of the phrase, "watch out for" as used in the passage ?  
 (1) demand justice (2) avoid conflict (3) be on the alert  
 (4) passively accept (5) open for competition

- Q.69.** Which of the following is being referred to as 'certain amount of conflict' ?  
 (1) Retailers selling their own products with products of companies  
 (2) Retailers selling similar products of different consumer companies  
 (3) Offering differential rate of margin for different products  
 (4) New products killing the old products  
 (5) Different retailers selling same category of products
- Q.70.** The new growth category products —  
 (1) reach first the neighborhood Kirana shop and then the modern retail outlets  
 (2) account for less than 20% of sales in organized retail  
 (3) reach all the outlets almost at the same time  
 (4) first become popular in modern trade outlets before reaching Kirana shops  
 (5) are aimed at the poor section of the society
- Q.71.** Which of the following is **not true** in the context of the passage ?  
 (1) Clean Mate is a product of an organized retailers  
 (2) Some retailers don't keep some products if the profit margin is not good  
 (3) A new brand can never quickly displace an established brand  
 (4) Kirana store still remains an important channel  
 (5) In future there will be more partnerships between retailers and FMCG Companies
- Q.72.** Which of the following categories has become very popular through sales from modern retail outlets ?  
 (1) Frozen foods (2) Computers (3) Cell phones (4) Fresh fruits (5) Soft-drinks
- Q.73.** Which class/section of people are more likely to shop in Hypermarket outlets ?  
 (1) Senior citizens (2) Younger generation (3) Rich consumers (4) Poor section (5) Women
- Q.74.** Which of the following advantages do modern retail outlets provide for new categories of products as compared to general trade stores ?  
 (1) Higher profit margins (2) Experimenting with new products  
 (3) Competition with similar products (4) Better packing of the product  
 (5) Products at much lower price
- Q.75.** "..... **penetrate into other Channels.**" Which of the following is being referred to as Channels ?  
 (1) Products (2) Companies (3) New products (4) Existing products (5) None of these
- Q.76-78.** Choose the word which is **most nearly the same** in meaning to the word printed in **bold**, as used in the passage.
- Q.76. fuelled**  
 (1) killed (2) conflicted (3) stimulated (4) contained (5) retained
- Q.77. pushing**  
 (1) stalling (2) introducing (3) depressing (4) segregating (5) suggesting
- Q.78. premium**  
 (1) superior (2) bonus (3) payable (4) promotional (5) indistinguished
- Q.79-80.** Choose the word which is **most opposite** in meaning of the word printed in **bold**, as used in the passage.
- Q.79. established**  
 (1) small (2) new (3) orthodox (4) modern (5) remaining
- Q.80. affluent**  
 (1) affected (2) rural (3) uneducated (4) poor (5) younger
- Q.81-90.** 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 the part with error as your answer. If there is no error, mark (5).
- Q.81.** The cost of constructing / houses are increased / because of the high / price of cement. No error  
 (1) (2) (3) (4) (5)
- Q.82.** According to the Twelfth / Five Year Plan, India should / invest one trillion dollars / in infrastructure projects. No error  
 (1) (2) (3) (4) (5)



- Q.83.** To increase the selling / of products in rural areas / the company will hire /  
(1) (2) (3)  
over five hundred trainees.  
(4) No error  
(5)
- Q.84.** We have spent / most of the profits / that we earn / last year on purchasing new computers.  
(1) (2) (3) (4) No error  
(5)
- Q.85.** The Government has / promised to revise / the pension scheme for bank /  
(1) (2) (3)  
staff since next year.  
(4) No error  
(5)
- Q.86.** If a software company / sends its employees abroad / to work for a foreign client, they /  
(1) (2) (3)  
pays them a daily allowance.  
(4) No error  
(5)
- Q.87.** As per RBI guidelines / a bank account in which / there is no transactions for /  
(1) (2) (3)  
two years is a dormant account.  
(4) No error  
(5)
- Q.88.** Farmers can easy / get loans under / the Kisan Credit Card Scheme which /  
(1) (2) (3)  
was launched by RBI.  
(4) No error  
(5)
- Q.89.** Today there are very few / tigers left in India / and many NGOs are /  
(1) (2) (3)  
working saving our national animal.  
(4) No error  
(5)
- Q.90.** People are willing to / pay higher taxes so that / the Government can build better roads /  
(1) (2) (3)  
and provide safe drinking water.  
(4) No error  
(5)

**Q.91-100.** 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.

Today the economies of African countries are growing at 5 percent every year.

Rich countries usually help poorer ones (91) African countries through donations and aid. Their (92) are not always successful as loans are (93) not used for the projects for which they are (94). China, however, has found a different (95) to help Africa - by trading more with the (96). In 2009 China's trade with African countries was \$ 90 billion - (97) than the U.S., which was \$ 86 billion. (98) countries have now begun to notice the (99) available in Africa. China's attitude has (100) the way the world deals with poor countries.

"Trade not aid" is the new mantra of African nations.

- Q.91.** (1) belonging (2) similarly (3) compared (4) with (5) like
- Q.92.** (1) efforts (2) practices (3) challenges (4) achievements (5) attempt
- Q.93.** (1) given (2) approved (3) regular (4) often (5) being
- Q.94.** (1) grant (2) sanctioned (3) took (4) hired (5) apply
- Q.95.** (1) goal (2) fund (3) way (4) skill (5) dream
- Q.96.** (1) countries (2) others (3) abroad (4) neighbours (5) poor
- Q.97.** (1) further (2) extra (3) more (4) less (5) high
- Q.98.** (1) Recently (2) Any (3) Friendly (4) Many (5) While
- Q.99.** (1) differences (2) supply (3) quantity (4) people (5) opportunities
- Q.100.** (1) substitute (2) changed (3) exchanged (4) transform (5) convert