

WWW.JAGRANJOSH.COM

आईबीपीएस-सीडब्ल्यूई लिपिकीय परीक्षा 2011: अंग्रेजी भाषा का प्रश्नपत्र



ENGLISH LANGUAGE

Q.51-65. 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.

A Russian proverb advises us not to buy a house, but the neighbourhood. While till some years ago it was impossible to dictate who lived with you in the same quarters, today when you think of buying a home, you could actually create your own dream neighbourhood – thanks to the Internet and the group buying model.

The group buying model has been applied in different industries, from cars to baby merchandise to pet care products. Now, the trend is **catching on** in the real estate sector, with many sites as well as broking firms offering group deals on real estate projects in India.

The way it works is simple. Take xxx.com for example. This is an online and offline integrated platform which showcases property. It uses social media networks to let buyers know about possible good deals, and leaving it to them to do some viral marketing. Once a large group of buyers is thus formed, xxx.com introduces it to the developer and helps negotiate a suitable discount.

Since, the developer doesn't have to pay for the marketing, it is willing enough to pay these companies a transaction fee which is a percentage of the total value of the deal. For the buyers, it offers the best rates at no fee, thus making it a win-win proposition for all involved.

The developers also benefit by getting substantial cash flow, giving them a good amount of working capital. "In today's real estate scenario, bulk buying could be the answer to the market slump and the long awaited cash flow," says the Founder of xxx.com.

Sometimes, the discount size is not to be sneered at. Discounts on group buying vary from 5-30 per cent, the average divergence from market rate being 25-30 per cent.

Customer 'buy-in' is the model. But is it a temporary fad?

In a way, the online group buying set-up is similar to the model developers share with speculators, who buy in bulk even before the project gets kick-started and get discounts of 30-40 per cent. They pay 50 per cent of the property value upfront. Group buying companies prove more beneficial for developers as they get away with providing lesser discounts than to speculators.

Some sound a note of caution on the trend. Present conditions are conducive for this business model as group buying works well in a situation where stocks are moving slowly, markets are jittery and there is ample supply. It may not work in a seller's market.

Another caution is — Very often the builders do not offer the best inventory to the group in terms of location and utility. The buyers have to use their **astute** judgement to avoid such traps.

	terms of location and utility. The buyers have to use their astute judgement to avoid such traps.							
Q.51.	The discount size on group buying, compared to usual discount to speculators is usually — (1) less (2) more (3) equal (4) unpredictable (5) much higher							
Q.52.	Which of the following may be the objective of the passage? (1) To reveal less discounts being offered by the developers (2) To highlight the problems of housing industry (3) To highlight the importance of neighbourhood in one's life (4) To provide information on group buying trends of property (5) To inform the buyers about ample supply of property							
Q.53.	Group buying of real estate is done — (1) mainly offline (2) only offline (3) only through brokers (4) either on-line or offline (5) in a secret manner only							
Q.54.	xxx.com are the — (1) Developers (2) Financiers (3) Loan providers (4) Speculators (5) None of these							
Q.55.	The group buying model certainly did not start with — (1) cars (2) real estate (3) pet care products (4) baby products (5) motorcycles							
Q.56.	Which of the following best describes the meaning of the Russian proverb being quoted? (1) It is better to rent a house than to buy it (2) Don't buy a single flat, buy multiple flats (3) Fools build houses, wise-people live in them (4) Buy house after negotiating the deal (5) None of these							



Q.57.	Which of the following is one of the questions posed in the passage? (1) Is group-buying model a temporary fad? (2) Is the builder offering you the best inventory? (3) Should we buy a house or the neighbourhood? (4) Are present market conditions conducive for this business? (5) Speculators vs Group Buyers?							
Q.58.	Which of the following is true in the context of the passage? (1) The buyers, though have to pay higher fee and price, get their dream neighbourhood (2) The Customer 'buy-in' model is not dependant on market conditions (3) Group buying companies don't buy with the same objective as that of speculators (4) The builders/developers offer the best available property to the group buyers (5) The Speculators generally pay 30-40 per cent of the property value upfront even before the project gets started							
Q.59.	In which of the following situations, Customer 'buy-in' model may not work? (1) Buyer's market (2) When markets are booming with ample supply (3) When there is short supply (4) When houses are comparatively cheap (5) It is a mode for all seasons							
Q.60.	 Which of the following is not true in the context of the passage? (1) The Speculators also buy in bulk (2) Social media network is used for marketing group buying (3) The group buying companies take a transaction fee from both Buyers as well as Developers (4) The Speculators get a better deal in terms of discounts as compared to that of other Group buying companies (5) The present conditions, as given in the passage, are not so good for Developers of real estate 							
Q.61-63.		word(s) which is need in the passage.		same in meaning	of the word/group	of words printed in		
Q.61.	dictate	(1) read	(2) manipulate	(3) speak	(4) wish	(5) control		
Q.62.	catch on (1) Continue on (2) get interested (3) enthusiastic about (4) become popular (5) get involved				astic about			
Q.63.	fad	(1) period	(2) trend	(3) focus	(4) luxury	(5) façe		
Q.64-65.	Choose the passage.	word which is mo	ost opposite in	meaning of the w	ord printed in bo	old, as used in the		
Q.64.	astute	(1) intelligent	(2) sharp	(3) insider	(4) statute	(5) naïve		
Q.65.	integrated	(1) inorganic	(2) refreshed	(3) isolated	(4) volatile	(5) impersonal		
Q.66-70.	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.66.	He behaved though it was his fault, but we knew he was not responsible for it. (1) even though it was (2) though it was not (3) as if it was (4) despite it was not (5) No correction required							
Q.67.		It that it was not o		-	•	-		
• • • • • • • • • • • • • • • • • • •	 (1) were not of her business (2) was none of her business (3) was of not her business (4) was not of her businesses (5) No correction required 					ner business		
Q.68.	Being born (1) Be born (4) Being bo	in a certain family orned	is not in our cont (2) Taking bo (5) No correct	m	(3) By birth			
Q.69.		back by his sudde taken back by n aback by		backwards by	(3) was taken t	(3) was taken back for		
Q.70.	In a matter of seconds, we come to know of what is happening anywhere in the world. (1) came to know of (2) come to be known of (3) come to know off (4) are coming to know of (5) No correction required							



Q.71-75.	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.71.	I. He is with whatever little he has. II. They kept the of the communication a secret. (1) happy (2) matter (3) gist (4) content (5) sense						
Q.72.	I. It is hard to believe the of operations involved in this activity. II. The map is drawn to a of 1 inch to 50 km. (1) magnitude (2) size (3) scale (4) proportion (5) signification.	cance					
Q.73.	I. Heavy snow did the rescue efforts. II. The food was kept in a (1) delay (2) bundle basket (4) hamper (5) holder						
Q.74.	I. They left after breakfast. II. It is difficult to find a person for this job. (1) right (2) immediately (3) suitable (4) best (5) soon						
Q.75.	II. He would always do was told by his superiors. II. He appeared on stage a narrator of the drama. (1) as (2) what (3) about (4) whatever (5) always	5					
Q.76-80.	In each question below a sentence with four words printed in bold type is given. These are as (1), (2), (3) and (4). One of these four words printed in bold may be either wrong inappropriate in the context of the sentence. Find out the word, which is wrongly spelt or in if any. The number of that word is your answer. If all the words printed in bold are correct also appropriate in the context of the sentence, mark (5) i.e. 'All Correct' as your answer.	ily spelt or appropriate,					
Q.76.	In our daily life, we frequancly observe how disruptive innovations are wiping out						
	(1) (2) (3) (4) businesses.	All correct (5)					
Q.77.	We decided to look after the mistake by just ignoring it. (1) (2) (3) (4)	All correct (5)					
Q.78.	The accomodation, though was in a good locality, the construction work was not (1) (2) (3) (4) good.	All correct (5)					
Q.79.	Despite the obviously advantages, is it really worthwhile to invest in the device? (1) (2) (3) (4)	All correct (5)					
Q.80.	We also gained ample expereince in the banking sector . (1) (2) (3) (4)	All correct (5)					
Q.81-90.	Read each sentence to find out whether there is any grammatical mistake/error in it. The errobe in one part of the sentence. Mark the number of the part with error as your answer. If there mark (5).	or if any, will e is no error,					
Q.81.	To run a company effectively / it is very important /						
	in knowing the strengths and weaknesses / of the employees. (3) (4)	No error (5)					
Q.82.	The land records / of this district / will computerise / by next year. (1) (2) (3) (4)	No error (5)					
Q.83.	The Head Office has / issued instructions that / the performance of all Zonal Managers / (1) (2) (3)						
	(1) (2) (3) have to assess by a committee. (4)	No error (5)					



Q.84.	She has promised (1)	to / donate	the funds to		library i (3)	n many / village	s in Ir (4)	ndia.	No error (5)
Q.85.	We have already / (1) our licence in thirty (4)		our application (2)	,	ct to red (3)	ceive /			No error (5)
Q.86.	In order to claim / a (1) issued from the Ba (4)	(2)	-	e to submit the	he Fixe (3)	d Deposit Rece	ipt /		No error (5)
Q.87.	During I was in / co (1)	ollege I pre (2)	ferred / eating	g out to / the : (3)	simple 1	food in the host (4)	el.		No error (5)
Q.88.	Banks which do no (1)	ot / meet its	priority sector (2)	_	e requir (3)		pena 4)	lties.	No error (5)
Q.89.	This year a large n	umber of f	rauds / have l	been prevent	ed by /				
	alert clerical staff w (3)	/ho insisted	d / that custor	(2) ners provide (4)	valid įd	entity proof.			No error (5)
Q.90.	As the price of / go (1)	ld is higher (2)	r / you should (3)	keep / your j	eweller (4)				No error (5)
Q.91-100.									
	In the 19	980s Japar	n was regarde	ed as a highly	develo	ped country.			
٠.	However in recent years, Japan's growth has (91) and the recent earthquake and tsunami have (92) devastated the country. As their nation (93) to cope with the disaster, its youth are (94) to meet the challenges. Many young Japanese have become (95) not only contributing essential items and money, (96) also co-ordinating rescue efforts. Few people (97) that Japan's young people would bring about its (98) – after all nearly one in ten youth were unemployed, many (99) only part-time and young people were only supposed to have (100) on their minds. Often it takes a huge crisis to make a society change to achieve its potential.								to meet ems and uld bring
Q.91.		(2) decre	_	drop	_	declined	(5) f		
Q.92.	(1) stop (1) too	(2) also		not		caused		complete	
Q.93.	(1) competes	(2) efforts		need		struggling	(5) t		
Q.94.	(1) together	(2) starte		rising	, -	co-operative		failing	
Q.95.	(1) knowledgeable			volunteer		jobless		powerful	
Q.96.	(1) without	(2) even		instead		but		oesides	
Q.97.	(1) thought	(2) dream	n (3)	realise		know	(5) p	perceived	
Q.98.	(1) changes	(2) downf	all (3)	renewal	(4)	reforms	(5) i	ndepende	ence
Q.99.	(1) worked	(2) earnin	igs (3)	employee	(4)	wages	(5) t	nire	
Q.100.	(1) business	(2) trouble	es (3)	fun	(4)	responsibility	(5) v	worry	