

IBPS Clerk Online CWE Previous Year Exam Paper - 2015 (Held on: 20-12-2015)

Subject: English Language

(Based on Memory)

Directions (81-85): Choose the best word that fits in the meaning of both the sentences to make them grammatically correct and coherent.

- I. Governments in these countries should create education systems since good schools the bulk of people entering the world force will not have the skills they need.
- II. We cannot process colour, details of rapid changes in our surroundings the cone shaped cells packed around the centre of the retina.
- (1) lack
- (2) missing
- (3) eficient
- (4) without
- (5) absence

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- I. Japan is investing in strengthening bonds with ASEAN countries and Japanese countries recently won a \$ 370 million contract to start a new underground railway system in Jakarta.
- II. The cost of space vehicles is high no doubt, but the costs of complying with legal and regulatory paperwork and rules is huge too.
- (1) construction
- (2) manufacture
- (3) launch
- (4) assembly
- (5) building

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- I. A troubled student and his PhD guide a way for websites to reduce the incidence of spam which troubled internet users in the 2000s.
- II. One of the biggest drawback of concrete is that it often develop cracks and scientists have now self-healing concrete.
- (1) create
- (2) devised
- (3) develop

(4) thought (5) invent
84.
I. Politicians have promised to the goal of eradicating extreme poverty many times but have failed because they cannot agree about what exactly counts as poverty and how exactly to measure it. II. Reserve Bank hoped that a cut in its benchmark rate will a reduction in inflation and improve confidence in the economy.
(1) achieve(2) get(3) end(4) finish(5) undertake
85.
I. According to some experts, subsidising crop insurance to a large extent may be bad for the environment since farmers may take such as farming on food plains or sleep hills. II. In the 1990s, Germany was known as the 'sick man of Europe' and had high unemployment but its success today is on account of the huge it took in reforming the labour market
(1) danger(2) chance(3) possibility(4) risks(5) threats
Directions (86-90): Arrange the following five sentences A, B, C, D and E in the proper sequence to form a meaningful paragraph and then answer the given questions.
 A. If you are transitioning from products to services or vice-versa, you have to know and understand these differences to effectively promote and sell. B. For example, a product is tangible, which means the customer can touch and see the product before deciding to make a purchase and a service is intangible. C. Understanding the different changes in product and service marketing can help you establish the right approach for this transition. D. Unless you understand the basic difference of tangibility, it will be a challenge to promote and sell your product. E. Companies that are marketing a product face different challenges compared to those that are promoting a service.
86. Which of the following should be the FIFTH (LAST) sentence after the rearrangement?
(1) A (2) E (3) D (4) C (5) B 87. Which of the following should be the FIRST 'sentence after the rearrangement?
(1) A (2) B (3) C (4) D (5) E
88. Which of the following should be the SECOND sentence after the rearrangement? (1) A (2) B (3) C (4) D (5) E
89. Which of the following should be the THIRD sentence after the rearrangement?
(1) A (2) B (3) C (4) D (5) E
90. Which of the following should be the FOURTH sentence after the rearrangement?
(1) A (2) B (3) C (4) D (5) E
Directions (91-95): Which of the phrases given below the sentence should replace the word/phrase given in bold in sentence to make it

grammatically correct? If the sentence is correct as it is given and no correction is required, mark 'No correction required' as the answer.

91. In order to look taller, we should use pencil heels instead block heels.

- (1) instead of
- (2) despite
- (3) in spite of
- (4) neither
- (5) No correction required

92. This move is expected for mitigate the effects of a depleting water by making use of surface or canal water.

- (1) expects of
- (2) is expectation of
- (3) is expected to
- (4) is expectant to
- (5) No correction required

93. Do you know that dressing properly for an interview can earns you those brownie extra points which will help you get that dream job?

- (1) can earn
- (2) will earning
- (3) earned
- (4) well earns
- (5) No correction required

94. The craze for private hands has caught the fancy of the city's residents.

- (1) catch the fancily
- (2) caught fancily
- (3) catching fancy
- (4) catch fancy
- (5) No correction required

95. The trend of wearing boots in something that has most sure come around this season.

- (1) most surely
- (2) very certainly
- (3) very sure
- (4) most certainly
- (5) No correction required

Directions (96-105): Read the following passage carefully and answer the questions given below it.

Do you ever feel there is a greater being inside of you bursting to get out? It is the voice that encourages you to really make something of your life. When you act congruently with that voice, it's like you are a whole new person. You are bold and courageous. You are strong. You are unstoppable. But, then reality sets in and soon those moments are history. It is not hard to put yourself temporarily into an emotionally motivated state Just listen to that motivational song for that matter. However, this motivation does not stay forever. Your great ideas seem impractical. How many times have you been temporarily inspired with an idea like, "I want to start my own business." And then a week later it's forgotten. You come up with inspiring ideas when you are motivated. But you fail to maintain that motivation through the action phase.

The problem we ask ourselves is, why does this happen? You can listen to hundreds of motivational speakers and experience an emotional yo-yo effect, but it does not last. The problem is that as we are intellectually guided, we try to find logic in emotional motivation and as we fail to find logic it eventually phases out. 1 used to get frustrated when my emotional motivation fizzled out after a while. Eventually, I realised that being guided by intellect, was not such a bad thing after all. 1 just had to learn to use my mind as an effective motivational tool. 1 figured that if 1 was not feeling motivated to go after a particular goal, may be there was a logical reason for it. I noted that when 1 had strong intellectual reasons for doing something, 1 usually did not have trouble taking action. But when my mind thinks a goal is wrong on some level. I usually feel blocked. I eventually realised that this was my mind's way of telling me the goal was a mistake to begin with. Sometimes a goal seems to make sense on one level but when you look' further upstream, it becomes clear that the goal is ill advised. Suppose you work in sales and you get a goal to increase your income by 20% by becoming a more effective salesperson. That seems like a reasonable and intelligent goal. But may be you are surprised to find yourself encountering all sorts of internal blocks when you try to pursue it. You should feel motivated, but you just don't. The problem may be that on a deeper level your mind knows you don't want to be working in sales at all. You really want to be a musician. No matter how hard you push yourself in sales career, it will always be a motivational dead end.

Further when you set goals, that are too small and too timid, you suffer a perpetual lack of motivation. You just need to summon the courage to acknowledge your true desires. Then you will have to deal with the self-doubt and fear that's been making you think too small. Ironically, the real key to motivation is to set the goals that scare you. You are letting fears, excuses and limiting beliefs hold you back. Your subconscious mind knows you are strong, so it won't provide any motivational fuel until you step up, face your fears, and acknowledge your 'heart's desire. Once you finally decide to face your fears and drop the excuses, then you will find your motivation turning on full blast.

96. What does the author want to convey when he says, "When you look further upstream, it becomes clear that the goal is ill advised"?

- (1) When you analyse your goal closely you realise that it is not what you thought it would be
- (2) When you work towards dealing with your problems eventually they disappear
- (3) When you inspect the problem you realise that the solution is within our reach
- (4) When you devise a method of motivating self you must keep analysing it periodically
- (5) When you face a problem you realise your incapability of making good decisions.

97. Which of the following is/are true in the context of the passage?

- A. Many a time, although we are motivated at the start, we fail to keep up the motivation while working towards the goal.
- B. We can learn to use our mind as a motivational tool.
- C. Being guided by intellect is very bad.

(2) Band C (3) Only A (4) A and C (5) All of these 98. According to the passage, the key to motivation is A setting challenging goals. B not letting our fears pull us back. C. changing our goals periodically. (1) A and B (2) Only C (3) Only B (4) A and C (5) All of these 99. Which of the following is most nearly the same in meaning to the word as used in the passage? Timid (1) Sudden (2) Scared (3) Humble (4) Distant (5) Egoistic 100. Which of the following is/are not true in the context of the passage? A Although a goal may look intellectual, it may not actually work for us. B. Our subconscious mind will not motivate us unless we face our fears. C. The only way to keep yourself motivated throughout is by listening to many motivational speakers. (1) Band C (2) Only C (3) Only A (4) A and B (5) Only B 101. According to the passage, the author found it difficult to be motivated because A he was not intellectually motivated B he wanned to take the easy way out. C. he did not push himself hard enough. (1) A and B (2) Only C (3) Only A (4) A and B (5) Only B 102. Which of the following is most nearly the same in meaning to the word as used in the passage? Congruently (1) Periodically (2) In decision (3) In addition (4) Progressively (5) In agreement 103. What does the author mean when he says, "It eventually phases out"? (1) We need continuous practice in phases to retain it (2) It reduces because of lack of practice (3) We become self-motivated with time (4) It goes after a period of time passage (5) It improves after a certain period passes (6) It uniques after a certain period passes (6) It uniques because of lack of practice (7) We need continuous practice in phases to retain it (8) White of the following can be an appropriate title for the passage? (1) Living Life With Success (5) It in profiles our negativity. (1) Retails to be temporary. (2) It reduces to requirely (3) It is profiles our negativity.	(1) A and B
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105. According to the passage, what does the author say about emotional motivation? A. It tends to be temporary.	
A. It tends to be temporary.	
	A. It tends to be temporary. B. It promises our negativity.

C. It has the potential to inspire us.

(2) Only B (3) Only A (4) A and C (5) All of these
Directions (106-110): Read each of the following sentences to find out whether there is any grammatical mistakes/error in it. The error, if any will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. (Ignore the errors of punctuation, if any)
106. More than scoring points for / choosing the colour, the actress creating a fluffed / with the mini cape that she wore / to match her dress.
 (1) More than scoring points for (2) choosing the colour, the actress creating a fluffed (3) with the mini cape that she wore (4) to match her dress (5) No error
107. Winter is / the best / season to / explored the outdoors.
(1) Winter is(2) the best(3) season to(4) explored the outdoors(5) No error
108. The technology sepses / how a hand shakes / and makes instant adjustments / to stay balanced.
(1) The technology senses(2) how a hand shakes(3) and makes instant adjustments(4) to stay balanced(5) No error
109. With the water project moving / a step closer to feasibility, / city residents can soon / expect for sufficient water supply.
 (1) With the water project moving (2) a step closer to feasibility, (3) city residents can soon (4) expect for sufficient water supply (5) No error
110. We are in the final stages / of resolve the issue / which has been pending / for over two years.
 (1) We are in the final stages (2) of resolve the issue (3) which has been pending (4) for over two years (5) No error
Directions (111-120) In the given 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 emergence of a cloud based banking will affect banks big and small. Banks are expected to spend almost \$ 180 billion on IT this year. At present, cloud based services make up a (111) fraction of this amount but some estimates (112) by financial services firms on the cloud will (113) \$ 26 billion in 2015. This increase should (114) barriers to entry for newcomers which can (115) modern IT infrastructure at monthly fees of less than \$ 10000 (116) having to invest tens of millions of dollars upfront (117) build their own secure data entries and it should (118) enable big banks to become much more cost of (119). Small firms without traditional computer systems to maintain are the fastest movers. (120) can type documents, run spreadsheets and read e-mails in the cloud. Keeping track of clients, payments and loans can be done on a cloud computing platform using a specially banking software.
111.
(1) largely(2) tiny(3) bit

(1) A and B

(4) part(5) less112.(1) paying(2) offering(3) buying(4) purchase(5) spending

113.(1) sum(2) come(3) account

- (4) costs
- (5) total

114.

- (1) fall
- (2) dropped
- (3) lower
- (4) sank
- (5) maintain

115.

- (1) rent
- (2) sold
- (3) hired
- (4) leased
- (5) used

116.

- (1) other
- (2) rather
- (3) more
- (4) further
- (5) compared

117.

- (1) that
- (2) for
- (3) to
- (4) try
- (5) on

118.

- (1) both
- (2) include
- (3) always
- (4) beside
- (5) also

119.

- (1) effect
- (2) efficient
- (3) price
- (4) ceiling
- (5) subsidy

120.

- (1) Employees
- (2) Who
- (3) How
- (4) Worker
- (5) Sub-ordinates