

IBPS CLERK

04-012-2011

Test II English Language

51-65. Read the following passage to answer the given question based on it. Some words/phrases are printed to 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 you won 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 product. 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 medial networks to let buyers known 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, if offers the best rates at no fee, thus marketing it win-win proposition for all involved.

The developers also benefit by getting substantial cash flow, given 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 het discounts of 30-40 per cent. The pay 50 per cent of the property value upfront. Group buying companies prove more beneficial for developers as they get away 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.

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
52. Which of the following may be 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
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
54. xxx.com are the—
 - (1) Developers
 - (2) Financiers

- (3) Loan providers
(4) Speculators
(5) None of these
55. The group buying model certainly did not start with—
(1) cars
(2) real estate
(3) pet care products
(4) baby products
(5) motorcycles
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
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 the business?
(5) Speculators vs Groups Buyers?
58. Which of the following is true in the context of the passage?
(1) The buyers, though have to pay higher feed and price, get their dream neighbourhood
(2) The Customer 'buy-in' model is not dependant on market conditions
(3) Group buying companies don't 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
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 house are comparatively cheap
(5) It is a mode for all seasons
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 percent conditions, as given in the passage, are not so good for Developers of real estate

61-63. Choose the word(s) which is most nearly the same in meaning of the word/group of word printed in bold, as used in the passage.

61. dictate

- (1) read (2) manipulate
(3) speak (4) wish
(5) control

62. catch on

- (1) Continue on
(2) Get interested
(3) Enthusiastic about
(4) Become popular
(5) Get involved

63. fad

- (1) period (2) trend
(3) focus (4) luxury
(5) face

64-65. Choose the word which is most opposite in meaning of the word printed in bold, as used in the passage.

64. astute

- (1) intelligent (2) sharp
(3) insider (4) statute
(5) native

65. integrated

- (1) inorganic (2) refreshed

- (3) isolated (4) volatile
(5) impersonal

66-70. Which of the phrase (1), (2), (3) and (4) given below should replace the phrase given in bold in the following sentence to take the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

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

67. She never felt that it was not for her business to get involved in somebody else's family matter.

- (1) were not of her business
(2) was not of her business
(3) was not her business
(4) was not her business
(5) No correction required

68. Being born in a certain family is not in our control.

- (1) Be born (2) Taking born
(3) By birth
(4) Being bored
(5) No correction required

69. I was taken back by his sudden comment on this issue.

- (1) would be taken back by
(2) was taken backward's by
(3) was taken back for
(4) was taken aback by
(5) No correction required
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
-
- 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 fits at both the places in the context of each sentence. Number of that word is the answer.
-
71. I. He is _____ with whatever little he has.
II. He kept the _____ of the communication a secret.
(1) happy (2) matter
(3) gist (4) content
(5) sense
72. I. It is hard 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) significance
73. I. Heavy snow did _____ the rescue efforts.
II. The food was kept in a _____
(1) delay (2) bundle
(3) basket (4) hamper
(5) holder
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
75. I. 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
-
- 76-80. 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.
-
76. In our daily life, we frequently observe how disruptive

- innovations are wiping out business.
77. We decide to look after the mistake by just ignoring it.
78. The accommodation, through was in a good locality, the construction work was not good.
79. Despite the obviously advantages, is it really worthwhile to invest in the device?
80. We also gained ample experience in the banking sector.
-
- 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 errors as your answer. If there is no error, mark (5).
-
81. To run a company effective / it is
(1)
very important / in knowing the
(2) (3)
strengths and weaknesses / of the
employees. No error
(4) (5)
82. The land record / of this district /
(1) (2)
will computerise / by next year.
(3) (4)
No error
(5)
83. The Head Office has / issued
(1) (2)
- instructions that / the performance
(3)
of all Zonal Managers / have to
assess by a committee. No error
(4) (5)
84. She has promised to / donate the
(1) (2)
funds to / establish a library in many
(3)
/ villages in India. No error
(4) (5)
85. We have already / submitted our
(1) (2)
application / and expect to receive
(3)
/ our licence in thirty days. No error
(4) (5)
86. In order to claim / any tax benefit /
(1) (2)
you have to submit the Fixed Deposit
(3)
Receipt / issued from the Bank.
(4)
No error
(5)
87. During I was in / college I preferred
(1) (2)
/ eating out to / the simple food in
(3) (4)
the hostel. No error
(5)
88. Banks which do not / meet its
(1) (2)
priority sector / targets are required
(3)

- to / pay his penalties. No error
(4) (5)
89. This year a large number of frauds /
(1)
have been prevented by / alert
(2)
clerical staff who insisted / that
(3)
customers provide valid identify
(4)
proof. No error
(5)
90. As the price of / gold is higher /
(1) (2)
you should keep / you jewellery in
(3) (4)
a locker. No error
(5)
-
- 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 suggested, one of which fits the blanks appropriately. Find out the appropriate word in each case.
-
- In the 1980s Japan was regarded as a highly developed country.
- 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 disaster, its youth are (94) to meet the challenge. 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.
91. (1) stop
(2) decrease
(3) drop
(4) declined
(5) fell
92. (1) too
(3) also
(3) not
(4) caused
(5) complete
93. (1) completes
(2) efforts
(3) need
(4) struggling
(5) tries
94. (1) together
(2) started
(3) rising
(4) co-operative
(5) failing
95. (1) knowledgeable
(2) heroes
(3) volunteer
(4) jobless
(5) powerful
96. (1) without (2) even
(3) instead (4) but
(5) besides

97. (1) thought
(2) dream
(3) realise
(4) know
(5) perceived
98. (1) changes
(2) downfall
(3) renewal
(4) reforms
(5) independence
99. (1) worked
(2) earnings
(3) employee
(4) wages
(5) hire
100. (1) business
(2) troubles
(3) fun
(4) responsibility
(5) worry