

## **Reading Comprehension**

In all bank examinations, of English Section contains one or two passages. Candidates are required to answer questions based on the passages, the question are objective type and the candidates are required to mark the appropriate option as an answer. This part is totally based on the reading ability and understanding of the concept.

### **Right Approach to attempt comprehension:**

- 1) Always try to attempt **Antonym & synonym** based questions first in this topic. Questions can be solved by noticing how the word is used in the sentence. Since a word can have multiple meanings, there can be more than one choice that gives the correct answer but only one choice will fit the word in the particular context.
- 2) Questions are to be answered in context of the passage. Candidate should never use his or outside knowledge about that particular topic. Candidates own views or opinion may sometime conflict with the authors view.
- 3) Read all questions carefully and understand exactly what is being asked. Candidate must read all answer choices before answering.
- 4) We must try to find the most accurate and most complete answer for the question. Sometimes we will find more than one choice looks like an answer at that time we must rely upon the option which is most accurate.
- 5) It is not compulsory to answer all the questions. We can also skip some questions to avoid negative marking.

### **Questions for Practice**

**Directions (1 to 10): Read the following passage carefully and answer the questions:**

Revival of sick industries can be effective only when the rehabilitation schemes focus on organizational restructuring, and not just on financial recast. An in-house study by the BIFR reveals that promoters' non-compliance with **revival** scheme provisions is a key reason for the failure of rehabilitation programmes. Some other reasons are in competent and/or dishonest management, state and central government policies and unexpected adverse developments in the external environments. According to RBI, internal factors like project appraisal and management deficiencies account for nearly 56 per cent of the total sick and weak units. Another reason is the limited stake of the promoter. Workforce, contrary to **perceptions**, is not a significant factor in industrial sickness. Most of the new class of emerging promoters has no professional experience and their tactics are mostly unprofessional. With the proposed SICA Bill, the role of BIFR should change to that of a facilitator from that of a court. But this is defined very narrowly—the BIFR would be a facilitator only for creditors and promoters of the organization, and try to work out a solution for the debt repayment. Moreover, the Operating Agencies that formulate the rehabilitation package are financial institutions and banks. They focus only on financial restructuring. What revival schemes need is a competent professional

facilitator, and sick companies, transformational restructuring. The present BIFR approach grossly fails to understand how organizations behave and work. Therefore, the high failure rate of the rehabilitation schemes, 54 per cent for under Section 17(2) and 42 per cent for under section 18(4), till Sept, is not surprising. Further, there has been a decline in the number of references received by the BIFR by 10.63 per cent compounded annually. Moreover, there are instances of some units being intentionally forced to **deteriorate**, and the same promoters floating new units in other regions. At present, for the promoters, exit is an easy and desired option. The result is that though at times the BIFR has drawn up the rehabilitation plan, the promoter has not been interested in making the unit viable. All this shows the BIFR has to undergo a drastic change that should stress on the process of change and involve organizational restructuring by the shared learning approach that is characteristic of process based consultancy. In process consultation, the consultant helps the client to **perceive**, understand and to act upon process events that occur in the client's environment. In other words, it addressed the problem solving activities of the client as opposed to the problems. The process involves the organization and the consultant would urge the CEO that he should not leap into any kind of action programme (especially if it deals with changes in structure), until the organization itself has done a thorough assessment of the strengths and weaknesses of the present structure. In other words, the need for a change should first emerge from the organization itself. Since the consultant, being from outside, would not know the people, their tradition, styles and personalities, he would only assist the organization to become a good diagnostician so that it can solve the problem on its own. This would involve a partnership approach from the unions and the workers in joint diagnosis with the management. This would in turn, result in lower resistance to change from the unions since they are also involved in the change process. This kind of partnership is crucial in creating the stake of the workforce in the organization and building up trust that would help turnaround organizations.

**1)** Industrial sickness according to the RBI, is majorly caused by all of the following, except:

- a) The limited stake of the promoter.
- b) Internal factors like project appraisal and management deficiencies.
- c) The attitude of the workforce.
- d) Lack of professional experience of new promoters.
- e) All of the above are causes of industrial sickness.

**2)** According to the passage, need for change

- (a) Is created by the joint diagnosis of the problem by the organization and the consultant.
- (b) Is created by the action programmes.
- (c) Creates awareness of the strength and weakness of the present structure.
- (d) Should emerge from the organization itself.
- (e) Occurs when the organization fails to reach its goals.

**3)** The revival of sick industries have failed because of which of the following reasons.

- I. Rehabilitation schemes focus on organizational restructuring.
- II. Rehabilitation schemes focus only on financial recast.
- III. Rehabilitation schemes are not effective.

IV. Non-compliance with revival schemes.

- a) Only II & IV      b) Only I & IV      c) Only III & IV      d) Only II.  
e) I and II only

**4)** Which of the following is incorrect with respect to the SICA bill:

- a) The SICA bill alters the role of BIFR from a court to a facilitator.  
b) BIFR will be a facilitator only for creditors and promoters of the organization.  
c) BIFR is the main operating agency.  
d) Financial institutions and banks formulate rehabilitation packages.  
e) BIFR fails to understand how organizations behave and work.

**5)** Process based consultancy, according to the passage

- a) Follows the shared leaning approach.  
b) Is one in which the consultant helps the client to study the process events.  
c) Improves the problem solving activities rather than solving the actual problems.  
d) According to the passage, need for change  
e) Only a and b.

**6)** Revival schemes, according to the passage, should

- a) Focus on organizational restructuring.  
b) Have competent professional facilitators.  
c) Work out the solution for debt repayment.  
d) Both a & b.  
e) All of these

**Choose the word which is most similar in meaning to the word printed in bold as used in the passage.**

**7) Revival**

- a) Abeyance      b) Deferral      c) Abolition      d) Renewal      e) None of these

**8) Perceptions**

- a) Insights      b) Ignorance      c) Misconceptions      d) Misunderstandings  
e) None of these

**Choose the word which is most opposite in meaning to the word printed in bold as used in the passage**

**9) Deteriorate**

- a) Decline      b) Worsen      c) Degenerate      d) Wither      e) Recuperate

**10) Perceive**

- a) Distinguish      b) Understand      c) Ignore      d) Divine      e) Discern

**Directions ( 11 to 20 ):Read the following passage carefully and answer the questions:**

The 1983 re-organization was done with the objective of renewal: it was indeed a very complex exercise handled **deftly** by A.V. Ranga Rao and C.R. Swaminathan. We created a team of newly joined young scientists with just one experienced person and gave them the challenge of building the strap down **inertial** guidance system, an on-board computer and a ram rocket in propulsion system. The exercise was being attempted for the first time in the country and the technology involved was comparable with world-class systems. The guidance technology is centered around the gyro and accelerometer package, and electronics, to process the sensor output. The on-board computer carries the mission computations and flight sequencing. A ram rocket system breathes air to sustain its high velocity for long durations after it is put through a booster rocket. The young teams not only designed these systems but also developed them into operational equipment. Later, Prithvi and then Agni used similar guidance systems, with excellent results. The effort of these young teams made the country self-reliant in the area of protected technologies. It was a good demonstration of the 'renewal factor'. Our intellectual capacity was renewed through contact with **enthusiastic** young minds and had achieved these outstanding results. Now, besides the renewal of manpower, emphasis had to be laid on **augmenting** the strength of project groups often, people seek to satisfy their social, egoistic and self-actualization needs at their workplaces. A good leader must identify two different sets of environmental features. One, which satisfies a person's need and the other, which creates dissatisfaction with his work. We have already observed that people look for those characteristics in their work that relate to the values and goals which they consider important as giving meaning to their lives. If a job meets the employees' need for achievement, recognition, responsibility, growth and advancement, they will work hard to achieve goals. Once the work is satisfying, a person then looks at the environment and circumstances in the workplace. He observes the policies of the administration, qualities of his leader, security, status and working conditions. Then, he correlates these factors to the interpersonal relations he has with his peers and examines his personal life in the light of these factors. It is the **agglomerate** of all these aspects that decides the degree and quality of a person's effort and performance. The matrix organization evolved in 1983 proved excellent in meeting all these requirements. So, while retaining this structure of the scientists working in technology directorates were made system managers to interact exclusively with one project. An external fabrication wing was formed under P.K. Biswas, a developmental fabrication technologist of long standing, to deal with the public sector undertakings (PSUs) and private sector firms associated with the development of the missile hardware. This reduced pressure on the in-house fabrication facilities and enabled them to concentrate fact, occupied all these three shifts.

- 1)** The author's choice of the team indicated his
- I. Lack of faith in the older generation to achieve things.
  - II. Bias towards younger scientists.
  - III. Perception of the level of difficulty of the project.
- a) Only I      b) I and III      c) II and III      d) I, II and III      e) Only II

2) From the passage it can be inferred about the project that:

- I. India had attained nothing of the ilk before.
  - II. Project components were developed indigenously.
  - III. Laudable efforts were made by the team members.
- a) III only    b) II and III    c) III and I    d) I, II and III    e) II and III

3) It can be said about the renewal factor that.

- a) It was responsible for the project's success.
- b) The young were rejuvenated on coming in contact with the experienced.
- c) The old scientists were refocused on their job.
- d) The young intellectually stimulated the experienced.
- e) The young and old gelled together.

4) The following traits of a good leader are evident from the passage:

- I. Should be able to identify the contradicting environmental features to which a person reacts.
  - II. Should keep a tab on a person's individual need fulfillment.
  - III. Should well understand the external factors which dissatisfy a person.
- a) All three    b) I and II    c) II and III    d) I and III    e) Only I

5) From the passage it can be inferred that

- I. Social, egoistic and self-actualization needs could be catastrophic at the workplace.
  - II. Social, egoistic and self-actualization needs are catastrophic at the workplace.
  - III. Social, egoistic and self-actualization need should be eliminated.
  - IV. Social, egoistic and self-actualization need should be taken care of.
- a) I and III    b) I and IV    c) II and III    d) IV only    e) II and IV

**Choose the word which is most similar in meaning to the word printed in bold as used in the passage.**

6) **Agglomerate**

- a) Distributive    b) Analyze    c) Accumulate    d) Dissect    e) Individual

7) **Enthusiastic**

- a) Apathetic    b) Indifferent    c) Phlegmatic    d) Ardent    e) Reluctant

8) **Deftly**

- a) Awkwardly    b) Skillfully    c) Roughly    d) Ineptly    e) None of these

**Choose the word which is most opposite in meaning to the word printed in bold as used in the passage**

9) **Inertial**

- a) Sluggish    b) Dormant    c) Stagnant    d) Active    e) None of these

10) **Augmenting**

a) Amplifying b) Burgeoning c) Inflating d) Enlarging e) Abridging

**Answers Keys:**

- |        |        |        |        |
|--------|--------|--------|--------|
| 1) c)  | 2) d)  | 3) a)  | 4) c)  |
| 5) d)  | 6) d)  | 7) d)  | 8) a)  |
| 9) e)  | 10) c) | 11) c) | 12) d) |
| 13) d) | 14) a) | 15) d) | 16) c) |
| 17) d) | 18) b) | 19) d) | 20) e) |

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