

English Language Practice Questions

IBPS Clerk Mains Exam 2018-19

Direction(1 – 5): Read the paragraphs carefully and choose the best answer to each question out of the five alternatives and choose the option corresponding to it.

Paragraph1: Monopoly is a market situation in which the cross elasticity of demand with every other product is very low. This means that no other firms produce a similar product. Thus, the monopoly firm is itself an industry and the monopolist faces the industry demand curve. The demand curve for his product is, therefore, relatively stable and slopes downward to the right, given the tastes and _____ of his customers.

Paragraph2: Oligopoly is the typical market form where competition is much less impersonal than in monopolistic competition because the number of producers is fewer. Under oligopoly any substantial change in the market share of one firm, whether achieved by lower prices, better products or more advertising, will have significant effects on the market share at the expense of any one of them. Each firm has to be prepared to look for devices of limiting the effects of competition, perhaps by agreeing to rule out some of the most damaging types of competitive action.

Q1. What is the difference between Monopoly and Oligopoly markets as inferred from the paragraphs?

- (a) In the first one, competition is much less impersonal than the latter.
- (b) The second one has less impersonal competition than the former.
- (c) One has to keep a close watch on the competitors in the former case.
- (d) The demand curve of the latter slopes downward as contrary to the former.
- (e) The number of the producers are larger in number in the latter as compared to the former.

Q2. What is inferred regarding the monopolistic market in the paragraphs?

- (a) There is only one producer of the product.
- (b) It is itself an industry and hence faces the industry demand curve.
- (c) The competition in the market is much intense than the oligopolistic markets.
- (d) Both (a) and (b)

(e) All of the above

Q3. What is mentioned regarding the nature of competition in the second paragraph?

- (a) One has to keep a close check on the doings of competitors.
- (b) Any change in the strategy of one person has an effect on other competitors.
- (c) All are true.
- (d) One competitor gains large market share on the expense of other competitor's share.
- (e) the competition is less intense than the monopolistic markets.

Q4. Which of the following can appropriately fill the blank given in the Paragraph 1?

- (a) offences
- (b) preference
- (c) incomes
- (d) Both (b) and (c)
- (e) None of the above

Q5. Which one is better Monopoly or Oligopoly in accordance with the information given above?

- (a) Monopoly is better as there is no competition.
- (b) Oligopoly is better as the competition is kept under control due to the number of producers.
- (c) Only one competitor is not good as it acts as an industry and hence it can control the prices.
- (d) Both (b) and (c)
- (e) Data insufficient

Direction (6-10): Rearrange the following six sentences/ group of sentences (a), (b), (c), (e), and (f) in the proper sequence to form a meaningful paragraph; then answer the questions given below them. The sentence (d) is already fixed and it is not to be rearranged.

- (a) The prospects of this are even less when the ruling party has suffered losses in key “semi-final” state polls against a suddenly energised Opposition, which has made populist farm loan waivers its key campaign theme.
- (b) That decision would mean cutting the rates on cement, auto components, motor vehicles, tyres, movie tickets, digital cameras or even ACs, large-screen televisions and dishwashers — leaving out only

luxury or sin goods such as big cars, personal aircraft, cigarettes and alcohol from the latest pruning exercise — from 28 per cent to 18 per cent.

(c) Adherence to fiscal prudence is too much to expect when national elections are hardly four months away. **ecadbf**

(d) It is not surprising, then, to see Prime Minister Narendra Modi promising to ensure a Goods and Services Tax (GST) rate of not more than 18 per cent on “99 per cent of items”.

(e) Bid to ensure rate of not more than 18 per cent for most items may be politically timed, but is economically sound.

(f) Pif endorsed by the states at the coming GST Council meeting on Saturday, it would entail revenue implications. This, when average monthly GST collections of just over Rs 97,000 crore during April-November are below the targeted Rs 1,12,000 crore figure.

Ques6. Which of the following should be the **last** sentence of the paragraph?

- (A) e (B) a (C) c (D) f (E) b

Ques7. Which of the following should be the **first** sentence of the paragraph?

- (A) f (B) b (C) a (D) e (E) c

Ques8. Which of the following should be the **second** sentence of the paragraph?

- (A) a (B) b (C) c (D) f (E) e

Ques9. Which of the following should be the **last but one** sentence of the paragraph?

- (A) f (B) b (C) a (D) e (E) c

Ques10. Which of the following should be the **third** sentence of the paragraph?

- (A) c (B) f (C) e (D) b (E) a

Direction(11 – 15): In the questions given below, different statements are given which relates to one another in some way. You need to identify the statement which does not directly related to the other statements being given and that part is your answer. If all the statements relate to each other then choose option (e) as your answer.

11. (a) Good health is the necessity of living a healthy life for every one of us which needs to maintain a healthy diet and healthy habits throughout the life.

(b) Junk foods are never considered healthy to the health and have been proved unhealthy in all ways.

(c) Parents should be very conscious towards the eating habits of their kids and children because in the childhood they never know and decide their good or bad so it is parents who are fully responsible for the good or bad eating habits among their kids.

(d) However, the custom of eating junk food in many is increasing day by day and making our future sad and diseased especially our future generations.

(e) None of the above

12. (a) Contemporary researchers are now exploring whether a consistent meditation practice yields long-term benefits, and noting positive effects on brain and immune function among meditators. Yet it's worth repeating that the purpose of meditation is not to achieve benefits.

(b) Concentration meditation involves focusing on a single point. This could entail following the breath, repeating a single word or mantra, staring at a candle flame, listening to a repetitive gong, or counting beads on a mala.

(c) Mindfulness meditation encourages the practitioner to observe wandering thoughts as they drift through the mind. The intention is not to get involved with the thoughts or to judge them, but simply to be aware of each mental note as it arises.

(d) Meditation is an approach to training the mind, similar to the way that fitness is an approach to training the body. But many meditation techniques exist — so how do you learn how to meditate?

(e) None of the above

13. (a) With regular use, tolerance to and dependence on drugs can be developed.

(b) Addiction is a complex issue and affects everyone differently. This can depend on the type of drug used, amount used and the length of time the drug(s) have been used for.

(c) Some drugs are more physically addictive while others are mentally or socially addictive. Drug use can lead to tolerance and dependence.

(d) The user can never tell exactly what an illegal drug contains, or what effect it will have, and this puts people at serious risk.

(e) None of the above

14. (a) Environment is the sole factor for existence of life on earth. Without it, there can be no life on earth.

(b) To have a healthy life one needs fresh air (free of pollution), clean water supply and tidy surroundings.

(c) Food materials are obtained from plants, animals and natural sources. We obtain carbohydrates, fats, proteins from plants.

(d) We obtain many medicines from nature like from medicinal plants, animals (cod liver oil) etc.

(e) None of the above

15. (a) Romantic love is not an archaic relict but an invention of the modern world. Most historical societies did not know or experience love as we do today. Marriage and family formation followed other rules.

(b) People were not allowed to choose their partners and were denied romantic adventures. Marriages were arranged by the parents and were based on mutual sympathy at best.

(c) Romance refers to the actions and feelings of people who are in love, especially behaviour which is very caring or affectionate.

(d) It was not until 1800 that the concept of romantic love as we know it today started to establish itself across societies. With it came the perception that falling in love is an uncontrollable process and that getting married doesn't have to follow economic calculations but can be based on emotional or sexual attraction.

(e) None of the above

Direction (16 – 20): Answer the questions given below in accordance with the questions being asked in different sets.

SET – 1

Arts management is the organization and administration of arts entities such as theaters, museums, and galleries. Like most management roles, arts management involves dealing with staff, marketing, fundraising and budgeting, PR, program development, and elements of business management. But creative arts is a special sector where a manager must deal with unique issues and _____. And you can enjoy a more creative work atmosphere and social environment than in a lot of other industries.

Q16. What is the difference between Arts Management and creative arts?

(a) The former deals with the organization of arts and the latter deals with distinctive concerns.

(b) The former deals with the distinctive concerns and the latter deals with the organization of arts.

(c) The former deals with the management roles and the latter deals with a creative work environment.

(d) Both (a) and (c)

(e) Both (b) and (c)

Q17. What could be called as 'creative work atmosphere' mentioned in the paragraph?

(a) giving employees' the desirable salary.

- (b) Giving a healthy and safe working environment.
- (c) nurturing employees' creativity by encouraging people to take the best approach possible.
- (d) Setting up of authority – accountability relationship at all levels.
- (e) All of the above

SET – 2

Economics can be defined in a few different ways. It's the study of **scarcity**, the study of how people use resources and respond to incentives, or the study of decision-making. It often involves topics like wealth and finance, but it's not all about money. Economics is a broad discipline that helps us understand historical trends, interpret today's headlines, and make predictions about the coming years.

Q18. Which of the following is the most relevant definition of Economics?

- (a) Economics is all about money and wealth.
- (b) It includes all about historical trends.
- (c) It tells how to use the scare resources properly.
- (d) It tells about the finance and wealth.
- (e) All of the above

SET – 3

Public policy studies offer graduates a deep dive into the inner workings of how governments work -- voting, regulations, court decisions, federal, state, and local laws -- and how we, the people, interact with all of it.

What makes it interesting? Well, it's not all the **nitty gritty** of political systems, for starters. While politics is one way to affect public policy, communicating with people to change and shape public opinion is another key aspect of the field.

Q19. What is offered by public policy to the graduates?

- (a) Hasty view of the inner workings of how government works.
- (b) How the people interact with all the government workings.
- (c) Brainstorming regarding the methodology of government working.
- (d) Both (a) and (b)
- (e) Both (b) and (c)

Q20. What key aspects are mentioned regarding the political systems?

- (a) It is a way to affect public policy.
- (b) Public opinion can be changed by interacting with the people.
- (c) It's not only the essence that makes politics interesting.
- (d) All (a), (b) and (c)
- (e) Inadequate information

Directions (21-30): A passage is given with 10 questions following it. Read the passage carefully and choose the best answer to each question out of the five alternatives and choose the option corresponding to it.

The past year has seen several controversies in India's higher education sector. These pertain to the selection of institutions for full or partial autonomy or recognizing "Institutions of Eminence". The debate essentially centres around one question: Should institutions of excellence be about good students, with little focus on infrastructure, or should they be about world-class facilities that only a select few can afford? In other words, is education a merit good or should education policies follow the public choice theory?

Introduced in the mid-20th century by economist Richard Musgrave, the merit goods concept states that policies dealing with services like education and health should focus on people's needs rather than their ability to pay. In contrast, the public choice theory, that has evolved in the past two centuries elucidates the **utilitarian concept** in social welfare. The theory has influenced the privatization of pension, healthcare and higher education in the US. None of these theories are perfect. Most of the English-speaking world has followed in the footsteps of the US, while the non-English part of the developed world has kept the idea of merit goods **alive**.

Both schools accept that privately funded education can never become the backbone of a nation's education system. It can, however, reduce the social burden by providing quality education to a willing few. Such institutions can also provide benchmarks for public sector institutions. There are no shortcuts towards the creation of world-class universities. The ability of private higher education to attain the standards of their counterparts in the US and other parts of the developed world will depend on the willingness of the philanthropists towards giving them the long-term cushion of sustenance. However, the pressure of **revenue** generation, along with the demands of profitability, has pushed many a private sector educational institution from **deviating** from its original lofty goal.

The idea should be to give the private universities the much-needed autonomy and enable them to flourish. Simultaneously, the government needs to ensure that merit goods like quality higher education. Philanthropists need to understand the long-term nature of higher education goals. A **premature** push for recognition or excessive emphasis on revenue generation will only lead to mediocrity.

Q21. What is the meaning of the 'Utilitarian concept' as mentioned in the passage?

- (a) Utilitarian concept is an ethical theory that states that the best action is the one that maximizes utility.
- (b) Utilitarian concept is similar to public choice theory.
- (c) Utilitarian concept is similar to merit goods concept.
- (d) Utilitarian concept denotes maximizing the health benefits to the citizens.
- (e) None of the above

Q22. Which of the theories are perfect according to the passage?

- (a) Utilitarian concept
- (b) Public choice theory
- (c) Merit goods concept
- (d) All of the above are perfect in their own terms.
- (e) None of the above

Q23. Which of the following functions are performed by Private institutions?

- (a) These institutions act as a backbone of a nation's education system.
- (b) These institutions reduce the social burden by providing quality education to all.
- (c) These institutions provide benchmarks for public sector institutions
- (d) All of the above
- (e) None of the above

Q24. Which of the following entices the private institutions to deviate from its goal?

- (a) profitability
- (b) government instructions
- (c) pressure of higher authorities
- (d) revenue generation
- (e) All except (b) and (c)

Q25. What should be the role of the government in creating the good education system?

- (a) It must invest more funds on creating world class universities.
- (b) It must not let the private institutions to flourish as it may spoil the education system.
- (c) Helping the private institutions by giving them autonomy and let them flourish.
- (d) Keep on working on the merit goods.
- (e) Both (c) and (d)

Directions (26-28): In the following questions two columns are given containing three sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. Choose the correct combination of parts that make a meaningful sentence.

Q26.

COLUMN I

- (A) Researchers are only beginning to understand the power
- (B) As our understanding grows, we will have the potential
- (C) The burden of gene editing

COLUMN II

- (D) cannot be borne by science alone.
- (E) to edit out genes that cause fatal diseases.
- (F) would not be passed down the family tree.

- (a) A-D, B-E and B-D
- (b) B-E and C-D
- (c) A-F
- (d) B-F and C-E
- (e) C-E

Q27.

COLUMN I

- (A) There is emerging international recognition hope and dignity.
(B) It can serve as the driving force to restore hope empowered.
(C) The earnest determination distilled in these words is the spirit we all need

COLUMN II

- (D) and create societies where all can live with
(E) our work makes us feel productive and
(F) that women's participation is key to effective climate action.

(a) C-F, A-D and A-E

(b) B-E

(c) A-F

(d) A-D and C-E

(e) A-F and B-E

Q28.

COLUMN I

- (A) Over time, there are changes that take place
(B) In the case of primary succession,
(C) In other cases, a pre-existing group of species is replaced by a new group of species,

COLUMN II

- (D) where they house an array of species.
(E) that ecological communities move from possessing very little species diversity
(F) in the composition of species that constitute an ecological community.

(a) C-E, A-D and A-F

(b) B-D

(c) A-F

(d) B-E and C-D

(e) B-D

Direction: In the following sentence, one part of the sentence is written in bold and five alternatives are given against it. You need to select the alternative which makes the sentence grammatically correct and meaningful. If the sentence is already correct, mark Option (e) as your answer.

29. If we look into ourselves, we are all freaks, we all are flawed. We can point one finger **at one person but the other three fingers are** pointing back at us.

- (a) on one person but the other three fingers are
- (b) at one person though the other three fingers are
- (c) on one person yet the other three fingers are
- (d) at one person but the other three fingers are
- (e) No improvement required


Direction: In each of the following, two sentences are given and one word is omitted in each of them which will be filled by the same alternative from the five alternatives given against each question. You need to select the alternative which makes the sentences grammatically correct and meaningful. If none of the options are correct, choose option (e) as your answer.

30. The salon of Mme de Condorcet was throughout the Consulate and the first Empire a rallying point for the _____ republicans.

And yet _____ voices are sometimes heard defending war as if it were an end in itself.

- (a) dissentient
- (b) aggression
- (c) adorable
- (d) farsighted
- (e) none of the above

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