

(Papers) IBPS PO Exam Paper - 2015 "Held on: 11-06-2015"

:: English Language ::

Directions (1-5): Rearrange the following six sentence A, B, C, D, E and F in a proper sequence to form a meaningful paragraph, then answer the given questions.

- A. Take for example the market for learning dancing.
- B. This could never happen if there was a central board of dancing education which enforced strict standards of what will be taught and how such things are to be taught.
- C. The Indian education system is built on the presumption that if something is good for one child, it is good for all children.
- D. More importantly, different teachers and institutes have developed different ways of teaching dancing.
- E. There are very different dance forms that attract students with different tastes.
- F. If however, we can effectively decentralize education, and if the government did not obsessively control what would be the 'syllabus' and what will be the method of instruction, there could be an explosion of new and innovative courses geared towards serving various needs of learners.

1. Which of the following should be the LAST (SIXTH) sentence after the arrangement?

- (1) A
- (2) F
- (3) D
- (4) C
- (5) B

2. Which of the following should be the THIRD sentence after the arrangement?

- (1) A
- (2) B
- (3) F
- (4) D

(5) E

3. Which of the following should be the SECOND sentence after the arrangement?

- (1) A
- (2) B
- (3) C
- (4) D
- (5) F

4. Which of the following should be the FIRST sentence after the arrangement?

- (1) A
- (2) B
- (3) C
- (4) E
- (5) E

5. Which of the following should be the FOURTH sentence after the arrangement?

- (1) A
- (2) B
- (3) C
- (4) E
- (5) D

Directions (6-15): Read the following passage carefully and answer the given questions. Certain words/phrases have been given in bold to help you locate them while answering some of the questions.

Manufactures of Consumer Packaged goods (CPGs) face two key challenges this year. The first continued slow or negative growth in people's disposable incomes. The second is changing consumer attitudes toward products and brands, as the great fragmentation of consumer markets take another turn. In response, companies must dramatically shift the route they take to reach consumers in terms of both product distribution and communications. In many markets, consumer wages have been static for five years now. Even where economies are starting to perform better, the squeeze on after-tax wages, especially for the middle class younger people and families, is depressing consumer spending. Although growth in developing countries is still better than in the United States and Europe, a slowdown in emerging countries such as China-where many countries had hoped for higher sales-has translated quickly into lower-than expected consumer spending growth.

Meanwhile, what we call the great fragmentation is manifested in consumer behavior and market response. In both developed and emerging markets, there is a wider variety among consumers now than at any time in the recent past. Growth is evident both at the top of the market (where more consumers are spending for higher-quality food and other packaged goods) and at the lower end (where an increasing number of consumers are concentrating on value). But the traditional middle of the market is shrinking.

Further, individual consumer behavior is more pluralistic. We are used to seeing, for example, spirits buyers purchasing a premium band in bar, a less costly label at home for personal consumption and yet another when entertaining guest. But, this type of variegated shopping has now spread to the grocery basket as well. Fewer consumer are making one big stocking up trip each week instead shoppers are

visiting a premium store and a discounter as well as a supermarket, in multiple weekly stops – in addition to making frequent purchases online. During recession, more shoppers became inclined to spend time hunting for bargains and as some traditional retailers either went out of business or shuttered down, retail space was freed up and was often filled by convenience stores, specialty shops, and discounters.

A decade ago, CPG companies had only ‘a handful of’ sales channels to consider supermarkets, convenience stores, hypermarkets in advanced economies and traditional small and large retailers in emerging countries. Since, then various discounters have made significant inroads, including no frills, low variety outlets, such as Europe’s Aldi and Lidi, which sell a limited range of private label grocery items in smaller stores and massive warehouse clubs, such as Costco and Sam’s club, which initially operated solely in the USA but are now expanding internationally. In addition, dollar stores, specialized retailers, and online merchants are having an impact on the CPG landscape. Economizing consumers have been pleasantly surprised by the savings generated by spreading their business among multiple channels, as well as by the variety and product quality they find. The result has been greater demand for more product and brands, with different sizes, packaging and sales methods. At most CPG companies, SKUs are proliferating despite there being little increase in overall consumption. A better outcome can be seen at smaller food and beverage suppliers, which are benefitting from consumer demand for variety and authenticity. A recent report found that in the USA, small manufacturers (with revenues of less than \$1 billion) grew at twice the compound annual rate of large manufacturers (with revenues of less than \$3 billion) between 2009 and 2012.

Consumer media usage has also fragmented with the rise of digital content and the proliferation of online devices. Each channel – from the web, mobile and social sites for radio, TV, and print – has its own requirements, audience appeal and economics, needing specialized attention. But, at the same time, media campaigns need to be closely coordinated for effective consumer messaging.

Collectively, these shifts challenge the way CPG companies manage their brand and business portfolios and call for a rethinking of their go-to-market approach, with an emphasis on analytics. Our work with INSEAD shows that among business leaders, applying analytics—especially for tracking consumer behavior and product and promotional performance—considered one of the most effective ways to improve results and outpace the competition. But it’s not just about insight. It’s also about using the insight wisely to determine how to manage costs. The more knowledgeable about customer needs and preferences a company is, the smarter and more focused it must be in managing its own economics to cost-effectively deliver both variety and value to the squeezed consumer.

6. The central theme of the given passage is

- (1) The Shrinking Market
- (2) Shift towards offering Luxury Goods to Consumers
- (3) Products to offer consumers with squeezed pockets
- (4) To highlight products consumer by the middle class
- (5) Gaining insight into changing consumer behavior towards CPGs

7. In the context of the passage, which of the following brands existed otherwise but is now being manifested in buying groceries as well?

- (1) Consumer purchasing the same products for over a period of time.
- (2) Consumer willing to purchase goods for a longer period of time.
- (3) Consumers preferring luxury goods over regular goods.
- (4) Consumers are more aware of their rights.

(5) Consumers prefer buying goods from a variety of stores.

8. Which of the following is most nearly the opposite in meaning to the word Depressing as used in the passage?

- (1) Encouraging
- (2) Sunny
- (3) Doubtful
- (4) Light
- (5) Nil

9. As mentioned in the passage, CPG companies may have to reassess their present strategies of operating to

- (A) retain their customers
- (B) keep pace with changing consumer preference as they have access to multiple media channels
- (C) make more cost-effective decisions.

- (1) Only A
- (2) B and C
- (3) All of these
- (4) Only C
- (5) A and B

10. Which of the following is most nearly the opposite in meaning to the word Depressing as used in the passage?

- (1) Encouraging
- (2) Sunny
- (3) Doubtful
- (4) Light
- (5) Nil

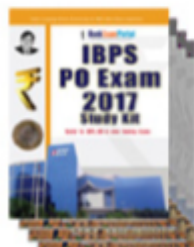
11. Which of the following is true in the context of the passage?

- (1) In the USA, during the three year period after 2009, small manufacturing did not fare well as compared to their larger counterparts.
- (2) Impact on dispensable incomes of people barely affects the CPG manufacturing industry.
- (3) Post-tax wages, especially for the middle class, are one of the critical factors which have reduced spending behavior of consumers.
- (4) The CPG have always been a favourite among consumers.
- (5) None of the given options is true.

12. As mentioned in the passage, one of the most critical factors that aids in creating to the needs of consumers, is

- (1) persuading them to purchase goods produced by the organization
- (2) assess their requirements and appropriately plan to meet them
- (3) offering them products that an organization regularly manufactures.
- (4) concentrating only on being aware about changing presences of consumers

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(5) None of the above

13. Which of the following is most nearly the same in meaning to the word above Shrinking as used in the passage?

- (1) Developing
- (2) Annoying
- (3) Narrowing
- (4) Wasting
- (5) Rising

14. Which of the following is most nearly the same in meaning of the word Variegated as used in the passage?

- (1) Diverse
- (2) Composite
- (3) Strong
- (4) Narrow
- (5) Valued

15. Which of the following is most nearly the opposite in meaning to the word Shuttered as used in the passage?

- (1) Closed
- (2) Retail
- (3) Flourished
- (4) Gratified
- (5) Nearest

Directions (16-20): Read these sentences to find out whether there is any grammatical mistake/error in them. 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 errors of punctuation, if any)

16. After his term in the Department of Defence/he was appointed Security of Energy/a job in which he was strongly supported the use/of alternate source of energy such as nuclear energy.

- (1) After him term in the Department of Defence
- (2) he was appointed Secretary of Energy
- (3) desperately needs to cut red tape and improve
- (4) infrastructure to boost investment and growth
- (5) No error

17. As GDP growth is half of what it/is just a few years ago, the country/desperately needs to cut red tape and improve/infrastructure to boost investment and growth.

- (1) As GDP growth is half of what it
- (2) is just a few years ago, the country
- (3) desperately needs to cut red tape and improve
- (4) infrastructure to boost investment and growth
- (5) No error

18. When elections in the country due shortly/people are determined to register as votes and to vote for/candidates based on their track record and the programmes/that they intend to implement for the betterment of the country.

- (1) When elections in the country due shortly
- (2) people are determined to register as votes and to vote for
- (3) candidates based on their track record and the programmes
- (4) that they intend to implement for the betterment of the country
- (5) No error

19. At least a quarter of the world's corals have lost/over the past twenty-five years and as climate change warms/the oceans the additional carbon dioxide will make/the water more acidic further destroying coral reefs.

- (1) At least a quarter of the world's corals have lost
- (2) Over the past twenty-five years and as climate change warms
- (3) The oceans the additional carbon dioxide will make
- (4) The water more acidic further destroying coral reefs
- (5) No error

20. The Prime Minister's speech laid out how/it is important to encourage female participated/in the economy yet the percentage of female lawmakers in/the lower house of parliament has fallen to 8%.

- (1) The Prime Minister's speech laid out how
- (2) It is important to encourage female participated
- (3) In the economy yet the percentage of female lawmakers in
- (4) The lower house of parliament has fallen to 8%
- (5) No error

Directions (21-25): The following questions have two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

21. Three unknown assailants on motorcycles and opened barely a few metres from where the actor was shooting.

- (1) came; shooting
- (2) rode; rounds
- (3) arrived; fire
- (4) approached ; hitting
- (5) climbed ; shots

22. The police in a car theft case within a matter of two hours of registration of he complaint.

- (1) achieved ; solving
- (2) victorious ; catching
- (3) famed ; arresting
- (4) succeeded ; cracking

(5) failed ; assigning

23. The health ministry has approved major expansion of post-graduate seats in key departments of AIIMS to the severe of specialists across the country.

- (1) address ; dearth
- (2) cored ; loss
- (3) improve ; damage
- (4) rectify ; limits
- (5) good ; shortage

24. With the wedding season, people are leaving no stone unturned to make their wedding cards look

- (1) prolonged ; beyond
- (2) ongoing ; special
- (3) instant ; great
- (4) sudden ; while
- (5) estimated ; legible

25. The tourism data that Indians are the biggest spenders while on holidays.

- (1) says ; within
- (2) reveal ; amongst
- (3) proclaims ; between
- (4) states ; surrounded
- (5) speaks ; amid

Directions (26-30): In the given passage, there are blanks each of which has been numbered. Against each five words are suggested, one of which fits the blanks appropriately. Find the appropriate word in each case.

A strong economy would improve livelihoods and give hope for the future, but the lack of reliable electricity in the country has contributed to holding back prosperity. Over the past five years, GDP growth has averaged 3%, to (26) to fight poverty and create jobs. Demand for power outstrips what the country can produce and (27). Planned and unplanned electricity outages of 12 to 16 hours daily nationwide (28) business, aggravate unemployment and spark angry protests. The country has (29) energy resources—an estimated 186 billion tonnes of coal, over 10000 megawatts of hydro potential and wind potential of up to 346000 megawatts. But the technology and investment to (30) these resources are limited. An overreliance on imported fuel has exposed the country to high oil prices and there isn't enough money to keep the system—a mix of private and state run enterprises—running or to fix faulty infrastructure that leaks electricity. A resolution of power crisis is thus very critical to survival of the country.

26.

- (1) much
- (2) low
- (3) required
- (4) tough

(5) minimal

27.

- (1) represent
- (2) sufficient
- (3) adequate
- (4) amount
- (5) deliver

28.

- (1) run
- (2) happens
- (3) plans
- (4) effect
- (5) hurt

29.

- (1) ample
- (2) fix
- (3) worst
- (4) frequent
- (5) paucity

30.

- (1) lack
- (2) solve
- (3) waste
- (4) exploit
- (5) advantage

Answer Key

**1. (5) 2. (1) 3. (5) 4. (3) 5. (4) 6. (5) 7. (5) 8. (1) 9. (2) 10. (3) 11. (4)
12. (2) 13. (3) 14. (1) 15. (3) 16. (3) 17. (2) 18. (1) 19. (1) 20. (2) 21.
(3) 22. (4) 23. (1) 24. (2) 25. (2) 26. (2) 27. (5) 28. (5) 29. (1) 30. (4)**



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