

**IBPS PO PRE MEMORY BASED SET (ENGLISH)**

S01. Ans. (d)

Sol. Refer to paragraph1, it is clearly mentioned that due to the degrading economy the states have made a cut on spending and public workforces. Also there has been a sudden decrease in the number of people buying homes or starting families. Hence both the options (b) and (c) are correct.

S02. Ans. (d)

Sol. Read paragraph4 carefully, it is mentioned that the Americans have often responded with calls for regulation after the financial sector-driven crises and have been accused of mismanagement. Hence deregulation is the major cause of this economic slump.

S03. Ans. (b)

Sol Refer to paragraph5 of the passage, it is evident that many of the jobs lost during the recession have not returned and due to that there has been a gradual increase in low wage and part-time jobs. Hence (b) is the correct choice.

S04. Ans. (e)

Sol. From the paragraph 2, we can easily infer that there is a decline in home ownership over the years as even in the second quarter of the year, the U.S. homeownership rate was 65.1%, which is the lowest since 1995 as in the mid-2000s it topped with 69%. Hence none of the options is correct in the context of the passage.

S05. Ans. (d)

Sol. Read the passage, it is nowhere explicitly mentioned that after a decade of financial crash the economy is struggling to recover, so statement (d) is clearly incorrect as it doesn't relate to the content of the passage. Hence (d) is the correct option.

S06. Ans. (c)

Sol. In the context of the passage, option(c) will be the apt title as it relates to the content of the above passage.

S07. Ans. (d)

Sol. **Downturn** means a decline in economic, business, or other activity.

**Operose** means involving or displaying much industry or effort.

**Aeonian** means eternal; everlasting

**Abetment** means to encourage, support, or countenance by aid or approval, usually in wrongdoing

**Descent** means an act of moving downwards, dropping, or falling

**Procurement** means the action of obtaining or procuring something.

Hence **descent** has the similar meaning as **downturn**.

S08. Ans. (b)

Sol. **Persistent** means continuing to exist or occur over a prolonged period

**Merciful** means compassion or forgiveness shown towards someone whom it is within one's power to punish or harm

**Tenacious** means persisting in existence; not easily dispelled

**Intermittent** means occurring at irregular intervals; not continuous or steady.

**Relenting** means become less severe or intense.

**Yielding** means not hard or rigid.

Hence **tenacious** has similar meaning as **persistent**.

S09. Ans. (d)

Sol. **Foreclosure** means Legal process by which a lender cancels (forecloses) a borrower's right of redemption of the mortgaged property through a court order (called foreclosure order).

**Preclude** means prevent from happening; make impossible.

**Legalize** means make (something that was previously illegal) permissible by law.

**Deprive** means prevent (a person or place) from having or using something.

**Allow** means let (someone) have or do something

Hence **allow** will be the exact opposite of **foreclosure**.

S10. Ans. (c)

Sol. **Skeptical** means not easily convinced; having doubts or reservations.

**Dubious** means hesitating or doubting.

**Dissenting** means hold or express opinions that are at variance with those commonly or officially held

**Convinced** means completely certain about something.

**Cynical** means distrustful of human sincerity or integrity.

Hence **convinced** will be the exact opposite of **skeptical**.

S11. Ans. (a)

Sol. "to retain trust and credibility in this age of" is the correct phrase to make the sentence grammatically correct. If we go by the options considering their grammar syntax, only option (I) fits into the sentence perfectly adding the required meaning to the sentence. Moreover, "in this age of anonymous communication" is the correct phrase usage which means "in this distinct period of anonymous communication". Hence (a) is the correct option.

S12. Ans. (d)

Sol. "Is it possible for" is the correct phrase to make the sentence grammatically correct. In the given sentence, the phrase "How it is" is incorrect as the sentence is Interrogative. Thus the correct phrase should be "How is it possible for." It is to be noticed that the sentence is in Simple Present Tense. Thus both (I) and (III) are the correct phrases that may replace the phrase given in bold to make the sentence grammatically correct. Hence (d) is the correct option.

S13. Ans. (e)

Sol. The given sentence is grammatically correct as the plural verb "are" is used in accordance to its plural subjects "continuity and change". Moreover, the phrase "with each other" is used to frame a relation with the two. Hence the sentence doesn't require any correction. The three given phrases in the options make no relevant substitution to the phrase given in bold in the sentence as they do not follow the correct grammar syntax required for the sentence. Hence (e) is the correct option.

S14. Ans. (d)

Sol. "While cyberspace may have given" is the correct phrase to make the sentence grammatically correct. First of all, it is to be noted that the sentence is conditional as the second part of the sentence is dependent on the first part. When we consider options provided, option (I) can be easily eliminated as the use of "As" or "Since" is incorrect in this case ("As/Since" is generally used to express the cause of its dependent clause). Moreover, "while" is the correct usage as it means "in spite of the fact that; although". Thus both the phrases (II) and (III) provide the grammatically correct and meaningful sentences. Hence (d) is the correct option.

S15. Ans. (e)

Sol. The given sentence is grammatically correct as the sentence is not in Passive form. It clearly follows the syntax of Present Continuous Tense and the use of reflexive pronoun "itself" is correct as it is used for the subject "The Hermit Kingdom". Moreover, the three phrases given in options do not follow the correct structure required for the sentence to make it grammatically correct. Hence (e) is the correct option.

S16. Ans. (b)

Sol. "have come down with the increased" is the correct phrase to make the sentence grammatically correct as the sentence is in Present Tense. It is to be noticed that the speed of trucks can't be decreased as it is clearly mentioned that the highways have become clutter-free. Thus the options (I) and (III) can be easily eliminated. Also, the phrasal verb "come down" means collapse or be demolished. Hence (b) is the correct option.

S17. Ans. (a)

Sol. "is the most effective way of staying" is the correct phrase to make the sentence grammatically correct as the sentence is in generalized and factual form. Thus the use of "could" or "can" is incorrect in this case. Moreover, the phrases connected with the conjunction "and" should be in similar form. Thus among the given options, only option (I) has the correct grammar structure to correctly fit into the sentence. Hence (a) is the correct option.

S18. Ans. (c)

Sol. "grew up in free India bearing the names of" is the correct phrase to make the sentence grammatically correct as the sentence refers to the event related to the past. If we go by the options, options (I) and (II) are not in accordance with

correct grammar structure. Only option (III) possesses correct syntax to supplement its usage in the sentence. The phrasal verb “grew up” means became an adult. Hence (c) is the correct choice.

S19. Ans. (e)

Sol. The given sentence is grammatically correct. It is to be noted that the sentence is not conditional and thus all the given options are incorrect. Hence (e) is the correct option.

S20. Ans. (c)

Sol. “apart from various goodies being dangled” is the correct phrase to make the sentence grammatically correct. Option (II) can be easily eliminated as it lacks the correct syntax. Option (I) also fits into the sentence quite correctly as it adds similar meaning to the sentence. The phrasal verb “apart from” means in addition to; besides; as well as. Thus the phrase (I) also provides a grammatically correct sentence. Hence (c) is the correct option.

S21. Ans.(c)

Sol. **CDAB** is the correct sequence.

Sentence (E) is the one which is the odd one out.

S22. Ans.(e)

Sol. The correct sequence is **DBCA**.

Sentence E is the odd one out.

S23. Ans.(c)

Sol. CEDA is the correct choice.

Sentence (B) is odd one out and is not a part of this coherent paragraph.

S24. Ans.(a)

Sol. DBAC is the correct choice.

Sentence E is the one which is the odd one out.

S25. Ans.(c)

Sol. EDAC is the correct sequence.

Sentence B is the odd one out.

S26. Ans.(c)

Sol. ADEB is the correct sequence

Sentence C is the odd one out.

S27. Ans.(a)

Sol. EBCD is the correct sequence.

Sentence A is the odd one out.

S28. Ans.(e)

Sol. ABCD is the correct sequence.

Sentence E is the odd one out.

S29. Ans.(a)

Sol. DCAE is the correct sequence

Sentence B is the odd one out.

S30. Ans.(a)

Sol. ACDE is the correct sequence.

Sentence B is the odd one out.