

IOB Bank Question Paper – 2

Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

Rural India faces serious shortages-power, water, health facilities, roads, etc.-these are known and recognized. However, the role of technology in solving these and other problems is barely acknowledged and the actual availability of technology in rural areas is marginal. The back bone of the rural economy is agriculture; which also provides sustenance to over half the country's population. The "green revolution" of the 1970s was, in fact, powered by the scientific work in various agricultural research institutions. While some **fault** the green revolution for excessive exploitation of water and land resources through overuse of fertilizers, it did bring about a wheat surplus and prosperity in certain pockets of the country.

In rural India today, there is a **dire** inadequacy of both science (i.e. knowledge) and technology (which derives from science and manifests itself in physical form). The scope to apply technology to both farm and non-farm activities in rural areas is huge, as are the **potential** benefits. In fact, crop yields are far lower than what they are in demonstration farms, where science and technology are more fully applied. Technologies that reduce power consumption of pumps are vital; unfortunately, their use is minimal, since agricultural power is free or largely subsidized. Similarly, there is little incentive to optimize -through technology or otherwise -water use, especially in irrigated areas (a third of total arable land), given the water rates. Post-harvest technologies for processing and adding value could greatly enhance rural employment and incomes, but at present deployment of technology is **marginal**. Cold storage and cold -chains for transportation to market is of great importance for many agricultural products -particularly, fruits and vegetables but are non -existent. These are clearly technologies with an immediate return on investment, and benefits for all; the farmer, the end - consumer, the technology provider .However, regulatory and structural barriers are holding back investments.

Power is a key requirement in rural areas, for agricultural as well as domestic uses. Technology can provide reliable power at comparatively low cost in a decentralized manner. However this needs to be upgraded and scaled in a big way, with emphasis on renewable and non -polluting technologies. Reliable and low cost means of transporting goods and people is an essential need for rural areas. The bullock-cart and the tractor-trailer are present vehicles of choice. Surely, technology can provide a better, cheaper and more efficient solution? Information related to commodity prices ,agricultural practices, weather etc. are crucial for the farmer. Technology can provide these through mobile phones ,which is a proven technology however the challenge to ensure connectivity remains. Thus there is a pressing need for technology as currently economic growth-though skewed and **iniquitous**-has created an economically attractive market in rural India

1 According to the author, which of the following is/are the problem/s facing India's rural population?

(A) Unavailability of health care facilities.

(B) The technological advancements which have been borrowed from abroad have not been suitably adapted to the Indian scenario.

(C) Lack of awareness about the importance of utilizing technology in the agricultural sector.

a) Only (A)

b) Only (C)

c) Both (A) & (B)

d) Both (A) & (C)-Answer

e) None of these

2 Which of the following is NOT an impact of the green revolution?

- a) Over utilization of water resources
- b) Application of scientific research only in demonstration farms-Answer**
- c) Wealth creation restricted to certain areas
- d) Damage caused to land by inordinate use of fertilizers
- e) Supply of wheat surpassed demand

3 Why is there no motivation to reduce power consumption?

- a) Freely available renewable sources of energy
- b) Government will have to subsidize the cost of technology required to reduce power consumption.
- c) Power distribution has been decentralized.
- d) The cost of implementing power saving technology is exorbitant for the customer.
- e) None of these-Answer**

4 What effect will the implementation of post-harvest technologies such as cold storage have?

- a) Regulatory procedures will have to be more stringent.
- b) Prices of commodities like fruits and vegetables will fall since there is now a stage from spoilage.
- c) Incomes of rural population will fall.
- d) Pollution of the environment.
- e) None of these-Answer**

5 The author's main objective in writing the passage is to

- a) censure scientists for not undertaking research
- b) criticize farmers for not utilizing experimental, low cost post harvesting technology
- c) exhort the government to subsidize the cost of utilizing technology
- d) promote a second green revolution
- e) advocate broadening the scope of research and use of technology in agriculture-Answer**

6 Which of the following is NOT true in the context of the passage?

- (A) In recent times the benefits of science and technology have not been felt in agriculture.
- (B) The current means of rural transportation are ideal i.e. low cost and non-polluting.
- (C) Agriculture provides livelihood to over 50 percent of the Indian population.
- a) Both (A) & (B)
- b) Only (B)-Answer**
- c) Only (C)
- d) Both (A) & (C)
- e) None of these

7 What has hampered investment in post-harvest technologies?

- a) Cost of implementing such technology is higher than the returns
- b) No tangible benefits to technology suppliers-Answer
- c) Obstacles from statutory authorities-Answer**
- d) Rapid economic growth has drawn investors away from agriculture to more commercially viable sectors.
- e) None of these

8 What is the role of mobile technology in the rural economy?

- (A) It will not play a large role since the technology is largely untested.
- (B) It provides opportunities for farmers to manipulate commodity prices.

(C) It will largely be beneficial since such technology is cheap.

a)Both (A) & (C)

b)Only (A)

c)Both (B) & (C)-Answer

d)Only (B)

e)None of these

9 Which of the following is currently NOT a threat to the rural economy?

(A) Inadequate rural infrastructure such as roads.

(B) Excessive utilization of technology.

(C) Fluctuating power supply.

a)Only (C)

b)Only (A)

c)Both (B) & (C)-

d)Only (B)

e)None of these-

10 Which of the following is TRUE in the context of the passage?

(A) About 33 percent of arable land in India is irrigated.

(B) There is hardly any motivation to utilize technology to optimize water usage among farmers.

(C) Climatic information can easily be made available to farmers.

a)All (A), (B) & (C)

b)Both (A) & (B)

c)Only (A)

d)Both (B) & (C)

e)None of these

11 Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

marginal

a) austere

b) severe

c) detrimental

d) adverse

e) insignificant

12 **fault**

a) defect

b) offend

c) imperfect

d) blame

e) sin-

13 **dire**

a) pessimistic

b) alarming

c) futile

- d)frightened-
- e)fraudulent-

14 Choose the word which is most **OPPOSITE** in meaning of the **word printed in bold** as used in the passage.

potential

- a)unlikely
- b)incapable
- c)unable
- d)ineffective
- e)inherent

15 **iniquitous**

- a)immoral
- b)godly-
- c)virtuous
- d)right
- e)just

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 are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

In the (16) of India's economic boom, Indian Professional Service Firms (PSFs) from management consultancies and investment banks to advertising agencies and law firms are (17) to attract the best and the brightest talent. But to be truly successful they have to do more than that. Like PSFs around the world they need to (18) their professionals rather than see them walk out of the door in (19) of opportunities. To achieve that, companies often rely on the (20) of sprawling campuses and luxurious facilities. But none of this gets to the (21) of the problem, which is when young professionals join PSFs they have expectations which go far (22) the nature of facilities. (23) onto do creative, thought provoking work, they often find themselves engaged in doing (24) activities. They feel underutilized, which is a formula for (25) in the long term.

Q.16.

- a)depth
- b)stage
- c)midst-Answer
- d)present
- e)knowledge

Q.17.

- a)opposing
- b)rivaling
- c)partial
- d)competing-Answer
- e)obsessed

Q.18.

- a)transition
- b)retain-Answer
- c)advance

- d) substitute
- e) restrain

Q.19.

- a) obtaining
- b) pursuing
- c) demand
- d) direction
- e) search-Answer

Q.20.

- a) allure-Answer
- b) control
- c) reward
- d) perk
- e) allusion

Q.21.

- a) solution
- b) key
- c) heart-Answer
- d) precedence
- e) occurrence

Q.22.

- a) ahead
- b) beyond-Answer
- c) away
- d) to
- e) sighted

Q.23.

- a) Deciding
- b) Catching
- c) Keen
- d) Focusing
- e) Signing-Answer

Q.24.

- a) pivotal
- b) productive
- c) optional
- d) mundane-Answer
- e) allied

Q.25.

- a)failure-Answer
- b)motivation
- c)success
- d)innovation
- e)potential

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