

PUNJAB NATIONAL BANK CLERK EXAM 2009 JANUARY
ENGLISH LANGUAGE

Directions—(Q. 1-15) Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some of the questions.

We should recognise the indebtedness of the country to its farm families who toil to safeguard national food security. Loan waiver is the price we have to pay for the neglect of rural India over the past several decades. There has been a gradual decline in investment in key sectors related to agriculture such as infrastructure, marketing, post harvest technology etc. The four crore farmers whose debt is to be relieved will be eligible for institutional credit for their cultivation expenses during Kharif 2008. The challenge is to prevent them from getting into the debt trap again. For this purpose the Central and various State governments should set up an Indebted Farmers' Support Consortium, comprising scientists, panchayat raj officials and others relevant to assisting farmers to improve the profitability and productivity of their farms in an environmentally sustainable manner. The smaller the farm, the greater is the need for marketable surplus to reduce indebtedness.

The Indebted Farmers' Support Consortium should aim to get all the four crore farmers all the benefits of the government schemes such as the Rashtriya Krishi Vikas Yojana, Irrigation Benefit Programme and others. If this is done, every farm family released from the debt trap should be able to produce at least an additional half tonne per hectare of foodgrains. This should help increase food production by about 20 million tonnes by 2008-10. At a time when global and national food stocks are dwindling and prices are rising, this will be a timely gain for our national food security. We need to ensure that the outcome of the debt waiver is enhanced farmers' income and production. The prevailing gap between potential and actual yields in the crops of rainfed areas such as pulses and oilseeds is over 200 per cent even with the necessary technologies on the shelf. We are now importing without duty large quantities of pulses and oilseeds. If helped, farmers can produce these at a lower cost.

Opportunities for assured and remunerative marketing are essential if loan waiver is not to become a recurring event leading to the destruction of the credit system. This is why the Minimum Support Price is necessary for all, not just for a few crops which is the case at present. This is the single most effective step to make loan waivers history. There is another urgent step which needs to be taken. The loan waiver does not cover those who borrow from moneylenders. It will not be possible for the government to scrutinise the veracity of such private deals but steps can be taken such as giving them Smart Cards which will entitle them to essential inputs like seeds and fertilizers. The gram sabha can be entrusted with the task of identifying these farmers so that there is transparency in the process and elimination of the chances for falsification and corruption. Fear of occasional misuse should not come in the way of enabling millions of poor farmers who have borrowed from informal sources if we are to achieve the goal of four per cent growth in agriculture.

1. What is the likely impact of ensuring farmers' benefit from government schemes ?

1. They can use the credit from these schemes to repay moneylenders.
2. The government can control the price rise.
3. Increased agricultural production.

- (A) Both 1 and 2
(B) All 1, 2 and 3
(C) Only 3
(D) Both 2 and 3
(E) None of these

2. Why does the author feel that rural India has been overlooked in the past ?

1. Institutional credit was only made available for Kharif crops.
2. Drop in investment in central areas related to agriculture.
3. Records of those eligible for loan waivers have not been maintained over time.

- (A) Only 2
(B) Both 1 and 2
(C) Only 3
(D) All 1, 2 and 3
(E) None of these

3. How can small farmers avoid debt ?

- (A) They need to acquire additional land holdings
(B) They need to take advantage of both government schemes as well as credit from moneylenders
(C) They have to ensure a sufficient amount of their farm produce is sold
(D) The Government should provide periodic loan waivers
(E) None of these

4. What is the objective of the Indebted Farmers' Support Consortium ?

- (A) It is a support group for the families of indebted farmers
(B) It has to devise new government schemes for farmers
(C) It has to track farmers eligible for government schemes
(D) It has to evaluate government schemes and weed out the inefficient ones
(E) None of these

5. What does the author mean by the phrase "indebtedness of the country to its farm families" ?

- (A) If farmers are in debt it impacts the entire country
(B) Citizens should be grateful to farmers and their families for the hardships borne by them to cultivate crops
(C) India's food production has fallen causing it to be in debt since it has to import food
(D) The number of farmers' descendants taking up agriculture has fallen.
(E) None of these

6. What is the author's opinion of recurring loan waivers ?

- (A) They are beneficial to farmers
- (B) They are detrimental to the system of lending.
- (C) They will reduce the need for a Minimum Support Price for agricultural products
- (D) Farmers will no longer be in debt to moneylenders
- (E) None of these

7. Which of the following is TRUE in the context of the passage ?

- (A) The Minimum Support Price for agricultural products is yet to be implemented
- (B) Loan waiver is a permanent solution to indebtedness of farmers
- (C) Current agricultural growth is below four per cent
- (D) India's food production has increased in 2008
- (E) Moneylenders benefit from loan waivers

8. Why does the loan waiver not cover credit taken from moneylenders ?

- 1. It is difficult to verify these contracts between farmers and moneylenders.
- 2. It will increase the deficit in the budget.
- 3. There is a risk that the funds may be misappropriated.

- (A) Both 1 and 3
- (B) All 1, 2 and 3
- (C) Only 2
- (D) Both 1 and 2
- (E) None of these



9. Why is there a vast gap in actual and potential yields of crops in rainfed areas ?

- (A) The government prefers to import these crops at a lower rate
- (B) No technological advances have been made to improve the growth of crops in these areas
- (C) There is no Minimum Support Price available for these crops
- (D) Farmers are forced to sell these crops at a low rate
- (E) None of these

10. How does the government intend to ensure transparency in the Smart card issuance process ?

- (A) Screening private players involved in the scheme
- (B) Granting access to those farmers who register with their local moneylenders
- (C) Providing cards which cannot be forged
- (D) Regularly rotating members of the gram sabha so there is no corruption
- (E) None of these

Directions—(Q. 11-13) Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

- 11. assured
- (A) insured

- (B) definite
- (C) doubted
- (D) confident
- (E) reliance

12. relieved
- (A) exempted
 - (B) backed
 - (C) supported
 - (D) calmed
 - (E) substituted

13. gap
- (A) hole
 - (B) break
 - (C) pause
 - (D) difference
 - (E) interruption

Directions—(Q. 14-15) Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

14. timely
- (A) young
 - (B) lately
 - (C) overdue
 - (D) aged
 - (E) slowly



15. elimination
- (A) authority
 - (B) forgiveness
 - (C) attack
 - (D) provision
 - (E) protection

Directions—(Q. 16-20) Which of the phrases (A), (B), (C) and (D) given below should replace the phrase given in bold in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and no correction is required, mark (E) as the answer.

16. In order to control rising prices the government has restricted the export of certain commodities.
- (A) For control of raised

- (B) In control of raised
- (C) To control the rise
- (D) By controlling rising
- (E) No correction required

17. Over two crores will be required to renovate the building being damaged during the cyclone.

- (A) that was damage
- (B) which was damaged
- (C) has been damaged
- (D) been damaged
- (E) No correction required

18. Small investors often suffer because of delays in getting its grievance redressed.

- (A) their grievances redressed
- (B) the grievances redress
- (C) to redress grievance
- (D) this grievances redressed
- (E) No correction required

19. With the failure of the investment bank, the public's confidence in the banking sector has been how badly shaken.

- (A) so badly shaken
- (B) that much shaky
- (C) badly shaken
- (D) too badly shaky
- (E) No correction required



20. A consultant is been appointed to advise us on the viability of the project.

- (A) appointed
- (B) has been appointing
- (C) will be appointed
- (D) to be appointed
- (E) No correction required

Directions—(Q. 21-25) Rearrange the following six sentences (1), (2), (3), (4), (5) and (6) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (1) Expansion of retail banking especially has a lot of scope, since retail assets are just 22 per cent of the total banking assets.
- (2) Where they do not find it viable to open branches they may open satellite offices in these areas.
- (3) There is tremendous scope for the expansion of banking in India.
- (4) Banks can also diversify beyond cities to semi-urban and rural areas.

- (5) In these ways a transition from class banking to mass banking can take place.
(6) They can also collaborate with local stakeholders in order to extend microcredit services to those living there.

21. Which of the following should be the THIRD sentence after rearrangement ?

- (A) 2
- (B) 3
- (C) 4
- (D) 5
- (E) 6

22. Which of the following should be the FIRST sentence after rearrangement ?

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

23. Which of the following should be the FIFTH sentence after rearrangement ?

- (A) 2
- (B) 3
- (C) 4
- (D) 5
- (E) 6



24. Which of the following should be the SIXTH (LAST) sentence after rearrangement ?

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

25. Which of the following should be the SECOND sentence after rearrangement ?

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

Directions—(Q. 26-35) 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.

Decades ago, China ...(26)... the concept of 'barefoot doctors'. They were community healthcare workers who successfully ...(27)... the health of China's villages. Following this example, many African, Asian and Latin American countries have started ...(28)... programmes. The largest of such community health efforts is India's National Rural Health Mission. In ...(29)... over three years, the programme has mobilized over fifty thousand new community health workers, each ...(30)... as 'Asha'. This is short for 'Accredited Social Health Activist' and translated into Hindi is the word ...(31)... hope.

Today technology companies and foundations are also joining the ...(32)... to support community health workers. Mobile phone companies are ...(33)... these workers with phones and support systems to obtain up to date medical information, call ambulances etc. In the ...(34)... years, community health workers can thus help...(35)... the spread of many devastating but curable diseases.

26. (A) gives
(B) researches
(C) introduced
(D) originates
(E) enlightened

27. (A) improved
(B) entrusted
(C) fought
(D) cured
(E) dealt



28. (A) thousands
(B) alike
(C) imitated
(D) similar
(E) naming

29. (A) course
(B) less
(C) approximate
(D) period
(E) just

30. (A) referred
(B) known
(C) perceived
(D) regarded
(E) called

31. (A) denotes
(B) describes
(C) for
(D) explains
(E) means

32. (A) business
(B) membership
(C) scope
(D) effort
(E) purpose

33. (A) provided
(B) buying
(C) equipped
(D) supplied
(E) empowering

34. (A) coming
(B) next
(C) past
(D) few
(E) previous



35. (A) overlook
(B) curb
(C) protect
(D) enrich
(E) neglect

Answers :

1. (B) 2. (A) 3. (E) 4. (A) 5. (B) 6. (B) 7. (C) 8. (A) 9. (C) 10. (E) 11. (B) 12. (A) 13. (D) 14. (B)
15. (E) 16. (E) 17. (B) 18. (A) 19. (C) 20. (C) 21. (C) 22. (C) 23. (E) 24. (E) 25. (A) 26. (C) 27.
(A) 28. (D) 29. (E) 30. (C)
31. (C) 32. (D) 33. (E) 34. (A) 35. (B)