



IBPS/ BANK 2023



ENGLISH

READING COMPREHENSION

PRACTICE QUESTIONS WITH PASSAGE



(((•))) LIVE | 10:30 AM

BY SHALINI MAHENDRAS



UPCOMING ONLINE BATCHES

MARCH 2023

01 MARCH 2023

10:30 AM to 12:30 PM

SSC ONLINE LIVE CLASS

BILINGUAL

15 MARCH 2023

08:00 AM to 10:00 AM

BANK ONLINE LIVE CLASS

BILINGUAL

22 MARCH 2023

02:00 PM to 04:00 PM

BANK ONLINE LIVE CLASS

English & Bengali



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SUMMARY

- 1. Thought of the day**
- 2. Today's word**
- 3. Questions with passage**
- 4. Homework**



QUOTE OF THE DAY

Successful and unsuccessful people do not vary greatly in their abilities. They vary in their desires to reach their potential.

GOOD MORNING

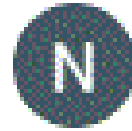


@AbhishekSingh-sj6qn 19 hours ago

Very nice session

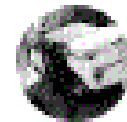
Mam 😊

Option 5 mam



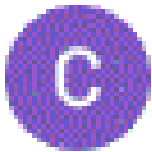
@nitikagupta7449 22 hours ago

No error



@shivamsharma-zs2ys 12 hours ago

Hw option a



@chandrikagore 21 hours ago

5. No error



@surbhisinha7315 14 hours ago

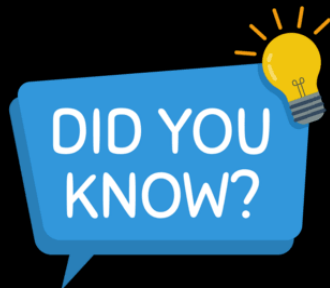
Homework question answer 🙌 no error



HOMEWORK

Find the error

**1) Acting on a tip-off / 2) the anti-robbery
squad led / 3) by inspectors laid / 4) a trap
for the robbers. / 5) No error.**





READING COMPREHENSION



QUESTIONS BASED ON RC





ARE YOU
READY?



Read the following
passage and answer the
questions :

DIRECTION





Passage I:

Despite the economic crunch worldwide **pulverization** of some of the largest banking and finance giants, Indian banking houses have managed to show positive growth this quarter. Some of India's leading national banks have posted a net profit rise of more than 40% over the last quarter amid global **turmoil**. This would come as a big **shot in the arm** for the investors and consumers of these banks even though apprehension is mounting on other banking and broking firms worldwide. One of the main reasons behind the success of these banks this quarter would be their direct banking by the Government India. People take solace in their investments in public sector watching the bailout packages being cashed out by governments all over the world to save big business houses.



Passage II: Other private banks in India have also reported a substantial net profit over the last quarter . Given the international and domestic scenario, one cannot put this down as a **mundane achievement. While others are on a cost cutting spree and firing employees, Indian Companies are actually working on boosting staffing in banking and broking sectors. This can be seen as a big boon in the days to come when the current recession eases and the economy gradually comes back on to the fast track. The finance minister has assured Indian public about the sound health of all Indian banks. This could also be evident from the fact that there have been no mergers and take overs in Indian Banking sector in a contrast to world scenario where finance houses are looking for mergers to cut costs on operations . We definitely are not looking to **thrive**; rather we are looking for growth. It is just that the pace of growth is a little slow now as compared to a year or two before.**



What does the phrase **the shot in the arm**' as used in the passage mean ?

1. Shock
2. Fear
3. Encouragement
4. Anxiety
5. All of these



Solution : **Option 3**



Which one of the following statements is definitely true in the context of the passage ?

- A. India has not been affected by the economic slowdown.**
- B. Indian Banks are showing growth in this quarter despite the recession.**
- C. While banking industry in the West was severely affected by the recession in the past , it is now gradually recovering and showing a positive growth.**

- 1. Only A
- 2. Only B
- 3. Only C
- 4. Only A & B
- 5. Only B & C





Which of the following strengthens the finance minister's statement about the sound health of Indian Banks with respect to the passage?

- A. There have been no acquisitions and mergers of Indian Banks.**
- B. The Indian Banks are recording a positive growth.**
- C. Layoffs have been observed worldwide.**

- 1. Only A & B**
- 2. Only A & C**
- 3. Only A**
- 4. Only B**
- 5. Only A , B & C**





Choose the most similar in the meaning to the word printed in bold as used in the passage **TURMOIL**

1. **Danger**
2. **Shock**
3. **Sadness**
4. **Fear**
5. **Chaos**



Solution : **Option 5 Disturbance**



Choose the most similar in the meaning to the word printed in bold as used in the passage **PULVERIZATION**

1. Polarization
2. Mashing
3. Debasement
4. Fall
5. Crushing



Solution : **Option 5**



India's leading weather forecaster and agriculture risk monitoring company, Skymet, recently predicted a sluggish start to the monsoon and below normal rains to the tune of 93 per cent. Given the signals of rural distress in the recent past, especially the back-to-back droughts from 2014 to 2016, monsoon delay and deficit will only deepen the farm crisis. Instead of panicking, the new government should plan for such an eventuality. Agriculture being a state subject, the central government should work with state governments to prepare a long-term plan to transform agriculture and make it remunerative for the farmer. Prime Minister Narendra Modi had already outlined a vision for doubling farm incomes rather than just enhancing agricultural production. The new government should implement this vision. Water for irrigation should be another top priority for the new government. Almost 78 per cent of fresh water available in India is diverted towards agriculture,



yet only 48 per cent of the gross cropped area has been brought under irrigation. Paddy and sugarcane, occupying a fourth of the gross cropped area, consume over 60 per cent of the irrigation water supplied. Given that Indian agriculture is prone to droughts, the frequency and intensity of which are likely to increase with climate change, utilising scarce water resources efficiently is a must. The NDA government made an effort with schemes such as 'Har khet ko pani' (water for every field) and "per drop more crop? The objective of agricultural development should not be to raise productivity simply per unit of land but per unit of irrigation water. Also needed is a climate risk mitigation strategy for effective water management, adapting to rising temperatures and facing drought situations. Early warning systems can also play a vital role in estimating and minimising risk due to erratic climate change events.



Considering the water scarcity, end-users need to work towards conserving water. Farmers should be **incentivised**, for example, by rewarding those who use water judiciously. Government agencies, too, have to be empowered to monitor water usage in agriculture. The state-owned fertiliser plants, which end up eating up all the state subsidies on fertilisers meant for the farmers, mostly work under capacity and need to be either eliminated or simply privatised. Creating agricultural markets should be another top priority, as should connecting farmer to the consumer directly via the market instead of storing in the Food Corporation of India godowns, where grains end up rotting. The Modi government has given an impetus to unified agricultural markets through eNAM and eGRAMS. But of the agricultural community, can benefit from an efficient marketing system only if they have withholding capacity.



“This can be achieved through offering them a post-harvest loan against produce as collateral and orienting financial institutions to participate in the pledge loan system. Storage godowns, including cold storages, should be upgraded as per the standards _____ (1) by the Warehousing Development and Regulatory Authority so that they can issue Negotiable Warehouse Receipts,” says Dr Ashok Dalwai, CEO of the National Rainfed Area Authority.

What is the tone of the passage ?

1. Remunerative
2. Reflective
3. Suggestive
4. Agonizing
5. Outraged



Solution : Option C



Which of the following is true as per the passage?

- A. Micro irrigation is another alternative, especially drip and sprinkler irrigation, both of which raise water use efficiency by 30-40 per cent.**
 - B. Agriculture is a central government subject only.**
 - C. Indian agriculture is prone to droughts coupled with climate change**
 - D. Small and marginal farmers constitute 80 percent of agricultural community.**
-
- a) Only a**
 - b) Both b and c**
 - c) Both c and d**
 - d) Both b and d**
 - e) None of the above**

Solution : Option C



Which is the following can fill the blank (1) as given in the passage ?

- A. Laid down
- B. Laid in
- C. Laid over
- D. Laid under
- E. None of the above



Solution : Option A

Laid down (specify), **Laid in** (purchase),

Laid over (to stop somewhere for a short time during a long trip)

Laid under (to place something beneath something).





Which of the following words is most similar in meaning as **SLUGGISH, highlighted in the given passage?**

- A. Inactive**
- B. Spooked**
- C. Rectitude**
- D. Juggling**
- E. Stoop**

- a) Only A**
- b) Both A and F**
- c) Both A and E**
- d) Both A and B**
- e) A,C,D**

Solution : Option A Sluggish (Dull , Inactive)





What is the way the author found out to maximize water saving ?

- A. New schemes will be introduced by the government in the next budget.**
- B. The author talks about introduction and awareness of micro irrigation systems in rural areas.**
- C. Giving additional benefits to farmer , who uses water wisely.**

a) Only a

b) Only b

c) Only c

d) Both b and c

e) All A,B,C

Solution : Option C





Which of the following words is most similar in meaning as Incentivised, highlighted in the given passage?

1. Lollop
2. Patois
3. Winsome
4. Incertitude
5. None of the above

Answer: C Incentivized (Additional Benefits)





Which of the following words is most similar in meaning as **BEMUSED**?

HOMEWORK

1. **Unambiguous**
2. **Lucid**
3. **Unequivocal**
4. **None of the above**
5. **A,B,C**

