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ENGLISH

**MANISHA
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>> 11 AM TO 12 PM



QUANT APTITUDE

**ADITYA
SINGH**

>> 1 PM TO 2 PM



REASONING

**SHUBHAM
AGGARWAL**

>> 4 PM TO 5 PM

Reading Comprehension

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

PASSAGE 1:

For a look at what climate change could do to the world's food supply, consider what the weather did to the American Corn Belt last year.

At the beginning of 2012, the Agriculture Department projected the largest corn crop in the country's history. But then a savage heat wave and drought struck over the summer. Plants withered, prices spiked, and the final harvest came in 27 per cent below the forecast.

The situation bore a striking resemblance to what happened in Europe in 2003, after a heat wave cut agricultural production for some crops by as much as 30 per cent and sent prices soaring.

Several researchers concluded that the European heat wave was made more likely by human-caused climate change; scientists are still arguing over the 2012 heat blast in the United States. Whatever their origin, heat waves like these give us a taste of what could be in store in a future with global warming.

"The negative impacts of global climate change on agriculture are only expected to get worse," said a report earlier this year from researchers at the London School of Economics and a Washington think tank, the Information Technology & Innovation Foundation. The report cited a need for "more resilient crops and agricultural production systems than we currently possess in today's world".

This may be the greatest single fear about global warming: that climate change could so destabilise the world's food system as to lead to rising hunger or even mass starvation. A leaked draft of a report by the United Nations climate committee, known as the Intergovernmental Panel on Climate Change, suggested that the group's concerns have grown, and that the report, scheduled for release in March, is likely to contain a sharp warning about risks to the food supply.

The tone is strikingly different from that of a report from the same group in 2007, which discussed some risks, but saw global warming as likely to benefit agriculture in many important growing regions.

In the years since, new scientific research has checked those assumptions. For one, a group of young scientists has pioneered more sophisticated ways of analyzing the relationship between agriculture and climate. People like David Lobell at Stanford and Wolfram Schlenker at Columbia have used elaborate statistical techniques to get a detailed picture of what heat does to crop yields. Their work suggests that rising heat stress in some major growing areas is already putting a drag on production, and raises the possibility of much more serious effects as global warming continues.

Scientists had long hoped that the effect of heat and water stress on crops might be offset by the very thing driving global warming: the sharp increase of carbon dioxide in the air. The gas is the main food supply for plants, and a large body of evidence suggested that the ongoing rise could boost crop yields.

But a lot of that evidence came from tests in artificial environments like greenhouses. Younger scientists, who insisted on testing crops in open-air conditions more closely resembling the real world, found that the bump in yield, while certainly real, was not as high as expected. And it may not be high enough to offset other stresses

from global warming.

The good news is that agriculture has a tremendous capacity to adapt to new conditions, including a warming climate. Crops can be planted earlier, and new varieties that are more resistant to climate stress can be developed.

"Our past successes in agriculture have lulled many of those in decision making positions into a false sense of security," said LV al Giddings, a fellow with the Washington think tank and a co-author of its report. "It's been so long since any of them were actually hungry."

1. Choose the word/group of words which is MOST SIMILAR in meaning to the word/group of words printed in bold as used in the passage.

Spiked

- A. projected
- B. peaked
- C. declined
- D. pierced

2. Which of the following is not true about agriculture?

- (A) Agriculture cannot withstand warming climate.
- (B) Climate-resistant varieties of crops cannot be developed by any means.
- (C) Agriculture has a huge capacity to adapt to new conditions

- A. Only (A) and (B)
- B. Only (B) and (C)
- C. Only (A) and (C)
- D. Only (B)

3. Which of the following gases is responsible for food supply for plants?

- A. Methane
- B. Nitrogen
- C. Carbon dioxide

D. Ozone

4. What was the reason for the difference between the expected and actual results of crop yields?

A. The increase in CO level was not so high as it was expected.

B. It was a factual mistake to assume that the rise in gas level would boost crop yields

C. Artificial environment and open-air condition produced different crop yields.

D. In artificial environment the rate of photosynthesis was at optimum level whereas in open-air condition the rate of photosynthesis varied throughout the growing season.

5. What was the reason of soaring prices of crops in Europe in 2003?

A. Rising inflation across the globe

B. Cyclonic storms which completely destroyed the standing crops

C. Heat wave

D. Heavy rainfall during crop seasons

6. Which of the following is/are the outcome(s) of the research work of young scientists David Lobell and Wolfram Schelenker?

A. That global warming is a temporary phenomenon and will have little effect on crops in desert regions

B. That the rising heat stress in some major growing areas is putting a drag on production

C. That global warming will have harmful effects on such crops as are grown in the winter season.

D. That global warming has no effect on the troposphere

7. What had the Intergovernmental Panel on Climate Change assumed about the effect of global warming in 2007?

(A) That global warming would harm agriculture only in the tropical region

(B) That global warming would help agriculture in a lot of important growing regions

(C) That global warming is harmful in coastal areas but beneficial in hilly regions

A. Only (A)

B. Only (B)

C. Only (C)

D. Only (A) and (B)

8. What is/are the greatest single fear about climate change? Give your answer in the context of the given passage.

A. Climate change will result in large - scale global changes in natural and social system

B. Climate change will result in the extinction of many species

C. Climate change will destabilize the world's food system and may lead to rising hunger or even mass starvation.

D. Climate change will cause increased malnutrition and increased health impacts.

9. What did the research report from London School of Economics say about the impacts of global climate change on agriculture?

A. There will be quantitative increase but qualitative deterioration in crops.

B. Global climate change will have adverse effect on agriculture

C. There is a need for more resilient crops and agricultural production systems.

D. Only B and C

10. Why did the final harvest in 2012 come to a remarkably lower level than what was forecast by the Agriculture Department?

(A) Heavy rainfall and flood caused severe harm to the crops.

- (B) A heat wave and drought led the plants to wither away.
- (C) A severe cold wave during the winter damaged the plants to a great deal.

- A. Only (A)
- B. Only (B)
- C. Only (C)
- D. Only (A) and (B)

PASSAGE 2:

Both borrowers and lenders in the sub-prime mortgage market are wishing they had listened to the old sayings neither a borrower nor a lender be. Last year people with poor credit ratings borrowed 605 billion in mortgages a figure that is about 20% of the home-loan market. It includes people who cannot afford to meet their mortgage payments on expensive homes they have bought and low-income buyers. In some cases the latter could not even meet the first payment. Lenders include banks like HSBC which may have lost almost 7 billion. Both sides can be blamed. Lenders after the 2-3 percentage point premium they could charge offered loans known as liar loans with no down payments and without any income verification of people with bad credit histories. They believed that rising house prices would cover them in the event of default. Borrowers ignored the fact that interest rates would rise after an initial period. One result is that default rates on these sub-prime mortgages reached 14% last year—a record. The problems in this market also threaten to spread to the rest of the mortgage market which would reduce the flow of credit available to the shrinking numbers of consumers still interested in buying property. So the housing market will remain weak borrowers with weak credit histories will find the credit window closed people with adjustable-rate mortgages will have to spend less so they can meet their increased payments tighter lending standards and falling home prices will reduce consumers' ability to tap the equity in their homes. But as long as the labour market remains strong which it has done despite job losses in housing-related industries and as long as real incomes continue to go up consumers might complain but they are unlikely to go on a buyers strike on a scale that will make this slowdown become a recession. Therefore we should not be too worried but at the same time we should be a bit cautious and watch closely how things develop.

11. In the above passage the writer is
- A. not at all worried about the housing market.
- B. advising against buying a house.
- C. advising people to proceed with care while investing in the housing market.
- D. very worried about the housing market

12. According to the text people with adjustable-rate mortgages

- A. will have to economize.
- B. have weak credit histories.
- C. will get credit whatsoever.
- D. will not be able to get credit

13. Borrowers have been caught out because

- A. house prices have risen.
- B. they wanted more than they could afford.
- C. interest rates rose after a while.
- D. they lied when applying for the loan

14. The housing market problems

- A. are going to be resolved soon.
- B. could easily tip the country into recession.
- C. will reduce the flow of credit available to consumers.
- D. will not cause any problems for buyers.

15. Who is of the opinion that rising house prices would cover them in the event of a default?

- A. lenders
- B. borrowers
- C. capitalists
- D. both borrowers and lenders

ANSWERS:

1. B
2. A
3. C
4. C
5. C
6. B
7. B
8. C
9. D
10. B
11. C
12. A
13. C
14. A
15. A

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