

## **NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT**

### **Nabard Bank Officers Exam 2010 English Language Solved Paper**

Directions—(Q. 1–15) 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.

Organic farming is either really expensive or really cheap, depending on where you live and whether or not you are certified. Not only are the ‘natural’ pesticides and fertilizers increasingly marketed by agribusiness as costly as or costlier than their chemical counterparts, but proving you are an organic farmer requires certification, which is time-consuming and expensive. In the USA, converting to organic agriculture is a huge undertaking for commercial farmers, who have relied on chemical fertilizers and pesticides for many decades, but in India, the conversion is no less arduous and far more ironic.

India’s farmers are still mostly practising organic methods, passed down for millennia. Organic fertilizer and natural pest control are the only tools available to most of these farmers, who have always lacked the financial resources to explore chemical solutions. But these farmers, whose produce is as organic as they come, cannot afford to pay the fees required to gain official certification.

As the international community adopts standards for organic agriculture, the challenges faced by farmers in the USA versus farmers in India in order to adapt are very different indeed. The danger is that the wellintentioned global move towards organic standards will make small organic farmers in countries like India, who have never done anything but organic farming, no longer able to sell their crops.

In response to the \$ 26 billion global market for organic foods, the Indian Central Government set up a National Institute of Organic Farming in October 2003. The purpose of this institute is to formulate rules, regulations and certification of organic farm products in conformity with international standards. The institute has its offices across the country and has appointed certifying agencies for organic farm products for the domestic market. The certifying agencies are accountable for confirming that any product sold with the new ‘India

Organic' logo is in accordance with international criteria, and launch major awareness and marketing campaigns in India and abroad.

Organic farming has been identified as a major thrust area of the 10th plan of the central government. 1 billion rupees have been allocated to the aforementioned National Institute of Organic Farming alone for the 10th five-year plan. Despite this, most of India's organic farms are not officially considered organic. Most of India's farms are 'organic by default'. The irony and difficulty of the new governmental push for organic agriculture is that 65% of the country's cropped area is 'organic by default', according to a study. By this somewhat degrading term they mean that small farmers, located mostly in the Eastern and North-Eastern regions of the country, have no choice except to farm without chemical fertilizers or pesticides. Though this is true in many cases, it is also true that a significant number of them have chosen to farm organically, as their forefathers have done for thousands of years. Many have seen for themselves the effects of chemical farming—soil erosion and loss of soil nutrients, loss of nutrition in food and human diseases resulting from the chemicals that inevitably seep into the water table, all the reasons for the urgent demand for organic foods and farming.

India currently has only 1,426 certified organic farms. This statistical discrepancy reveals that the weak link in the organic/economic chain is certification. Under current government policy, it takes four years for a farm to be certified as organic. The cost of preparing the report is a flat fee of Rs. 5,000 and the certificate itself costs another Rs. 5,000. While these costs are bearable for the new industrial organic greenhouses, they are equal to or more than an entire year's income for the average small farmer, if the costs of travel and inspection are included.

In the United States, an organic farm plan or organic handling plan must be submitted to a USDA accredited private or state certification program. The plan must explain all current growing and handling methods, and any materials that will be used—in the present and any future plans must be included as well. Records for the last five years must be presented. Land must be chemical free for three years prior to harvest, so a conventional farmer cannot receive the organic label for the transitional years. This will generally mean a decrease in income—crops may be less plentiful than with conventional fertilizers and pesticides and yet the higher price for organic products won't yet be possible. Many farmers cannot afford the transition, even if they want to.

One solution to the small farmer's dilemma of how to both certify and survive is that of community certification. In community certification, communities, on a nonprofit basis, take charge of the certification process themselves. They evaluate the farmer's commitment to the stewardship of the soil and examine from many angles whether the food is being grown in an environmentally sensitive way or not, rather than technical standards. While community certification may be a viable solution on the local level, it is our opinion that, in the global

market place, less than exact technical standards will never be enough for today's consumer and in today's largely poisoned environment, it shouldn't be, either. Furthermore, such 'soft' guidelines can easily backfire on the farmers themselves, as a system not based on facts must be by definition subject to local politics, bribery, favoritism, etc.

India must find a way to keep the strict international organic standards intact if it wants to compete in the international market for organic foods, but is there a way to do it without leaving small farmers out in the cold ? One obvious solution is for the government to subsidize these certification fees enough to make it a viable option for ordinary farmers, not just for neo-organic factory farms and greenhouses. Banks also could provide a more level playing field for small farmers. Currently, almost all bank loans are for pure crop farmers. While many of these big-business farmers use harmful chemicals and processes, small farmers fertilizing their soil with recycled organic wastes are usually ineligible for insurance, much less state subsidies.

1. What role does the National Institute of Organic Farming have to play in the organic farming area ?

- (A) To set standards for the import of material required for organic farming within India
- (B) To ensure that Indian farm products conform to the international standard for organic foods
- (C) To suggest methods to farmers for producing the best organic products
- (D) To import the best organic foods from international countries and harvest them in India
- (E) To set up agencies internationally for the marketing of Indian organic produce

Ans : (C)

2. Which of the following is possibly the most appropriate title for the passage ?

- (A) Agribusiness in India
- (B) Organic Farming in India—An Irony
- (C) Inorganic Farming—A Health Hazard
- (D) Small and Marginal Farmers
- (E) Organic Farming in India and the US

Ans : (B)

3. Why, according to the author, is the term 'organic by default' degrading ?

- (A) The Indian farmers are adopting incorrect methods of organic farming, thereby rendering the crop useless
- (B) As the crop cultivated out of organic farming is rejected by most international agencies
- (C) As all the farmers in India do not have any access to chemical fertilizers and pesticides to carry out inorganic farming
- (D) As the Govt. has issued a directive to farmers in India to carry out organic farming alone
- (E) As it means that the farmers in India cannot afford to use anything but organic methods of farming

Ans : (C)

4. Which of the following are reasons for the increasing demand for organic foods and organic farming ?

1. Consumption of inorganic food has given rise to illnesses.
2. Excessive use of pesticides has caused soil erosion.
3. There has been a loss in soil nutrient value of soil due to chemical farming.

(A) Only 2

(B) Only 1 and 2

(C) Only 3

(D) Only 2 and 3

(E) All 1, 2 and 3 are true

Ans : (D)

5. Why according to the author, will the idea of community certification not work ?

(A) As there may not be enough people in the community to work on a non-profit basis

(B) As the farmers may not be forthcoming in providing information about their cultivation practices and thus lead to the failure of this system

(C) As the certification granted through this scheme will not be authentic at all

(D) As certification sought in this manner may give rise to vested interests and also not meet the stringent criteria laid down globally

(E) None of these

Ans : (E)

6. Which of the following is true in the context of the passage ?

1. The Indian Govt. is not in favour of acquiring certification to meet global standards.

2. The process of certification is quite time-consuming and expensive.

3. The farmer does not earn much during the three-four years that it takes to get certification.

(A) Only 1 and 3

(B) Only 2

(C) Only 2 and 3

(D) Only 1 and 2

(E) All 1, 2 and 3

Ans : (B)

7. What, according to the author, is a major problem with Organic Farming in India ?

(A) Despite their organic nature most farms in India are not perceived as organic because of mere paperwork

- (B) The Govt. has not paid attention to organic farming in India thereby promoting inorganic farming to a great extent  
(C) Only recycled organic waste is available to Indian farmers for the purpose of organic farming  
(D) Indian farmers are accustomed to the usage of chemicals and their farms have now started losing their fertility  
(E) Large number of farmers in India is averse to the idea of organic farming as it is not profitable  
Ans : (D)

8. Which of the following, according to the author, are factors that can help in acquiring organic farming certification in India ?

1. Providing more bank loans to small farmers.
2. Reducing the quantum of loans being provided to pure crop farmers.
3. Lowering the cost of certification.

- (A) Only 1  
(B) Only 3  
(C) Only 1 and 3  
(D) Only 2 and 3  
(E) All 1, 2 and 3

Ans : (B)

Directions—(Q. 9–12) 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.

9. ARDUOUS :

- (A) Pleasurable  
(B) Different  
(C) Difficult  
(D) Hazardous  
(E) Threatening

Ans : (C)

10. FORMULATE :

- (A) Regularize  
(B) Contemplate  
(C) Apply  
(D) Frame  
(E) Mix

Ans : (D)

11. DEGRADING :

- (A) Corrupting
- (B) Minimizing
- (C) Lowering
- (D) Demeaning
- (E) Worrying

Ans : (C)

12. TRANSITIONAL :

- (A) Extreme
- (B) Intermediate
- (C) Revolutionary
- (D) Base
- (E) Changed

Ans : (B)

Directions—(Q. 13–15) Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in the passage.

13. VIABLE :

- (A) Impossible
- (B) Negative
- (C) Deadly
- (D) Practical
- (E) Rudimentary

Ans : (A)

14. INEVITABLY :

- (A) Avoidably
- (B) Mostly
- (C) Certainly
- (D) Expectedly
- (E) Predictably

Ans : (A)

15. ACCORDANCE :

- (A) Division

- (B) Quarrel
  - (C) Tune
  - (D) Enmity
  - (E) Conflict
- Ans : (E)

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

16. Since Riya did not want to be disturbed while studying, she left the phone off hooks.

- (A) off the hook
  - (B) off hooking
  - (C) for the hook
  - (D) of hook
  - (E) No correction required
- Ans : (A)

17. Since Shilpa was overburdened with work, Deepa decided to gave her hand.

- (A) giving hands
  - (B) give her a hand
  - (C) giving her handful
  - (D) gave her hands
  - (E) No correction required
- Ans : (B)

18. Despite having passed out from school over ten years back, most schoolmates has keep touch with each other.

- (A) are kept touched
  - (B) is keeping touch
  - (C) keep touched
  - (D) had kept in touch
  - (E) No correction required
- Ans : (C)

19. Sheela has well awareness of the fact that her actions would have terrible repercussions.

- (A) was well aware of
- (B) has aware for
- (C) is aware to

(D) is in awareness with  
(E) No correction required  
Ans : (A)

20. Shashi tried as hard he would to win the race but failed to do so.  
(A) as hardly so he could  
(B) as hard as he could  
(C) hardly so as  
(D) so hard that could  
(E) No correction required  
Ans : (B)

Directions—(Q. 21–25) In each of the following questions four words are given of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination, by darkening the appropriate oval in your answer sheet.

21. (1) Disciple  
(2) Student  
(3) Academy  
(4) Martyr  
(A) 1–3  
(B) 3–4  
(C) 2–3  
(D) 2–4  
(E) 1–2  
Ans : (E)

22. (1) Magnetic  
(2) Cherished  
(3) Valued  
(4) Forlorn  
(A) 3–4  
(B) 1–2  
(C) 2–4  
(D) 2–3  
(E) 1–4  
Ans : (D)

23. (1) Ordinary



- (2) Vague
  - (3) Custom
  - (4) Exceptional
  - (A) 1–2
  - (B) 2–3
  - (C) 3–4
  - (D) 1–4
  - (E) 2–4
- Ans : (D)

24. (1) Damaged
- (2) Hurried
  - (3) Condemned
  - (4) Measured
  - (A) 1–2
  - (B) 3–4
  - (C) 2–4
  - (D) 2–3
  - (E) 1–4
- Ans : (C)

25. (1) Remote
- (2) Troubled
  - (3) Secluded
  - (4) Apparent
  - (A) 2–3
  - (B) 1–4
  - (C) 2–4
  - (D) 3–4
  - (E) 1–3
- Ans : (E)

Directions—(Q. 26–30) 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) A legal framework is, thus, now available for promoting energy efficiency in all sectors of the economy.
- (2) The increasing preference for commercial energy has led to a sharp increase in the demand for electricity and fossil fuels.
- (3) There is still a considerable potential for repairing such damage and reducing energy consumption by adopting energy efficiency measures at various sectors of our country.
- (4) This framework is nothing but the Energy Conservation Act, 2001, the success of which greatly depends on the people who take the lead in supporting this programme.

- (5) This use of fossil fuels has resulted in emission of a huge quantity of carbon dioxide causing serious environmental damage.
- (6) These adopted measures will not only reduce the need to create new capacity requiring high investment, but also result in substantial environmental benefits.

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

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

Ans : (B)

27. Which of the following should be the FOURTH sentence after rearrangement ?

- (A) 5
- (B) 6
- (C) 1
- (D) 4
- (E) 2

Ans : (B)

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

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

Ans : (D)

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

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

Ans : (D)

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

- (A) 1
- (B) 2

(C) 3

(D) 4

(E) 5

Ans : (A)

Directions—(31–40) Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (E). (Ignore errors of punctuation, if any).

31. More than half the food products (A) / targeted at babies and toddlers have (B) / a high sugar content and are (C) / excessive sweet. (D) No error (E)

Ans : (D)

32. The foreign company has so far declined to (A) / directly comment on the Indian company's move, (B) / which analysts is say is a sign the company wanting to (C) / fight for its presence in the market. (D) No error (E)

Ans : (C)

33. After forty years of trying to (A) / understand why asbestos causes cancer (B) / researchers have now finally (C) / unravelled the mystery. (D) No error (E)

Ans : (C)

34. A property dealer was (A) / shoot dead by four unidentified jacket-clad men (B) / while taking a morning walk (C) / in a park. (D) No error (E)

Ans : (B)

35. The auditions for India's first ever (A) / reality-based pop band hunt, is (B) / going on in full swing, (C) / with numerous entries came in. (D) No error (E)

Ans : (D)

36. To curbing the spread of violence, (A) / authorities brought under curfew (B) / more areas in the State, where (C) / three youths were killed. (D) No error (E)

Ans : (A)

37. Demand for diesel cars, which has (A) / been on the rise for the last few years, (B) / may dip as the government is increasing the price (C) / of the fuel, bringing it closer to that of petrol. (D) No error (E)

Ans : (C)

38. Not only was the actress over the moon (A) / as winning an award, but was (B) / also deeply touched by the support (C) / she got from the industry. (D) No error (E)

Ans : (B)

39. The protestors went on a rampaging (A) / and set ablaze three shops (B) / resulting in injuries to thirty people (C) / including women and children. (D) No error (E)

Ans : (A)

40. Hectic schedules can (A) / take a toll on anybody and (B) / the solutions to this is (C) / a quick holiday to some exotic location. (D) No error (E)

Ans : (C)

Directions—(Q. 41–50) 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.

India has become, in purchasing power parity terms, the fourth largest economy in the world. India's economic ...(41)... since 1980 has been among the ...(42)... rapid. Although India managed its one incipient crisis in the early 1990s, it avoided the catastrophic losses ...(43).... While many ...(44)... that exposing India's economy to global competition would reveal India's economic ...(45)...., it has rather revealed strengths and often unexpected strengths in new areas no planner would have ...(46)... of. India is increasingly taking its ...(47)... on the global stage and in international forums as a 21st century superpower. The generations of politicians and policy makers who have been ...(48)... of leading India to where it is today can be justifiably ...(49)... of the transformation. But achievements create new ...(50)...., two of which are improving service delivery, particularly to the poor, through greater accountability and expanding the benefits of rapid growth across sectors, regions and people.

41. (A) decline  
(B) policy  
(C) crisis  
(D) treaty  
(E) growth  
Ans : (E)

42. (A) several  
(B) very  
(C) most  
(D) much  
(E) so  
Ans : (C)

43. (A) end  
(B) deterioration  
(C) thus  
(D) together  
(E) elsewhere  
Ans : (C)

44. (A) asked  
(B) feared  
(C) think  
(D) spoke  
(E) believe  
Ans : (B)

45. (A) growth  
(B) space  
(C) gain  
(D) weakness  
(E) void  
Ans : (D)

46. (A) questioned  
(B) dreamed  
(C) arranged  
(D) plan  
(E) wanted

Ans : (B)

47. (A) matter  
(B) place  
(C) life  
(D) generation  
(E) mark  
Ans : (B)

48. (A) part  
(B) issues  
(C) humans  
(D) figment  
(E) thought  
Ans : (A)

49. (A) worried  
(B) angry  
(C) honoured  
(D) distinguished  
(E) proud  
Ans : (E)

50. (A) impossibilities  
(B) evaluations  
(C) challenges  
(D) comparisons  
(E) dangers  
Ans : (C)