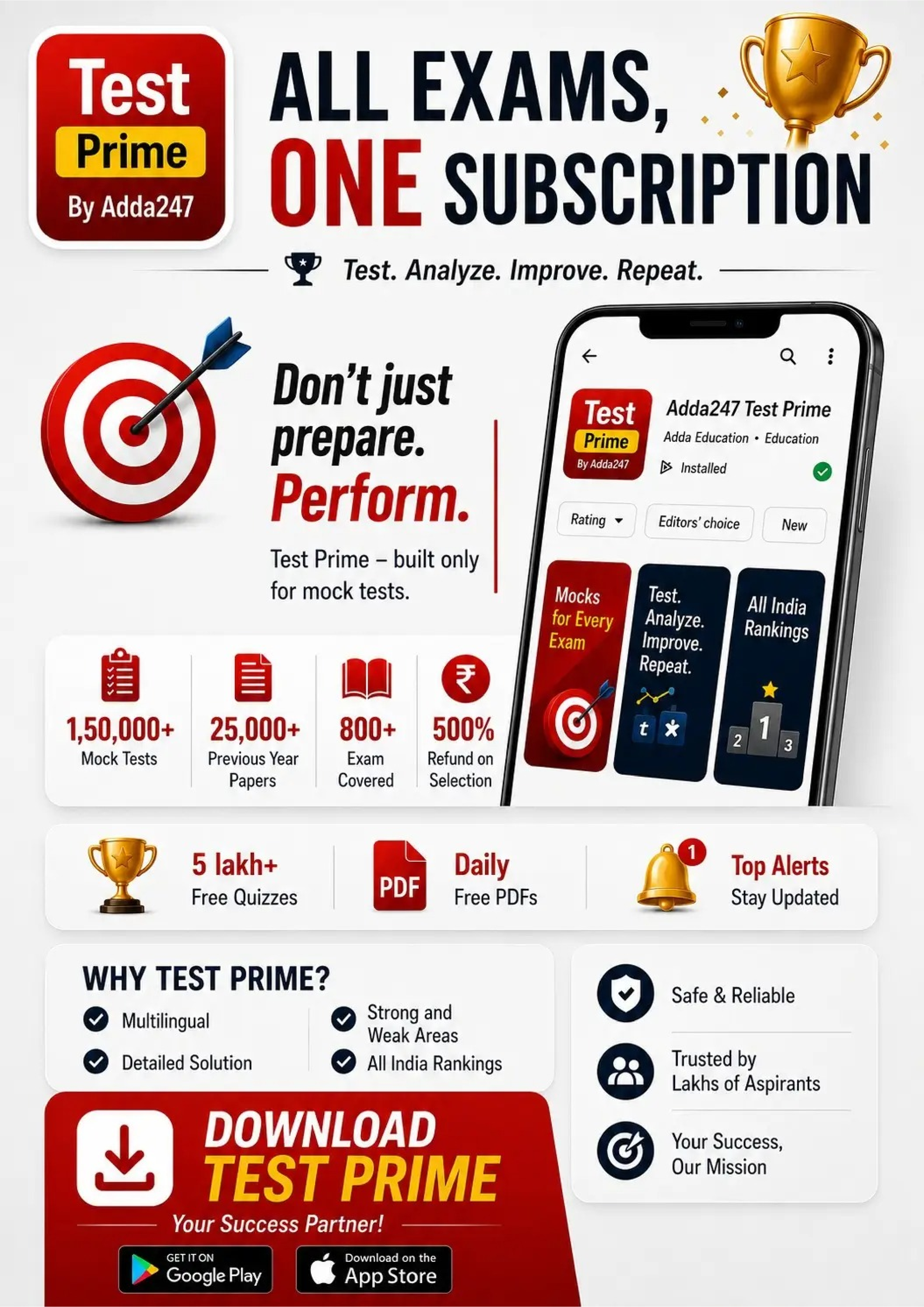
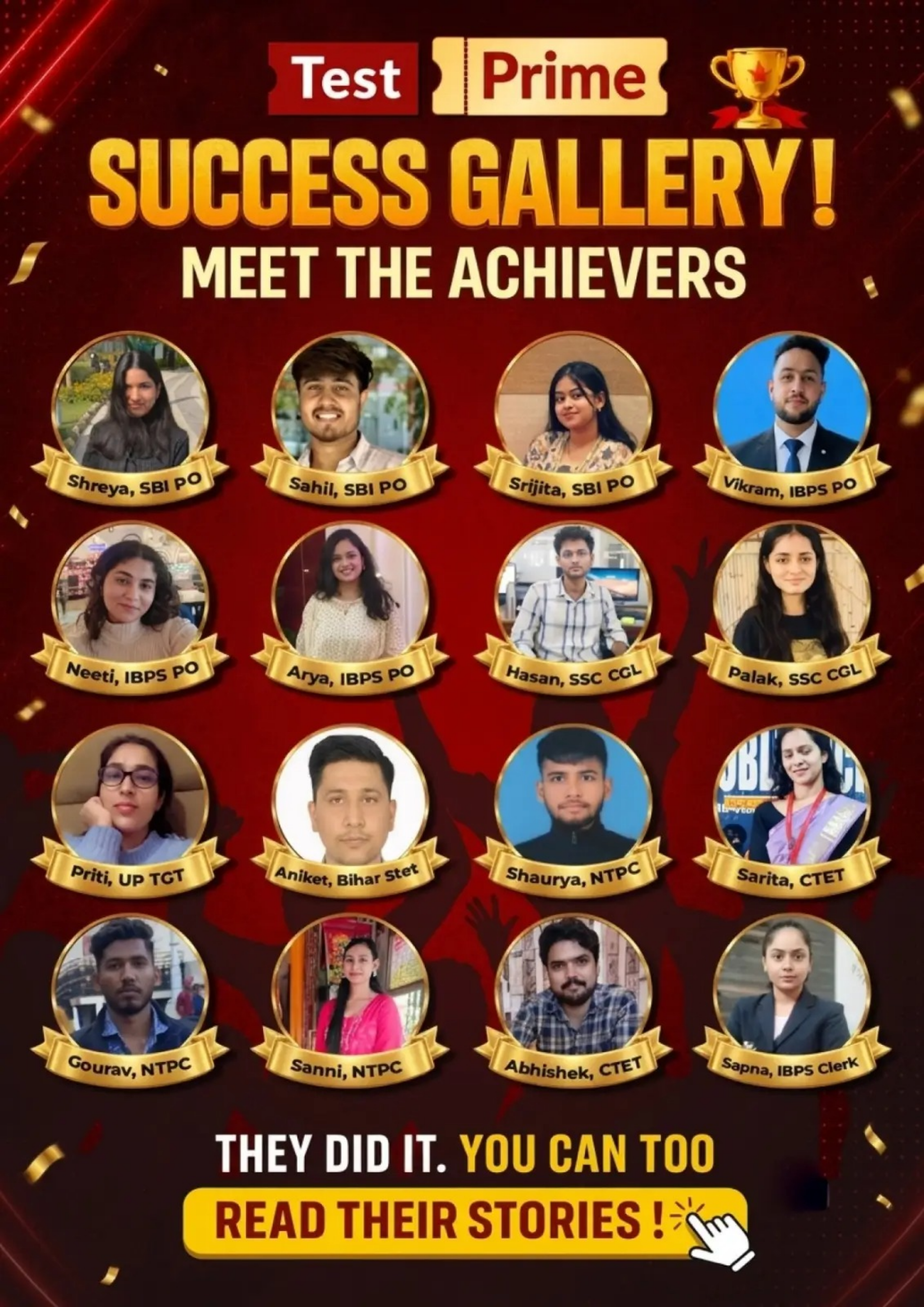
IBPS RRB PO Mains English Language 2019 Memory Based

Q1. When Margot lost all her money gambling, her family was forced to live in __________________.
(I) penury
(II) mansion
(III) grandeur
(IV) poverty
In each of the questions given below, a sentence is given with one blank. Below each sentence, FOUR words are given. Five options are provided with various combinations of these words. You have to choose the combination with the correct set of words which can coherently fit into the given sentence.
(a) Only (I)
(b) Only (I), (III) and (IV)
(c) Both (I) and (IV)
(d) Both (II) and (III)
(e) All (I), (II), (III), (IV)
Ans.(c)

Q2. Scared of heights all her life, nothing would __________________ Ruth's fear of flying.
(I) alleviate
(II) reduce
(III) aggravate
(IV) understand
In each of the questions given below, a sentence is given with one blank. Below each sentence, FOUR words are given. Five options are provided with various combinations of these words. You have to choose the combination with the correct set of words which can coherently fit into the given sentence.
(a) Only (III)
(b) Only (I), (III) and (IV)
(c) Both (I) and (III)
(d) Both (I) and (II)
(e) All (I), (II), (III), (IV)
Ans.(d)

Q3. Sometimes it seems as though we live in a/an __________________ world filled with uncaring people.
(I) apathetic
(II) benevolent
(III) passive
(IV) indifferent
In each of the questions given below, a sentence is given with one blank. Below each sentence, FOUR words are given. Five options are provided with various combinations of these words. You have to choose the combination with the correct set of words which can coherently fit into the given sentence.
(a) Only (III)
(b) Only (I), (III) and (IV)


Test
Prime
By Adda247
ALL EXAMS,
ONE SUBSCRIPTION
Test. Analyze. Improve. Repeat.
Don't just prepare.
Perform.
Test Prime – built only for mock tests.
Test
Prime
By Adda247
Adda247 Test Prime
Adda Education • Education
Installed
Rating
Editors' choice
New
Mocks for Every Exam
Test. Analyze. Improve. Repeat.
All India Rankings
1,50,000+
Mock Tests
25,000+
Previous Year Papers
800+
Exam Covered
500%
Refund on Selection
5 lakh+
Free Quizzes
PDF
Daily
Free PDFs
Top Alerts
Stay Updated
WHY TEST PRIME?
Multilingual
Detailed Solution
Strong and Weak Areas
All India Rankings
Safe & Reliable
Trusted by Lakhs of Aspirants
Your Success, Our Mission
DOWNLOAD
TEST PRIME
Your Success Partner!
GET IT ON
Google Play
Download on the
App Store


Test Prime
SUCCESS GALLERY!
MEET THE ACHIEVERS
Shreya, SBI PO
Sahil, SBI PO
Srijita, SBI PO
Vikram, IBPS PO
Neeti, IBPS PO
Arya, IBPS PO
Hasan, SSC CGL
Palak, SSC CGL
Priti, UP TGT
Aniket, Bihar Stet
Shaurya, NTPC
Sarita, CTET
Gourav, NTPC
Sanni, NTPC
Abhishek, CTET
Sapna, IBPS Clerk
THEY DID IT. YOU CAN TOO
READ THEIR STORIES !

(c) Both (I) and (III)
(d) Both (I) and (II)
(e) All (I), (II), (III), (IV)
Ans.(b)

Q4. Taking the yoga class has helped me release my stress so I can become more _________________.
(I) abundant
(II) pernicious
(III) placid
(IV) injurious
In each of the questions given below, a sentence is given with one blank. Below each sentence, FOUR words are given. Five options are provided with various combinations of these words. You have to choose the combination with the correct set of words which can coherently fit into the given sentence.
(a) Only (III)
(b) Only (I), (III) and (IV)
(c) Both (I) and (III)
(d) Both (I) and (II)
(e) All (I), (II), (III), (IV)
Ans.(a)

Q5. The committee met for several hours, but _________________ nothing because they argued the whole time.
(I) achieved
(II) accomplished
(III) gained
(IV) attained
In each of the questions given below, a sentence is given with one blank. Below each sentence, FOUR words are given. Five options are provided with various combinations of these words. You have to choose the combination with the correct set of words which can coherently fit into the given sentence.
(a) Only (III)
(b) Only (I), (III) and (IV)
(c) Both (I) and (III)
(d) Both (I) and (II)
Answer: N/A

1zz1
Q6. Column (1)
(A)The company along with its
(B)Including ongoing initiatives
(C)IL&FS has appointed
Column (2)
(D)Aligned with the broader objective
(E)Advisers to prepare a resolution plan

(F)Subsidiaries is facing a liquidity crisis

In the following questions two columns are given containing three sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options, four of which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, mark (E), i.e. "None of these" as your answer.

(a) C-E and B-F
(b) A-F
(c) C-E
(d) Both (b) and (c)
(e) None of these

Ans.(d)

Q7. Column (1)
(A)The increase in MSP for rabi crops comes
(B)There are notified crops
(C)For big companies, there are instances
Column (2)
(D)The government said in a release.
(E)Just ahead of the RBI monetary policy announcement.
(F) Of even the infrastructure getting damaged.

In the following questions two columns are given containing three sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options, four of which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, mark (E), i.e. "None of these" as your answer.

(a) C-F
(b) C-E and B-F
(c) A-E
(d) Both (a) and (c)
(e) None of these

Ans.(d)

Q8. Column (1)
(A)India will be the third largest aviation
(B)The biggest contribution in
(C)Firstly, we are seeing an
Column (2)
(D)market globally a year sooner.

(E)as the world's largest aviation
(F)restrictive protectionist measures
In the following questions two columns are given containing three sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options, four of which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, mark (E), i.e. "None of these" as your answer.
(a) C-F
(b) B-F
(c) A-D
(d) C-E
(e) None of these
Ans.(c)

Q9. Column (1)
(A)Also, the broader NSE Nifty
(B)All the sectoral indices closed in the red
(C)Maruti Suzuki, India's largest carmaker
Column (2)
(D)in their late morning deals .
(E)Foreign Portfolio Investors (FPIs) sold shares .
(F)with 22 of the 30 Sensex stocks finishing lower.
In the following questions two columns are given containing three sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options, four of which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, mark (E), i.e. "None of these" as your answer.
(a) C-F
(b) B-F
(c) A-D
(d) C-E
(e) None of these
Ans.(b)

Q10. Column (1)
(A)A writer needs
(B)the garden itself being
(C)All this is fine
Column (2)

(D)houseboat on the silent river
(E)somehow find the necessary bubble
(F) quiet and peaceful environment around him in order to write.
In the following questions two columns are given containing three sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options, four of which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, mark (E), i.e. “None of these” as your answer.
(a) C-F
(b) B-F
(c) A-F
(d) C-E
(e) None of these
Ans.(c)

Q11. According to the passage, Bharatmala Project aims to
(I) impact industrial development positively
(II) create employment and develop new markets
(III) improve the political status of the country.
Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.
Indian roads are usually characterized by poor infrastructure and congestion which affect travel time and road safety. This is a big hindrance in economic development and leads to inefficiency in the transportation of goods and services across the country. To address this, the government has embarked upon a massive overhaul of the country’s road network through Bharatmala Pariyojana—an umbrella highway development programme involving 34,800 km of road network at an investment of Rs5.35 trillion, to be completed by 2022. The programme focuses on optimizing the efficiency of road traffic movement across the country by bridging critical infrastructure gaps through shorter routes. The end goal is to create economic corridors (ECs) along the path—new industries, more employment and new markets.
The programme, however, will have a negative bearing on the existing road network because it will compete directly with some of the existing build-operate-transfer (BOT) toll road projects. Out of the 44 ECs, about 21 would partially or fully affect the existing alignments, while the remaining 23 that involve upgradation of existing alignment will not result in any deviation. Among the 21 corridors affected, eight have a totally different route (which is shorter) while the remaining 13 have some deviations from the existing alignment. Overall, there are 24 BOT projects and one operate-maintain-transfer (OMT) project whose traffic could be affected by the proposed ECs. The Bharatmala programme may result in traffic diversion from the existing road network to new roads, thereby affecting the toll collection and, consequently, the debt servicing ability of some of the BOT and OMT projects. This has raised the risk of default on 25 national highway toll projects which involve Rs19,435 crore of debt. The risk of such loan

defaults will add to banks' and financial lenders' stressed assets and non-performing assets. In terms of risk, 12% of the projects have a high risk of leakage in traffic, if a completely alternative route is available, 16% of the projects have moderate risks, and 72%, low risks. To arrive at the debt at risk, the debt outstanding for each of these special purpose vehicles (SPVs), their repayment tenure, concession end date, credit profile of the SPV and its sponsor credit risk profile, are considered. Out of the total debt at risk for the 25 affected projects about Rs6,536 crore, which accounts for about 34% of the total debt at risk, is high-risk. Projects with debt at a moderate risk have an aggregate debt of Rs3,483 crore, while about RS1,416 crore of debt is considered to be low-risk.
To ensure that the existing BOT projects that are at risk of default did not turn bad for the financial institutions, swift and adequate measures are needed. The Kelkar committee had observed that since infrastructure projects span over 20-30 years, a private developer may lose bargaining power owing to abrupt changes in the economic or policy environment. It has thus recommended that the private sector must be protected against such loss. This could be ensured by allowing renegotiation of the terms of the concession agreement.
Financial institutions are already reluctant to finance the infrastructure sector, given the rise in non-performing assets (NPAs). Add to this the probable difficulties that would arise in the case of 25 BOT projects, which would put additional stress on the road infrastructure exposure. The need of the hour is to realign the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs. Having an appropriate remedial mechanism for BOT operators will help retain interest for investments in new projects; for the lenders, it will help curtail the number of stressed assets from the risk of default.
(a) Only (I)
(b) Only (II) and (III)
(c) Only (III)
(d) Only (I) and (II)
(e) All are correct
Ans.(d)

Q12. According to the passage, what worries BOT operators?
Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.
Indian roads are usually characterized by poor infrastructure and congestion which affect travel time and road safety. This is a big hindrance in economic development and leads to inefficiency in the transportation of goods and services across the country. To address this, the government has embarked upon a massive overhaul of the country's road network through Bharatmala Pariyojana—an umbrella highway development programme involving 34,800 km of road network at an investment of Rs5.35 trillion, to be completed by 2022. The programme focuses on optimizing the efficiency of road traffic movement across the country by bridging critical infrastructure gaps through shorter routes. The end goal is to create economic corridors (ECs) along the path—new industries, more employment and new markets.
The programme, however, will have a negative bearing on the existing road network because it will compete directly with some of the existing build-operate-transfer (BOT) toll road projects. Out of the 44

ECs, about 21 would partially or fully affect the existing alignments, while the remaining 23 that involve upgradation of existing alignment will not result in any deviation. Among the 21 corridors affected, eight have a totally different route (which is shorter) while the remaining 13 have some deviations from the existing alignment. Overall, there are 24 BOT projects and one operate-maintain-transfer (OMT) project whose traffic could be affected by the proposed ECs. The Bharatmala programme may result in traffic diversion from the existing road network to new roads, thereby affecting the toll collection and, consequently, the debt servicing ability of some of the BOT and OMT projects. This has raised the risk of default on 25 national highway toll projects which involve Rs19,435 crore of debt. The risk of such loan defaults will add to banks' and financial lenders' stressed assets and non-performing assets. In terms of risk, 12% of the projects have a high risk of leakage in traffic, if a completely alternative route is available, 16% of the projects have moderate risks, and 72%, low risks. To arrive at the debt at risk, the debt outstanding for each of these special purpose vehicles (SPVs), their repayment tenure, concession end date, credit profile of the SPV and its sponsor credit risk profile, are considered. Out of the total debt at risk for the 25 affected projects about Rs6,536 crore, which accounts for about 34% of the total debt at risk, is high-risk. Projects with debt at a moderate risk have an aggregate debt of Rs3,483 crore, while about RS1,416 crore of debt is considered to be low-risk.

To ensure that the existing BOT projects that are at risk of default did not turn bad for the financial institutions, swift and adequate measures are needed. The Kelkar committee had observed that since infrastructure projects span over 20-30 years, a private developer may lose bargaining power owing to abrupt changes in the economic or policy environment. It has thus recommended that the private sector must be protected against such loss. This could be ensured by allowing renegotiation of the terms of the concession agreement.

Financial institutions are already reluctant to finance the infrastructure sector, given the rise in non-performing assets (NPAs). Add to this the probable difficulties that would arise in the case of 25 BOT projects, which would put additional stress on the road infrastructure exposure. The need of the hour is to realign the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs. Having an appropriate remedial mechanism for BOT operators will help retain interest for investments in new projects; for the lenders, it will help curtail the number of stressed assets from the risk of default.

(a) The risk of loan default.

(b) Disruptions in integrated Infrastructure network.

(c) Inability to maintain the overall structure of highway network in India.

(d) Both (a) and (b)

(e) All are correct

Ans.(d)

Q13. The total debt at risk is

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

Indian roads are usually characterized by poor infrastructure and congestion which affect travel time and road safety. This is a big hindrance in economic development and leads to inefficiency in the transportation of goods and services across the country. To address this, the government has embarked upon a massive overhaul of the country's road network through Bharatmala Pariyojana—an umbrella highway development programme involving 34,800 km of road network at an investment of Rs5.35 trillion, to be completed by 2022. The programme focuses on optimizing the efficiency of road traffic movement across the country by bridging critical infrastructure gaps through shorter routes. The end goal is to create economic corridors (ECs) along the path—new industries, more employment and new markets.

The programme, however, will have a negative bearing on the existing road network because it will compete directly with some of the existing build-operate-transfer (BOT) toll road projects. Out of the 44 ECs, about 21 would partially or fully affect the existing alignments, while the remaining 23 that involve upgradation of existing alignment will not result in any deviation. Among the 21 corridors affected, eight have a totally different route (which is shorter) while the remaining 13 have some deviations from the existing alignment. Overall, there are 24 BOT projects and one operate-maintain-transfer (OMT) project whose traffic could be affected by the proposed ECs. The Bharatmala programme may result in traffic diversion from the existing road network to new roads, thereby affecting the toll collection and, consequently, the debt servicing ability of some of the BOT and OMT projects. This has raised the risk of default on 25 national highway toll projects which involve Rs19,435 crore of debt. The risk of such loan defaults will add to banks' and financial lenders' stressed assets and non-performing assets. In terms of risk, 12% of the projects have a high risk of leakage in traffic, if a completely alternative route is available, 16% of the projects have moderate risks, and 72%, low risks. To arrive at the debt at risk, the debt outstanding for each of these special purpose vehicles (SPVs), their repayment tenure, concession end date, credit profile of the SPV and its sponsor credit risk profile, are considered. Out of the total debt at risk for the 25 affected projects about Rs6,536 crore, which accounts for about 34% of the total debt at risk, is high-risk. Projects with debt at a moderate risk have an aggregate debt of Rs3,483 crore, while about RS1,416 crore of debt is considered to be low-risk.

To ensure that the existing BOT projects that are at risk of default did not turn bad for the financial institutions, swift and adequate measures are needed. The Kelkar committee had observed that since infrastructure projects span over 20-30 years, a private developer may lose bargaining power owing to abrupt changes in the economic or policy environment. It has thus recommended that the private sector must be protected against such loss. This could be ensured by allowing renegotiation of the terms of the concession agreement.

Financial institutions are already reluctant to finance the infrastructure sector, given the rise in non-performing assets (NPAs). Add to this the probable difficulties that would arise in the case of 25 BOT projects, which would put additional stress on the road infrastructure exposure. The need of the hour is to realign the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs. Having an appropriate remedial mechanism for BOT operators will help retain interest for investments in new projects; for the lenders, it will help curtail the number of stressed assets from the risk of default.

(a) RS2,456 crore
(b) Rs3,483 crore
(c) Rs19,435 crore
(d) RS1,416 crore
(e) Rs18,544 crore

Ans.(c)

Q14. The appropriate title of the passage is
Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.
Indian roads are usually characterized by poor infrastructure and congestion which affect travel time and road safety. This is a big hindrance in economic development and leads to inefficiency in the transportation of goods and services across the country. To address this, the government has embarked upon a massive overhaul of the country's road network through Bharatmala Pariyojana—an umbrella highway development programme involving 34,800 km of road network at an investment of Rs5.35 trillion, to be completed by 2022. The programme focuses on optimizing the efficiency of road traffic movement across the country by bridging critical infrastructure gaps through shorter routes. The end goal is to create economic corridors (ECs) along the path—new industries, more employment and new markets.
The programme, however, will have a negative bearing on the existing road network because it will compete directly with some of the existing build-operate-transfer (BOT) toll road projects. Out of the 44 ECs, about 21 would partially or fully affect the existing alignments, while the remaining 23 that involve upgradation of existing alignment will not result in any deviation. Among the 21 corridors affected, eight have a totally different route (which is shorter) while the remaining 13 have some deviations from the existing alignment. Overall, there are 24 BOT projects and one operate-maintain-transfer (OMT) project whose traffic could be affected by the proposed ECs. The Bharatmala programme may result in traffic diversion from the existing road network to new roads, thereby affecting the toll collection and, consequently, the debt servicing ability of some of the BOT and OMT projects. This has raised the risk of default on 25 national highway toll projects which involve Rs19,435 crore of debt. The risk of such loan defaults will add to banks' and financial lenders' stressed assets and non-performing assets. In terms of risk, 12% of the projects have a high risk of leakage in traffic, if a completely alternative route is available, 16% of the projects have moderate risks, and 72%, low risks. To arrive at the debt at risk, the debt outstanding for each of these special purpose vehicles (SPVs), their repayment tenure, concession end date, credit profile of the SPV and its sponsor credit risk profile, are considered. Out of the total debt at risk for the 25 affected projects about Rs6,536 crore, which accounts for about 34% of the total debt at risk, is high-risk. Projects with debt at a moderate risk have an aggregate debt of Rs3,483 crore, while about RS1,416 crore of debt is considered to be low-risk.
To ensure that the existing BOT projects that are at risk of default did not turn bad for the financial institutions, swift and adequate measures are needed. The Kelkar committee had observed that since infrastructure projects span over 20-30 years, a private developer may lose bargaining power owing to abrupt changes in the economic or policy environment. It has thus recommended that the private sector must be protected against such loss. This could be ensured by allowing renegotiation of the terms of the concession agreement.
Financial institutions are already reluctant to finance the infrastructure sector, given the rise in non-performing assets (NPAs). Add to this the probable difficulties that would arise in the case of 25 BOT projects, which would put additional stress on the road infrastructure exposure. The need of the hour is to realign the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs. Having an appropriate remedial mechanism for BOT operators will help

retain interest for investments in new projects; for the lenders, it will help curtail the number of stressed assets from the risk of default.
(a) Renegotiating the concession agreement.
(b) Bharatmala and the rising debt issues
(c) Creating economic corridors
(d) the rising issue of stressed assets
(e) The Kelkar Committee
Ans.(b)

Q15. Remedial measure(s) available to BOT operators is/are
(I) provide them the necessary resources for accomplishment of the project. (II) realigning the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs.
(III) Allowing renegotiation of the terms of concession agreement to private sector.
Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.
Indian roads are usually characterized by poor infrastructure and congestion which affect travel time and road safety. This is a big hindrance in economic development and leads to inefficiency in the transportation of goods and services across the country. To address this, the government has embarked upon a massive overhaul of the country's road network through Bharatmala Pariyojana—an umbrella highway development programme involving 34,800 km of road network at an investment of Rs5.35 trillion, to be completed by 2022. The programme focuses on optimizing the efficiency of road traffic movement across the country by bridging critical infrastructure gaps through shorter routes. The end goal is to create economic corridors (ECs) along the path—new industries, more employment and new markets.
The programme, however, will have a negative bearing on the existing road network because it will compete directly with some of the existing build-operate-transfer (BOT) toll road projects. Out of the 44 ECs, about 21 would partially or fully affect the existing alignments, while the remaining 23 that involve upgradation of existing alignment will not result in any deviation. Among the 21 corridors affected, eight have a totally different route (which is shorter) while the remaining 13 have some deviations from the existing alignment. Overall, there are 24 BOT projects and one operate-maintain-transfer (OMT) project whose traffic could be affected by the proposed ECs. The Bharatmala programme may result in traffic diversion from the existing road network to new roads, thereby affecting the toll collection and, consequently, the debt servicing ability of some of the BOT and OMT projects. This has raised the risk of default on 25 national highway toll projects which involve Rs19,435 crore of debt. The risk of such loan defaults will add to banks' and financial lenders' stressed assets and non-performing assets. In terms of risk, 12% of the projects have a high risk of leakage in traffic, if a completely alternative route is available, 16% of the projects have moderate risks, and 72%, low risks. To arrive at the debt at risk, the debt outstanding for each of these special purpose vehicles (SPVs), their repayment tenure, concession end date, credit profile of the SPV and its sponsor credit risk profile, are considered. Out of the total debt at risk for the 25 affected projects about Rs6,536 crore, which accounts for about 34% of the total debt

at risk, is high-risk. Projects with debt at a moderate risk have an aggregate debt of Rs3,483 crore, while about RS1,416 crore of debt is considered to be low-risk.
To ensure that the existing BOT projects that are at risk of default did not turn bad for the financial institutions, swift and adequate measures are needed. The Kelkar committee had observed that since infrastructure projects span over 20-30 years, a private developer may lose bargaining power owing to abrupt changes in the economic or policy environment. It has thus recommended that the private sector must be protected against such loss. This could be ensured by allowing renegotiation of the terms of the concession agreement.
Financial institutions are already reluctant to finance the infrastructure sector, given the rise in non-performing assets (NPAs). Add to this the probable difficulties that would arise in the case of 25 BOT projects, which would put additional stress on the road infrastructure exposure. The need of the hour is to realign the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs. Having an appropriate remedial mechanism for BOT operators will help retain interest for investments in new projects; for the lenders, it will help curtail the number of stressed assets from the risk of default.
(a) Only (I)
(b) Both (II) and (III)
(c) Only (III)
(d) Both (I) and (II)
(e) All are correct
Ans.(b)

Q16. A phrase " did not turn" is given in the passage is highlighted which may or may not contain grammatical error. There are five alternatives given below, one of which may replace the existing highlighted part to make the sentence grammatically correct and contextually meaningful.
Choose the most appropriate alternative as your answer. If the phrase is grammatically correct, as given, and doesn't require any correction, choose option (E) i.e., "No correction required" as your answer.
Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.
Indian roads are usually characterized by poor infrastructure and congestion which affect travel time and road safety. This is a big hindrance in economic development and leads to inefficiency in the transportation of goods and services across the country. To address this, the government has embarked upon a massive overhaul of the country's road network through Bharatmala Pariyojana—an umbrella highway development programme involving 34,800 km of road network at an investment of Rs5.35 trillion, to be completed by 2022. The programme focuses on optimizing the efficiency of road traffic movement across the country by bridging critical infrastructure gaps through shorter routes. The end goal is to create economic corridors (ECs) along the path—new industries, more employment and new markets.
The programme, however, will have a negative bearing on the existing road network because it will compete directly with some of the existing build-operate-transfer (BOT) toll road projects. Out of the 44 ECs, about 21 would partially or fully affect the existing alignments, while the remaining 23 that involve upgradation of existing alignment will not result in any deviation. Among the 21 corridors affected, eight

have a totally different route (which is shorter) while the remaining 13 have some deviations from the existing alignment. Overall, there are 24 BOT projects and one operate-maintain-transfer (OMT) project whose traffic could be affected by the proposed ECs. The Bharatmala programme may result in traffic diversion from the existing road network to new roads, thereby affecting the toll collection and, consequently, the debt servicing ability of some of the BOT and OMT projects. This has raised the risk of default on 25 national highway toll projects which involve Rs19,435 crore of debt. The risk of such loan defaults will add to banks' and financial lenders' stressed assets and non-performing assets. In terms of risk, 12% of the projects have a high risk of leakage in traffic, if a completely alternative route is available, 16% of the projects have moderate risks, and 72%, low risks. To arrive at the debt at risk, the debt outstanding for each of these special purpose vehicles (SPVs), their repayment tenure, concession end date, credit profile of the SPV and its sponsor credit risk profile, are considered. Out of the total debt at risk for the 25 affected projects about Rs6,536 crore, which accounts for about 34% of the total debt at risk, is high-risk. Projects with debt at a moderate risk have an aggregate debt of Rs3,483 crore, while about RS1,416 crore of debt is considered to be low-risk.

To ensure that the existing BOT projects that are at risk of default did not turn bad for the financial institutions, swift and adequate measures are needed. The Kelkar committee had observed that since infrastructure projects span over 20-30 years, a private developer may lose bargaining power owing to abrupt changes in the economic or policy environment. It has thus recommended that the private sector must be protected against such loss. This could be ensured by allowing renegotiation of the terms of the concession agreement.

Financial institutions are already reluctant to finance the infrastructure sector, given the rise in non-performing assets (NPAs). Add to this the probable difficulties that would arise in the case of 25 BOT projects, which would put additional stress on the road infrastructure exposure. The need of the hour is to realign the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs. Having an appropriate remedial mechanism for BOT operators will help retain interest for investments in new projects; for the lenders, it will help curtail the number of stressed assets from the risk of default.

(a) does not turn

(b) will not turn

(c) do not turn

(d) could not turn

(e) No correction required

Ans.(c)

Q17. Which of the following alternatives among the five options provides the MOST SIMILAR meaning(s) of the word given in BOLD as used in the passage?

Curtail

(I) reduce

(II) curb

(III) retrench

(IV) trunk

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

Indian roads are usually characterized by poor infrastructure and congestion which affect travel time and road safety. This is a big hindrance in economic development and leads to inefficiency in the transportation of goods and services across the country. To address this, the government has embarked upon a massive overhaul of the country's road network through Bharatmala Pariyojana—an umbrella highway development programme involving 34,800 km of road network at an investment of Rs5.35 trillion, to be completed by 2022. The programme focuses on optimizing the efficiency of road traffic movement across the country by bridging critical infrastructure gaps through shorter routes. The end goal is to create economic corridors (ECs) along the path—new industries, more employment and new markets.

The programme, however, will have a negative bearing on the existing road network because it will compete directly with some of the existing build-operate-transfer (BOT) toll road projects. Out of the 44 ECs, about 21 would partially or fully affect the existing alignments, while the remaining 23 that involve upgradation of existing alignment will not result in any deviation. Among the 21 corridors affected, eight have a totally different route (which is shorter) while the remaining 13 have some deviations from the existing alignment. Overall, there are 24 BOT projects and one operate-maintain-transfer (OMT) project whose traffic could be affected by the proposed ECs. The Bharatmala programme may result in traffic diversion from the existing road network to new roads, thereby affecting the toll collection and, consequently, the debt servicing ability of some of the BOT and OMT projects. This has raised the risk of default on 25 national highway toll projects which involve Rs19,435 crore of debt. The risk of such loan defaults will add to banks' and financial lenders' stressed assets and non-performing assets. In terms of risk, 12% of the projects have a high risk of leakage in traffic, if a completely alternative route is available, 16% of the projects have moderate risks, and 72%, low risks. To arrive at the debt at risk, the debt outstanding for each of these special purpose vehicles (SPVs), their repayment tenure, concession end date, credit profile of the SPV and its sponsor credit risk profile, are considered. Out of the total debt at risk for the 25 affected projects about Rs6,536 crore, which accounts for about 34% of the total debt at risk, is high-risk. Projects with debt at a moderate risk have an aggregate debt of Rs3,483 crore, while about RS1,416 crore of debt is considered to be low-risk.

To ensure that the existing BOT projects that are at risk of default did not turn bad for the financial institutions, swift and adequate measures are needed. The Kelkar committee had observed that since infrastructure projects span over 20-30 years, a private developer may lose bargaining power owing to abrupt changes in the economic or policy environment. It has thus recommended that the private sector must be protected against such loss. This could be ensured by allowing renegotiation of the terms of the concession agreement.

Financial institutions are already reluctant to finance the infrastructure sector, given the rise in non-performing assets (NPAs). Add to this the probable difficulties that would arise in the case of 25 BOT projects, which would put additional stress on the road infrastructure exposure. The need of the hour is to realign the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs. Having an appropriate remedial mechanism for BOT operators will help retain interest for investments in new projects; for the lenders, it will help curtail the number of stressed assets from the risk of default.

(a) Only (III)
(b) Only (II) and (IV)
(c) Only (I), (II) and (III)
(d) Only (II), (III) and (IV)
(e) All are correct
Ans.(c)

Q18. Which of the following alternatives among the five options provides the MOST SIMILAR meaning(s) of the word given in BOLD as used in the passage?
Embarked
(I) commence
(II) initiate
(III) rot
(IV) undertake
Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.
Indian roads are usually characterized by poor infrastructure and congestion which affect travel time and road safety. This is a big hindrance in economic development and leads to inefficiency in the transportation of goods and services across the country. To address this, the government has embarked upon a massive overhaul of the country's road network through Bharatmala Pariyojana—an umbrella highway development programme involving 34,800 km of road network at an investment of Rs5.35 trillion, to be completed by 2022. The programme focuses on optimizing the efficiency of road traffic movement across the country by bridging critical infrastructure gaps through shorter routes. The end goal is to create economic corridors (ECs) along the path—new industries, more employment and new markets.
The programme, however, will have a negative bearing on the existing road network because it will compete directly with some of the existing build-operate-transfer (BOT) toll road projects. Out of the 44 ECs, about 21 would partially or fully affect the existing alignments, while the remaining 23 that involve upgradation of existing alignment will not result in any deviation. Among the 21 corridors affected, eight have a totally different route (which is shorter) while the remaining 13 have some deviations from the existing alignment. Overall, there are 24 BOT projects and one operate-maintain-transfer (OMT) project whose traffic could be affected by the proposed ECs. The Bharatmala programme may result in traffic diversion from the existing road network to new roads, thereby affecting the toll collection and, consequently, the debt servicing ability of some of the BOT and OMT projects. This has raised the risk of default on 25 national highway toll projects which involve Rs19,435 crore of debt. The risk of such loan defaults will add to banks' and financial lenders' stressed assets and non-performing assets. In terms of risk, 12% of the projects have a high risk of leakage in traffic, if a completely alternative route is available, 16% of the projects have moderate risks, and 72%, low risks. To arrive at the debt at risk, the debt outstanding for each of these special purpose vehicles (SPVs), their repayment tenure, concession end date, credit profile of the SPV and its sponsor credit risk profile, are considered. Out of the total debt at risk for the 25 affected projects about Rs6,536 crore, which accounts for about 34% of the total debt

at risk, is high-risk. Projects with debt at a moderate risk have an aggregate debt of Rs3,483 crore, while about RS1,416 crore of debt is considered to be low-risk.
To ensure that the existing BOT projects that are at risk of default did not turn bad for the financial institutions, swift and adequate measures are needed. The Kelkar committee had observed that since infrastructure projects span over 20-30 years, a private developer may lose bargaining power owing to abrupt changes in the economic or policy environment. It has thus recommended that the private sector must be protected against such loss. This could be ensured by allowing renegotiation of the terms of the concession agreement.
Financial institutions are already reluctant to finance the infrastructure sector, given the rise in non-performing assets (NPAs). Add to this the probable difficulties that would arise in the case of 25 BOT projects, which would put additional stress on the road infrastructure exposure. The need of the hour is to realign the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs. Having an appropriate remedial mechanism for BOT operators will help retain interest for investments in new projects; for the lenders, it will help curtail the number of stressed assets from the risk of default.
(a) Only (III)
(b) Only (II) and (IV)
(c) Only (I), (III) and (IV)
(d) Only (I), (II) and (IV)
(e) All are correct
Ans.(d)

Q19. Which of the following alternatives among the five options provides the MOST OPPOSITE meaning(s) of the word given in BOLD as used in the passage?
Hindrance
(I) contrite
(II) impetus
(III) plausible
(IV) Check
Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.
Indian roads are usually characterized by poor infrastructure and congestion which affect travel time and road safety. This is a big hindrance in economic development and leads to inefficiency in the transportation of goods and services across the country. To address this, the government has embarked upon a massive overhaul of the country's road network through Bharatmala Pariyojana—an umbrella highway development programme involving 34,800 km of road network at an investment of Rs5.35 trillion, to be completed by 2022. The programme focuses on optimizing the efficiency of road traffic movement across the country by bridging critical infrastructure gaps through shorter routes. The end goal is to create economic corridors (ECs) along the path—new industries, more employment and new markets.
The programme, however, will have a negative bearing on the existing road network because it will compete directly with some of the existing build-operate-transfer (BOT) toll road projects. Out of the 44

ECs, about 21 would partially or fully affect the existing alignments, while the remaining 23 that involve upgradation of existing alignment will not result in any deviation. Among the 21 corridors affected, eight have a totally different route (which is shorter) while the remaining 13 have some deviations from the existing alignment. Overall, there are 24 BOT projects and one operate-maintain-transfer (OMT) project whose traffic could be affected by the proposed ECs. The Bharatmala programme may result in traffic diversion from the existing road network to new roads, thereby affecting the toll collection and, consequently, the debt servicing ability of some of the BOT and OMT projects. This has raised the risk of default on 25 national highway toll projects which involve Rs19,435 crore of debt. The risk of such loan defaults will add to banks' and financial lenders' stressed assets and non-performing assets. In terms of risk, 12% of the projects have a high risk of leakage in traffic, if a completely alternative route is available, 16% of the projects have moderate risks, and 72%, low risks. To arrive at the debt at risk, the debt outstanding for each of these special purpose vehicles (SPVs), their repayment tenure, concession end date, credit profile of the SPV and its sponsor credit risk profile, are considered. Out of the total debt at risk for the 25 affected projects about Rs6,536 crore, which accounts for about 34% of the total debt at risk, is high-risk. Projects with debt at a moderate risk have an aggregate debt of Rs3,483 crore, while about RS1,416 crore of debt is considered to be low-risk.
To ensure that the existing BOT projects that are at risk of default did not turn bad for the financial institutions, swift and adequate measures are needed. The Kelkar committee had observed that since infrastructure projects span over 20-30 years, a private developer may lose bargaining power owing to abrupt changes in the economic or policy environment. It has thus recommended that the private sector must be protected against such loss. This could be ensured by allowing renegotiation of the terms of the concession agreement.
Financial institutions are already reluctant to finance the infrastructure sector, given the rise in non-performing assets (NPAs). Add to this the probable difficulties that would arise in the case of 25 BOT projects, which would put additional stress on the road infrastructure exposure. The need of the hour is to realign the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs. Having an appropriate remedial mechanism for BOT operators will help retain interest for investments in new projects; for the lenders, it will help curtail the number of stressed assets from the risk of default.
(a) Only (II)
(b) Only (II) and (IV)
(c) Only (I), (II) and (III)
(d) Only (II), (III) and (IV)
(e) All are correct
Ans.(a)

Q20. Which of the following alternatives among the five options provides the MOST OPPOSITE meaning(s) of the word given in BOLD as used in the passage?
Reluctant
(I) vaunt
(II) willing
(III) splendid
(IV) eager

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

Indian roads are usually characterized by poor infrastructure and congestion which affect travel time and road safety. This is a big hindrance in economic development and leads to inefficiency in the transportation of goods and services across the country. To address this, the government has embarked upon a massive overhaul of the country's road network through Bharatmala Pariyojana—an umbrella highway development programme involving 34,800 km of road network at an investment of Rs5.35 trillion, to be completed by 2022. The programme focuses on optimizing the efficiency of road traffic movement across the country by bridging critical infrastructure gaps through shorter routes. The end goal is to create economic corridors (ECs) along the path—new industries, more employment and new markets.

The programme, however, will have a negative bearing on the existing road network because it will compete directly with some of the existing build-operate-transfer (BOT) toll road projects. Out of the 44 ECs, about 21 would partially or fully affect the existing alignments, while the remaining 23 that involve upgradation of existing alignment will not result in any deviation. Among the 21 corridors affected, eight have a totally different route (which is shorter) while the remaining 13 have some deviations from the existing alignment. Overall, there are 24 BOT projects and one operate-maintain-transfer (OMT) project whose traffic could be affected by the proposed ECs. The Bharatmala programme may result in traffic diversion from the existing road network to new roads, thereby affecting the toll collection and, consequently, the debt servicing ability of some of the BOT and OMT projects. This has raised the risk of default on 25 national highway toll projects which involve Rs19,435 crore of debt. The risk of such loan defaults will add to banks' and financial lenders' stressed assets and non-performing assets. In terms of risk, 12% of the projects have a high risk of leakage in traffic, if a completely alternative route is available, 16% of the projects have moderate risks, and 72%, low risks. To arrive at the debt at risk, the debt outstanding for each of these special purpose vehicles (SPVs), their repayment tenure, concession end date, credit profile of the SPV and its sponsor credit risk profile, are considered. Out of the total debt at risk for the 25 affected projects about Rs6,536 crore, which accounts for about 34% of the total debt at risk, is high-risk. Projects with debt at a moderate risk have an aggregate debt of Rs3,483 crore, while about RS1,416 crore of debt is considered to be low-risk.

To ensure that the existing BOT projects that are at risk of default did not turn bad for the financial institutions, swift and adequate measures are needed. The Kelkar committee had observed that since infrastructure projects span over 20-30 years, a private developer may lose bargaining power owing to abrupt changes in the economic or policy environment. It has thus recommended that the private sector must be protected against such loss. This could be ensured by allowing renegotiation of the terms of the concession agreement.

Financial institutions are already reluctant to finance the infrastructure sector, given the rise in non-performing assets (NPAs). Add to this the probable difficulties that would arise in the case of 25 BOT projects, which would put additional stress on the road infrastructure exposure. The need of the hour is to realign the terms and conditions of the model concession agreement to ensure that banks do not end up accumulating NPAs. Having an appropriate remedial mechanism for BOT operators will help retain interest for investments in new projects; for the lenders, it will help curtail the number of stressed assets from the risk of default.

(a) Only (III)
(b) Only (II) and (IV)
(c) Only (I), (II) and (III)
(d) Only (II), (III) and (IV)
(e) All are correct
Ans.(b)

Q21. Why we do not (A)/ meet to discuss (B)/ this matter in detail (C)/ on next Friday? (D)/ No error. (E)
Read each sentence to find out whether there is any grammatical 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.)
(a) A
(b) B
(c) C
(d) D
(e) E
Ans.(a)

Q22. Had the opportunity (A)/ been given to him (B)/ he will have (C)/ proved successful (D). / No Error. (E)
Read each sentence to find out whether there is any grammatical 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.)
(a) A
(b) B
(c) C
(d) D
(e) E
Ans.(c)

Q23. Jamuna takes delight (A)/with music and (B)/hopes to become (C)/a successful musician. (D)/No error. (E)
Read each sentence to find out whether there is any grammatical 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.)
(a) A
(b) B
(c) C
(d) D
(e) E
Ans.(b)

Q24. In spite of toiling (A)/ very hardly he (B)/ realized that he had (C)/ not earned anything substantial. (D)/ No error. (E)
Read each sentence to find out whether there is any grammatical 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.)
(a) A
(b) B
(c) C
(d) D
(e) E
Ans.(b)

Q25. You should inform (A)/ your superiors about (B)/ all those events which are (C)/ directly related to your work. (D)/ No error. (E)
Read each sentence to find out whether there is any grammatical 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.)
(a) A
(b) B
(c) C
(d) D
(e) E
Ans.(e)

Q26. Considering statement (A) " *Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all seriousness."* as the first sentence of the rearranged paragraph, then which among the following fails to become the part of the coherent paragraph?
Answer the following questions after rearranging the following sentences into a coherent paragraph and identify the sentence that doesn't fit into the context of the paragraph. Statement (A) is the first sentence of the paragraph after the rearrangement.
(A) Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all seriousness.
(B) Clearly, bankers were overconfident and probably did too little due diligence for some of these loans.
(C) The disbursement under Mudra loans alone is Rs.6.37 lakh crore, which is over 7% of the total outstanding bank credit.
(D) It is debatable whether banks have the resources and manpower to do this when they are chasing the bigger borrowers for business and, increasingly these days, recoveries.
(E) In his note to Parliament's Estimates Committee on bank non-performing assets (NPAs), Mr. Rajan has flagged three major sources of potential trouble.
(F) These loans have been sanctioned under the Pradhan Mantri Mudra Yojana, which aims to 'fund the unfunded', and is a signature scheme of the NDA government.

(G) They are Mudra credit, which is basically small-ticket loans granted to micro and small enterprises; lending to farmers through Kisan Credit Cards; and contingent liabilities under the Credit Guarantee Scheme for MSMEs, run by the Small Industries Development Bank of India.
(H) Given that these are small loans up to Rs.10 lakh each, with the borrowers mostly from the informal sector, banks have to monitor them very closely.
(a) C
(b) F
(c) B
(d) H
(e) G
Ans.(c)

Q27. Considering statement (A) " *Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all seriousness."* as the first sentence of the rearranged paragraph, then which one among the following can consecutively follow the last statement after the rearrangement (excluding the incoherent one)?
Answer the following questions after rearranging the following sentences into a coherent paragraph and identify the sentence that doesn't fit into the context of the paragraph. Statement (A) is the first sentence of the paragraph after the rearrangement.
(A) Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all seriousness.
(B) Clearly, bankers were overconfident and probably did too little due diligence for some of these loans.
(C) The disbursement under Mudra loans alone is Rs.6.37 lakh crore, which is over 7% of the total outstanding bank credit.
(D) It is debatable whether banks have the resources and manpower to do this when they are chasing the bigger borrowers for business and, increasingly these days, recoveries.
(E) In his note to Parliament's Estimates Committee on bank non-performing assets (NPAs), Mr. Rajan has flagged three major sources of potential trouble.
(F) These loans have been sanctioned under the Pradhan Mantri Mudra Yojana, which aims to 'fund the unfunded', and is a signature scheme of the NDA government.
(G) They are Mudra credit, which is basically small-ticket loans granted to micro and small enterprises; lending to farmers through Kisan Credit Cards; and contingent liabilities under the Credit Guarantee Scheme for MSMEs, run by the Small Industries Development Bank of India.
(H) Given that these are small loans up to Rs.10 lakh each, with the borrowers mostly from the informal sector, banks have to monitor them very closely.
(a) Not only could they play one lender off against another by threatening to divert payments to the favored bank, they could also refuse to pay unless the lender brought in more money, especially if the lender feared the loan becoming an NPA.
(b) The risk is that these small-ticket loans will drop under the radar and build into a large credit issue in course of time. The same logic holds true for crop loans made through Kisan Credit Cards.
(c) Yet, unless we can determine the unaccounted wealth of bankers, I hesitate to say a significant element was corruption.

(d) Frauds are different from normal NPAs in that the loss is because of a patently illegal action, by either the borrower or the banker.
(e) None of these
Ans.(b)

Q28. Among the following pairs which one of them is formed with two consecutive statements after the rearrangement?
Answer the following questions after rearranging the following sentences into a coherent paragraph and identify the sentence that doesn't fit into the context of the paragraph. Statement (A) is the first sentence of the paragraph after the rearrangement.
(A) Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all seriousness.
(B) Clearly, bankers were overconfident and probably did too little due diligence for some of these loans.
(C) The disbursement under Mudra loans alone is Rs.6.37 lakh crore, which is over 7% of the total outstanding bank credit.
(D) It is debatable whether banks have the resources and manpower to do this when they are chasing the bigger borrowers for business and, increasingly these days, recoveries.
(E) In his note to Parliament's Estimates Committee on bank non-performing assets (NPAs), Mr. Rajan has flagged three major sources of potential trouble.
(F) These loans have been sanctioned under the Pradhan Mantri Mudra Yojana, which aims to 'fund the unfunded', and is a signature scheme of the NDA government.
(G) They are Mudra credit, which is basically small-ticket loans granted to micro and small enterprises; lending to farmers through Kisan Credit Cards; and contingent liabilities under the Credit Guarantee Scheme for MSMEs, run by the Small Industries Development Bank of India.
(H) Given that these are small loans up to Rs.10 lakh each, with the borrowers mostly from the informal sector, banks have to monitor them very closely.
(a) A - G
(b) B - E
(c) A - F
(d) D - C
(e) E – G
Ans.(e)

Q29. Considering statement (A) " *Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all seriousness."* as the first sentence of the rearranged paragraph, identify the correct sequence of the sentences to form a coherent paragraph (excluding the incoherent one).
Answer the following questions after rearranging the following sentences into a coherent paragraph and identify the sentence that doesn't fit into the context of the paragraph. Statement (A) is the first sentence of the paragraph after the rearrangement.
(A) Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all seriousness.
(B) Clearly, bankers were overconfident and probably did too little due diligence for some of these loans.

(C) The disbursement under Mudra loans alone is Rs.6.37 lakh crore, which is over 7% of the total outstanding bank credit.
(D) It is debatable whether banks have the resources and manpower to do this when they are chasing the bigger borrowers for business and, increasingly these days, recoveries.
(E) In his note to Parliament's Estimates Committee on bank non-performing assets (NPAs), Mr. Rajan has flagged three major sources of potential trouble.
(F) These loans have been sanctioned under the Pradhan Mantri Mudra Yojana, which aims to 'fund the unfunded', and is a signature scheme of the NDA government.
(G) They are Mudra credit, which is basically small-ticket loans granted to micro and small enterprises; lending to farmers through Kisan Credit Cards; and contingent liabilities under the Credit Guarantee Scheme for MSMEs, run by the Small Industries Development Bank of India.
(H) Given that these are small loans up to Rs.10 lakh each, with the borrowers mostly from the informal sector, banks have to monitor them very closely.
(a) AEGCFHD
(b) ADECBHF
(c) AGHBCDE
(d) ABCDGHF
(e) AEGFCBD
Ans.(a)

Q30. Considering statement (A) " *Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all seriousness."* as the first sentence of the rearranged paragraph, which of the following statement should be FOURTH sentence after the rearrangement? (Excluding the incoherent sentence)
Answer the following questions after rearranging the following sentences into a coherent paragraph and identify the sentence that doesn't fit into the context of the paragraph. Statement (A) is the first sentence of the paragraph after the rearrangement.
(A) Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all seriousness.
(B) Clearly, bankers were overconfident and probably did too little due diligence for some of these loans.
(C) The disbursement under Mudra loans alone is Rs.6.37 lakh crore, which is over 7% of the total outstanding bank credit.
(D) It is debatable whether banks have the resources and manpower to do this when they are chasing the bigger borrowers for business and, increasingly these days, recoveries.
(E) In his note to Parliament's Estimates Committee on bank non-performing assets (NPAs), Mr. Rajan has flagged three major sources of potential trouble.
(F) These loans have been sanctioned under the Pradhan Mantri Mudra Yojana, which aims to 'fund the unfunded', and is a signature scheme of the NDA government.
(G) They are Mudra credit, which is basically small-ticket loans granted to micro and small enterprises; lending to farmers through Kisan Credit Cards; and contingent liabilities under the Credit Guarantee Scheme for MSMEs, run by the Small Industries Development Bank of India.
(H) Given that these are small loans up to Rs.10 lakh each, with the borrowers mostly from the informal sector, banks have to monitor them very closely.

(a) D
(b) C
(c) G
(d) H
(e) B
Ans.(b)

Q31. In the __(31)___ of stakeholders at the local body level, recoverable resources __(3 2)__ in discarded materials are lost due to dumping. Organic refuse, which __(3 3)__ about 50% of all garbage, readily lends itself to the ___(34)__ of compost or production of methane for household use or power generation. But it is a major opportunity __(3 5)___. Organic waste that could help green cities and __(36)__ small and affordable household biogas plants is simply being thrown away. It is also ironic that while some countries such as Rwanda and Kenya have introduced stiff penalties for the __(37)___ of flimsy plastic bags, India is doing little to __(38)__ them from drifting into suburban garbage mountains, rivers, lakes and the sea, and being ___(39)___ by cattle feeding on dumped ___(40)___.
In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.
(a) demolition
(b) revive
(c) restrict
(d) absence
(e) permission
Ans.(d)

Q32. In the __(31)___ of stakeholders at the local body level, recoverable resources __(3 2)__ in discarded materials are lost due to dumping. Organic refuse, which __(3 3)__ about 50% of all garbage, readily lends itself to the ___(34)__ of compost or production of methane for household use or power generation. But it is a major opportunity __(3 5)___. Organic waste that could help green cities and __(36)__ small and affordable household biogas plants is simply being thrown away. It is also ironic that while some countries such as Rwanda and Kenya have introduced stiff penalties for the __(37)___ of flimsy plastic bags, India is doing little to __(38)__ them from drifting into suburban garbage mountains, rivers, lakes and the sea, and being ___(39)___ by cattle feeding on dumped ___(40)___.
In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.
(a) settled
(b) equipped
(c) surrounded
(d) confined
(e) embedded
Ans.(e)

Q33. In the __(31)___ of stakeholders at the local body level, recoverable resources __(3 2)__ in discarded materials are lost due to dumping. Organic refuse, which __(3 3)__ about 50% of all garbage, readily lends itself to the ___(34)__ of compost or production of methane for household use or power generation. But it is a major opportunity __(3 5)___. Organic waste that could help green cities and __(36)__ small and affordable household biogas plants is simply being thrown away. It is also ironic that while some countries such as Rwanda and Kenya have introduced stiff penalties for the __(37)___ of flimsy plastic bags, India is doing little to __(38)__ them from drifting into suburban garbage mountains, rivers, lakes and the sea, and being ___(39)___ by cattle feeding on dumped ___(40)___.
In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.
(a) supplies
(b) forms
(c) classifies
(d) demands
(e) extends
Ans.(b)

Q34. In the __(31)___ of stakeholders at the local body level, recoverable resources __(3 2)__ in discarded materials are lost due to dumping. Organic refuse, which __(3 3)__ about 50% of all garbage, readily lends itself to the ___(34)__ of compost or production of methane for household use or power generation. But it is a major opportunity __(3 5)___. Organic waste that could help green cities and __(36)__ small and affordable household biogas plants is simply being thrown away. It is also ironic that while some countries such as Rwanda and Kenya have introduced stiff penalties for the __(37)___ of flimsy plastic bags, India is doing little to __(38)__ them from drifting into suburban garbage mountains, rivers, lakes and the sea, and being ___(39)___ by cattle feeding on dumped ___(40)___.
In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.
(a) manufacture
(b) accumulation
(c) generation
(d) foundation
(e) conception
Ans.(c)

Q35. In the __(31)___ of stakeholders at the local body level, recoverable resources __(3 2)__ in discarded materials are lost due to dumping. Organic refuse, which __(3 3)__ about 50% of all garbage, readily lends itself to the ___(34)__ of compost or production of methane for household use or power generation. But it is a major opportunity __(3 5)___. Organic waste that could help green cities and __(36)__ small and affordable household biogas plants is simply being thrown away. It is also ironic that while some countries such as Rwanda and Kenya have introduced stiff penalties for the __(37)___ of

flimsy plastic bags, India is doing little to __(38)__ them from drifting into suburban garbage mountains, rivers, lakes and the sea, and being ___(39)___ by cattle feeding on dumped ___(40)___.
In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.
(a) awed
(b) misled
(c) lost
(d) absorbed
(e) rapt
Ans.(c)

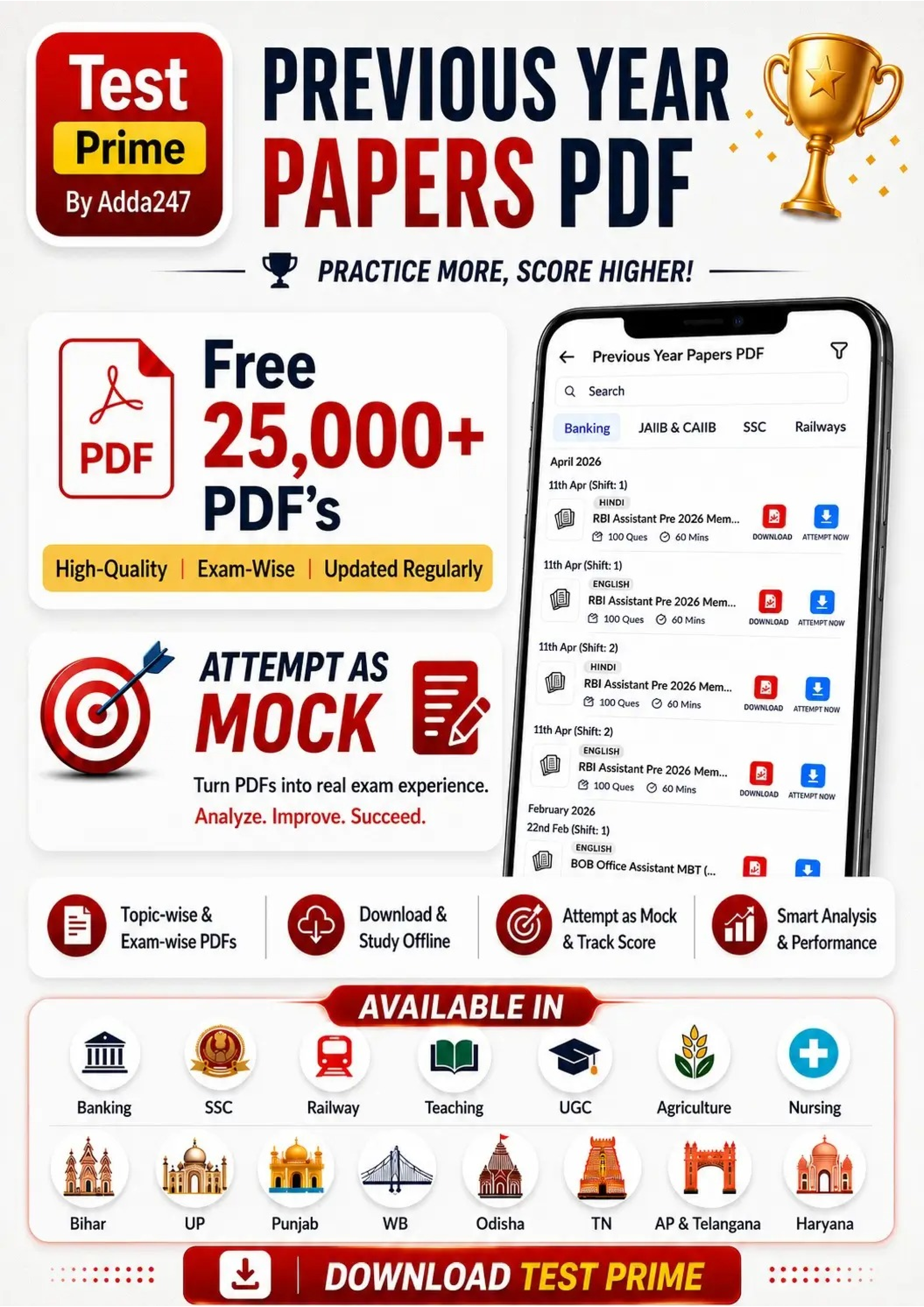
Q36. In the __(31)___ of stakeholders at the local body level, recoverable resources __(3 2)__ in discarded materials are lost due to dumping. Organic refuse, which __(3 3)__ about 50% of all garbage, readily lends itself to the ___(34)__ of compost or production of methane for household use or power generation. But it is a major opportunity __(3 5)___. Organic waste that could help green cities and __(36)__ small and affordable household biogas plants is simply being thrown away. It is also ironic that while some countries such as Rwanda and Kenya have introduced stiff penalties for the __(37)___ of flimsy plastic bags, India is doing little to __(38)__ them from drifting into suburban garbage mountains, rivers, lakes and the sea, and being ___(39)___ by cattle feeding on dumped ___(40)___.
In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.
(a) feed
(b) deliver
(c) nurtures
(d) provide
(e) produce
Ans.(a)

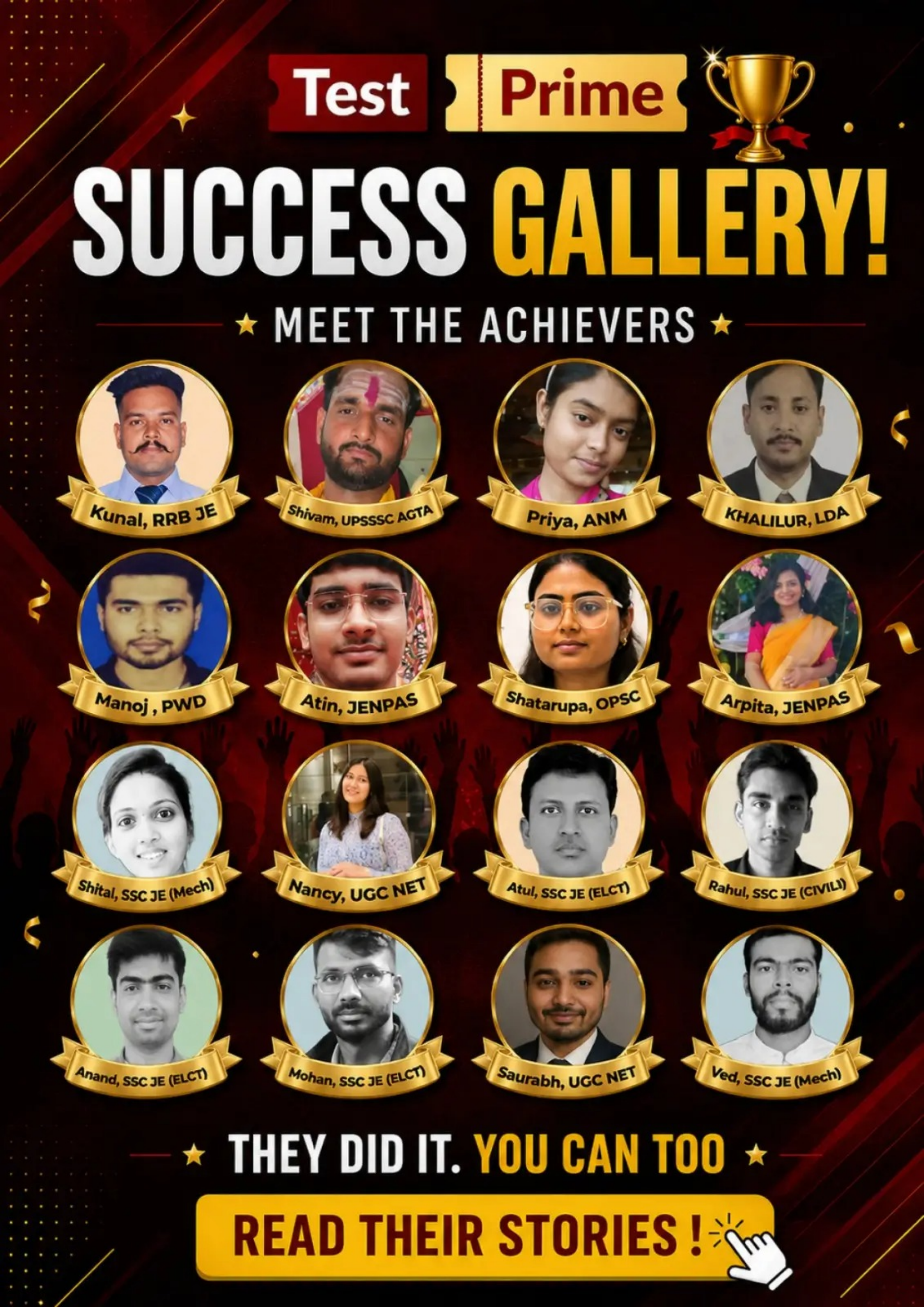
Q37. In the __(31)___ of stakeholders at the local body level, recoverable resources __(3 2)__ in discarded materials are lost due to dumping. Organic refuse, which __(3 3)__ about 50% of all garbage, readily lends itself to the ___(34)__ of compost or production of methane for household use or power generation. But it is a major opportunity __(3 5)___. Organic waste that could help green cities and __(36)__ small and affordable household biogas plants is simply being thrown away. It is also ironic that while some countries such as Rwanda and Kenya have introduced stiff penalties for the __(37)___ of flimsy plastic bags, India is doing little to __(38)__ them from drifting into suburban garbage mountains, rivers, lakes and the sea, and being ___(39)___ by cattle feeding on dumped ___(40)___.
In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.
(a) interest
(b) favor

(c) gain
(d) selection
(e) use
Ans.(e)

Q38. In the __(31)___ of stakeholders at the local body level, recoverable resources __(3 2)__ in discarded materials are lost due to dumping. Organic refuse, which __(3 3)__ about 50% of all garbage, readily lends itself to the ___(34)__ of compost or production of methane for household use or power generation. But it is a major opportunity __(3 5)___. Organic waste that could help green cities and __(36)__ small and affordable household biogas plants is simply being thrown away. It is also ironic that while some countries such as Rwanda and Kenya have introduced stiff penalties for the __(37)___ of flimsy plastic bags, India is doing little to __(38)__ them from drifting into suburban garbage mountains, rivers, lakes and the sea, and being ___(39)___ by cattle feeding on dumped ___(40)___.
In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.
(a) reduce
(b) discourage
(c) prevent
(d) facilitate
(e) reject
Ans.(c)

Q39. In the __(31)___ of stakeholders at the local body level, recoverable resources __(3 2)__ in discarded materials are lost due to dumping. Organic refuse, which __(3 3)__ about 50% of all garbage, readily lends itself to the ___(34)__ of compost or production of methane for household use or power generation. But it is a major opportunity __(3 5)___. Organic waste that could help green cities and __(36)__ small and affordable household biogas plants is simply being thrown away. It is also ironic that while some countries such as Rwanda and Kenya have introduced stiff penalties for the __(37)___ of flimsy plastic bags, India is doing little to __(38)__ them from drifting into suburban garbage mountains, rivers, lakes and the sea, and being ___(39)___ by cattle feeding on dumped ___(40)___.
In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.
(a) absorbed
(b) grazed
(c) ravaged
(d) ingested
(e) grasped
Ans.(d)


Test
Prime
By Adda247
PREVIOUS YEAR PAPERS PDF
PRACTICE MORE, SCORE HIGHER!
PDF
Free
25,000+
PDF's
High-Quality | Exam-Wise | Updated Regularly
Previous Year Papers PDF
Search
Banking
JAIIB & CAIIB
SSC
Railways
April 2026
11th Apr (Shift: 1)
HINDI
RBI Assistant Pre 2026 Mem...
100 Ques
60 Mins
DOWNLOAD
ATTEMPT NOW
11th Apr (Shift: 1)
ENGLISH
RBI Assistant Pre 2026 Mem...
100 Ques
60 Mins
DOWNLOAD
ATTEMPT NOW
11th Apr (Shift: 2)
HINDI
RBI Assistant Pre 2026 Mem...
100 Ques
60 Mins
DOWNLOAD
ATTEMPT NOW
11th Apr (Shift: 2)
ENGLISH
RBI Assistant Pre 2026 Mem...
100 Ques
60 Mins
DOWNLOAD
ATTEMPT NOW
February 2026
22nd Feb (Shift: 1)
ENGLISH
BOB Office Assistant MBT (...
ATTEMPT AS
MOCK
Turn PDFs into real exam experience.
Analyze. Improve. Succeed.
Topic-wise & Exam-wise PDFs
Download & Study Offline
Attempt as Mock & Track Score
Smart Analysis & Performance
AVAILABLE IN
Banking
SSC
Railway
Teaching
UGC
Agriculture
Nursing
Bihar
UP
Punjab
WB
Odisha
TN
AP & Telangana
Haryana
DOWNLOAD TEST PRIME


Test Prime
SUCCESS GALLERY!
MEET THE ACHIEVERS
Kunal, RRB JE
Shivam, UPSSSC AGTA
Priya, ANM
KHALILUR, LDA
Manoj , PWD
Atin, JENPAS
Shatarupa, OPSC
Arpita, JENPAS
Shital, SSC JE (Mech)
Nancy, UGC NET
Atul, SSC JE (ELCT)
Rahul, SSC JE (CIVILI)
Anand, SSC JE (ELCT)
Mohan, SSC JE (ELCT)
Saurabh, UGC NET
Ved, SSC JE (Mech)
THEY DID IT. YOU CAN TOO
READ THEIR STORIES !

Q40. In the __(31)___ of stakeholders at the local body level, recoverable resources __(3 2)__ in discarded materials are lost due to dumping. Organic refuse, which __(3 3)__ about 50% of all garbage, readily lends itself to the ___(34)__ of compost or production of methane for household use or power generation. But it is a major opportunity __(3 5)___. Organic waste that could help green cities and __(36)__ small and affordable household biogas plants is simply being thrown away. It is also ironic that while some countries such as Rwanda and Kenya have introduced stiff penalties for the __(37)___ of flimsy plastic bags, India is doing little to __(38)__ them from drifting into suburban garbage mountains, rivers, lakes and the sea, and being ___(39)___ by cattle feeding on dumped ___(40)___.
In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.
(a) limit
(b) refuse
(c) exclude
(d) evade
(e) cease
Ans.(b)