

IBPS PO Mains English Language 2020 Memory Based

Q1. According to the passage, what can be said about the economy after the pandemic? (2 Marks)

Read the passage carefully and answer the questions given below it.

The last few months have been great for the economy. New cases have fallen, and economic activity is racing back to pre-pandemic levels. After a c.24% contraction in the quarter ending June 2020, we expect GDP to grow by a positive 1.8% in the quarter ending December 2020.

This is quite a sharp turnaround in a short period. A careful look suggests that a key driver of the rebound has been pent-up goods demand. As the lockdown ended, the production of consumer non-durables shot up, followed _____ (I) _____. A large mountain of household financial savings funded this rebound.

Alas, we also find that goods demand is back at pre-pandemic levels and may not be the key driver of a continued rebound. Thankfully, pent-up services demand can play that role. Still 25% below normal, services can get a shot in the arm as herd immunity rises, in part led by vaccine roll-out. GDP growth is likely to be strong for the next few quarters, rising from -6.3% y-o-y in FY21 to 11.2% y-o-y in FY22.

But then, what next? By definition, pent-up demand is a one-time driver of growth. Once services demand is back at pre-pandemic levels, say by end 2021, what will drive growth? It is possible that the scars the pandemic leaves behind will begin to show up around that same time, presenting a double whammy for growth. And this is where the centre stepped in with the budget. It tried to introduce a new narrative for medium-term growth, namely capital expenditure. In particular, it introduced the following:

The capex budget was raised by 0.8% of GDP over two years (FY21 and FY22). In fact, only after adjusting for the higher capex multipliers is the FY22 fiscal impulse positive.

The government did not impose any new taxes/cesses, nor did it make changes in capital gains tax. Our previous work has shown that policy stability tends to crowd-in private sector capex.

The government outline plans to create two new institutions, a bad bank and a DFI, although much will depend on the design and implementation over time.

On Feb 5, RBI outlined its role in this new narrative—not being the main driver of growth as it was in 2020, but playing a supportive role and helping it through its larger-than-expected market borrowing.

RBI will have to tread the fine line between normalising liquidity (especially with inflation likely to be north of the 4% target over the next year) and maintaining orderly conditions in the bond and FX markets. Liquidity switching could help. For instance, it could use the space freed up by the reversal in CRR cut for bond purchases. Or, in the face of a rising trade deficit and falling BoP surplus, it could focus more on bond purchases than dollar purchases. RBI is expected to start raising the reverse repo rate in 2H2021, the repo rate may remain unchanged at 4% over the foreseeable future, doing its bit for keeping interest rates as low as possible.

- (a) New cases have risen, and economic activity is highly influenced by it.
- (b) Still 85% below normal, services can get a shot in the arm as herd immunity rises, in part led by vaccine roll-out.
- (c) Economic activity is racing back to pre-pandemic levels.
- (d) Both (a) and (c)
- (e) None of the above

Q2. The line emboldened in the given passage may or may not have an error. If there is an error, find the part that contains the error or choose 'no error' as your answer.

The government outline plans (A) / to create two new institutions, a bad bank and a DFI (B) / although much will depend on the design (C) /and implementation over time. (D) (2 Marks)

Read the passage carefully and answer the questions given below it.

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- (a) A
- (b) B
- (c) C
- (d) D
- (e) No error

Q3. Choose the option that can complete the given sentence (I). (2 Marks)

Read the passage carefully and answer the questions given below it.

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- (a) soon by consumer durables
- (b) later on customer's desires
- (c) on consumer durables
- (d) soon by customer's desires.
- (e) None of the above

Q4. Which of the following sentences is incorrect according to the passage? (2 Marks)

Read the passage carefully and answer the questions given below it.

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- (a) The capex budget was raised by 0.8% of GDP over two years.
- (b) Thankfully, pent-up services demand can play that role. Still 35% below normal, services can get a shot in the arm as herd immunity rises, in part led by vaccine roll-out.
- (c) After a c.24% contraction in the quarter ending June 2020, we expect GDP to grow by a positive 1.8% in the quarter ending October 2020.
- (d) Both (b) and (c)
- (e) None of the Above

Q5. According to the passage, which of the following sentences indicate the impact of water crisis? (2 Marks)

Read the passage carefully and answer the questions given below it.

Maharashtra is facing a water crisis of unprecedented proportions. After years of drought, the river currents have ebbed, water in dams and reservoirs have depleted and over-exploitation of groundwater has raised concerns regarding the long-term availability of water.

Meanwhile, media reports claim IT firms in Chennai are asking employees to work from home. The reason is that they don't have enough water to sustain their operations. It hasn't rained for almost 200 days in the city and it may not get adequate rain to get over the water crisis for the next 3 months.

In North India, the people of arid Thar Desert of Rajasthan are spending Rs. 2500 for getting 2500 litres of water which they share with their cattle. With Punjab facing the threat of desertification and the state struggling to break away from the wheat-paddy cycle, farmers in the state have been adopting a decade-old scheme to utilise underground pipeline system for irrigation.

In light of this crisis, Central government on its part has created a Jal Shakti Ministry under a full-fledged cabinet minister to resolve the water crisis but a lot more needs to be done. There is a huge dependence on monsoon rains to replenish most of India's important water sources such as underground aquifers, lakes, rivers, and reservoirs. But monsoon is vulnerable to factors such as climate change, El-Nino, etc.

Certain regions have surplus amounts of water for their need while others face perennial droughts for most of the year. For instance, Drought is a recurrent phenomenon in Andhra Pradesh where no district is entirely free of droughts. Rajasthan is one of the most drought-prone areas of India.

Population growth, industrialization, rapid urbanisation, rising needs of irrigation and increase in domestic water usage have accelerated the demand for water. Since urbanization increases in India at a rapid pace = water demand will increase rapidly as city dwellers consume more water than rural people.

Currently, about 285 million or 33% of India's total population resides in urban areas. By 2050 this figure will reach 50%. Rapid urbanisation is adding to the water scarcity issue in the country.

Presence of buildings, tar, and cement roads = even if a city like Mumbai gets good rains, the rainwater is not retained in the area as the water is not allowed to percolate underground.

Therefore, water required for cities is largely drawn from neighbouring villages and far-off rivers and lakes = threatening the availability in those areas.

Large cities also generate large quantities of urban sewage which pollutes the freshwater sources and ocean waters. However, only about 20% of urban wastewater is currently treated globally. In India, the figure is even lower.

A Niti Aayog report predicted that water demand will be twice the present supply by 2030 and India could lose up to 6% of its GDP during that time. Water shortages are hurting India's capacity to generate electricity because 40% of thermal power plants are located in areas where water scarcity is high. Indian agriculture is heavily dependent on monsoon (not dependable) + Ineffective agricultural practices in irrigated areas = Water stress in agriculture = Poor Cultivation = Farmer suicides. Not only farmers are affected by the water crisis, urban dwellers in cities and towns across India are also facing a never seen before drinking water scarcity. In India, there are conflicts between Karnataka and Tamil Nadu over sharing of Cauvery waters, between Gujarat and Madhya Pradesh over sharing of Narmada waters, between Andhra Pradesh and Telangana over sharing of Krishna waters, etc.

- (a) It is affecting the electricity generation capacity of India as the thermal power plants need water to generate electricity.
- (b) About 20% of urban wastewater is currently treated globally which shows a lower figure,
- (c) Rising needs of irrigation and increase in domestic water usage have accelerated water crisis in India.
- (d) It has affected the coal mines in India and production of coal has reduced drastically.
- (e) None of the above

Q6. Choose the word which is most opposite to the term 'vulnerable' highlighted in the passage? (1 Mark)

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- (a) Susceptible
- (b) Accessible
- (c) Protected
- (d) Both (a) and (b)
- (e) Both (b) and (c)

Q7. Choose the word which is most similar to the term 'dwellers' highlighted in the passage? (1 Mark)

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- (a) Emigrants
- (b) Tenants
- (c) Exiles
- (d) Refugees
- (e) Evacuees

Q8. Which of the following statements can be inferred from the passage? (1 Mark)

Read the passage carefully and answer the questions given below it.

China's rising power is based on its remarkable economic success. Shanghai's overall economy is currently growing at around 13% per year, thus doubling in size every five or six years. Everywhere there are start-ups, innovations, and young entrepreneurs hungry for profits. In a series of high-level meetings between Chinese and African officials, the advice that the African leaders received from the Chinese was sound, and more practical than they typically get from the World Bank. Chinese officials stress the crucial role of public investments, especially in agriculture and infrastructure, to lay the basis for private sector-led growth. In a hungry and poor rural economy, as China was in the 1970s and as most of Africa is today, a key starting point is to raise farm productivity. Farmers need the benefits of fertilizer, irrigation and high-yield seeds, all of which were a core part of China's economical take off. Two other equally critical investments are also needed: roads and electricity, without which there cannot be a modern economy. Farmers might be able to increase their output, but it won't be able to reach the cities, and the cities won't be able to provide the countryside with inputs.

The government has taken pains to ensure that the electricity grids and transportation networks reach every village in China.

China is prepared to help Africa in substantial ways in agriculture, roads, power, health and education. And that is not an empty boast. Chinese leaders are prepared to share new high yield rice varieties, with their African counterparts and, all over Africa, China is financing and constructing basic infrastructure.

This illustrates what is wrong with the World Bank. The World Bank has often forgotten the most basic lessons of development, preferring to lecture the poor and force them to privatise basic infrastructure, which is untenable, rather than to help the poor to invest in infrastructure and other crucial sectors. The Bank's failure began in the early 1980s when under the ideological sway of them American President and British Prime Minister it tried to get Africa and other poor regions to cut back or close down government investments and services.

For 25 years, the bank tries to get governments out of agriculture, leaving impoverished peasants to fend for themselves. The result has been a disaster in Africa, with farm productivity stagnant for decades. The bank also pushed for privatization of national health systems, water utilities, and road and power networks, and has grossly underfinanced these critical sectors.

This extreme free-market ideology, also called “structural adjustment”, went against the practical lessons of development successes in China and the rest of Asia. Practical development strategy recognizes that public investments - in agriculture, health, education, and infrastructure- are necessary complements to private investments. The World Bank has instead wrongly seen such vital public investments as an enemy of private sector development. Whenever the banks’ ideology failed, it has blamed the poor for corruption, mismanagement, or lack of initiative.

Instead of focusing its attention on helping the poorest countries to improve their infrastructure, there has been a crusade against corruption. The good news is that African governments are getting the message on how to spur economic growth and are getting crucial help from China and other partners that are less wedded to extreme free-market ideology than the world Bank.

They have declared their intention to invest in infrastructure, agriculture modernization, public health, and education. It is clear the Bank can regain its relevance only if it becomes practical once again, by returning its focus to financing public investments in priority sectors. If that happens, the Bank can still do justice to the bold vision of a world of shared prosperity that prompted its creation after World War II.

- (a) Criticize the World Bank for playing a crucial role in China’s development but neglecting Australia.
- (b) Make a case for the closure of the World Bank since it promotes US interests over those of other countries.
- (c) Illustrate how China can play a more concrete role in Africa.
- (d) Use China’s success as an example of the changes required in World ideology.
- (e) None of the above

Q9. What is the advice given by the author to the World Bank? (1 Mark)

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For 25 years, the bank tries to get governments out of agriculture, leaving impoverished peasants to fend for themselves. The result has been a disaster in Africa, with farm productivity stagnant for decades. The bank also pushed for privatization of national health systems, water utilities, and road and power networks, and has grossly underfinanced these critical sectors.

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They have declared their intention to invest in infrastructure, agriculture modernization, public health, and education. It is clear the Bank can regain its relevance only if it becomes practical once again, by returning its focus to financing public investments in priority sectors. If that happens, the Bank can still do justice to the bold vision of a world of shared prosperity that prompted its creation after World War II.

- (a) Reduce the influence of the Africa and Britain in its functioning.
- (b) Adopt a more practical ideology of structural adjustment.
- (c) Change its ideology to one encouraging both public and private sector investment in basic infrastructure.
- (d) Support China’s involvement in developing Africa.
- (e) None of the above

Q10. Choose the word which is most similar in meaning to ‘ untenable’. (1 Mark)

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This illustrates what is wrong with the World Bank. The World Bank has often forgotten the most basic lessons of development, preferring to lecture the poor and force them to privatise basic infrastructure, which is untenable, rather than to help the poor to invest in infrastructure and other crucial sectors. The Banks’s failure began in the early 1980s when under the ideological sway of them American President and British Prime Minister it tried to get Africa and other poor regions to cut back or close down government investments and services.

For 25 years, the bank tries to get governments out of agriculture, leaving impoverished peasants to fend for themselves. The result has been a disaster in Africa, with farm productivity stagnant for decades. The bank also pushed for privatization of national health systems, water utilities, and road and power networks, and has grossly underfinanced these critical sectors.

This extreme free-market ideology, also called “structural adjustment”, went against the practical lessons of development successes in China and the rest of Asia. Practical development strategy recognizes that public investments - in agriculture, health, education, and infrastructure- are necessary complements to private investments. The World Bank has instead wrongly seen such vital public investments as an enemy of private sector development. Whenever the banks’ ideology failed, it has blamed the poor for corruption, mismanagement, or lack of initiative.

Instead of focusing its attention on helping the poorest countries to improve their infrastructure, there has been a crusade against corruption. The good news is that African governments are getting the message on how to spur economic growth and are getting crucial help from China and other partners that are less wedded to extreme free-market ideology than the world Bank.

They have declared their intention to invest in infrastructure, agriculture modernization, public health, and education. It is clear the Bank can regain its relevance only if it becomes practical once again, by returning its focus to financing public investments in priority sectors. If that happens, the Bank can still do justice to the bold vision of a world of shared prosperity that prompted its creation after World War II.

- (a) indefensible
- (b) plausible
- (c) legitimate
- (d) pardonable
- (e) arguable

Q11. Choose the word which is most opposite in meaning to 'crusade'. (1 Mark)

Read the passage carefully and answer the questions given below it.

China's rising power is based on its remarkable economic success. Shanghai's overall economy is currently growing at around 13% per year, thus doubling in size every five or six years. Everywhere there are start-ups, innovations, and young entrepreneurs hungry for profits. In a series of high-level meetings between Chinese and African officials, the advice that the African leaders received from the Chinese was sound, and more practical than they typically get from the World Bank. Chinese officials stress the crucial role of public investments, especially in agriculture and infrastructure, to lay the basis for private sector-led growth. In a hungry and poor rural economy, as China was in the 1970s and as most of Africa is today, a key starting point is to raise farm productivity. Farmers need the benefits of fertilizer, irrigation and high-yield seeds, all of which were a core part of China's economical take off. Two other equally critical investments are also needed: roads and electricity, without which there cannot be a modern economy. Farmers might be able to increase their output, but it won't be able to reach the cities, and the cities won't be able to provide the countryside with inputs.

The government has taken pains to ensure that the electricity grids and transportation networks reach every village in China.

China is prepared to help Africa in substantial ways in agriculture, roads, power, health and education. And that is not an empty boast. Chinese leaders are prepared to share new high yield rice varieties, with their African counterparts and, all over Africa, China is financing and constructing basic infrastructure.

This illustrates what is wrong with the World Bank. The World Bank has often forgotten the most basic lessons of development, preferring to lecture the poor and force them to privatise basic infrastructure, which is untenable, rather than to help the poor to invest in infrastructure and other crucial sectors. The Banks's failure began in the early 1980s when under the ideological sway of them American President and British Prime Minister it tried to get Africa and other poor regions to cut back or close down government investments and services.

For 25 years, the bank tries to get governments out of agriculture, leaving impoverished peasants to fend for themselves. The result has been a disaster in Africa, with farm productivity stagnant for decades. The bank also pushed for privatization of national health systems, water utilities, and road and power networks, and has grossly underfinanced these critical sectors.

This extreme free-market ideology, also called "structural adjustment", went against the practical lessons of development successes in China and the rest or Asia. Practical development strategy recognizes that public investments - in agriculture, health, education, and infrastructure- are necessary complements to private investments. The World Bank has instead wrongly seen such vital public investments as an enemy of private sector development. Whenever the banks' ideology failed, it has blamed the poor for corruption, mismanagement, or lack of initiative.

Instead of focusing its attention on helping the poorest countries to improve their infrastructure, there has been a crusade against corruption. The good news is that African governments are getting the message on how to spur economic growth and are getting crucial help from China and other partners that are less wedded to extreme free-market ideology than the world Bank.

They have declared their intention to invest in infrastructure, agriculture modernization, public health, and education. It is clear the Bank can regain its relevance only if it becomes practical once again, by returning its focus to financing public investments in priority sectors. If that happens, the Bank can still do justice to the bold vision of a world of shared prosperity that prompted its creation after World War II.

- (a) Scrimmage
- (b) Strife
- (c) Ravage
- (d) Expedition
- (e) Stoppage

Q12. Hope and fear are marching in lockstep. The arrival of the vaccines represents the ____ (12) ____ (gloom, murk, dawn) of hope. Yet, fears about mutations of the virus and how politics, which defines public policy, will mutate loom large across India's political economy. Political rhetoric propels public expectations and the declaration by Finance Minister Nirmala Sitharaman recently of "a budget which is a budget like never before" will be tested against a billion aspirations. The challenge of ____ (13) ____ (revival, amelioration, droop) and recovery is located in a parade of riveting contrasts. India, it is useful to remember, migrated from slowdown to lockdown. The contrast between the message beamed by stock indices and indices of the real economy are striking to say the least. In the period post the high of 2016-17, growth has ____ (14) ____ (limped, slid, stumped) consistently and stock valuations have risen just as consistently. GDP growth slid from 8-plus per cent to hover at around 4 per cent to a contraction in the wake of the pandemic, while the benchmark Sensex has shot up from around 29,000 points to over 47,000 points. How has the fall in growth impacted government ____ (15) ____ (expenditure, asset, revenues)? In theory, drop in output would result in drop in revenues. That though is not necessarily true in the Indian context. This week, the government informed India that the Goods and Services Tax collections "for December 2020 recorded all time high since implementation of GST". Even as the economy is in what is called a technical recession, which translates into two quarters of negative growth, GST collections which averaged at around Rs 90,000 crore since August 2017, touched the new high of Rs 1.15,174 crore for the month of December. GST revenues grew even as the economy ____ (16) ____ (shrank, dwindled, aggrandized) 7.5 per cent in the July-Sept 2020 period.

It is not just the Dalal Street vs Main Street picture or the GDP vs GST revenues imagery which are curious. Conventional economics ____ (17) ____ (postulates, ionates, charges) a correlation between inflation and interest rates. Consumer Price Inflation, which was under 3 per cent in 2017, has seen a secular rise now touching 7.5 per cent. The RBI's policy rates though have slid from over 6.5 per cent to 5.15 per cent in 2019 to 4 per cent in 2020. This column has previously highlighted the ____ (18) ____ (phenomenon, movement, criteria) affecting savers. Interest rates for depositors with money in a savings account halved to 3 per cent — a 365-day deposit now fetches what the savings account used to. (1 Mark)

Read the passage and choose the correct word/set of words to fill the blanks.

- (a) gloom
- (b) gloom, murk
- (c) dawn
- (d) gloom, murk, dawn
- (e) murk

Q13. Hope and fear are marching in lockstep. The arrival of the vaccines represents the ____ (12) ____ (gloom, murk, dawn) of hope. Yet, fears about mutations of the virus and how politics, which defines public policy, will mutate loom large across India's political economy. Political rhetoric propels public expectations and the declaration by Finance Minister Nirmala Sitharaman recently of "a budget which is a budget like never before" will be tested against a billion aspirations. The challenge of ____ (13) ____ (revival, amelioration, droop) and recovery is located in a parade of riveting contrasts. India, it is useful to remember, migrated from slowdown to lockdown.

The contrast between the message beamed by stock indices and indices of the real economy are striking to say the least. In the period post the high of 2016-17, growth has ____ (14) ____ (limped , slid, stumped) consistently and stock valuations have risen just as consistently. GDP growth slid from 8-plus per cent to hover at around 4 per cent to a contraction in the wake of the pandemic, while the benchmark Sensex has shot up from around 29,000 points to over 47,000 points. How has the fall in growth impacted government ____ (15) ____ (expenditure, asset, revenues)? In theory, drop in output would result in drop in revenues. That though is not necessarily true in the Indian context. This week, the government informed India that the Goods and Services Tax collections “for December 2020 recorded all time high since implementation of GST”. Even as the economy is in what is called a technical recession, which translates into two quarters of negative growth, GST collections which averaged at around Rs 90,000 crore since August 2017, touched the new high of Rs 1.15,174 crore for the month of December. GST revenues grew even as the economy ____ (16) ____ (shrank, dwindled, aggrandized) 7.5 per cent in the July-Sept 2020 period.

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Read the passage and choose the correct word/set of words to fill the blanks.

- (a) revival
- (b) amelioration
- (c) droop
- (d) revival, amelioration
- (e) droop, amelioration

Q14. Hope and fear are marching in lockstep. The arrival of the vaccines represents the ____ (12) ____ (gloom, murk, dawn) of hope. Yet, fears about mutations of the virus and how politics, which defines public policy, will mutate loom large across India’s political economy. Political rhetoric propels public expectations and the declaration by Finance Minister Nirmala Sitharaman recently of “a budget which is a budget like never before” will be tested against a billion aspirations. The challenge of ____ (13) ____ (revival, amelioration, droop) and recovery is located in a parade of riveting contrasts. India, it is useful to remember, migrated from slowdown to lockdown. The contrast between the message beamed by stock indices and indices of the real economy are striking to say the least. In the period post the high of 2016-17, growth has ____ (14) ____ (limped , slid, stumped) consistently and stock valuations have risen just as consistently. GDP growth slid from 8-plus per cent to hover at around 4 per cent to a contraction in the wake of the pandemic, while the benchmark Sensex has shot up from around 29,000 points to over 47,000 points. How has the fall in growth impacted government ____ (15) ____ (expenditure, asset, revenues)? In theory, drop in output would result in drop in revenues. That though is not necessarily true in the Indian context. This week, the government informed India that the Goods and Services Tax collections “for December 2020 recorded all time high since implementation of GST”. Even as the economy is in what is called a technical recession, which translates into two quarters of negative growth, GST collections which averaged at around Rs 90,000 crore since August 2017, touched the new high of Rs 1.15,174 crore for the month of December. GST revenues grew even as the economy ____ (16) ____ (shrank, dwindled, aggrandized) 7.5 per cent in the July-Sept 2020 period.

It is not just the Dalal Street vs Main Street picture or the GDP vs GST revenues imagery which are curious. Conventional economics ____ (17) ____ (postulates, ionates, charges) a correlation between inflation and interest rates. Consumer Price Inflation, which was under 3 per cent in 2017, has seen a secular rise now touching 7.5 per cent. The RBI’s policy rates though have slid from over 6.5 per cent to 5.15 per cent in 2019 to 4 per cent in 2020. This column has previously highlighted the ____ (18) ____ (phenomenon, movement, criteria) affecting savers. Interest rates for depositors with money in a savings account halved to 3 per cent — a 365-day deposit now fetches what the savings account used to. (1 Mark)

Read the passage and choose the correct word/set of words to fill the blanks.

- (a) limped
- (b) slid, limped
- (c) stumped
- (d) slid
- (e) slid, stumped

Q15. Hope and fear are marching in lockstep. The arrival of the vaccines represents the ____ (12) ____ (gloom, murk, dawn) of hope. Yet, fears about mutations of the virus and how politics, which defines public policy, will mutate loom large across India's political economy. Political rhetoric propels public expectations and the declaration by Finance Minister Nirmala Sitharaman recently of "a budget which is a budget like never before" will be tested against a billion aspirations. The challenge of ____ (13) ____ (revival, amelioration, droop) and recovery is located in a parade of riveting contrasts. India, it is useful to remember, migrated from slowdown to lockdown. The contrast between the message beamed by stock indices and indices of the real economy are striking to say the least. In the period post the high of 2016-17, growth has ____ (14) ____ (limped, slid, stumped) consistently and stock valuations have risen just as consistently. GDP growth slid from 8-plus per cent to hover at around 4 per cent to a contraction in the wake of the pandemic, while the benchmark Sensex has shot up from around 29,000 points to over 47,000 points. How has the fall in growth impacted government ____ (15) ____ (expenditure, asset, revenues)? In theory, drop in output would result in drop in revenues. That though is not necessarily true in the Indian context. This week, the government informed India that the Goods and Services Tax collections "for December 2020 recorded all time high since implementation of GST". Even as the economy is in what is called a technical recession, which translates into two quarters of negative growth, GST collections which averaged at around Rs 90,000 crore since August 2017, touched the new high of Rs 1.15,174 crore for the month of December. GST revenues grew even as the economy ____ (16) ____ (shrank, dwindled, aggrandized) 7.5 per cent in the July-Sept 2020 period.

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Read the passage and choose the correct word/set of words to fill the blanks.

- (a) expenditure, asset
- (b) expenditure
- (c) expenditure, revenues
- (d) asset
- (e) revenues

Q16. Hope and fear are marching in lockstep. The arrival of the vaccines represents the ____ (12) ____ (gloom, murk, dawn) of hope. Yet, fears about mutations of the virus and how politics, which defines public policy, will mutate loom large across India's political economy. Political rhetoric propels public expectations and the declaration by Finance Minister Nirmala Sitharaman recently of "a budget which is a budget like never before" will be tested against a billion aspirations. The challenge of ____ (13) ____ (revival, amelioration, droop) and recovery is located in a parade of riveting contrasts. India, it is useful to remember, migrated from slowdown to lockdown. The contrast between the message beamed by stock indices and indices of the real economy are striking to say the least. In the period post the high of 2016-17, growth has ____ (14) ____ (limped, slid, stumped) consistently and stock valuations have risen just as consistently. GDP growth slid from 8-plus per cent to hover at around 4 per cent to a contraction in the wake of the pandemic, while the benchmark Sensex has shot up from around 29,000 points to over 47,000 points. How has the fall in growth impacted government ____ (15) ____ (expenditure, asset, revenues)? In theory, drop in output would result in drop in revenues. That though is not necessarily true in the Indian context. This week, the government informed India that the Goods and Services Tax collections "for December 2020 recorded all time high since implementation of GST". Even as the economy is in what is called a technical recession, which translates into two quarters of negative growth, GST collections which averaged at around Rs 90,000 crore since August 2017, touched the new high of Rs 1.15,174 crore for the month of December. GST revenues grew even as the economy ____ (16) ____ (shrank, dwindled, aggrandized) 7.5 per cent in the July-Sept 2020 period.

It is not just the Dalal Street vs Main Street picture or the GDP vs GST revenues imagery which are curious. Conventional economics _____ (17) _____ (postulates, ionates, charges) a correlation between inflation and interest rates. Consumer Price Inflation, which was under 3 per cent in 2017, has seen a secular rise now touching 7.5 per cent. The RBI's policy rates though have slid from over 6.5 per cent to 5.15 per cent in 2019 to 4 per cent in 2020. This column has previously highlighted the _____ (18) _____ (phenomenon, movement, criteria) affecting savers. Interest rates for depositors with money in a savings account halved to 3 per cent — a 365-day deposit now fetches what the savings account used to. (1 Mark)

Read the passage and choose the correct word/set of words to fill the blanks.

- (a) aggrandized
- (b) shrank, aggrandized
- (c) shrank , dwindled
- (d) dwindled, aggrandized
- (e) shrank , dwindled, aggrandized

Q17. Hope and fear are marching in lockstep. The arrival of the vaccines represents the _____ (12) _____ (gloom, murk, dawn) of hope. Yet, fears about mutations of the virus and how politics, which defines public policy, will mutate loom large across India's political economy. Political rhetoric propels public expectations and the declaration by Finance Minister Nirmala Sitharaman recently of "a budget which is a budget like never before" will be tested against a billion aspirations. The challenge of _____ (13) _____ (revival, amelioration, droop) and recovery is located in a parade of riveting contrasts. India, it is useful to remember, migrated from slowdown to lockdown. The contrast between the message beamed by stock indices and indices of the real economy are striking to say the least. In the period post the high of 2016-17, growth has _____ (14) _____ (limped , slid, stumped) consistently and stock valuations have risen just as consistently. GDP growth slid from 8-plus per cent to hover at around 4 per cent to a contraction in the wake of the pandemic, while the benchmark Sensex has shot up from around 29,000 points to over 47,000 points. How has the fall in growth impacted government _____ (15) _____ (expenditure, asset, revenues)? In theory, drop in output would result in drop in revenues. That though is not necessarily true in the Indian context. This week, the government informed India that the Goods and Services Tax collections "for December 2020 recorded all time high since implementation of GST". Even as the economy is in what is called a technical recession, which translates into two quarters of negative growth, GST collections which averaged at around Rs 90,000 crore since August 2017, touched the new high of Rs 1.15,174 crore for the month of December. GST revenues grew even as the economy _____ (16) _____ (shrank, dwindled, aggrandized) 7.5 per cent in the July-Sept 2020 period.

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- (a) ionates, charges
- (b) postulates, ionates
- (c) ionates
- (d) postulates
- (e) charges

Q18. Hope and fear are marching in lockstep. The arrival of the vaccines represents the _____ (12) _____ (gloom, murk, dawn) of hope. Yet, fears about mutations of the virus and how politics, which defines public policy, will mutate loom large across India's political economy. Political rhetoric propels public expectations and the declaration by Finance Minister Nirmala Sitharaman recently of "a budget which is a budget like never before" will be tested against a billion aspirations. The challenge of _____ (13) _____ (revival, amelioration, droop) and recovery is located in a parade of riveting contrasts. India, it is useful to remember, migrated from slowdown to lockdown.

The contrast between the message beamed by stock indices and indices of the real economy are striking to say the least. In the period post the high of 2016-17, growth has ____ (14) ____ (limped , slid, stumped) consistently and stock valuations have risen just as consistently. GDP growth slid from 8-plus per cent to hover at around 4 per cent to a contraction in the wake of the pandemic, while the benchmark Sensex has shot up from around 29,000 points to over 47,000 points. How has the fall in growth impacted government ____ (15) ____ (expenditure, asset, revenues)? In theory, drop in output would result in drop in revenues. That though is not necessarily true in the Indian context. This week, the government informed India that the Goods and Services Tax collections “for December 2020 recorded all time high since implementation of GST”. Even as the economy is in what is called a technical recession, which translates into two quarters of negative growth, GST collections which averaged at around Rs 90,000 crore since August 2017, touched the new high of Rs 1.15,174 crore for the month of December. GST revenues grew even as the economy ____ (16) ____ (shrank, dwindled, aggrandized) 7.5 per cent in the July-Sept 2020 period.

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Read the passage and choose the correct word/set of words to fill the blanks.

- (a) movement, criteria
- (b) movement
- (c) phenomenon
- (d) phenomenon, movement
- (e) phenomenon, movement, criteria

Q19. (1) Mukesh Ambani’s Reliance is keen to sign a binding agreement.

(2) The agreement would be signed before next annual shareholders meeting, which is due to take place before the end of April.

- (A) However, the next annual _____
 - (B) Before the next annual _____
 - (C) Mukesh Ambani’s Reliance is _____
- (1 Mark)

Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement.

- (a) Only (A)
- (b) Only (B)
- (c) Only (C)
- (d) Both (A) and (B)
- (e) Both (B) and (C)

Q20. (1) The bank plans to set aside RS20 crore to Rs200 crore for the merger.

(2) It wants to run this merger scheme on a pilot basis at least eight months.

- (A) In spite of the pilot basis _____
- (B) Despite the bank plans _____
- (C) Though the bank plans to _____ (1 Mark)

Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement.

- (a) Only (A)
- (b) Only (B)
- (c) Only (C)
- (d) Both (A) and (B)
- (e) Both (B) and (C)

Q21. (1) Social issues are distinguished from economic issues.

(2) Some issues have both social and economic aspects.

(A) Even though social issues are distinguished _____

(B) Lest some issues _____

(C) Moreover some issues _____ (1 Mark)

Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement.

(a) Only (A)

(b) Only (B)

(c) Only (C)

(d) Both (A) and (B)

(e) Both (B) and (C)

Q22. (1) Within the sensex pack, 22 stocks gained ground

(2) Reliance Industries, HDFC Bank ,ICICI Bank contributed the maximum to the day's gains.

(A) Since, Reliance Industries _____

(B) Within the sensex pack _____

(C) Contradicting the sensex pack _____ (1 Mark)

Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement.

(a) Only (A)

(b) Only (B)

(c) Only (C)

(d) Both (A) and (B)

(e) Both (B) and (C)

Q23. (1) SEBI has amended the Depository and Participants Regulations.

(2) It includes an additional explanation that states that 'pledge' would also refer to 're-pledge' of securities for margin or settlement obligations.

(A) SEBI wants to amend the _____

(B) By including an additional _____

(C) In spite of amending _____ (1 Mark)

Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement.

(a) Only (A)

(b) Only (B)

(c) Only (C)

(d) Both (A) and (B)

(e) Both (B) and (C)

Q24. P. Above 500 falls in the 'severe-plus emergency' category.

2. An AQI between 0-50 is considered 'good', 51-100 'satisfactory', 101-200 'moderate', 201-300 'poor', 301-400 'very poor' and 401-500 'severe'.

Q The air quality index (AQI) touched dangerous levels of 625 pushing the national capital back into the severe plus category after a brief respite on Saturday evening.

R. If the current spike persists, the next move will be to ban plying of non-essential trucks in the Delhi-NCR region.

5. There was some relief after sporadic rains on Saturday as the AQI fell below 400.

S. While the Met Department had indicated some relief on Sunday, it has not materialised with the envelope of haze trapping the pollutants reducing visibility.

T. The odd-even scheme on plying of vehicles will kick-off in Delhi from Monday which Chief Minister Arvind Kejriwal had announced weeks back.

Which of the following should be the **FOURTH** sentence after rearrangement? (1 Mark)

The following sentences form a paragraph. The second and fifth sentences of the paragraph are given. The rest are numbered as P, Q, R, S and T. These are not given in the proper order. Read the sentences and choose the alternative that arranges them in correct order.

- (a) P
- (b) Q
- (c) R
- (d) S
- (e) T

Q25. P. According to its developers, the key is labeling the nodes and identifying small lesions or growths that could be problematic.

2. It has an application in medical imaging that “detects lymph nodes in the human body in Computer Tomography (CT) images.

Q AI tools are helping designers improve computational sophistication in health care.

R. What deep learning can do in this situation is train computers on data sets to learn what a normal-looking versus an irregular-appearing lymph node is.

5. If there were 10,000 images, the cost of this process would be \$250,000, which is prohibitively expensive if done by humans.

S. Humans can do this, but radiologists charge \$100 per hour and may be able to carefully read only four images an hour.

T. After doing that through imaging exercises and honing the accuracy of the labeling, radiological imaging specialists can apply this knowledge to actual patients and determine the extent to which someone is at risk of cancerous lymph nodes.

Which of the following should be the **THIRD** sentence after rearrangement? (1 Mark)

The following sentences form a paragraph. The second and fifth sentences of the paragraph are given. The rest are numbered as P, Q, R, S and T. These are not given in the proper order. Read the sentences and choose the alternative that arranges them in correct order.

- (a) P
- (b) Q
- (c) R
- (d) S
- (e) T

Q26. Amid the solace (A) of COVID-19- induced (B) lockdown, the considerable improvement in the city’s air quality gave some challenges (C) for Delhiites fighting a contagion (D) from the confines of their homes. (1 Mark)

In the following questions, four words are highlighted in bold and numbered as (A), (B), (C) and (D). Some words have been swapped from their places and interchanged with other words which are highlighted and labelled. Choose the option which displays correct swapping of words making the sentence grammatically correct and contextually meaningful. If all words are in their places, choose option (E) “No Correction Required” as your answer.

- (a) A-D
- (b) B-D
- (c) C-A
- (d) Both A-B and C-D
- (e) No replacement required

Q27. The Minister said the Railways was also route (A) “metro-like” trains on the corridor (B) between Palwal and Sonipat for commuters (C) travelling daily on the mulling (D)for jobs and business. (1 Mark)

In the following questions, four words are highlighted in bold and numbered as (A), (B), (C) and (D). Some words have been swapped from their places and interchanged with other words which are highlighted and labelled. Choose the option which displays correct swapping of words making the sentence grammatically correct and contextually meaningful. If all words are in their places, choose option (E) “No Correction Required” as your answer.

- (a) Both A-C and B-D
- (b) Only B-C
- (c) Only A-D
- (d) Both A-D and B-C
- (e) No replacement required

- Q28. The salient seal (A) of these masks are that (B) they provide a complete features (C) around the nose and mouth with a gasket (D) fitting that provides no leakage. (1 Mark)**
In the following questions, four words are highlighted in bold and numbered as (A), (B), (C) and (D). Some words have been swapped from their places and interchanged with other words which are highlighted and labelled. Choose the option which displays correct swapping of words making the sentence grammatically correct and contextually meaningful. If all words are in their places, choose option (E) "No Correction Required" as your answer.
- A-E
 - B-D
 - C-A
 - Both A-B and C-E
 - No replacement required
- Q29. The fillip (A) of an elderly Nagaland couple with stigma (B) has given a recovery (C) to the State government's fight against the comorbidities (D) surrounding the novel coronavirus infection. (1 Mark)**
In the following questions, four words are highlighted in bold and numbered as (A), (B), (C) and (D). Some words have been swapped from their places and interchanged with other words which are highlighted and labelled. Choose the option which displays correct swapping of words making the sentence grammatically correct and contextually meaningful. If all words are in their places, choose option (E) "No Correction Required" as your answer.
- Both A-C and B-D
 - Only B-C
 - Only A-D
 - Both A-D and B-C
 - No replacement required
- Q30. A number of scientists in the country think that they are on the _____ of a major _____. (1 Mark)**
In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (A), (B), (C), (D) and (E). Find out which pair of words can be filled up in the blanks in the sentences in the same sequence to make the sentence meaningfully complete.
- gateway, breakthrough
 - centre, achievement
 - periphery, success
 - threshold, overhaul
 - frontier, experimentation
- Q31. You must _____ your house in order before you _____ to offer advice to others. (1 Mark)**
In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (A), (B), (C), (D) and (E). Find out which pair of words can be filled up in the blanks in the sentences in the same sequence to make the sentence meaningfully complete.
- arrange, proceed
 - set, venture
 - organize, preach
 - adjust, think
 - maintain, dare
- Q32. Further, to augment bond market liquidity, corporates need to be encouraged to _____ exiting bonds under the same International Securities Identification Number, to duly shore up floating _____. (1 Mark)**
In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (A), (B), (C), (D) and (E). Find out which pair of words can be filled up in the blanks in the sentences in the same sequence to make the sentence meaningfully complete.
- frame, image
 - recirculates, steaks
 - expunge, companies
 - redistribute, stakes
 - reissue, stocks

Q33. The internal and concurrent audit system of banks is intended to red _____ risks in real time, but has failed and must be _____ up. (1 Mark)

In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (A), (B), (C), (D) and (E). Find out which pair of words can be filled up in the blanks in the sentences in the same sequence to make the sentence meaningfully complete.

- (a) hood, kept
- (b) flag, shored
- (c) salute, prodded
- (d) dame, given
- (e) dress, developed

Q34. We need to go back to the drawing board on this project as it had some fundamental flaws from the start. (1 Mark)

In the following questions a part of the sentence is given in bold, it is then followed by four sentences which try to explain the meaning of the idiom/phrase given in bold. Choose the alternative from the four given below each question which explains the meaning of the phrase correctly without altering the meaning of the sentence given as question. If none of the sentences explain the meaning of the highlighted phrase, choose option (E) i.e.: "none of these" as your answer choice.

- (a) We need to carry out a follow-up on this project as it had some fundamental flaws from the start.
- (b) We need to consult the experts on this project as it had some fundamental flaws from the start.
- (c) We need to revise the project from the beginning as it had some fundamental flaws from the start.
- (d) We need to endure the strategy on this project as it had some fundamental flaws from the start.
- (e) None of these

Q35. What the president had achieved during his presidency was a far cry from what he had promised during his run for election. (1 Mark)

In the following questions a part of the sentence is given in bold, it is then followed by four sentences which try to explain the meaning of the idiom/phrase given in bold. Choose the alternative from the four given below each question which explains the meaning of the phrase correctly without altering the meaning of the sentence given as question. If none of the sentences explain the meaning of the highlighted phrase, choose option (E) i.e.: "none of these" as your answer choice.

- (a) What the president had achieved during his presidency was a much crucial system of what he had promised during his run for election.
- (b) What the president had achieved during his presidency was much allied with what he had promised during his run for election.
- (c) What the president had achieved during his presidency was a pre-requisite for what he had promised during his run for election.
- (d) What the president had achieved during his presidency was very different from what he had promised during his run for election.
- (e) None of these

Solutions

S1. Ans.(c)	S8. Ans.(d)	S15. Ans.(e)	S22. Ans.(b)	S29. Ans.(a)
S2. Ans.(a)	S9. Ans.(c)	S16. Ans.(c)	S23. Ans.(b)	S30. Ans.(a)
S3. Ans.(a)	S10. Ans.(a)	S17. Ans.(d)	S24. Ans.(d)	S31. Ans.(b)
S4. Ans.(d)	S11. Ans.(e)	S18. Ans.(c)	S25. Ans.(a)	S32. Ans.(e)
S5. Ans.(a)	S12. Ans.(c)	S19. Ans.(e)	S26. Ans.(c)	S33. Ans.(b)
S6. Ans.(c)	S13. Ans.(d)	S20. Ans.(c)	S27. Ans.(c)	S34. Ans.(c)
S7. Ans.(b)	S14. Ans.(d)	S21. Ans.(a)	S28. Ans.(c)	S35. Ans.(d)

