

Cloze Test

CLOZE TEST

Cloze tests are common on all bank exams. They usually require you to choose the correct choice out of four possibilities.

A cloze test (also cloze deletion test) is an exercise, test, or assessment consisting of a portion of text with certain words removed (cloze text), where the participant is asked to replace the missing words. Cloze tests require the ability to understand context and vocabulary in order to identify the correct words or type of words that belong in the deleted passages of a text.

Example : A language teacher may give the following passage to students:

Today, I went to the _____ and bought some milk and eggs. I knew it was going to rain, but I forgot to take my _____, and ended up getting wet on the way _____.

Explanation: Students would then be required to fill in the blanks with words that would best complete the passage. Context in language and content terms is essential in most, if not all, cloze tests. The first blank is preceded by "the"; therefore, a noun, an adjective or an adverb must follow. However, a conjunction follows the blank; the sentence would not be grammatically correct if anything other than a noun were in the blank. The words "milk and eggs" are important for deciding which noun to put in the blank; "market" is a possible answer; depending on the student, however, the first blank could either be store, supermarket, shop or market while umbrella or raincoat fit the second.

Example : I saw a man lay his jacket on a puddle for a woman crossing the street. I thought that was very _____.

Explanation : Given the above passage, students' answers may then vary depending on their vocabulary skills and their personal opinions. However, the placement of the blank at the end of the sentence restricts the possible words that may complete the sentence; following an adverb and finishing the sentence, the word is most likely an adjective. Romantic, chivalrous or gallant may, for example, occupy the blank, as well as foolish or cheesy.

HOW TO TACKLE A CLOZE TEST

- Read the text through trying to understanding the general meaning.
- Look at each missing word gap and try to imagine what the correct word should be.
- Decide which part of speech (adjective, noun, gerund, etc.) needs to be used to fill each gap.
- Read the text again, trying to fill a gap as you come to it by imagining what the correct answer should be.
- Read the text another time, this time choose the correct answer from the five answers given.
- If you are unsure of any given answer, try reading the sentence with each of the possibilities.
- Try to eliminate the obvious false choices.
- Always think about the overall meaning of the text (i.e., whether the text is negative, positive, etc.) to make sure that your answer choice fits the context.
- Trust your intuition. If you feel a word is right instinctively, it probably is correct.

Practice Exercise

LEVEL-I

DIRECTIONS (Qs. 1-210): In each of the following passages, there are blanks each of which has been numbered. These numbers are printed below the passage and against each, some words are suggested, one of which fits the blank appropriately. Find out the appropriate words.

PASSAGE - 1 (1 - 15)

The most attractive and unique feature of crossword puzzle is that it is a game one can play alone. There are several kinds of crossword puzzles. One kind is the prize competition in which the (1) who finds the correct answer gets a big prize (2) the answers are very hard to find, since several (3) appear equally appropriate: bad, mad or sad, for (4) in the clue sentence, "people are seldom popular" Such (5) attract people who are fond of gambling, because by (6) a small entry fee, they can win big prizes. The (7) type of crossword puzzle is one in which (8) is only one possible answer to every clue. But (9) answer is elusive and calls for some detective work (10) our part. The clue gives only hints about the word. A (11) like 'mate changes to flesh for food I (12) elude you till you realise that by changing the (13) of I mate' you get 'meat' your comprehension and your (14) knowledge are put to the test. The effort to (15) such crosswords is an intellectual exercise.

1. (a) persons (b) person
(c) actor (d) actors
2. (a) although (b) though
(c) but (d) as
3. (a) words (b) letters
(c) alphabets (d) letter
4. (a) illustration (b) assumption,
(c) example (d) examples
5. (a) puzzles (b) competitions
(c) races (d) competition
6. (a) buying (b) paying
(c) giving (d) gives
7. (a) second (b) another
(c) two (d) first
8. (a) their (b) this
(c) there (d) that
9. (a) this (b) an
(c) any (d) another
10. (a) in (b) on
(c) upon (d) over
11. (a) word (b) clue
(c) puzzle (d) sports
12. (a) did (b) shall
(c) will (d) had
13. (a) words (b) spelling
(c) lettering (d) place
14. (a) overall (b) common sense
(c) general (d) no need
15. (a) solve (b) think of
(c) dissolve (d) think

PASSAGE - 2 (16 - 25)

Women have (16) made (17) in the corporate workplace but certainly not as much as they had (18) We have new laws, rules and (19) relating to women in the workplace, but what we have not changed much is the male (20) Women have fallen short in their goals because we (21) the potency of the male need to (22) their power. We can abide (23) by the laws and rules we create in order to (24) women an equal opportunity in the corporate workplace and still not (25) the problems that afflicted and eventually capsized the women's raft.

16. (a) perhaps (b) seldom
(c) optimistically (d) undoubtedly
17. (a) progress (b) efforts
(c) attempts (d) decisions
18. (a) predisposed (b) prescribed
(c) expected (d) informed
19. (a) activities (b) cases
(c) policies (d) problems
20. (a) hatred (b) patterns
(c) achievements (d) behaviour
21. (a) retaliate (b) respect
(c) risk (d) minimise
22. (a) maintain (b) know
(c) absolve (d) evolve
23. (a) partially (b) occasionally
(c) them (d) excessively
24. (a) share (b) deny
(c) assure (d) donate
25. (a) overcome (b) mentioned
(c) judge (d) explore

PASSAGE - 3 (26 - 35)

Architecture is a unique (26) of art and science that has (27) out of man's primary need for shelter. It is concerned with the design and (28) of buildings in their sociological, technological and environmental context. This field is not only (29) but also provides the (30) of designing and building pleasing and (31) refined structures to serve various needs. (32) the fairly large number of practising architects, the countrywide (33) in the initial earnings in the field are relatively (34) what you make thereafter will depend entirely on your (35).

26. (a) process (b) procedure
(c) blend (d) subject
27. (a) arisen (b) earned
(c) contrived (d) fizzled
28. (a) appearance (b) repairing
(c) decoration (d) construction
29. (a) rewarding (b) vast
(c) encouraging (d) strenuous

30. (a) readily (b) amenities
(c) infrastructure (d) facility
31. (a) readily (b) Principally
(c) aesthetically (d) ideologically
32. (a) Despite (b) Regarding
(c) Assuming (d) Having
33. (a) deterioration (b) spurt
(c) lethargy (d) slack
34. (a) exorbitant (b) negligible
(c) unpredictable (d) modest
35. (a) need (b) experience
(c) expectation (d) appearance

PASSAGE 4 (36 - 50)

It was with pleasant surprise that Swaminathan stumbled into his own set, which he had thought was not at school .except Rajam and Mani all were there. Under the huge tama-rind tree they were playing some game Swaminathan joined them with a low, ecstatic cry. The (36) disappointed him. They turned their (37) to him with a faint (38) and returned to their game. What (39) Swaminathan most was that even the (40) Somu was grim. something seemed to be (41) somewhere. Swaminathan assumed an easy (42) and shouted, “ Boys, what about (43) place for me in the (44) ? “ Nobody answered this Swaminathan paused and (45) that he was waiting for a (46) in the game. “It is a (47) “There are (48) people who can be very (49) as tails, “ said Samuel . The (50) laughed at this, “ you said tail, didn’t you? “ asked Sankar .

36. (a) response (b) answer
(c) reply (d) attention
37. (a) heads (b) faces
(c) profiles (d) hands
38. (a) expression (b) assessment
(c) smile (d) around
39. (a) surprised (b) bewildered
(c) astonished (d) seen
40. (a) sympathetic (b) hearty
(c) genial (d) friendly
41. (a) improper (b) wrong
(c) unreasonable (d) right
42. (a) accent (b) modulation
(c) tone (d) nothing
43. (a) a little (b) a small
(c) some (d) few
44. (a) match (b) game
(c) sport (d) athletics
45. (a) announced (b) reported
(c) proclaimed (d) shouted
46. (a) situation (b) position
(c) place (d) going
47. (a) fellow - feeling (b) disaster
(c) pity (d) condition
48. (a) Suddenly (b) curtly
(c) briefly (d) accidentally
49. (a) efficient (b) capable
(c) skilful (d) learned
50. (a) balance (b) remainder
(c) rest (d) other

PASSAGE -5 (51 - 60)

Faced with an (51) number and variety of products on the market, managers are finding it more difficult to (52) demand and plan production and orders (53) As a result (54) forecasts are increasing and , along with them , the costs of those errors Many managers today, (55) speed is the (56), have turned to one or another popular production scheduling system. But these tools tackle only part of the problem (57) really needed is a way to (58) forecasts and simultaneously redesign planning processes to (59) the impact of (60) forecasts.

51. (a) equal (b) exact
(c) eccentric (d) unprecedented
52. (a) register (b) accept
(c) ignore (d) predict
53. (a) spontaneously (b) positively
(c) accordingly (d) quickly
54. (a) exorbitant (b) inadequate
(c) frequent (d) inaccurate
55. (a) not withstanding (b) believing
(c) visualizing (d) neglecting
56. (a) lacuna (b) outcome
(c) source (d) answer
57. (a) what’s (b) that’s
(c) one (d) managers
58. (a) improve (b) negate
(c) vitiate (d) obtain
59. (a) popular (b) counter
(c) minimize (d) substantiate
60. (a) popular (b) erroneous
(c) unpredicted (d) absolute

PASSAGE -6 (61 - 70)

Now-a-days, under the (61) system of education, however good it may be, when a young man comes out of the university, there seems to be this (62) in him that the higher the standard of living rises, the less should a man work. Thus, mathematically, higher the standard of living, according to this misconceived notion, the less the (63) ultimately, what? should be the highest standard of living then? (64) work ! This leads to an unhealthy (65) among the workers . A typist who types over twenty letters a day asks his (66) how many letters he had typed that day. The latter (67) “ fifteen”. The former thinks , “ Tomorrow I should type only fifteen or even (68). This tendency is quite (69) and may ultimately lead to (70) even one’s family life may be affected adversely due to such tendency.

61. (a) extinct (b) proposed
(c) developed (d) modern
62. (a) apprehension (b) realisation
(c) anxiety (d) misconception
63. (a) work (b) time
(c) salary (d) energy
64. (a) Ample (b) No
(c) Minimum (d) Less
65. (a) ambition (b) jealousy
(c) delay (d) dispute
66. (a) colleague (b) client
(c) boss (d) subordinate
67. (a) remembers (b) types
(c) suggests (d) replies

68. (a) more (b) all
(c) less (d) some
69. (a) unnatural (b) unfortunates
(c) healthy (d) discouraging
70. (a) retardation (b) denial
(c) evil (d) complexity

PASSAGE - 7 (71 - 80)

In view of the (71) demand for personnel with commerce background, in the post-liberalisation period, courses in commerce have (72) the attention of students and parents. There is growing (73) for these courses not only in schools but also in colleges. But the (74) of commerce education in schools leaves (75) to be desired. Its popularity, importance and quality, to a large extent, depends much on the teaching methodology being (76) in schools. Of course, the (77) review and (78) of syllabi also (79). But this aspect is (80) taken care of suitably, by the concerned organisations

71. (a) diminishing (b) exaggerated
(c) increasing (d) tremendous
72. (a) attracted (b) ameliorated
(c) distorted (d) encouraged
73. (a) commotion (b) contempt
(c) demand (d) dissatisfaction
74. (a) awareness (b) quality
(c) intricacy (d) necessity
75. (a) every thing (b) much
(c) nothing (d) scope
76. (a) abandoned (b) assimilated
(c) contemplated (d) practised
77. (a) expert (b) general
(c) partial (d) periodical
78. (a) formulation (b) discussions
(c) perusal (d) reduction
79. (a) desires (b) encompasses
(c) flourishes (d) matter
80. (a) being (b) duly
(c) never (d) seldom

PASSAGE - 8 (81 - 90)

Many parents greet their children's teenage years with needless dread. While teens (81) assault us with heavy-metal music, (82) outlandish clothes and spend all (83) time with friends, such behaviour (84) adds up to full-scale revolt. Teenage (85), according to psychologist Laurence Steinberg, has been (86) exaggerated. Sociologist Sanford Dornbusch agrees. "The (87) that teenagers inevitably rebel is a (88) that has the potential for great family (89)," says Dornbusch. He believes the notion can (90) communication during this critical time for parents to influence youngsters.

81. (a) can (b) must
(c) may (d) should
82. (a) show (b) dress
(c) put (d) flaunt
83. (a) her (b) his
(c) their (d) our
84. (a) sporadically (b) always
(c) infrequently (d) scarcely

85. (a) rebellion (b) subversion
(c) mania (d) revolution
86. (a) always (b) never
(c) greatly (d) hardly
87. (a) complaint (b) surmise
(c) accusation (d) idea
88. (a) myth (b) story
(c) fact (d) reality
89. (a) ruin (b) downfall
(c) harm (d) defeat
90. (a) destroy (b) suffocate
(c) damage (d) injure

PASSAGE - 9 (91 - 100)

All writers are vain, selfish and lazy, and at the very (91) of their motives there lies a mystery. Writing a book is a horrible, exhausting struggle, like a long (92) of some painful illness. One would never undertake such a thing if one were not (93) by some demon whom one can neither (94) nor understand. For all one knows that demon is simply the same (95) that makes a baby (96) for attention. And yet it is also true that one can write nothing readable unless one constantly struggles to (97) one's own personality. Good prose is like a window pane. I cannot say with certainty which of my motives are the strongest, but I know which of them deserve to be followed. And (98) through my work, I see that it is (99) where I lacked a political purpose that I wrote lifeless books and was (100) into purple passages, sentences without meaning, decorative adjectives and humbug generally.

91. (a) mention (b) bottom
(c) idea (d) consideration
92. (a) bout (b) feeling
(c) source (d) condition
93. (a) driven but (b) driven for
(c) driven on (d) driven at
94. (a) help (b) resist
(c) like (d) conquer
95. (a) feeling (b) sense
(c) desire (d) instinct
96. (a) squall (b) play
(c) desire (d) look
97. (a) overcome (b) change
(c) efface (d) deface
98. (a) looking in (b) looking for
(c) looking at (d) looking back
99. (a) interestingly (b) seldom
(c) constantly (d) invariably
100. (a) inspired (b) betrayed
(c) moved (d) introduced

PASSAGE - 10 (101 - 110)

Broadly speaking letters may be said to (101) into two classes: the formal and (102) Formal letters (103) of official or business matters and are (104) to an employer, officials of a department or institutions. Letters to the (105) of a newspaper also belong to this class. In fact all (106) using formal pattern is of this category. The (107) has to be precisely stated. It must be (108) in style and quite (109) No (110) element has any place in it.

101. (a) describe (b) fall
(c) escape (d) rise

102. (a) affectionate (b) abusive
(c) personal (d) flattering
103. (a) consist (b) apprise
(c) contain (d) comprise
104. (a) addressed (b) prayed
(c) respected (d) typed
105. (a) printer (b) publisher
(c) salesman (d) editor
106. (a) writings (b) columns
(c) correspondence (d) letters
107. (a) language (b) content
(c) criticism (d) objection
108. (a) lucid (b) florid
(c) high (d) descriptive
109. (a) creative (b) objective
(c) critical (d) subjective
110. (a) unifying (b) divisive
(c) malicious (d) personal

PASSAGE - 11 (111 - 120)

Dhritrashtra, the elder brother of the Pandu, was blind by birth. When he grew young, he was married to Gandhari. She loved him so (111) that she (112) up her own eyes with a cloth. A hundred sons were born to Dhritrashtra and Gandhari. They were called Kauravas. Duryodhana was the (113) son of Dhritrashtra, who was quite obstinate by nature. When Kunti (114) to Hastinapur with her five sons, Duryodhana did not (115) it. He wanted that the Pandavas should live in the forest with their mother, Kunti. In fact he wanted to rule (116) Hastinapur without any interference in his affairs, although outwardly he made a (117) of happiness. His mother Gandhari consoled Kunti but her son Duryodhana did not like this at all. Pandavas were so good and (118) that every one who saw them (119) them. The people of Hastinapur began to give greater (120) to the Pandavas than to the Kauravas.

111. (a) closely (b) deeply
(c) keenly (d) excessively
112. (a) closed (b) folded
(c) bound (d) blinded
113. (a) eldest (b) greatest
(c) dearest (d) loveliest
114. (a) refreated (b) retracted
(c) receded (d) returned
115. (a) concede (b) approve
(c) understand (d) like
116. (a) on (b) over
(c) upon (d) from
117. (a) show (b) pretention
(c) face (d) pretext
118. (a) feeble (b) attractive
(c) innocent (d) noble
119. (a) glorified (b) praised
(c) respected (d) applauded
120. (a) importance (b) praise
(c) consideration (d) admiration

PASSAGE - 12 (121 - 130)

I want to avoid violence. Non-violence (121) the first article of my faith. It is also the (122) article of my creed. But I had to (123) my choice. I had either to submit (124) a system which I considered (125) done irreparable harm to my country, (126) incur the risk of the mad fury (127) my people bursting forth, when they (128) the truth from my lips. I (129) that my people have sometimes (130) mad. I am deeply sorry for it.

121. (a) was (b) be
(c) is (d) being
122. (a) last (b) common
(c) simple (d) unique
123. (a) make (b) select
(c) prepare (d) do
124. (a) over (b) in
(c) against (d) to
125. (a) is (b) was
(c) had (d) has
126. (a) nor (b) but
(c) or (d) and
127. (a) with (b) by
(c) in (d) of
128. (a) listen (b) get
(c) understood (d) understand
129. (a) know (b) knows
(c) knew (d) known
130. (a) going (b) gone
(c) goes (d) went

PASSAGE - 13 (131 - 140)

Why is it that the CRP, BSF and the Army give a better account of themselves than the state police? It is the structure of the state police that needs to be looked (131). In a district, or city, where there is a separate police force, a majority of the policemen are (132) in police stations. The police station staff is often over-extended and no (133) is available at that level. It is the state force that has to be called (134). But it takes time to (135) forces. If the law and order situation (136) simultaneously at many places, there is manpower (137). Thus once rioting breaks (138), it takes time to bring it under control so that there is a time (139) between the first incident and the appearance of the adequate force to (140) the situation. The public hue and cry about the delayed arrival of the police force is not unjustified.

131. (a) through (b) on
(c) into (d) at
132. (a) detained (b) deployed
(c) deputed (d) employed
133. (a) reserve (b) force
(c) company (d) squad
134. (a) upon (b) up
(c) at (d) on
135. (a) move (b) arrange
(c) mobilise (d) prepare
136. (a) worsens (b) proliferates
(c) degenerates (d) aggravates
137. (a) default (b) shortage
(c) shortcoming (d) failure

138. (a) away (b) in
(c) off (d) out
139. (a) lag (b) interval
(c) delay (d) difference
140. (a) control (b) restrain
(c) step (d) prevent

PASSAGE - 14 (141 - 150)*[SBI Clerk 2012]*

Emperor Akbar was fond of (141) tricky questions to Birbal. One day he asked Birbal what he would (142) if he were given a choice between justice and a gold coin. "The gold coin," said Birbal. Akbar was (143) aback. He had known Birbal for many years and he knew that Birbal was a just person. Then how could he choose the gold coin. "You would prefer a gold coin to justice?" He asked, incredulously. "Yes," said Birbal. The other courtiers were amazed by Birbal's (144) of idiocy. For years they had been trying to discredit Birbal in the emperor's eyes but without success and now the man had gone and (145) it himself! They could not believe their good fortune. "I would have been dismayed if even the lowliest of my servants had said this," continued the emperor. "But coming from you it's shocking - and sad. I did not (146) you were so debased! I never expected this from you. How could you be so shallow?"

One (147) for what one does not have, Your Majesty!" said Birbal, quietly. "You have (148) to it that in our country justice is available to everybody. So as justice is already available to me and as I'm always (149) of money I said I would choose the gold coin." The emperor laughed. He thought to himself, 'I should have known that Birbal would come up with a witty reply as always.' He was so pleased with Birbal's reply that he gave him (150) one but a thousand gold coins.

141. (a) showing (b) asking
(c) naming (d) finding
(e) telling
142. (a) look (b) said
(c) think (d) choose
(e) find
143. (a) pushed (b) fallen
(c) pulled (d) sent
(e) taken
144. (a) idea (b) display
(c) reply (d) place
(e) showing
145. (a) speak (b) thought
(c) done (d) create
(e) told
146. (a) felt (b) said
(c) know (d) accept
(e) saw
147. (a) asks (b) chooses
(c) look (d) find
(e) wish

148. (a) sure (b) put
(c) shown (d) seen
(e) made
149. (a) no (b) rich
(c) short (d) poor
(e) plenty
150. (a) but (b) not
(c) and (d) so
(e) only

PASSAGE - 15 (151 - 160)*[IBPS Clerk 2012]*

Once upon a time there lived a wise man by the (151) of Mamad. He never lied. All the people in the land, knew about him. The king heard about Mamad and (152) his subjects to bring him to the palace. He looked at the wise man and asked: "Mamad, is it true, that you have never lied?" "It is true, your Majesty." "And you will never lie in your life" questioned the king. "I am sure of that," replied Mamad.

(153) days passed and the king called Mamad once again. There was a big crowd, the king was (154) to go hunting. The king held his horse by the mane, his left foot was already on the stirrup. He. (155) to Mamad. "Go to my summer palace and tell the queen I will be with her for lunch. Tell her to (156) a big feast. You will have lunch with me then." Mamad bowed down and went to the queen. Then the king laughed and said. "We won't go hunting and now Mamad will lie to the queen. Tomorrow we will laugh on his behalf. "But the wise Mamad went to the palace and said, "maybe you should prepare a big feast for lunch tomorrow, and maybe you shouldn't. Maybe the king will come by noon, and maybe he won't."

"(157) me will he come, or will he not?" - asked the queen. "I do not know whether he put his right foot on the stirrup, or he put his left foot on the ground after I left". Everybody (158) for the king. He came the next day and said to the queen. "The wise Mamad, who never lies, (159) to you yesterday." But the queen told him Mamad's exact words. And the king (160), that the wise man never lies, and says only that, which he see's with his own eyes.

151. (a) name (b) sound
(c) call (d) identity
(e) label
152. (a) demanded (b) send
(c) ordered (d) request
(e) sanctioned
153. (a) Several (b) Most
(c) Lots (d) Glorious
(e) Long
154. (a) just (b) tired
(c) schedule (d) planned
(e) about
155. (a) wished (b) order
(c) said (d) featured
(e) send
156. (a) leave (b) prepare
(c) figure (d) show
(e) prove

157. (a) Say (b) Rescue
(c) Reveal (d) Tell
(e) Understand
158. (a) lied (b) left
(c) heard (d) ran
(e) waited
159. (a) wrong (b) spoke
(c) lied (d) did
(e) deceive
160. (a) felt (b) understands
(c) realised (d) convinced
(e) rejoiced
166. (a) foster (b) seek
(c) ask (d) built
(e) collect
167. (a) broke (b) fall
(c) degrade (d) destroyed
(e) eliminate
168. (a) even (b) very
(c) elaborate (d) much
(e) enormous
169. (a) cautious (b) careful
(c) worried (d) afraid
(e) asking
170. (a) simplest (b) easier
(c) real (d) contrast
(e) wrong

PASSAGE - 16 (161 - 170)**[IBPS Clerk 2013]**

Trust is the basic tenet for all relationships, so building an environment of trust is one of the (161) important things one can do to (162) a positive work environment. It is a philosophy that must be demonstrated in everything you and your staff does. Trust is about doing what you say you are going to do and being who you say you (163). It is about showing your staff in everything you do that you are reliable, responsible and accountable and that they can (164) on you for consistency. Also, letting them know you (165) the same from them. When your words and behaviour are congruent you (166) trust. It will take sometime for your staff members to learn that you are a person of your word. If they see that you are consistent you will build trust, but if they see that your words don't match your behaviour their trust in you will be (167). The unfortunate thing about trust is that it takes a long time to build, but is very fragile and breaks easily. Once broken, it takes an (168) longer time to regain and it may never be fully rebuilt. Therefore, it is of primary importance that you are (169) of all your words and behaviour and ensure that they are worthy of your employees' trust. Even while dealing with uncomfortable situations, if you are honest and upfront it will make thing (170) for everyone.

161. (a) most (b) single
(c) extreme (d) high
(e) crucial
162. (a) believe (b) accept
(c) create (d) lift
(e) add
163. (a) is (b) will
(c) are (d) would
(e) could
164. (a) trust (b) rely
(c) believe (d) expect
(e) try
165. (a) are (b) belong
(c) demands (d) expect
(e) harbour

PASSAGE - 17 (171 - 180)**[SSC CHSL 2012]**

Parents tend to spoil their own children either by overindulgence or by deprivation. Childhood should be the time for (171) from primary selfishness to sharing, for learning to (172) with deprivation and disappointment and learning to (173) failure, since breaking a toy and forgetting a homework assignment are (174) serious than breaking a marriage or forgetting to prepare for career advancement. But (175) deprivation, as is common in (176) families, leaves many children (177) the stage of personal gratification. They lack resources for developing a sense of (178) towards others and a wish to care for them. And children (179) be poor to be underprivileged. The 180 are also deprived, cheated out of learning how to face life.

171. (a) changing (b) turning
(c) shifting (d) removing
172. (a) cope up (b) adjust
(c) fight (d) cope
173. (a) overcome (b) eliminate
(c) remove (d) forget
174. (a) far better (b) far less
(c) far worse (d) far more
175. (a) much (b) exhaustive
(c) excessive (d) every
176. (a) undernourished (b) uncoordinated
(c) uncooperative (d) underprivileged
177. (a) stuck in (b) stuck on
(c) stuck about (d) stick in
178. (a) gratitude (b) responsibility
(c) concern (d) friendship
179. (a) would not (b) should not
(c) need not (d) had not
180. (a) over confident (d) over cautious
(c) over enthusiastic (d) over indulged

PASSAGE - 18 (181 - 185)*[SSC CHSL 2012]*

Auctions are public (181) of goods, conducted by an (182) auctioneer. He encourages buyers to (183) higher prices and finally names the (184) bidder as the buyer of the goods. This is called 'knocking down' the goods, for when the bidding ends the auctioneer (185) a small hammer on a table in front of him.

181. (a) sale (b) marketing
(c) promotion (d) viewing
182. (a) authoritative (b) allowed
(c) authentic (d) approved
183. (a) bid (b) buy
(c) get (d) bargain
184. (a) smartest (b) highest
(c) biggest (d) strongest
185. (a) bangs (b) thrashes
(c) smashes (d) hits

PASSAGE - 19 (186 - 190)*[SSC CHSL 2013]*

One fine morning a (186) man knocked at the doors of the home for the aged run by nuns. He told the nun in charge that as he was (187) to Delhi, he wanted to leave his servant-maid to the (188) of the nuns. He assured the nun of sending some money every month (189) she was an orphan. The nun (190) her saying that she had got an excellen master.

186. (a) gentle (b) bad
(c) nice (d) good
187. (a) moved (b) shifted
(c) changed (d) transferred
188. (a) care (b) home
(c) custody (d) protection
189. (a) because (b) and
(c) though (d) if
190. (a) loved (b) praised
(c) consoled (d) condoled

PASSAGE - 20 (191 - 200)*[SSC CHSL, 2014]*

Delhi (191) the capital of India. People from all parts of the country and the world (192) to Delhi. There (193) many historical buildings. People (194) the Rajghat, Shantivan and Vijayghat. We visited Delhi last year (195) our cousins. There (196) many other historical cities. Agra (197) one of them. We (198) visit Agra and Jaipur next time. The Red Fort of Delhi and the Hawa Mahal of Jaipur were (199) famous for their Mughal (200) Rajasthani architecture respectively.

191. (a) was (b) are
(c) is (d) were
192. (a) came (b) comes
(c) come (d) coming
193. (a) has (b) were
(c) is (d) are

194. (a) visit (b) visited
(c) visiting (d) visits
195. (a) for (b) on
(c) of (d) with
196. (a) is (b) are
(c) were (d) was
197. (a) are (b) was
(c) is (d) were
198. (a) will (b) would
(c) could (d) can
199. (a) much (b) very
(c) too (d) more
200. (a) either (b) because
(c) or (d) and

PASSAGE - 20 (201 - 210)*[SSC Sub Insp. 2012]*

Growing urbanization and literacy, especially female education, will no doubt change the plight of women in India. But the (201) will be slow and painful. Are we (202) to wait until this happens while more and more girls meet their (203) end? Not if we lay calim to an India that is (204) and aspires to attain superpower status. There is only one quick (205), which is not to wait for (206) to change, but to compel the police force to (207) their attitude. The attitude of the police force will become (208) if there is a big stick poised to hit them. They will be more (209) to women victims and keener to catch the (210) if they knew that they themselves will be punished or sacked. In an insensible society, fear is the only key.

201. (a) method (b) manner
(c) process (d) section
202. (a) keen (b) prepared
(c) made (d) asked
203. (a) tragic (b) lethal
(c) systematic (d) methodical
204. (a) growing (b) shining
(c) competing (d) plodding
205. (a) decision (b) thought
(c) idea (d) solution
206. (a) attitudes (b) nature
(c) behaviour (d) opinions
207. (a) alter (b) reverse
(c) change (d) cleanse
208. (a) democratic (b) lenient
(c) liberal (d) easy
209. (a) affectionate (b) considerate
(c) attentive (d) concerned
210. (a) culprits (b) rowdies
(c) hooligans (d) None of these

LEVEL-II

DIRECTIONS (1-151): In each of the following passages, there are blanks each of which has been numbered. These numbers are printed below the passage and against each, some words are suggested, one of which fits the blank appropriately. Find out the appropriate words.

PASSAGE - 1 (1 - 10)

Some people believe that marriages are made in heaven. One cannot say (1) this is true or not. However, in America now many (2) who get married seek to evolve a fool proof (3) to ensure that the marriage survives. However, the idea of married persons (4) the burden of domestic chores, instead of all the dirty work being dumped on the woman has (5) been propagated by the feminist (6) and it has gradually, if grudgingly, been (7) This arrangement may work on a temporary basis but taking (8) of a particular domestic work on a permanent basis will pose problems of its own. For instance, taking out the rubbish may (9) make a refreshing change from washing baby's nappies. However, a contract is a contract and must be (10) You may not like it but this is what life is coming out to be in the most modern of the countries in the world.

- | | |
|---------------------|------------------|
| 1. (a) whether | (b) still |
| (c) however | (d) that |
| 2. (a) pairs | (b) men |
| (c) couples | (d) women |
| 3. (a) method | (b) project |
| (c) plan | (d) system |
| 4. (a) executing | (b) dividing |
| (c) undertaking | (d) sharing |
| 5. (a) long | (b) sometimes |
| (c) always | (d) occasionally |
| 6. (a) group | (b) lobby |
| (c) section | (d) faction |
| 7. (a) affirmed | (b) approved |
| (c) accepted | (d) favoured |
| 8. (a) control | (b) care |
| (c) charge | (d) duty |
| 9. (a) occasionally | (b) often |
| (c) intermittently | (d) rarely |
| 10. (a) respected | (b) executed |
| (c) maintained | (d) obeyed |

PASSAGE - 2 (11 - 20)

We will be crushed if civil (11) is started. It will be a (12) to the clock. The technique of (13) against it has been (14) We may have to wait (15) a year or more, for a suitable (16) to be created. Any hasty (17) may result in complete (18) Labour troubles will (19) to violence and there will be (20) discord.

- | | |
|-----------------|------------------|
| 11. (a) riot | (b) disturbance |
| (c) war | (d) disobedience |
| 12. (a) damage | (b) reversal |
| (c) setback | (d) rewinding |
| 13. (a) defence | (b) protection |
| (c) fighting | (d) guarding |
| 14. (a) learnt | (b) practised |
| (c) rehearsed | (d) perfected |

- | | |
|------------------------|-------------------|
| 15. (a) at least | (b) minimum |
| (c) for | (d) approximately |
| 16. (a) condition | (b) climate |
| (c) atmosphere | (d) weather |
| 17. (a) decision | (b) work |
| (c) deed | (d) action |
| 18. (a) demoralization | (b) doom |
| (c) disobedience | (d) disaster |
| 19. (a) draw | (b) take |
| (c) lead | (d) grow |
| 20. (a) labour | (b) communal |
| (c) religious | (d) community |

PASSAGE - 3 (21 - 30)

The fact is that democracy is the only (21) system that can preserve the Indian entity, constitute its whole beyond the sum of the various fragments that go into its making and (22) its invaluable genius of stumbling along (23) a humane order. If democracy in India is done (24) with, India itself will (25) in the morass of the various particularities that (26) it. Universal adult (27) and a periodic (28) of the popular mandate (29) by the government is (30) for democracy and hence India's integrity.

- | | |
|---------------------|-------------------|
| 21. (a) viable | (b) fundamental |
| (c) possible | (d) acceptable |
| 22. (a) suggest | (b) promote |
| (c) encourage | (d) inspire |
| 23. (a) with | (b) towards |
| (c) to | (d) for |
| 24. (a) off | (b) up |
| (c) away | (d) out |
| 25. (a) vanish | (b) sink |
| (c) surrender | (d) finish |
| 26. (a) form | (b) define |
| (c) outline | (d) constitute |
| 27. (a) sensibility | (b) education |
| (c) participation | (d) franchise |
| 28. (a) survey | (b) appearance |
| (c) action | (d) renewal |
| 29. (a) obtained | (b) gained |
| (c) secured | (d) reserved |
| 30. (a) dispensable | (b) indispensable |
| (c) obvious | (d) desirable |

PASSAGE - 4 (31 - 40)

The feeling of insecurity among the people has increased even though there is (31) use of the para-military and the military. The excesses (32) by the two forces, particularly by the first, do not (33) the type of anger it should because they are seen (34) those who are trying to disintegrate the country. Even a (35) for more say in the administration is shouted down. Human rights organisations and Civil liberty activists are considered a (36), if not unpatriotic. Even the (37) cases of cruelty are not pursued by the government (38) the inquiry should (39) the forces and (40) the instrument on which it has come to depend.

31. (a) free (b) reduced
(c) little (d) liberal
32. (a) cleared (b) committed
(c) condoned (d) displayed
33. (a) resist (b) evoke
(c) convey (d) suppress
34. (a) obeying (b) ignoring
(c) supporting (d) fighting
35. (a) demand (b) desire
(c) prayer (d) plea
36. (a) nuisance (b) help
(c) threat (d) boon
37. (a) minor (b) blatant
(c) new (d) concealed
38. (a) because (b) for
(c) till (d) lest
39. (a) disperse (b) derail
(c) demoralise (d) degrade
40. (a) blunt (b) raise
(c) change (d) lose

PASSAGE - 5 (41 - 50)

Children are loved by all human beings. But (41) this world of human (42) there is no (43) nuisance than a boy (44) the age of fourteen. He is neither ornamental (45) useful. It is impossible to (46) affection on him as on a (47) boy and he is always getting (48) the way. If he talks with a childish lisp he is called a baby, and if he answers in a grown up way he is called impertinent. Then he is (49) the unattractive, growing age. He grows out (50) his clothes, with indecent haste. His voice begins to break and loses its childish charm.

41. (a) of (b) on
(c) for (d) in
42. (a) affairs (b) life
(c) beings (d) world
43. (a) worst (b) bad
(c) worse (d) better
44. (a) at (b) of
(c) on (d) in
45. (a) and (b) or
(c) nor (d) so
46. (a) show (b) shower
(c) repose (d) showering
47. (a) tiny (b) big
(c) small (d) little
48. (a) through (b) in
(c) on (d) off
49. (a) with (b) on
(c) of (d) at
50. (a) of (b) from
(c) beyond (d) through

PASSAGE - 6 (51 - 60)

Delinking of jobs (51) degrees is one of the salient (52) of our education (53). There has been a steep (54) in (55) in the academic field in recent years. There is a (56) of degree holders in the country. As a result, university degrees have lost their value and charm while the number of students in colleges and

universities of the country has been steadily (57). Consequently, thousands of graduates and postgraduates come out of these institutions and stand in (58) waiting to get some (59) jobs (60) in the country.

51. (a) to (b) with
(c) from (d) by
52. (a) factors (b) features
(c) reasons (d) methods
53. (a) process (b) system
(c) procedures (d) policy
54. (a) fall (b) rise
(c) down (d) decrease
55. (a) evaluation (b) assessment
(c) result (d) competence
56. (a) flood (b) growth
(c) increase (d) slope
57. (a) falling (b) diminishing
(c) rising (d) growing
58. (a) lines (b) long
(c) rows (d) queues
59. (a) managerial (b) nice
(c) prestigious (d) available
60. (a) vacate (b) posted
(c) created (d) available

PASSAGE - 7 (61 - 70)

Most of us are (61) of open conflict and avoid it if we can. And there is a (62) to expressing and working through conflict. If the working through involves harsh words and name-calling people feel deeply hurt and relationships can be (63). Sometimes permanently. Some group members may be afraid that if they really (64) their anger, they may go out of control and become Violent, or they may do this. These fears can be very (65) and based on experience. So why take the risk? Why not avoid conflict at all costs? Conflict is rather like disease (66) is best, that means attending to areas where (67) may occur before they become an issue. If you have not (68) a conflict happening, your next choice is to treat it early, or hope that it goes away. If it goes away over time fine. If it (69), then you will still have to handle (treat) it and it is likely to be more (70).

61. (a) scared (b) careful
(c) reckless (d) aware
62. (a) challenge (b) measure
(c) principle (d) risk
63. (a) established (b) maligned
(c) damaged (d) rebuilt
64. (a) sublimate (b) express
(c) minimize (d) regulate
65. (a) baseless (b) imaginary
(c) exaggerative (d) real
66. (a) cure (b) diagnosis
(c) prescription (d) prevention

67. (a) harmony (b) discomfiture
(c) disagreement (d) consensus
68. (a) expressed (b) ignored
(c) induced (d) seen
69. (a) doesn't (b) won't
(c) don't (d) not
70. (a) credible (b) serious
(c) fraudulent (d) urgent

PASSAGE - 8 (71 - 73)

Von Nuemann and Morgenstern assume a decision framework in which all options are thoroughly considered, each option being independent of the others, with a numerical value derived for the utility of each possible outcome (these outcomes reflecting, in turn, all possible combinations of choices). The decision is then made to maximize the expected utility.

(71), such a model reflects major simplifications of the way decisions are made in the real world. Humans are not able to process information as quickly and effectively as the model assumes; they tend not to think (72) as easily as the model calls for; they often deal with a particular option without really assessing its (73), and when they do assess alternatives, they may be extremely nebulous about their criteria of evaluation.

71. (a) Regrettably (b) Firstly
(c) Obviously (d) Apparently
72. (a) Quantitatively (b) Systematically
(c) Scientifically (d) Analytically
73. (a) Substitutes (b) Disadvantages
(c) Utility (d) Alternatives

PASSAGE - 9 (74 - 76)

In a large company, (74) people is about as common as using a gun or a switch-blade to (75) an argument. As a result, most managers have little or no experience of firing people, and they find it emotionally traumatic; as a result, they often delay the act interminably, much as an unhappy spouse will prolong a bad marriage. And when the firing is done, it's often done clumsily, with far worse side effects than are necessary.

Do the world-class software organizations have a different way of firing people? No, but they do the deed swiftly, humanely, and professionally.

The key point here is to view the fired employee as a "failed product" and to ask how the process (76) such a phenomenon in the first place.

74. (a) dismissing (b) punishing
(c) firing (d) admonishing
75. (a) resolve (b) thwart
(c) defeat (d) close
76. (a) derived (b) engineered
(c) produced (d) allowed

PASSAGE - 10 (77 - 82)

It was entirely a case of (77) romanticism. In West Bengal, there were no big landowners and the bookish concept that the killing of an (78) "jotedar" would inspire thousands of oppressed peasants to swell the ranks of revolutionaries (79). The police infiltrated their ranks, anti socials sneaked into the party which finally split into a dozen (80). Naxalites became targets for the police, other parties and their own brethren. A terrifying bloodbath took place and the trauma has not yet been forgotten. An (81) is taking place in Bihar today which cannot have a happier ending. The basic reason why Naxalites failed was that in W. B. land reforms have been implemented. In Bihar, no government so far has made any (82) attempt to introduce land reforms and eliminate benami holdings.

77. (a) misguided (b) excellent
(c) momentous (d) perfect
78. (a) famished (b) exploiting
(c) inspiring (d) helping
79. (a) succeeded (b) triumphed
(c) ventured (d) flopped
80. (a) commitments (b) factions
(c) objects (d) dimensions
81. (a) tautology (b) policy
(c) encore (d) regulation
82. (a) foolish (b) serious
(c) incompetent (d) lightening

PASSAGE - 11 (83 - 86)

Let's (83) fruitfully then. We walk thinking of a hundred useless things, worrying over so many things, (84) at so many things – posters, ads, vehicles, people. Let us walk with a purpose. By doing this, not only will our physical health improve; but our mind will become calm and (85), confusion will go, efficiency will increase, we will experience peace and (86) spiritually. Those who are otherwise extremely busy to think of God can walk effectively. But you'll say : "We are busy; we can't walk leisurely".

83. (a) talk (b) walk
(c) live (d) love
84. (a) spitting (b) throwing
(c) looking (d) cursing
85. (a) cool (b) clammy
(c) mature (d) querulous
86. (a) enjoy (b) rise
(c) proliferate (d) progress

PASSAGE - 12 (87 - 101)**[IBPS PO 2011]**

As the country embarks on planning (87) the 12th Plan (2012-17) period, a key question mark (88) hangs over the process is on the energy requirements.

Growth is energy hungry, and the aspirations of growing at 9-10% will (89) huge demands on the energy resources of the country. In this energy jigsaw, renewable energy will (90) like never before in the 12th Plan and the (91). By the rule of the thumb, India will (92) about 100 gigawatts 100,000 megawatts of capacity addition

in the next five years. Encouraging trends on energy efficiency and sustained (93) by some parts of the government the Bureau of Energy Efficiency in particular needs to be complimented for this-have led to substantially lesser energy intensity of economic growth. However, even the tendered demand numbers are (94) to be below 80Gw. As against this need the coal supply from domestic sources is unlikely to support more than 25 Gw equivalent capacity. Imported coal can add some more, but at a much (95) cost. Gas-based electricity generation is unlikely to contribute anything substantial in view of the unprecedented gas supply challenges. Nuclear will be (96) in the foreseeable future. Between imported coal, gas, large hydro and nuclear, no more than 15-20Gw equivalent can be (97) to be added in the five-year time block. (98) (99) this, capacity addition in the renewable energy based power generation has touched about 3Gw a year. In the coming five years, the overall capacity addition in the electricity grid (100) renewable energy is likely to range between 20Gw and 25Gw. Additionally, over and above the grid-based capacity, off-grid electricity applications are reaching remote places and (101) lives where grid-based electricity supply has miserably failed.

87. (a) On (b) Against
(c) For (d) Onwards
(e) At
88. (a) Where (b) That
(c) Inside (d) Always
(e) Who
89. (a) Replace (b) Forward
(c) Subject (d) Place
(e) Demand
90. (a) Light (b) Pass
(c) Publish (d) Feature
(e) Find
91. (a) Earlier (b) Likewise
(c) Publicity (d) Next
(e) After
92. (a) Consumed (b) Waste
(c) Require (d) Highlight
(e) Generate
93. (a) Developmental (b) Structures
(c) Efforts (d) Projections
(e) Practices
94. (a) Likely (b) Sure
(c) Unsure (d) Unexpected
(e) Unlikely
95. (a) Expected (b) Nominal
(c) Excelled (d) Higher
(e) Lower
96. (a) Marginal (b) Failure
(c) Success (d) Dangerous
(e) Maximum
97. (a) Sure (b) Certain
(c) Linked (d) Remarked
(e) Expected
98. (a) As (b) When
(c) But (d) However
(e) If

99. (a) Against (b) For
(c) With (d) Is
(e) Ever
100. (a) Capacity (b) Through
(c) Project (d) Versus
(e) Against
101. (a) Generating (b) Lightening
(c) Making (d) Touching
(e) Saving

PASSAGE - 13 (102 - 111)

[IBPS PO 2012]

Greenhouse gases are only (102) of the story when it comes to global warming. Changes to one part of the climate system can (103) additional changes to the way the planet absorbs or reflects energy. These secondary changes are (104) climate feedback's, and they could more than double the amount of warming caused by carbon dioxide alone. The primary feedback are (105) to snow and ice, water vapour, clouds, and the carbon cycle.

The most well (106) feedback comes from melting snow and ice in the Northern Hemisphere. Warming temperatures are already (107) a growing percentage of Arctic sea ice, exposing dark ocean water during the (108) sunlight of summer. Snow cover on land is also (109) in many areas. In the (110) of snow and ice, these areas go from having bright, sunlight-reflecting surfaces that cool the planet to having dark, sunlight-absorbing surfaces that (111) more energy into the Earth system and cause more warming.

102. (a) whole (b) part
(c) material (d) issue
(e) most
103. (a) raise (b) brings
(c) refer (d) stop
(e) cause
104. (a) sensed (b) called
(c) nothing (d) but
(e) term
105. (a) due (b) results
(c) reason (d) those
(e) because
106. (a) done (b) known
(c) ruled (d) bestowed
(e) said
107. (a) mastering (b) sending
(c) melting (d) calming
(e) increasing
108. (a) make-shift (b) ceasing
(c) troubled (d) perpetual
(e) absent
109. (a) dwindling (b) manufactured
(c) descending (d) generating
(e) supplied
110. (a) progress (b) reduced
(c) existence (d) midst
(e) absence
111. (a) repel (b) waft
(c) monitor (d) bring
(e) access

PASSAGE - 14 (112 - 121)

[IBPS PO 2013]

Traditional bank architecture is based on bank branches. These branches ensure the physical (112) of a customer's savings. A customer may go there to deposit and withdraw money, (113) loans and (114) in other financial transactions. In the past two decades banking architecture has changed the Automated Teller Machine (ATM) has been a big (115) and credit and debit cards have created new financial spaces. (116) the bank branch has remained the bedrock of the banking system after all a person needs a bank account in a branch before he can operate a debit or ATM card. This may be about to change as technocrats now (117) cell phones as the new architecture of virtual banks. This has the potential to make branches (118). Cell phone banking looks especially relevant for India, since it can penetrate the countryside cheaply and (119). The world over cell phones are spreading at a (120) rate and in India alone new cell phone connections are growing at the rate of six million a month a rate of customer (121) that no bank can dream of.

112. (a) Knowledge (b) security
(c) presence (d) confidentiality
(e) guarantee
113. (a) negotiate (b) advance
(c) credit (d) disburse
(e) sanction
114. (a) pursue (b) interact
(c) operate (d) enable
(e) engage
115. (a) drawback (b) hurdle
(c) consequence (d) luxury
(e) innovation
116. (a) Despite (b) Although
(c) Even (d) Yet
(e) Until
117. (a) View (b) realize
(c) Display (d) engineer
(e) assess
118. (a) essential (b) obsolete
(c) extant (d) retreat
(e) expired
119. (a) moderately (b) occasionally
(c) compulsorily (d) indiscriminately
(e) effectively
120. (a) phenomenal (b) gradual
(c) proportionate (d) competitive
(e) projected
121. (a) discount (b) base
(c) expansion (d) satisfaction
(e) relationship

PASSAGE - 15 (122 - 131)

[SBI PO 2011]

There has been a (122) change in people's (123) towards and awareness (124) the environment. People are more (125) about the (126) condition of their environment. Land in all societies is subjected to (127) usage, viz. crop production, forest cover, grassland, urbanisation and industrialisation etc. During the

last five decades (128) developmental activities have taken place. Slope failure and (129) of soil due to such (130) are (131) environmental hazards.

122. (a) special (b) tremendous
(c) extreme (d) developmental
(e) supportive
123. (a) information (b) feasibility
(c) debate (d) participation
(e) attitude
124. (a) protecting (b) covering
(c) towards (d) surrounding
(e) of
125. (a) concerned (b) biased
(c) casual (d) desperate
(e) confused
126. (a) grey (b) deteriorating
(c) dry (d) rustic
(e) uneven
127. (a) continued (b) drastic
(c) multiple (d) unjustified
(e) insignificant
128. (a) unique (b) disastrous
(c) umpteen (d) extensive
(e) amazing
129. (a) pollution (b) cultivation
(c) deployment (d) demand
(e) erosion
130. (a) urgency (b) misconception
(c) activities (d) action
(e) misdeed
131. (a) major (b) demaging
(c) effective (d) distinctive
(e) concerned

PASSAGE - 16 (132 - 141)

[SBI PO 2012]

There is a considerable amount of research about the factors that make a company innovate. So is it possible to create an environment (132) to innovation? This is a particularly pertinent (133) for India today. Massive problems in health, education etc. (134) be solved using a conventional approach but (135) creative and innovative solutions that can ensure radical change and (136). There are several factors in India's (137). Few countries have the rich diversity that India or its large, young population (138). While these (139) innovation policy interventions certain additional steps also required. These include (140) investment in research and development (141) the government and the private sector, easy transfer of technology from the academic world etc. To fulfill its promise of being prosperous and to be at the forefront, India must be innovative.

132. (a) stimuli (b) conducive
(c) incentive (d) facilitated
(e) impetus

133. (a) objective (b) controversy
(c) doubt (d) question
(e) inference
134. (a) cannot (b) possibly
(c) should (d) never
(e) must
135. (a) necessary (b) apply
(c) need (d) consider
(e) requires
136. (a) quantity (b) advantages
(c) increase (d) chaos
(e) growth
137. (a) challenges (b) praises
(c) favour (d) leverage
(e) esteem
138. (a) blessed (b) enjoys
(c) endows (d) prevails
(e) occurs
139. (a) aid (b) jeopardise
(c) promotes (d) endure
(e) cater
140. (a) acute (b) utilising
(c) restricting (d) inspiring
(e) increased
141. (a) both (b) besides
(c) combining (d) participating
(e) also

PASSAGE - 17 (142 - 151)

[SBI PO 2014]

Women (142) up half the world's population and yet represent a staggering 70% of the world's poor. We live in a world in which women living in poverty face gross (143) and injustice from birth to death. From poor education to poor nutrition to (144) and low pay employment, the sequence of discrimination that a woman may suffer during her entire life is unacceptable but all too common.

Millennium Development Goal 3 is to promote gender equality and empower women. This MDG is critical for (145) poverty and improving prospects for women. But how can women break gender based stereotypes to minimise discrimination and (146) gender based violence when they are trapped in societies with socio-cultural practices which routinely discriminate them from having equal opportunities in education, health and livelihood? These women are invisible and the (147) in their way prevent

them from accessing the most basic human rights and needs. The outlook is bleak.

Women make up 70% of the world's working hours and (148) only 10% of the world's income and half of what men earn. This leads to greater poverty, slower economic growth and a (149) standard of living. In developing countries, millions of women also die each year as a result of gender-based (150). This deep-rooted gender discrimination creates a bleak outlook for women in developing countries. For millions of girls living in poverty, it is often those closest to them who work against the child's interests and their immediate environment is often (151) and sometimes, down-right harmful. Parents arrange marriages when you are a child. Neighbours say, if you are a girl, you must limit your activities to your home. Friends say, it is OK not to go to school.

142. (a) made (b) make
(c) look (d) has made
(e) complete
143. (a) equality (b) affection
(c) inequality (d) support
(e) justice
144. (a) vulnerable (b) weakness
(c) vulnerability (d) specific
(e) weakest
145. (a) tackle (b) tackling
(c) fight (d) tackled
(e) fought
146. (a) increase (b) support
(c) weak (d) reduce
(e) influencing
147. (a) obstacles (b) make
(c) pleasantries (d) pebbles
(e) encouragements
148. (a) earns (b) carried
(c) spend (d) earn
(e) spends
149. (a) slow (b) slower
(c) low (d) lowest
(e) lower
150. (a) violence (b) violent
(c) virulent (d) corruption
(e) violation
151. (a) functional (b) natural
(c) artificial (d) dysfunctional
(e) disfunctional



Hints & Solutions



LEVEL - I

1. (b) 2. (c) 3. (a) 4. (c) 5. (b) 6. (b)
7. (a) 8. (c) 9. (b) 10. (b) 11. (c) 12. (b)
13. (b) 14. (c) 15. (a) 16. (d) 17. (a) 18. (c)
19. (c) 20. (d) 21. (b) 22. (a) 23. (d) 24. (c)
25. (a) 26. (c) 27. (a) 28. (d) 29. (b) 30. (c)
31. (c) 32. (a) 33. (b) 34. (d) 35. (b) 36. (a)
37. (a) 38. (c) 39. (a) 40. (c) 41. (b) 42. (c)
43. (a) 44. (d) 45. (c) 46. (c) 47. (c) 48. (c)
49. (b) 50. (c) 51. (d) 52. (d) 53. (c) 54. (d)
55. (b) 56. (d) 57. (a) 58. (a) 59. (c) 60. (b)
61. (d) 62. (d) 63. (a) 64. (b) 65. (a) 66. (c)
67. (d) 68. (c) 69. (d) 70. (a) 71. (c) 72. (a)
73. (c) 74. (b) 75. (b) 76. (d) 77. (d) 78. (c)
79. (d) 80. (d) 81. (c) 82. (d) 83. (c) 84. (b)
85. (a) 86. (c) 87. (d) 88. (d) 89. (a) 90. (b)
91. (b) 92. (a) 93. (d) 94. (b) 95. (c) 96. (a)
97. (c) 98. (d) 99. (d) 100. (c) 101. (b) 102. (c)
103. (a) 104. (a) 105. (d) 106. (c) 107. (a) 108. (a)
109. (b) 110. (d) 111. (b) 112. (c) 113. (a) 114. (d)
115. (d) 116. (b) 117. (a) 118. (d) 119. (b) 120. (a)
121. (c) 122. (a) 123. (a) 124. (d) 125. (c) 126. (c)
127. (d) 128. (b) 129. (a) 130. (b) 131. (b) 132. (d)
133. (e) 134. (b) 135. (c) 136. (c) 137. (a) 138. (d)
139. (c) 140. (b) 141. (c) 142. (d) 143. (b) 144. (a)
145. (c) 146. (a) 147. (b) 148. (d) 149. (a) 150. (a)
151. (a) 152. (c) 153. (a) 154. (e) 155. (c) 156. (b)
157. (d) 158. (e) 159. (c) 160. (c) 161. (a) 162. (c)
163. (c) 164. (b) 165. (d) 166. (d) 167. (d) 168. (a)
169. (b) 170. (b) 171. (c) 172. (d) 173. (a) 174. (b)
175. (c) 176. (d) 177. (a) 178. (b) 179. (c) 180. (d)
181. (a) 182. (d) 183. (a) 184. (b) 185. (a) 186. (a)
187. (d) 188. (c) 189. (a) 190. (c)
191. (c) Delhi is the capital of India. (The sentence is in present tense).
192. (b) People from all parts of the country comes to Delhi.
193. (d) There are many historical buildings.
194. (a) People visit the Rajghat, Shantivan and Vijaygath.
195. (d) We visited Delhi last year with our cousins.
196. (b) There are many other historical cities.
197. (c) Agra is one of them.
198. (a) We will visit Agra and Jaipur next time.
199. (b) The Red Fort of Delhi and Hawa Mahal of Jaipur were very famous.
200. (d) for their Mughal and Rajasthani architecture respectively.
201. (c) 202. (b) 203. (a) 204. (b) 205. (d)
206. (a) 207. (c) 208. (c) 209. (b) 210. (a)

LEVEL - II

1. (a) 2. (c) 3. (d) 4. (d) 5. (a) 6. (b) 7. (c)
8. (c) 9. (a) 10. (a) 11. (d) 12. (c) 13. (c) 14. (a)
15. (a) 16. (c) 17. (d) 18. (d) 19. (c) 20. (b) 21. (a)
22. (b) 23. (b) 24. (c) 25. (b) 26. (c) 27. (d) 28. (a)
29. (b) 30. (b) 31. (d) 32. (b) 33. (b) 34. (d) 35. (a)
36. (a) 37. (b) 38. (d) 39. (c) 40. (a) 41. (d) 42. (c)
43. (c) 44. (b) 45. (c) 46. (b) 47. (d) 48. (b) 49. (d)
50. (a) 51. (c) 52. (b) 53. (b) 54. (a) 55. (d) 56. (a)
57. (c) 58. (d) 59. (c) 60. (d) 61. (a) 62. (d) 63. (c)
64. (b) 65. (d) 66. (d) 67. (b) 68. (b) 69. (a) 70. (b)

For Questions 71-73:

Let's first get some background knowledge into what has been described in the passage. Von Nuemann and Morgenstern were amongst the most famous mathematicians and economists; they together formed the mathematical field of 'game theory' and how it could be applied to economics. The given paragraph talks about the theory they developed: they formulated a theory which one can use to make a choice among the different available options. The paragraph mentions a term, 'expected utility' which is basically a way to balance risk versus reward with the help of a mathematical function. Utility can be described as a measure of one's preferences amongst the options or choices available.

We just have to grasp the context of passage in order to pick the right options. So, they are basically talking about a seemingly complex and thorough mathematical model which is aimed at helping someone make a better choice.

71. (d) Option (d) is correct, as apparently is an adverb which means 'as far as one can see or knows'. This adverb is trying to indicate that the rest of the sentence followed by this word is an information which one can see or know after analyzing this decision framework. So, this word makes proper sense. Option (a) is incorrect, because regrettably means unfortunately or unluckily, so this is used when telling something which is not good or not desired, but as we can see, the phrase which follows it is only adding more information about what has been talked about previously in the passage. This is being done dispassionately. It does not tell anything that is unfortunate or undesired. Option (b) is wrong, because obviously is used for something that is very 'visibly clear and unmistakably true'. But for someone who is just reading about this new theory or system for the first time or someone who does not know much about it, what this sentence goes onto say cannot be deemed 'obvious'. It will not be appropriate to use that word.
72. (d) Option (d) is correct, because analytically means 'by virtue of analysis'. It is used when we mention or tell something that has been derived or deduced after some analysis has been done; hence, what we mention then represents some logical reasoning. The statement which has this word missing states that model is designed, because humans do not think 'quickly and 'effectively', and the clause followed by the blank mentions that human often do not assess options, which means that they do not think analytically. Option (a) is wrong, because quantitatively means in 'a quantitative matter' which is inappropriate here. Option (b) is wrong, because systematically means 'in a systematic or planned manner'. The context in the sentence is of assessing and analyzing, not planning. Option (c) is wrong, because scientifically means 'in a scientific manner' or, thinking in the way a scientist would. Although, scientific thinking involves analysis, yet this is a different form of thinking as it involves taking the principle of science into consideration, but the given context is not pointing in that direction.
73. (a) Option (a) is right, because substitutes or alternatives mean 'options or the different choices available to choose from'. It is a fairly easy question because the words which follow are giving us a big hint. It states '... without really assessing its [3], and when they do assess alternatives', so what humans are not doing, is assessing the alternatives. Hence, 'substitutes' is the right option. 'Alternatives' is also correct, but since it is used in the next line, we can avoid it.

For Questions 74-76:

The passage talks about firing and questions the way in which it is done in large companies. The author thinks that firing is done 'clumsily', in a way it should not be done.

74. (c) The given blank is 'In a large company, [81] people is ...' so we have to fill the word which refers to something done to people. Option (c) is right because, as already stated, the passage talks about the case of firing people in large companies.
75. (a) We have to fill the word in 'firing people is about as common as using a gun or a switch-blade to [82] an argument'. So, in this argument, we can clearly see that it is referring to finishing off an argument or ending it, because if you use a gun to deal with the argument, then it means you are just ending or settling the case 'permanently'.
76. (d) The statement in which we have to fill the blank suggests to first consider that employee who is to be fired as a 'fail product' and think how and why that happened. The key point is to see what makes that employee to perform badly. The causes should be looked at, to know how the process enabled such a situation to occur. The word 'allowed' is the most appropriate. Option (d) is correct.
77. (a) Having read the entire passage and then concentrating on the first sentence, 'misguided' under option (a) comes out the most suited one. Words like 'excellent', 'momentous' and 'perfect' belonging to options (b), (c) and (d) are misfits and hence ruled out.
78. (b) The second sentence in the passage mentions about the 'jotedar'. The adjective which well defines him as 'exploiting' is available as option (b). The other words under options (a), (c) and (d) do not respond to the context and hence are ruled out as inappropriate.
79. (d) The passage brings out that the killing of the 'jotedar' was not successful in boosting the revolutionaries, hence the word 'flopped' under option (d) becomes the correct answer. Here the words 'succeeded' in option (a), 'triumphed' in option (b) and 'ventured' in option (c) do not find context to the build up and hence can be ignored.
80. (b) The clue to the answer lies in 'split into a dozen'. Following this clue, option (b) carrying the word 'factions' fits in superbly. The other options (a), (c) and (d) having words like 'commitments', 'objects' and 'dimensions' are inappropriate for usage over here, hence ruled out.
81. (c) The word 'encore' under option (c) means 'the repetition of an item or event'. This simplifies the process of ascertaining option (c) as the correct answer as it fills up the blank correctly. 'Tautology' under option (a) means saying the same thing twice in different words, does not at all correspond as a correct usage for the blank, hence incorrect. 'Policy' and 'Regulation' under options (b) and (d) are again inappropriate fillers and hence can be sidelined.
82. (b) The last sentence in the passage reflects about the government efforts of reforms. The word in option (b) is 'serious' and which fits in perfectly in the blanks as it ascertains the degree of application. Option (a) with 'foolish', option (c) with 'incompetent' and option (d) with 'lightening' makes one conclude that these words are incorrect for usage, hence sidelined.
83. (b) This is the correct option only when the sentence is viewed keeping in link the succeeding sentence which says 'we walk thinking ...', while options (a), (c) and (d) do not fit, hence are ruled out.
84. (c) The sentence deals with 'posters, ads, vehicles, people' and these are objects to be looked at and hence 'looking' under option (c) is the correct usage. Options (a), (b) and (d) do not correspond to the blank from any consideration, hence are ruled out.
85. (a) 'Cool' as option (a) goes well with 'calm' contextually. The word 'clammy' in option (b) means 'unpleasantly damp and sticky' hence does not fit in while in option (c) the word 'mature' again does not fit in. The word 'querulous' in option (d) meaning 'complaining, peevish' also does not suit the requirement, hence can be ignored. Thus the options (b), (c) and (d) are dropped due to their being inappropriate.
86. (d) The sentence reveals that when the confusion will go, efficiency will increase and we will experience peace and, 'progress' spiritually. The word 'progress' fits in admirably as a sequential build-up. The other options (a), (b) and (c) do not fit and hence are ignored.
87. (c) We plan for future as sentence is about planning for future.
88. (d)
89. (d) A word like 'place' or 'put' can be used. Other words would give different direction to the passage.
90. (d) Feature is best among the options for something to appear in a plan.
91. (d) Next suits best.
92. (c) Need of power for India is being mentioned so 'require' is proper word for denoting it.
93. (c) An effort for fulfilling the energy need of India is being discussed in this part of passage. Projections /development or other options are not discussed here.
94. (e) It is an unexpected line so either option (d) or (e) is to be used. But the structure and place of blank space suits more to option (e).
95. (d) Contrasting word with the supply and cost should be used. Supply is there but at higher cost. Supply is low but cost is low. So first case is relevant here as per the context of the passage.
96. (a) Limited nuclear power/energy is referred here up to a particular time.
97. (e) Figures are not certain and only can be expected.
98. (a) A combination of words with question no. 33 has to be found out.
99. (a) Expectation line was crossed so for blank in 32. And 33. As, against is to be used.
100. (b) 'Through' gives a right usage for the context. Other options are not in line with context and also not grammatically correct.
101. (d) With lives 'touching' is proper word to use. Making, generating are incorrect with 'lives'. Saving is illogical and out of context. Lightening lives is a too strong word for the context.
102. (b) 103. (e) 104. (b) 105. (a) 106. (b)
107. (c) 108. (d) 109. (a) 110. (e) 111. (d)
112. (b) 113. (d) 114. (c) 115. (e) 116. (d)
117. (a) 118. (b) 119. (e) 120. (a) 121. (c)
122. (b) 123. (e) 124. (e) 125. (a) 126. (b)
127. (c) 128. (d) 129. (e) 130. (c) 131. (a)
132. (b) conducive ; the other words do not fit in correctly
133. (d) question
134. (a) cannot fits correctly
135. (c) need
136. (e) growth
137. (c) favour
138. (b) enjoys
139. (a) aid is used correctly meaning facilitate
140. (e) increased
141. (a) both
142. (b) 143. (c) 144. (a) 145. (b) 146. (d)
147. (a) 148. (d) 149. (e) 150. (a) 151. (d)