Quiz Date: 28th July 2020

Direction (1-7): Select the phrase/connector (STARTERS) from the giventhree 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 sentences.

Q1. (I)The financial system in India remains sound in the current environment. (II)The need for financial intermediaries to proactively augment capital and improve their resilience has acquired top priority.
(i) Since the need to
(a) Both (i) and (ii) (b) Only (iii) (c) Both (ii) and (iii) (d) Both (i) and (ii)
(e) Only (ii)  Q2.  (I) PiyushGoyal tweeted, "Apple has started manufacturing iPhone 11 in India, bringing a top-of-the-line model for the first time in the country."
(II) He termed the move as a significant boost to 'Make in India'.
(i) While PiyushGoyal
(a) Both (i) and (ii) (b) Only (iii) (c) Both (ii) and (iii) (d) Both (i) and (ii) (e) Only (ii)
Q3. (I) ICICI Bank on Saturday reported a 36 per cent rise in net profits for the June quarter of 2020. (II) The private sector lender set aside more funds to account for any possible impact of Covid-19.
(i) Even if ICICI Bank set

(i) Though Hedge fund Route......(ii) Without specifying how and......

(a) Both (i) and (ii) (b) Only (iii) (c) Both (ii) and (iii) (d) Both (i) and (ii) (e) Only (ii)
Q4. (I) RBI governor Shaktikanta Das assured that the country's financial system is sound and lenders should not be too risk averse during the Covid-19 pandemic and beyond. (II) He added that the top priority for banks and financial intermediaries should be to augment capital levels and improve resilience.
(i)Assuring that the country's (ii)Adding that the top (iii) Apart from giving assurance
(a) Both (i) and (ii)
(b) Only (iii) (c) Both (ii) and (iii) (d) Both (i) and (ii) (e) All (i), (ii), (iii)
Q5. (I) Cigarette factories were shut from the end of March till the middle of May as it was not part of essential items. (II) The Cigarette revenues were down to Rs 4,330.05 crore from Rs 6,141.92 crore, a dro of 29.5 per cent.
(i) Due to the shutting down of (ii) Resulting into degrading the cigarette (iii) Since cigarette factories were
(a) Both (i) and (ii) (b) Only (iii) (c) All (i), (ii), and (iii) (d) Both (i) and (ii) (e) Only (ii)
Q6. (I) Hedge fund Route One Investment Company said that it has received a nod from the Reserve Bank of India for doubling its stake in IndusInd Bank to 10 per cent. (II) The hedge fund has not specified how and by when the stake would be increased.

- (iii) Besides having received a.....
- (a) Both (i) and (ii)
- (b) Only (iii)
- (c) Both (ii) and (iii)
- (d) All (i), (ii), and (iii)
- (e) Only (ii)

Q7.

- (I) The Smartphone from OnePlus is priced sensibly.
- (II)It has all the big experience features that make OnePlus a popular brand in India and globally.
- (i) Besides having all the.....
- (ii) Not only the Smartphone.......
- (iii) Being priced just sensibly.......
- (a) Both (i) and (ii)
- (b) Only (iii)
- (c) Both (ii) and (iii)
- (d) Both (i) and (ii)
- (e) Only (ii)

# BANKERS





Directions (8-15): In each of the following questions below, a sentence is given with some bold words which may contain errors. Below each of the sentence, a table is given with two columns in which column 'A' contains the list of bold words, and in column 'B' the suggested corrections are listed. You have to choose the best alternative among the four given options. If no correction is required against any given bold wordmark (e), i.e. "None of the above" as your answer.

Q8. The uphill **battled** to break a gender stereotype and **provide** equal opportunities for women in the Army had to be **fight** right up to the **highest**level, in the Supreme Court.

Column (A)	Column (B)
(1)Battled	(5)Battle
(2) Provide	(6)Provided
(3)Fight	(7)Fought
(4)Highest	(8)Higher

- (a) Both 1-5 and 3-7
- (b) Both 1-6 and 3-8
- (c) Only 1-5
- (d) Only 4-7
- (e) None of the above
- Q9. Bank credit which had **considerably** weakened during the first half of 2019-20, **slid** down **farther** to 5.9% by March 2020 and **remained** muted up to early June 2020.

Column (A)	Column (B)
(1)Considerably	(5)Considerable
(2)Slid	(6)Sled
(3) Further	(7)Further
(4) Remained	(8)Remaining

- (a) Only 2-6
- (b) Only 1-5
- (c) Only 3-7
- (d) Only 4-8
- (e) None of the above

**BANKERS** 



Q10. The country's financial system is **sound** but lenders should **desists** from extreme risk **aversion** during the COVID-19 pandemic and **beside**.

Column (A)	Column (B)
(1)Sound	(5)Sounding
(2)Desists	(6)Desist
(3)Aversion	(7)Avert
(4)Beside	(8)Beyond

- (a) Both 1-5 and 4-8
- (b) Both 2-6 and 4-8
- (c) Only 2-8
- (d) Only 4-6
- (e) None of the above
- Q11. In the **evolving** milieu, while risk **management** has to be **prudent**, extreme risk aversion would have **adverse** outcomes for all.

Column (A)	Column (B)
(1)Evolving	(5)Evolved
(2)Management	(6)Managing
(3)Prudent	(7)Prudential
(4)Adverse	(8)Advertent

- (a) Only 3-7
- (b) Only 1-5
- (c) Only 2-6
- (d) Only 4-8
- (e) None of the above
- Q12. The firm said the average **realisations** during the quarter was**impacted** by lower steel **prizes** and adverse product and **market** mix.

Column (A)	Column (B)
(1)Realisations	(5) Affected
(2)Impacted	(6)Realisation
(3)Prizes	(7)Market's
(4)Market	(8) Prices



- (a) Both 1-5 and 3-7
- (b) Both 1-6 and 3-8
- (c) Only 1-5
- (d) Only 4-7
- (e) None of the above
- e above

  Port Trust will **undertaken** a study to examine if it is **feasible** to construct a

Q13. Calcutta Port Trust will **undertaken** a study to examine if it is **feasible** to construct a tunnel under the river Hooghly to **facilitate** movement of cargo by **avoid** the city traffic.

Column (A)	Column (B)
(1)Undertaken	(5)Undertake
(2)Feasible	(6)Vulnerable
(3)Facilitate	(7) Hesitate
(4)Avoid	(8)Avoiding

- (a) Both 1-5 and 4-8
- (b) Both 2-6 and 4-8
- (c) Only 2-8
- (d) Only 4-6
- (e) None of the above

Q14. The bank said the **slowdown** in the economy is **excepted** to result in higher **additions** to NPAs, an increase in provisions, **lower** loan growth and fee income.

Column (A)	Column (B)
(1)Slowdown	(5)Slowed down
(2)Excepted	(6)Expected
(3)Additions	(7)Editions
(4)Lower	(8) Lowered

- (a) Only 3-7
- (b) Only 1-5
- (c) Only 2-6
- (d) Only 4-8
- (e) None of the above

Q15. The asset **quality** of banks is expected to be **stable** during the first quarter of this fiscal, thanks to the **moratorium** and the pause on asset **classification** for such accounts.

Column (A)	Column (B)
(1)Quality	(5) Qualitative
(2)Stable	(6)Stabled
(3)Moratorium	(7)Moratoriam
(4)Classification	(8)Classifieds

- (a) Both 1-5 and 3-7
- (b) Both 1-6 and 3-8
- (c) Only 1-5
- (d) Only 4-7
- (e) None of the above



**SOLUTIONS** 

#### S1. Ans. (c)

Sol. Both (ii) and (iii) starters can be used to form a single sentence from the two sentencesgiven below, implying the same meaning as expressed in the statement sentences. The sentences thus formed are:

- (ii)Nonetheless the financial system in India remains soundin the current environment, the need for financial intermediaries to proactively augment capital and improve their resilience has acquired top priority.
- (iii)Though the financial system in India remains sound in the current environment, the need for financial intermediaries to proactively augment capital and improve their resilience has acquired top priority.

Hence, **option (c)** is the right answer choice.

#### S2. Ans. (a)

Sol. Both (i) and (ii) starters can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The sentences thus formed are:

- (i) While PiyushGoyal tweeted, "Apple has started manufacturing iPhone 11 in India, bringing a top-of-the-line model for the first time in the country", he termed the move as a significant boost to 'Make in India'.
- (ii) Terming the move as a significant boost to 'Make in India', Commerce and Industry Minister PiyushGoyal tweeted, "Apple has started manufacturing iPhone 11 in India, bringing a top-of-the-line model for the first time in the country."

  Hence, option (a) is the right answer choice.

# S3. Ans. (b)

Sol. Only (iii) starter can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The sentence thus formed is:

(iii) Even as the private sector lender set aside more funds to account for any possible impact of Covid-19, ICICI Bank on Saturday reported a 36 per cent rise in net profits for the June quarter of 2020.

Hence, **option (b)** is the right answer choice.

### S4. Ans. (e)

Sol. All the three starters can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The sentences thus formed are:

- (i)Assuring that the country's financial system is sound and lenders should not be too risk averse during the Covid-19 pandemic and beyond, RBI governor added that the top priority for banks and financial intermediaries should be to augment capital levels and improve resilience.
- (ii)Adding that the top priority for banks and financial intermediaries should be to augment capital levels and improve resilience, RBI governor assured that the country's financial system is sound and lenders should not be too risk averse during the Covid-19 pandemic and beyond.

(iii) Apart from giving assurance that the country's financial system is sound and lenders should not be too risk averse during the Covid-19 pandemic and beyond, RBI governor added that the top priority for banks and financial intermediaries should be to augment capital levels and improve resilience.

Hence, **option (e)** is the right answer choice.

# S5. Ans. (c)

- Sol. All the three starters can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The sentences thus formed are:
- (i)Due to shutting down of cigarette factories from the end of March till the middle of May as it was not part of essential items, the Cigarette revenues were down to Rs 4,330.05 crore from Rs 6,141.92 crore, a drop of 29.5 per cent.
- (ii)Resulting into degrading the cigarette revenues down to Rs 4,330.05 crore from Rs 6,141.92 crore, a drop of 29.5 per cent, cigarette factories were shut from the end of March till the middle of May as it was not part of essential items.
- (iii)Since cigarette factories were shut from the end of March till the middle of May as it was not part of essential items, the Cigarette revenues were down to Rs 4,330.05 crore from Rs 6,141.92 crore, a drop of 29.5 per cent.

Hence, **option** (c) is the right answer choice.

# S6. Ans. (d)

- Sol. All the three starters can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The sentences thus formed are:
- (i) Though Hedge fund Route One Investment Company said that it has received a nod from the Reserve Bank of India for doubling its stake in IndusInd Bank to 10 per cent, it has not specified how and by when the stake would be increased.
- (ii)Without specifying how and by when the stake would be increased, Hedge fund Route One Investment Company said that it has received a nod from the Reserve Bank of India for doubling its stake in IndusInd Bank to 10 per cent.
- (iii)Besides having received a nod from the Reserve Bank of India for doubling its stake in IndusInd Bank to 10 per cent, the hedge fund has not specified how and by when the stake would be increased.

Hence, **option (d)** is the right answer choice.

#### S7. Ans. (a)

- Sol. Both (i) and (ii) starters can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences. The sentences thus formed are:
- (i)Besides having all the bigexperience features that make OnePlus a popular brand in India and globally, the Smartphone from OnePlus is priced sensibly.
- (ii) Not only the Smartphone from OnePlus is priced sensibly, but it also has all the big experience features that make OnePlus a popular brand in India and globally. Hence, option (a) is the right answer choice.

S8. Ans. (a)

Sol. 1-5 and 3-7 is the best alternative among the given choices. Hence, **option (a)** is the right answer choice.

S9. Ans. (c)

Sol. 3-7 is the best alternative among the given choices. Hence, **option (c)** is the right answer choice.

S10. Ans. (b)

Sol. 2-6 and 4-8 is the best alternative among the given choices. Hence, **option (b)** is the right answer choice.

S11. Ans. (e)

Sol. All the given highlighted words are correct in context of the given statement and do not require any improvement. Hence, option (e) is the most suitable answer choice.

S12. Ans. (b)

Sol. 1-6 and 3-8 is the best alternative among the given choices. Hence, **option (b)** is the right answer choice.

S13. Ans. (a)

Sol. 1-5 and 4-8 is the best alternative among the given choices. Hence, **option (a)** is the right answer choice.

S14. Ans. (c)

Sol. 2-6 is the best alternative among the given choices. Hence, option (c) is the right answer choice.

S15. Ans. (e)

Sol. Here, all the highlighted words are contextually and grammatically correct. There is no correction required against any bold word. Hence, **option (e)** is the right answer choice.

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