

Time: 15 minutes

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Directions (1-10): In the following passage there are words highlighted in bold, each of which has been numbered. These numbers are printed below the passage and against each, four words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case. If the word highlighted in bold does not require any replacement, choose (e) as your answer.

The Rs2.11 trillion recapitalization package announced by the government is a major **outbreak (1)** towards revitalizing public sector banks (PSBs) **connecting (2)** with non-performing assets (NPAs) and inadequate capital, and will help them **responsive(3)** on credit growth.

Also, with incremental **acquisition (4)** to stressed assets unlikely to materialize going forward, we expect the credit profiles of PSBs to **adorn (5)**.

The proposed infusion would be adequate, because CRISIL **determine (6)** that PSBs would need Rs1.4-1.7 trillion of capital by March 2019 to offset profit and loss (P&L) losses stemming from higher NPA provisioning, and to **comply(7)** with Basel III capital adequacy norms. And that's after some capital savings (because of slower growth in risk-weighted assets) and approximately Rs30,000crore **upheaved (8)** through additional tier 1 (AT1) bond issuances in the last fiscal. The recap will help PSBs **conquer(9)** provisioning for, and resolve, NPAs, and clean up their balance sheets. Consequently, and over the next couple of years, their credit growth should **nudge (10)** double digits, compared with the approximately 3% compound annual growth rate (CAGR) seen between fiscals 2014 and 2017.

- Q1.(a)incursion
(b) irruption
(c) intervention
(d) initiative
(e) No improvement required

L1Difficulty 3

QTags cloze test

QCreator Bank English

- Q2. (a)riveting
(b) harboring
(c) grappling
(d) constricting
(e) No Improvement required

L1Difficulty 3

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- Q3. (a)rationalize
(b) incorporate
(c) focus
(d) assemble
(e) No improvement required

L1Difficulty 3

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- Q4. (a) accretion
(b) collection
(c) attainment
(d) enrichment
(e) No improvement required

L1Difficulty 3

QTags cloze test

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- Q5. (a) succor
(b) improve
(c) mitigate
(d) relieve
(e) No improvement required

L1Difficulty 3

QTags cloze test

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- Q6. (a) judge
(b) resembles
(c) estimates
(d) inspects
(e) No improvement required

L1Difficulty 3

QTags cloze test

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- Q7. (a) reconcile
(b) assume
(c) grant
(d) concur
(e) No improvement required

L1Difficulty 3

QTags cloze test

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- Q8. (a) protruded
(b) lift
(c) extended
(d) raised
(e) No improvement required

L1Difficulty 3

QTags cloze test

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Q9. (a) alleviate
(b) incite
(c) accelerate
(d) consign
(e) No improvement required
L1Difficulty 3
QTags cloze test
QCreator Bank English

Q10. (a) provoke
(b) afflict
(c) concern
(d) disturb
(e) No improvement required
L1Difficulty 3
QTags cloze test
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Directions (11-15): Which of the phrases (a), (b), (c) and (d) given below each sentence should replace the phrase printed in bold letters to make the sentence grammatically correct? If the sentence is correct as it is, mark (e) i.e., "No correction required" as the answer.

Q11. The players involved in match fixing **should heavily punished** as they do it intentionally.

- (a) shall have heavy fine
- (b) should be heavy fined
- (c) should have heavily fined
- (d) should be heavily fined
- (e) No correction required

L1Difficulty 3
QTags sentence improvement
QCreator Bank English

Q12. Acquisition of certain athletic skills **can be facilitated from** regular practice and hard work situations

- (a) can be facilitated by
- (b) may be felicitated with
- (c) can be felicitated with

(d) may facilitate through

(e) No correction required

L1 Difficulty 3

QTags sentence improvement

QCreator Bank English

Q13. The step of demonetization is a major breakthrough and **attempts with acquaint** us with the problems of corruption and terror funding.

(a) attempting with acquainting

(b) attempts at acquainting

(c) attempted to acquaints

(d) attempt in acquaint

(e) No correction required

L1 Difficulty 3

QTags sentence improvement

QCreator Bank English

Q14. **Despite of their** differences on various issues, they all agree on continuing this project.

(a) Despite for their

(b) Despite off their

(c) Despite their

(d) Despite of the

(e) No correction required

L1 Difficulty 3

QTags sentence improvement

QCreator Bank English

Q15. A budget **should have to mold** by the needs of a nation.

(a) should be molded

(b) should have mold

(c) should molded

(d) should be molding

(e) No correction

L1Difficulty 3

QTags sentence improvement

QCreator Bank English

S1. Ans. (d)

Sol. 'initiative' best fits the purpose as the sentence indicates government's effort to revitalize Public sector banks (PSBs).

Outbreak means a sudden occurrence of something unwelcome, such as war or disease.

Irruption means to rush in forcibly or violently.

Intervention means interference by a state in another's affairs.

Incursion means an invasion or attack.

S2. Ans. (c)

Sol. 'grappling' is the right word to be replaced in the blank as it means to struggle and PSBs are struggling with Non- Performing assets and inadequate capital.

Constricting means make narrower, especially by encircling pressure.

Harboring means give a home or shelter to.

Riveting means fixing.

S3. Ans. (c)

Sol. 'focus' is the suitable word as PSBs need to grow their credit by overcoming the problem of inadequate capital and Non- performing assets.

S4. Ans. (a)

Sol. 'Accretion' is the appropriate word as it means addition.

All other options are not making the sentence meaningful with respect to the theme of the passage.

S5. Ans. (b)

Sol. 'improve' best suits the purpose as the government's initiative towards revitalizing PSBs can make their condition better.

Succor means help or aid.

Adorn means beautify.

S6. Ans. (c)

Sol. 'estimates' is the right word to be replaced as CRISIL evaluates the capital in the banks.

S7. Ans. (e)

Sol. No improvement is required here.

S8. Ans. (d)

Sol. 'raised' is the correct word.

Protruded means extend beyond or above a surface.

Upheaved means lift up.

S9. Ans. (c)

Sol. 'accelerate' makes the sentence meaningful.

S10. Ans. (e)

Sol. No improvement is required here.

S11. Ans. (d)

Sol. 'should be heavily fined' is the correct use.

S12. Ans. (a)

Sol. 'can be facilitated by' is the correct use.

S13. Ans. (b)

Sol. 'attempts at acquainting' is the correct use.

S14. Ans. (c)

Sol. 'Despite their' is the correct use.

S15. Ans.(a)

Sol. we use (Be + v3) in passive voice hence option (a) is the correct answer.