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Cloze Test Quiz 40

Directions: In the following passage, some of the words have been left out, each of which is indicated by a letter. Find the suitable word from the options given against each letter and fill up the blanks with appropriate words to make the paragraph meaningful.

Following the Centre's decision to withdraw high-value banknotes and impose withdrawal ____ (A) ____ on account-holders Banks have thus found themselves in an ____ (B) ____ situation where their liabilities have jumped sharply, while their assets have instead almost ____ (C) _____. This has added to their woes at a time when ____ (D) ____ bad loans have pushed most public sector banks to post record quarterly losses. The demonetisation decision has ____ (E) ____ ended up providing banks with the windfall of low-cost deposits that could potentially serve as the launch pad to a credit-backed demand ____ (F) ____ in the economy. Other banks have also cut lending rates, and lenders are now ____ (G) ____ with each other to innovatively structure credit products, including home loans, in a bid to capitalize on what they hope will be an enduring revival in the appetite for borrowing.

Questions:

1. A

A. action B. curbs C. penalty D. sanction E. taxes

2. B

A. pathetic B. quandary C. unenviable D. estranged E. degrading

3. C

A. withdrew B. gathered C. suspended D. stagnated E. minimize

4. D

A. mounting B. increase C. varying D. multiplying E. overestimated

5. E

A. independently B. unknowingly C. willy-nilly D. inadvertently E. proved



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Correct Answers:

1	2	3	4	5
B	C	D	A	C

Explanations:

1.

In the context of the paragraph describing the after-effects of 'Demonitization' on Indian Bank Industry, the word "curbs" which refers to "checks or restraints on something" is the most suitable among the choices given.

Ex. If you don't cage him now, you lose the ability to curb the animalistic side of him.

Option B is hence the correct answer.

2.

Usage of "estranged" which refers to 'alienated' is absolutely absurd here and the option D is hence eliminated.

"Pathetic" or "degrading" are too intense to be thought of and hence both of them can be eliminated as well.

"Quandary" which means 'a state of perplexity' is not going well with the context either. Clearly, the banks were not perplexed, their situation was rather unenviable or unpleasant and therefore "unenviable" is the most suited word for the blank.

Option C is hence the correct answer.

3.

Usage of the verb "minimize" would be ungrammatical as the sentence is in the past tense. Hence, option E is immediately eliminated.

If we observe the sentence we can infer that the word after 'instead' must be opposite in meaning to 'jumped sharply' and out of the choices given, only "stagnated" which refers to 'become dull or inactive' is fitting the gap appropriately.

Option D is hence the correct answer.

4.

Usage of “increase” would have been correct, had it been in its present participle form “increasing”. Option B hence gets eliminated.

Further, usage of any of the words “varying”, “multiplying” and “overestimated” is not adding any meaning to the context either. Options C, D and E get eliminated as well.

Usage of “mounting” which refers to ‘going up’ or ‘increasing’ is the most appropriate word out of the choices given as options.

Option A is hence the correct answer.

5.

Usage of “increase” would have been correct, had it been in its present participle form “increasing”. Option B hence gets eliminated.

Further, usage of any of the words “varying”, “multiplying” and “overestimated” is not adding any meaning to the context either. Options C, D and E get eliminated as well.

Usage of “mounting” which refers to ‘going up’ or ‘increasing’ is the most appropriate word out of the choices given as options.

Option A is hence the correct answer.



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