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# Paragraph Completion Questions Bank Exams (IBPS SO Pre, IBPS Clerk Mains, IBPS PO Mains, RBI Grade B, SBI PO Mains & SBI Clerk Mains)

## Paragraph Completion Quiz 4

Directions: In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound).

**1. In popular imagination, the Railway Budget was seen as a grand spectacle, with the Railway Minister using it as a platform for populism and political grandstanding. What is not appreciated is that the Budget is not merely a statement of allotment of funds to various projects and programmes, unlike other ministries, but comprises a fairly detailed performance review, physical and financial, of the previous year and prospects for the current (Budget) year. \_\_\_\_\_ . A separate post-Budget discussion in Parliament on the Railways, as indicated by the Finance Minister, is no substitute, as the focus most likely will be on allotments to various projects, not on financial performance.**

- A. The fact is that the Railways is indeed unlike any other Central ministry in size and scope, it is actually an operational ministry.
- B. There have been sporadic calls in the past for doing away with a separate Railway Budget for various reasons, but the matter was never pursued seriously.
- C. Perhaps nowhere in the world is a political functionary called upon to present a financial report card of the country's largest public undertaking in the full glare of publicity.
- D. No other Ministry has a separate budget and the practice exists in no other country today; the Bibek Debroy Committee has recommended discontinuance of a separate Rail Budget and it is part of the Prime Minister's reform programme.
- E. A point particularly stressed by the Finance Minister in the press conference announcing the Cabinet decision was that the Railways' share in the General Budget has progressively reduced over the years, making a separate budget an anachronism.

**2. Out of all the taxes, corporate taxes imposed on multinational corporations (MNCs) are major sources of revenue for most economies. But in the event of these corporate tax payers shifting their tax liabilities from a high tax jurisdiction to a low- or no-tax jurisdiction, massive revenue losses are imminent for the fiscal jurisdiction where the taxes should have been ideally paid. \_\_\_\_\_ . With a mélange of some creative accounting techniques and existing loopholes in different fiscal jurisdictions across the world, tax evasion has emerged as a global woe in the last few decades.**

A. Both historical and contemporary perceptions of tax have characterised it as a necessary extraction, a penalty.

B. Despite some major limitations, various fiscal jurisdictions have already gone ahead with signing such agreements.

C. Tax evasion is where a seepage in the boundaries set by fiscal laws is discovered, and which is then used to escape the tax net to a great extent or altogether.

D. Various countermeasures have been deployed by states, either at an individual level or as members of different economic groups.

E. Once riddled with incidents of double taxation, the MNCs have now outsmarted the system and have moved into an era of double non-taxation.

**3. Even the United States lets its citizens know when public databases are breached. Aadhaar and NATGRID might be hacked several times a year for all we know; no one is obligated to tell us. \_\_\_\_\_ . This renders us powerless and steps around our painstakingly crafted civil liberties to hand control of our lives and information back to the state.**

A. We have no idea how secure these databases are and have given no thought to what will happen if someone hacks them or misuses the sensitive information contained in them.

B. The government wants to add our travel and bank information to these databases, and is pressuring all the phone manufacturers to integrate with them.

C. This is a governance form in which governments use surveillance, data collection, data mining and other such invasive methods to prevent crime, terrorist attacks and to deliver welfare services.

D. The imbalance of power created by the state's attempts at treating citizens like pawns is dangerously magnified by advances in digital technology that allow for easy monitoring of communication and access to large amounts of data.

E. It appears that we are travelling fast towards a complete transformation into a National Surveillance State.

**4. General Motors Corporation, also known as GM, is a multinational corporation headquartered in the United States and has been the world's most dominant automaker since 1931. Recent times, however, have not been as favourable for the automotive giant with GM posting a record \$38.7 billion loss in 2016. These losses were sustained due to a variety of factors, such as adverse market conditions in the United States and Europe, high inventory levels as well as the fall in the value of the U.S. dollar. \_\_\_\_\_.**

- A. GM's management is to be blamed for not venturing into emerging markets like Russia and India.
- B. Since the value of the dollar is still falling, the losses sustained seem destined to continue in 2017.
- C. In response to this crisis, GM announced the launch of a slew of new models.
- D. GM now ranks as the world's second largest automaker, behind Toyota Motor Corporation.
- E. Higher oil prices would probably lead to GM incurring another big loss to its bottom line in 2017.

**5. The Firefox project had undergone several name changes. Originally titled Phoenix, it was renamed because of trademark issues with Phoenix Technologies. \_\_\_\_\_.** In response, the Mozilla Foundation stated that the browser should always bear the name Mozilla Firebird to avoid confusion with the database software. Continuing pressure from the database server's development community forced another change; on February 9, 2004, Mozilla Firebird became Mozilla Firefox, often referred to as simply Firefox.

- A. As of August 2011, Firefox was the second most widely used browser, with approximately 30% of worldwide usage share of web browsers.
- B. Phoenix Technologies sued the Mozilla Foundation for trademark infringement.
- C. The Mozilla Foundation then came up with the replacement name, Firebird.
- D. The replacement name, Firefox, provoked an intense response from the Firefox free database software project.
- E. The Mozilla Foundation, after lengthy deliberations with trademark lawyers, came up with the name Firebird which had not, at that time, been trademarked.

**6. Investment is necessary for economic growth. It could be undertaken by domestic or foreign investors. \_\_\_\_\_ . If domestic investment is not forthcoming, either because of a profitability crisis in the private sector or a self-imposed restraint on public spending (example, India's Fiscal Responsibility and Budget Management Act), then we may be forced to attract foreign investment. In other words, in the event of a domestic investment crunch, relying on foreign investment is an option in the short term.**

- A. However, relying on foreign investment in the long term is not an economically sound policy.
- B. However, a probable positive consequence of foreign investment is the inflow of new technology and its subsequent diffusion.
- C. However, there are no a priori reasons for favouring foreign investment over domestic investment under normal economic conditions.
- D. However, one central character of private investment makes it unreliable in the long term: volatility.
- E. It is obvious that investment in a labour-intensive sector will generate more employment than the same investment in a capital-intensive sector.

**7. "Universal" is a tricky word. It has an enormous appeal, an unquestioned romance of taking everyone along. Universal human rights, universal access to basic services, housing for all. It is the barometer of inclusion done right. \_\_\_\_\_ . Often the "universal" is a vanishing horizon and, like all horizons, the mirage is what makes you lose sight of the very real trade-offs and constraints in your way.**

- A. The irony is that even those who defend such exclusions do not fully realise the cost they themselves pay for them.
- B. However, the exclusions are simultaneously socially performed, legally enshrined, and economically reproduced.
- C. Yet herein, in the romance, lies the first danger of taking an important move and losing ourselves in a mirage well before the horizon is near.
- D. The dark side of the romance is that it's one of the hardest things to achieve.
- E. In Indian cities, one of the biggest blocks to any imagination of "universal" or "inclusive" development is not lack of money, land or technology as is so often imagined.

**8. 'Good governance' was the cornerstone of the National Democratic Alliance government's poll promises. While there is an effort to deliver this in many sectors, the functioning of the Ministry of Environment, Forest and Climate Change is at odds with its mandate. \_\_\_\_\_ . Since 2011, it has consistently ignored the Supreme Court's direction on the appointment of a national regulator for enforcing environmental conditions and to impose penalties.**

A. It unambiguously mandates that there shall be no destruction or diversion of habitat unless it is for the improvement and better management of wildlife.

B. While it has been periodically expressing its commitment to forest conservation, the reality is, the Ministry has been bending over backwards to meet the demands of 'development', compromising India's ecological security.

C. Another worrisome indicator on unbridled clearances is the strategy of diluting regulations through a slew of guidelines.

D. The most crucial governance challenge for the Ministry is how to balance development imperatives without compromising on ecological security.

E. An objective analysis reveals that the MoEF has turned into a virtual project-clearing house.

**9. The fact that AFSPA and representative democracy have co-existed in many parts of India's Northeast for almost 60 years itself suggests that there is something amiss about the way democratic institutions have functioned in the region. Consider for a moment how AFSPA found roots in post-Independence India. \_\_\_\_\_ . This claim was something the Indian nation-state could neither ignore nor acknowledge.**

A. Within the representational schemata of the nation-state, the first term on either side of the equality is of a lesser worth than the second.

B. India's Northeast very much finds itself within such a theoretical and political impasse, caught up, as it is, within a non-space — inside the physical space of India, yet outside the political and epistemic space underlying its imagination.

C. A pattern of exhibition of sovereign power has persisted for the last 16 years.

D. Despite its length and hardship, it failed to receive an acknowledgement from the Indian state, nor did it register in the consciousness of the nation.

E. Its formulation in 1958 was a response to the demands of the Nagas for sovereignty based on the assertion that the Nagas are a nationality, distinct from the Indian nationality.

**10.** The Chief Justice of India's high-octane laments about vacancies caused due to the stand-off between the judiciary and government in appointing judges has brought a renewed focus to delays in the judicial system. \_\_\_\_\_ . By all accounts, the judicial system is painfully slow — as of December 31, 2015, 51.2 per cent of all cases pending in the subordinate courts have been pending for more than two years and 7.5 per cent for more than 10 years; in the high courts the corresponding figures are 68 per cent and 19.22 per cent. This is unacceptable for any state that promises the rule of law to its citizens.

- A. At the same time, to view the stand-off on judicial appointments and the consequent vacancies that are created through the lens of judicial delays is to miss the wood for the trees.
- B. The CJI also believes that it is because vacancies are a product of a systemic lack of incentives for persons of high quality and integrity to take up judgeships.
- C. The complexity of causes responsible for judicial delays should make it amply clear that it is merely a by-product when it comes to the vexed question of judicial appointments.
- D. The CJI holds vacancies responsible for creating delays, bringing justice delivery to a grinding halt for several litigants.
- E. It is little surprise that litigants take a chance before the higher judiciary since securing an admission is often perceived as a game of roulette.

**Correct Answers:**

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
C	E	B	D	D	C	D	B	E	D

**Explanations:**

**1.** The paragraph talks about how the Railway budget has been used as a platform for populism for long. Now, if we read the sentences given as options carefully, we can observe that only two – option A and option C are linking to the chain of thoughts while others stress upon the need to do away with a separate Railway budget. Clearly, options B, D and E get eliminated.

Between the remaining two options, if we fit the option A for the blank, it may look fine at the first glance but usage of too many 'unlike' and 'ministry' makes it redundant and hence it gets eliminated as well.

Clearly, option C is the best fit for the blank as it is complementing both the preceding and the following sentences.

Option C is hence the correct answer.

**2.** If we read the given paragraph carefully, we can infer that it talks about how MNCs are evading taxes. The sentence following the blank points towards some 'creative accounting techniques' that MNCs use to avoid paying taxes to the government.

Out of the given options, only E fits the blank appropriately as it mentions how MNCs have 'outsmarted' the system. The verb 'outsmarted' clearly links to the chain of thoughts and complements the idea being discussed.

Option E is hence the correct answer.

**3.** If we use option A or option E for the blank, either of them would look fine at the first glance but we closely observe that if either of them is used for the blank, both the sentence used for the blank and the following sentence would express the same idea and would bring redundancy in the context. Thus, we can eliminate the options A and E.

Both option C and option D are either a part of a former or a latter paragraph and neither of them fits the blank contextually.

Clearly, option B is the best fit for the blank as the words 'these databases' are complementing the chain of thoughts being discussed in the paragraph.

Option B is hence the correct answer.

**4.** Option A would be wrong as the reasons for sustaining losses have already been mentioned and therefore option A does not end the paragraph very well.

Option B would also be absurd as falling value of the dollar is not the only reason for the company sustaining losses.

Option C would be wrong because it is somewhat irrelevant to the paragraph.

Option E would be wrong as well as no such inference can be drawn, the reasons for sustaining losses have already been mentioned and oil prices affect all automobile companies.

Option D is the most appropriate choice here because it can be inferred that due to GM's losses its position declined from number 1 to number 2. It is the most correct ending to the paragraph.

Option D is hence the correct answer.



**5.** Option A is incorrect because there is no logical continuity with the rest of the paragraph.

Option B is incorrect as well for the same reason as mentioned for option A. “Continuing pressure from the database server’s development community forced” the change of name from Mozilla Firebird to Mozilla Firefox clearly indicating that the blank sentence has got to do with Firebird.

Option C is absurd as well because there is no logical continuity with the next sentence which starts with, “In response ....” Mozilla responded to somebody or some entity. It can’t possibly respond to itself.

Option E is incorrect too for the same reason as stated for option C. The sentence for the blank has to mention some entity or event that occurred to which the Mozilla Foundation responded.

Option D fits in the context and maintains continuity in the paragraph.

Option D is hence the correct answer.

**6.** We can observe that the sentence following the blank mentions ‘domestic investment’ as a first priority as far as investment is concerned, the only option that fills the blank appropriately is option C.

Option C is hence the correct answer.

**7.** In the paragraph, the writer through the sentence preceding as well as following the blank presents his or her views while defining the word ‘universal’ in the context. We can observe that while the sentence preceding the blank talks about the positive aspects in the context, the sentence following the blank depicts a possible dark side of it. Clearly, the option D fits the blank most appropriately here.

Option A and B talk about ‘exclusions’ which cannot be inferred from the paragraph given. Option E shares that the real problem to achieve universalism is not lack of money, which clearly is not fitting in keeping the following sentence in mind.

In the sentence following the blank, we have an indefinite article ‘a’ before the noun ‘horizon’ whereas in the option C we have the definite article ‘the’ before the same word. This evidently implies that option C cannot be a preceding sentence.

Option D is hence the correct answer.

**8.** Option A would have been a good choice, had the following sentence started with 'However' which is not the case. This eliminates option A.

The first sentence of the paragraph has the compound noun 'poll promises' and the second sentence expresses the ministry's negligence towards the environmental conditions, as it is implied. Clearly, option B that presents a contradiction between the commitment made by the ministry and the reality, fits the blank most appropriately. The following sentence also supports the chain of thoughts in the paragraph.

Clearly, option B is the correct answer.

**9.** If we read the paragraph carefully we can observe that the sentence preceding the blank talks about how AFSPA got its roots in post-independence in India, thus the sentence that mentions the establishment or formulation of AFSPA would be the one that fits the blank.

Among the options given, the only option that is relevant in the context is option E.

Clearly, option E is the correct answer.

**10.** In the opening sentence of the paragraph, the CJI laments about the problems the Indian judiciary is facing today and it can be inferred that he is chiefly concerned about the vacancies in the judiciary system that are creating unnecessary delays.

Among the given choices, option D keeps the chain of thoughts flowing as it takes the discussion further in a relevant manner.

The complexity of causes responsible for judicial delays are nowhere mentioned in the paragraph and hence cannot fit the blank appropriately. Similarly, the option B that expresses the CJI's belief regarding why vacancies are a product of systemic lack, is clearly required at the moment and may fit somewhere in a latter paragraph. No other sentence, except option D is coherent for the blank either.

Option D is hence the correct answer.



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