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## Comprehension Test Questions for IBPS Clerk Pre, RBI Assistant Pre, SBI Clerk Pre and LIC Assistant Pre Exams.

### Passage No. 173

**Directions:** Please read the passage carefully and answer the questions that follow:

For an economy that is **tottering**, a big bang announcement from the government can sometimes work to turn around sentiment. The unveiling by Finance Minister Nirmala Sitharaman on Tuesday of a mega push to infrastructure investment adding up to 102 lakh crore over the next five years belongs in this category. Projects in energy, roads, railways and urban infrastructure under the National Infrastructure Pipeline (NIP) have been identified by a task force. About 42% of such identified projects are already under implementation, 19% are under development and 31% are at the conceptual stage. The NIP task force appears to have gone project-by-project, assessing each for viability and relevance in consultation with the States. Considering that the NIP will be like a window to the future, a constant review becomes paramount if this is not to degenerate into a mere collation and listing of projects. A periodic review, as promised by the Finance Ministry, is necessary. The government's push on infrastructure development will not only enable ease of living — such as metro trains in cities and towns — but also create jobs and increase demand for primary commodities such as cement and steel. From this perspective, this push to invest in infrastructure is welcome.

Identifying the projects to be put on the pipeline is the easy part. Implementing and commissioning them will be the more difficult one. There are a few hurdles that the NIP task force needs to watch out for. First, the financing plan assumes that the Centre and the States will fund 39% each while the private sector will chip in with 22% of the outlay. Going by the present fiscal situation, it will be no small challenge for the Centre to raise 39 lakh crore, even if it is over the next five years. The financial position of States is even more perilous. Second, the 22 lakh crore expected from private investment also looks steep considering the lack of appetite for fresh investment by the private sector in the last few years. In fact, this factor has been a major drag on economic growth. Given the scale of investment, debt will play an important role and it remains to be seen if banks have gotten over their apprehensions on infrastructure financing as a major part of their bad loans originated there. Finally, cooperation from States becomes very important in implementing infrastructure projects. The experience on this count has not been very happy till now. While these are genuine obstacles that the task force needs to manage, these should not detract from the need for a concerted effort to invest in infrastructure. The key will be following up and reviewing the pipeline at regular intervals.

## Questions :

1. As per the passage, what will be the benefits of the push on infrastructure development in India?

- I. Ease of Living in big cities
- II. Jobs for Unemployed
- III. Increase demand for luxury commodities

A. Only II                      B. Only I and II                      C. Only III                      D. All I, II and III                      E. None of I, II and III

2. Which of the following statements is/are the reason/reasons for tottering Indian Economy?

- I. About 42% of such identified projects are under implementation but not completed.
- II. Frequent reviews of National Infrastructure Pipeline (NIP) are not done at regular intervals.
- III. The financial position of States is very strong in comparison to the centre.

A. Only III                      B. Only II and III                      C. Only I and III                      D. All of I, II and III  
E. Not mentioned in the passage

3. Which of the following can be inferred from the passage?

- I. Projects as mentioned in the passage do not get successful without timely reviews.
- II. India would need to spend \$4.5 trillion on infrastructure by 2030 to sustain its growth rate.
- III. Implementation of a project is not as easy as its identification.

A. Only I                      B. Only I and II                      C. Only I and III                      D. All I, II and III                      E. Only II

4. Which of the following is/are true regarding NIP from the above passage?

- A. NIP will make growth more inclusive.
- B. NIP includes economic and social infrastructure projects even offshore.
- C. NIP assigned the Centre, States and the private sector to share the capital expenditure in a 39:39:22 formula
- D. Both options A and C
- E. All of the above

5. Which of the following sectors will be benefitted under NIP as mentioned in the passage?

- A. Energy Sector                      B. Urban Infrastructure                      C. Transport Sector
- D. All of the above                      E. None of the above



6. Which of the following is a synonym of the word 'tottering' as given in bold in the passage?

- A. Performing      B. Stable      C. Insecure      D. Moving      E. None of the above

Correct Answers :

1	2	3	4	5	6
B	E	C	D	D	C



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## Explanations:

### 1. Refer to:

**The government's push on infrastructure development will not only enable ease of living** — such as metro trains in cities and towns — but **also create jobs** and increase demand for primary commodities such as cement and steel. From this perspective, this push to invest in infrastructure is welcome.

Clearly, option B is the correct answer.

### 2. Refer to:

For an economy that is tottering, a big bang announcement from the government can sometimes work to turn around sentiment. The unveiling by Finance Minister Nirmala Sitharaman on Tuesday of a mega push to infrastructure investment adding up to 102 lakh crore over the next five years belongs in this category. Projects in energy, roads, railways and urban infrastructure under the National Infrastructure Pipeline (NIP) have been identified by a task force.

Evidently, option E is the correct answer as there is no mention of reasons for a tottering Indian Economy in the above passage.

### 3. **Statement I:** Projects as mentioned in the passage do not get successful without timely reviews.

#### Refer to:

Considering that the NIP will be like a window to the future, **a constant review becomes paramount** if this is not to degenerate into a mere collation and listing of projects.

The highlighted part above implies that to make a project successful we need to review it at regular intervals. Hence, statement I can be inferred from the passage.

**Statement II:** India would need to spend \$4.5 trillion on infrastructure by 2030 to sustain its growth rate.

The above statement cannot be inferred from any part of the passage.

**Statement III:** Implementation of a project is not as easy as its identification.

#### Refer to:

**Identifying the projects to be put on the pipeline is the easy part. Implementing and commissioning them will be the more difficult one.**

Clearly, the statement can be inferred from the highlighted part above.

Evidently, option C is the correct answer.

**4. Statement 1:** NIP will make growth more inclusive.

**Refer to:**

The government's push on infrastructure development will not only enable ease of living — such as metro trains in cities and towns — but also create jobs and increase demand for primary commodities such as cement and steel. From this perspective, this push to invest in infrastructure is welcome.

The above paragraph confirms that NIP includes and is concerned about all the sectors of the country. Statement 1 is hence true.

**Statement 2:** NIP includes economic and social infrastructure projects even offshore.

**Refer to:**

Projects in energy, roads, railways and urban infrastructure under the National Infrastructure Pipeline (NIP) have been identified by a task force.

Clearly, nothing has been mentioned regarding any offshore project that was taken up by the NIP. Hence, statement 2 is not true.

**Statement 3:** NIP assigned the Centre, States and the private sector to share the capital expenditure in a 39:39:22 formula

**Refer to:**

First, the financing plan assumes that the Centre and the States will fund 39% each while the private sector will chip in with 22% of the outlay. Going by the present fiscal situation, it will be no small challenge for the Centre to raise 39 lakh crore, even if it is over the next five years.

The paragraph above reiterates what's given in the statement 3. Hence, statement 3 is true as well.

Clearly, option D is the correct answer.

**5. Refer to:**

The unveiling by Finance Minister Nirmala Sitharaman on Tuesday of a mega push to infrastructure investment adding up to 102 lakh crore over the next five years belongs in this category. **Projects in energy, roads, railways and urban infrastructure under the National Infrastructure Pipeline (NIP) have been identified by a task force.** About 42% of such identified projects are already under implementation, 19% are under development and 31% are at the conceptual stage.

Option D is hence the correct answer.

**6.** Totter (Verb):

be insecure or about to fail.

Ex. The pharmaceutical industry has tottered from crisis to crisis.

Synonyms: be unstable, be unsteady, be shaky, be insecure, be precarious, etc.

Clearly, option C is the correct answer.



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