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Cloze Test Questions for Bank Exams (IBPS PO Pre, IBPS Clerk, SBI PO Pre & SBI Clerk)

Cloze Test Quiz 44

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.

Agriculture in States like Punjab is typically a ___ A ___ of wheat and paddy. When input costs associated with fertilizers, crop-protection chemicals and seeds rose, along with fixed costs associated with agricultural equipment such as tractors and submersible pumps, agriculture became economically ___ B ___. Prices have risen — of Arhar seeds and staple crops like paddy and sugarcane, of fertilizers and plain barley. The old days of farmers handing seeds as family ___ C ___ to their sons are long gone. Hiring labourers and animals is expensive. With an increase in application of crop-protection chemicals, Soya bean has seen a massive jump in ___ D ___ cost. Given a jump in input costs, cultivation costs have gone up in multiples. The total cost of cultivation for wheat rose three times from 2004-05 to 2012-13.

While traditionally the blame is cast on the ___ E ___ local moneylender, NCRB data highlight that 2,474 of the 3,000 farmers who were reported to have committed suicide in 2015 had loans from local banks, while those who had loans from moneylenders were just 9.8 per cent of the total. Maharashtra reported 1,293 such suicides for ___ F ___, while Karnataka had 946. Meanwhile, farmers in Punjab are ___ G ___ to have an outstanding debt of ₹69,355 crore. Somehow, the traditional moneylender is seemingly more “___ H ___” than local banks

Questions:

1. A

A. custom B. monoculture C. trade D. business E. cultivate

2. B

A. vibrant B. equal C. feasible D. unviable E. conservative

3. C

A. traditions B. heirlooms C. convention D. values E. vendetta

4. D

A. distribution B. pesticide C. marginal D. maintenance E. storage

5. E

A. ambiguous B. guileless C. devious D. usurious E. autonomous

6. F

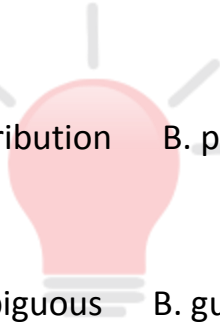
A. loans B. indebtedness C. famine D. monsoon E. illness

7. G

A. supposed B. criticized C. estimated D. expected E. sanctioned

8. H

A. shrewd B. flexible C. competitive D. popular E. appreciative



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Correct Answers:

1	2	3	4	5	6	7	8
B	D	B	B	D	B	C	B

Explanations:

1.

The sentence talks about the 'Agriculture in States like Punjab' and usage of either of the words "trade" and "business" would be irrelevant in the context. Moreover, when "trade" and "business" are synonyms, it's evident that neither of them could be a possible choice for the blank. Options C and D hence get eliminated.

Usage of the word "cultivate" would also be grammatically incorrect as "cultivate" is a verb whereas a noun must be filled in the blank as it is followed by the indefinite article 'a'. This eliminates option E as well.

Now, between "custom" and "monoculture" the latter which refers to 'the cultivation of a single crop in a given area' seems to fit the blank more appropriately.

Option B is hence the correct answer.

2.

Keeping the tone of the sentence in mind, usage of any of the words "vibrant", "equal" and "conservative" does not make any sense if filled in the blank. Options A, B and E hence get eliminated.

Now, between "feasible" and "unviable" which are actually antonyms, the latter evidently fits the blank because when the cost of everything which is required in Agriculture rises, Agriculture will naturally become unviable or impractical.

Option D is hence the correct answer.

3.

In this question again, two words – “traditions” and “convention” which are synonymous to each other are given as options and hence they both can be eliminated.

Usage of either of the words “values” and “vendetta” would just bring absurdity to the context of the paragraph and hence will not be a suitable choice either.

In the given context of the paragraph, the word “heirlooms” would be the most appropriate one to fill in the gap.

Heirloom (Noun):

A valuable object that has belonged to a family for several generations.

Ex. "the violin was a family heirloom"

Clearly, option B is the correct answer.

4.

The phrase “With an increase in application of crop-protection chemicals” clearly indicates that when there is an increase in application of the chemicals that help protect a crop, it is the pesticide cost that has to rise.

None of the other words seems to fill in the blank appropriately.

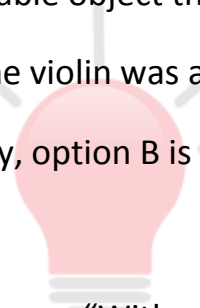
Option B is hence the correct answer.

5.

It is indeed a difficult one.

Among the given options and in the context of the paragraph, the only word that would fit the blank is “usurious”.

Usurious (Adjective):



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The adjective has originated from the noun "Usury" which means lending money at exorbitant or high interest rates.

Ex. "they lend money at usurious rates"

Option D is hence the correct answer

6.

It's the easiest among all to pick.

The part of the sentence "NCRB data highlight that 2,474 of the 3,000 farmers who were reported to have committed suicide in 2015 had loans from local banks ..." clearly indicates that it is farmers' inability to unburden their indebtedness which pushed them to take as strong a step as a suicide.

Clearly option B is the correct answer

7.

In this part of the paragraph data mentioning the percentage of farmers to have committed suicide have been shared and when it comes to presenting a rough data that have been taken from and calculated on a large population, there is no better verb than "estimate".

Clearly, option C is the correct answer.

8.

Reference:

2nd paragraph, 1st sentence

"While traditionally the blame is cast on the usurious local moneylender, NCRB data highlight that 2,474 of the 3,000 farmers who were reported to have committed suicide in 2015 had loans from local banks, while those who had loans from moneylenders were just 9.8 per cent of the total."

Here, we can clearly infer that the local moneylender who in general charge high rates of interest, in the given context of the paragraph, have been lenient or flexible while dealing with the farmers whom they might have given loans to.

Clearly, option B is the best choice among all, for the blank



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