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# Cloze Test Exercise for IBPS PO Pre, IBPS SO Pre, IBPS Clerk, SBI PO Pre and SBI Clerk

## Exercise Number 67

**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.

In its bid to create "NextGen banks", the finance ministry has decided to merge 10 public sector banks into four. The merger of United Bank of India (UBI) and Oriental Bank of Commerce (OBC) with Punjab National Bank (PNB) will give birth to India's second largest public sector bank after the State Bank of India (SBI). The PNB merger, which will make the bank bigger than Bank of Baroda (BoB), will come into \_\_\_ A \_\_\_ from April 1 next year, according to a recent PTI report. Hit by a \$2 billion fraud and money \_\_\_ B \_\_\_ case centering around fugitive diamond merchant Nirav Modi, the merged PNB's deposit market share will jump to 8% as compared to its standalone market share of 5.2% as of March 2019.

PNB's total business after the merger will increase to Rs. 17.95 lakh crore. Together, the merged \_\_\_ C \_\_\_ will have 11,437 branches. Amongst all public sector banks, PNB will be smaller in size only after SBI. PNB will also have the second-largest branch \_\_\_ D \_\_\_ . From April 1, when the merger comes into force, PNB is likely to have a new name. Although bank unions have called for strike to protest against the merger, banks have made it clear that there will no \_\_\_ E \_\_\_ of staff in the merged entity, and also ruled out the possibility of bringing in \_\_\_ F \_\_\_ Retirement Scheme. PNB's CEO and MD Sunil Mehta said every employee is going to gain from the merger.

**1. Which of the following words should fill in the blank (A) to make a contextually correct and meaningful sentence?**

- |                 |              |                |
|-----------------|--------------|----------------|
| A. Affect       | B. Effect    | C. Circulation |
| D. Blandishment | E. Establish |                |

**2. Which of the following words should fill in the blank (B) to make a contextually correct and meaningful sentence?**

- |               |                 |                     |
|---------------|-----------------|---------------------|
| A. Duping     | B. Embezzlement | C. Misappropriation |
| D. Laundering | E. Counterfeit  |                     |

**3. Which of the following words should fill in the blank (C) to make a contextually correct and meaningful sentence?**

- A. Entity                      B. Vehicle                      C. Organizational  
D. Building                      E. Infrastructure

**4. Which of the following words should fill in the blank (D) to make a contextually correct and meaningful sentence?**

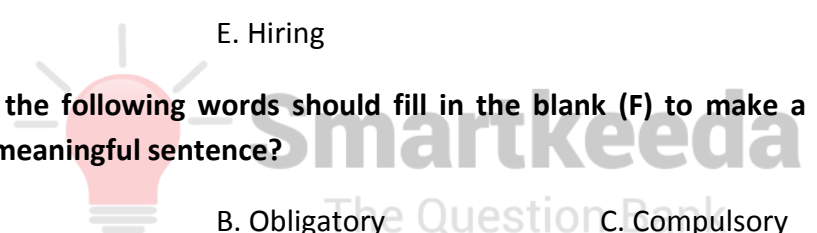
- A. Bandwidth                      B. Network                      C. Influence  
D. Infrastructure                      E. Customer

**5. Which of the following words should fill in the blank (E) to make a contextually correct and meaningful sentence?**

- A. Vacancy                      B. Fire                      C. Retrenchment  
D. Acquittal                      E. Hiring

**6. Which of the following words should fill in the blank (F) to make a contextually correct and meaningful sentence?**

- A. Forced                      B. Obligatory                      C. Compulsory  
D. Optional                      E. Voluntary



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**Correct answer:**

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

**Explanation:**

1. Usage of the words 'blandishment' and 'establish' would be absurd as they do not make any sense in the blank 'A'.

The word 'affect' is a verb, but the blank 'A' requires a noun. Also, the word 'affect' is used in the case of negative influence.

The expression 'come into effect' means, 'to be operational'.

So, the word 'effect' fits the blank perfectly.

Hence, option B is the correct answer.

2. The words 'duping', 'embezzlement' and 'counterfeit' would be absurd in the given context.

Also, they do not fit grammatically in the blank 'B'.

Only the word 'laundering' fits the blank 'B' appropriately. Also, the sentence talks of Nirav Modi's money laundering case. The context demands the word 'laundering'.

Hence, option D is the correct answer.

3. Through the merger of the banks, a new entity was created.

No vehicle, building or infrastructure was created through the merger of banks.

Thus, we can rule out option B, option D and option E.

Also, the blank 'C' demands a noun.

The word 'organizational' is an adjective. So, this word can also be ruled out.

Hence, option A is the correct answer.

4. 'Bandwidth' is a computing term meaning 'a range of frequencies within a given band, in particular that used for transmitting a signal'.

So, it has no relevance in blank 'D'.

The usage of the words 'influence', 'infrastructure', and 'customer' would be contextually and grammatically erroneous as they do not make any sense in blank 'D'.

The word 'network' would be a good fit in blank 'D' as the sentence talks about PNB's increased number of branches because of the merger.

Hence, option B is the correct answer.

5. The sentence containing blank 'E' says that no employee would be made redundant because of the bank merger.

The usage of the words 'vacancy' and 'fire' do not make any sense grammatically.

Hence, we can eliminate option A and option B.

The sentence does not talk about hiring anybody. The sentence only says that no staff would be fired because of the bank merger. So, option E also becomes invalid.

The word 'acquittal' means 'a judgment or verdict that a person is not guilty of the crime with which they have been charged'. So, it does not make any sense in the given context. So, option D also gets eliminated.

The word 'retrenchment' means 'the action of making an employee redundant'.

And, it fits the blank 'E' appropriately.

Hence, option C is the correct answer.

6. In the previous blank, the sentence already dealt with the idea of forcible retirement / retrenchment.

Hence, So, it is absurd that in blank 'F' the sentence would again talk about the same topic.

Hence, option A, option B, option C and option D become invalid.

The sentence in blank 'E' talks about voluntary retirement.

The correct word is 'voluntary'.

option E is the correct answer.



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