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# 100 Fill in The Blanks Questions for IBPS PO Pre, IBPS SO Pre, IBPS Clerk, LIC AAO, SBI Clerk Pre, SBI PO Pre and SBI Clerk exams

Directions: The following question has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits in the context of the sentence.

1. Partnerships with edtech firms help students \_\_\_\_\_ their skills and become \_\_\_\_\_ to the ecosystem.

- A. hone, relevant                      B. model, master                      C. polish, controlling  
D. love, bigger                      E. categorize, cogs

2. The goods and services tax creates \_\_\_\_\_ trails across the income and production chain, and is driving \_\_\_\_\_ of the economy and better measures of MSME value addition and cash flow.

- A. assessment, securitization    B. audit, formalization              C. withering, work  
D. inspection, denizens            E. broad, stages

3. The bank holding company structure \_\_\_\_\_ by the P.J. Nayak Committee, among others, involves \_\_\_\_\_ the government's shareholding to below 52 per cent and routing it through a holding company.

- A. suggested, investing              B. recommended, divesting        C. forwarded, controlling  
D. donated, pursuing              E. discarded, eliminating

4. The government must focus on water \_\_\_\_\_, protection of water bodies, bumping up distribution networks and make rainwater \_\_\_\_\_ a mandatory feature in new housing.

- A. preservation, harbouring        B. fermentation, issuing              C. conservation, harvesting  
D. management, humouring        E. existence, queuing

5. Having \_\_\_\_\_ this victory, New Delhi must now chart the future course of its \_\_\_\_\_ with Pakistan.

- A. secured, relations              B. lost, promotions                      C. fortified, facilities  
D. expressed, viewership            E. enhanced, brotherhood

6. The need is to \_\_\_\_\_ housing stock to a level where people do not have to spend a large slice of their income on rent and to have sensible rent laws that foster a market for

rented accommodation, rather than hoarding of empty houses by owners fearful of losing possession of their investment to permanent \_\_\_\_\_ .

- A. augment, shareholders      B. explain, builders      C. expand, companies  
D. boost, tenants      E. make, promoters

7. Besides issues regarding peace and stability in the region, Modi \_\_\_\_\_ India's energy concerns and said although Iran supplied as much as 11% of its needs, it had reduced oil \_\_\_\_\_ from the West Asian country even though this hurt the economy.

- A. described, exports      B. studied, security      C. delineated, imports  
D. explained, projects      E. reduced, responsibility

8. The government must consider setting up a \_\_\_\_\_ agency under the ministry of labour to deal with developing standards, monitoring establishments, and \_\_\_\_\_ of standards across the economy.

- A. dedicated, enforcement      B. recurrent, solemnity      C. committed, seriousness  
D. exclusive, mantle      E. dodgy, cooperation

9. To believe that the problem of \_\_\_\_\_ journals on the UGC's whitelist is the sole issue awaiting \_\_\_\_\_ in the university would be naive.

- A. dangerous, test      B. silly, visit      C. dubious, resolution  
D. future, development      E. useless, help

10. It is the Centre's responsibility to ensure that the Environment Protection Act, the \_\_\_\_\_ law that enables anti-pollution rules to be issued, is \_\_\_\_\_ in letter and spirit.

- A. overarching, implemented      B. ancient, assumed      C. principal, controlled  
D. primary, rejected      E. controlling, gone

Directions: The following question has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits in the context of the sentence.

11. The short-term priority is to remove \_\_\_\_\_ clauses in policies and \_\_\_\_\_ coverage to as many people as possible.

- A. defamatory, exempt      B. discriminatory, expand      C. enriching, withheld  
D. degrading, magnifies      E. boring, stop

**12. The activities approved for toting up a teacher's \_\_\_\_\_ performance indicator are many, \_\_\_\_\_ beyond teaching and research.**

- A. popularity, training                      B. academic, extending                      C. cuteness, going  
D. strength, power                              E. happiness, great

**13. Problems of exclusion will be eliminated if the payer-insurer is the state, the \_\_\_\_\_ is done through public taxes, and coverage is \_\_\_\_\_ .**

- A. loading, unreal                              B. funding, imaginary                      C. financing, universal  
D. projection, hazy                              E. sponsoring, questionable

**14. Delayed monsoons, preceded by a \_\_\_\_\_ monsoon last year, and depleting groundwater levels have \_\_\_\_\_ the crisis.**

- A. Deficient, exacerbated                      B. derogatory, promoted                      C. poor, fancied  
D. enjoyable, viewed                              E. enhancing, borne

**15. In addition, growing \_\_\_\_\_ of society on ideological lines has made the job of \_\_\_\_\_ fake news easier.**

- A. masses, observing                              B. divergence, collecting                      C. numbers, sorting  
D. polarization, spreading                      E. multitude, financing

**16. Investors can think of putting in at least 10 per cent of their savings in gold as it has the \_\_\_\_\_ to be an \_\_\_\_\_ for the portfolio in a fragile trade environment.**

- A. purpose, disturbance                              B. status, inspiration                              C. potential, insurance  
D. possibility, indictment                              E. reasoning, arrangement

**17. Central banks across the globe are preparing to loosen monetary policies, to \_\_\_\_\_ their respective economies and it is expected that gold will continue the ongoing \_\_\_\_\_ .**

- A. spur, momentum                              B. inspire, synergy                              C. enervate, juncture  
D. encourage, matches                              E. design, cooperation

**18. Basic principles of credit \_\_\_\_\_ and monitoring are obviated in PSBs and must be sharpened to \_\_\_\_\_ defects of capital, business purpose and character.**

- A. lending, reduce                              B. assessment, emphasize                      C. evaluation, clarify  
D. appraisal, diagnose                              E. prevention, roughen

19. Buildings must \_\_\_\_\_ be examined and certified for safety, and those that fail to \_\_\_\_\_ to the NBC must be demolished.

- A. surely, stick                      B. intermittently, respect                      C. intensely, purview  
D. periodically, conform                      E. positively, toughen

20. Promoters of MSMEs must have \_\_\_\_\_ in the game to ensure that funds — venture capital, as well as bank loans made liberal by fiat — are not \_\_\_\_\_ off.

- A. interest, taken                      B. name, bought                      C. skin, siphoned  
D. feet, stolen                      E. hands, signed

Directions: The following question has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits in the context of the sentence.

21. The public sector has been called the private sector of politicians, used for creating patronage \_\_\_\_\_ and \_\_\_\_\_ .

- A. networks, kickbacks                      B. buildings, hospitals                      C. malls, complexes  
D. relations, assets                      E. forms, figures

22. If people fail to realize the \_\_\_\_\_ of the water crisis India is facing and fail to be \_\_\_\_\_ into action then there are bound to be many more Chennais.

- A. magnitude, recommended                      B. intensity, galvanized                      C. weather, forced  
D. acuteness, ploughed                      E. behemoth, strewn

23. The internal and concurrent audit system of banks is intended to red \_\_\_\_\_ risks in real time, but has failed and must be \_\_\_\_\_ up.

- A. hood, kept                      B. flag, shored                      C. dress, developed  
D. salute, prodded                      E. dame, given

24. Further, to augment bond market liquidity, corporates need to be encouraged to \_\_\_\_\_ exiting bonds under the same International Securities Identification Number, to duly shore up floating \_\_\_\_\_ .

- A. redistribute, stakes                      B. frame, images                      C. reissue, stocks  
D. recirculate, steaks                      E. expunge, companies

25. Population growth tapers off with \_\_\_\_\_ literacy, access to contraception, and social and economic \_\_\_\_\_ .

- A. increased, progress                      B. decreased, progress                      C. improved, regress  
D. stagnant, duress                      E. mediocre, brevity

26. Reportedly, heavy machines could not reach the collapsed building in the Dongri area in South Mumbai as the lanes, with overhead wires \_\_\_\_\_ , were too \_\_\_\_\_ to admit them.

- A. hanging, wide                      B. flying, fast                      C. drooping, broad  
D. dangling, narrow                      E. making, slow

27. The idea of a single large PSB mimicking the Life Insurance Corporation of India model in the insurance space may be considered, but such an entity could create serious distortions, such as \_\_\_\_\_ hazard stemming from the too-big-to- \_\_\_\_\_ syndrome, with the next biggest bank being on-fourth its size.

- A. serious, drown                      B. mortal, shut                      C. moral, fail  
D. factual, protect                      E. irresponsible, ground

28. This focus on procedures over outcomes is a recipe for bad management, and explains why PSUs tend to perform so much \_\_\_\_\_ than their private sector \_\_\_\_\_ .

- A. worse, peers                      B. bad, counterparts                      C. poorer, friends  
D. shoddier, foes                      E. disaster, colleagues

29. Occupational safety and health are important for improved \_\_\_\_\_ and \_\_\_\_\_ .

- A. men, women                      B. boys, girls                      C. assets, markets  
D. productivity, growth                      E. chemicals, drugs

30. Rapid urbanisation and rising \_\_\_\_\_ in rainfall patterns make it \_\_\_\_\_ that we transparently manage water resources nationally.

- A. variability, imperative                      B. assurance, necessary                      C. fluctuations, inefficient  
D. uncertainty, indifferent                      E. costs, compulsory

31. Given the history and the demands of domestic politics, particularly in Pakistan, the two countries are unlikely to present a \_\_\_\_\_ of neighbourly \_\_\_\_\_ .

- A. photo, conversation                      B. gift, talks                      C. picture, cooperation

D. diary, coordination                      E. bag, cohabitation

**32. In mature economies, central banks accept corporate bonds as \_\_\_\_\_ for their liquidity management operations, so as to purposefully \_\_\_\_\_ the bond market.**

A. security, undermine                      B. collateral, develop                      C. woeful, work  
D. insurance, accentuate                      E. baggage, strengthen

**33. Local bodies \_\_\_\_\_ under rules to ensure segregation, collection and transfer of waste to registered recyclers have \_\_\_\_\_ failed to fulfill their responsibilities.**

A. authorized, enormous                      B. mandated, spectacularly                      C. ruled, dared  
D. delegated, great                      E. deviated, scarcely

**34. They said that trade ministers of both countries would meet at an early date and sort out contentious issues relating to market access, trade \_\_\_\_\_ and trade \_\_\_\_\_ .**

A. blockages, smoothness                      B. fairs, events                      C. barriers, imbalance  
D. projects, assignments                      E. insecurities, consulates

**35. Millions of \_\_\_\_\_ will keep moving to towns from the hinterland to seek better \_\_\_\_\_ .**

A. migrants, opportunities                      B. immigrants, chances                      C. emigrants, breaks  
D. men, views                      E. women, lives

**36. While all these forms exist in India, \_\_\_\_\_ and \_\_\_\_\_ content are gaining steam, leading to the possibility of potential violence and impacting society.**

A. fabricated, manipulated                      B. irrelevant, useless                      C. joyous, exalted  
D. unnecessary, neutral                      E. dangerous, exuberant

**37. While predatory journals are not a uniquely Indian problem, the problem appears to be more grave here, and has possibly been aggravated by the UGC's policy of \_\_\_\_\_ recommendations for \_\_\_\_\_ of journals in its approved list.**

A. seeking, exclusion                      B. denying, publishing                      C. soliciting, inclusion  
D. facing, projection                      E. handing, seeking

**38. While media researchers around the world are \_\_\_\_\_ the fake news scene, little \_\_\_\_\_ information is available on the creators and the intention behind it.**

A. investigating, credible                      B. innovating, sound                      C. instigating, genuine

D. obscuring, relevant                      E. obliterating, believable

**39. Global \_\_\_\_\_ effort is essential to addressing \_\_\_\_\_ such as climate change, and delivering on the promise of technology.**

A. important, views                      B. economic, harmful                      C. wonderful, things  
D. cooperative, challenges                      E. prevention, wrongs

**40. South Korea is another example where state-owned banks have \_\_\_\_\_ chaebols, rather than \_\_\_\_\_ to political pressure.**

A. chastened, wading                      B. wanted, surrendering                      C. disciplined, capitulating  
D. wrought, ceding                      E. controlled, admonishing

**41. \_\_\_\_\_ the trade war, geopolitical tensions in West Asia, uncertainty around Brexit and global slowdown are other \_\_\_\_\_ driving the rally in gold price.**

A. besides, factors                      B. among, aspects                      C. beside, controls  
D. exciting, buildings                      E. calling, goods

**42. With good monsoon and a \_\_\_\_\_ government, the situation may improve, but growth rate expectations are lower now than what we \_\_\_\_\_ during the start of the year**

A. steady, formed                      B. stable, envisaged                      C. worldly, envisioned  
D. strong, seen                      E. bonded, sought

**43. Considering the rapid penetration of mobile phones and the rise in use of social media in India, the \_\_\_\_\_ of fake news is no longer a problem limited to the online world, especially because it has political, social and economic \_\_\_\_\_ on the ground.**

A. dissidence, trade                      B. dissemination, ramifications                      C. devolution, career  
D. propagation, transactions                      E. distribution, transfusion

**44. Short-term credit from NBFCs, frequently \_\_\_\_\_ over, stands in for missing long-term capital and a disruption in the cycle results in a crisis for both the financing companies and the builders \_\_\_\_\_ on them for capital.**

A. looked, dependent                      B. fared, sulking                      C. rolled, reliant  
D. pushed, hungry                      E. exited, fought



45. A functional bond market is vital for transparent \_\_\_\_\_ length finance, to better \_\_\_\_\_ resources for long-gestation infrastructure projects.

- A. arm's, allocate                      B. palm's, promote                      C. hand's, facilitate  
D. ear's, view                              E. elbow's, bear

46. Hence the \_\_\_\_\_ need for demand-side management, less-water intensive seeds, \_\_\_\_\_ pricing of irrigation water, and aligning cropping patterns with agro-climatic conditions

- A. critical, finance                      B. hard, suitable                      C. solemn, super  
D. pressing, efficient                      E. secondary, serious

47. It may be useful to consider \_\_\_\_\_ off all agricultural and social-sector lending into a separate entity which may be government owned and controlled and allow the corporate lending part of the PSBs to be \_\_\_\_\_ .

- A. breaking, humanized                      B. calling, submitted                      C. hiving, privatized  
D. facing, protected                      E. raising, guided

48. Officials and people's representatives failing in their duty to ensure proper \_\_\_\_\_ of safety norms and those \_\_\_\_\_ in flouting these norms must be punished.

- A. implementation, complicit                      B. accuracy, symmetric                      C. enforcement, implicit  
D. execution, explicit                      E. illumination, cooperating

49. All those extra hours that the MPs are \_\_\_\_\_ up in the \_\_\_\_\_ house discussing demands for grants of ministries, though, is not going too well with the support staff and security officials.

- A. breaking, down                      B. shoring, hut                      C. eyeing, lane  
D. putting, house                      E. propping, building

50. Rightly, the government has acknowledged that the current rental laws are archaic as they do not address the relationship between the \_\_\_\_\_ and the \_\_\_\_\_ realistically and fairly.

- A. lessor, landlord                      B. lessee, tenant                      C. lessor, lessee  
D. lessor, lesser                      E. lessee, leasing

51. The traditional practices of yoga lay great \_\_\_\_\_ on the importance of \_\_\_\_\_ in the form of pranayama.

- A. emphasis, breathing      B. stress, exercise      C. faith, controlling  
D. motion, body      E. strength, games

**52. The water availability of a region or nation is largely \_\_\_\_\_ by hydro-meteorological and geological factors, and the \_\_\_\_\_ availability from annual precipitation is well above our requirement.**

- A. decided, freight      B. determined, utilizable      C. witnessed, lessened  
D. governed, qualitative      E. branded, sluggish

**53. What the ruling by the International Court of Justice \_\_\_\_\_, is that should Pakistan decide to retry Jadhav, the Indian naval officer will be properly \_\_\_\_\_ by Indian counsel.**

- A. enacts, guided      B. explains, ingrained      C. guarantees, represented  
D. enshrines, represented      E. means, feared

**54. They fear that any original thinking or non-conformist initiative may attract accusations of \_\_\_\_\_, making PSU managers shun risk and stick to procedures and \_\_\_\_\_ rather than break out boldly in new directions.**

- A. transgression, peculiarities      B. malfeasance, precedents      C. excellence, patients  
D. wrongdoing, projects      E. exuberance, patents

**55. Insurance law has to be revisited to also ensure that there is a guaranteed \_\_\_\_\_ of policies, that age is no bar for \_\_\_\_\_, and pre-existing conditions are uniformly covered.**

- A. renewal, entry      B. relapse, coming      C. review, exit  
D. enhancement, bringing      E. robustness, viewing

**56. Additional benefits include \_\_\_\_\_ training cost incurred post recruitment and a \_\_\_\_\_ churn as learners develop more ownership in their roles.**

- A. nominal, greater      B. significant, more      C. insignificant, higher  
D. minimal, lesser      E. notorious, fewer

**57. Rather than the \_\_\_\_\_ of privatization going to the Consolidated Fund of India, a sovereign wealth fund could be created which is \_\_\_\_\_ managed.**

- A. profits, personally      B. security, sectionally      C. proceeds, professionally  
D. future, selectively      E. gains, privately

58. Friends, family and others are much more \_\_\_\_\_ to help when they realize something is important to someone they love, even when they may \_\_\_\_\_ about the facts.

- A. willing, disagree                      B. quilling, accrue                      C. eager, control  
D. nulling, boast                      E. careful, go

59. Ideally, regulation should help stop the manufacture of \_\_\_\_\_ use plastic articles such as carry bags and cutlery, and encourage the use of \_\_\_\_\_ materials.

- A. disposable, degradable                      B. anti, harmful                      C. pro, pure  
D. single, biodegradable                      E. multi, crude

60. Special \_\_\_\_\_ are made for their meals, but officials \_\_\_\_\_ the long working hours without any over time.

- A. proposals, due                      B. parties, view                      C. arrangements, rue  
D. efforts, slew                      E. rules, mew

61. The edtech firms provide campus recruits the required platform, content, assignments and project work in their last \_\_\_\_\_ of college to ensure they are prepared with programming skills and \_\_\_\_\_ digital skills before they join.

- A. week, archaic                      B. semester, emerging                      C. month, irrational  
D. segment, depreciating                      E. portion, appreciating

62. Content that \_\_\_\_\_ leaders or groups of the opposite ideology based on falsehoods, deepens communal \_\_\_\_\_ or incites hatred have gained traction in the last few years.

- A. disparages, harmony                      B. denigrates, polarization                      C. cheer, positioning  
D. maligns, congruence                      E. excites, agenda

63. IFC aims to support the Maharashtra Housing department to scale-up green affordable \_\_\_\_\_ in the region and avoid lock-in of the resources and energy \_\_\_\_\_ housing units.

- A. homes, extensive                      B. spots, filling                      C. companies, neutral  
D. housing, intensive                      E. markets, finishing

64. To deal with the slowdown, we are focusing on driving volume growth through new product \_\_\_\_\_ and consumer offers, as well as fast-tracking growth in \_\_\_\_\_ channels such as modern trade and e-commerce

- A. unveilings, elusive                      B. eliminations, various                      C. launches, alternate  
D. inaugurations, ambiguous                      E. negligence, variable

**65. The minister's \_\_\_\_\_ would have inspired greater confidence had India taken its own rules on waste management \_\_\_\_\_ .**

- A. claim, seriously                      B. concern, smoothly                      C. epilogue, generously  
D. words, vaguely                      E. ego, boldly

**66. The Bank Boards Bureau uses the nomenclature of the Nayak Committee but none of its \_\_\_\_\_ governance reforms have been \_\_\_\_\_ .**

- A. fundamental, disbursed                      B. solid, submitted                      C. substantive, implemented  
D. sectional, preferred                      E. essential, dispersed

**67. Budget sessions usually register higher number of hours with MPs \_\_\_\_\_ demands for \_\_\_\_\_ of different ministries.**

- A. discussing, grants                      B. refuting, profits                      C. eliminating, incentives  
D. upholding, amusements                      E. exchanging, knickknacks

**68. An \_\_\_\_\_ environment is expected to significantly impact the \_\_\_\_\_ of the housing sector in India resulting in significant savings in energy, water and waste diversion.**

- A. enabling, trajectory                      B. facilitating, remuneration                      C. empowering, fame  
D. unhelpful, mutation                      E. degrading, coaxing

**69. The \_\_\_\_\_ of fake news is not new or recent, only its potential to reach people has \_\_\_\_\_ due to online platforms and applications that are free.**

- A. arrival, declined                      B. performance, harmed                      C. insurance, purged  
D. advent, amplified                      E. news, roughened

**70. The involvement of the government in capital expenditure approval, in addition to the process of board approval, will not add any benefit to institutional efficiency and would be contrary to the principle of minimum \_\_\_\_\_ and maximum \_\_\_\_\_ .**

- A. power, people                      B. defense, offense                      C. government, governance  
D. problems, solutions                      E. time, result

**71. The fee received is reasonably sufficient to cater to the \_\_\_\_\_ expenses of SEBI, and it does not need to seek \_\_\_\_\_ from the government.**

- A. fine, permission                      B. running, funding                      C. loan, more  
D. gradual, approval                      E. regular, less

**72. Provocative content, \_\_\_\_\_ information, \_\_\_\_\_ videos and pictures are being disseminated through various online and mobile platforms.**

- A. upset, deformed                      B. inaccurate, doctored                      C. erroneous, illuminating  
D. vague, personal                      E. misleading, gaming

**73. The original sin of nationalization of banks was considered necessary at the time, given the collusion between \_\_\_\_\_ and \_\_\_\_\_ then.**

- A. employees, employers                      B. government, people                      C. companies, consumers  
D. industry, finance                      E. marketing, advertising

**74. The \_\_\_\_\_ of the Plastic Waste Management Rules require manufacturers of compostable bags to get a certificate from the Central Pollution Control Board, but this has not stopped \_\_\_\_\_ products from entering the market**

- A. conditions, authentic                      B. honour, conceding                      C. provisions, counterfeit  
D. faucets, prerogative                      E. choice, gilded

**75. \_\_\_\_\_ number of news/information portals are being set up as there are few entry \_\_\_\_\_ unlike in the traditional media.**

- A. Umpteen, barriers                      B. Negligible, exits                      C. Reduced, points  
D. Gradual, problems                      E. Definite, channels

**76. It is believed that laughter is an \_\_\_\_\_ way of reaching wider audiences and engaging people who are less \_\_\_\_\_ in the topic.**

- A. ideal, knowledge                      B. agitation, hooked                      C. intense, known  
D. excellent, interested                      E. optional, good

**77. Currently, 11 of 21 listed PSB banks are under RBI's prompt corrective action framework and simply consolidating all NPAs would create an additional level of complexity.**

- A. knowingly, want                      B. willingly, try                      C. consolidating, additional  
D. quickly, develop                      E. urgently, help

**78. A surprise pick by PM, the new \_\_\_\_\_ minister remains a \_\_\_\_\_ unknown entity to the financial world.**

- A. finance, relatively                      B. textiles, important                      C. resources, very  
D. law, less                                      E. education, generally

**79. Terms of chairpersons should align with the life of the loan, which would allow \_\_\_\_\_ to be detected and penalties to be \_\_\_\_\_ out as required.**

- A. nonpayment, forced                      B. defaults, meted                      C. withdrawals, given  
D. evasions, taken                              E. bribery, stroked

**80. Growth in India's fast moving consumer goods (FMCG) sector is \_\_\_\_\_ as lower spending in urban centres and slowdown in rural growth \_\_\_\_\_ consumption.**

- A. dipping, food                              B. failing, imaginary                      C. declining, crimp  
D. emerging, halt                              E. eliminating, queue

**81. The problem of \_\_\_\_\_ journals emerged after the UGC introduced a \_\_\_\_\_ scoring system leading to an Academic Performance Indicator in which publishing is a part.**

- A. qualitative, trade                      B. predatory, quantitative                      C. rapacious, value  
D. exalting, perfect                              E. predacious, number

**82. In India, numerous sites are set up to \_\_\_\_\_ fake news with \_\_\_\_\_ bait headlines.**

- A. peddle, click                              B. destroy, helpful                      C. sell, press  
D. excavate, vision                              E. exterminate, view

**83. Bankers said the \_\_\_\_\_ on rating agencies make their own assessment more important and going \_\_\_\_\_ more weightage would be given to the same.**

- A. suspicions, backward                      B. flair, ahead                              C. doubts, forward  
D. reservations, nether                              E. call, up

**84. \_\_\_\_\_ Google and Facebook, as the largest platforms for content distribution, are said to be \_\_\_\_\_ systems that will filter fake news.**

- A. both, creating                              B. Either, developing                      C. Neither, facilitating  
D. Each, viewing                              E. Overall, bearing

**85. There's always the danger that if we take too long, warming will have \_\_\_\_\_ to the point where melting ice emits methane, creating yet more temperature \_\_\_\_\_ .**

- A. amplified, stabilizes      B. diminished, increases      C. intensified, corners  
D. increased, rises      E. remained, fuses

**86. The Chairman of Syndicate Bank who was \_\_\_\_\_ by the promoters of Bhushan Steel was in jail for barely a few months and has not been \_\_\_\_\_ as yet.**

- A. bribed, convicted      B. bought, convinced      C. stirred, hounded  
D. taken, called      E. shocked, rounded

**87. Claire Wardle categorized \_\_\_\_\_ into seven categories, namely satire or \_\_\_\_\_, misleading content, imposter content, fabricated content, false connection, false content and manipulated content.**

- A. disinformation, news      B. paraphernalia, comedy      C. misinformation, parody  
D. facts, virtual      E. rules, autobiography

**88. Laughter has a strong social \_\_\_\_\_ in bonding groups of people together and also helps make the message more \_\_\_\_\_.**

- A. resolution, clear      B. mobility, harmful      C. intensity, plain  
D. function, relatable      E. purview, smooth

**89. Improvements to HR practices can help \_\_\_\_\_ \_\_\_\_\_ behavior like frauds.**

- A. alleviate, benevolent      B. elevate, outrageous      C. mitigate, egregious  
D. hasten, diminishable      E. diminish, pious

**90. PSBs \_\_\_\_\_ from a severe identity \_\_\_\_\_ and require business, not just financial restructuring.**

- A. suffer, crisis      B. offer, revolution      C. negate, control  
D. prefer, makeover      E. bring, categorization

**91. State governments have simply not given rules the necessary momentum, and the producers of plastic articles that are \_\_\_\_\_ used just for a few minutes have shown little \_\_\_\_\_ about their negative environmental impact.**

- A. regularly, assistance      B. invariably, concern      C. hardly, hope  
D. habitually, support      E. rarely, makeover

92. All the \_\_\_\_\_ functions including selection of bank chairpersons continue to be \_\_\_\_\_ by the Ministry of Finance.

- A. governance, controlled      B. mundane, promoted      C. exploratory, facilitated  
D. good, envisioned      E. important, overlooked

93. Currently, the maker \_\_\_\_\_ systems require human \_\_\_\_\_ and are therefore prone to capture and corruption.

- A. tracker, intimation      B. seeker, infusion      C. player, security  
D. checker, intervention      E. marketer, guarantee

94. RBI lacks supervisory capacity to conduct forensic audits and this must be strengthened with \_\_\_\_\_ as well as \_\_\_\_\_ resources.

- A. male, female      B. discreet, conspicuous      C. human, technological  
D. cash, kind      E. private, public

95. Unlike mainstream media that falls under \_\_\_\_\_ regulation, online platforms have scope for wrongdoing due to the lack of \_\_\_\_\_ rules, and the ability to keep owners and editors private like in the case of fake news sites.

- A. inclusive, delicate      B. certain, socialite      C. comprehensive, binding  
D. extensive, defamation      E. responsible, guiding

96. Related frauds amount to INR 612.6 billion in the last five financial years and governance failures on account of \_\_\_\_\_ and \_\_\_\_\_ issues plague the banking system.

- A. males, females      B. hard, fast      C. micro, soft  
D. integrity, competence      E. marketing, finance

97. It is best to be really clear that climate change \_\_\_\_\_ to you, that you are personally worried about it, and that you are asking your friends and family to help \_\_\_\_\_ it because you are scared.

- A. important, out      B. looks, harm      C. communicates, purge  
D. matters, address      E. points, clear

98. Social sector banks tend to man the business verticals with the brightest talent and less \_\_\_\_\_ staff in the inspection and \_\_\_\_\_ roles.

- A. skilled, future      B. competent, supervision      C. worse, work



D. experienced, futile                      E. neutral, superior

**99. The upcoming housing units in Maharashtra will increase residential building sector floor space by approximately 100 million square metre and will generate higher carbon footprint, posing \_\_\_\_\_ environmental impacts if not constructed \_\_\_\_\_ and factoring occupants comfort.**

A. undesirable, nicely                      B. strong, timely                      C. dverse, sustainably  
D. quick, development                      E. destructive, helpfully

**100. SEBI believes that any move to transfer its \_\_\_\_\_ funds to the Consolidated Fund of India would mean the fees levied by SEBI on investors and traders would become a type of additional tax, resulting in a perverse \_\_\_\_\_ to increase the generation of such revenue for the government.**

A. surplus, incentive                      B. excess, acquisition                      C. access, encouragement  
D. regular, rush                      E. surfeit, embellishment



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Correct answers:

1	2	3	4	5	6	7	8	9	10
A	B	B	C	A	D	C	A	C	A
11	12	13	14	15	16	17	18	19	20
B	B	C	A	D	C	A	D	D	C
21	22	23	24	25	26	27	28	29	30
A	B	B	C	A	D	C	A	D	A
31	32	33	34	35	36	37	38	39	40
C	B	B	C	A	A	C	A	D	C
41	42	43	44	45	46	47	48	49	50
A	B	B	C	A	D	C	A	D	C
51	52	53	54	55	56	57	58	59	60
A	B	C	B	A	D	C	A	D	C
61	62	63	64	65	66	67	68	69	70
B	B	D	C	A	C	A	A	D	C
71	72	73	74	75	76	77	78	79	80
B	B	D	C	A	D	C	A	B	C
81	82	83	84	85	86	87	88	89	90
B	A	C	A	D	A	C	D	C	A
91	92	93	94	95	96	97	98	99	100
B	A	D	C	C	D	D	B	C	A

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### Explanations:

1. In the context of the sentence, "hone" or "polish" can fit the first blank and this eliminates options B, D and E. Further, as refining their skills would help the students become a better and more significant part of the work ecosystem, "relevant" is the most appropriate choice for the second blank. Thus, option C gets eliminated as well.

Option A is hence the correct answer.

2. The words "goods and services tax" before the first blank indicates that the word describes the type of trails that the GST has helped to create. In the context of the sentence, the words which are suitable for the first blank are "assessment", "audit" and "inspection". Hence options C and E are eliminated.

The second blank refers to the impact of GST on the economy. The only word that makes the sentence meaningfully correct is "formalization" which means 'given a definite structure or shape to'. The words "securitization" and "denizens" are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option B is hence the correct answer.

3. From the given sentence, we can infer that the bank holding company was given by the Nayak Committee along with others. In the context of the sentence, the words that are suitable for the first blank are "suggested", "recommended" and "forwarded". Hence options D and E are eliminated.

The clue to the second blank lies in the information that the government's shareholding must be brought down to "below 52 percent". The only word that aptly conveys this meaning is "divesting", i.e., 'reducing the investment' in the company. "Investing" or "controlling" does not indicate this meaning and this eliminates options A and C as well.

Option B is hence the correct answer.

4. The word "protection" after the first blank indicates that the word in the blank would have a similar meaning. In the context of the sentence, the words which are suitable for the first blank are "preservation", "conservation" and "management". Hence options B and E are eliminated.

The word "rainwater" before the second blank indicates that the word is a feature related to rainwater. The only word that makes the sentence meaningfully correct is "harvesting". "Rainwater harvesting" is a technique of collection and storage of rainwater into natural reservoirs or tanks, or the infiltration of surface water into subsurface aquifers before it is lost as surface runoff. The words "harbouring" and "humouring" are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option C is hence the correct answer.

5. In the context of the sentence, "secured" or "fortified" can fit the first blank and this eliminates options B, D and E. Further, as the aforementioned victory has already been taken care of, New Delhi has to decide on the type of future 'associations' with Pakistan. Hence "relations" is the most appropriate choice for the second blank. Thus, option C gets eliminated as well.

Option A is hence the correct answer.

6. The sentence refers to increasing the housing units so that "people do not have to spend a large slice of their income on rent". In the context of the sentence, the words which are suitable for the first blank are "augment", "expand" and "boost". Hence options B and E are eliminated.

The "owners", i.e., 'landlords' of empty houses are fearful that permanent 'renters' would not vacate the houses. . The only word that makes the sentence meaningfully correct is "tenants" which means 'persons who occupy land or property rented from a landlord'. The words "shareholders" and "companies" are irrelevant to the context of this sentence. This eliminates options A and C as well.

Option D is hence the correct answer.

7. From the given sentence, we can infer that in addition to discussing about peace and stability, Modi also discussed about India's energy concerns. In the context of the sentence, the words that are suitable for the first blank are "described", "delineated" and "explained". Hence options B and E are eliminated.

The clue to the second blank lies in the word "from" after it indicating that a reduction in what India was taking "hurt the economy". The only word that aptly conveys this meaning is "exports" expressing that a reduction in oil exports from Iran hurt India's economy. "Exports" mean the opposite and "projects" is irrelevant to the meaning of this sentence. This eliminates options A and D as well.

Option C is hence the correct answer.

8. The word "agency" after the first blank indicates that the word describes the nature of agency that is to be set up. In the context of the sentence, the words which are suitable for the first blank are "dedicated", "committed" and "exclusive". Hence options B and E are eliminated.

The aforementioned agency is supposed to deal with "developing standards, monitoring establishments" and the second line has to be in line with the nature of these functions. The only word that makes the sentence meaningfully correct is "enforcement" indicating that the agency should also take care of the implementation of standards. The

words "seriousness" and "mantle" are irrelevant to the context of this sentence. This eliminates options C and D as well.

Option A is hence the correct answer.

- 9.** The word "problem" reflects a tone of ' difficult and demanding ' and hence only "dangerous" and "dubious" would fit the blank. Options B, D and E lack this reasoning and can be eliminated.

Since the word "awaiting" before the second blank points towards the solution of the problem mentioned previously, "resolution" would fit the blank aptly. So, option A which is inappropriate with "test" can also be eliminated.

Option C is hence the correct answer.

- 10.** The sentence refers to the main law that permits anti-pollution laws to be issued. Hence, "overarching", "principal", and "primary" would fit in the first blank. Hence, options B and E can be eliminated.

The latter part of the sentence goes on to say that the law must be followed in 'letter and spirit' which means that both the literal meaning and the intent of the law should be followed. So, the appropriate word here would be "implemented". "Rejected" means the opposite, so option D should be eliminated. "Controlled" is irrelevant as the sentence is talking about the execution of the law. So, it negates the possibility of option C as well.

Option A is hence the correct answer.

- 11.** The sentence refers to removal of clauses that have negative intent. Hence, "defamatory", "discriminatory", and "degrading" would fit in the first blank. Hence, options C and E can be eliminated.

The latter part of the sentence goes on to say that after the removal of the aforementioned clauses, the coverage of the policies should be increased. So, the appropriate word here would be "expand", making option B the correct answer. Option D would have been correct if it was "magnify" instead of "magnifies".

Option B is hence the correct answer.

- 12.** Option D and E are grammatically incorrect. Options A and C are contextually inappropriate. They present an absurd meaning and hence can be eliminated.

Option B fits in the tone and context of the sentence.

Option B is hence the correct answer.

- 13.** The first blank refers to what should be done through “public taxes” and hence, “funding” , “financing” or “sponsoring” may fit the first blank. However, “loading” and “projection” do not reflect this meaning. Hence, options A and D can be eliminated.

For the second blank, the appropriate word should be something that fits with the overall theme of eliminating the problem of exclusion. Hence, only “universal” meaning 'widespread or collective' fits the second blank.

Option C is hence the correct answer.

- 14.** The sentence talks about reducing groundwater levels due to less rainfall for two consecutive years. In the context of the sentence, the only possible word that can fit the first blank is either “deficient” or “poor”. This eliminates the options B, D and E.

For the second blank, a word that talks about worsening the crisis would be most appropriate. Only the word “exacerbated” meaning 'aggravated or intensified' correctly describes the situation of “the crisis”.

Option A is hence the correct answer.

- 15.** The sentence talks about the increasing ‘division’ of society “on ideological grounds”. In the context of the sentence, the only possible word that can fit the first blank is either “divergence” or “polarization”. This eliminates the options A, C and E.

For the second blank, a word that implies that the ‘circulation’ of fake news has become “easier” is most appropriate. Only the word “spreading” is apt for the second blank.

Option D is hence the correct answer.

- 16.** In the context of the sentence, “potential” or “probability” can fit the first blank and this eliminates options A, B and E. Further, as diversification of portfolio by investing in gold provides a protection, “insurance” is the most appropriate choice for the second blank. Thus, option D gets eliminated as well.

Option C is hence the correct answer.

- 17.** Central banks “loosen monetary policies” so as to ‘stimulate’ economies. In the context of the sentence, the only possible words that can fit the first blank are “spur”, “inspire” or “encourage”. This eliminates the options C and E.

The word “ongoing” before the second blank, implies that a force has already been set in motion and would be continued. In other words, the “momentum” would be continued. This eliminated options B and D.

Option A is hence the correct answer.

- 18.** The word “monitoring” indicates that the sentence refers to ‘credit review.’ In the context of the sentence, the words that are suitable for the first blank are “assessment”, “evaluation” and appraisal”. Hence options A and E are eliminated.

In order to eliminate the “defects of capital”, the shortcomings must first be identified and analysed. The only word that aptly conveys this meaning is “diagnose”. “Emphasize” or “clarify” defects does not indicate this meaning and this eliminates options B and C as well.

Option D is hence the correct answer.

- 19.** The sentence refers to the fact that buildings should be examined ‘from time to time’. In the context of the sentence, “intermittently” or “periodically” can fit the first blank and this eliminates options A, C and E. Further, as buildings that fail ‘obey’ the standards must demolished, “conform” is the most appropriate choice for the second blank. Thus, option B gets eliminated as well.

Option D is hence the correct answer.

- 20.** In the context of the sentence, the word that is most suitable for the first blank is “skin” and that for the second blank is “siphoned”. All the other options are grammatically and contextually incorrect.

Skin in the game (Idiom)

Meaning: to be at risk financially because you have invested in something that you want to happen

E.g.: You take more ownership of something when you have some skin in the game.

Siphoned off (Phrasal verb)

Meaning: to gradually steal money or goods, usually from a business or government

E.g.: Over the years, she siphoned off hundreds of thousands of dollars from various accounts.

Option C is hence the correct answer.

- 21.** In the context of the sentence, the only appropriate combination of words is that of “networks” and “kickbacks”. All other options are either grammatically or contextually incorrect. The sentence says that politicians gain a lot of private favours by sponsoring the public sector through set-ups and bribes.

Option A is hence the correct answer.

- 22.** “Water crisis” after the first blank indicates that the blank refers to the level of water crisis. In the context of the sentence, the words which are suitable for the first blank are “magnitude”, “intensity” and “acuteness”. Hence options C and E are eliminated.

The second blank tries to convey that if people fail to be inspired to take action then there would be more regions with severe water crisis. The only word that makes the sentence meaningfully correct is “galvanized” which means ‘shock or excite someone into taking action’. The words “recommended” and “ploughed” are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option B is hence the correct answer.

- 23.** In the context of the sentence, the word that is most suitable for the first blank is “flag” and that for the second blank is “shored”. All the other options are grammatically and contextually incorrect.

A red flag (Idiom)

Meaning: A sign or signal indicating potential, incipient, or imminent danger or trouble.

E.g.: There are a couple of red flags you need to look out for to make sure your company stays profitable.

Shored up (Phrasal verb)

Meaning: to make something stronger by supporting it

E.g.: The plan will enable his company to shore up its financial position.

Option B is hence the correct answer.

- 24.** The words “exiting bonds” after the first blank indicate that the blank is a word that conveys that these bonds need to re-enter the market. In the context of the sentence, the words which are suitable for the first blank are “redistribute”, “reissue” and “recirculate”. Hence options B and E are eliminated.

The second blank has to have a meaning similar to ‘bonds’ as the reissue of bonds would help to support it. The only word that makes the sentence meaningfully correct is “stocks” which means ‘shares which entitles the holder to a fixed dividend, whose payment takes priority over that of ordinary share dividends’. The words “stakes” and “steaks” are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option C is hence the correct answer.

- 25.** The statement wants to convey that population growth will decrease if people become more aware and educated. In the context of the sentence, “increased” or “improved”



can fit the first blank and this eliminates options B, D and E. Further, as population growth will also decrease if social and economic conditions are improved, "progress" is the most appropriate choice for the second blank. Thus, option C gets eliminated as well.

Option A is hence the correct answer.

- 26.** "Overhead wires" before the first blank indicate that the blank describes the state of the wires. In the context of the sentence, the words which are suitable for the first blank are "hanging", "drooping" and "dangling". Hence options B and E are eliminated.

The second blank refers to the reason why the lanes could not permit the heavy machines to reach the collapsed building. The only word that makes the sentence meaningfully correct is "narrow" meaning that the lanes were not wide enough. The words "wide" and "broad" are opposite to the context of this sentence. This eliminates options A and C as well.

Option D is hence the correct answer.

- 27.** In the context of the sentence, the word that is most suitable for the first blank is "moral" and that for the second blank is "fail". All the other options are grammatically and contextually incorrect.

Moral hazard (Concept used in Economics)

Meaning: lack of incentive to guard against risk where one is protected from its consequences.

E.g.: Comprehensive insurance policies decrease incentive to take care of your possessions and leads to moral hazard.

Too-big-to-fail

Meaning: When a financial organization or other business is too-big-to-fail, it is so important to the economy of a country that a government or central bank must take measures to prevent it from ceasing to trade or going bankrupt.

E.g.: He caused a stir earlier this month when he said that no company was too big to fail.

Option C is hence the correct answer.

- 28.** "Bad management" indicates that the performance of the PSUs would be negative. The conjunction "than" after the second blank signifies that it will be in comparative degree. In the context of the sentence, the words which are suitable for the first blank are "worse", "poorer" and "shoddier". Hence options B and E are eliminated.

The comparison of the performance of PSUs has been made with that of equivalent organizations in the private sector. The only word that makes the sentence meaningfully correct is “peers”. The words “friends” and “foes” are irrelevant to the context of this sentence. This eliminates options C and D as well.

Option A is hence the correct answer.

- 29.** In the context of the sentence, the only combination of words that lead to a meaningful sentence is "productivity" and "growth". All other options are incorrect either contextually or grammatically. The sentence wants to convey that healthy workers are able to perform better and hence the safety and health of workers contribute greatly to the overall productivity.

Option D is hence the correct answer.

- 30.** The word “rainfall” after the first blank indicates that the word describes the state of rainfall patterns. In the context of the sentence, the words which are suitable for the first blank are “variability”, “fluctuations” and “uncertainty”. Hence options B and E are eliminated.

The second blank tries to convey that it is important to “transparently manage water resources”. The only word that makes the sentence meaningfully correct is “imperative” which means ‘of vital importance; crucial’. The words “inefficient” and “indifferent” are irrelevant to the context of this sentence. This eliminates options C and D as well.

Option A is hence the correct answer.

- 31.** In the context of the sentence, the only appropriate combination of words is that of "picture" and "cooperation". This makes the sentence meaningfully correct. All other options are either grammatically or contextually incorrect. Therefore, options A, B, D and E are eliminated. The sentence means that there is very little possibility that the two countries would be able to have friendly relations because of their history and the demands of domestic politics.

Option C is hence the correct answer.

- 32.** The sentence conveys that in mature countries bonds are accepted as ‘guarantee’ for their liquidity management operations. In the context of the sentence, the words which are suitable for the first blank are “security”, “collateral” and “insurance”. Hence options C and E are eliminated.

The word “purposefully” before the second blank indicates that the central banks have done something with a positive effect. The only word that makes the sentence meaningfully correct is “develop”. The word “undermine” has the opposite meaning and “accentuate” is irrelevant to the context of this sentence. This eliminates options A and D as well.

Option B is hence the correct answer.

- 33.** The words “under rules” give us the clue to the first blank. It shows that the local bodies were required by rules to segregate, collect and transfer waste. In the context of the sentence, the word that is suitable for the first blank is “authorized” or “mandated” or “delegated”. Hence options C and E are eliminated.

The clue to the second blank lies in the word “failed” after it indicating that the word must express the scale of failure. The only word that aptly conveys this meaning is “spectacularly” expressing that the failure was of a huge scale. The adjectives “enormous” or “great” would have been considered if they were in their adverb form. This eliminates options A and D as well.

Option B is hence the correct answer.

- 34.** According to the sentence, the issues that are to be sorted are “contentious” which means ‘causing or likely to cause an argument; controversial’. Both the blanks must have words with negative tones. In the context of the sentence, the only combination of words that lead to a meaningful sentence is “barriers” and “imbalance”. All other options are incorrect either contextually or grammatically.

Option C is hence the correct answer.

- 35.** In the context of the sentence, the possible word that can fit the first blank is “migrants” or “immigrants” or “emigrants” but each of the three words has very specific meanings that are distinct from one another. “Emigrant” refers to a person who leaves one’s country to live in another. “Immigrant” is a person who comes into another country to live permanently. “Migrant” is a person who moves from one region to another. In fact, ‘migrate’ is the root word of ‘emigrate’ and ‘immigrate’. However, the sentence refers to the movement from rural areas to urban areas in search of a better livelihood, which further confirms the combination of “migrants” and “opportunities” to be the correct choice.

Option A is hence the correct answer.

- 36.** The blanks refer to the type of content that is spreading rapidly and is “leading to the possibility of potential violence”. This indicates that the adjectives describing this type of content must be strongly negative.

In the context of the sentence, the only combination of words that lead to a meaningful sentence is “fabricated” and “manipulated”. All other combinations are incorrect either contextually or grammatically as both the words need to be strongly negative.

Option A is hence the correct answer.

- 37.** From the given sentence, we can infer that the problem has been made worse by UGC’s policy of asking for recommendations. In the context of the sentence, the words that

are suitable for the first blank are “seeking” and “soliciting”. Hence options B, D and E are eliminated.

For the second blank, we can infer that the aforementioned recommendations were sought for the addition of journals in the whitelist. The only word that aptly conveys this meaning is “inclusion”. The word "exclusion" means the opposite and this eliminates options A as well.

Option C is hence the correct answer.

- 38.** In the context of the sentence, the only combination of words that lead to a meaningful sentence is "investigating" and "credible". All other options are incorrect either contextually or grammatically. Therefore, options B, C, D and E are eliminated. The sentence conveys that despite media researchers trying to inspect the fake news scenario, no reliable information has been found regarding those who have generated the false information.

Option A is hence the correct answer.

- 39.** In the context of the sentence, the only combination of words that lead to a meaningful sentence is "cooperative" and "challenges". All other options are incorrect either contextually or grammatically. The sentence wants to convey that it is essential for all the countries in the world to unite in order to address issues such as climate change and developing relevant technology.

Option D is hence the correct answer.

- 40.** “Chaebols” are large family-owned business conglomerates in South Korea. The use of “rather than” helps us to decipher the meaning of the sentence. The given sentence wants to convey that state-owned banks in south Korea have been able to take necessary actions against business conglomerates and have not succumbed to political pressure.

In the context of the sentence, the words which are suitable for the first blank are “chastened”, “disciplined” and “controlled”. Hence options B and D are eliminated.

As for the second blank, the only word that makes the sentence meaningfully correct is “capitulating” which means ‘ceasing to resist an opponent or an unwelcome demand; yielding’. The words “wading” and “admonishing” are irrelevant to the context of this sentence. This eliminates options A and E as well.

Option C is hence the correct answer.

- 41.** The sentence wants to convey that “in addition to” the trade war, geopolitical tensions, Brexit and global slowdown are also responsible for the increase in gold price. In the

context of the sentence, the only words that lead to a meaningful sentence are the combination of "besides" and "factors". All other options are incorrect either contextually or grammatically. "Beside" is incorrect for the first blank as it means 'next to or at the side of' whereas "besides" means 'apart from or in addition to'.

Option A is hence the correct answer.

- 42.** The first blank must be positive since "the situation may improve". In the context of the sentence, the words which are suitable for the first blank are "steady", "stable" and "strong". Hence options C and E are eliminated.

Despite the aforementioned positive circumstances, the growth rate expectations are lower than what had been 'visualized' at the beginning of the year. The only word that makes the sentence meaningfully correct is "envisaged" which means 'contemplate or conceive of as a possibility or a desirable future event'. The words "formed" and "seen" are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option B is hence the correct answer.

- 43.** The first blank refers to the spreading of fake news which has become easier thanks to the wide reach of mobile phones. In the context of the sentence, the words which are suitable for the first blank are "dissemination", "propagation" and "distribution". Hence options A and C are eliminated.

Out of the remaining choices, the only word that fits in the second blank and makes the sentence meaningfully correct is "ramifications" which means 'complex or unwelcome consequence of an action or event'. The words "transaction" and "transfusion" are irrelevant to the context of this sentence. This eliminates options D and E as well.

Option B is hence the correct answer.

- 44.** The sentence means to convey that short term loans from NBFCs whose due dates are frequently extended act as replacement for missing long term capital and a break in this cycle would be a disaster for both the financing companies as well as the builders who are dependent on them for capital.

In the context of the sentence, the only combination of words that lead to a meaningful sentence is "rolled" and "reliant". All other options are incorrect either contextually or grammatically. Therefore, options A, B, D and E are eliminated.

To "roll over" a loan means to extend the loan's due date by paying an additional fee. Loan roll over is most common with short-term payday and title loans.

Option C is hence the correct answer.

- 45.** In the context of the sentence, the only combination of words that lead to a meaningful sentence is "arm's" and "allocate". All other options are incorrect either contextually or grammatically.

The idiom "arm's length transaction" refers to a transaction in which the buyers and sellers of a product act independently and have no relationship to each other. The concept of an arm's length transaction is to ensure that both parties in the deal are acting in their own self-interest and are not subject to any pressure or duress from the other party.

The given sentence wants to convey that such type of financing is needed for the better allocation of resources in case of long term projects.

Option A is hence the correct answer.

- 46.** The word "need" after the first blank indicates that the word in the blank should have a tone of urgency. In the context of the sentence, the words which are suitable for the first blank are "critical" and "pressing". Hence options B, C and E are eliminated.

The second blank describes the nature of the "pricing of irrigation water" The only word that makes the sentence meaningfully correct is "efficient". The word "finance" is irrelevant to the context of this sentence. This eliminates option A as well.

Option D is hence the correct answer.

- 47.** From the given sentence, we can infer that it would be useful to separate the agricultural and social-sector lending from the rest and form a another entity. In the context of the sentence, the words that are suitable for the first blank are "breaking" and "hiving". Hence options B, D and E are eliminated.

For the second blank, the only word that makes the sentence meaningfully correct is "privatized", i.e., the sentence refers to the 'denationalization' of corporate lending part of the PSBs. The word "humanized" lends an absurd meaning to this sentence. This eliminates options A as well.

Option C is hence the correct answer.

- 48.** The first blank refers to the proper following of "safety norms". In the context of the sentence, the words which are suitable for the first blank are "implementation", "enforcement" and "execution". Hence options B and E are eliminated.

The second blank refers to involvement of people who flouted these rules and should be punished. The only word that makes the sentence meaningfully correct is "complicit" which means 'involved with others in an activity that is unlawful or morally wrong'. The

words "implicit" and "explicit" are irrelevant to the context of this sentence. This eliminates options C and D as well.

Option A is hence the correct answer.

- 49.** In the context of the sentence, the only combination of words that lead to a meaningful sentence is "putting" and "house". All other options are incorrect either contextually or grammatically. Here, the phrasal verb "putting up" means 'bearing with'.

Further, in countries where the legislature or parliament is divided into two groups of members, the "lower house" is usually the larger and more representative group. The Lok Sabha or House of the People is the lower house of India's bicameral Parliament.

Option D is hence the correct answer.

- 50.** We cannot eliminate any choices when it comes to the first blank. The elimination of choices can be done only when we consider both the blanks together. The words "lessor" and "lessee" are often confused and used interchangeably by mistake.

The word "lessor" means 'a person who leases or lets a property to another; a landlord'.

The word "lessee" means 'a person who holds the lease of a property; a tenant'.

"Lease" is the contract made between the "lessor" and the "lessee".

Understanding this, we are able to eliminate the options A, B, D and E.

Option C is hence the correct answer.

- 51.** "Pranayama" is a 'breathing exercise' whose importance is greatly 'highlighted' by the "traditional practices of yoga" Hence, options C, D and E can be eliminated as they are contextually unfit. The only words that can fit the first blank are either "emphasis" or "stress". For the second blank "breathing" is most appropriate as it specifies the type of exercise that "pranayama" is categorized under. So, it negates the possibility of option B as well.

Option A is hence the correct answer.

- 52.** The first blank intends to convey that "water availability" is largely 'dependent' on "hydro-meteorological and geological factors" . In the context of the sentence, the words which are suitable for the first blank are "decided", "determined" and "governed". Hence options C and E are eliminated.

The word in the second blank describes the nature of water available from annual precipitation. The only word that makes the sentence meaningfully correct is "utilizable" which means 'usable'. The words "freight" and "qualitative" are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option B is hence the correct answer.

- 53.** In the context of the sentence, the only appropriate combination of words is that of "guarantees" and "represented". This makes the sentence meaningfully correct. All other options are either grammatically or contextually incorrect. Therefore, options A, B, D and E are eliminated.

Option C is hence the correct answer.

- 54.** The word "accusations" before the first blank indicates that it is something 'negative' in nature. In the context of the sentence, the words that are suitable for the first blank are "transgression", "malfeasance" and "wrongdoing". Hence options C and E are eliminated.

"Rather than" after the second blank shows that it has to be the opposite of "break out boldly in new directions" ,i.e., 'following standards that have already been set'. The only word that makes the sentence meaningfully correct is "precedents" which means 'an earlier event or action that is regarded as an example or guide to be considered in subsequent similar circumstances'. The words "peculiarities" and "projects" are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option B is hence the correct answer.

- 55.** In the context of the sentence, the only combination of words that lead to a meaningful sentence is "renewal" and "entry". All other options are incorrect either contextually or grammatically. The sentence wants to convey that insurance policies should be renewed compulsorily and that there should be no age restriction.

Option A is hence the correct answer.

- 56.** Both the blanks state the "additional benefits."

"Training cost" after the first blank indicates that the cost should be 'negligible' in order for this to be a benefit. In the context of the sentence, the words which are suitable for the first blank are "nominal", "insignificant" and "minimal". Hence options B and E are eliminated.

The second blank states the type of churn. Employee churn is the overall turnover in an organization's staff as existing employees leave and new ones are hired. Churn should be 'low' in order for this to be a benefit.

So for the second blank, the only word that makes the sentence meaningfully correct is "lesser". The words "greater" and "higher" are opposite to the context of this sentence. This eliminates options A and C as well.

Option D is hence the correct answer.

- 57.** The word "fund" indicates that the word in the first blank refers to a word indicating 'monetary returns' of privatization. In the context of the sentence, the words which are



suitable for the first blank are “profits”, “proceeds” and “gains”. Hence options B and D are eliminated.

Since the sentence speaks of an alternative to the national level “Consolidated Fund of India”, it makes no sense to manage it “personally” or “privately”. This eliminates options A and E as well. The only word that makes the sentence meaningfully correct is “professionally”.

Option C is hence the correct answer.

- 58.** In the context of the sentence, either of the words "willing" or "eager" can fit the first blank and this eliminates options B, D and E. Further, as the sentence is trying to convey that friends and family are more likely to help out a loved one in spite of the fact that they themselves might not believe in the cause, "disagree" is the most appropriate choice for the second blank. Thus, option C gets eliminated as well.

Option A is hence the correct answer.

- 59.** In the context of the sentence, "single" or "disposable" can fit the first blank and this eliminates options B, C and E. For the second blank, there is confusion between “biodegradable” and “degradable”. The two have similar meanings but there is a distinct difference between the two words.

“Degradable” items don't have living organisms as a crucial part of the breakdown process. Degradable bags cannot be classed as biodegradable or compostable. Unlike “biodegradable” products, degradable plastic items can break down only in anaerobic environments like landfills. Additionally, degradable products do not break down completely and turn into organic material; instead they break apart into microscopic pieces which can still affect the environment. Hence "biodegradable" is the most appropriate choice for the second blank. Thus, option A gets eliminated as well.

Option D is hence the correct answer.

- 60.** The sentence tries to convey that in spite of making special provisions for their meals, the officials lament the long working hours without extra payment. In the context of the sentence, the only appropriate combination of words is that of "arrangements" and "rue". All other options are either grammatically or contextually incorrect. Therefore, options A, B, D and E are eliminated.

Option C is hence the correct answer.

- 61.** In the context of the sentence, the only combination of words that lead to a meaningful sentence is "semester" and "emerging". All other options are incorrect either contextually or grammatically. Therefore, options A, C, D and E are eliminated.

Option B is hence the correct answer.

- 62.** The first blank refers to the action of content based on “falsehoods” and this indicates that the action is ‘negative’ in nature. In the context of the sentence, the words that are suitable for the first blank are “disparages”, “denigrates” and “maligns”. Hence options C and E are eliminated.

The second blank is a continuation of the negative effects of the aforementioned content. The only word that makes the sentence meaningfully correct is “polarization” which means ‘division into two sharply contrasting groups or sets of opinions or beliefs’. The words “harmony” and “congruence” are positive in nature and do not fit in this sentence. This eliminates options A and D as well.

Option B is hence the correct answer.

- 63.** In the context of the sentence, the only appropriate combination of words is that of "housing" and "intensive". All other options are either grammatically or contextually incorrect. Therefore, options A, B, C, and E are eliminated.

Option D is hence the correct answer.

- 64.** “New products” before the first blank indicates that the word describes the introduction of new products. In the context of the sentence, the words which are suitable for the first blank are “unveilings”, “launches” and “inaugurations”. Hence options B and E are eliminated.

For “fast-tracking” growth, multiple different channels must be used. Out of the remaining options, the only word that makes the sentence meaningfully correct is “alternate”. The words “elusive” and “ambiguous” are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option C is hence the correct answer.

- 65.** In the context of the sentence, either of the words "claim" or "words" can fit the first blank and this eliminates options B, C and E. Further, as the sentence is trying to convey that people are not confident of the minister’s assertions because India has not taken her own waste management rules earnestly, "seriously" is the most appropriate choice for the second blank. Thus, option D gets eliminated as well.

Option A is hence the correct answer.

- 66.** The word “its” before the first blank refers to the “Nayak Committee’s” and the blank is regarding “governance reforms”. In the context of the sentence, the words which are suitable for the first blank are “fundamental”, “substantive” and “essential”. Hence options B and D are eliminated.

The words "disbursed" and "dispersed" are irrelevant to the context of this sentence and are contextually incorrect. This eliminates options A and E as well. The only word that makes the sentence meaningfully correct is "implemented" which means 'put into effect'.

Option C is hence the correct answer.

- 67.** The sentence tries to convey that the budget sessions go on for long hours as the MPs deliberate over the demands for endowments of different ministries. In the context of the sentence, the only appropriate combination of words is that of "umpteenth" and "barriers". All other options are either grammatically or contextually incorrect. Therefore, options B, C, D and E are eliminated.

Option A is hence the correct answer.

- 68.** Since the result would be "significant savings in energy, water and waste diversion", the first blank must describe a positive environment. In the context of the sentence, the words which are suitable for the first blank are "enabling", "facilitating" and "empowering". Hence options D and E are eliminated.

As for the second blank, the only word that makes the sentence meaningfully correct is "trajectory" which means 'path or direction'. The words "remuneration" and "fame" are irrelevant to the context of this sentence. This eliminates options B and C as well.

Option A is hence the correct answer.

- 69.** In the context of the sentence, "arrival" or "advent" can fit the first blank and this eliminates options B, C and E. Further, as fake news is able to reach more people due to free online platforms and applications; "amplified" is the most appropriate choice for the second blank. Thus, option A gets eliminated as well.

Option D is hence the correct answer.

- 70.** Government and governance are two very similar words. People often get confused about the differences between "governance" and "government."

"Government" is a group of people who rule or run the administration of a country. "Governance" is the act of governing or ruling.

In the context of the sentence, the only combination of words that lead to a meaningful sentence is "government" and "governance". All other options are incorrect either contextually or grammatically. The phrase "minimum government maximum governance" means that the ownership or involvement of the government should be reduced so as to let the institutions function more efficiently but the government must establish and implement laws that help the functioning of these institutions.

Option C is hence the correct answer.

- 71.** The sentence tries to convey that the fee received is high enough to cover the operating expenses of SEBI and it goes not need to ask for money from the government. In the context of the sentence, the only appropriate combination of words is that of "running" and "funding". All other options are either grammatically or contextually incorrect. Therefore, options A, C, D and E are eliminated.

Option B is hence the correct answer.

- 72.** The word "provocative" indicates that the adjectives filling both the blanks would be negative. In the context of the sentence, the words which are suitable for the first blank are "inaccurate", "erroneous" and "misleading". Hence options A and D are eliminated.

However, the words "illuminating" and "gaming" are irrelevant to the context of this sentence and are contextually incorrect. They cannot be placed in the second blank. This eliminates options C and E as well. The only word that makes the sentence meaningfully correct is "doctored" which means 'changed the content or appearance of (a document or picture) in order to deceive; falsified'.

Option B is hence the correct answer.

- 73.** The term "collusion" refers to a secret or illegal cooperation or conspiracy in order to deceive others.

In the context of the sentence, the only appropriate combination of words is that of "industry" and "finance". All other options are either grammatically or contextually incorrect. Therefore, options A, B, C and E are eliminated. The collusion between industry and finance refers to businessmen misusing the loans taken from banks with full knowledge of the bank.

Option D is hence the correct answer.

- 74.** The first blank refers to the 'stipulations' of the "Plastic Waste Management rules". In the context of the sentence, the words that are suitable for the first blank are "conditions" and "provisions". Hence options B, D and E are eliminated.

The use of the words "but this has not stopped" before the second blank shows that it has to be something negative. The word "authentic" has a positive tone and is unsuitable for the context of this sentence. This eliminates options A as well. The only word that makes the sentence meaningfully correct is "counterfeit" which means 'made in exact imitation of something valuable with the intention to deceive or defraud'.

Option C is hence the correct answer.

- 75.** The sentence conveys that a huge number of news portals are being set up because it is less difficult to enter this space as compared to traditional media. In the context of the sentence, the only appropriate combination of words is that of "umpteen" and "barriers". All other options are either grammatically or contextually incorrect. Therefore, options B, C, D and E are eliminated.

Option A is hence the correct answer.

- 76.** In the context of the sentence, "ideal" or "excellent" can fit the first blank and this eliminates options B, D and E. Further, option C could have been considered if the given choice for the second blank was "knowledgeable" instead of knowledge. Thus, option C gets eliminated as well. The suitable word for the second blank is "interested".

Option D is hence the correct answer.

- 77.** The word "regulation" after the first blank indicates that the word describes the type of regulation the "mainstream media" falls under. In the context of the sentence, the words which are suitable for the first blank are "inclusive", "comprehensive" and "extensive". Hence options B and E are eliminated.

The word "lack" before the second blank and "rules" after it shows that it has to be the opposite of the type of rules faced by the mainstream media. The only word that makes the sentence meaningfully correct is "binding" which means 'involving an obligation that cannot be broken'. The words "delicate" and "defamation" are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option C is hence the correct answer.

- 78.** In the context of the sentence, the only combination of words that is suitable for the first and second blank are "finance" and "relatively" respectively. All other options are incorrect either contextually or grammatically. The clue in this sentence is given by "financial world".

Option A is hence the correct answer.

- 79.** The first blank refers to something that is related to "loan" but the detection of which would lead to "penalties". In the context of the sentence, the words which are suitable for the first blank are "nonpayment", "defaults" and "evasion". Hence options C and E are eliminated.

The second blank indicated that penalties need to be given out when required. The only word that makes the sentence meaningfully correct is "meted" out which means 'to give or order a punishment or make someone receive cruel or unfair treatment'. The words "forced" and "taken" are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option B is hence the correct answer.

- 80.** “Lower spending” and “slowdown in rural growth” indicate that the growth of FMCG sector is diminishing due to decrease in consumption. In the context of the sentence, the only appropriate combination of words is that of “declining” and “crimp”. All other options are either grammatically or contextually incorrect. Therefore, options A, B, D and E are eliminated.

Option C is hence the correct answer.

- 81.** The word “problem” before the first blank indicates that it is something ‘negative’ in nature. In the context of the sentence, the words that are suitable for the first blank are “predatory”, “rapacious” and “predacious” all of which mean ‘greedy’. Hence options A and D are eliminated.

“Scoring system” after the second blank shows that it has to describe the scoring system as ‘measurable’. The only word that makes the sentence meaningfully correct is “quantitative”. The words “value” and “number” are irrelevant to the context of this sentence. This eliminates options C and E as well.

Option B is hence the correct answer.

- 82.** In the context of the sentence, “peddle” or “sell” can fit the first blank and this eliminates options B, D and E. Further, as numerous sites are set up to distribute fake news with catchy titles, “click” is the most appropriate choice for the second blank. “Click bait” titles refer to content whose main purpose is to attract attention and encourage visitors to click on a link to a particular web page. Thus, option C gets eliminated as well.

Option A is hence the correct answer.

- 83.** Bankers would have to consider their own assessment methods to be more important only if the rating agencies dedicated for this job have developed a bad reputation. In the context of the sentence, the words which are suitable for the first blank are “suspicions”, “doubts” and “reservations”. Hence options B and E are eliminated.

Out of the remaining choices, the only word that fits in the second blank and makes the sentence meaningfully correct is “forward”. The phrase “going forward” means ‘moving into the future’. The words “backward” and “nether” are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option C is hence the correct answer.

- 84.** In the context of the sentence, the only appropriate combination of words is that of "both" and "creating". All other options are either grammatically or contextually incorrect. Therefore, options B, C, D and E are eliminated.

Option A is hence the correct answer.

- 85.** The first blank describes that state of "warming" where "melting ice emits methane". In the context of the sentence, the words which are suitable for the first blank are "amplified", "intensified" and "increased". Hence options B and E are eliminated.

The second blank is a continuation of the effects of high temperature. The only word that makes the sentence meaningfully correct is "rises". The words "stabilizes" and "corners" are irrelevant to the context of this sentence. This eliminates options A and C as well.

Option D is hence the correct answer.

- 86.** The sentence refers to the chairman going to "jail". In the context of the sentence, the only appropriate combination of words is that of "jail" and "convicted". All other options are either grammatically or contextually incorrect. Therefore, options A, B, C and E are eliminated.

Option A is hence the correct answer.

- 87.** The examples of the "seven categories" mentioned in the sentence are all negative indicating that the first blank is something 'negative' in nature. In the context of the sentence, the words that are suitable for the first blank are "disinformation" and "misinformation". Hence options B, D and E are eliminated.

The second blank has to have a word whose meaning is similar to "satire". The only word that makes the sentence meaningfully correct is "parody" which means 'an imitation of the style of a particular writer, artist, or genre with deliberate exaggeration for comic effect'. The words "news" is irrelevant to the context of this sentence. This eliminates options A as well.

Option C is hence the correct answer.

- 88.** In the context of the sentence, the only appropriate combination of words is that of "function" and "relatable". All other options are either grammatically or contextually incorrect. Therefore, options A, B, C and E are eliminated.

Option D is hence the correct answer.

- 89.** The word "help" before the first blank indicates that the word in the first blank will have a positive effect. But we are unable to eliminate any options before having a look at the second blank.

The second blank is followed by the words “behaviour like frauds”. This shows that the word in the blank is negative word which describes such fraudulent behaviour.

Now we combine these two pieces of information. In the context of the sentence, the words which are suitable for the first blank are “alleviate”, “mitigate” and “diminish” all of which mean ‘reduce’. Hence options B and D are eliminated. As for the second blank, the only word that makes the sentence meaningfully correct is “egregious” which means ‘outstandingly bad; shocking’. The words “benevolent” and “pious” are irrelevant to the context of this sentence. This eliminates options A and E as well.

Option C is hence the correct answer.

- 90.** In the context of the sentence, the only appropriate combination of words is that of "suffer" and "crisis". This makes the sentence meaningfully correct. All other options are either grammatically or contextually incorrect. Therefore, options A, B, C and E are eliminated.

Option A is hence the correct answer.

- 91.** The word “used” after the first blank indicates that it is regarding the nature of use of the plastic articles. In the context of the sentence, the words which are suitable for the first blank are “regularly”, “invariably” and “habitually”. Hence options C and E are eliminated.

The second blank is regarding the “negative environmental impact” of the plastic bag. The only word that makes the sentence meaningfully correct is “concern” indicating that the producers are hardly worried about the impact of plastic. The words “assistance” and “support” are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option B is hence the correct answer.

- 92.** In the context of the sentence, the only appropriate combination of words is that of "governance" and "controlled". This makes the sentence meaningfully correct. All other options are either grammatically or contextually incorrect. Therefore, options B, C, D and E are eliminated.

Option A is hence the correct answer.

- 93.** In the context of the sentence, the only combination of words that lead to a meaningful sentence is "checker" and "intervention".

Maker-checker is one of the central principles of authorization in the information systems of financial organizations. The principle of maker and checker means that for each transaction, there must be at least two individuals necessary for its completion.



All other options are incorrect either contextually or grammatically. Therefore, options A, B, C and E are eliminated.

Option D is hence the correct answer.

- 94.** In the context of the sentence, the only appropriate combination of words is that of "human" and "technological". This makes the sentence meaningfully correct. All other options are either grammatically or contextually incorrect. Therefore, options B, C, D and E are eliminated.

Option C is hence the correct answer.

- 95.** The word "regulation" after the first blank indicates that the word describes the type of regulation the "mainstream media" falls under. In the context of the sentence, the words which are suitable for the first blank are "inclusive", "comprehensive" and "extensive". Hence options B and E are eliminated.

"Lack of" before the second blank and "rules" after it shows that it has to be the opposite of the type of rules faced by the mainstream media. The only word that makes the sentence meaningfully correct is "binding" which means 'involving an obligation that cannot be broken'. The words "delicate" and "defamation" are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option C is hence the correct answer.

- 96.** The sentence tries to convey that the banking system is "plagued" or 'infected' with problems such as "frauds" and incapability and inefficiency of the government.

"Failures on account of" before the blanks indicate that the words occupying the blank must be positive so that the whole expression can become negative. In the context of the sentence, the only combination of words that lead to a meaningful sentence is "integrity" and "competence". All other options are incorrect either contextually or grammatically.

"Integrity" is the quality of being honest and having strong moral principles. "Competence" is the ability to do something successfully or efficiently.

Option D is hence the correct answer.

- 97.** In the context of the sentence, the only combination of words that lead to a meaningful sentence is "matters" and "address". All other options are incorrect either contextually or grammatically. Option A would have been considered if the helping verb "is" was present before the first blank. The other options make the statement contextually inappropriate. Therefore, options A, B, C and E are eliminated.

Option D is hence the correct answer.

- 98.** The sentence says that the “brightest” talents are already employed in the business verticals of the social sector banks. Therefore, the first blank refers to the remaining less ‘capable’ employees. In the context of the sentence, the words which are suitable for the first blank are “skilled”, “competent” and “experienced”. Hence options C and E are eliminated.

The word “inspection” and the second blank are joined by “and” and describe the “roles” of the staff. The only word that makes the sentence meaningfully correct is “supervision”. The words “future” and “futile” are irrelevant to the context of this sentence. This eliminates options A and D as well.

Option B is hence the correct answer.

- 99.** The word "posing" reflects a tone of 'negative effect' and hence only "undesirable", “adverse” and "destructive” would fit the blank. Options B and D lack this reasoning and can be eliminated.

Sustainable development means utilizing resources today in a manner that does not harm the future generations. The construction of residential buildings will leave a huge carbon footprint and should be done in an efficient way that does not have negative impacts in future. The adverb "sustainably" would fit the blank aptly. “Nicely” and “helpfully do not convey the meaning properly and hence options A and E can also be eliminated.

Option C is hence the correct answer.

- 100.** The word “funds” after the first blank indicates that the word describes the type of funds that might be transferred to the Consolidated Fund of India. In the context of the sentence, the words which are suitable for the first blank are “surplus”, “excess” and “surfeit”. Hence options C and D are eliminated.

The second blank refers to the motivation “to increase the generation” of fees levied by SEBI on to investors as this would also act as revenue for the government if the funds are transferred. The only word that makes the sentence meaningfully correct is “incentive” which means ‘a thing that motivates or encourages someone to do something’. The words “acquisition” and “embellishment” are irrelevant to the context of this sentence. This eliminates options B and E as well.

Option A is hence the correct answer.

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