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# High Level Paragraph Completion Questions for SBI, IBPS, RBI, SEBI, LIC and other Competitive Exams

**Directions(1-10):** In the question given below, a short paragraph is given. Select the answer choice that provides the combination of sentences that completes the passage that is contextually most correct as they are in the options.

1. Alphabet Inc's YouTube is creating scripted series and other original programming for international markets including France, Germany, Japan, Mexico and India to try to draw new customers to its paid subscription service. \_\_\_\_\_ . It will be produced in local languages and subtitled or dubbed for other markets. Some of the programming will appear on YouTube Premium, the monthly subscription service formerly called YouTube Red. Other content will be available on YouTube's free service with advertising. YouTube will be competing with companies including Netflix Inc and Amazon.com Inc that are investing in local language programming for online audiences around the world. \_\_\_\_\_ .

A. YouTube already has released a handful of original shows in South Korea and one in India, a talk show in Hindi about cricket. / There are no current plans for more original children's programming as the company does not believe children's content will drive subscriptions to YouTube Premium at this time.

B. The programmes will come in the form of multiple genres such as music documentaries, reality series, talk shows and scripted series/ In its bid to gain an edge over other streaming platforms YouTube has decided to collaborate with local streaming services.

C. It's no secret that streaming giants Netflix and Amazon are spending large sums of money to strengthen their footholds in the digital video landscape./ The first original shows from YouTube debuted on its premium service in 2016, starting with series from some of the platform's most popular video creators.

D. Both A and C

E. None of the above



2. The Doklam plateau has become the unlikely scene of the latest India-China imbroglio. \_\_\_\_\_ . The Chumbi valley is vital for India, and any change is fraught with dangerous possibilities. The incident stems from differences between Bhutan and India on the one hand and China on the other as to the exact location of the tri-junction between the three countries. In 2007, India and Bhutan had negotiated a Friendship Treaty to replace an earlier one. China's current claims over the Doklam plateau should be seen as yet another instance of cartographic aggression, which China often engages in. It is, however, China's action of building an all-weather road on Bhutan's territory, one capable of sustaining heavy vehicles, that has prompted Bhutan and India to coordinate their actions in their joint national interests. \_\_\_\_\_ .

A. The Doklam plateau has indirectly figured in the several rounds of border talks that have been held between China and Bhutan./ Reliable reports suggest that China is not unwilling to make generous concessions to Bhutan in return for a mutually acceptable border settlement.

B. China has long eyed this area and it has been keen to establish its physical presence in a region that it claims belongs to China according to the 1890 Convention. / With China's Belt and Road Initiative (BRI) gaining momentum, and completion of infrastructure programmes such as the Lhasa-Shigatse Railway, China appears to have turned its attention to the Doklam plateau.

C. The region falls within Bhutanese territory, but this is now questioned by China./ Many of the points involved in the current stand-off are disputed or disputable and the Sikkim (India)-China border was the only settled segment of the nearly 4,000-km-long India-China border.

D. Both A and C

E. None of the above



3. On the surface, United States Trade Representative Robert Lighthizer appears to have made an ironclad case against China in his report. \_\_\_\_\_ . It has quickly been accepted as foundational evidence in support of the tariffs and other punitive trade measures that President Donald Trump's administration has initiated against China in recent months. It is powerful ammunition in a potential trade war. But don't be fooled. The report is wide off the mark in several key areas. First, it accuses China of "forced technology transfer," arguing that US companies must turn over the blueprints of proprietary technologies and operating systems in order to do business in China. \_\_\_\_\_ .

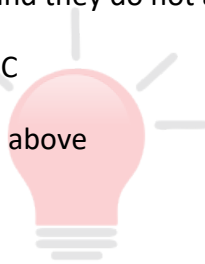
A. The USTR's indictment of China on charges of unfair trading practices regarding technology transfer, intellectual property, and innovation seems both urgent and compelling./ This transfer is alleged to take place within the structure of joint-venture arrangements with domestic counterparts in China.

B. Portraying US companies as innocent victims of Chinese pressure is certainly at odds with the predatory practices of the US corporate world. /Significantly, US and other multinational corporations willingly enter into legally-negotiated arrangements for commercially sound reasons.

C. For the USTR to claim that China alone relies on industrial policy as a means towards achieving competitive edge is the height of hypocrisy/ Like the rest of the world, the Chinese are tough competitors, and they do not always play by the rules.

D. Both A and C

E. None of the above



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4. It may have been fitting that Russian President Vladimir Putin gifted a football to his American counterpart Donald Trump as they held their summit in Helsinki earlier this week. \_\_\_\_\_ . Propaganda and psychological operations have been part of the artillery of warring nations forever. But technological enhancers like social media platforms and military-grade hacking have taken such machinations to another plane, with artificial intelligence poised to add another dimension to it. After all, how many countries would launch an actual conventional war over a cyber-conflict that doesn't occupy real territory but encroaches upon mind-space? That immunity breeds a sort of impunity. \_\_\_\_\_ .

A. Trump, of course, scored the perfect own goal. / It isn't just Russia alone, even China has repeatedly hacked America, as during the theft of nearly 21.5 million records of personnel between 2014 and 2015, to the recent stealing of naval data.

B. This is the problem that democracies face since they cannot build their own versions of the Great Firewall to prevent such incursions, or shut down foreign platforms, or virtual private networks./ And, copying the Russian playbook, it is undertaking political in Cambodia, and other obvious targets like Taiwan and Tibetan activists.

C. This is where the United States needs to step up. Instead, Trump has dumped the country's cyber-security czar. /At the United Nations, for instance, as the Council on Foreign Relations noted last year, the group of government experts that attempted to draft global norms including, holding a nation responsible for attacks that originated from its territory, was appreciated.

D. Both A and C.

E. None of the above



5. JBL has a new pocket-sized speaker in its ranks. It is called the JBL Go 2 (Rs 2,999) and is the successor to the JBL Go, which was launched three years ago. The JBL Go 2 retains the match box like form factor of the predecessor, yet looks more refreshing with the curved edges and the soft plastic finish that almost feels like rubber. \_\_\_\_\_ . It also comes in 12 eye-catching colour options such as ruby red, coral orange, deep sea blue and ash gray for buyers who like to flaunt their gadgets. The speaker grille is on the front panel with a light indicator towards the top. It glows when the speaker is switched on. The control panel, which includes buttons to switch on/off the device, adjust volume and initiate Bluetooth pairing, have been carved at the top for quick access. The buttons are soft and responsive, but have not been highlighted prominently using backlighting or a distinct colour. \_\_\_\_\_. There is a flap cover on the side panel. It covers the micro USB slot (for charging) and the 3.5 mm jack (for wired playback).

A. It weighs just 184g and is small enough to fit into a pocket or small handbag comfortably/ As a result they are barely visible until you look closely.

B. JBL Go 2 also comes with IPx7 certification, which makes it water -proof up to 1 meters, meaning users won't have to put it away if it's raining./ The audio quality is crisp with decent amount of bass, which is more than adequate for casual use.

C. It works wirelessly, last up to 10 hours and is water-proof. The icing on the cake is the 360 degree speaker design which projects sound in all directions./ The speaker can connect to any Android smart phone or Apple iPhone via Bluetooth and can play non-stop music wirelessly for 4-5 hours, which is not much considering that it takes about 2.5 hours to charge.

D. Both A & B

E. None of the above



6. WhatsApp is under the scanner in India for failing to curb the spread of fake news and rumors. The instant messaging platform has been asked to take more serious efforts to resolve the problem in the wake of several mob lynching incidents across the country. \_\_\_\_\_ . Ponnurangam Kumaraguru (PK), who is a professor at the Indraprastha Institute of Information Technology (IIIT), Delhi, says he's building an application that will make it easier to identify fake news on the platform. The machine learning-based solution is capable of identifying fake videos, texts, images, and even audio recording. PK aims to launch the application in the next couple of months He said that his team understands the how-to of the solution, and that only the framework and platform have changed. The researcher added that he was open to work with WhatsApp and provide the solution to fix the problem. \_\_\_\_\_ .

A. PK, however, believes privacy will not be an issue for his application as it works offline and on-device./ In order to facilitate the content flagging, the app will have to read users' messages.

B. Prof. PK of IIIT and his team has been building applications to tackle fake News on Facebook and Twitter./ According to the researcher, the messages may have color codes to distinguish between fake and genuine information.

C. Even as WhatsApp is taking some initiatives in this regard, a Delhi-based professor and his small team are working on a machine-learning based solution to fix the problem./ The application will essentially identify each message sent on the platform and provide a label for authenticity.

D. Both A & B

E. None of the above



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7. While artificial intelligence (AI) has certainly reached the peak of its hype cycle, actual mainstream adoption seems inevitable. It is amply established that whether in science or business, machines will represent the greatest collaborators for human beings. Some of the early wins that have been witnessed across sectors is almost complete disintermediation, but, will AI ever be cognitive to customer needs? The Indian e-commerce players were some of the natural early adopters of AI in India, with not just bots taking over from humans, but also building in an experience that the customer now expects and appreciates. \_\_\_\_\_ .Today, it is no longer restricted to e-commerce; a lot of other sectors, especially traditionally inclined ones like real estate and even B2B (business to business) firms are seeing the value of an online experience that counsels customers into making informed decisions, while still keeping it human. From virtual tours of a place to understanding your carbon-footprint based on where you choose to stay, to farmers getting AI assistants to predict weather patterns and when to sow next, these bots have clearly taken over much of the mundane tasks with very little human intervention. \_\_\_\_\_ .

A. They were followed by brick-and-mortar retailers to gather stock keeping unit (SKU)-performance and customer preferences to personalize their product promotions./ This wave of digitization has brought down dependency on intermediaries, be it ticket booking, shopping, renting accommodation, house services, taxi services, you name it.

B. The IT industry has spurred a massive jump in the house rental market in India, which in turn has created a huge opportunity for startups to address: the potential of organizing the sector./ Do you remember the last time you went to a travel agent to book a ticket, or called in for a web check-in? Probably not.

C. Indians collectively pay upwards of ₹50,000 crore as brokerage fee for finding a house on rent every year./ The potential for this to grow to other areas like furniture, electronics, and the like is huge.

D. Both A & B

E. None of the above





8. Climate change is starving polar bears into extinction, according to research published on July 20 that predicts the apex carnivores could all but disappear within the span of a human lifetime. In some regions they are already caught in a vicious downward spiral, with shrinking sea-ice cutting short the time bears have for hunting seals, scientists reported in Nature Climate Change. On current trends, the study concluded, \_\_\_\_\_ by the galloping pace of change in the Arctic, which is warming twice as fast as the planet as a whole.

“By 2100, recruitment” — new births — “will be severely compromised or impossible everywhere except perhaps in the Queen Elizabeth Island subpopulation,” in Canada’s Arctic Archipelago, said Amstrup. That scenario foresees Earth’s average surface temperature rising 3.3 degrees Celsius above the preindustrial benchmark. \_\_\_\_\_ made more destructive by rising seas. But even if humanity were able to cap global warming at 2.4C — about half-a-degree above Paris Agreement targets, but hugely ambitious all the same — it would probably only delay the polar bears’ collapse.

A. There are approximately 25,000 *Ursus maritimus* (polar bear) left in the wild today / There is not enough data for six others to make a determination as to their fate.

B. polar bears in 12 of 13 subpopulations analysed will have been decimated within 80 years / One degree of warming so far has triggered a crescendo of heatwaves, droughts and superstorms

C. The threat is not rising temperatures per se but the top-of-the-food-chain predators / The problem is that their habitat is literally melting.

D. Both A & B

E. None of the Above



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9. Data from an oil and gas exploration company has now helped geologists discover a series of faults at the foot of the Himalaya. The international team notes that this fault system in the southeastern region of Nepal has the potential to cause earthquakes in the densely populated country. The signals are combined to make an image that looks like a slice showing layers through the top few kilometres of the Earth's crust. The researchers were \_\_\_\_\_ . Our research highlights the need to look below the surface, and further afield, to fully understand earthquakes and structures within the Himalaya," said Michael J.

This network of faults show that the Himalayan deformation reaches further [about 40 kilometres further south] than we previously thought. The problem is that good scientific records of earthquakes go back less than a hundred years. During this time there don't seem to have been any earthquakes on the faults that we discovered. General earthquake preparedness is most important in my opinion, \_\_\_\_\_ .

- A. able to identify the faults because the pattern of layers showed bends / rather than trying to guess where the next earthquake will be
- B. he adds that the study is at a preliminary stage and work with seismologists / making sure buildings are safe in an earthquake is probably the most important factor
- C. research highlights the need to look below the surface, and farther afield, to fully understand earthquakes / Most of these faults only slip every thousand years or so
- D. Both B & C
- E. None of the Above



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10. India stands out among all the countries of the world as much for the scale of the draconian measure it has imposed as for the extent of unconcern it has displayed for the working poor affected by it. In the United States, for instance, where the lockdown has raised the number of persons filing unemployment claims from 2.8 lakh to 6.6 million in a matter of days, those affected can fall back on unemployment benefit; and the government has approved a package of ameliorative steps costing roughly 10% of that country's GDP to cope with the crisis. In India by contrast, \_\_\_\_\_; and much of it is just a repackaging of already existing schemes. New expenditure comes to just a little over half of the ₹1.7-lakh crore earmarked for the package. This niggardliness is totally unwarranted on economic grounds. Many economists and civil society activists had suggested \_\_\_\_\_, in addition to enhanced rations of foodgrains and the inclusion of certain other essential commodities within the ration basket. The cost of their proposed cash transfers alone would come to ₹3.66-lakh crore, which is more than 10 times the cash transfers provided in the Finance Minister's package. Providing assistance on the scale proposed by civil society organisations is necessary; it will no doubt pose logistical problems, but not financial problems.

A. the Finance Minister's package comes to less than 1% of its GDP / a cash transfer of ₹7,000 per month for a two-month period to the bottom 80% of households to tide over the crisis

B. there are 58 million tonnes of foodgrain stocks with the government / The increase in total demand caused by an initial increase in demand, which is financed by a fiscal deficit

C. the inflationary expectations are strong and persistent, then the prices of non-rationed commodities may rise sharply / long supplies of essential commodities through the public distribution system

D. Both A & B

E. None of the Above



**Directions(11-50):** In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound).

11. After the categorical verdict of the Delhi High Court that the Capital is a Union Territory, it was quite clear that any decision made by Chief Minister Arvind Kejriwal without the Lieutenant Governor's approval will be rendered illegal. \_\_\_\_\_. The appointments, made in March 2015, suffered from multiple legal infirmities. Apart from the lack of the LG's concurrence, it raised the question of whether it was an 'office of profit' under the government, something legislators are barred from holding. The penalty stipulated in the Constitution for a legislator holding an office of profit is disqualification.

A. The Election Commission has also reserved its verdict on the question whether these 21 MLAs have incurred such disqualification, and it is possible for the Aam Aadmi Party now to ask the matter to be closed, citing the court's setting aside of the appointments.

B. Counsel for the Delhi government had to concede the point in court, leading to the appointment of 21 Delhi legislators as parliamentary secretaries being set aside.

C. At the same time, it cannot be denied that the EC could still choose to decide whether these MLAs had indeed held an office of profit for nearly a year-and-a-half.

D. They had been rendered further vulnerable after the President withheld assent to a Delhi Bill to protect them from incurring disqualification — once again because it was introduced without the LG's approval.

E. Mr. Kejriwal could have avoided this setback had he not given executive oversight responsibilities to so many of his party's legislators.



12. Labour is restive today. It is apprehensive about what the future bodes for itself. But it's not as if labour militancy has gone up in recent years. \_\_\_\_\_. These figures are considerably lower than those in the 1970s and 1980s. However, there is little doubt that organised labour in India, as in the rest of the world, sees itself as a loser in the changes unleashed by liberalisation and globalisation. It fears that if the government goes ahead with some of its proposed "reforms", its losses will begin to mount.

A. Besides, Indian businesspeople as well as many economists have long clamoured for greater "flexibility" in labour laws, a euphemism for freedom to hire and fire.

B. One of the principal demands of the unions was an increase in the daily minimum wage for unskilled workers from Rs.246 to Rs.692.

C. However, this argument may have well been overtaken by events in the global economy.

D. An estimated 120 million workers took part.

E. On the contrary, man-days lost due to industrial disputes came down from 23.7 million in 2001 to 13 million in 2012 before rising to 19 million in 2013.

13. The Indian Space Research Organisation (ISRO) crossed an important milestone with the successful launch of weather satellite INSAT-3DR using a Geosynchronous Satellite Launch Vehicle equipped with the indigenous cryogenic upper stage. \_\_\_\_\_. That September 8 launch marks the third consecutive success; the fact that it is the first operational flight by the GSLV carrying the indigenous cryogenic upper stage is confirmation that India now belongs to the elite club of countries that have mastered the cryogenic technology.

A. ISRO is a research and development organisation and not a production organisation, but the lack of greater industry participation has resulted in it being unable to launch more satellites in a year using the GSLV.

B. Unlike in the case of the PSLV where industry participation is around 80 per cent, it is only about half in the case of the GSLV.

C. The successful launch marks a departure from the long history of failures with the GSLV; except for the first, every launch of the Polar Satellite Launch Vehicle (PSLV), the workhorse of ISRO, has been a success.

D. The first experimental flight using the GSLV-Mk III is scheduled to take place by the end of this year and will use a new cryogenic engine.

E. With an ability to provide double the thrust compared with the current cryogenic technology, the vehicle would be able to carry payloads up to four tonnes.



**14.** Each year a specific aspect of water is highlighted while observing International World Water Day; this year's theme was "wastewater", which is defined as any water that has been adversely affected in quality by anthropogenic influences and as a result of domestic, industrial, commercial and agricultural activities. \_\_\_\_\_ . Most of our freshwater sources are under threat. When public awareness of pollution is limited, the cost of pollution to our health and the ecosystem is huge. The victims are generally the poor or socially vulnerable communities, and the end result is a high financial burden on the community and government.

A. In recent decades, population growth, accelerated urbanisation and economic development have resulted in an increase in the quantity of wastewater and the overall pollution load being generated.

B. Globally, over 80% of the wastewater generated goes back to the ecosystem without being treated or reused.

C. The opportunities for exploiting wastewater as a resource are enormous.

D. Another fact is that 1.8 billion people use drinking water contaminated with faeces which increases their risk of contracting cholera, dysentery, typhoid and polio.

E. The benefits to our health and in terms of economic development and environmental sustainability, business opportunities and 'green' jobs far outweigh the costs of wastewater management.

**15.** When Myanmar's previous president, Thein Sein, assumed charge in 2011, he presented a broad vision, including in foreign policy, before Parliament. \_\_\_\_\_ . On all substantial matters, the nation and the international community look to Ms. Suu Kyi, the de facto leader of the government, to articulate Myanmar's goals and plans.

A. On the contrary, Ms. Suu Kyi talked about the economic policy of the government in detail right after taking oath.

B. In contrast, U Htin Kyaw, the new President, delivered the shortest possible speech in March 2016.

C. In contrast, Ms. Suu Kyi's visit to Thailand drew much attention.

D. Shortly after assuming office, Ms. Suu Kyi met foreign ambassadors in Naypyidaw and informed them that the new government's aim was to foster "better relations with neighbours.

E. Even as Beijing unleashed a charm offensive, Myanmar took its time to respond to its overtures.



16. Several legislative efforts have been made to curb defections. The 52nd Constitution Amendment provided for disqualification of defectors other than in the case of a split in the party, involving a group of not less than one-third of its members. \_\_\_\_\_ . This too did not prove to be a deterrent, as has been evident in Arunachal Pradesh. True, defections engineered through unscrupulous means undermine democratic institutions and subvert the people's mandate.
- A. The reason adduced for the switchover is laughable: to have better relations with the BJP-led government at the Centre.
- B. Ideally, the matter of dealing with defection should be left in the hands of the voters. Legal remedies to what is essentially a political issue will never work.
- C. A later amendment disallowed splits, and provided only for merger in cases where at least two-thirds of the members of one party merged with another party.
- D. When defection is made more difficult, the means adopted become even more inventive.
- E. This must have seemed the easiest way to stay in power for those who had allied with the earlier government of Congress rebels.
17. In a clear statement of the philosophical basis of copyright law, Justice Endlaw rejects the populist and uni-dimensional assumption that copyright is about the protection of the property rights of owners. He notes instead: "Copyright, specially in literary works, is thus not an inevitable, divine, or natural right that confers on authors the absolute ownership of their creations. \_\_\_\_\_ . Copyright is intended to increase and not to impede the harvest of knowledge. It is intended to motivate the creative activity of authors and inventors in order to benefit the public."
- A. The judgment has immense consequences beyond India and is a bold articulation of the principles of equitable access to knowledge — and one that deserves to be emulated globally.
- B. To make this point, Justice Endlaw contrasts his own experiences as a law student where photocopying was very limited and studying entailed students copying by hand, scribe like, pages after pages of books.
- C. This case, which was being closely tracked by students, teachers and the publishing industry alike, was seen as one with immense significance for questions of access to knowledge.
- D. In his considered and sharply reasoned judgment, Justice Rajiv Sahai Endlaw examines the gamut of arguments made by both sides and arrives at the conclusion that copyright is a statutory right and not a natural right.
- E. It is designed rather to stimulate activity and progress in the arts for the intellectual enrichment of the public.

18. In September last year, the United Nations General Assembly adopted global Sustainable Development Goals (SDGs) which were laid out in the document, 'Transforming our World: the 2030 Agenda for Sustainable Development'. There are 17 SDGs with their associated 169 targets, developed as the next step in the evolution of what were previously known as the Millennium Development Goals. \_\_\_\_\_ . The SDGs broadly relate to human dignity, prosperity, protecting the biosphere, and promoting peace and security.
- A. Countries are now formulating indicators to track their progress towards the targets.
  - B. International development aid, public and private funds, a redesign of tax structures, and other international mechanisms have been discussed and may be considered by individual countries as sources of finance for these targets.
  - C. India has an enormous but also an opportune challenge ahead of it with regard to the SDGs.
  - D. The interconnected nature of the SDGs makes them complex, but also demonstrates complementary benefits from specific goals and targets.
  - E. It was earlier agreed that since climate change, the 13th SDG, is under the United Nations Framework Convention on Climate Change (UNFCCC), the targets for this goal would be determined by the Convention.
19. A dynasty of politicians is not unheard of in world politics. The Kennedy-clan in the U.S. is one such example. \_\_\_\_\_. But in India, there seems to be a difference. The uncle-nephew spat in the political hierarchy in the ruling Samajwadi Party in Uttar Pradesh has once again demonstrated the fragility of political dispensations that depend largely on the numerical strength of kith and kin. It goes without saying that the simmering discontent between family members in the party will have a destabilizing effect on the politics of the State.
- A. Yet, this Kennedy-clan exerted enormous power thanks to the seniority and committee chairmanships.
  - B. The Kennedy Family has been a major part of the Democrat Party for a century.
  - C. The Kennedy family is an American family that has been prominent in American politics, public service, and business during the 20th century.
  - D. Yet as prominent members in American politics, John, Robert and Edward Kennedy did contribute fairly to the betterment of the U.S.
  - E. Outsized in their ambition, their flaws, their tragedies and their accomplishments, the Kennedys have long occupied prime real estate in the political arena and the public imagination.



20. Where India does excel is in its space programme, as it is the only country in South Asia that has independently launched satellites on indigenously developed launch vehicles. However, in recent years Pakistan and Sri Lanka have launched satellites with assistance from China, while Afghanistan, the Maldives and Nepal are also understood to have discussed satellite projects with China. \_\_\_\_\_ . With the GSLV launch India is showing that where it is capable its commitment to the development of its neighbours is strong.
- A. The Bangladesh Telecommunication and Regulatory Commission (BTRC) signed a Tk 1951.75 crore deal with French company ThalesAlenia Space last year to procure equipment for the satellite project.
- B. It is India's attempt to counter the growing dominance of Chinese soft power in our neighbourhood.
- C. China has pledged billions of dollars in projects to each of the countries in the region; that, India is obviously not in a position to match.
- D. But the government's persistence indicates it will not be deterred by the obvious domestic constraints of the SAARC grouping.
- E. Bangladesh, which will launch its first satellite Bangabandhu-1 this year, is working with a European agency.
21. In popular imagination, the Railway Budget was seen as a grand spectacle, with the Railway Minister using it as a platform for populism and political grandstanding. What is not appreciated is that the Budget is not merely a statement of allotment of funds to various projects and programmes, unlike other ministries, but comprises a fairly detailed performance review, physical and financial, of the previous year and prospects for the current (Budget) year. \_\_\_\_\_ . A separate post-Budget discussion in Parliament on the Railways, as indicated by the Finance Minister, is no substitute, as the focus most likely will be on allotments to various projects, not on financial performance.
- A. The fact is that the Railways is indeed unlike any other Central ministry in size and scope, it is actually an operational ministry.
- B. There have been sporadic calls in the past for doing away with a separate Railway Budget for various reasons, but the matter was never pursued seriously.
- C. Perhaps nowhere in the world is a political functionary called upon to present a financial report card of the country's largest public undertaking in the full glare of publicity.
- D. No other Ministry has a separate budget and the practice exists in no other country today; the Bibek Debroy Committee has recommended discontinuance of a separate Rail Budget and it is part of the Prime Minister's reform programme.
- E. A point particularly stressed by the Finance Minister in the press conference announcing the Cabinet decision was that the Railways' share in the General Budget has progressively reduced over the years, making a separate budget an anachronism.



22. Out of all the taxes, corporate taxes imposed on multinational corporations (MNCs) are major sources of revenue for most economies. But in the event of these corporate tax payers shifting their tax liabilities from a high tax jurisdiction to a low- or no-tax jurisdiction, massive revenue losses are imminent for the fiscal jurisdiction where the taxes should have been ideally paid. \_\_\_\_\_ . With a mélange of some creative accounting techniques and existing loopholes in different fiscal jurisdictions across the world, tax evasion has emerged as a global woe in the last few decades.
- A. Both historical and contemporary perceptions of tax have characterised it as a necessary extraction, a penalty.
- B. Despite some major limitations, various fiscal jurisdictions have already gone ahead with signing such agreements.
- C. Tax evasion is where a seepage in the boundaries set by fiscal laws is discovered, and which is then used to escape the tax net to a great extent or altogether.
- D. Various countermeasures have been deployed by states, either at an individual level or as members of different economic groups.
- E. Once riddled with incidents of double taxation, the MNCs have now outsmarted the system and have moved into an era of double non-taxation.
23. Even the United States lets its citizens know when public databases are breached. Aadhaar and NATGRID might be hacked several times a year for all we know; no one is obligated to tell us. \_\_\_\_\_ . This renders us powerless and steps around our painstakingly crafted civil liberties to hand control of our lives and information back to the state.
- A. We have no idea how secure these databases are and have given no thought to what will happen if someone hacks them or misuses the sensitive information contained in them.
- B. The government wants to add our travel and bank information to these databases, and is pressuring all the phone manufacturers to integrate with them.
- C. This is a governance form in which governments use surveillance, data collection, data mining and other such invasive methods to prevent crime, terrorist attacks and to deliver welfare services.
- D. The imbalance of power created by the state's attempts at treating citizens like pawns is dangerously magnified by advances in digital technology that allow for easy monitoring of communication and access to large amounts of data.
- E. It appears that we are travelling fast towards a complete transformation into a National Surveillance State.



24. General Motors Corporation, also known as GM, is a multinational corporation headquartered in the United States and has been the world's most dominant automaker since 1931. Recent times, however, have not been as favourable for the automotive giant with GM posting a record \$38.7 billion loss in 2016. These losses were sustained due to a variety of factors, such as adverse market conditions in the United States and Europe, high inventory levels as well as the fall in the value of the U.S. dollar. \_\_\_\_\_ .
- A. GM's management is to be blamed for not venturing into emerging markets like Russia and India.
  - B. Since the value of the dollar is still falling, the losses sustained seem destined to continue in 2017.
  - C. In response to this crisis, GM announced the launch of a slew of new models.
  - D. GM now ranks as the world's second largest automaker, behind Toyota Motor Corporation.
  - E. Higher oil prices would probably lead to GM incurring another big loss to its bottom line in 2017.
25. The Firefox project had undergone several name changes. Originally titled Phoenix, it was renamed because of trademark issues with Phoenix Technologies. \_\_\_\_\_. In response, the Mozilla Foundation stated that the browser should always bear the name Mozilla Firebird to avoid confusion with the database software. Continuing pressure from the database server's development community forced another change; on February 9, 2004, Mozilla Firebird became Mozilla Firefox, often referred to as simply Firefox.
- A. As of August 2011, Firefox was the second most widely used browser, with approximately 30% of worldwide usage share of web browsers.
  - B. Phoenix Technologies sued the Mozilla Foundation for trademark infringement.
  - C. The Mozilla Foundation then came up with the replacement name, Firebird.
  - D. The replacement name, Firefox, provoked an intense response from the Firefox free database software project.
  - E. The Mozilla Foundation, after lengthy deliberations with trademark lawyers, came up with the name Firebird which had not, at that time, been trademarked.



26. Investment is necessary for economic growth. It could be undertaken by domestic or foreign investors. \_\_\_\_\_. If domestic investment is not forthcoming, either because of a profitability crisis in the private sector or a self-imposed restraint on public spending (example, India's Fiscal Responsibility and Budget Management Act), then we may be forced to attract foreign investment. In other words, in the event of a domestic investment crunch, relying on foreign investment is an option in the short term.
- A. However, relying on foreign investment in the long term is not an economically sound policy.
  - B. However, a probable positive consequence of foreign investment is the inflow of new technology and its subsequent diffusion.
  - C. However, there are no a priori reasons for favouring foreign investment over domestic investment under normal economic conditions.
  - D. However, one central character of private investment makes it unreliable in the long term: volatility.
  - E. It is obvious that investment in a labour-intensive sector will generate more employment than the same investment in a capital-intensive sector.
27. "Universal" is a tricky word. It has an enormous appeal, an unquestioned romance of taking everyone along. Universal human rights, universal access to basic services, housing for all. It is the barometer of inclusion done right. \_\_\_\_\_. Often the "universal" is a vanishing horizon and, like all horizons, the mirage is what makes you lose sight of the very real trade-offs and constraints in your way.
- A. The irony is that even those who defend such exclusions do not fully realise the cost they themselves pay for them.
  - B. However, the exclusions are simultaneously socially performed, legally enshrined, and economically reproduced.
  - C. Yet herein, in the romance, lies the first danger of taking an important move and losing ourselves in a mirage well before the horizon is near.
  - D. The dark side of the romance is that it's one of the hardest things to achieve.
  - E. In Indian cities, one of the biggest blocks to any imagination of "universal" or "inclusive" development is not lack of money, land or technology as is so often imagined.



28. 'Good governance' was the cornerstone of the National Democratic Alliance government's poll promises. While there is an effort to deliver this in many sectors, the functioning of the Ministry of Environment, Forest and Climate Change is at odds with its mandate. \_\_\_\_\_ . Since 2011, it has consistently ignored the Supreme Court's direction on the appointment of a national regulator for enforcing environmental conditions and to impose penalties.
- A. It unambiguously mandates that there shall be no destruction or diversion of habitat unless it is for the improvement and better management of wildlife.
- B. While it has been periodically expressing its commitment to forest conservation, the reality is, the Ministry has been bending over backwards to meet the demands of 'development', compromising India's ecological security.
- C. Another worrisome indicator on unbridled clearances is the strategy of diluting regulations through a slew of guidelines.
- D. The most crucial governance challenge for the Ministry is how to balance development imperatives without compromising on ecological security.
- E. An objective analysis reveals that the MoEF has turned into a virtual project-clearing house.
29. The fact that AFSPA and representative democracy have co-existed in many parts of India's Northeast for almost 60 years itself suggests that there is something amiss about the way democratic institutions have functioned in the region. Consider for a moment how AFSPA found roots in post-Independence India. \_\_\_\_\_. This claim was something the Indian nation-state could neither ignore nor acknowledge.
- A. Within the representational schemata of the nation-state, the first term on either side of the equality is of a lesser worth than the second.
- B. India's Northeast very much finds itself within such a theoretical and political impasse, caught up, as it is, within a non-space — inside the physical space of India, yet outside the political and epistemic space underlying its imagination.
- C. A pattern of exhibition of sovereign power has persisted for the last 16 years.
- D. Despite its length and hardship, it failed to receive an acknowledgement from the Indian state, nor did it register in the consciousness of the nation.
- E. Its formulation in 1958 was a response to the demands of the Nagas for sovereignty based on the assertion that the Nagas are a nationality, distinct from the Indian nationality.

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

A. At the same time, to view the stand-off on judicial appointments and the consequent vacancies that are created through the lens of judicial delays is to miss the wood for the trees.

B. The CJJ also believes that it is because vacancies are a product of a systemic lack of incentives for persons of high quality and integrity to take up judgeships.

C. The complexity of causes responsible for judicial delays should make it amply clear that it is merely a by-product when it comes to the vexed question of judicial appointments.

D. The CJJ holds vacancies responsible for creating delays, bringing justice delivery to a grinding halt for several litigants.

E. It is little surprise that litigants take a chance before the higher judiciary since securing an admission is often perceived as a game of roulette.

31. Residents of five States are currently struggling to cope with the effects of intense rainfall. Many of those lucky to have been rescued owe it to the National Disaster Response Force, but such response systems naturally have limited efficacy in predominantly rural States such as Bihar. \_\_\_\_\_ . Capacity-building to handle catastrophic weather events is poor, and serious attention is not given to setting up relief camps, creating crisis-proof health infrastructure and stockpiling dry rations and medicines.

A. In Bihar's case, the shifting patterns and breaches of the Kosi have added to the complexity of the problem, which requires a deeper understanding of the areas most at risk.

B. An integrated approach to managing floods requires a sound understanding of the patterns that rivers such as the Ganga and its tributaries display during the monsoon.

C. What stands out in the annual cycle of floods is the generally tardy pace of preparation for rescue and relief.

D. India's vulnerability to severe flooding during the monsoon is spectacularly demonstrated year after year.

E. There are cascading outcomes of infections and the absence of care for pregnant women.



32. India's tax-to-GDP ratio is far lower than the 21 per cent average of its emerging market peers; its public spending-to-GDP ratio is also the lowest among BRICS nations. \_\_\_\_\_ . About 85 per cent of the economy is outside the tax net. Even among those who pay taxes, the number of individuals who earn more than Rs.1 crore a year or pay tax in the 30 per cent tax bracket is unrealistically low.
- A. The country cannot scale up necessary infrastructure and social spending without widening its tax base.
- B. The government had promised to adopt non-intrusive methods and employ information technology to widen the tax base.
- C. As a target, rough or otherwise, it is an ambitious goal for a country where the direct tax base has grown at a snail's pace over six decades.
- D. It is not clear why there is such panic about the number, especially if it was a mere statement of intent.
- E. According to recent economic survey, it said India needs to increase its tax-GDP ratio, and spend more on health and education.
33. While individual companies adapt to the new political economy in the West, it does not diminish New Delhi's responsibility to make a case for more open immigration policies for India's skilled workers. \_\_\_\_\_. This, as economists from David Ricardo to Jagdish Bhagwati have pointed out, increases the size of global economic output despite the costs. It is obvious that the tightening of immigration is likely to have a net negative effect on the global economy.
- A. Also, investment in advanced technologies itself, such as by Infosys, could be a measure to deal with high labour costs in the U.S.
- B. Not surprisingly, there is now increasing speculation that many Indian IT giants will refrain from sponsoring H-1B visas for junior engineers.
- C. Sadly, since the benefits of globalisation are diffused among billions of people while its costs are concentrated on a smaller but organised group, such adjustments often end up validating populist, protectionist policies.
- D. The economic rationale behind the free movement of labour is that it promotes economic efficiency.
- E. Other Indian outsourcing firms have recruited in the United States, but Infosys is the first to give concrete hiring numbers and a timeline for its plans, following Trump's visa review.



34. Cut to the 1990s, when the media ecology changed drastically with the advent of the World Wide Web. The generation and distribution of news and opinion was no longer a linear process but networked. \_\_\_\_\_. It was felt that the rise of the Internet had given way to the decline of the newspaper but that theory was soon debunked, and between 2000 and 2009, newspapers began setting up the online versions of their printed publications; this became a time of consolidation for the news media online as people would visit the websites of trusted publications for news.
- A. The presumption in this model was that media organisations were driven by responsibility to the public while the audience was politically engaged, rational and discerning.
- B. This was a medium that was democratic, accessible to all and a place where multiple conversations could take place.
- C. The Digital News Report 2016 by the Reuters Institute for the Study of Journalism found that 51% of their sample use social media as a source of news.
- D. At least 78% of the Internet population aged 16-64 is now networking via a mobile.
- E. Two things have disrupted the way in which people access information, and therefore the practice of journalism itself — social media and the mobile phone.
35. By obfuscating issues and putting out evasive responses that the team had not been selected owing to 'operational reasons', BCCI officials have demonstrated a shocking degree of insensitivity. \_\_\_\_\_. Virat Kohli's men should compete in the tournament, and the faster the BCCI clarifies its position and selects the squad, the better it would be for the players and the game.
- A. It is poor sportsmanship that of the eight teams, ranging from Australia to Bangladesh, competing in the tournament, it is only India that hasn't announced the squad yet.
- B. Immediately thereafter, BCCI officials floated the story that India would not participate in the eighth edition of the Champions Trophy in England.
- C. Seen in that context, it is a travesty that the Board of Control for Cricket in India is now using the Champions Trophy as a bargaining tool with the ICC (International Cricket Council) in a bid to retrieve its earlier proposed governance and revenue model with the parent body.
- D. They have let down the cricketers, who are busy with the Indian Premier League but also have an eye on the Champions Trophy as it kick-starts their international season besides giving them an opportunity to defend their title.
- E. It was nothing more dignified than a public tantrum that sought to leverage the Indian team's commercial clout given the viewership size as well as broadcast and advertisement revenues it brings.





36. Macroeconomics examines the economy as a whole 'top down' to explain broad aggregates and their interactions. Such aggregates include national income and output, the unemployment rate, and price inflation and sub aggregates like total consumption and investment spending and their components. It also studies effects of monetary policy and fiscal policy. Since at least the 1960s, macroeconomics has been characterized by further integration as to micro-based modeling of sectors, including rationality of players, efficient use of market information, and imperfect competition. \_\_\_\_\_ .
- A. This has resulted in a better understanding of economic cyclical growth.
  - B. This has addressed a long-standing concern on the same project.
  - C. Many economics feel that this further integration approach has enabled them to be able to make accurate growth projections.
  - D. This has enabled finance managers to be able to measure risk measurement data.
  - E. But, economics feel the addition of micro-based modeling of sectors only makes macroeconomics more confusing and complex.
37. The sense of Justice, therefore, consists in a feeling experienced by every man, of a certain line of conduct which he owes to other men in given circumstances; and this seems to be referable to the following heads: attending to their interest, not interfering with their freedom of action, preserving their reputation, estimating their character and motives, judging of their opinions, consulting their feelings, and preserving or improving their moral condition. As a guide for his conduct in particular instances, a man has usually a distinct impression of what he thinks due by other men towards himself. \_\_\_\_\_ .
- A. Justice is due to the persons, property, and interest of others.
  - B. It, of course, in certain cases, implies abstaining from every kind of injury, and preserving a conscientious regard to their rights.
  - C. In this last respect, it allows us to exercise a prudent attention to our own interest, provided the means be fair and honourable, and that we carefully abstain from injuring others by the measures we employ for this purpose.
  - D. Justice requires that he rigidly extend to others the same feelings and conduct which, in similar circumstances, he expects from them.
  - E. It consists in giving a fair and deliberate hearing to opinions, statements, and arguments, and weighing fairly and honestly their tendency.



38. Systems' thinking is a unique approach to problem solving, in that it views certain 'problems' as a part of the overall system so focusing on these outcomes will only further develop the undesired element or problem. Systems' thinking is a framework that is based on the belief that the component parts of a system will act differently when the systems relationships are removed and it is viewed in isolation. \_\_\_\_\_ .
- A. Systems' thinking assumes that small changes can trigger large changes in complex systems.
  - B. Systems' thinking concerns an understanding of a system by examining the linkages and interactions between the elements.
  - C. Systems' thinking believes that improvement in one area of a system can adversely affect another area of the system.
  - D. Systems' thinking tries to solve a problem by trying to understand the part in relation to the whole.
  - E. Systems' thinking techniques may be used to study any kind of system.
39. The Delhi Declaration and the Africa-India Framework for Co-operation offer a concrete boost: India will double credit availability and provide project financing of US \$500 million over the next five years, and will grant extensive trade preferences, covering a wide range of primary commodities and finished products, to 34 countries in Africa. India's renewed interest in Africa extends beyond trade and investment to the geopolitical arena. This includes a drive to secure the backing of Africa's 54-strong voting block for a permanent Indian seat on the UN Security Council. \_\_\_\_\_ .
- A. In return, India is looking for raw material and new markets for its goods.
  - B. In return, New Delhi hopes that a nuanced, south-south relationship will emerge.
  - C. In return, New Delhi is now backing Africa's call for a similar permanent slot.
  - D. In return, Africa will seek to extract the maximum benefits.
  - E. Trade and investment will undoubtedly benefit if the pledges are implemented in full.



40. What might stop tourism's latest revolution? Political violence is one possibility. Developed countries are no strangers to terrorism, but the dangers in emerging economies are greater. This week's bomb attacks in Jaipur, a popular spot on the Indian tourist trail, are a bloody reminder. Kenya, a country that depends on tourism for much of its foreign income, lost about half its business in the wake of political violence. Natural disasters are also likelier to cause worse devastation in poorer places. \_\_\_\_\_ .
- A. However, the tourists are spending more.
  - B. However, it recovered quickly after the terrorist attacks on 9/11.
  - C. However, the industry has proved to be very resilient.
  - D. However, SARS (Severe Acute Respiratory Syndrome) has decimated tourism in certain places.
  - E. However, the industry seems impervious to all these.
41. Providing benefits for women on maternity leave and children is a societal responsibility which can be funded in a large country through a combination of general taxation and contributory payments from those who have the means. Health care should be treated as a right and deliveries handled without cost to women. \_\_\_\_\_ . Such a policy would harmonise the varying maternity benefit provisions found in different laws that govern labour at present.
- A. The income guarantees during the pregnancy period can be ensured through a universal social insurance system.
  - B. Beneficiaries covered by the latest amendment must be protected from discrimination through clear provisions.
  - C. Mandating creche facilities to help women workers under the changed law is a forward-looking move.
  - D. Women's empowerment can be achieved through universal initiatives, not by imposing conditionalities to avail benefits.
  - E. Access to welfare support has become even more critical as workers migrate frequently due to economic changes.



42. Fringe elements affiliated with the Bharatiya Janata Party (BJP) have been in the news ever since the party came to power. Activists who pretend to be associated with the Trinamool Congress in West Bengal and the Samajwadi Party in Uttar Pradesh too have had their day in the news. \_\_\_\_\_ . First, the “fringe” is encouraged by the party as a strategy to appeal to more extreme elements within the party and to polarise politics. Second, and more specific to the right wing, some believe that these individuals’ provocative actions and remarks are indicative of the government’s tacit support for Hindutva principles.
- A. There are two reasons of the palpable polarization in politics.
  - B. There are also local politicians who have misperceived favourable responses or miscalculated the impacts of their actions.
  - C. There are two widely held explanations for such activism.
  - D. In our view, this results from a systemic problem with our politics.
  - E. Their two actions have served to embarrass the BJP and the Central government.
43. Traditional pharmacies have been knocking at the doors of the government for some time now as they face intense competition from e-pharmacies. Their profit margins and market share have faced pressure in recent years from e-pharmacies that often offer medicines at cheaper prices. \_\_\_\_\_ . The AIOCD has repeatedly accused e-pharmacies of a wide range of malpractices, including selling fake drugs and enabling self-medication. The organisation has been citing these issues to seek a ban on the sale of drugs online.
- A. While this has improved the accessibility of drugs to a wider population, the concern of traditional pharmacists too is easy to understand.
  - B. The Ministry of Health and Family Welfare proposed the setting up of an e-portal to track and regulate the sale of drugs across the retail chain.
  - C. The risks associated with e-pharmacies, especially when it comes to the dispensation of prescription drugs without the necessary checks, cannot be taken lightly.
  - D. However, the Ministry’s plan on regulating e-pharmacies is a rather outdated one.
  - E. But perhaps the only thing clear from the All India Organisation of Chemists and Druggists (AIOCD)’s demands is its intention to protect the business interests of traditional brick-and-mortar pharmacies.



44. With the direction of global headwinds remaining uncertain, growth in government spending budgeted to be lower this year compared to last year, and private investment virtually absent, the lowering GDP numbers should serve as a reality check. \_\_\_\_\_ . While the government has vigorously underlined its reform achievements of the last three years, such as the Goods and Services Tax that rolls out in July, a mission-mode reforms reboot is urgently needed. And that can only begin if the problem is suitably acknowledged by policymakers.
- A. While lower inflation and growth may soften the RBI's outlook, there is little that monetary policy alone can do at this juncture to revive animal spirits.
- B. Returning to the 8% growth mark is going to be a big challenge.
- C. In fact, the only reason the 7.1% estimate has held up is because growth for the previous quarters was revised upwards.
- D. Private consumption grew at the slowest pace in five quarters, even as construction and manufacturing activities dipped sharply.
- E. Yet, whichever way one looks at it, the note ban seems to have exacerbated the problem, particularly for India's large informal economy that the poor depend on, as even the World Bank has now noted.
45. The United States currently gives an impression of being at war with itself. This stems from a series of charges and countercharges levied against President Donald Trump and his advisers, including that of collusion with the Russians, who are accused of meddling with the presidential election. \_\_\_\_\_ . Meanwhile, the kaleidoscopic nature of the changes taking place in the top echelons of the new administration is hardly helping matters. The peremptory actions of the President, such as the dismissal of Federal Bureau of Investigation (FBI) Director James Comey, has only aggravated this situation. Almost every step taken by the new administration is leading to partisan rows.
- A. One of the principal charges against members of the Trump team is that they maintained improper contact with Russian diplomats.
- B. The media and intelligence agencies are far from impartial in their behaviour.
- C. Several probes have already been launched in this connection.
- D. Barack Obama, Mr. Trump's predecessor, is by contrast credited currently with many more virtues than at any time when he was in office.
- E. What has led to a fractured society in the U.S. today carries a message for democracies everywhere.



46. For Ms. Merkel, walking the tightrope between her principles and maintaining a good relationship with an important ally is a challenge. Germany and the U.S. have historically shared values, but the current U.S. President has his own. At the G7 summit, six nations reaffirmed their commitment to the Paris climate pact; the U.S. refrained. Mr. Trump's immigration order is the antithesis of Germany's immigration policy. \_\_\_\_\_. In a nutshell, Mr. Trump's world view is everything that Ms. Merkel's is not.
- A. It's time Germany faced up to the new situation – with realism and above all with self-confidence.
- B. He even declined to sign onto a G7 statement endorsing the Paris climate deal.
- C. During his first visit to Europe as US president, Mr. Trump slammed European nations for not spending enough on defense.
- D. He is pushing aggressively for an 'America First' policy, even as Germany remains in the forefront of keeping the European Union together.
- E. US president, Mr. Trump did not reaffirm the US commitment to NATO's mutual defense clause.
47. The surveillance system put in place by the Health Ministry succeeded in identifying three adults infected with the Zika virus between November 2016 and February 2017 in Gujarat. \_\_\_\_\_. Even the World Health Organisation was informed about the three cases as recently as May 15, more than five months after the first case was laboratory-confirmed. Information regarding the cases came to light when the WHO posted the information on its website on May 26.
- A. But it is not clear whether the person who brought the infection into the country has been identified.
- B. But the Ministry acted less than responsibly by withholding the information from everyone.
- C. As the virus remains present in the semen for a long time, the WHO recommends that couples abstain from sex for at least six months after the onset of symptoms.
- D. Secrecy about Zika outbreaks, even if seen only in isolated cases, can lead to a public health disaster.
- E. The ministry's decision to keep the information under wraps to avoid creating "panic" is totally unconvincing.



48. At its heart, capitalism is a financial system. Every entity in the economy, whether an individual, a household, a business, or a state institution faces monetary constraints in its operations and must constantly balance the exigencies of cash inflows and cash outflows. Thus, money flows, including the accumulation of debt and the acquisition of financial assets, are the very lifeblood of the system. \_\_\_\_\_ . While highly useful, such an approach often misses or obscures underlying monetary relations.
- A. Despite this fact, most of our understanding of the macro-economy is based on the national accounts system which foregrounds current expenditure by various sectors.
- B. Given such lacunae, an alternative approach was originally suggested in 1947 by Morris Copeland, who promoted the Flow of Funds (FoF) account approach.
- C. These accounts examine flows across six sectors — households, government, private corporations, banks, other financial institutions (OFIs) and the Rest of the World.
- D. Despite the availability of the data, there have been very few attempts to provide a description of the monetary flows in the economy.
- E. Despite this India is moving from a bank-based to a market-based financial system.
49. It is famously said that a language is a dialect with an army. \_\_\_\_\_ . There's been a linear movement of Hindi to become India's national language, not just the official language. Moreover, the Shiksha Sanskriti Utthan Nyas (SSUN), an RSS-affiliate and a part of the current dispensation's brain trust, wants English to be removed as the medium of instruction. The implications are not hard to fathom. \_\_\_\_\_
- A. With regard to the functioning of High Courts, all Indian official languages enjoy equal status and, therefore, demands for permission to use these languages in High Courts are bound to increase.
- B. Moreover, given our preference for mother tongue as the medium of instruction, it would be illogical to exclude that State's sole official language from being used in its High Court.
- C. Sensing backlash from non-Hindi States, especially Tamil Nadu, the CBSE announced that it has not taken a final decision on the matter.
- D. If not an army, the Hindi language is armed with two strengths: the constitutional mandate to promote it as India's lingua franca, and the fact that it is far more widely spoken than any other language in the country.
- E. The imposition of mother tongue at the primary school stage (by the State) affects the fundamental rights under Articles 19(1)(a) and (g) of the Constitution.



50. The Goods and Services Tax (GST) is being flaunted as the single-biggest economic reform since the economic liberalisation of 1991. Even critics of the tax, who complain about its complex four-slab rate structure, agree that it is a step in the right direction. The primary reason is that it does away with the present system of multiple Central and State taxes, replacing it with a much simpler tax system. \_\_\_\_\_ . In the process, it is said, the new tax system does away with the barriers to free trade within and between States, effectively turning India into a single free market for goods and services.

A. Two, the number of taxes does not necessarily reflect the actual burden imposed on businesses by any tax system.

B. Another supposed benefit of GST is that it is a tax on consumption, which replaces the current web of 'cascading' taxes in the production chain that increases prices and distorts production.

C. A single, low tax rate might also turn out to be more burdensome if the cost of bureaucratic compliance is higher than under multiple, higher tax rates.

D. Such distortion of production can lead to the rise in the prices of certain goods due to lower supply and a fall in the prices of others due to greater supply, which is clearly not the same as a general increase in prices.

E. For sceptics, there is good reason to doubt all these claimed benefits of the GST.



**Smartkeeda**  
The Question Bank





**Correct Answer:**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
B	C	A	A	A	C	C	B	A	A	B	E	C	A	B	C	E	A	D	E	C	E	B	D	D
26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
C	D	B	E	D	C	A	D	B	D	B	D	D	C	C	A	C	E	B	C	D	B	A	D	B

**Explanation:**

1. The first filler is preceded by the sentence which discusses YouTube' scripted shows for international market. Options A and B both discuss the original shows. Option B talks about the genres and A talks of the shows that have been released.

The second filler is preceded by the discussion of the competition between YouTube and Netflix. So the sentence must take this forward. Only option B is suitable here.

Option B is the correct answer.

2. The first filler is preceded by the introduction of the passage. The sentence must elaborate on the introduction. Both option B and C are appropriate in this case.

The second filler is preceded by a discussion of Bhutan's territory. So the sentence must take the point forward. Only option C provides a suitable choice in this case.

Hence, option C is the correct answer.

3. The first filler is preceded by the mention of a report. The sentence should elaborate on the contents of the report. Only statement A fits in here. Option C appears to be disjointed and does not fit in.

The second filler is preceded by a sentence which talks about forced technology transfer. Hence the sentence must discuss the reason behind this. Statement B is opposite of what is needed while statement A fits in well. Option C is again absurd and does not make sense.

Only option A fits in contextually and is the correct answer.

4. The reference to football indicates that the next statement should ideally have some sort of continuation of the same. Option B is incorrect as it talks about issues faced by nations while building firewalls. Option C is incorrect as it talks about United States needing to step up. Option A is correct here as it continues in the same tone stating that Trump 'scored the perfect goal'.

Second filler talks about countries launching an actual conventional war over a cyber conflict which smacks of impunity. The next statement should ideally give an example of this. Option B is incorrect as it talks about an 'it' which is 'copying the Russian playbook'. This does not make sense at all. Option C is incorrect as it is positive in tone and contextually opposite of what is needed here. Option A is the best fit here as it provides an apt example.

Hence, option A is the correct choice.



5. The first filler is preceded by a discussion of the hardware features of the speakers and both option A and B provide continuity to the passage.

The second filler is preceded by the discussion of buttons and has a negative tone. Option A is best suited in this case.

Hence, option A is the correct answer.

6. The sentence after the first filler talks about Ponnurangam Kumaraguru (PK), though option B and C both talk about him but C provides a better introduction. Option A is contextually incorrect and can be easily eliminated.

The sentence preceding the second filler talks about the app and the statement must explain the functioning of the app. Option C is suitable in this case.

Hence, option C is the correct answer.

7. The sentence after the first filler talks about Ponnurangam Kumaraguru (PK), though option B and C both talk about him but C provides a better introduction. Option A is contextually incorrect and can be easily eliminated.

The sentence preceding the second filler talks about the app and the statement must explain the functioning of the app. Option C is suitable in this case.

Hence, option C is the correct answer.

8. The second filler is preceded by the overall estimate of global rise in temperature that can occur if checks are not put in place and is followed by the target of rise in surface temperature that human must cap. Thus, the second filler must be the current level of rise in global surface temperature that is given in Option B.

The first filler is preceded by the discussion of polar bear and their decline in numbers thus option B again is best suited.

Hence, Correct Answer is Option B.

9. The first filler is preceded by the description of faults and we know that earthquake occurs along the fault line thus after careful reading we can see that Option A is best suited.

For the second filler we will see the author is talking of earthquake preparedness and it is best to prepare rather than guessing the earthquake.

Hence, the correct answer is Option A.

10. After reading the passage we can conclude that the first filler is about the percentage of GDP contribution India is making towards the relief package in comparison with the USA thus we can see only A fits in here.

As for the second filler both option A and B provides continuity to the passage but option A is best suited.

Hence, the correct answer is Option A.



**11.** This question is a sitter!

Kindly observe the sentence that follows the blank. It starts with the noun phrase 'The appointments' and the only sentence that talks about the appointment is the sentence B.

Sentence A, and C can be eliminated because of the presence of the phrase 'these MLAs' as the preceding statement doesn't introduce anything related to MLAs.

Sentence D doesn't imply what 'they' or 'them' refers to. This eliminates it as well.

Sentence E would fit somewhere in a latter part of the paragraph or of the passage.

Option B is hence the correct answer.

**12.** Again an easy one.

The sentence preceding the blank talks about the rise of 'labour militancy' The sentence following the blank starts with the phrase 'These figures' that refers to some kind of data or the other.

If read the sentences given as options, we can observe that the only sentence that presents data as well takes the discussion forward is the sentence E. Here the phrase 'labour militancy' links to 'industrial disputes'.

No other option fits in the context of the paragraph.

Option E is hence the correct answer.

**13.** In we read the paragraph carefully, we can observe that the first three sentences - the one preceding the blank, the one for the blank, and the one following the blank speak of three consecutive success with respect to ISRO.

Among the given choices, Option C is the best fit for the blank as it takes the discussion further and points to the second success in a row.

Option C is hence the correct answer.

**14.** The following statement points to the most of our freshwater sources being under threat. And if we read the sentences given as options carefully, we can observe that the only statement that talks about the occurrences that may lead to this possible 'threat' is statement A.

Option A is hence the correct answer.

**15.** The sentence preceding the blank states 'Thein Sein presented a broad vision'. Now among the given options, option B states 'In contrast, U Htin Kyaw, the new President, delivered the shortest possible speech.' gives an immediate contrast to the preceding sentence.

We can thus observe that the two statements mentioned above are contradictory to each other and option B fits in the context of the paragraph well.

No other option is coherent for the blank.

Option B is hence the correct answer.



- 16.** If we carefully read the sentence preceding the blank, we can observe that it talks about the 52<sup>nd</sup> amendment of the Constitution provided for disqualification of defectors in the case of split in the party. The only option that expresses ideas in line with it is the option C in which the writer specifies a later amendment that disallowed splits.

No other option, however, fits the blank appropriately.

Option C is clearly the correct answer.

- 17.** This is really a very easy question of paragraph completion.

If you can observe, the blank part comes between the double quotes in which Justice Endlaw elaborates Copyrights in the purview of his judgment. Among the choices given, all other sentences except option E are parts of the description given by the author, while the sentence given as option E is clearly a quote made by Justice Endlaw regarding his judgment on the Copyright Act. And the pronoun 'It' (which is used for 'Copyright' which was the subject of the previous statement) in the beginning of the sentence also confirms it.

Option E is hence the correct answer.

- 18.** Four out of five given options – A, B, D and E have the keyword “targets” but if we read the paragraph carefully we can infer that the whole paragraph introduces the topic and thus the sentence for the blank has to be introductory in nature.

We can see that both the options B and E are quite elaborative and the points discussed in them are not yet mentioned anywhere in the paragraph. We can hence eliminate options B and E.

Option D also talks about the interconnected nature of the SDGs, a link of which can't be inferred from the paragraph given. We can thus eliminate option D as well.

Clearly, option A would fit the blank most appropriately.

Option A is hence the correct answer.

- 19.** Other than the option D, all other sentences centre around Kennedy family and none of these sentences adds any meaning to the context the paragraph.

Option D while referring to the US politics, however, presents a contrast between a dynasty of politicians in the USA and a dynasty of politicians in India. The sentence clearly fits the blank both grammatically and contextually.

Option D is hence the correct answer.

- 20.** In the given paragraph, it's been mentioned by the writer that while India is exceling at its space programs, every other south Asian country has taken satellites projects seriously. After mentioning Pakistan, Sri Lanka, Nepal, Maldives and Afghanistan, it has to be Bangladesh which needs to be included in the discussion.

Among the choices given, only the options A and E talk about Bangladesh and its planning related to satellite project. Now, between these two sentences, sentence E seems to be a better choice for as the blank as it introduces its first satellite to be launched, while sentence A must follow sentence E as it describes the details about the deal that Bangladesh signed with France for the satellite project.

Option E is hence the correct answer.



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

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

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

Option C is hence the correct answer.

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

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

Option E is hence the correct answer.

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

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

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

Option B is hence the correct answer.

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

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

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

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

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

Option D is hence the correct answer.

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

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

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

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

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

Option D is hence the correct answer.

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

Option C is hence the correct answer.

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

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

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

Option D is hence the correct answer.

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

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

Clearly, option B is the correct answer.



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

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

Clearly, option E is the correct answer.

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

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

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

Option D is hence the correct answer.

31. **Hint:**

The sentence preceding the blank states the limited efficacy of our response systems with respect to the flood management and the sentence following the blank validates this constraint by quoting what we actually lack. Clearly, a sentence stating either a limitation or problem would fit the blank.

Among the choices given, the sentence A can be eliminated as it discusses natural limitations instead of those of our response systems.

Besides, while the sentence B seems to be a part of a latter paragraph, the sentence D implies to be opening the current paragraph as it discusses the problem in a broader perspective. Hence, both the options B and D can be eliminated as well.

Sentence E is absolutely absurd in the context and gets eliminated too.

Clearly, option C that contextually fits the blank is the correct answer.

32. The opening statement of the paragraph states concern over India's low tax to GDP ratio in comparison to its market peers and the statement following the blank asserts how much percent of the economy is outside the tax net. Clearly, the statement that centres around the same idea would fit the blank.

While statement D is not adding any meaning to the paragraph, statement E is taking the discussion to a different context. Hence, both the options D and E can be eliminated.

Statement C talks about 'an ambitious goal' whereas the sentence preceding the blank doesn't specify anything related to that. This eliminates option C as well.

A low tax to GDP ratio is a serious issue and as in the statement B, theme assures that need to be taken to resolve this issue are discussed, it's naturally would fit in the latter part of the paragraph.

Clearly, statement given as option A fits the blank appropriately.

Option A is hence the correct answer.



- 33.** The statements preceding as well as following the blank are in support of the idea of immigration of skilled workers and free movement of labour. The statement for the blank hence should centre around the same idea.

Statements A, B and E are, on the other hand, share information that is contradicting to what is required for the blank. Hence, options A, B and E can be eliminated.

Out of the rest of the choices, statement D would be the best pick for the blank as it evidently discusses the reason for free movement of labour.

Option D is hence the correct answer.

- 34.** The sentences preceding as well as following the blank affirm how the advent of Internet has impacted the ways news is delivered to the masses. Clearly, the sentence for the blank must express the same idea.

The keyword 'networked' in the preceding statement clearly indicates the statement B to be the following statement as statement B describes how this medium (internet) was a place where multiple conversations could take place.

None of the other statements seems to fitting the gap appropriately.

Option B is hence the correct answer.

- 35.** The sentence preceding the blank discusses apathetic interest of BCCI officials towards the issue and the sentence following the blank quotes the importance of participating in the event for the players.

Out of the given choices, the sentence D starts with the pronoun 'They' that is used here in place of the noun 'BCCI officials' and the sentence also mentions cricketers in the context of the league.

All the other statements, however, state events which are helpful to initiate the topic and hence must fit in one of the opening paragraphs.

Clearly, option D is the best choice that would fit the blank contextually.

- 36.** Option A can be eliminated as there is no data in the passage to suggest 'economic cyclical growth'.

Option C and E can be eliminated as we cannot end the paragraph with an introduction of a new idea – 'economists'.

Similarly, option D is eliminated due to 'finance managers'. The paragraph has no data on it.

Option B, although not a great answer option, is the one that can be selected, after the other four options have been eliminated. On closer examination, one can observe that option B completes the paragraph with some continuity.

Option B is hence the correct answer.





**37.** Options A, C and E, in no way complete the passage. They just add some more data to it.

Option B, without the words 'in certain cases' would have been the ideal answer. The passage suggests all cases and not certain cases.

Option D is the best answer option as it logically completes the passage.

Option D is hence the correct answer.

**38.** Option D is the only statement that completely relates to the paragraph which states 'unique approach to problem solving'.

Other options would have sufficed if in addition to what they are stating now they also included 'problem solving'.

Moreover, option E goes irrelevant in the context.

Clearly, option D is the correct answer.

**39.** Several examples of bilateral ties are followed by 'India's renewed interest in Africa extends beyond trade and investment to the geopolitical arena'. The reason for this interest is 'to secure backing for ... seat on the UN Security Council'. Four options begin with 'In return' and one continues the idea that is already stated and brings in the element of doubt about implementation. Nothing in the paragraph justifies the doubt, hence option E is eliminated. In return India has to do something for Africa. This is available only in option C, which smoothly concludes the 'geopolitical' aspect in the paragraph and accomplishes a quid pro quo.

Option C is hence the correct answer.

**40.** What might stop tourism's revolution? Several possible reasons are cited. Normally one has to definitely answer the first question to conclude the paragraph without raising further questions. In this case all the options start with 'however', hence we need to look for the best contrast that will conclude the paragraph without the need for any further clarification – something to the effect that 'nothing will stop it'. The best contrast is available in option C – almost with the same effect that we are looking for. Also, the other options lose out in comparison.

Option E loses out on 'impervious' which would imply it is not affected by it – the passage suggests that the industry is affected.

Option C is hence the correct answer.

**41.** The paragraph starts while quoting that providing benefits for women and children is a societal responsibility. The sentence further states how the funds can be collected for this purpose. Out of the choices available, the sentence A clearly fits the blank most appropriately and the usage of the phrase 'income guarantees' confirms the same.

Option A is hence the correct answer.



- 42.** Out of all the sentences option C fits the blank most appropriately as it takes the discussion started in the paragraph further in the most logical manner.

Moreover, usage of the adjective 'such' before the word 'activism' indicates that the sentence preceding the blank must have a reference of 'activism' and the presence of 'activists' in the very beginning of the sentence validates it.

Option C is hence the correct answer.

- 43.** If we read the sentences carefully, we can observe the presence of a keyword – AIOCD in the sentence following the blank. The same keyword is present in the sentence given as option E. Moreover, usage of its expanded form 'All India Organisation of Chemists and Druggists' for the first time in the paragraph confirms this sentence to be fitting the blank.

Option E is hence the correct answer.

- 44.** As it clearly seen that the sentence preceding the blank shows concern regarding the lowering GDP, the only sentence that fits the blank coherently is option B.

It aligns to the idea introduced in the first sentence and connects well to the sentences that follow.

Option B is hence the correct answer.

- 45.** If we read the given paragraph carefully we can observe that charges and countercharges had already been levied against President Trump. Therefore, usage of option A for the blank would just become redundant in the context.

Out of the rest of the options, option C that confirms the launch of several probes against the President fits the blank most appropriately.

Option C is hence the correct answer.

- 46.** In the given paragraph, the contradictory viewpoints of Ms. Merkel and Mr. Trump have already been shared in the statements preceding the blank.

Among the given choices, option D is the one that actually summarizes the conflict of viewpoints between between Ms. Merkel and Mr. Trump.

Option D is hence the correct answer.

- 47.** Though the first sentence of the paragraph seems to be appreciating the government's surveillance system to identify Zika virus, the sentences following the blank imply a piece of amazement over the information not shared with the WHO for more than five months.

In the given context, the sentence given as option B seems to fit the blank most appropriately and doesn't break the chain of thoughts being discussed in the paragraph.

Option B is hence the correct answer.



- 48.** As we can observe the whole paragraph talks about the Macroeconomic approach and its drawbacks, option A is the only sentence among the given ones that fits the blank most appropriately.

Though the word 'approach' in the sentence following the blank and in the sentence given as option B indicates a possible link at the first glance, the usage of the word 'lacunae' in option B confirms that it must follow the last sentence of the given paragraph as the last sentence of the paragraph specifies what the macroeconomic approach lacks.

Clearly, option A is the correct answer.

- 49.** It is a sitter!

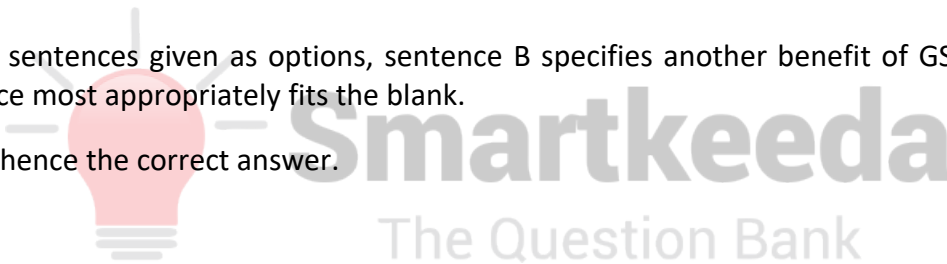
Look for the keyword the sentence preceding the blank ends with; 'army'. And the sentence given as option D begins on the same note. Moreover, it is in line with the context.

Clearly, option D is the correct answer.

- 50.** The sentences preceding the blank talk about the benefits of the implementation of the GST. The sentence immediately preceding the blank states the primary reason for the appreciation the GST is receiving even by its critics. Clearly, the sentence for the blank has to be in line with the same chain of thoughts.

Among the sentences given as options, sentence B specifies another benefit of GST in the context. The sentence most appropriately fits the blank.

Option B is hence the correct answer.





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