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# Paragraph Completion Questions for IBPS CL Mains, IBPS PO Pre, IBPS RRB, IBPS SO Pre, IBPSPO, SBI PO Pre & SBIPO

## Paragraph Completion Quiz 1

Directions: 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).

**1. 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.

2. 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.

3. 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 organization 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.

**4. 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.

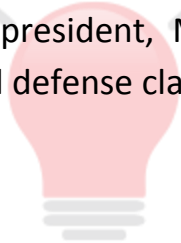
5. The United States currently gives an impression of being at war with itself. This stems from a series of charges and countercharges levied against President Donald Trump and his advisers, including that of collusion with the Russians, who are accused of meddling with the presidential election. \_\_\_\_\_ . 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.

6. 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.



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7. 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.



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**8. 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.

**9. 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.

**10. 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 skeptics, there is good reason to doubt all these claimed benefits of the GST.

**Correct Answers:**

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
A	C	E	B	C	D	B	A	D	B

**Explanations:****1.**

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.

**2.**

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.

**3.**

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 Organization 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.

**4.**

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.

**5.**

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.

**6.**

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 Ms. Merkel and Mr. Trump.

Option D is hence the correct answer.

**7.**

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.

**8.**

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.

**9.**

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.

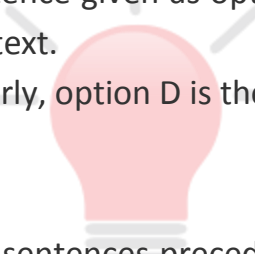
Clearly, option D is the correct answer.

**10.**

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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