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# Paragraph Completion Questions Bank Exams (IBPS SO Pre, IBPS Clerk Mains, IBPS PO Mains, RBI Grade B, SBI PO Mains & SBI Clerk Mains)

## Paragraph Completion Quiz 3

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. 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.

**2. 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.

**3. 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.

**4. 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.

**5. 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.

**6. 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.**

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- 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.

**7. 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.**

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- 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.

**8. 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.**

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- 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.

**9. 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.**

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- 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.

**10. 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.

**Correct Answers:**

1	2	3	4	5	6	7	8	9	10
C	A	D	B	D	B	D	D	C	C

**Explanations:**

**1. 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.

**2.** 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.

**3.** 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.

**4.** 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.

**5.** 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.

**6.** 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.

**7.** 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.

**8.** 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.

**9.** 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.

**10.** 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.



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