IBPS Question Bank

Chapter 3 — English Language

924 questions | 44 subtopics

Easy / Moderate / Difficult | with worked solutions

How this was produced, and how far it has been checked. These questions were machine-generated against the IBPS syllabus breakdown. Every question was then re-solved by a second, independent pass that did not see the proposed answer, and anything it flagged was re-worked by a third pass. In this chapter 44 of 44 subtopics (100%) completed that check; any marked [unchecked] below did not, and should be treated as a draft.

Across the whole bank the checker flagged **285 of 3,948 questions (7.2%)**, and 149 subtopics were revised as a result. The largest categories were near-duplicate questions within a subtopic (34%) and a faulty explanation attached to an otherwise correct answer (22%); genuinely wrong answer keys were 9%. The counts in each subtopic heading show what was flagged there *before* repair.

This is a strong check, not a proof. Both passes are the same kind of system and can share a blind spot, so a surviving error is likelier in the places machines agree wrongly — fine detail in Computer Knowledge, and judgement calls in English usage. Re-solve any answer you dispute rather than trusting the key, and please report anything that still looks wrong.

Section 3.1

3.1.1 Passage types: economy, banking, social, editorial, narrative [checked, 1 flagged]

1. Directions: Read the following passage carefully and answer the question given below it.
Passage (Banking): The Reserve Bank of India's decision to keep the repo rate unchanged at 6.50 % for the seventh consecutive review surprised few analysts. Retail inflation, driven mainly by vegetable prices, stayed above the central bank's comfort level of 4 %, while growth held firm above 7 %. The Governor's statement noted that the transmission of the earlier rate hikes to bank lending rates was still incomplete, with only 56 % of the cumulative 250 basis point increase passed on to fresh rupee loans. Deposit rates, however, had risen faster, squeezing the net interest margins of public sector banks.
According to the passage, how much of the cumulative rate increase has so far been passed on to fresh rupee loans? [Easy]

(A) 4 %
(B) the full 250 basis points
(C) 7 %
(D) 56 %
(E) None of these

2. Directions: Read the following passage carefully and answer the question given below it.
Passage (Economy): India's merchandise exports contracted for the third straight month in November, falling 2.8 % year on year to Rs. 2.72 lakh crore, even as services exports grew 9.4 %. Engineering goods and gems and jewellery led the decline, while electronics shipments, helped by mobile phone assembly, rose sharply. The trade deficit widened to a record because gold imports surged ahead of the wedding season. Economists cautioned that the weakness was largely external – demand in Europe remained subdued – and not a sign that Indian goods had lost their competitiveness.
As per the passage, exports of which of the following rose sharply? [Easy]

(A) Electronics
(B) Gems and jewellery
(C) Engineering goods
(D) Gold
(E) None of these

3. Directions: Read the following passage carefully and answer the question given below it.
Passage (Economy): India's merchandise exports contracted for the third straight month in November, falling 2.8 % year on year to Rs. 2.72 lakh crore, even as services exports grew 9.4 %. Engineering goods and gems and jewellery led the decline, while electronics shipments, helped by mobile phone assembly, rose sharply. The trade deficit widened to a record because gold imports surged ahead of the wedding season. Economists cautioned that the weakness was largely external – demand in Europe remained subdued – and not a sign that Indian goods had lost their competitiveness.
In the passage, the word 'contracted' is closest in meaning to [Easy]

(A) agreed formally
(B) expanded
(C) shrank
(D) caught a disease
(E) None of these

4. Directions: Read the following passage carefully and answer the question given below it.
Passage (Social): In Dharwad district a self-help group of 42 women began by pooling Rs. 50 a week. Within four years the group's corpus crossed Rs. 9 lakh, and a local bank agreed to lend to it at 9 % a year against the 36 % that the village moneylender charged. What changed most, says its leader Sushmita Naik, was not the money. It was that the women now travelled to the block office by themselves, argued with officials and signed their own papers.
According to the group's leader, what changed the most for the women? [Easy]

(A) The growth of the corpus to Rs. 9 lakh
(B) Their new confidence to deal with officials on their own
(C) The fall in the rate of interest from 36 % to 9 %
(D) The opening of a new bank branch in the village
(E) None of these

5. Directions: Read the following passage carefully and answer the question given below it.
Passage (Narrative): Ramanathan had counted the money twice before the shutter of the sweet shop came down. Forty-one rupees. The bus back to Tiruvallur cost twelve, and his mother had asked for coriander. He stood at the corner for a while, watching the lights of the cinema across the road, then pushed the money into his shirt pocket and walked towards the vegetable cart.
Which of the following best describes what Ramanathan finally decides to do? [Easy]

(A) Go to the cinema across the road
(B) Buy sweets for himself
(C) Wait at the corner for the next bus
(D) Buy the coriander his mother had asked for
(E) None of these

6. Directions: Read the following passage carefully and answer the question given below it.
Passage (Editorial): That a city of two crore people should still be flooded by a single night of rain is not an act of God; it is an act of administration. Every monsoon the same drains are 'desilted' on paper, the same contractors are paid, and the same low-lying colonies wade to work. The municipal corporation's answer – a fresh committee – is by now a ritual rather than a remedy.
The tone of the passage can best be described as [Easy]

(A) Nostalgic
(B) Critical
(C) Indifferent
(D) Apologetic
(E) Humorous

7. Directions: Read the following passage carefully and answer the question given below it.
Passage (Banking): UPI now processes more transactions in a month than the entire card network

handled in a year a decade ago. Yet nearly 90 % of these are of a value below Rs. 500, which means the system carries enormous volume and very little revenue. Banks bear the cost of the infrastructure while the merchant discount rate on UPI stands at zero. Unless a sustainable pricing model is found, the argument goes, the burden of India's payments success will keep falling on the balance sheets of banks.
Which of the following best expresses the central idea of the passage? [Easy]

(A) UPI has failed to attract users in India
(B) Card networks are technically superior to UPI
(C) UPI's growth is remarkable, but its zero-fee model shifts the cost of the system on to banks
(D) Merchants should stop accepting UPI payments
(E) None of these

8. Directions: Read the following passage carefully and answer the question given below it.
Passage (Banking): The Reserve Bank of India's decision to keep the repo rate unchanged at 6.50 % for the seventh consecutive review surprised few analysts. Retail inflation, driven mainly by vegetable prices, stayed above the central bank's comfort level of 4 %, while growth held firm above 7 %. The Governor's statement noted that the transmission of the earlier rate hikes to bank lending rates was still incomplete, with only 56 % of the cumulative 250 basis point increase passed on to fresh rupee loans. Deposit rates, however, had risen faster, squeezing the net interest margins of public sector banks.
On the basis of the passage, why are the net interest margins of public sector banks under pressure? [Moderate]

(A) Because the cost of deposits has risen faster than the yield on loans
(B) Because the repo rate has been cut sharply
(C) Because retail inflation is above 4 %
(D) Because growth has held above 7 %
(E) Because banks have passed on the entire 250 basis point increase

9. Directions: Read the following passage carefully and answer the question given below it.
Passage (Economy): India's merchandise exports contracted for the third straight month in November, falling 2.8 % year on year to Rs. 2.72 lakh crore, even as services exports grew 9.4 %. Engineering goods and gems and jewellery led the decline, while electronics shipments, helped by mobile phone assembly, rose sharply. The trade deficit widened to a record because gold imports surged ahead of the wedding season. Economists cautioned that the weakness was largely external – demand in Europe remained subdued – and not a sign that Indian goods had lost their competitiveness.
What can be inferred from the caution expressed by economists in the passage? [Moderate]

(A) Indian manufactured goods have become uncompetitive in world markets
(B) India's services exports are also shrinking
(C) The fall in exports arises mainly from weak demand abroad rather than from any loss of competitiveness
(D) The rupee must be devalued immediately to revive exports
(E) None of these

10. Directions: Read the following passage carefully and answer the question given below it.
Passage (Social): In Dharwad district a self-help group of 42 women began by pooling Rs. 50 a week. Within four years the group's corpus crossed Rs. 9 lakh, and a local bank agreed to lend to it at 9 % a year against the 36 % that the village moneylender charged. What changed most, says its leader Sushmita Naik, was not the money. It was that the women now travelled to the block office by themselves, argued with officials and signed their own papers.
What is the author's main purpose in describing the Dharwad group? [Moderate]

(A) To argue that moneylenders should be banned by law
(B) To criticise banks for charging high rates of interest
(C) To describe the geography and economy of Dharwad district
(D) To illustrate that the chief value of microcredit may lie in the confidence and agency it creates, not in the money alone
(E) None of these

11. Directions: Read the following passage carefully and answer the question given below it.
Passage (Editorial): That a city of two crore people should still be flooded by a single night of rain is not an act of God; it is an act of administration. Every monsoon the same drains are 'desilted' on paper, the same contractors are paid, and the same low-lying colonies wade to work. The municipal corporation's answer – a fresh committee – is by now a ritual rather than a remedy.
By calling the corporation's answer 'a ritual rather than a remedy', the writer implies that the committee is [Moderate]

(A) a religious observance conducted by the corporation
(B) a routine gesture repeated year after year without producing any result
(C) a carefully studied solution that needs more time
(D) a body legally required under municipal law
(E) None of these

12. Directions: Read the following passage carefully and answer the question given below it.
Passage (Editorial): Loan waivers are announced in the language of relief and delivered in the arithmetic of elections. A waiver reaches only the farmer who borrowed from a bank; the tenant who borrowed from a trader at 4 % a month gets nothing. It also teaches the banking system that agricultural credit is a political variable, after which fresh lending to the countryside slows for years. If Rs. 72,000 crore must be spent, it would buy far more irrigation, storage and extension services than forgiveness ever will.
The author of the passage would most likely agree with which of the following statements? [Moderate]

(A) Public money spent on waivers would yield larger returns if invested in rural infrastructure and services
(B) Loan waivers are the quickest route to lasting rural prosperity
(C) Banks should stop lending to farmers altogether
(D) Tenant cultivators borrow at lower rates than farmers who use banks
(E) None of these

13. Directions: Read the following passage carefully and answer the question given below it.
Passage (Narrative): The letter from the bank lay on the table for four days. Kamala had read the sender's name on the envelope a hundred times, but could not bring herself to open it. She dusted around it each morning, moved the flower vase to its left, then to its right, and once carried the letter to the door before bringing it back. On the fifth day her son came home from Pune, slit it open with a bus ticket and told her the loan had been sanctioned.
Kamala's behaviour with the letter over the four days suggests that she was [Moderate]

(A) unable to read anything written on the envelope
(B) no longer interested in the loan she had applied for
(C) apprehensive about what the letter might contain
(D) keeping the letter unopened as a surprise for her son
(E) None of these

14. Directions: Read the following passage carefully and answer the question given below it.
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goods and gems and jewellery led the decline, while electronics shipments, helped by mobile phone assembly, rose sharply. The trade deficit widened to a record because gold imports surged ahead of the wedding season. Economists cautioned that the weakness was largely external – demand in Europe remained subdued – and not a sign that Indian goods had lost their competitiveness.
Which of the following is NOT stated in the passage? [Moderate]

(A) Engineering goods exports declined during the month
(B) Services exports grew by 9.4 %
(C) The trade deficit widened to a record
(D) Demand in Europe remained subdued
(E) Gold exports surged ahead of the wedding season

15. Directions: Read the following passage carefully and answer the question given below it.
Passage (Banking): UPI now processes more transactions in a month than the entire card network handled in a year a decade ago. Yet nearly 90 % of these are of a value below Rs. 500, which means the system carries enormous volume and very little revenue. Banks bear the cost of the infrastructure while the merchant discount rate on UPI stands at zero. Unless a sustainable pricing model is found, the argument goes, the burden of India's payments success will keep falling on the balance sheets of banks.
Which of the following, if true, would most weaken the argument advanced in the passage? [Difficult]

(A) UPI transaction volumes are expected to keep growing at over 40 % a year
(B) The government has confirmed that the merchant discount rate on UPI will remain zero
(C) Banks recover their UPI costs several times over through the low-cost deposits and cross-selling that digitally active customers bring
(D) Most small merchants now prefer accepting UPI to accepting cards
(E) None of these

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The author's final recommendation rests on which of the following assumptions? [Difficult]

(A) Farmers as a class are not creditworthy
(B) Tenant cultivators outnumber landowning farmers in India
(C) Banks charge farmers about 4 % a month on crop loans
(D) The same Rs. 72,000 crore is genuinely available for irrigation, storage and extension if it is not spent on a waiver
(E) None of these

17. Directions: Read the following passage carefully and answer the question given below it.
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The tone of the passage is best described as [Difficult]

(A) Critical yet constructive

(B) Wholly pessimistic and despairing
(C) Neutral and purely descriptive
(D) Admiring and laudatory
(E) Detached and indifferent

18. Directions: Read the following passage carefully and answer the question given below it.
Passage: When the branch at Kolar was computerised in 1994, Venkatesh, then a young clerk, was asked to key in the ledgers of 11,000 accounts. He remembers the machine failing at account 4,300 and the manager saying, quite calmly, that they would begin again in the morning. Thirty years later the same branch opens 300 accounts a day through video KYC, and Venkatesh, now retired, is invited to training programmes to speak about what that transition cost the people who lived through it.
The passage is best classified as [Difficult]

(A) a purely statistical report on the economics of banking technology
(B) a narrative account used to illustrate a change in the banking sector
(C) an editorial demanding immediate reform of banking policy
(D) a social essay on the position of women in the workplace
(E) None of these

19. Directions: Read the following passage carefully and answer the question given below it.
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It can be inferred that the author's chief interest in recounting this episode lies in [Difficult]

(A) the technical specifications of the computers installed in 1994
(B) the profitability of the Kolar branch over three decades
(C) establishing the superiority of video KYC over paper ledgers
(D) the human experience of a technological transition in banking
(E) None of these

20. Directions: Read the following passage carefully and answer the question given below it.
Passage (Economy): For two decades India's growth was led by services that employed the few. Manufacturing's share of output has hovered near 17 % since 2011 despite three separate policy pushes, while agriculture still absorbs some 45 % of the workforce for about 18 % of output. Productivity, in other words, is concentrated where employment is not. Every scheme that subsidises capital inside factories – and the production-linked incentives are only the latest – makes machines cheaper relative to the very workers the country most needs to employ.
Which of the following would be the most appropriate title for the passage? [Difficult]

(A) The Case Against the Services Sector
(B) Agriculture: The Backbone of the Indian Economy
(C) Growth Without Jobs: India's Misaligned Incentives
(D) Why Indian Factories Deserve a Larger Capital Subsidy
(E) None of these

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to the very workers the country most needs to employ.
Which of the following conclusions follows most directly from the passage? [Difficult]

(A) Production-linked incentives have already lifted manufacturing's share of output well above 17 %
(B) Subsidising capital may aggravate the very employment problem such schemes are meant to solve
(C) Output per worker in agriculture is higher than in manufacturing
(D) Services employ the largest share of India's workforce
(E) None of these

3.1.2 Central idea, title, and tone questions [checked, 2 flagged]

22. Directions: Read the passage and answer the question that follows. When the Reserve Bank of India launched the pilot of the digital rupee, many customers assumed it was merely another version of UPI. In fact the two are different in kind. A UPI transfer moves a claim on a commercial bank from one account to another; the digital rupee, by contrast, is central bank money itself, held directly by the user in token form. The distinction matters because a token does not depend on the health of any particular bank. For a depositor in a weak bank, that difference could one day be the difference between waiting for an insurance claim and holding sovereign cash. Q. Which of the following best expresses the central idea of the passage? [Easy]

(A) The digital rupee differs fundamentally from UPI because it is central bank money held directly by the user, not a claim on a commercial bank.
(B) UPI is an unsafe payment system and should be withdrawn by the Reserve Bank of India.
(C) The Reserve Bank of India has launched a pilot programme for a new currency.
(D) Deposit insurance claims in India take an unreasonably long time to settle.
(E) The digital rupee will shortly bring an end to commercial banking in India.

23. Directions: Read the passage and answer the question that follows. For eleven years the only bank branch in Rampur was a single room with a ceiling fan that worked when the power did. Then the branch was given a business correspondent with a tablet and a fingerprint scanner. Today the correspondent walks to the farmers rather than making them walk to him. Pension payments that once required a full day's journey and a lost day's wage now take four minutes under a neem tree. The building has not changed. What has changed is that banking in Rampur is no longer a place one goes to; it is a service that arrives. Q. Which of the following would be the most suitable title for the passage? [Easy]

(A) A Short History of Rampur Village
(B) The Problem of Rural Electricity Supply
(C) Banking That Comes to the Doorstep
(D) How Fingerprint Scanners Work
(E) The Closing Down of Rural Bank Branches

24. Directions: Read the passage and answer the question that follows. Year after year the same ritual is performed. A bank writes off a large loan, the write-off is described as a technical adjustment, and the borrower who defaulted is neither named nor pursued with any seriousness. Recovery figures are published in a footnote. Then the next year's report repeats the exercise, with a larger figure and the same footnote. Nobody is punished, nothing is learned, and the depositor quietly pays. Q. The tone of the passage can best be described as [Easy]

(A) neutral and purely factual
(B) light-hearted and humorous
(C) optimistic
(D) critical
(E) indifferent

25. Directions: Read the passage and answer the question that follows. Suresh Pawar took his first

Kisan Credit Card loan of Rs. 40,000 in the year his well ran dry. He used it for a drip line rather than for the borewell his neighbours advised, and he repaid on time for six seasons without once being reminded. Today his two acres carry that drip line and a shade net, and his daughter is in her second year of a nursing course in Nashik. He still calls the loan officer 'sir'. Q. The tone of the passage towards Suresh Pawar is best described as [Easy]

(A) sarcastic
(B) admiring
(C) mournful
(D) alarmed
(E) sceptical

26. Directions: Read the passage and answer the question that follows. Financial literacy camps in district headquarters usually draw a respectable crowd, a photograph and a report. What they rarely draw is the person who most needs them. The woman who borrows Rs. 2,000 from a moneylender at five per cent a month does not attend, because the camp is held on a working morning forty kilometres away. Literacy, like credit, fails when it is delivered on the provider's convenience rather than the user's. Q. Which of the following best states the central idea of the passage? [Easy]

(A) Moneylenders in rural India charge interest of five per cent a month.
(B) Financial literacy camps are always well attended and widely reported.
(C) Women should be discouraged from borrowing small sums from moneylenders.
(D) District headquarters are too far from most villages in India.
(E) Financial literacy programmes miss the people they are meant for because they are designed around the convenience of the provider rather than the user.

27. Directions: Read the passage and answer the question that follows. Between 2016 and 2024 the number of ATM withdrawals per card in urban India fell by nearly half, while payments made from mobile phones multiplied many times over. Banks that had drawn up plans for hundreds of new machines quietly shelved them, and cash-loading contracts were renegotiated downwards. The machine that once stood for modern banking now stands, in many neighbourhoods, as a lit but lonely box. Q. Which of the following would be the most appropriate title for the passage? [Easy]

(A) Why All ATMs Should Be Removed From Cities
(B) From the Cash Machine to the Phone: A Shift in Everyday Payments
(C) The Story of How Mobile Payments Were Invented
(D) Frauds Committed at Automated Teller Machines
(E) The Rising Cost of Loading Cash into Machines

28. Directions: Read the passage and answer the question that follows. Household borrowing has grown faster than household income for the third year running. So far this has caused little visible distress, because interest rates have been steady and employment in the services sector has held up. Neither condition is guaranteed. If incomes do not catch up soon, the instalment that seems comfortable today will not seem so at the first illness or the first lost job. The signs are visible now; they will be undeniable later. Q. The tone of the passage is best described as [Easy]

(A) celebratory
(B) nostalgic
(C) amused
(D) cautionary
(E) apologetic

29. Directions: Read the passage and answer the question that follows. Microfinance was sold to the world as a way of turning the poor into entrepreneurs. Three decades of evidence suggests something more modest and more useful. Small loans rarely create businesses that grow; what they reliably do is smooth consumption, letting a household pay a hospital bill in June and a school fee in July without selling land or standing before a moneylender. Judged as an engine of enterprise, microfinance

disappoints. Judged as a shock absorber, it works. The mistake was never the instrument; it was the claim made for it. Q. Which of the following best captures the central idea of the passage? [Moderate]

(A) Microfinance has failed comprehensively and should be discontinued.
(B) Microfinance is valuable as a means of smoothing household consumption, though not as an engine of entrepreneurship.
(C) Small loans rarely create businesses that grow.
(D) Poor households in India frequently face medical and educational expenses.
(E) Three decades of evidence on microfinance remain inconclusive.

30. Directions: Read the passage and answer the question that follows. A delivery rider in Pune completes thirty trips a day and is, in the language of his contract, a partner. Partners do not receive sick leave. When he fractured a wrist last winter, the platform's insurance covered him only if the injury occurred between accepting an order and delivering it, a window that excludes the ride home. Our law recognises the employee and it recognises the self-employed; it has not yet decided what to call him. Until it does, the gap in the contract will remain a gap in his life. Q. Which of the following is the most suitable title for the passage? [Moderate]

(A) Road Safety Rules for Two-Wheeler Riders
(B) The Worker Our Law Has Not Yet Named
(C) How Delivery Platforms Earn Their Profits
(D) A Guide to Personal Accident Insurance Products
(E) The Rise of Online Food Ordering in India

31. Directions: Read the passage and answer the question that follows. The circular announcing the simplification of the account-opening process ran to fourteen pages. It was accompanied by three annexures and, eleven days later, by a clarification clarifying the clarification. Branch managers were assured that the new form was shorter, which was true: it was shorter by half a page and longer by two signatures. The customer, meanwhile, was invited to celebrate the reduction in paperwork. Q. The tone of the passage is best described as [Moderate]

(A) ironic
(B) reverential
(C) melancholic
(D) objective and factual
(E) enthusiastic

32. Directions: Read the passage and answer the question that follows. Green bonds now raise very large sums, and issuers are quick to publicise them. Yet a bond is green only because someone has certified the use to which its proceeds will be put; almost no issuance requires proof that emissions actually fell. A refinery that borrows green money for a solar rooftop while expanding its main plant satisfies every rule and changes nothing. The instrument itself is sound. What is missing is any obligation to demonstrate a result. Q. Which of the following best expresses the main argument of the passage? [Moderate]

(A) Green bonds are fraudulent instruments and should be prohibited.
(B) Refineries should be barred from issuing green bonds.
(C) Green bonds are certified on the intended use of proceeds and carry no obligation to show that emissions actually fell.
(D) Green bonds have become an important source of funds for large companies.
(E) Certification standards for green bonds differ widely from one country to another.

33. Directions: Read the passage and answer the question that follows. Migration to the six largest metropolitan regions slowed after 2021, while movement to tier-two cities rose. Three factors appear to be at work: the spread of remote working in services, rents in the metros rising faster than wages, and

the extension of expressway and rail links to mid-sized towns. The available data do not yet permit these causes to be ranked. The direction of the trend, however, is consistent across four independent surveys. Q. The tone of the passage is best described as [Moderate]

(A) alarmed
(B) nostalgic
(C) analytical and objective
(D) persuasive and partisan
(E) dismissive

34. Directions: Read the passage and answer the question that follows. Those who oppose privatising public sector banks point to their role in rural credit; those who favour it point to capital that the exchequer can no longer spare. Both are right. A state bank that must be recapitalised every fourth year is not a public good; it is a public cost. Yet a private bank that shuts its loss-making rural branches on the first Monday of the quarter does not serve the village either. The sensible course is to sell some banks while writing rural obligations into the licence of whoever buys them, a solution nobody finds satisfying, which is usually a sign that it is close to right. Q. The author's attitude towards the privatisation of public sector banks is best described as [Moderate]

(A) unreserved enthusiasm for the immediate sale of every public sector bank
(B) outright opposition to any form of privatisation
(C) qualified support, favouring sale only where rural lending obligations are written into the licence
(D) complete indifference to how the question is settled
(E) ridicule directed at both sides of the debate

35. Directions: Read the passage and answer the question that follows. On the same street in Madurai stand two lenders. One is the branch of a nationalised bank, open from ten to four, which asks for four documents and takes nine days. The other is a man with a diary who lends in ten minutes at six per cent a month and knows where every wedding in the locality is being held. The formal lender is cheap and slow; the informal one is ruinous and instant. Households facing a hospital admission on a Sunday are not choosing between rates of interest. They are choosing between waiting and not waiting. Q. Which of the following would be the most suitable title for the passage? [Moderate]

(A) The Working Hours of Nationalised Banks
(B) Weddings and Household Spending in Madurai
(C) Speed Against Cost: Why the Moneylender Survives
(D) The Case for Charging Higher Interest Rates
(E) How to Obtain a Bank Loan in Nine Days

36. Directions: Read the passage and answer the question that follows. The debate on regulating private digital assets is usually framed as a choice between a ban and a licence. That framing conceals the real question. Whatever a single state decides, the asset will go on trading across borders on platforms beyond its jurisdiction; a ban therefore does not remove the risk, it removes the regulator's sight of it. A licence, equally, does not make the asset sound; it merely brings the intermediary within reach of an auditor. Properly stated, the choice is not between risk and no risk. It is between supervised risk and unsupervised risk. Q. Which of the following best conveys the central idea of the passage? [Difficult]

(A) A ban on private digital assets is the safest course available to a regulator.
(B) Licensing intermediaries makes private digital assets a sound investment.
(C) Regulation cannot remove the risk in private digital assets; the genuine choice is whether that risk remains visible to supervisors.
(D) Private digital assets should be permitted to trade only on domestically registered platforms.
(E) Regulators across the world have failed to agree on a common definition of digital assets.

37. Directions: Read the passage and answer the question that follows. For twenty years we have been told that a young population is India's great advantage, and for twenty years the arithmetic has been recited approvingly: a median age of twenty-eight, a workforce still growing while others shrink, a ratio of earners to dependants that our competitors would envy. The arithmetic is correct. What it omits is that a dividend is paid only to the holder of the instrument. A worker with eight years of schooling and no certifiable skill is not a dividend; he is a claim on future welfare spending. We have counted the young. We forgot to ask what we had taught them. Q. Which of the following best describes the tone of the passage taken as a whole? [Difficult]

(A) uniformly celebratory
(B) uniformly despairing
(C) expository at the outset, turning sceptical and admonitory
(D) sarcastic from the first sentence to the last
(E) detached and statistical throughout

38. Directions: Read the passage and answer the question that follows. The rural branch met every target it had been set. Accounts opened: exceeded. Insurance policies sold: exceeded. Loans disbursed: exceeded. When the audit team arrived it found that four hundred of those accounts had never seen a second transaction, that the policyholders could not name what they had bought, and that a third of the loans had gone to nine extended families. Every figure in the report was true. Almost nothing the figures were meant to describe had actually happened. Q. Which of the following would be the most suitable title for the passage? [Difficult]

(A) The Importance of Selling Insurance in Villages
(B) Audit Procedures Followed by Indian Banks
(C) Why Rural Branches Fail to Meet Their Targets
(D) The Steady Growth of Banking in Rural India
(E) None of these

39. Directions: Read the passage and answer the question that follows. The wealthier economies pledged a hundred billion dollars a year in climate finance to developing countries. The figure has been announced, disputed, recounted and announced again. A large share of what is counted is loan rather than grant, and much of that loan would have been extended anyway under some other label. This is not an argument for abandoning the pledge, which remains too small rather than too large. It is an argument for counting it honestly, because a promise that is met only in the accounts is met only in the accounts. Q. The author's primary purpose in the passage is [Difficult]

(A) to demonstrate that climate finance pledges should be withdrawn
(B) to explain the technical difference between a loan and a grant
(C) to argue that climate finance must be measured honestly rather than met through relabelling
(D) to praise the wealthier economies for the scale of their commitment
(E) to compare the climate policies of several developing countries

40. Directions: Read the passage and answer the question that follows. I have made the case for a separate development finance institution at four conferences, in three journals and once before a committee of Parliament. The arguments were never refuted. They were simply outlived. The officers who found them interesting have retired, the file has travelled twice between departments, and the country has meanwhile built its roads and its ports on the balance sheets of commercial banks that were never designed to carry such maturities. I no longer expect the institution to be created in my working life. I set the argument down here only so that when the next crisis arrives, someone may at least say that it was available. Q. The tone of the passage is best described as [Difficult]

(A) indignant and accusatory towards named officials
(B) buoyant and confident of an early success

(C) flippant, treating the whole question as a joke
(D) cold and impersonal, with no stake in the outcome
(E) resigned, yet unwilling to abandon the argument

41. Directions: Read the passage and answer the question that follows. An automated model can decline a loan application in under a second, and it will do so far more consistently than any officer at a counter. Consistency, however, is not the same thing as fairness. If the records on which the model learned carried decades of decisions that quietly disfavoured applicants from certain postal codes, the model will reproduce that pattern faultlessly and at scale, without ever using the word it is forbidden to use. The danger of automation in credit is not that machines will be arbitrary. It is that they will be perfectly, invisibly consistent with our past. Q. Which of the following best expresses the central idea of the passage? [Difficult]

(A) Automated models decide loan applications far more quickly than human officers can.
(B) Automated credit decisions are dangerous mainly because machines behave arbitrarily.
(C) Lending decisions should never be automated under any circumstances.
(D) The real hazard of automated credit is that models reproduce past discrimination consistently and invisibly.
(E) Postal codes ought to be removed from every loan application form.

42. Directions: Read the passage and answer the question that follows. One should not be sentimental about cooperative banks, and one should not be contemptuous of them either. They have failed often, and their failures have followed a single pattern: a board drawn from one family of local politics, an audit conducted by people the board itself appoints, and a run on deposits when the arrangement finally becomes known. Yet in the districts where they have been run properly they lend to borrowers no other institution will agree to meet. The case for them is not affection. It is that nothing has replaced them. Q. Which of the following best describes the author's attitude towards cooperative banks? [Difficult]

(A) balanced and pragmatic, severe on their governance yet acknowledging a function nothing else performs
(B) wholly nostalgic and affectionate
(C) entirely dismissive of their record and their usefulness
(D) strictly neutral, setting out facts without any evaluation
(E) indignant and accusatory from beginning to end

3.1.3 Inference and assumption questions **[checked, 3 flagged]**

43. Read the statement and answer the question that follows.
Statement: "Customers are advised to use the bank's mobile application for fund transfers of less than Rs. 10,000 instead of coming to the branch counter." — A notice put up by Pragati Bank.
Which of the following is an assumption implicit in the above notice? (An assumption is something supposed or taken for granted.) [Easy]

(A) The mobile application cannot be used for transfers of more than Rs. 10,000.
(B) The bank intends to close down a number of its branches shortly.
(C) Most of the customers who make such small transfers have a device on which the application can be used.
(D) Customers of the bank prefer coming to the branch to using the application.
(E) None of these

44. Read the passage and answer the question that follows.
Sundaram Bank has decided to open 60 new branches in tier-3 towns of Tamil Nadu during the coming financial year. Announcing the decision, the Managing Director said that deposit growth in the metro

centres had plateaued at about 4 per cent a year.
Which of the following can be inferred from the passage? [Easy]

(A) Deposits in the bank's metro branches have begun to fall.
(B) The bank expects deposits to grow faster in tier-3 towns than in the metros.
(C) There are at present no bank branches in the tier-3 towns of Tamil Nadu.
(D) The bank will close down some of its metro branches.
(E) None of these

45. Read the statement and answer the question that follows.
Advertisement: "Invest in the Sampoorna Fixed Deposit before 31st March. The rate of interest on this deposit will be revised downwards with effect from 1st April."
Which of the following is an assumption implicit in the above advertisement? [Easy]

(A) No other bank offers a fixed deposit scheme at present.
(B) All the depositors of the bank will invest before 31st March.
(C) The bank is not permitted to revise its rates of interest more than once in a year.
(D) Depositors take the rate of interest into account while deciding when to invest.
(E) None of these

46. Read the statement and answer the question that follows.
Recruitment notice: "Only those candidates who have secured marks above the sectional cut-off in each of the three sections — English Language, Reasoning Ability and Quantitative Aptitude — will be called for the interview."
Which of the following definitely follows from the notice? [Easy]

(A) Every candidate who is above the cut-off in all three sections will be selected for the post.
(B) The sectional cut-off is the same for all three sections.
(C) A candidate who is below the cut-off in one section may still be called if the total score is high.
(D) A candidate who is above the cut-off in Reasoning Ability and Quantitative Aptitude but below it in English Language will not be called for the interview.
(E) None of these

47. Read the passage and answer the question that follows.
In March this year, the customers of Grameen Bank made 1.8 crore UPI payments and 12 lakh debit-card payments at shops. In the same month two years earlier, the corresponding figures were 40 lakh and 20 lakh.
Which of the following can be inferred from the passage? [Easy]

(A) The customers of the bank have stopped using debit cards at shops.
(B) The total value of the payments made at shops by these customers has increased.
(C) The share of debit-card payments in the shop payments made by these customers has fallen sharply.
(D) The bank has issued fewer debit cards than it had two years earlier.
(E) None of these

48. Read the statement and answer the question that follows.
Statement: The Regional Manager has instructed every branch to display the toll-free grievance number at the entrance in Hindi, English and the local language.
Which of the following is an assumption implicit in the instruction? [Easy]

(A) Some customers who may wish to complain cannot read Hindi or English.
(B) The branches have so far not received any grievance from customers.
(C) The toll-free number can be reached at any hour of the day.

(D) Most of the complaints received at the branches are frivolous.
(E) None of these

49. Read the passage and answer the question that follows.
Despite a good monsoon this year, recovery of crop loans in the Vidarbha region of Maharashtra remained below 55 per cent, whereas the bank's crop-loan recovery taken as a whole was 78 per cent.
Which of the following can be inferred from the passage? [Easy]

(A) Rainfall is the only factor that determines the recovery of crop loans.
(B) Farmers in Vidarbha were not given crop loans during the year.
(C) The bank should stop lending to farmers in Vidarbha.
(D) Recovery of crop loans depends on factors other than the monsoon as well.
(E) None of these

50. Read the passage and answer the question that follows.
When the rural branches of Bharat Bank were reviewed five years ago, 42 per cent of the accounts they held were zero-balance accounts. In this year's review, zero-balance accounts formed 18 per cent of the accounts held, while the total number of accounts held by these branches had exactly doubled over the five years.
Which of the following can be inferred from the passage? [Moderate]

(A) The number of zero-balance accounts held by these branches has increased over the five years.
(B) Every rural household in the area covered now holds an account with Bharat Bank.
(C) The number of accounts that are not zero-balance has more than doubled over the five years.
(D) The average balance maintained in these accounts has risen over the five years.
(E) None of these

51. Read the statement and answer the question that follows.
Statement: To reduce the crowding at its branches during the first three days of every month, Konkan Bank has decided to credit all pension payments on the 28th of the previous month.
Which of the following is an assumption implicit in the decision? [Moderate]

(A) Pensioners generally visit the branch soon after their pension is credited.
(B) Pensioners do not need their pension money before the 28th of the month.
(C) The branches of the bank are crowded on every day of the month.
(D) Pensioners are the only category of customers who visit the branches.
(E) None of these

52. Read the passage and answer the question that follows.
Nearly 70 per cent of the gold-loan borrowers of Anand Finance renew their loan at maturity instead of repaying it. The Chief Risk Officer pointed out that this pattern has held even in the years in which the price of gold fell sharply.
Which of the following can be inferred from the passage? [Moderate]

(A) Seventy per cent of the borrowers are unable to repay their gold loans.
(B) The company earns more from renewals than it does from fresh loans.
(C) The price of gold has fallen in most of the years considered.
(D) The decision to renew is not governed mainly by movements in the price of gold.
(E) None of these

53. Read the passage and answer the question that follows.
In the last quarter, the net interest margin of Nirmal Bank fell from 3.4 per cent to 2.9 per cent even though its loan book grew by 11 per cent. The bank attributed the fall to the repricing of loans linked to the external benchmark rate, and added that its cost of deposits had remained unchanged during

the quarter.
Which of the following can be inferred from the passage? [Moderate]

(A) The bank increased the rates of interest it pays on deposits during the quarter.
(B) The average yield on the bank's loans fell during the quarter.
(C) The external benchmark rate rose during the quarter.
(D) The bank's loan book is expected to shrink in the coming quarter.
(E) None of these

54. Read the argument and answer the question that follows.
Chairman of a bank: "The number of customer complaints recorded by us fell by 30 per cent in the year after we set up our 24-hour call centre. The call centre has therefore improved our customer service."
Which of the following is an assumption on which the chairman's conclusion depends? [Moderate]

(A) The call centre is staffed entirely by trained employees.
(B) No other bank in the country runs a 24-hour call centre.
(C) Complaints will fall by a further 30 per cent in the coming year.
(D) The fall in recorded complaints is not merely the result of customers finding it harder to register a complaint.
(E) None of these

55. Read the passage and answer the question that follows.
A survey covering 2,000 customers of Sahyadri Bank found that 84 per cent of those surveyed were satisfied with the bank's mobile application, but that only 46 per cent of the surveyed customers above the age of 60 were satisfied with it.
Which of the following can be inferred from the passage? [Moderate]

(A) Customers above the age of 60 do not use the bank's mobile application.
(B) Among the surveyed customers aged 60 or below, the level of satisfaction is higher than 84 per cent.
(C) Fewer than half of all the customers of the bank — and not merely of those covered by the survey — are above the age of 60.
(D) The bank's application is technically inferior to the applications of other banks.
(E) None of these

56. Read the passage and answer the question that follows.
Of the 5,000 customers who walked into the branches of Nashik Bank during the last week, 3,200 came only to get their passbooks updated.
Which of the following can be inferred from the passage? [Moderate]

(A) Updating of passbooks is the commonest reason for branch visits in all banks.
(B) The passbook-printing kiosks installed at these branches are out of order.
(C) More than 2,000 of these customers came for cash transactions.
(D) Nashik Bank has 5,000 customers in all.
(E) None of these

57. Read the argument and answer the question that follows.
Ratnagiri Bank found that among its first-time borrowers, those who had attended a voluntary financial-literacy session before taking the loan defaulted at the rate of 4 per cent, while those who had not attended defaulted at 9 per cent. The bank now proposes to make the session compulsory for every first-time borrower, and expects the default rate among first-time borrowers as a whole to come down to about 4 per cent.
Which of the following is an assumption on which the bank's expectation depends? [Difficult]

(A) The session can be conducted at a low cost per borrower.
(B) Every first-time borrower will attend the session willingly.
(C) The default rate of the bank has been rising over recent years.
(D) The lower default rate of the earlier group was produced by the session and not by the kind of borrowers who chose to attend it.
(E) None of these

58. Read the argument and answer the question that follows.
Chief Economist of a bank: "The money that households in this state hold in bank deposits fell by 6 per cent during the last financial year. Households in the state are therefore saving less than they used to."
Which of the following is an assumption on which the economist's conclusion depends? [Difficult]

(A) The rate of interest paid on bank deposits was reduced during the year.
(B) The incomes earned by households in the state fell during the year.
(C) Households did not move a significant part of their savings out of bank deposits into other instruments such as mutual funds, insurance policies, small savings schemes or gold.
(D) Bank deposits are a safer form of saving than mutual funds are.
(E) None of these

59. Read the passage and answer the question that follows.
In 2023-24, Deccan Bank sanctioned 1.2 lakh education loans, of which 3 per cent turned non-performing within two years. In 2018-19 it had sanctioned 40,000 education loans, of which 7 per cent turned non-performing within two years.
Which of the following can be inferred from the passage? [Difficult]

(A) The number of education loans turning non-performing within two years was higher for the 2023-24 batch than for the 2018-19 batch.
(B) Fewer education loans turned non-performing in the 2023-24 batch than in the 2018-19 batch.
(C) The bank tightened the appraisal of education loans after 2018-19.
(D) The rupee value of the bank's bad education loans has fallen over the period.
(E) None of these

60. Read the argument and answer the question that follows.
The regulator has proposed that every bank print, on the first page of the loan document, the annualised total cost of the loan including all fees and charges. Officials expect that this will bring down the number of borrowers who complain later about hidden charges.
Which of the following is an assumption implicit in the officials' expectation? [Difficult]

(A) Banks at present levy charges that are illegal.
(B) Complaints about hidden charges form the largest single category of banking complaints.
(C) Borrowers read at least the first page of the loan document before signing it.
(D) Borrowers who come to know the total cost will not take the loan at all.
(E) None of these

61. Read the statements and answer the question that follows.
Statements: Every loan file of the Belgaum branch that was audited during this quarter was found to be in order. Some loan files of the Belgaum branch are not in order.
Which of the following definitely follows from the statements above? [Difficult]

(A) Some loan files of the branch were not audited during this quarter.
(B) No loan file of the branch was audited during this quarter.
(C) Every loan file of the branch that is in order was audited during this quarter.
(D) All the loan files of the branch that were not audited during this quarter are not in order.

(E) None of these

62. Read the passage and answer the question that follows.
The drive to move every banking transaction to a smartphone is routinely described as inclusion. Yet in precisely those districts where the last mile matters most, a customer who cannot recall a PIN, or whose thumb impression fails on a worn scanner, does not experience a digital bank at all; she experiences its absence. Meanwhile the business correspondent who once carried a ledger to her doorstep is now judged largely by the number of application-based transactions he generates.
Which of the following can be inferred about the author's view? [Difficult]

(A) Digital banking by itself does not guarantee financial inclusion.
(B) Business correspondents should be withdrawn from rural areas.
(C) Smartphone-based banking has failed in every part of the country.
(D) Authentication by thumb impression is more dependable than authentication by a PIN.
(E) None of these

63. Read the argument and answer the question that follows.
Branch Manager: "Our operating cost per transaction at the counter is Rs. 24, while the cost of the same transaction on the bank's digital channels is Rs. 3. If we persuade half our walk-in customers to shift to the digital channels, the operating cost of this branch will fall by almost half."
Which of the following is an assumption on which the manager's conclusion depends? [Difficult]

(A) Digital transactions are more secure than transactions done at the counter.
(B) A substantial part of the branch's operating cost varies with the number of transactions it handles.
(C) The bank proposes to close down the branch once its costs come down.
(D) All the walk-in customers of the branch own a smartphone.
(E) None of these

3.1.4 Fact-based / detail questions [checked, 1 flagged]

64. Read the passage and answer the question that follows. *The Reserve Bank of India launched the retail pilot of the Digital Rupee on 1 December 2022 in four cities – Mumbai, New Delhi, Bengaluru and Bhubaneswar. Eight banks were identified for phased participation, of which four – State Bank of India, ICICI Bank, Yes Bank and IDFC First Bank – joined in the first phase. The remaining banks were to be brought in later. The pilot covered a closed user group of selected customers and merchants.*
According to the passage, how many banks took part in the first phase of the retail pilot? [Easy]

(A) Two
(B) Four
(C) Eight
(D) Twelve
(E) None of these

65. Read the passage and answer the question that follows. *Sunita Deshmukh joined the Jai Kisan self-help group in Wardha district in 2019. In its first year the group pooled Rs. 200 a month from each of its twelve members and lent the corpus to two members for buying dairy cattle. Sunita took her first loan of Rs. 18,000 in 2021, not for cattle but to repair the roof of her house before the monsoon. She repaid it in fourteen monthly instalments.* For what purpose did Sunita use her first loan? [Easy]

(A) To buy dairy cattle
(B) To pay her daughter's school fees
(C) To buy a sewing machine
(D) To repair the roof of her house
(E) None of these

66. Read the passage and answer the question that follows. *Under the Pradhan Mantri Jan Dhan Yojana an account may be opened with zero balance at any bank branch or business correspondent outlet. Every account holder receives a RuPay debit card carrying free accident insurance cover of Rs. 2 lakh for accounts opened after 28 August 2018; accounts opened before that date carry a cover of Rs. 1 lakh. An overdraft of up to Rs. 10,000 is available after six months of satisfactory operation and is limited to one member of a household, preferably the woman.* What accident cover attaches to an account opened before 28 August 2018? [Easy]

(A) Rs. 10,000
(B) Rs. 2 lakh
(C) Rs. 1 lakh
(D) Rs. 5 lakh
(E) None of these

67. Read the passage and answer the question that follows. *The Kanpur Dehat branch of Bharat Gramin Bank opens at 10 a.m. on weekdays and closes at 4 p.m., but on the second and fourth Saturdays of a month it remains shut. On the first and third Saturdays it works from 10 a.m. to 2 p.m. The branch manager, Mr. Ramesh Kaushik, holds a customer grievance meeting every Wednesday afternoon at 3 p.m.* When does the branch manager meet customers with grievances? [Easy]

(A) Every Wednesday at 3 p.m.
(B) Every Monday at 10 a.m.
(C) On the second Saturday at 2 p.m.
(D) Every Friday at 4 p.m.
(E) None of these

68. Read the passage and answer the question that follows. *The southwest monsoon reached Kerala on 30 May last year, two days ahead of its normal onset date. Rainfall in June was 12 per cent above normal, but July recorded a shortfall of 9 per cent. August was the wettest month of the season, with 21 per cent excess rainfall, while September closed the season with rainfall exactly at the long-period average.* Which month recorded a shortfall of rainfall? [Easy]

(A) August
(B) September
(C) July
(D) June
(E) None of these

69. Read the passage and answer the question that follows. *In March the Unified Payments Interface processed 1,340 crore transactions worth Rs. 19.78 lakh crore. The volume was 6 per cent higher than in February, though the value fell marginally. PhonePe accounted for the largest share of the volume at about 48 per cent, followed by Google Pay at 37 per cent and Paytm at 8 per cent. The rest was divided among more than fifty smaller applications.* Which application had the second largest share of transaction volume in March? [Easy]

(A) PhonePe
(B) Paytm
(C) BHIM
(D) Google Pay
(E) None of these

70. Read the passage and answer the question that follows. *Anjali Nair joined Sundaram Finance as a probationary officer in 2016 and was posted at Madurai. After three years she was transferred to the Chennai regional office as an assistant manager, where she handled vehicle loans. In 2023 she was promoted as manager and moved to Hyderabad to head the newly opened MSME desk. She is at present pursuing a part-time diploma in risk management.* What work did Anjali handle at the Chennai regional office? [Easy]

(A) MSME lending
(B) Vehicle loans
(C) Risk management
(D) Gold loans
(E) None of these

71. Read the passage and answer the question that follows. *The Kisan Credit Card scheme was introduced in 1998 to give farmers timely credit for cultivation. Interest is charged at 7 per cent a year on loans up to Rs. 3 lakh, but a farmer who repays on or before the due date gets a further rebate of 3 per cent, taking the effective rate down to 4 per cent. The card is valid for five years, with the sanctioned limit raised by 10 per cent every year to allow for rising costs. From 2019 the scheme was extended to cover animal husbandry and fisheries.* Which of the following is NOT in accordance with the passage? [Moderate]

(A) The scheme was introduced in 1998.
(B) The card remains valid for five years.
(C) The sanctioned limit is raised by 10 per cent each year.
(D) Punctual repayment brings the effective interest rate down to 4 per cent.
(E) The scheme was extended to animal husbandry and fisheries from 2009.

72. Read the passage and answer the question that follows. *On 4 April a customer of Deccan Co-operative Bank reported that Rs. 48,000 had been taken out of her account in three transactions on a single day. The branch found that two of the withdrawals, of Rs. 20,000 each, were made at an ATM in Pune, while the third was an internet banking transfer. The customer had received no SMS alerts because her registered mobile number had been changed in the bank's records a week earlier without her knowledge.* What was the amount of the internet banking transfer? [Moderate]

(A) Rs. 8,000
(B) Rs. 20,000
(C) Rs. 28,000
(D) Rs. 48,000
(E) None of these

73. Read the passage and answer the question that follows. *Four officers of Vidarbha Rural Bank attended a three-day training programme at Nagpur. Sameer presented a case study on gold-loan appraisal, Kavita spoke on the recovery of non-performing agricultural advances, and Farhan conducted a session on cyber-fraud awareness for frontline staff. Meera, the seniormost of the four, chaired the concluding session but did not present any paper. The programme was inaugurated by the regional head, Mr. Bose, who also gave away the certificates.* Who presided over the concluding session without presenting a paper? [Moderate]

(A) Sameer
(B) Kavita
(C) Farhan
(D) Meera
(E) Mr. Bose

74. Read the passage and answer the question that follows. *Under the Sukanya Samriddhi Yojana an account may be opened in the name of a girl child below the age of ten by her parent or guardian. A minimum of Rs. 250 and a maximum of Rs. 1.5 lakh may be deposited in a financial year. Deposits must be made for fifteen years from the date of opening, though the account matures only after twenty-one years. Partial withdrawal of up to 50 per cent of the balance is allowed after the girl turns eighteen, for higher education. Not more than two accounts may be opened in one family, except in the case of twins.* Which of the following is true according to the passage? [Moderate]

(A) Deposits have to be made through the whole twenty-one year term.
(B) An account may be opened for a girl of any age.
(C) A family may ordinarily open not more than two accounts under the scheme.

(D) The entire balance may be withdrawn when the girl turns eighteen.
(E) The maximum deposit in a financial year is Rs. 2.5 lakh.

75. Read the passage and answer the question that follows. *A survey of 800 households in Ranchi district found that 620 had at least one bank account, but only 290 used digital payments regularly. Among the households that used digital payments, 210 said the main reason was the convenience of paying utility bills, while the rest cited money transfers to family members. Of the 180 households with no bank account at all, 96 said the nearest branch was more than five kilometres away.* How many digital-payment households gave money transfers to family members as their main reason? [Moderate]

(A) 80
(B) 110
(C) 180
(D) 210
(E) None of these

76. Read the passage and answer the question that follows. *The Pradhan Mantri Suraksha Bima Yojana offers accidental death and disability cover for a premium of Rs. 20 a year. The cover is Rs. 2 lakh for accidental death and for total permanent disability, and Rs. 1 lakh for partial permanent disability. Any savings bank account holder aged between 18 and 70 years may join, and the cover runs from 1 June to 31 May of the following year. The premium is deducted automatically from the account in the month of May.* Ramanan, aged 63 and holding a savings bank account, loses the sight of one eye in an accident and is assessed as partially permanently disabled. What can he claim under the scheme as described? [Moderate]

(A) Rs. 20
(B) Rs. 1 lakh
(C) Rs. 2 lakh
(D) Nothing, because he is above 60 years of age
(E) None of these

77. Read the passage and answer the question that follows. *The district cooperative sugar mill crushed 4.2 lakh tonnes of cane in the 2022-23 season, against 3.6 lakh tonnes in the previous season. The recovery rate, however, slipped from 10.4 per cent to 9.8 per cent, which the management blamed on unseasonal rain in February. Payments to farmers were cleared within fourteen days of delivery in 2022-23, as against twenty-six days a year earlier.* Which of the following improved in 2022-23 over the previous season, according to the passage? [Moderate]

(A) The recovery rate
(B) The promptness of payment to farmers
(C) The February weather
(D) The price paid per tonne of cane
(E) None of these

78. Read the passage and answer the question that follows. *The committee on deepening digital payments made several suggestions. It recommended that charges levied on customers for online transfers through NEFT and RTGS be abolished, that acceptance infrastructure be widened by subsidising point-of-sale terminals in villages with a population below five thousand, and that a twenty-four-hour helpline in twelve languages be created for reporting fraud. It further proposed that the Reserve Bank set up an independent ombudsman for digital transactions, and that every merchant with an annual turnover above Rs. 50 lakh be required to accept at least one form of digital payment. The committee did not favour any tax rebate for digital spending, holding that the cost would outweigh the benefit.* Which of the following was NOT recommended by the committee? [Difficult]

(A) Removal of customer charges on NEFT and RTGS transfers

(B) A tax rebate for consumers who spend digitally
(C) Subsidised point-of-sale terminals in small villages
(D) An independent ombudsman for digital transactions
(E) A round-the-clock fraud helpline in several languages

79. Read the passage and answer the question that follows. *Sahyadri Bank's Belgaum branch opened 1,250 new accounts last financial year. Of these, 40 per cent were basic savings bank deposit accounts and 30 per cent were regular savings accounts; the rest were current accounts and term deposits in the ratio* 3 : 2. *The branch issued debit cards to every new savings account holder, basic or regular, but to only half the new current account holders.* How many current accounts were opened during the year? [Difficult]

(A) 150
(B) 175
(C) 187
(D) 225
(E) None of these

80. Read the passage and answer the question that follows. *The Reserve Bank's annual report noted that the number of counterfeit notes detected in the banking system fell from 2.31 lakh pieces to 2.25 lakh pieces during the year. Detection of counterfeit Rs. 500 notes, however, rose by 14.4 per cent to 91,110 pieces, while that of Rs. 2,000 notes fell by 27.9 per cent to 9,806 pieces. Of all the counterfeit notes detected, 4.6 per cent were found at the Reserve Bank itself and the rest at other banks.* Which of the following statements is correct according to the passage? [Difficult]

(A) The total number of counterfeit notes detected rose during the year.
(B) Detection of counterfeit Rs. 2,000 notes rose by 27.9 per cent.
(C) More than 95 per cent of the counterfeit notes were detected at banks other than the Reserve Bank.
(D) Counterfeit Rs. 500 notes detected numbered 9,806 pieces.
(E) None of these

81. Read the passage and answer the question that follows. *Under the bank's education loan policy no collateral is required for loans up to Rs. 7.5 lakh if the borrower furnishes a third-party guarantee; loans above that amount require tangible security worth at least 100 per cent of the loan. Repayment begins one year after the course is completed or six months after the borrower obtains employment, whichever is earlier. A concession of 0.5 percentage point in interest is allowed to girl students, and a further 1 percentage point if interest is serviced during the study period.* Priya, a girl student, borrows Rs. 9 lakh, services the interest through her three-year course and takes up a job two months after finishing it. Which of the following is correct? [Difficult]

(A) She need not furnish any security for the loan.
(B) Her repayment will begin one year after the course ends.
(C) She is entitled to an interest concession of 1.5 percentage points in all.
(D) She is entitled to a concession of 0.5 percentage point only.
(E) None of these

82. Read the passage and answer the question that follows. *The merger of the associate banks with State Bank of India took effect on 1 April 2017. Two years later, on 1 April 2019, Vijaya Bank and Dena Bank were amalgamated into Bank of Baroda. The largest exercise came on 1 April 2020, when ten public sector banks were consolidated into four: Oriental Bank of Commerce and United Bank of India into Punjab National Bank, Syndicate Bank into Canara Bank, Andhra Bank and Corporation Bank into Union Bank of India, and Allahabad Bank into Indian Bank.* Taking the 2020 exercise alone, how many banks were merged into Punjab National Bank and Union Bank of India together? [Difficult]

(A) Two
(B) Three
(C) Four
(D) Five
(E) None of these

83. Read the passage and answer the question that follows. *The revised definition of micro, small and medium enterprises came into force on 1 July 2020. A micro enterprise is one with investment in plant and machinery of not more than Rs. 1 crore and turnover of not more than Rs. 5 crore; a small enterprise, investment up to Rs. 10 crore and turnover up to Rs. 50 crore; and a medium enterprise, investment up to Rs. 50 crore and turnover up to Rs. 250 crore. Exports are left out while computing turnover. Registration is through the Udyam portal on self-declaration, with no documents required to be uploaded.* Bharat Tools has investment of Rs. 9 crore in plant and machinery and a turnover of Rs. 60 crore, of which Rs. 18 crore comes from exports. How will it be classified under the passage? [Difficult]

(A) Micro enterprise
(B) Small enterprise
(C) Medium enterprise
(D) Outside the definition of an MSME
(E) None of these

84. Read the passage and answer the question that follows. *In the first half of the year the bank's gross non-performing assets stood at 5.4 per cent of gross advances, down from 6.9 per cent a year earlier, while net NPAs fell from 2.1 per cent to 1.3 per cent. The provision coverage ratio improved to 78 per cent from 71 per cent. Fresh slippages during the half-year were Rs. 1,420 crore, against recoveries and upgrades of Rs. 1,860 crore and write-offs of Rs. 640 crore. Operating profit grew 11 per cent, but net profit rose only 4 per cent because of a one-time provision of Rs. 300 crore for pension liabilities.* Which of the following is NOT in accordance with the passage? [Difficult]

(A) The gross NPA ratio declined by 1.5 percentage points over the year.
(B) Recoveries and upgrades during the half-year exceeded fresh slippages.
(C) Net profit grew faster than operating profit.
(D) The provision coverage ratio improved by 7 percentage points.
(E) Write-offs during the half-year amounted to Rs. 640 crore.

3.1.5 Vocabulary in context: synonyms and antonyms from the passage [checked, 1 flagged]

85. Read the sentence from the passage and answer the question that follows.
"The bank's new digital lending platform was introduced chiefly to spare small borrowers in rural Maharashtra the <u>arduous</u> paperwork that the older branch-based process demanded."
Which of the following is most nearly the SAME in meaning as the word <u>arduous</u> as used in the passage? [Easy]

(A) Trivial
(B) Elegant
(C) Laborious
(D) Brief
(E) Optional

86. Read the sentence from the passage and answer the question that follows.
"Ms. Rekha Menon's proposal to open twelve new rural branches met with <u>scant</u> enthusiasm from the board, which was worried about costs."
Which of the following is most nearly the OPPOSITE in meaning to the word <u>scant</u> as used in the passage? [Easy]

(A) Meagre
(B) Narrow
(C) Faint
(D) Abundant
(E) Sparse

87. Read the sentence from the passage and answer the question that follows.
"The Reserve Bank issued stringent norms for the classification of non-performing assets, leaving lenders with almost no room for discretion."
Which of the following is most nearly the SAME in meaning as the word stringent as used in the passage? [Easy]

(A) Rigorous
(B) Lenient
(C) Vague
(D) Optional
(E) Temporary

88. Read the sentence from the passage and answer the question that follows.
"Mr. Iyer's prudent handling of the branch's cash reserves ensured that it never once breached its currency-chest limit."
Which of the following is most nearly the OPPOSITE in meaning to the word prudent as used in the passage? [Easy]

(A) Cautious
(B) Judicious
(C) Thrifty
(D) Sensible
(E) Reckless

89. Read the sentence from the passage and answer the question that follows.
"For a farmer holding less than two acres, the interest subvention worked out to a negligible saving of about Rs. 340 a year."
Which of the following is most nearly the SAME in meaning as the word negligible as used in the passage? [Easy]

(A) Enormous
(B) Insignificant
(C) Doubtful
(D) Compulsory
(E) Gradual

90. Read the sentence from the passage and answer the question that follows.
"Once the round-the-clock ATM lobby was opened next door, the counter footfall at the Ranchi branch steadily dwindled."
Which of the following is most nearly the SAME in meaning as the word dwindled as used in the passage? [Easy]

(A) Surged
(B) Stabilised
(C) Diminished
(D) Doubled
(E) Fluctuated

91. Read the sentence from the passage and answer the question that follows.
"The concurrent auditor's note was so lucid that even a first-year probationary officer could follow the trail of entries without help."
Which of the following is most nearly the OPPOSITE in meaning to the word lucid as used in the passage? [Easy]

(A) Clear
(B) Transparent
(C) Obscure
(D) Honest
(E) Formal

92. Read the sentence from the passage and answer the question that follows.
"Even through the slowdown the NBFC posted a healthy bottom line, and its chairman attributed this entirely to a conservative approach to unsecured lending."
As used in the passage, the word conservative most nearly means: [Moderate]

(A) Opposed to political change
(B) Old-fashioned in dress and manner
(C) Economical with words
(D) Cautious and unwilling to take risks
(E) None of these

93. Read the sentence from the passage and answer the question that follows.
"The regulator's inspection report conceded that the bank rested on a sound capital base, but faulted its grievance-redressal machinery."
In the passage, the word sound is used in the sense of: [Moderate]

(A) A sensation perceived by the ear
(B) To measure the depth of a water body
(C) Financially strong and secure
(D) Free from logical flaw
(E) None of these

94. Read the sentence from the passage and answer the question that follows.
"Depositors were sanguine about the amalgamation, hoping for wider ATM access; the staff unions, by contrast, feared large-scale redeployment."
Which of the following is most nearly the OPPOSITE in meaning to the word sanguine as used in the passage? [Moderate]

(A) Optimistic
(B) Cheerful
(C) Confident
(D) Blood-red
(E) Pessimistic

95. Read the sentence from the passage and answer the question that follows.
"A one-time restructuring window was opened to mitigate the distress of small traders whose receivables had frozen after the lockdown, though it did nothing to escalate recoveries."
Which word in the sentence above most nearly means 'to make less severe'? [Moderate]

(A) Escalate
(B) Mitigate
(C) Delegate
(D) Stipulate
(E) None of these

96. Read the sentence from the passage and answer the question that follows.
"The bank's push into tier-3 towns was checked by an acute shortage of officers willing to accept rural postings."
As used in the passage, the word checked most nearly means: [Moderate]

(A) Verified against a list
(B) Restrained or held back
(C) Marked with a tick
(D) Examined closely
(E) None of these

97. Read the sentence from the passage and answer the question that follows.
"The head-office circular was couched in such ambiguous language that two branches in the same district applied it in opposite ways."
Which of the following is most nearly the OPPOSITE in meaning to the word ambiguous as used in the passage? [Moderate]

(A) Obscure
(B) Elaborate
(C) Tentative
(D) Unequivocal
(E) Verbose

98. Read the sentence from the passage and answer the question that follows.
"Metro branches reported a surfeit of applications under the gold-loan scheme, while their up-country counterparts complained of a dearth of eligible borrowers."
Which of the following pairs of words taken from the sentence are ANTONYMS of each other? [Moderate]

(A) complained – reported
(B) surfeit – dearth
(C) surfeit – eligible
(D) dearth – scheme
(E) None of these

99. Read the sentence from the passage and answer the question that follows.
"The vigilance cell reported that a large batch of the KYC documents filed through the business correspondent was spurious, every one of them having been generated from a single altered template."
Which of the following is NOT a synonym of the word spurious as used in the passage? [Difficult]

(A) Counterfeit
(B) Fabricated
(C) Bogus
(D) Authentic
(E) Forged

100. Read the sentence from the passage and answer the question that follows.
"The forensic auditors concluded that the audit trail had been compromised, since the server logs for the fortnight in question had been overwritten twice."
As used in the passage, the word compromised most nearly means: [Difficult]

(A) Settled by mutual concession
(B) Agreed upon after negotiation
(C) Impaired in reliability
(D) Exposed to public shame
(E) None of these

101. Read the sentence from the passage and answer the question that follows.
"Ms. Kavitha Rao's three years as Chief Vigilance Officer were marked by an unremitting drive to recover loans that had already been written off."
Which of the following is most nearly the OPPOSITE in meaning to the word unremitting as used in the passage? [Difficult]

(A) Relentless
(B) Sustained
(C) Ceaseless
(D) Intermittent
(E) Vigorous

102. Read the sentence from the passage and answer the question that follows.
"The moratorium was less a reform than a palliative: it dulled the pain of the credit crunch for a quarter while leaving the causes of that crunch wholly untouched."
As used in the passage, the word palliative most nearly means: [Difficult]

(A) A permanent cure for a disorder
(B) A punishment imposed on defaulters
(C) A vaccine that prevents an ailment
(D) A measure that eases symptoms without removing the cause
(E) None of these

103. Read the sentence from the passage and answer the question that follows.
"The enquiry report described the two junior clerks as venal, but held the branch manager to be incorruptible."
The relationship between the words venal and incorruptible as used above is the same as the relationship between the words in which of the following pairs? [Difficult]

(A) frugal : thrifty
(B) opaque : transparent
(C) candid : frank
(D) lucid : clear
(E) None of these

104. Read the sentence from the passage and answer the question that follows.
"Raising the repo rate at that moment would only exacerbate the liquidity squeeze already being felt by small exporters."
Which of the following is most nearly the OPPOSITE in meaning to the word exacerbate as used in the passage? [Difficult]

(A) Aggravate
(B) Intensify
(C) Worsen
(D) Inflame
(E) None of these

105. Read the sentence from the passage and answer the question that follows.
"The board met on Friday to arrest the slide in the scrip, even as the investigating agency moved to arrest two former executive directors."
As used in the FIRST instance in the sentence, the word arrest most nearly means: [Difficult]

(A) Apprehend
(B) Halt
(C) Capture
(D) Detain
(E) None of these

Section 3.2

3.2.1 Parts of speech **[checked, 1 flagged]**

106. Identify the part of speech of the underlined word: "The branch manager spoke politely to every customer at the Coimbatore branch." [Easy]

(A) Adjective
(B) Adverb
(C) Noun
(D) Preposition
(E) None of these

107. Identify the part of speech of the underlined word: "Ramesh deposited Rs. 15,000 in the savings account this morning." [Easy]

(A) Conjunction
(B) Preposition
(C) Interjection
(D) Pronoun
(E) Adverb

108. Identify the kind of noun the underlined word is: "Honesty is the most valued quality in a bank employee." [Easy]

(A) Common noun
(B) Proper noun
(C) Abstract noun
(D) Collective noun
(E) Material noun

109. Identify the part of speech of the underlined word: "The cashier counted the notes twice, but the total was still short by Rs. 500." [Easy]

(A) Subordinating conjunction
(B) Coordinating conjunction
(C) Preposition
(D) Adverb
(E) None of these

110. Identify the part of speech of the underlined word: "Alas! The candidate reached the interview hall after the panel had left." [Easy]

(A) Adverb
(B) Interjection
(C) Adjective
(D) Conjunction
(E) Pronoun

111. In the sentence "Meena told the cashier that the torn cheque was hers", which one of the following words is a pronoun? [Easy]

(A) told
(B) cashier
(C) cheque
(D) hers
(E) None of these

112. Identify the part of speech of the underlined word: "The bank offered a lucrative interest rate to senior citizens." [Easy]

(A) Noun
(B) Verb
(C) Adjective
(D) Adverb
(E) Preposition

113. In which one of the following sentences is the word 'fast' used as an adjective? [Moderate]

(A) The typist keyed in the data very fast during the speed test.
(B) Rohan observed a fast on the day of the interview.
(C) This is a fast train from Coimbatore to Chennai.
(D) He held fast to his opinion throughout the meeting.
(E) None of these

114. Identify the part of speech of the underlined word: "None but the branch head can authorise a transfer above Rs. 10 lakh." [Moderate]

(A) Coordinating conjunction
(B) Adverb
(C) Relative pronoun
(D) Interjection
(E) None of these

115. In the sentence "Banking is a demanding profession", the word 'Banking' functions as which one of the following? [Moderate]

(A) A present participle qualifying the noun 'profession'
(B) A gerund, that is, a verbal noun serving as the subject
(C) A finite verb in the present continuous tense
(D) An adverb modifying the verb 'is'
(E) None of these

116. Identify the part of speech of the underlined word: "The customer complained that the ATM at the main branch was out of order." [Moderate]

(A) Relative pronoun
(B) Demonstrative adjective
(C) Subordinating conjunction
(D) Adverb of degree
(E) None of these

117. In which one of the following sentences is the word 'well' used as a noun? [Moderate]

(A) Ravi answered every question in the interview well.
(B) The villagers dug a well behind the rural branch office.
(C) Sunita has not been well since Monday and is on leave.
(D) Well, we shall take up the loan proposal tomorrow.
(E) None of these

118. In the sentence "The poor deserve easier access to institutional credit", the underlined word is best described as which one of the following? [Moderate]

(A) An adjective qualifying a noun expressed in the sentence
(B) An adjective used as a noun, denoting a class of persons
(C) An adverb modifying the verb 'deserve'
(D) An abstract noun naming a quality
(E) None of these

119. How many prepositions are there in the following sentence? "The peon walked into the hall with a file of documents for the regional manager." [Moderate]

(A) Two
(B) Three
(C) Four
(D) Five
(E) None of these

120. In which one of the following sentences is the word 'for' used as a conjunction and not as a preposition? [Difficult]

(A) The housing loan was sanctioned for a period of fifteen years.
(B) The applicant waited for the branch manager till noon.
(C) The clerk was commended, for he had detected the forged note.
(D) This sealed parcel is for the regional office at Salem.
(E) None of these

121. How many adverbs are there in the following sentence? "Unfortunately, the very old clerk who joined in 1985 retired quietly." [Difficult]

(A) One
(B) Two
(C) Three
(D) Four
(E) None of these

122. Read the sentence: "The newly appointed officer quickly realised that the file which had been misplaced was extremely important." The words 'newly', 'quickly' and 'extremely' are respectively: [Difficult]

(A) an adverb of manner modifying a verb, an adverb of manner modifying a verb, an adverb of manner modifying a verb
(B) an adverb modifying a participial adjective, an adverb modifying a verb, an adverb modifying an adjective
(C) an adjective, an adverb and an adverb
(D) an adverb, an adjective and an adverb
(E) None of these

123. In the sentence "The manager said that that file that you kept there is not that important", the four occurrences of 'that', taken in order, are: [Difficult]

(A) conjunction, demonstrative adjective, relative pronoun, adverb
(B) relative pronoun, conjunction, demonstrative adjective, adverb
(C) conjunction, relative pronoun, demonstrative adjective, adverb
(D) demonstrative adjective, conjunction, adverb, relative pronoun
(E) None of these

124. In which one of the following sentences is the underlined word NOT used as a noun? [Difficult]

(A) Swimming is recommended by the bank's wellness programme.
(B) The wounded were shifted to the district hospital.
(C) The rich are expected to pay a higher rate of tax.
(D) The anchor gave a running commentary on the match.
(E) None of these

125. Identify the part of speech of the underlined word: "The manager asked the trainee to draw up a fresh statement of accounts." [Difficult]

(A) Preposition governing 'a fresh statement'
(B) Adjective qualifying 'statement'
(C) Noun
(D) Conjunction
(E) None of these

126. Identify the part of speech of the underlined word: "An experienced auditor knows better than to accept an unsigned voucher." [Difficult]

(A) Adjective in the comparative degree qualifying 'auditor'
(B) Adverb in the comparative degree modifying 'knows'
(C) Noun serving as the object of 'knows'
(D) Preposition governing the phrase that follows
(E) None of these

3.2.2 Tenses and sequence of tenses [checked, 4 flagged]

127. Fill in the blank with the most appropriate option: By the time the Branch Manager arrived at the Coimbatore branch, the head cashier _____ the entire day's collection. [Easy]

(A) counts
(B) has counted
(C) had counted
(D) will count
(E) is counting

128. Fill in the blank with the most appropriate option: The bank _____ interest to all savings accounts on the last working day of every month. [Easy]

(A) credit
(B) credits
(C) crediting
(D) have credited
(E) is being credited

129. Fill in the blank with the most appropriate option: Sunita _____ in the Ludhiana branch since 2019 and is now the senior-most clerk there. [Easy]

(A) works
(B) worked
(C) has been working
(D) is working
(E) will work

130. Fill in the blank with the most appropriate option: We shall dispatch the new cheque book as soon as the address verification _____ complete. [Easy]

(A) will be
(B) is
(C) was
(D) shall be
(E) would be

131. Choose the correct indirect form: The manager said, 'The server is down.' [Easy]

(A) The manager said that the server is down.
(B) The manager said that the server was down.
(C) The manager said that the server has been down.
(D) The manager said that the server will be down.
(E) The manager said that the server were down.

132. Fill in the blank with the most appropriate option: Rakesh _____ the education loan application form at the Patna branch yesterday. [Easy]

(A) has submitted
(B) submitted
(C) had submitted
(D) submits
(E) is submitting

133. Fill in the blank with the most appropriate option: Look! The queue at counter number three _____ longer by the minute. [Easy]

(A) grows
(B) grew
(C) is growing
(D) has grown
(E) had grown

134. Fill in the blanks with the most appropriate pair: By the time the internal auditors _____ next Monday, the branch _____ all its pending vouchers. [Moderate]

(A) arrive / will have digitised
(B) will arrive / will digitise
(C) arrived / had digitised
(D) arrive / digitised
(E) will arrive / has digitised

135. Choose the correct indirect form: The training officer told the probationary officers, 'Water boils at 100 degrees Celsius.' [Moderate]

(A) The training officer told the probationary officers that water boiled at 100 degrees Celsius.
(B) The training officer told the probationary officers that water boils at 100 degrees Celsius.
(C) The training officer told the probationary officers that water had boiled at 100 degrees Celsius.
(D) The training officer told the probationary officers that water has boiled at 100 degrees Celsius.
(E) The training officer told the probationary officers that water would boil at 100 degrees Celsius.

136. Fill in the blank with the most appropriate option: This is the first time that I _____ a cheque bounce for want of a signature in this branch. [Moderate]

(A) see
(B) saw
(C) have seen
(D) had seen
(E) am seeing

137. Fill in the blank with the most appropriate option: No sooner _____ the policy announcement than the share prices of public sector banks began to climb. [Moderate]

(A) the Governor made
(B) had the Governor made
(C) did the Governor made
(D) the Governor had made
(E) has the Governor made

138. Fill in the blanks with the most appropriate pair: The office attendant told me that the Branch Manager _____ for Delhi the previous night and _____ back on Friday. [Moderate]

(A) left / will come
(B) had left / would come
(C) has left / would come
(D) had left / will come
(E) leaves / would come

139. Choose the correct indirect form: The customer asked the clerk, 'When will the duplicate passbook be issued?' [Moderate]

(A) The customer asked the clerk when will the duplicate passbook be issued.
(B) The customer asked the clerk when the duplicate passbook would be issued.
(C) The customer asked the clerk when the duplicate passbook will be issued.
(D) The customer asked the clerk that when the duplicate passbook would be issued.
(E) The customer asked to the clerk when the duplicate passbook would be issued.

140. Fill in the blanks with the most appropriate pair: It _____ nearly six months since Meera _____ her posting at the Nagpur branch. [Moderate]

(A) is / joins
(B) has been / has joined
(C) is / joined
(D) was / joins
(E) None of these

141. Identify the part of the sentence that contains an error in the sequence of tenses. If there is no error, mark (E). (A) The Regional Head informed the staff / (B) that he will be visiting the Salem branch / (C) in the first week of August, / (D) but no date has been fixed yet. [Difficult]

(A) The Regional Head informed the staff
(B) that he will be visiting the Salem branch
(C) in the first week of August,
(D) but no date has been fixed yet.
(E) No error

142. Fill in the blanks with the most appropriate pair: It is high time the bank _____ its ATM network in the rural belt; complaints about cash unavailability _____ steadily for the past two quarters. [Difficult]

(A) expands / are rising
(B) expanded / have been rising
(C) should expand / rose
(D) had expanded / had been rising
(E) expanded / had been rising

143. Fill in the blanks with the most appropriate pair: The teller _____ the soiled currency notes for over an hour when the power supply suddenly _____, forcing the branch to stop work. [Difficult]

(A) counted / failed
(B) had been counting / failed
(C) has been counting / failed
(D) was counting / had failed
(E) had counted / had failed

144. Choose the correct indirect form: Rekha said to the customer, 'I have already forwarded your complaint; the head office usually responds within a week.' [Difficult]

(A) Rekha told the customer that she has already forwarded his complaint and the head office usually responds within a week.
(B) Rekha told the customer that she had already forwarded his complaint and that the head office usually responded within a week.
(C) Rekha said the customer that she had already forwarded his complaint and the head office usually responds within a week.
(D) Rekha told the customer that she already forwarded his complaint and the head office would usually respond within a week.
(E) None of these

145. Fill in the blanks with the most appropriate pair: This time next week the migration team _____ customer data from the old servers, and by the end of December they _____ on the project for eighteen months. [Difficult]

(A) transfers / will work
(B) will be transferring / will have been working
(C) will transfer / will have been working
(D) will be transferring / have been working
(E) None of these

146. Fill in the blank with the most appropriate option: The newly recruited trainee handles the cash counter as confidently as if he _____ in the bank for twenty years. [Difficult]

(A) has worked
(B) had worked
(C) worked
(D) works
(E) would work

147. Fill in the blanks with the most appropriate pair: If the audit team _____ the suspense ledger last week, the discrepancy _____ plain to everyone today. [Difficult]

(A) checked / would be
(B) had checked / would be
(C) had checked / would have been
(D) has checked / will be
(E) None of these

3.2.3 Subject-verb agreement [checked, 5 flagged]

148. Fill in the blank with the most appropriate option: "Each of the clerks in the Bhopal branch _____ been given a separate cash counter for the festival rush." [Easy]

(A) has
(B) have
(C) are having
(D) were having
(E) None of these

149. Fill in the blank: "The branch manager, along with his two assistants, _____ visiting the currency chest tomorrow morning." [Easy]

(A) are
(B) is
(C) were
(D) have been
(E) None of these

150. Fill in the blank: "Neither the cashier nor the peons _____ arrived at the branch on time today." [Easy]

(A) has
(B) have
(C) is
(D) was
(E) None of these

151. Fill in the blank: "The number of loan applications received by our branch this quarter _____ increased sharply." [Easy]

(A) have
(B) has
(C) were
(D) are
(E) None of these

152. Fill in the blank: "Mathematics _____ a compulsory section in the written test conducted for recruitment of clerical staff." [Easy]

(A) are
(B) were
(C) is
(D) have been
(E) None of these

153. Fill in the blank: "Rs. 5,000 _____ too small an amount to keep as the minimum balance in a current account." [Easy]

(A) are
(B) is
(C) were
(D) have been
(E) None of these

154. Find the part of the sentence that contains an error. If there is no error, mark option (E). "One of the branches in Kochi (A)/ have been selected (B)/ for the digital banking pilot project (C)/ by the head office. (D)/ No error (E)" [Easy]

(A) One of the branches in Kochi
(B) have been selected
(C) for the digital banking pilot project
(D) by the head office.
(E) No error

155. Fill in the blank: "Not only the branch head but also the field officers _____ answerable for the poor recovery of dues from the Kisan Credit Card accounts." [Moderate]

(A) is
(B) was
(C) are
(D) has been
(E) None of these

156. Fill in the blank: "The internal inquiry committee _____ sharply divided in their opinions about the fraudulent transfer of Rs. 14 lakh." [Moderate]

(A) was
(B) were
(C) has been
(D) is being
(E) None of these

157. Fill in the two blanks with the correct pair: "Every officer and every clerk _____ required to sign the attendance register, and each of them _____ also to record the time of arrival." [Moderate]

(A) is, has
(B) are, have
(C) is, have
(D) are, has
(E) None of these

158. Fill in the two blanks with the correct pair: "Bread and butter _____ what the agitating employees were really demanding; the remaining demands in their charter, however, _____ taken up separately by the management." [Moderate]

(A) is, were
(B) are, were
(C) is, was
(D) are, was
(E) None of these

159. Find the part of the sentence that contains an error. If there is no error, mark option (E). "The assets of the bank, including its (A)/ substantial real estate holdings in Pune, (B)/ has grown by nearly 12 % (C)/ during the last financial year. (D)/ No error (E)" [Moderate]

(A) The assets of the bank, including its

(B) substantial real estate holdings in Pune,
(C) has grown by nearly 12 %
(D) during the last financial year.
(E) No error

160. Fill in the two blanks with the correct pair: "Two-thirds of the staff at the Guwahati branch _____ been transferred, while two-thirds of the amount sanctioned for renovation _____ still lying unused." [Moderate]

(A) have, is
(B) has, is
(C) have, are
(D) has, are
(E) None of these

161. Fill in the two blanks with the correct pair: "There _____ a long queue of anxious candidates outside the interview hall, and each of them _____ given a separate score sheet." [Moderate]

(A) were, were
(B) was, was
(C) was, were
(D) were, was
(E) None of these

162. Find the part of the sentence that contains an error. If there is no error, mark option (E). "Neither the regional manager (A)/ nor his two deputies were aware (B)/ that the number of wilful defaulters (C)/ have risen steeply this year. (D)/ No error (E)" [Difficult]

(A) Neither the regional manager
(B) nor his two deputies were aware
(C) that the number of wilful defaulters
(D) have risen steeply this year.
(E) No error

163. Fill in the two blanks with the correct pair: "The audit committee, whose members _____ appointed by the Reserve Bank two years ago, _____ still divided among themselves over the write-off proposal." [Difficult]

(A) were, is
(B) was, are
(C) were, are
(D) was, is
(E) None of these

164. In the sentence below, a part is given in bold. Choose the option that best replaces the bold part. If no improvement is needed, choose option (E). "Each of the twelve branches under the Nagpur region **have submitted their own audit report** to the head office well before the deadline."[Difficult]

(A) has submitted its own audit report
(B) have submitted its own audit report
(C) has submitted their own audit report
(D) having submitted its own audit report
(E) No improvement required

165. Fill in the two blanks with the correct pair: "Not the field officers but the branch manager himself _____ held responsible for the shortfall of Rs. 2,40,000, and neither of the two audit teams _____ able to trace the missing entry." [Difficult]

(A) were, were
(B) was, was
(C) was, were
(D) were, was
(E) None of these

166. Find the part of the sentence that contains an error. If there is no error, mark option (E). "More than one applicant (A)/ have been rejected because (B)/ the criteria laid down by the bank (C)/ were not met. (D)/ No error (E)" [Difficult]

(A) More than one applicant
(B) have been rejected because
(C) the criteria laid down by the bank
(D) were not met.
(E) No error

167. Fill in the three blanks with the correct set: "A number of complaints about the faulty ATM _____ been registered this month, but the number of complaints actually resolved _____ disappointingly small; statistics on customer grievances _____ published by the bank every quarter." [Difficult]

(A) have, is, are
(B) has, is, are
(C) have, are, is
(D) have, is, is
(E) None of these

168. Which one of the following sentences is grammatically correct with respect to subject-verb agreement? [Difficult]

(A) Ten kilometres are a long distance for a customer to travel merely to update a passbook.
(B) The premises of the newly opened branch at Salem is being renovated this week.
(C) Either of the two proposals submitted by the vendors is acceptable to the board.
(D) Politics have always interested our senior branch manager, Mr. Ramanathan.
(E) None of these

3.2.4 Articles and determiners [checked, 2 flagged]

169. Fill in the blanks with the most appropriate pair of articles: The bank sanctioned _____ loan to the farmer last month; _____ loan carried a subsidised rate of interest. [Easy]

(A) a ... the
(B) the ... a
(C) a ... a
(D) the ... the
(E) None of these

170. Fill in the blanks: _____ honest cashier returned the lost wallet to _____ European tourist waiting at the counter. [Easy]

(A) An ... a
(B) A ... an
(C) An ... an
(D) A ... a
(E) The ... an

171. Fill in the blank: Very _____ customers turned up at the branch on Saturday because of the heavy rain. [Easy]

(A) a few
(B) few
(C) little
(D) a little
(E) much

172. Fill in the blank: _____ of the four branches in the district has its own cash officer. [Easy]

(A) All
(B) Every
(C) Each
(D) Both
(E) Many

173. Fill in the blank: The branch has _____ cash left in the vault, so the manager has ordered a fresh remittance from the currency chest. [Easy]

(A) a little
(B) little
(C) few
(D) a few
(E) fewer

174. Choose the correct pair of articles: _____ honesty is _____ best policy. [Easy]

(A) The ... the
(B) No article ... the
(C) A ... a
(D) No article ... a
(E) The ... a

175. Fill in the blanks: Rahul is _____ M.B.A. and works as _____ officer in a nationalised bank. [Easy]

(A) a ... an
(B) an ... an
(C) an ... a
(D) the ... an
(E) a ... a

176. Find the part of the sentence that contains an error: 'The training officer gave (A) / an useful advice (B) / to all the new recruits (C) / on handling cash at the counter (D).' [Moderate]

(A) The training officer gave
(B) an useful advice
(C) to all the new recruits
(D) on handling cash at the counter
(E) No error

177. Find the part of the sentence that contains an error: 'Each of the (A) / candidates were given (B) / a separate desk (C) / in the examination hall (D).' [Moderate]

(A) Each of the
(B) candidates were given
(C) a separate desk
(D) in the examination hall
(E) No error

178. Fill in the blanks: _____ number of loan applications received this year is much higher than last year's, and _____ large number of them have been filed online. [Moderate]

(A) A ... the
(B) The ... a
(C) The ... the
(D) A ... a
(E) None of these

179. Fill in the blank: Neither of the two proposals placed before the board _____ acceptable to the members. [Moderate]

(A) were
(B) have been
(C) was
(D) are
(E) None of these

180. Choose the grammatically correct sentence. [Moderate]

(A) Suresh is the tallest of the two brothers.
(B) Suresh is taller of the two brothers.
(C) Suresh is the taller of the two brothers.
(D) Suresh is more taller than any of the two brothers.
(E) None of these

181. Fill in the three blanks: The peon opened _____ door of _____ strongroom with _____ duplicate key. [Moderate]

(A) the ... the ... a
(B) a ... the ... the
(C) the ... a ... a
(D) a ... a ... the
(E) None of these

182. Fill in both blanks: The committee received _____ many objections and _____ a large number of appeals that the final decision had to be postponed. [Moderate]

(A) such ... so
(B) so ... such
(C) so ... so
(D) such ... such
(E) very ... such

183. Fill in the three blanks: _____ Ganga flows through _____ northern India and finally falls into _____ Bay of Bengal. [Difficult]

(A) The ... the ... the
(B) The ... no article ... the
(C) No article ... no article ... the
(D) The ... the ... no article
(E) None of these

184. Which one of the following sentences uses articles correctly? [Difficult]

(A) He goes to the bed at ten o'clock every night.
(B) The Everest is the highest peak in the world.
(C) She plays the sitar every evening at the cultural centre.
(D) Water of this well is not fit for drinking.
(E) None of these

185. Which one of the following sentences is free from error in the use of articles and determiners? [Difficult]

(A) The both officers were transferred to Nagpur last month.
(B) The customer asked me for an advice on his housing loan.
(C) Many a clerk has been rewarded for outstanding service.
(D) There are less applicants for the post this year than last year.
(E) None of these

186. Fill in the blank: _____ of the three tenders received for the security contract was found technically valid, so fresh tenders had to be invited. [Difficult]

(A) Neither
(B) Either
(C) None
(D) Both
(E) Any

187. Fill in both blanks: Although the scheme was publicised widely, _____ villagers opened accounts under it, and the branch collected _____ money worth mentioning. [Difficult]

(A) a few ... a little
(B) few ... little
(C) few ... a little
(D) little ... few
(E) None of these

188. Choose the correctly ordered phrase to fill the blank: The general manager praised _____ for their punctuality during the audit. [Difficult]

(A) the all three junior officers
(B) all the three junior officers
(C) all three the junior officers
(D) three all the junior officers
(E) junior all the three officers

189. Fill in the three blanks: Ravi waited for _____ hour outside _____ university hall before receiving _____ honorary degree. [Difficult]

(A) a ... an ... a
(B) an ... a ... an
(C) an ... an ... an
(D) a ... a ... a
(E) an ... a ... a

3.2.5 Prepositions [checked, 2 flagged]

190. Directions: Choose the option that best fills the blank.
Mr. Ramanathan has been working in the Salem branch of the bank _____ 2019. [Easy]

(A) for
(B) from
(C) since
(D) by
(E) None of these

191. Directions: Choose the option that best fills the blank.
The chairman distributed the festival bonus _____ the four clerks of the branch. [Easy]

(A) between
(B) among
(C) amidst
(D) in between
(E) None of these

192. Directions: Choose the option that best fills the blank.
The cashier was accused _____ tampering with the vouchers, though the inquiry later cleared him. [Easy]

(A) for
(B) of
(C) with
(D) on
(E) None of these

193. Directions: Only one of the following sentences uses the preposition correctly. Identify it. [Easy]

(A) Priya is very good in handling irate customers at the counter.
(B) Priya is very good at handling irate customers at the counter.
(C) Priya is very good on handling irate customers at the counter.
(D) Priya is very good to handling irate customers at the counter.
(E) None of these

194. Directions: Choose the option that best fills the blank.
The housing loan application of the applicant was rejected _____ the ground that his declared income was insufficient. [Easy]

(A) in
(B) at
(C) on
(D) for
(E) None of these

195. Directions: Choose the option that best fills the blank.
Anil joined the bank in 2010 and Sameer joined in 2013; therefore Anil is senior _____ Sameer in the cadre. [Easy]

(A) than
(B) to
(C) from
(D) over
(E) None of these

196. Directions: Choose the option that best fills the blank.
The customer was not satisfied with the clerk's reply and insisted _____ meeting the branch manager personally. [Easy]

(A) to
(B) for
(C) on
(D) at
(E) None of these

197. Directions: The sentence below has two blanks. Choose the pair of words that fits both blanks.
Our bank has been dealing ___(i)___ this Tirupur exporter ___(ii)___ more than a decade, and his account has never once slipped into the sub-standard category. [Moderate]

(A) (i) with, (ii) since
(B) (i) in, (ii) for
(C) (i) with, (ii) for
(D) (i) to, (ii) from
(E) None of these

198. Directions: In the sentence below, find which part contains an error. If there is no error, mark (E).
The Reserve Bank has advised all scheduled banks (A)/ to comply to the revised norms (B)/ on customer due diligence (C)/ with effect from 1st April. (D)/ No error (E) [Moderate]

(A) (A)
(B) (B)
(C) (C)
(D) (D)
(E) No error

199. Directions: Four of the five sentences below use prepositions correctly. Identify the sentence in which the preposition is used INCORRECTLY. [Moderate]

(A) The currency chest is located on the second floor of the administrative building.
(B) Ms. Kavita has been absent from duty since Monday without prior intimation.
(C) The entire staff congratulated Suresh on his promotion to Scale II.
(D) The company proposes to invest a large sum in a solar power project in Bhuj.
(E) He was appointed as the officer in-charge with the currency chest last month.

200. Directions: The sentence below has two blanks. Choose the pair that fits both blanks.
The former cashier was charged ___(i)___ criminal breach of trust and, after conviction, was debarred ___(ii)___ holding any office in a cooperative bank. [Moderate]

(A) (i) with, (ii) from
(B) (i) of, (ii) to
(C) (i) for, (ii) of
(D) (i) with, (ii) of
(E) None of these

201. Directions: Choose the particle that gives the sentence the meaning 'to investigate formally'.
The internal auditor assured the board that he would look _____ the discrepancy in the cash balance and submit a written report within a fortnight. [Moderate]

(A) after
(B) over
(C) into
(D) for
(E) None of these

202. Directions: Choose the option that correctly completes the sentence.
The newly constituted grievance redressal committee comprises _____ eleven members drawn from four different departments. [Moderate]

(A) of
(B) with
(C) in
(D) for
(E) No preposition is required

203. Directions: The sentence below has two blanks. Choose the pair that fits both blanks.
The price of gold has risen ___(i)___ nearly 12 per cent ___(ii)___ the beginning of this financial year. [Moderate]

(A) (i) to, (ii) from
(B) (i) by, (ii) since
(C) (i) with, (ii) from
(D) (i) at, (ii) since
(E) None of these

204. Directions: The sentence below has three blanks. Choose the combination that fits all three.
The committee, which was set up ___(i)___ the chairmanship of a retired High Court judge, submitted its report ___(ii)___ schedule and recommended that a penalty of Rs. 5,00,000 be levied ___(iii)___ the defaulting branch. [Difficult]

(A) (i) under, (ii) ahead of, (iii) on

(B) (i) in, (ii) before of, (iii) upon
(C) (i) below, (ii) prior, (iii) against
(D) (i) under, (ii) in advance, (iii) to
(E) None of these

205. Directions: Only one of the following sentences is entirely free from error in its use of prepositions. Identify it. [Difficult]

(A) The new deposit scheme is quite different than the one launched last year.
(B) The Chief Manager is averse of taking any risk in the equity segment.
(C) The bank has complied with all the directions issued by the regulator in this regard.
(D) She was conferred the National Award with the Governor at a function in Chennai.
(E) None of these

206. Directions: The sentence below has two blanks. Choose the pair that fits both blanks.
Despite repeated reminders and three personal visits, the recovery officers could not prevail ___(i)___ the borrower to repay even one instalment; six months later, however, good sense prevailed ___(ii)___ his obstinacy and he settled the entire dues. [Difficult]

(A) (i) over, (ii) upon
(B) (i) upon, (ii) over
(C) (i) against, (ii) upon
(D) (i) to, (ii) over
(E) None of these

207. Directions: The sentence below has three blanks. Choose the combination that fits all three.
___(i)___ accordance ___(ii)___ the revised guidelines circulated last week, no cash deposit ___(iii)___ excess of Rs. 50,000 shall be accepted at the counter without the depositor's PAN. [Difficult]

(A) (i) In, (ii) to, (iii) over
(B) (i) In, (ii) with, (iii) in
(C) (i) On, (ii) with, (iii) above
(D) (i) In, (ii) of, (iii) in
(E) None of these

208. Directions: The sentence below is divided into four parts. Identify the part or parts containing an error in the use of prepositions.
The branch manager, who took charge only last week, (A)/ could not cope up with the sudden rush at the counter (B)/ and discussed about the matter (C)/ with the regional office the same evening. (D) [Difficult]

(A) Only (B)
(B) Only (C)
(C) Both (B) and (C)
(D) Both (A) and (D)
(E) No error

209. Directions: The sentence below has two blanks. Choose the pair that fits both blanks.
The bank is looking forward ___(i)___ the new core banking platform next quarter, even though most of the older clerks are still accustomed ___(ii)___ the legacy terminals. [Difficult]

(A) (i) to implement, (ii) to use
(B) (i) to implementing, (ii) to using
(C) (i) for implementing, (ii) with using
(D) (i) to implementing, (ii) with using
(E) None of these

210. Directions: The sentence below has two blanks. Choose the pair that fits both blanks. Recovery agents engaged by the bank were asked to desist ___(i)___ visiting borrowers after 7 p.m., a practice the regulator had frowned ___(ii)___ for several years. [Difficult]

(A) (i) from, (ii) upon
(B) (i) against, (ii) at
(C) (i) from, (ii) at
(D) (i) of, (ii) upon
(E) None of these

3.2.6 Conjunctions and connectors [checked, 2 flagged]

211. Fill in the blank with the most appropriate connector: 'Rajesh reached the branch an hour early _____ he could finish the KYC verification before the morning rush.' [Easy]

(A) so that
(B) although
(C) unless
(D) but
(E) or

212. Fill in the blank: 'Neither the head cashier _____ the single-window clerk was present at the counter when the audit team arrived.' [Easy]

(A) or
(B) nor
(C) and
(D) but
(E) than

213. Fill in the blank: '_____ the loan application was incomplete in three places, the branch manager returned it to the applicant.' [Easy]

(A) Because
(B) Therefore
(C) However
(D) So
(E) Despite

214. Fill in the blank: 'Meena prepared for six months with great discipline, _____ she could not clear the sectional cut-off in Reasoning.' [Easy]

(A) and
(B) but
(C) so
(D) for
(E) or

215. Fill in the blank: 'You will not receive the new cheque book _____ you submit the requisition slip at the counter.' [Easy]

(A) if
(B) unless
(C) although
(D) since
(E) whether

216. Fill in the blank: 'Both the savings account _____ the current account of the firm were linked to the same registered mobile number.' [Easy]

(A) or
(B) nor
(C) and
(D) as well as
(E) with

217. Fill in the blank: 'Mr. Iyer is not only a competent field officer _____ also a patient trainer of new recruits.' [Easy]

(A) but
(B) and
(C) or
(D) yet
(E) None of these

218. Find the part that contains an error in the use of connectors: (A) No sooner had the regional manager entered the conference hall (B) when the branch officers began (C) presenting the quarterly recovery figures (D) to the visiting auditors. (E) No error [Moderate]

(A) No sooner had the regional manager entered the conference hall
(B) when the branch officers began
(C) presenting the quarterly recovery figures
(D) to the visiting auditors
(E) No error

219. Fill in the blank: 'Scarcely had the ATM at the main branch been refilled with cash _____ a queue of nearly forty customers formed outside it.' [Moderate]

(A) than
(B) when
(C) then
(D) that
(E) as

220. Choose the pair that correctly fills the two blanks: '_____ the interest rates on housing loans were slashed by 75 basis points, the demand for fresh sanctions rose sharply; _____, the bank had to recruit forty additional field officers.' [Moderate]

(A) Since / consequently
(B) Although / however
(C) Unless / therefore
(D) Whether / moreover
(E) If / nevertheless

221. Choose the pair that correctly fills the blanks: 'The expansion proposal was rejected _____ because it lacked supporting documents _____ because the projected turnover seemed inflated; the committee recorded both grounds in its minutes.' [Moderate]

(A) not only / but also
(B) either / or
(C) neither / nor
(D) both / as well as
(E) whether / or

222. Fill in the blank: 'The relationship manager described the merger terms in detail _____ he had already seen the final board resolution, although in fact he had not.' [Moderate]

(A) as if
(B) as long as
(C) in case
(D) even if
(E) whereas

223. Choose the pair that correctly fills the blanks: '_____ the incessant rain, the recovery team visited all eleven villages on the list; _____, they could not meet even half the defaulting borrowers.' [Moderate]

(A) Despite / however
(B) In spite / but
(C) Although / therefore
(D) Because of / still
(E) Owing to / hence

224. Choose the pair that correctly fills the blanks: 'Ravi had left his passbook at home; _____, he had misplaced his debit card the previous evening. He could _____ withdraw cash nor deposit the cheque that day.' [Moderate]

(A) moreover / neither
(B) however / either
(C) therefore / neither
(D) moreover / either
(E) besides / either

225. Find the part that contains an error: (A) The committee finally decided that the subsidised loan (B) would be sanctioned not only to the marginal farmers (C) of the eastern block but also (D) the small traders of the town. (E) No error [Difficult]

(A) The committee finally decided that the subsidised loan
(B) would be sanctioned not only to the marginal farmers
(C) of the eastern block but also
(D) the small traders of the town
(E) No error

226. Choose the pair that correctly fills the blanks: '_____ hard the junior accountant tried, he simply could not reconcile the day-book _____ the general ledger.' [Difficult]

(A) However / with
(B) Whatever / to
(C) Although / with
(D) No matter / from
(E) Even though / with

227. Combine the two statements into a single sentence that best preserves the intended sense. Statement 1: The bank installed twelve new ATMs across the district. Statement 2: The footfall at the cash counters did not decrease. [Difficult]

(A) The bank installed twelve new ATMs across the district, so the footfall at the cash counters did not decrease.
(B) Even though the bank installed twelve new ATMs across the district, the footfall at the cash counters did not decrease.
(C) The bank installed twelve new ATMs across the district, and hence the footfall at the cash counters did not decrease.
(D) Unless the bank installed twelve new ATMs across the district, the footfall at the cash counters did not decrease.
(E) The bank installed twelve new ATMs across the district, for the footfall at the cash counters did not decrease.

228. Choose the pair that correctly fills the blanks: 'The chief manager advised the cashier to recount every bundle _____ a shortage _____ detected at the time of the evening balancing.' [Difficult]

(A) lest / should be
(B) so that / will be
(C) unless / is
(D) in case / would be
(E) lest / would not be

229. Which one of the following sentences is grammatically correct in its use of conjunctions? [Difficult]

(A) Though he was exhausted after the audit, but he completed the reconciliation the same night.
(B) As he was exhausted after the audit, so he applied for a day's casual leave.
(C) Since he was exhausted after the audit, he handed over the cash to the joint custodian.
(D) Because he was exhausted after the audit, therefore he left the branch early.
(E) Although he was exhausted after the audit, yet however he continued with the entries.

230. Choose the set of connectors that correctly fills the three blanks: 'The regulator tightened the loan-to-value norms for gold loans, _____ many small NBFCs saw a sharp dip in disbursements. _____, the larger players adapted within a quarter, _____ they had already diversified into vehicle and micro-enterprise finance.' [Difficult]

(A) and consequently / However / because
(B) but therefore / Moreover / so
(C) so that / Therefore / although
(D) because / Nevertheless / hence
(E) yet / Besides / unless

231. Choose the option that correctly fills both blanks: 'The newly appointed office attendant was _____ negligent _____ dishonest; he was simply untrained and unsupervised.' [Difficult]

(A) either / or
(B) not only / but also
(C) both / and
(D) so / that
(E) None of these

3.2.7 Active and passive voice **[checked, 3 flagged]**

232. Choose the correct passive form of the given sentence: *The cashier counts the currency notes every evening.* [Easy]

(A) The currency notes were counted by the cashier every evening.
(B) The currency notes are counted by the cashier every evening.
(C) The currency notes are being counted by the cashier every evening.
(D) The currency notes have been counted by the cashier every evening.
(E) The currency notes is counted by the cashier every evening.

233. Choose the correct active form of the given sentence: *The loan application was rejected by the branch manager.* [Easy]

(A) The branch manager rejects the loan application.
(B) The branch manager has rejected the loan application.
(C) The branch manager rejected the loan application.
(D) The branch manager was rejecting the loan application.
(E) The loan application rejected the branch manager.

234. Choose the correct passive form of the given sentence: *The clerk is preparing the demand draft.* [Easy]

(A) The demand draft is prepared by the clerk.

(B) The demand draft is being prepared by the clerk.
(C) The demand draft was being prepared by the clerk.
(D) The demand draft has been prepared by the clerk.
(E) The demand draft being prepared by the clerk.

235. Choose the correct passive form of the given sentence: *The staff must submit the KYC forms before Friday.* [Easy]

(A) The KYC forms must submitted by the staff before Friday.
(B) The KYC forms must be submitted by the staff before Friday.
(C) The KYC forms must being submitted by the staff before Friday.
(D) The KYC forms are must be submitted by the staff before Friday.
(E) None of these

236. Choose the correct passive form of the given sentence: *The bank has sanctioned a loan of Rs. 5,00,000 to Meena.* [Easy]

(A) A loan of Rs. 5,00,000 was sanctioned to Meena by the bank.
(B) A loan of Rs. 5,00,000 has sanctioned to Meena by the bank.
(C) A loan of Rs. 5,00,000 has been sanctioned to Meena by the bank.
(D) A loan of Rs. 5,00,000 is being sanctioned to Meena by the bank.
(E) A loan of Rs. 5,00,000 had been sanctioned to Meena by the bank.

237. Choose the correct passive form of the given imperative sentence: *Close the counter at 4 p.m.* [Easy]

(A) The counter should closed at 4 p.m.
(B) Let the counter be closed at 4 p.m.
(C) Let the counter to be closed at 4 p.m.
(D) The counter be closed at 4 p.m.
(E) Let the counter closed at 4 p.m.

238. Which one of the following sentences is in the **passive voice**? [Easy]

(A) The peon opened the strong room at 9 a.m.
(B) The auditor is checking the vouchers carefully.
(C) The vouchers were checked by the auditor.
(D) The Regional Manager has arrived at the Salem branch.
(E) Rohit will send the account statement tomorrow.

239. Choose the correct passive form of the given sentence: *The manager gave Kavita a new cheque book.* [Moderate]

(A) Kavita was given a new cheque book by the manager.
(B) A new cheque book was given Kavita by the manager.
(C) Kavita was gave a new cheque book by the manager.
(D) Kavita has been given a new cheque book by the manager.
(E) A new cheque book gave to Kavita by the manager.

240. Choose the correct passive form of the given sentence: *Who has broken the glass panel of the ATM kiosk?* [Moderate]

(A) By whom the glass panel of the ATM kiosk has been broken?
(B) By whom has the glass panel of the ATM kiosk been broken?

(C) Whom has broken the glass panel of the ATM kiosk?
(D) By whom had the glass panel of the ATM kiosk been broken?
(E) By whom is the glass panel of the ATM kiosk broken?

241. Choose the correct passive form of the given sentence: *Did the clerk verify the customer's signature?* [Moderate]

(A) Was the customer's signature verified by the clerk?
(B) Did the customer's signature verified by the clerk?
(C) Was the customer's signature being verified by the clerk?
(D) Has the customer's signature been verified by the clerk?
(E) Were the customer's signature verified by the clerk?

242. Choose the correct passive form of the given sentence: *The grievance committee will look into the complaint of the customer.* [Moderate]

(A) The complaint of the customer will be looked by the grievance committee.
(B) The complaint of the customer will be looked into by the grievance committee.
(C) The complaint of the customer will look into by the grievance committee.
(D) The complaint of the customer would be looked into by the grievance committee.
(E) None of these

243. Choose the correct passive form of the given sentence: *People say that the new branch manager is very strict.* [Moderate]

(A) It is said that the new branch manager is very strict.
(B) It was said that the new branch manager is very strict.
(C) The new branch manager is said that he is very strict.
(D) It is said by people that the new branch manager was very strict.
(E) It has been said that the new branch manager was very strict.

244. Choose the correct passive form of the given sentence: *The peon locked the cabin and switched off the lights.* [Moderate]

(A) The cabin and the lights were locked and switched off by the peon.
(B) The cabin was locked and the lights were switched off by the peon.
(C) The cabin was locked and the lights was switched off by the peon.
(D) The cabin was locked and switched off the lights by the peon.
(E) None of these

245. Find the part of the sentence that contains an error. If there is no error, mark (E).
(A) All the tender documents / (B) was submitted by the contractor / (C) two days before the last date / (D) mentioned in the bank's notice. / (E) No error [Moderate]

(A) All the tender documents
(B) was submitted by the contractor
(C) two days before the last date
(D) mentioned in the bank's notice.
(E) No error

246. Choose the correct passive form of the given sentence: *The manager made the trainee recount the entire cash.* [Difficult]

(A) The trainee was made recount the entire cash by the manager.
(B) The trainee was made to recount the entire cash by the manager.

(C) The trainee was make to recount the entire cash by the manager.
(D) The trainee was made recounting the entire cash by the manager.
(E) None of these

247. Choose the correct passive form of the given sentence: *The shareholders elected Mr. Raghavan chairman of the bank.* [Difficult]

(A) The shareholders were elected Mr. Raghavan chairman of the bank.
(B) Chairman of the bank was elected Mr. Raghavan by the shareholders.
(C) Mr. Raghavan was elected chairman of the bank by the shareholders.
(D) Mr. Raghavan was being elected chairman of the bank by the shareholders.
(E) None of these

248. Choose the correct passive form of the given sentence: *The board decided to increase the interest rate on term deposits.* [Difficult]

(A) The interest rate on term deposits was decided to increase by the board.
(B) It was decided by the board that the interest rate on term deposits should be increased.
(C) It was decided by the board to increasing the interest rate on term deposits.
(D) The board was decided to increase the interest rate on term deposits.
(E) It has been decided by the board that the interest rate on term deposits should be increased.

249. Choose the correct passive form of the given sentence: *One should keep one's internet banking passwords strictly confidential.* [Difficult]

(A) Internet banking passwords should be kept strictly confidential.
(B) Internet banking passwords should keep strictly confidential by one.
(C) Internet banking passwords are should be kept strictly confidential.
(D) Internet banking passwords should have been kept strictly confidential.
(E) None of these

250. Choose the correct active form of the given sentence: *It is believed that the fraud was committed by an insider.* [Difficult]

(A) People believe that an insider committed the fraud.
(B) People believed that an insider committed the fraud.
(C) People believe that the fraud committed an insider.
(D) People are believing that an insider had committed the fraud.
(E) None of these

251. Choose the correct passive form of the given sentence: *Do not touch the currency counting machine.* [Difficult]

(A) Let the currency counting machine not be touched.
(B) Let not the currency counting machine be touch.
(C) The currency counting machine is not touched.
(D) Let the currency counting machine be not touching.
(E) Do not let the currency counting machine touched.

252. Choose the correct passive form of the given sentence: *By next Monday the auditors will have completed the verification of all the branch accounts.* [Difficult]

(A) By next Monday the verification of all the branch accounts will have completed by the auditors.

(B) By next Monday the verification of all the branch accounts will have been completed by the auditors.
(C) By next Monday the verification of all the branch accounts would have been completed by the auditors.
(D) By next Monday the verification of all the branch accounts will be completed by the auditors.
(E) By next Monday the verification of all the branch accounts will have being completed by the auditors.

3.2.8 Direct and indirect speech [checked, 1 flagged]

253. Choose the correct indirect form of the sentence: Rajesh said, "I am filling the pay-in slip." [Easy]

(A) Rajesh said that he is filling the pay-in slip.
(B) Rajesh said that he was filling the pay-in slip.
(C) Rajesh said that I was filling the pay-in slip.
(D) Rajesh said that he has been filling the pay-in slip.
(E) Rajesh said that he had been filling the pay-in slip.

254. Choose the correct indirect form of the sentence: The clerk said to me, "Do you have an Aadhaar card?" [Easy]

(A) The clerk asked me whether I had an Aadhaar card.
(B) The clerk asked me whether did I have an Aadhaar card.
(C) The clerk asked me that I had an Aadhaar card.
(D) The clerk asked me whether I have an Aadhaar card.
(E) The clerk asked me do I have an Aadhaar card.

255. Choose the correct indirect form of the sentence: The manager said to the peon, "Shut the strong-room door." [Easy]

(A) The manager ordered the peon to shut the strong-room door.
(B) The manager ordered the peon shut the strong-room door.
(C) The manager said the peon to shut the strong-room door.
(D) The manager ordered to the peon to shut the strong-room door.
(E) The manager ordered the peon for shutting the strong-room door.

256. Choose the correct indirect form of the sentence: Meena said, "I will deposit the cheque today." [Easy]

(A) Meena said that she would deposit the cheque today.
(B) Meena said that she will deposit the cheque that day.
(C) Meena said that she would deposit the cheque that day.
(D) Meena said that she would deposit the cheque the next day.
(E) None of these

257. Choose the correct indirect form of the sentence: The trainer said, "Compound interest grows faster than simple interest." [Easy]

(A) The trainer said that compound interest grew faster than simple interest.
(B) The trainer said that compound interest grows faster than simple interest.
(C) The trainer said that compound interest had grown faster than simple interest.
(D) The trainer said that compound interest would grow faster than simple interest.
(E) None of these

258. Choose the correct indirect form of the sentence: She said, "What a huge queue it is!" [Easy]

(A) She exclaimed that it was a huge queue.
(B) She exclaimed that what a huge queue it was.
(C) She said that what a huge queue it is.
(D) She exclaimed what a huge queue was it.
(E) She told that it was a huge queue.

259. Choose the correct direct form of the sentence: Anil told Priya that he would sanction the loan the next day. [Easy]

(A) Anil said to Priya, "I will sanction the loan tomorrow."
(B) Anil said to Priya, "I would sanction the loan tomorrow."
(C) Anil said to Priya, "I will sanction the loan the next day."
(D) Anil said to Priya, "He will sanction the loan tomorrow."
(E) Anil said to Priya, "I shall have sanctioned the loan tomorrow."

260. Choose the correct indirect form of the sentence: The Branch Head said to Kavita, "Why did you not verify these documents yesterday?" [Moderate]

(A) The Branch Head asked Kavita why she did not verify those documents the previous day.
(B) The Branch Head asked Kavita why had she not verified those documents the day before.
(C) The Branch Head asked Kavita why she had not verified those documents the previous day.
(D) The Branch Head asked Kavita that why she had not verified these documents yesterday.
(E) None of these

261. Choose the correct indirect form of the sentence: Ramesh said to the cashier, "I have lost my token. Can you issue a duplicate?" [Moderate]

(A) Ramesh told the cashier that he had lost his token and asked if he could issue a duplicate.
(B) Ramesh told the cashier that he lost his token and asked can he issue a duplicate.
(C) Ramesh said the cashier that he had lost his token and asked if he can issue a duplicate.
(D) Ramesh told the cashier that he had lost his token and asked that he could issue a duplicate.
(E) Ramesh told to the cashier that he had lost his token and asked whether could he issue a duplicate.

262. Choose the correct indirect form of the sentence: The officer said, "Let us close the counter at four o'clock." [Moderate]

(A) The officer suggested to close the counter at four o'clock.
(B) The officer suggested that they should close the counter at four o'clock.
(C) The officer said that let us close the counter at four o'clock.
(D) The officer proposed them to close the counter at four o'clock.
(E) The officer suggested that we should close the counter at four o'clock.

263. Choose the correct indirect form of the sentence: The notice says, "All branches will remain closed on Saturday." [Moderate]

(A) The notice said that all branches would remain closed on Saturday.
(B) The notice says that all branches would remain closed on Saturday.
(C) The notice says that all branches will remain closed on the following Saturday.
(D) The notice says all branches will be remaining closed on Saturday.
(E) None of these

264. Choose the correct indirect form of the sentence: The security guard said to the customers, "Do not crowd near the ATM; the machine is being refilled." [Moderate]

(A) The security guard advised the customers not to crowd near the ATM as the machine was being refilled.
(B) The security guard advised the customers to not crowding near the ATM as the machine is being refilled.
(C) The security guard advised the customers that do not crowd near the ATM as the machine was being refilled.
(D) The security guard advised the customers not to crowd near the ATM as the machine had been refilled.
(E) None of these

265. Choose the correct indirect form of the sentence: The auditor said to us, "You must submit the vouchers before Friday." [Moderate]

(A) The auditor told us that we must submitted the vouchers before Friday.
(B) The auditor told us that we had to submit the vouchers before Friday.
(C) The auditor said us that we have to submit the vouchers before Friday.
(D) The auditor told to us that we would have to submitted the vouchers before Friday.
(E) None of these

266. Choose the correct direct form of the sentence: Mr. Nair asked the lady at the counter where he could find the KYC form. [Moderate]

(A) Mr. Nair said to the lady at the counter, "Where can I find the KYC form?"
(B) Mr. Nair said to the lady at the counter, "Where could I find the KYC form?"
(C) Mr. Nair said to the lady at the counter, "Where can he find the KYC form?"
(D) Mr. Nair said to the lady at the counter, "Where I can find the KYC form?"
(E) Mr. Nair said to the lady at the counter, "Where can you find the KYC form?"

267. Choose the correct indirect form of the sentence: The manager said to Suresh, "Bring me the ledger. Have you tallied yesterday's cash? I need the figures now." [Difficult]

(A) The manager asked Suresh to bring him the ledger, enquired whether he had tallied the previous day's cash and added that he needed the figures then.
(B) The manager asked Suresh to bring him the ledger, enquired whether had he tallied the previous day's cash and added that he needed the figures now.
(C) The manager told Suresh to bring him the ledger, asked him that he had tallied yesterday's cash and said that he needed the figures then.
(D) The manager asked Suresh that he should bring him the ledger, enquired if he tallied the previous day's cash and added that he had needed the figures then.
(E) None of these

268. Choose the correct indirect form of the sentence: Vikram said, "If I had known the interest rate, I would not have taken the loan." [Difficult]

(A) Vikram said that if he had known the interest rate, he would not have taken the loan.
(B) Vikram said that if he knew the interest rate, he would not take the loan.
(C) Vikram said that if he had known the interest rate, he would not take the loan.
(D) Vikram said that had he known the interest rate he will not take the loan.
(E) None of these

269. Choose the correct indirect form of the sentence: The pensioner said, "Alas! I have lost my passbook. If only I had kept it in the locker!" [Difficult]

(A) The pensioner exclaimed with sorrow that he had lost his passbook and wished that he had kept it in the locker.
(B) The pensioner exclaimed with sorrow that he lost his passbook and wished that he kept it in the locker.
(C) The pensioner said alas that he had lost his passbook and wished if only he had kept it in the locker.
(D) The pensioner exclaimed with joy that he had lost his passbook and wished that he had kept it in the locker.
(E) None of these

270. Choose the correct indirect form of the exchange: "Will you sanction my overdraft today?" asked Farhan. "I cannot decide before the audit is over," replied the manager. [Difficult]

(A) Farhan asked the manager if he would sanction his overdraft that day, and the manager replied that he could not decide before the audit was over.
(B) Farhan asked the manager if he will sanction his overdraft that day, and the manager replied that he cannot decide before the audit was over.
(C) Farhan asked the manager whether would he sanction his overdraft that day, and the manager replied that he could not decide before the audit is over.
(D) Farhan asked the manager that he would sanction his overdraft that day, and the manager said that he could not decide before the audit was over.
(E) None of these

271. Which one of the following conversions into indirect speech is INCORRECT? [Difficult]

(A) He said, "I ought to repay the loan." → He said that he ought to repay the loan.
(B) She said, "I shall be waiting at the branch." → She said that she would be waiting at the branch.
(C) They said, "We used to bank here." → They said that they used to bank there.
(D) He said, "I bought this draft yesterday." → He said that he had bought that draft the previous day.
(E) She said, "Let me count the notes." → She said that let her count the notes.

272. Choose the correct indirect form of the sentence: Ravi said to Manoj, "I shall give you my share of the commission when you return my calculator." [Difficult]

(A) Ravi told Manoj that he would give him his share of the commission when he returned his calculator.
(B) Ravi told Manoj that he would give him his share of the commission when he would return his calculator.
(C) Ravi told Manoj that he will give him his share of the commission when he returns his calculator.
(D) Ravi said Manoj that he would give him his share of the commission when he had returned his calculator.
(E) None of these

273. The auditor, standing inside the Chennai branch on a Monday, said, "I will inspect this vault tomorrow." A week later, in Delhi, a colleague reports the remark. Choose the correct indirect form. [Difficult]

(A) The auditor said that he would inspect this vault the next day.
(B) The auditor said that he will inspect that vault the following day.
(C) The auditor said that he would inspect that vault the day before.
(D) The auditor said that he had inspected that vault the next day.
(E) None of these

3.2.9 Conditionals and modals [checked, 1 flagged]

274. Select the option that fills the blank correctly.
If the branch manager _____ the loan file today, the customer will receive the sanction letter tomorrow. [Easy]

(A) will approve
(B) approves
(C) approved
(D) would approve
(E) had approved

275. Select the option that fills the blank correctly.
If I _____ the Regional Manager, I would sanction Ms. Kavita's education loan without any delay. [Easy]

(A) am
(B) was
(C) were
(D) will be
(E) have been

276. Select the option that fills the blank correctly.
If Rakesh had submitted his KYC documents on time, his account _____ frozen last week. [Easy]

(A) would not be
(B) will not be
(C) would not have been
(D) had not been
(E) None of these

277. Select the option that fills the blank correctly.
Every employee of the bank _____ wear the identity card inside the branch premises; it is a compulsory rule laid down by the head office. [Easy]

(A) may
(B) might
(C) could
(D) must
(E) would

278. Select the option that fills the blank correctly.
Before the network was upgraded last year, a single clerk _____ process only about twenty transactions in an hour. [Easy]

(A) can
(B) could
(C) must
(D) shall
(E) ought

279. Select the option that fills the blank correctly.
_____ you maintain a minimum balance of Rs. 10,000 in your savings account, the bank will levy a monthly service charge. [Easy]

(A) If
(B) Unless
(C) Until
(D) In case
(E) Provided

280. Select the option that fills the blank correctly.
The cash counters are deserted, the shutters are down and the lights are switched off. The branch _____ closed early today. [Easy]

(A) can have
(B) would have
(C) shall have
(D) must have
(E) need have

281. Find the part of the sentence that contains an error. If there is no error, mark (E).
If the loan officer would have verified (A)/ the income proof more carefully, (B)/ the eight-crore fraud (C)/ would never have occurred. (D)/ No error (E) [Moderate]

(A) If the loan officer would have verified
(B) the income proof more carefully,
(C) the eight-crore fraud
(D) would never have occurred.
(E) No error

282. Select the option that fills the blank correctly.
If Meena had accepted the promotion offered to her in 2019, she _____ the head of the Chennai zone today. [Moderate]

(A) would be
(B) would have been
(C) will be
(D) had been
(E) None of these

283. Select the option that fills the blank correctly.
_____ the RBI to revise the repo rate at the next review, the EMIs on all floating-rate home loans would change with immediate effect. [Moderate]

(A) If
(B) Should
(C) Were
(D) Had
(E) Unless

284. Select the option that fills the blank correctly.
Anil ran all the way from the bus stop to the branch carrying the entire bundle of papers, only to be told that the manager had cleared the file the previous evening. He _____ at all. [Moderate]

(A) need not hurry
(B) needn't have hurried
(C) did not need to hurry
(D) must not have hurried
(E) should not hurry

285. Select the option that fills the blank correctly.
You _____ inform the customer about the revised locker charges before debiting his account, or he will certainly file a complaint with the ombudsman. [Moderate]

(A) would rather
(B) may as well
(C) would better
(D) had rather
(E) had better

286. Which one of the following sentences is grammatically correct? [Moderate]

(A) If he would have come earlier, he would have got a token for the same day.
(B) If he had come earlier, he will have got a token for the same day.
(C) If he came earlier, he would have got a token for the same day.

(D) Had he come earlier, he would have got a token for the same day.
(E) Unless he had not come earlier, he would have got a token for the same day.

287. Select the option that fills the blank correctly.
The courier carrying the new cheque books has still not reached the branch; it _____ been delayed by the floods in Kerala, though the office has no confirmation yet. [Moderate]

(A) must have
(B) may have
(C) cannot have
(D) should have
(E) would have

288. Select the pair that fills blanks (i) and (ii) correctly.
If the internal auditor (i)_____ the discrepancy back in March, the branch (ii)_____ to pay the penalty that is being deducted from its budget this quarter. [Difficult]

(A) noticed / would not have
(B) had noticed / will not have
(C) had noticed / would not have
(D) would have noticed / would not have
(E) None of these

289. Select the option that fills the blank correctly.
If Sunil were not so careless about sharing his passwords, the phishing attack of last month _____ his salary account at all. [Difficult]

(A) would not affect
(B) would not have affected
(C) will not affect
(D) had not affected
(E) None of these

290. Select the pair that fills blanks (i) and (ii) correctly.
The bank cannot waive the processing fee (i)_____ the applicant is a senior citizen; the operations head has warned that even one careless exemption (ii)_____ cost the branch its clean audit record. [Difficult]

(A) until / could
(B) unless / should
(C) if / must
(D) unless / could
(E) unless / would have

291. Find the part of the sentence that contains an error. If there is no error, mark (E).
Had the vigilance team (A)/ not intervened in time, (B)/ the fraudulent withdrawals would continue (C)/ for several more months. (D)/ No error (E) [Difficult]

(A) Had the vigilance team
(B) not intervened in time,
(C) the fraudulent withdrawals would continue
(D) for several more months.
(E) No error

292. Select the option that fills the blank correctly.
_____ the timely intervention of the Reserve Bank, several small cooperative banks would have collapsed during that liquidity crisis. [Difficult]

(A) Unless
(B) In case of
(C) Except for
(D) Had it not
(E) But for

293. Select the pair that fills blanks (i) and (ii) correctly.
Ms. Nandini's train reached Mumbai at six in the morning and her interview at the head office began only at eleven, yet she never appeared before the panel. She (i)_____ reached the venue quite comfortably; something serious (ii)_____ happened on the way. [Difficult]

(A) could have / must have
(B) must have / could have
(C) should have / would have
(D) can have / may have
(E) would have / need have

294. Select the option that fills both blanks correctly.
If the new core-banking software had been tested properly, the servers _____ down on the very first day of the quarter, and thousands of customers _____ to wait in long queues that morning. [Difficult]

(A) would not go / would not have
(B) would not have gone / would not have had
(C) will not go / will not have
(D) had not gone / would not have
(E) None of these

3.2.10 Degrees of comparison **[checked, 3 flagged]**

295. Fill in the blank with the most appropriate option: "Of the two housing loan schemes offered by the bank, this one is the _____ for a salaried customer." [Easy]

(A) most attractive
(B) attractive
(C) much attractive
(D) more attractive
(E) None of these

296. Fill in the blank with the most appropriate option: "Rani is the _____ of all the girls in the clerical training batch at Coimbatore." [Easy]

(A) tallest
(B) taller
(C) tall
(D) more taller
(E) None of these

297. Find the part of the sentence that contains an error. "The newly posted branch manager (A)/ is more wiser than (B)/ the officer he replaced (C)/ No error (D)" [Easy]

(A) The newly posted branch manager
(B) is more wiser than
(C) the officer he replaced
(D) No error
(E) None of these

298. Fill in the blank with the most appropriate option: "The after-sales service of this insurance company is far _____ that of its nearest rival." [Easy]

(A) superior than
(B) more superior than
(C) superior to
(D) most superior than
(E) None of these

299. Fill in the blank with the most appropriate option: "No other clerk in the Salem branch is as _____ as Kavita." [Easy]

(A) more punctual
(B) most punctual
(C) punctualler
(D) punctuallest
(E) None of these

300. Fill in the blank with the most appropriate option: "The Mumbai main branch mobilised more deposits last year than _____ branch in the western zone." [Easy]

(A) any
(B) other
(C) some other
(D) any other
(E) None of these

301. Fill in the blank with the most appropriate option: "Most retired teachers prefer bank fixed deposits _____ equity mutual funds." [Easy]

(A) to
(B) than
(C) from
(D) rather than to
(E) None of these

302. Select the option that best replaces the underlined part: "Punjab National Bank is one of the largest lender in the country." [Moderate]

(A) largest lenders
(B) larger lenders
(C) most largest lenders
(D) largest of the lender
(E) No improvement required

303. Change the following sentence into the positive degree without altering its meaning: "Gold is costlier than silver." [Moderate]

(A) Silver is not as costlier as gold.
(B) Gold is not so costly as silver.
(C) Silver is as costly as gold.
(D) Silver is not so costly than gold.
(E) None of these

304. Change the following sentence into the superlative degree without altering its meaning: "Very few banks in India are as old as the State Bank of India." [Moderate]

(A) The State Bank of India is one of the oldest banks in India.
(B) The State Bank of India is the oldest bank in India.
(C) No other bank in India is as old as the State Bank of India.
(D) The State Bank of India is older than any other bank in India.
(E) None of these

305. Select the option that best replaces the underlined part: "Mr. Iyer is senior than me by four years in the same cadre." [Moderate]

(A) senior to me
(B) senior than I
(C) more senior than me
(D) senior from me
(E) No improvement required

306. Fill in the blank with the most appropriate option: "The more regularly you invest in a recurring deposit, the _____ your maturity corpus will be." [Moderate]

(A) large
(B) largest
(C) larger
(D) more larger
(E) None of these

307. Select the option that best replaces the underlined part: "The starting salary of a bank clerk is much lower than a probationary officer." [Moderate]

(A) than a probationary officer
(B) than those of a probationary officer
(C) to that of a probationary officer
(D) than that of a probationary officer
(E) None of these

308. Which one of the following sentences is grammatically correct? [Moderate]

(A) Of the three shortlisted candidates, Anjali is the more competent.
(B) This deposit scheme is more preferable than the other one.
(C) Rahul is the most cleverest trainee in the batch.
(D) The interest rate offered by this bank is higher than that of any other bank in the city.
(E) None of these

309. Change the following sentence into the positive degree without altering the strength of its claim: "Rahul is one of the best trainees in the current batch at the staff college." [Difficult]

(A) No other trainee in the current batch is as good as Rahul.
(B) Rahul is better than any other trainee in the current batch.
(C) Very few trainees in the current batch are as good as Rahul.
(D) Rahul is as good as any trainee in the current batch.
(E) None of these

310. Select the option that best replaces the underlined part: "The bank claims that its newly launched mobile application is the most unique product in the retail banking segment." [Difficult]

(A) the more unique
(B) the uniquest
(C) a very unique
(D) a unique
(E) No improvement required

311. Fill in the blank with the most appropriate option: "No sooner had the Reserve Bank announced the repo rate cut _____ the leading banks began revising their lending rates." [Difficult]

(A) when
(B) than
(C) then
(D) as
(E) None of these

312. Find the part of the sentence that contains an error. "The rate of interest offered by this cooperative bank (A)/ on its two-year term deposits is much higher than (B)/ any nationalised bank in the state (C)/ No error (D)" [Difficult]

(A) The rate of interest offered by this cooperative bank
(B) on its two-year term deposits is much higher than
(C) any nationalised bank in the state
(D) No error
(E) None of these

313. Select the option that best replaces the underlined part: "Of all the four investment options placed before the client, the last one was found to be the least riskier." [Difficult]

(A) the less risky
(B) the least riskiest
(C) the least risky
(D) the lesser risky
(E) No improvement required

314. Change the following sentence into the superlative degree without altering its meaning: "The Chennai regional office disbursed more education loans last year than any other regional office in the state." [Difficult]

(A) The Chennai regional office disbursed more education loans last year than all the regional offices in the state.
(B) The Chennai regional office disbursed the most education loans in the state last year.
(C) No regional office in the state disbursed as many education loans last year as the Chennai regional office.
(D) The Chennai regional office was one of the largest disbursers of education loans in the state last year.
(E) None of these

315. Select the option that best replaces the underlined part: "Sunita's presentation on digital banking was as good, if not better than, the one delivered by the zonal head." [Difficult]

(A) as good, if not better than
(B) as good, if not better, than
(C) so good as, if not better than,
(D) as good as, if not better than,
(E) No improvement required

3.2.11 Parallelism and modifier placement [checked, 3 flagged]

316. Choose the option that best completes the sentence: "The branch manager asked the trainees to check the vouchers, to update the ledger and _____." [Easy]

(A) verifying the cash balance
(B) to verify the cash balance
(C) verification of the cash balance
(D) they should verify the cash balance
(E) verified the cash balance

317. Choose the option that completes the sentence without a dangling modifier: "Having submitted the loan application, _____." [Easy]

(A) the sanction letter was awaited by Mr. Iyer
(B) Mr. Iyer waited for the sanction letter

(C) the branch processed the file in two days
(D) it was a long wait for Mr. Iyer
(E) None of these

318. Which sentence correctly conveys that the amount Ravi deposited was no more than Rs. 5,000? [Easy]

(A) Only Ravi deposited Rs. 5,000 in his account.
(B) Ravi only deposited Rs. 5,000 in his account.
(C) Ravi deposited only Rs. 5,000 in his account.
(D) Ravi deposited Rs. 5,000 in his only account.
(E) None of these

319. Choose the option that completes the sentence correctly: "Suman is responsible for opening new accounts, issuing cheque books and _____." [Easy]

(A) to attend to customer queries
(B) attends to customer queries
(C) attending to customer queries
(D) attended customer queries
(E) she attends to customer queries

320. Choose the option that completes the sentence correctly: "The new relationship manager is efficient, courteous and _____." [Easy]

(A) works hard
(B) hard-working
(C) a hard worker
(D) he works hard
(E) to work hard

321. Choose the option that completes the sentence correctly: "The new scheme aims not only to encourage small savings but also _____." [Easy]

(A) promoting insurance cover among rural households
(B) to promote insurance cover among rural households
(C) promotion of insurance cover among rural households
(D) it promotes insurance cover among rural households
(E) promotes insurance cover among rural households

322. Which of the following sentences is free from a misplaced or dangling modifier? [Easy]

(A) Running down the stairs, the file slipped from Anil's hand.
(B) Anil, running down the stairs, dropped the file.
(C) The file, running down the stairs, slipped from Anil's hand.
(D) Running down the stairs, the file was dropped by Anil.
(E) None of these

323. Find the part of the sentence that contains an error. "The committee recommended that the branch should extend its working hours,/ upgrade the server,/ and reducing the waiting time/ for senior citizens." [Moderate]

(A) The committee recommended that the branch should extend its working hours,
(B) upgrade the server,
(C) and reducing the waiting time
(D) for senior citizens.

(E) No error

324. Which sentence correctly conveys that nearly all the ledgers examined contained errors? [Moderate]

(A) The audit team almost found errors in every ledger.
(B) The audit team found almost errors in every ledger.
(C) The audit team found errors in almost every ledger.
(D) Almost the audit team found errors in every ledger.
(E) None of these

325. Choose the option that completes the sentence without a dangling modifier: "To qualify for the concessional rate of interest, _____." [Moderate]

(A) an income certificate must be submitted by the applicant
(B) the applicant's income certificate must reach the branch
(C) the applicant must submit an income certificate
(D) submitting an income certificate is necessary
(E) None of these

326. Choose the option that completes the sentence correctly: "The returns from a five-year recurring deposit are usually higher than _____." [Moderate]

(A) a savings account
(B) in a savings account
(C) those from a savings account
(D) that of savings accounts
(E) compared to a savings account

327. In the sentence below, replace the underlined portion. "The manager told the clerk that he should either revise the statement or he must resend it to the head office." [Moderate]

(A) either revise the statement or resend it
(B) either revising the statement or resend it
(C) either to revise the statement or resending it
(D) revise either the statement or resend it
(E) No improvement

328. The sentence "The officer said on Monday the loan would be disbursed" is ambiguous. Which rewriting makes it clear that the officer's statement was made on Monday? [Moderate]

(A) The officer said the loan would be disbursed on Monday.
(B) On Monday the officer said the loan would be disbursed.
(C) The officer said that the loan would be disbursed, on Monday.
(D) The officer said that on Monday the loan would be disbursed.
(E) None of these

329. Choose the option that completes the sentence correctly: "Rekha is respected in the branch for her punctuality, her patience with customers and _____." [Moderate]

(A) she is honest in money matters
(B) being honest in money matters
(C) her honesty in money matters
(D) to be honest in money matters
(E) how honest she is in money matters

330. Find the part of the sentence that contains an error. "Most senior citizens prefer/ depositing their savings in a bank/ rather than to invest in mutual funds,/ chiefly because of the assured returns." [Difficult]

(A) Most senior citizens prefer
(B) depositing their savings in a bank
(C) rather than to invest in mutual funds,
(D) chiefly because of the assured returns.
(E) No error

331. Choose the best rewriting of: "After reviewing the loan file for three hours, the sanction was rejected by the credit committee." [Difficult]

(A) After reviewing the loan file for three hours, the rejection was issued by the credit committee.
(B) After reviewing the loan file for three hours, the credit committee rejected the sanction.
(C) Reviewing the loan file for three hours, the sanction was rejected by the credit committee.
(D) The sanction was rejected by the credit committee, after reviewing the loan file for three hours.
(E) None of these

332. Which of the following sentences places the correlative pair correctly? [Difficult]

(A) The bank not only offers concessional loans to farmers but also to small traders.
(B) The bank offers concessional loans not only to farmers but also to small traders.
(C) The bank offers not only concessional loans to farmers but also to small traders.
(D) Not only the bank offers concessional loans to farmers but also to small traders.
(E) The bank offers concessional loans to not only farmers but to small traders also.

333. In the sentence below, replace the underlined portion. "The staff of this branch has never and will never accept bribes of any kind." [Difficult]

(A) has never and will never accept
(B) has never accepted and will never accept
(C) never has and never will accept
(D) has and will never accept
(E) No improvement

334. Choose the correct rewriting of: "Wrapped in a plastic cover, the cashier handed over the bundle of notes to the customer." [Difficult]

(A) The cashier handed over to the customer the bundle of notes wrapped in a plastic cover.
(B) Wrapped in a plastic cover, the customer was handed the bundle of notes by the cashier.
(C) The cashier, wrapped in a plastic cover, handed over the bundle of notes to the customer.
(D) The cashier handed over the bundle of notes to the customer wrapped in a plastic cover.
(E) None of these

335. Find the part of the sentence that contains an error. "Having been informed about the revised charges,/ the customers were asked by the branch manager/ to either close their accounts/ or accepting the new terms." [Difficult]

(A) Having been informed about the revised charges,
(B) the customers were asked by the branch manager
(C) to either close their accounts
(D) or accepting the new terms.
(E) No error

336. Which of the following sentences is entirely free from error? [Difficult]

(A) Approaching the counter, the token number was called out.
(B) The auditor asked us to verify the entries and that we should sign the register.
(C) Neither the clerk nor the officers was present at the review meeting.
(D) The scheme benefits not only pensioners but also salaried employees.
(E) Hanging on the wall, the customer saw the revised rate chart.

Section 3.3

3.3.1 Spotting errors (part-wise) [checked, 2 flagged]

337. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) The manager along with his assistants / (B) have gone to the / (C) head office in Mumbai / (D) for a meeting today. [Easy]

(A) The manager along with his assistants
(B) have gone to the
(C) head office in Mumbai
(D) for a meeting today.
(E) No error

338. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) Each of the candidates / (B) who appeared for the IBPS Clerk examination / (C) were given a separate / (D) admit card by the examination centre. [Easy]

(A) Each of the candidates
(B) who appeared for the IBPS Clerk examination
(C) were given a separate
(D) admit card by the examination centre.
(E) No error

339. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) Anand is one of the most / (B) efficient cashier / (C) in the Coimbatore branch / (D) of our bank. [Easy]

(A) Anand is one of the most
(B) efficient cashier
(C) in the Coimbatore branch
(D) of our bank.
(E) No error

340. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) Rita has been working / (B) in this branch / (C) since five years / (D) without a single complaint. [Easy]

(A) Rita has been working
(B) in this branch
(C) since five years
(D) without a single complaint.
(E) No error

341. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).

(A) The childrens of the staff members / (B) were invited to the / (C) annual day function held / (D) at the bank auditorium. [Easy]

(A) The childrens of the staff members
(B) were invited to the
(C) annual day function held
(D) at the bank auditorium.
(E) No error

342. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) I have been living / (B) in Chennai / (C) for the last ten years / (D) and I like the city very much. [Easy]

(A) I have been living
(B) in Chennai
(C) for the last ten years
(D) and I like the city very much.
(E) No error

343. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) She was very tired after the audit, / (B) so she went home / (C) at six o'clock / (D) and slept peaceful. [Easy]

(A) She was very tired after the audit,
(B) so she went home
(C) at six o'clock
(D) and slept peaceful.
(E) No error

344. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) Being a public holiday, / (B) the branch remained closed / (C) and the customers had to / (D) use the ATM instead. [Moderate]

(A) Being a public holiday,
(B) the branch remained closed
(C) and the customers had to
(D) use the ATM instead.
(E) No error

345. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) No sooner did the branch manager / (B) entered the strong room / (C) than the alarm / (D) started ringing loudly. [Moderate]

(A) No sooner did the branch manager
(B) entered the strong room
(C) than the alarm
(D) started ringing loudly.
(E) No error

346. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) Had I known about the revised interest rates, / (B) I would have shifted my deposit / (C) to your bank instead of / (D) keeping it in the post office. [Moderate]

(A) Had I known about the revised interest rates,
(B) I would have shifted my deposit
(C) to your bank instead of
(D) keeping it in the post office.
(E) No error

347. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) Not only the cashier / (B) but also the branch head / (C) have been transferred / (D) to the Erode district office. [Moderate]

(A) Not only the cashier
(B) but also the branch head
(C) have been transferred
(D) to the Erode district office.
(E) No error

348. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) The new recruits were advised / (B) to go through the operations manual / (C) carefully before they / (D) will start their training. [Moderate]

(A) The new recruits were advised
(B) to go through the operations manual
(C) carefully before they
(D) will start their training.
(E) No error

349. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) The manager asked the clerk / (B) that why he had not / (C) verified the signature / (D) on the withdrawal slip. [Moderate]

(A) The manager asked the clerk
(B) that why he had not
(C) verified the signature
(D) on the withdrawal slip.
(E) No error

350. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) The regional manager said that / (B) he had reviewed the accounts / (C) of all the branches / (D) before he has left for Delhi. [Moderate]

(A) The regional manager said that
(B) he had reviewed the accounts
(C) of all the branches
(D) before he has left for Delhi.
(E) No error

351. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) A large quantity of gold ornaments / (B) pledged with the branch / (C) were found missing during / (D) the surprise inspection last month. [Difficult]

(A) A large quantity of gold ornaments
(B) pledged with the branch
(C) were found missing during

(D) the surprise inspection last month.
(E) No error

352. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) The compliance officer is one of those managers / (B) who insist on verifying every voucher / (C) themselves before the file / (D) is put up for sanction. [Difficult]

(A) The compliance officer is one of those managers
(B) who insist on verifying every voucher
(C) themselves before the file
(D) is put up for sanction.
(E) No error

353. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) The committee has insisted that / (B) every officer submits his / (C) asset declaration before / (D) the thirty-first of March. [Difficult]

(A) The committee has insisted that
(B) every officer submits his
(C) asset declaration before
(D) the thirty-first of March.
(E) No error

354. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) Scarcely I had reached the branch / (B) when the power supply failed / (C) and the entire core banking system / (D) went offline for nearly two hours. [Difficult]

(A) Scarcely I had reached the branch
(B) when the power supply failed
(C) and the entire core banking system
(D) went offline for nearly two hours.
(E) No error

355. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) The candidate was asked / (B) to explain why he preferred / (C) a career in banking than / (D) one in the software industry. [Difficult]

(A) The candidate was asked
(B) to explain why he preferred
(C) a career in banking than
(D) one in the software industry.
(E) No error

356. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) The RBI has directed all banks to ensure / (B) that no customer is made to wait / (C) for more than fifteen minutes at the counter, / (D) isn't it? [Difficult]

(A) The RBI has directed all banks to ensure
(B) that no customer is made to wait
(C) for more than fifteen minutes at the counter,
(D) isn't it?

(E) No error

357. Directions: The sentence below is divided into four parts. Find the part that contains an error. If the sentence is free of error, mark (E).
(A) If the loan had been sanctioned last month, / (B) the entrepreneur will have started / (C) his unit before the festival / (D) season began in October. [Difficult]

(A) If the loan had been sanctioned last month,
(B) the entrepreneur will have started
(C) his unit before the festival
(D) season began in October.
(E) No error

3.3.2 Sentence improvement / phrase replacement [checked, 4 flagged]

358. In the sentence below, a part is underlined. Choose the option that best replaces the underlined part. "The manager along with his clerks <u>were transferred</u> to the Salem branch last week." [Easy]

(A) was transferred
(B) have been transferred
(C) were being transferred
(D) are transferred
(E) No improvement required

359. "Anjali has been working in this bank <u>since</u> five years and has never applied for a transfer." [Easy]

(A) from
(B) for
(C) during
(D) by
(E) No improvement required

360. "Neither the peon nor the clerks <u>has submitted</u> the attendance register to the branch head." [Easy]

(A) has been submitting
(B) is submitting
(C) have submitted
(D) was submitting
(E) None of these

361. "Rahul is one of the most <u>efficientest</u> officers posted at our regional office." [Easy]

(A) most efficient
(B) efficienter
(C) much efficient
(D) efficient
(E) No improvement required

362. "If I <u>was</u> the branch head, I would sanction this education loan the very same day." [Easy]

(A) were
(B) am
(C) had been
(D) would be
(E) No improvement required

363. "The bank has been offering this recurring deposit scheme <u>ever since</u> its inception in 2015." [Easy]

(A) ever from
(B) since from
(C) from ever
(D) ever after
(E) No improvement required

364. "Each of the applicants have to submit two passport-size photographs along with the KYC form." [Easy]

(A) have submitted
(B) has to submit
(C) are needed to submit
(D) are to submit
(E) None of these

365. "Very few Indian banks are as large than the State Bank of India in terms of branch network." [Moderate]

(A) than State Bank
(B) so as the State Bank
(C) as the State Bank
(D) like the State Bank
(E) No improvement required

366. "Despite repeated meetings, the committee could not arrive to a consensus on the revised interest rates." [Moderate]

(A) on a consensus
(B) into a consensus
(C) for a consensus
(D) at a consensus
(E) None of these

367. "No sooner did the audit team enter the branch when the staff started arranging the ledgers." [Moderate]

(A) than the staff started
(B) then the staff started
(C) than the staff had started
(D) that the staff started
(E) No improvement required

368. "In the opinion of the auditor, Rs. 50,000 are a rather large amount to be withdrawn without prior intimation." [Moderate]

(A) were
(B) is
(C) have been
(D) are being
(E) No improvement required

369. "The newly appointed probationary officers are looking forward to receive their posting orders." [Moderate]

(A) for receiving
(B) to have received
(C) to receiving
(D) in receiving
(E) No improvement required

370. "The loan application of Suresh was rejected on account of he did not furnish the latest income proof." [Moderate]

(A) due to he did not
(B) owing to he did not
(C) on account of he had not
(D) because he did not
(E) None of these

371. "Not only he was fined for the delay in remittance but he was also issued a warning letter by the zonal office." [Moderate]

(A) was he fined
(B) he had been fined
(C) he was being fined
(D) was he being fined
(E) No improvement required

372. "Had the branch submitted the quarterly returns on time, the penalty would have not been imposed by the regional office." [Difficult]

(A) will not have been
(B) would not have been
(C) had not been
(D) would not been
(E) No improvement required

373. "The auditor, together with his two assistants, were examining the vouchers which was kept in the strong room." [Difficult]

(A) were examining the vouchers which were
(B) was examining the vouchers which was
(C) was examining the vouchers which were
(D) has examined the vouchers which was
(E) None of these

374. "Seldom the regional office does entertain requests for transfer within the first year of posting." [Difficult]

(A) the regional office entertains
(B) do the regional office entertain
(C) did the regional office entertained
(D) does the regional office entertain
(E) No improvement required

375. "It is high time the bank revises its outdated procedure of manual passbook updation." [Difficult]

(A) revised its outdated procedure
(B) should revise its outdated procedure
(C) revises its outdated procedures
(D) will revise its outdated procedure
(E) None of these

376. "The number of customers visiting the branch on Mondays are far greater than that of any other working day." [Difficult]

(A) are far more greater than
(B) is far greater than
(C) is far greater then
(D) have been far greater than
(E) No improvement required

377. "Neither of the two proposals submitted by the vendors were found to be viable, and hence both was rejected by the purchase committee." [Difficult]

(A) were found to be viable, and hence both were rejected
(B) was found to be viable, and hence both was rejected
(C) was found to be viable, and hence both were rejected
(D) has been found to be viable, and hence both was rejected
(E) None of these

378. "Scarcely had the branch manager reviewed the loan file than he realised that two crucial documents was miss from the annexure." [Difficult]

(A) than he realised that two crucial documents were missing
(B) when he realised that two crucial document was missing
(C) when he had realised that two crucial documents was missing
(D) when he realised that two crucial documents were missing
(E) None of these

3.3.3 Find the correct/incorrect sentences from a set [checked, 1 flagged]

379. Read the following sentences and identify the one that is grammatically INCORRECT. (I) The manager has gone to the head office. (II) Each of the clerks were given a new laptop. (III) Ravi opened a savings account last week. (IV) The bank remains closed on the second Saturday of every month. [Easy]

(A) Only (I)
(B) Only (II)
(C) Only (III)
(D) Only (IV)
(E) None of these

380. Only one of the following sentences is grammatically CORRECT. Identify it. (I) Amit is senior than me by three years in the bank. (II) Neither Anil nor his friends was present at the seminar. (III) The committee has issued its report on the cash shortage. (IV) The officers discussed about the loan proposal for two hours. [Easy]

(A) Only (I)
(B) Only (II)
(C) Only (III)
(D) Only (IV)
(E) None of these

381. Which of the following sentences contain a grammatical error? (I) Sunita is one of the best cashier in the branch. (II) I have been working in this branch since 2019. (III) The news are very encouraging for the depositors. (IV) The peon gave me an useful advice about the form. [Easy]

(A) (I) and (III) only
(B) (I), (III) and (IV)
(C) (II) and (IV) only
(D) Only (III)
(E) All four sentences

382. Identify the sentence that has NO grammatical error. (I) Please return back the original documents by Friday. (II) The clerk distributed the application forms between the five candidates. (III) Rs. 2,000 was deducted from his salary as a penalty. (IV) Meena is married with a doctor working in Pune. [Easy]

(A) Only (I)
(B) Only (II)
(C) Only (III)
(D) Only (IV)
(E) None of these

383. Which TWO of the following sentences are grammatically CORRECT? (I) Hardly had he entered the bank when the alarm rang. (II) The new recruit is not capable to handle large cash transactions. (III) Both the officers have submitted their inspection reports. (IV) One should always keep his promises. [Easy]

(A) (I) and (II)
(B) (I) and (III)
(C) (II) and (IV)
(D) (III) and (IV)
(E) None of these

384. Find the sentence that is grammatically INCORRECT. (I) The housing loan was sanctioned by the branch manager. (II) She has been absent from duty for the last three days. (III) Many of the customer complained about the delay at the counter. (IV) The head office will inform us of the decision tomorrow. [Easy]

(A) Only (I)
(B) Only (II)
(C) Only (III)
(D) Only (IV)
(E) None of these

385. Exactly one of the following sentences is free from error. Which one is it? (I) I am looking forward to meet you at the branch. (II) The reason for the delay is because the server was down. (III) Ramesh prefers coffee than tea during the night shift. (IV) The bank has branches in all the major cities of Tamil Nadu. [Easy]

(A) Only (I)
(B) Only (II)
(C) Only (III)
(D) Only (IV)
(E) None of these

386. Which of the following sentences are grammatically INCORRECT? (I) No sooner had the counter opened than a long queue formed outside. (II) The number of loan defaulters have increased sharply this quarter. (III) Scarcely had the auditor left the branch than the manager arrived. (IV) Not only the head clerk but also the officers were transferred last week. [Moderate]

(A) (I) and (II)
(B) (II) and (III)
(C) (III) and (IV)
(D) (I) and (IV)
(E) Only (II)

387. In the set below, identify the sentence(s) that are grammatically CORRECT. (I) Had I known about the revised guidelines, I would have applied earlier. (II) If he would have submitted the form on time, he would have got the loan. (III) Unless you do not verify the KYC papers, the account cannot be opened. (IV) I wish I was the branch head of this rural centre. [Moderate]

(A) Only (I)
(B) (I) and (IV)
(C) (I) and (II)
(D) (I), (II) and (IV)
(E) None of these

388. Which of the following sentences is grammatically CORRECT? (I) The RBI, along with the finance ministry, have announced new lending norms. (II) Each of the three branches was audited separately last month. (III) Neither of the two proposals are feasible in the present market. (IV) A large quantity of documents were destroyed in the fire. [Moderate]

(A) Only (II)
(B) (II) and (IV)
(C) (I) and (II)
(D) (II) and (III)
(E) All four are incorrect

389. Identify the PAIR of sentences that is free from error. (I) The cashier was accused for embezzling branch funds. (II) The contractor was charged with forgery of bank documents. (III) The manager was averse to grant the overdraft facility. (IV) The clerk was debarred from appearing in the departmental examination. [Moderate]

(A) (I) and (III)
(B) (II) and (IV)
(C) (I) and (IV)
(D) (II) and (III)
(E) None of these

390. Which of the following sentences are grammatically INCORRECT? (I) Hardly anyone in this branch know the new core banking software. (II) Ten kilometres is a long distance to travel daily for a posting like this. (III) Mathematics were his favourite subject at college. (IV) The police has arrested the accused in the ATM fraud case. [Moderate]

(A) (I) and (III) only
(B) (III) and (IV) only
(C) (I), (III) and (IV)
(D) Only (IV)
(E) All four sentences

391. Which TWO sentences below are grammatically CORRECT? (I) It is high time we revised the interest rates on term deposits. (II) It is high time we should revise the interest rates on term deposits. (III) He would rather resign than to accept a transfer to the rural branch. (IV) I would prefer to resign rather than accept a transfer to the rural branch. [Moderate]

(A) (I) and (II)
(B) (I) and (IV)
(C) (II) and (III)
(D) (III) and (IV)
(E) Only (I)

392. Identify the sentence(s) containing an error of reported speech. (I) Sunil said that he will repay the personal loan next month. (II) The cashier asked me what was my account number. (III) She told me that she had already deposited the cheque. (IV) The customer enquired whether the branch would remain open on Sunday. [Moderate]

(A) (I) and (II)
(B) (II) and (III)
(C) (I) and (IV)
(D) Only (II)
(E) None of these

393. Which of the following sentences are grammatically CORRECT? (I) Seldom does the bank entertain requests for waiver of penal interest. (II) So poor was his handwriting that the cheque was returned unpaid. (III) Not until the audit was completed the discrepancy came to light. (IV) Little did the depositors knew about the ongoing fraud. [Difficult]

(A) (I) and (II)
(B) (I), (II) and (III)
(C) (II) and (IV)
(D) Only (I)
(E) None of these

394. Only one of the following sentences is grammatically CORRECT. Identify it. (I) The bank's decision to hike the lending rate, which was announced on Monday, have upset thousands of borrowers.

(II) Neither the branch manager nor the clerks was aware of the fresh circular. (III) More than one applicant has been rejected on account of a poor credit score. (IV) Many a customer have complained about the revised service charges. [Difficult]

(A) Only (I)
(B) Only (II)
(C) Only (III)
(D) Only (IV)
(E) None of these

395. Which of the following sentences contain a misrelated or dangling modifier? (I) Walking into the branch, the noticeboard caught his attention at once. (II) Having verified all the documents, the officer sanctioned the housing loan. (III) To open a savings account, the KYC norms must be complied with. (IV) After submitting the application form, he was asked to wait near the counter. [Difficult]

(A) (I) and (II)
(B) (I) and (III)
(C) (II) and (IV)
(D) (III) and (IV)
(E) Only (I)

396. Identify the PAIR of sentences that is free from error. (I) The committee has been entrusted the task with reviewing the branch expansion norms. (II) The retired clerk was deprived of his pension for nearly two years. (III) The new lending policy is fraught with risks for small borrowers. (IV) The trainee seems quite oblivious about the changes in the guidelines. [Difficult]

(A) (I) and (IV)
(B) (II) and (III)
(C) (I) and (II)
(D) (III) and (IV)
(E) All four are correct

397. Which TWO of the following sentences are grammatically CORRECT? (I) The profit of this quarter is higher than the last quarter. (II) His salary is more than that of any other officer in the branch. (III) The new deposit scheme is superior than the earlier one in every respect. (IV) The manager is not so much interested in profits as in customer service. [Difficult]

(A) (I) and (III)
(B) (II) and (IV)
(C) (II) and (III)
(D) (I) and (IV)
(E) None of these

398. Which of the following sentences are grammatically INCORRECT? (I) He has been working in the State Bank since the last five years. (II) The Ganga is regarded as a sacred river by millions. (III) Our new branch head is the M.B.A. from a reputed institute. (IV) By the time the auditor arrived, most of the staff had already left. [Difficult]

(A) (I) and (II)
(B) (I) and (III)
(C) (II) and (IV)
(D) (I), (II) and (III)
(E) Only (I)

399. Read the four sentences below and state which of them contain a grammatical error. (I) Rarely does one come across such a meticulous auditor. (II) The number of complaints received this quarter is lower than that of the previous quarter. (III) Had the branch adhered to the norms, the penalty could have been avoided. (IV) Not only did she clear the written examination but she also topped the merit list. [Difficult]

(A) Only (I)
(B) Only (II)
(C) (II) and (III)
(D) (I) and (IV)
(E) None of these

3.3.4 Error-free sentence identification [checked, 4 flagged]

400. Which of the following sentences is grammatically correct? [Easy]

(A) The bank manager has issued the cheque book to Rajesh yesterday.
(B) Each of the employees have been given a festival bonus.
(C) Neither the clerk nor the officer was present at the meeting.
(D) He is senior than me by three years in the same cadre.
(E) None of these

401. Identify the sentence that contains NO error. [Easy]

(A) She is one of the best cashier in our branch.
(B) The committee has submitted its report to the Reserve Bank of India.
(C) I am working in this bank since 2015.
(D) Ramesh alongwith his colleagues were transferred to Nagpur.
(E) None of these

402. Which one of the following sentences is free from grammatical error? [Easy]

(A) He does not know swimming, so he avoided the trip.
(B) The train had left before we reached the station.
(C) Rani is more taller than her elder sister.
(D) I prefer coffee than tea in the morning.
(E) None of these

403. Which of the following sentences is grammatically correct? [Easy]

(A) Every one of the candidates were interviewed by the panel.
(B) The officer discussed about the new savings scheme with the customers.
(C) All the furnitures in the branch are new.
(D) She said me that the ATM was out of order.
(E) None of these

404. Choose the sentence in which there is no grammatical error. [Easy]

(A) Rs. 5,000 were deposited in his savings account on Monday.
(B) The manager, as well as his assistants, is attending the seminar.
(C) Neither of the clerks are eligible for the promotion this year.
(D) The branch head is married with a doctor from Pune.
(E) None of these

405. Which of the following sentences does NOT contain an error? [Easy]

(A) Kindly inform to the customer about the revised service charges.
(B) The number of loan applicants have increased sharply this year.
(C) Scarcely had he signed the form when the counter closed.
(D) Neither of the two branches are profitable at present.
(E) None of these

406. Identify the grammatically correct sentence from the following. [Easy]

(A) Please return back the passbook after the entries are updated.
(B) The clerk asked for a few days' leave to attend a wedding.
(C) There is many reasons for the delay in the disbursement of the loan.
(D) He requested for a transfer to the Pune branch.
(E) None of these

407. Which of the following sentences is grammatically correct? [Moderate]

(A) The bank has been functioning smoothly ever since it was computerised.
(B) Hardly he had entered the cabin when the telephone rang.
(C) He is one of those officers who is always punctual.
(D) Neither of the two proposals were accepted by the board.
(E) None of these

408. Which one of the following sentences contains no error? [Moderate]

(A) The police has arrested the fraudsters who forged the demand drafts.
(B) The auditor insisted on me to sign the reconciliation statement.
(C) Not only did he clear the written examination but he also topped the list.
(D) The reason of his failure is lack of preparation.
(E) None of these

409. Choose the sentence that is free from grammatical error. [Moderate]

(A) If I would have known the revised rate, I would have invested earlier.
(B) Unless you do not repay the loan, your account will be frozen.
(C) It is high time the bank reviews its lending policy.
(D) Lest the customer should complain, the manager apologised at once.
(E) None of these

410. Which of the following sentences is grammatically correct? [Moderate]

(A) The jury were divided in their opinion about the disputed signature.
(B) Ten kilometres are a long distance to walk in this heat.
(C) He has ordered for two hundred fresh account-opening forms.
(D) She could not help to laugh at the clerk's mistake.
(E) None of these

411. Identify the sentence which has no grammatical error. [Moderate]

(A) The regional manager along with his staff were felicitated at the function.
(B) He is capable to handle the cash counter during the rush hours.
(C) I have been knowing him since ten years.
(D) Each of the four branches have exceeded their annual target.
(E) None of these

412. Which of the following sentences is correct in all respects? [Moderate]

(A) Seldom he goes to the head office for departmental meetings.
(B) The interest rates have been slashed twice since April.
(C) Many a customer have complained about the delay in fund transfer.
(D) He returned to India after he has completed his training.

(E) None of these

413. Choose the sentence that does not contain any grammatical error. [Moderate]

(A) The company's turnover this year is greater than last year.
(B) No sooner had the branch opened than a crowd gathered at the counter.
(C) Both the manager as well as the head clerk was suspended.
(D) The cashier prevented me to withdraw the amount without a slip.
(E) None of these

414. Which of the following sentences is grammatically correct? [Difficult]

(A) Had he applied earlier, he would have got the education loan sanctioned.
(B) The number of defaulters are increasing, which worry the management.
(C) Between you and I, the internal audit report is unfavourable.
(D) He is junior to me by two years in service, isn't it?
(E) None of these

415. Identify the sentence that is entirely free from error. [Difficult]

(A) Scarcely had the clerk counted the notes than the alarm rang.
(B) The RBI guidelines, which was issued last week, is mandatory for all branches.
(C) Being a public holiday, the branch remained closed on Monday.
(D) He would rather resign than to accept the transfer order.
(E) None of these

416. Which one of the following sentences contains no grammatical error? [Difficult]

(A) The audit team comprises of five members drawn from three zones.
(B) Neither the chairman nor the directors were aware of the lapse.
(C) Each of the loan applications were scrutinised thoroughly by the panel.
(D) He as well as I am responsible for the shortfall in the cash balance.
(E) None of these

417. Choose the sentence in which there is no error of grammar or usage. [Difficult]

(A) The zonal manager suggested me to revise the credit proposal.
(B) Despite of the recession, the bank's operating profit rose last quarter.
(C) The board has decided that the branch be shifted to Andheri East.
(D) One of my colleague has been promoted to the officer cadre.
(E) None of these

418. Which of the following sentences is grammatically correct? [Difficult]

(A) The branch head sanctioned the overdraft without hardly any delay.
(B) Very few countries have as rich a banking tradition as India.
(C) The cost of the new machines were more than we had estimated.
(D) The officer denied to accept the gift offered by the builder.
(E) None of these

419. Identify the sentence which is free from any grammatical error. [Difficult]

(A) Neither of us are willing to sign the personal guarantee.
(B) The vigilance officer accused me for tampering with the ledger records.

(C) Not only the cashier but also the peon were questioned by the inspector.
(D) The higher the risk, the greater is the expected return.
(E) None of these

420. Which of the following sentences contains no error of grammar or idiom? [Difficult]

(A) He is used to work late during the annual audit season.
(B) The bank has issued a circular regarding to the revised locker charges.
(C) Rarely do we come across such an honest and painstaking officer.
(D) She is superior than all her batchmates in quantitative aptitude.
(E) None of these

Section 3.4

3.4.1 Synonyms and antonyms [checked]

421. Choose the word that is most nearly the SAME in meaning as the capitalised word: "Because of a good monsoon, the co-operative bank in Salem reported an ABUNDANT flow of crop-loan repayments this year." [Easy]

(A) Plentiful
(B) Scarce
(C) Costly
(D) Fragile
(E) Sudden

422. Choose the word that is most nearly the OPPOSITE in meaning as the capitalised word: "The years after the new textile mill opened brought unusual PROSPERITY to the town." [Easy]

(A) Wealth
(B) Poverty
(C) Growth
(D) Fortune
(E) Success

423. Choose the word that is most nearly the SAME in meaning as the capitalised word: "Meena is a DILIGENT clerk who reconciles her cash book before leaving the branch every evening." [Easy]

(A) Lazy
(B) Hardworking
(C) Careless
(D) Wealthy
(E) Talkative

424. Choose the word that is most nearly the OPPOSITE in meaning as the capitalised word: "The arrangement to route cash remittances through the Erode branch was TEMPORARY." [Easy]

(A) Brief
(B) Momentary
(C) Permanent
(D) Fleeting
(E) Short

425. Choose the word that is most nearly the SAME in meaning as the capitalised word: "The flat above the branch office has been VACANT since March." [Easy]

(A) Occupied
(B) Empty
(C) Crowded
(D) Locked
(E) Narrow

426. Choose the word that is most nearly the OPPOSITE in meaning as the capitalised word: "Mr. Iyer was GENEROUS in contributing to the staff welfare fund." [Easy]

(A) Kind
(B) Liberal
(C) Stingy
(D) Charitable
(E) Helpful

427. Choose the word that is most nearly the SAME in meaning as the capitalised word: "The officer asked the peon to SEIZE the file before it slipped off the counter." [Easy]

(A) Release
(B) Grasp
(C) Ignore
(D) Postpone
(E) None of these

428. Choose the word that is most nearly the SAME in meaning as the capitalised word as used in the sentence: "The auditor was CANDID about the lapses she had found in the branch's cash handling." [Moderate]

(A) Frank
(B) Harsh
(C) Vague
(D) Hesitant
(E) Flattering

429. Choose the word that is most nearly the OPPOSITE in meaning as the capitalised word as used in the sentence: "The committee reached only a PROVISIONAL decision on revising the loan-processing fee." [Moderate]

(A) Tentative
(B) Definitive
(C) Hasty
(D) Unanimous
(E) Doubtful

430. Choose the word that is most nearly the OPPOSITE in meaning as the capitalised word: "Investing the retirement corpus in short-term deposits was a PRUDENT step by Mr. Deshmukh." [Moderate]

(A) Cautious
(B) Wise
(C) Reckless
(D) Thrifty
(E) Discreet

431. Out of the five pairs given below, exactly one pair consists of words that are SYNONYMS of each other. Identify that pair. [Moderate]

(A) Ample – Meagre
(B) Lucid – Clear
(C) Novice – Expert
(D) Ally – Foe
(E) Trivial – Crucial

432. Out of the five pairs given below, four consist of words that are ANTONYMS of each other. Identify the pair that does NOT. [Moderate]

(A) Ascend – Descend
(B) Frugal – Extravagant
(C) Obsolete – Outdated
(D) Concise – Verbose
(E) Transparent – Opaque

433. Choose the word that is most nearly the SAME in meaning as the capitalised word: "The regulator has laid down STRINGENT norms for the disbursal of unsecured personal loans." [Moderate]

(A) Strict
(B) Lenient
(C) Confusing
(D) Optional
(E) Lengthy

434. Choose the word that is most nearly the SAME in meaning as the capitalised word: "The GARRULOUS customer kept the cashier engaged for nearly half an hour." [Moderate]

(A) Reserved
(B) Silent
(C) Rude
(D) Aggressive
(E) None of these

435. Choose the word that is most nearly the SAME in meaning as the capitalised word: "The enthusiasm generated by the festive-season loan waiver proved EPHEMERAL, and enquiries fell sharply by January." [Difficult]

(A) Everlasting
(B) Transient
(C) Ethereal
(D) Sacred
(E) Sporadic

436. Choose the word that is most nearly the OPPOSITE in meaning as the capitalised word: "The PARSIMONIOUS proprietor refused to sanction even the modest sum needed for repairing the shop's shutter." [Difficult]

(A) Frugal
(B) Miserly
(C) Lavish
(D) Economical
(E) Meticulous

437. Choose the word that is most nearly the SAME in meaning as the capitalised word as used in the sentence: "The chairman's EQUIVOCAL reply to the question on the write-off unsettled the investors further." [Difficult]

(A) Ambiguous
(B) Emphatic
(C) Angry
(D) Immediate
(E) Detailed

438. Choose the word that is most nearly the OPPOSITE in meaning as the capitalised word: "The branch head had given his TACIT approval to the revised duty roster." [Difficult]

(A) Implicit
(B) Unspoken
(C) Explicit
(D) Silent
(E) Understood

439. Four of the five words given below are synonyms of OBDURATE. Identify the word that is NOT. [Difficult]

(A) Stubborn
(B) Inflexible
(C) Obstinate
(D) Compliant
(E) Unyielding

440. Choose the pair of words that best fills the two blanks so that the sentence makes complete sense: "Though the housing-loan offer appeared ——- when the agent described it, a careful reading of the fine print showed the repayment conditions to be distinctly ——-." [Difficult]

(A) lucrative – profitable
(B) attractive – alluring
(C) beneficial – advantageous
(D) appealing – onerous
(E) generous – munificent

441. Choose the word that is most nearly the OPPOSITE in meaning as the capitalised word: "The INGENUOUS young trainee believed every promise the fraudulent depositor made to him." [Difficult]

(A) Naive
(B) Artless
(C) Crafty
(D) Innocent
(E) Frank

3.4.2 Idioms and phrases

[checked, 2 flagged]

442. In the sentence given below, choose the option that best expresses the meaning of the idiom printed in italics. *The newly posted branch manager decided to turn a blind eye to the frequent late arrivals of his cashiers.* [Easy]

(A) To punish the offenders severely
(B) To deliberately ignore something one knows to be wrong
(C) To lose one's power of sight
(D) To examine something very closely
(E) None of these

443. Choose the option that gives the meaning of the idiom used below. *When his scheme to expand the shop collapsed, Ramesh had to eat humble pie before his business partners.* [Easy]

(A) To admit one's mistake and apologise humbly
(B) To eat plain and inexpensive food
(C) To celebrate a hard-won victory
(D) To become suddenly prosperous
(E) To keep quiet out of sheer fear

444. Fill in the blank with the most appropriate idiom. *The loan file ran to three hundred pages, so the officer skimmed only the salient points; he simply had no time to go through it* _____. [Easy]

(A) at the drop of a hat
(B) by hook or by crook
(C) with a fine-tooth comb
(D) on the spur of the moment
(E) None of these

445. Select the option that correctly conveys the sense of the idiom in the sentence. *Once the RBI issued its clarification, the rumours about the co-operative bank's collapse died a natural death.* [Easy]

(A) Were deliberately suppressed by the authorities
(B) Spread even more rapidly than before

(C) Were revived after a long gap
(D) Came to an end on their own, without anyone having to act further
(E) None of these

446. What does the underlined idiom mean? *When the internal auditors walked in unannounced, the cashier who had been fudging the ledger entries was on tenterhooks.* [Easy]

(A) Fully prepared for the inspection
(B) In a state of anxious, uneasy suspense
(C) Fast asleep at his counter
(D) Extremely pleased with himself
(E) None of these

447. Replace the underlined words with the most suitable idiom. *Sunita, who works at the Nagpur branch, visits her ancestral village very rarely.* [Easy]

(A) once in a blue moon
(B) round the clock
(C) day in and day out
(D) at the eleventh hour
(E) None of these

448. Choose the meaning of the idiom used in the sentence. *The two brothers who jointly ran the textile shop at Surat were always at loggerheads over the accounts.* [Easy]

(A) Deeply in debt to their suppliers
(B) Travelling together on business
(C) In strong and persistent disagreement with each other
(D) Working in close and friendly cooperation
(E) None of these

449. In which one of the following sentences is the idiom "to steal a march on" used correctly? [Moderate]

(A) The private bank stole a march on its rivals by launching its mobile app a full six months ahead of them.
(B) The burglars stole a march on the jeweller's shop at Ranchi at midnight.
(C) After the wage settlement failed, the mill workers stole a march on the streets of Pune.
(D) Anil quietly stole a march on his brother's savings account and withdrew Rs. 40,000.
(E) None of these

450. Select the option in which the two idioms convey nearly the SAME meaning. [Moderate]

(A) "Hit the nail on the head" and "Beat about the bush"
(B) "Let the cat out of the bag" and "Spill the beans"
(C) "Turn over a new leaf" and "Rest on one's laurels"
(D) "Break the ice" and "Burn the midnight oil"
(E) "In the red" and "Rolling in money"

451. Fill in the two blanks with the pair of idioms that best completes the sentence. *Even though the rural housing project was _____ after the state grant was withheld, the young field officer refused to _____ and worked through the night to save it.* [Moderate]

(A) on the cards / cross the Rubicon
(B) in the doldrums / hit the jackpot
(C) hanging by a thread / throw in the towel

(D) at a premium / take the bull by the horns
(E) None of these

452. Four of the following five idioms convey the same idea. Pick the one that does NOT belong to the group. [Moderate]

(A) To kick the bucket
(B) To breathe one's last
(C) To go the way of all flesh
(D) To give up the ghost
(E) To turn the tables

453. In which one of the following sentences is the idiom used INCORRECTLY? [Moderate]

(A) The junior clerk was made a scapegoat for the branch manager's costly blunder.
(B) The two rival firms decided to bury the hatchet and bid jointly for the metro tender.
(C) Having won a lottery of Rs. 25 lakh last month, Mohan now lives from hand to mouth in his new flat.
(D) The auditor's report opened a Pandora's box of irregularities in the co-operative society.
(E) The chairman's speech was a shot in the arm for the demoralised recovery staff.

454. Choose the option that best explains the idiom in the sentence. *The committee's recommendation to waive farm loans across the board proved to be a double-edged sword for the rural banks.* [Moderate]

(A) A measure that was warmly welcomed by every section
(B) A measure that brings benefits but also causes serious harm
(C) A measure that was taken in undue haste
(D) A measure that had to be withdrawn soon after
(E) None of these

455. Complete the sentence with the most appropriate idiom. *The two cashiers gave flatly contradictory accounts of the missing Rs. 50,000, and the branch manager realised that there was more to it than met the eye – the whole transaction was clearly not* _____. [Moderate]

(A) above board
(B) below the belt
(C) in the offing
(D) off the record
(E) None of these

456. Match each idiom in Column I with its correct meaning in Column II and choose the right combination. Column I: (i) To pull up one's socks; (ii) To cut one's coat according to one's cloth; (iii) To take something with a pinch of salt; (iv) To burn one's fingers. Column II: (a) to suffer a loss in a venture; (b) to live within one's means; (c) to make a fresh and greater effort; (d) to accept a statement with reservation. [Difficult]

(A) i-b, ii-c, iii-a, iv-d
(B) i-c, ii-b, iii-d, iv-a
(C) i-c, ii-a, iii-b, iv-d
(D) i-d, ii-b, iii-c, iv-a
(E) None of these

457. The same idiom fits the blank in both the sentences below. Identify it. (i) *After his largest investor withdrew at the last minute, the fintech founder had to* _____ *and rework the entire funding plan.* (ii) *When the flood destroyed his godown at Kolhapur, the trader was forced to* _____ *and build his business up again from scratch.* [Difficult]

(A) back the wrong horse
(B) turn the tables
(C) hold the fort
(D) go back to the drawing board
(E) None of these

458. In which one of the following sentences is the idiom used in a sense that CONTRADICTS the rest of the sentence? [Difficult]

(A) The new UPI feature caught on like wildfire among the small traders of Erode.
(B) The rural insurance scheme proved to be a flash in the pan: its popularity has held steady for over three decades.
(C) The chairman kept his cards close to his chest until the merger was formally announced.
(D) The recovery agents left no stone unturned in tracing the absconding defaulter.
(E) On his first day at the busy currency chest, the probationary officer was a fish out of water.

459. Read the sentence divided into parts and identify the part in which the idiom is used inappropriately. *The chairman decided to (A) call a spade a spade / (B) and let sleeping dogs lie / (C) by naming in his report every officer / (D) responsible for the tender scam. / (E) No error* [Difficult]

(A) Part (A)
(B) Part (B)
(C) Part (C)
(D) Part (D)
(E) Part (E) – No error

460. Four of the following five idioms are close in meaning. Choose the one that is DIFFERENT from the rest. [Difficult]

(A) To be at one's wits' end
(B) To be all at sea
(C) To be in a fix
(D) To be in a quandary
(E) To be in the pipeline

461. Fill in the two blanks with the pair that best completes the sentence. *The bond traders were _____ by the Reserve Bank's surprise repo-rate cut; most of them had been _____ for several weeks, unwilling to commit themselves to either side of the market.* [Difficult]

(A) caught napping / sitting on the fence
(B) taken to task / on cloud nine
(C) put on the map / in the doldrums
(D) brought to book / out of the woods
(E) None of these

462. A Mumbai-based exporter proudly shipped a large consignment of ordinary cotton yarn to a Coimbatore mill that is itself the country's finest producer of cotton yarn. Which idiom best describes what he did? [Difficult]

(A) To cross the Rubicon
(B) To throw down the gauntlet
(C) To hold a candle to
(D) To carry coals to Newcastle
(E) None of these

3.4.3 One-word substitution [checked, 2 flagged]

463. In a debate at the staff club of Meena Bank, Suresh described himself using a single word meaning "one who does not believe in the existence of God". Which word did he use? [Easy]

(A) Theist
(B) Agnostic
(C) Atheist
(D) Heretic
(E) Pagan

464. The Reserve Bank issues currency, but coins are struck at a separate establishment. Choose the one word for "a place where money is coined". [Easy]

(A) Treasury
(B) Vault
(C) Exchequer
(D) Bourse
(E) Mint

465. Ramesh warned the villagers against a man who lent them money at a crushing rate of interest. What is the one-word substitute for "one who lends money at an exorbitant rate of interest"? [Easy]

(A) Usurer
(B) Broker
(C) Creditor
(D) Debtor
(E) Financier

466. The branch manager rejected a circular because it could be read in two different ways. Choose the one word for "a statement that can be understood in more than one way". [Easy]

(A) Ambivalent
(B) Anonymous
(C) Amphibious
(D) Ambiguous
(E) None of these

467. Anita Deshmukh, a retired bank officer, wrote the story of her own life. Which single word describes such a work: "the life history of a person written by that person himself or herself"? [Easy]

(A) Biography
(B) Autobiography
(C) Chronicle
(D) Autograph
(E) Testimonial

468. A trader approached the bank after he became unable to meet his liabilities. Choose the one word for "one who is unable to pay his debts". [Easy]

(A) Impecunious
(B) Frugal
(C) Affluent
(D) Philanthropist
(E) Insolvent

469. Before the quarterly review at the Nagpur branch, the secretary circulated the list of matters to be taken up. What is the one word for "a list of items of business to be discussed at a meeting"? [Easy]

(A) Minutes
(B) Prospectus
(C) Agenda
(D) Memorandum
(E) Circular

470. During a labour dispute, someone deliberately damaged the currency-sorting machines so that the bank's operations would be obstructed. Choose the one word for "a person who deliberately destroys property in order to hinder an organisation or its activities". [Moderate]

(A) Vandal
(B) Arsonist
(C) Hooligan
(D) Saboteur
(E) Anarchist

471. Two firms, unwilling to go to court, jointly appointed a third person and agreed in advance to be bound by his decision. What is the one word for "a person chosen by contending parties to decide a dispute out of court"? [Moderate]

(A) Arbitrator
(B) Mediator
(C) Advocate
(D) Magistrate
(E) Witness

472. On the death of her uncle, Kavita received Rs. 8,00,000 under his will. Choose the one word for "money or property left to a person by a will". [Moderate]

(A) Alimony
(B) Legacy
(C) Annuity
(D) Dowry
(E) Ransom

473. After a long fever, the clerk Mohan was allowed light duty because he was still regaining his strength. What is the one word for "a person who is recovering from an illness"? [Moderate]

(A) Invalid
(B) Hypochondriac
(C) Valetudinarian
(D) Patient
(E) Convalescent

474. The chief guest's copy of his address did not arrive, so he spoke for ten minutes without any preparation. Choose the one word for "a speech delivered without previous preparation". [Moderate]

(A) Soliloquy
(B) Rhetoric
(C) Extempore
(D) Monologue
(E) Elegy

475. The vigilance report criticised a manager for filling three vacancies with his own cousins. What is the one word for "the practice of favouring one's relatives in making appointments"? [Moderate]

(A) Favouritism
(B) Cronyism
(C) Plutocracy
(D) Nepotism
(E) Bureaucracy

476. In an editorial, a journalist wrote that no single policy can be treated as a cure for every economic ill. Choose the one word for "a remedy claimed to cure all diseases or troubles". [Moderate]

(A) Panacea
(B) Antidote
(C) Placebo
(D) Sedative
(E) Prescription

477. A man calling himself a specialist collected fees from depositors for a "guaranteed" investment cure, though he had no qualification whatever. What is the one word for "a person who falsely claims to have special knowledge or skill"? [Difficult]

(A) Dilettante
(B) Sycophant
(C) Pedant
(D) Connoisseur
(E) Charlatan

478. Even when the audit went against him and later when he was promoted, Mr. Iyer's expression never changed. Choose the one word for "a person who is indifferent to pleasure and pain and bears them without complaint". [Difficult]

(A) Cynic
(B) Stoic
(C) Epicurean
(D) Hedonist
(E) Ascetic

479. The words carved on a memorial stone at the cemetery moved the visitors. Choose the one word for "an inscription written on a tomb". [Difficult]

(A) Epigram
(B) Epilogue
(C) Epithet
(D) Epitaph
(E) Elegy

480. A general-knowledge item asked candidates to name a form of government in which power rests with a small group of persons. Which is the correct one-word substitute? [Difficult]

(A) Aristocracy
(B) Plutocracy
(C) Oligarchy
(D) Autocracy
(E) Theocracy

481. A young writer became famous for essays attacking traditions and long-respected institutions that most people never questioned. What is the one word for "one who attacks cherished beliefs and established institutions"? [Difficult]

(A) Iconoclast
(B) Anarchist
(C) Bigot
(D) Zealot
(E) Renegade

482. "The more the bank spent on this scheme, the less it earned" – a remark that appears to contradict itself yet proved true on examination. Choose the one word for "a statement that seems self-contradictory but may nevertheless be true". [Difficult]

(A) Oxymoron
(B) Tautology
(C) Anomaly
(D) Irony
(E) Paradox

483. A senior officer who had retired early shunned all company and spoke of the whole human race with settled contempt. What is the one word for "a person who hates mankind"? [Difficult]

(A) Misogynist
(B) Philanthropist
(C) Misanthrope
(D) Pessimist
(E) Recluse

3.4.4 Spelling correction / misspelt words [checked, 3 flagged]

484. Choose the correctly spelt word. Ramesh went to the branch to _____ his pension for the month. [Easy]

(A) Recieve
(B) Receive
(C) Receeve
(D) Recive
(E) Reciept

485. One of the following words is misspelt. Identify it. [Easy]

(A) Balance
(B) Accountant
(C) Withdrawl
(D) Cheque
(E) Deposit

486. Choose the correctly spelt word. [Easy]

(A) Seperate
(B) Seperete
(C) Separate
(D) Saperate
(E) Separete

487. One of the following words is misspelt. Identify it. [Easy]

(A) Business
(B) Managment
(C) Branch
(D) Customer
(E) Interest

488. Choose the correctly spelt word. The inauguration of the new ATM lobby was a joyous _____ for the villagers. [Easy]

(A) Occassion
(B) Ocassion
(C) Occasion
(D) Occation
(E) Ocasion

489. One of the following words is misspelt. Identify it. [Easy]

(A) Necessary
(B) Committee
(C) Priviledge
(D) Guarantee
(E) Signature

490. Choose the correctly spelt word. The bank spends nearly Rs. 4,00,000 a year on the _____ of its currency-counting machines. [Easy]

(A) Maintainance
(B) Maintenance
(C) Maintenence
(D) Maintainence
(E) Maintanance

491. In the sentence below, one part contains a misspelt word. Identify that part. "The branch manager announced that the new (A) / recuring deposit scheme (B) / would be especially beneficial (C) / for senior citizens of the area. (D) / No error (E)" [Moderate]

(A) The branch manager announced that the new
(B) recuring deposit scheme
(C) would be especially beneficial
(D) for senior citizens of the area.

(E) No error

492. In the sentence "Rekha submitted the necessary documents for the reimbursment of her travel expenses," one word is misspelt. Identify it. [Moderate]

(A) submitted
(B) necessary
(C) documents
(D) reimbursment
(E) expenses

493. Choose the correctly spelt word. The bank has launched a special credit line for every young _____ starting a unit in the district. [Moderate]

(A) Entrepreneur
(B) Entreprenuer
(C) Enterpreneur
(D) Entrepreneuer
(E) Entrepenuer

494. In which of the following groups are **all three** words correctly spelt? [Moderate]

(A) Liability, Aquisition, Dividend
(B) Liabilty, Acquisition, Dividend
(C) Liability, Acquisition, Dividend
(D) Liability, Acquisition, Divident
(E) Liabilitie, Acquisition, Dividend

495. In which of the following groups are **all three** words misspelt? [Moderate]

(A) Accomodation, Occurence, Embarass
(B) Accommodation, Occurrence, Embarrass
(C) Accomodation, Occurrence, Embarrass
(D) Accommodation, Occurence, Embarrass
(E) Accommodation, Occurrence, Embarass

496. Choose the correctly spelt word. Excessive _____ often delays the sanction of small-ticket loans. [Moderate]

(A) Beaurocracy
(B) Bureaucracy
(C) Buerocracy
(D) Bureacracy
(E) Bureaucrasy

497. Choose the correctly spelt word. The bank has strengthened its _____ redressal mechanism for customer complaints. [Moderate]

(A) Greivance
(B) Grievence
(C) Grievance
(D) Greivence
(E) Grieveance

498. How many words are misspelt in the following sentence? "The auditer noted that the accomodation allowance had been credited seperately to each employe's account." [Difficult]

(A) One
(B) Two
(C) Three
(D) Four
(E) Five

499. Choose the correctly spelt word. [Difficult]

(A) Millennium
(B) Millenium
(C) Milennium
(D) Milenium
(E) Millenneum

500. Choose the correctly spelt word. Mr. Iyer has been appointed as the _____ officer between the bank and the state government. [Difficult]

(A) Liason
(B) Liaision
(C) Liaison
(D) Laison
(E) Liaisson

501. Choose the correctly spelt word. The candidates were asked to fill in a detailed _____ before the interview. [Difficult]

(A) Questionnaire
(B) Questionaire
(C) Questionnare
(D) Questionairre
(E) Quaestionnaire

502. Which of the following is the correct spelling of the word meaning "general agreement"? [Difficult]

(A) Concensus
(B) Consencus
(C) Consensas
(D) Consenus
(E) None of these

503. In the sentence below, one part contains a misspelt word. Identify that part. "The committe constituted by (A) / the head office has recommended (B) / a thorough revision of the (C) / existing performance appraisal norms. (D) / No error (E)" [Difficult]

(A) The committe constituted by
(B) the head office has recommended
(C) a thorough revision of the
(D) existing performance appraisal norms.
(E) No error

504. Only one of the following words is correctly spelt. Identify it. [Difficult]

(A) Perseverence
(B) Concious
(C) Persistance
(D) Harassment
(E) Existance

3.4.5 Word usage: correct contextual use **[checked, 2 flagged]**

505. In which of the following sentences is the word **affect** used correctly? [Easy]

(A) The new RBI circular will affect all branch managers from next month.

(B) The affect of the circular was felt immediately at every counter.
(C) The clerk noted the affect of the delay in her daily report.
(D) Her affect on the junior staff has always been positive.
(E) None of these

506. Choose the word that fits **both** the blanks appropriately.
(i) The bank will _____ new contactless debit cards to all savings account holders next month.
(ii) The main _____ discussed at the branch review meeting was the rising number of dormant accounts. [Easy]

(A) release
(B) issue
(C) matter
(D) dispatch
(E) topic

507. Find the part of the sentence that contains a wrongly used word.
"Ramesh gave me some (A) valuable (B) advise on (C) investing in (D) mutual funds." [Easy]

(A) valuable
(B) advise
(C) investing
(D) mutual
(E) No error

508. Fill in the blank with the contextually correct word.
"For the first two years the borrower pays only interest; the _____ amount is repaid in the years that follow." [Easy]

(A) principle
(B) principal
(C) principled
(D) principality
(E) None of these

509. In which of the following sentences is the word **compliment** used correctly? [Easy]

(A) The pale blue tie compliments his dark grey suit very well.
(B) The branch manager paid Sunita a compliment on her punctuality.
(C) The rural branch now has a full compliment of five clerks and one officer.
(D) The savings scheme and the insurance cover compliment each other neatly.
(E) None of these

510. Fill in the blank with the most appropriate word.
"The circular on the revised leave policy was issued by the bank's _____ department at head office." [Easy]

(A) personal
(B) personnel
(C) personable
(D) persona
(E) None of these

511. Find the wrongly used word in the sentence below.
"The branch (A) ordered a (B) fresh stock of (C) stationary such as pens, files and (D) letterheads." [Easy]

(A) ordered
(B) fresh
(C) stationary
(D) letterheads
(E) No error

512. Choose the word that fits **all three** blanks appropriately.
(i) The legal officer will _____ up the guarantee agreement by Friday.
(ii) Account holders may _____ cash from any branch of the bank.
(iii) The lucky _____ for the festive deposit scheme will be held on Monday. [Moderate]

(A) make
(B) draw
(C) take
(D) write
(E) pull

513. In which of the following sentences is the underlined word used correctly? [Moderate]

(A) The eyewitness gave a credulous account of the robbery at the ATM kiosk.
(B) Winning the government tender was a creditable achievement for the small firm.
(C) Only a credible depositor would hand over money to an unregistered agent.
(D) Mohan is far too credible to suspect that his partner is cheating him.
(E) None of these

514. Identify the sentence in which a word has been used **incorrectly**. [Moderate]

(A) The chairman laid great emphasis on prompt customer service at rural branches.
(B) Twenty new recruits were inducted into the six-week training programme.
(C) The bank has decided to waiver the processing fee on all education loans this quarter.
(D) The working capital limit was sanctioned only after due diligence was completed.
(E) The cheque was dishonoured for want of sufficient funds in the drawer's account.

515. Fill in the blank with the most appropriate word.
"The audit report was so _____ that even a customer with no accounting background could see where the irregularities lay." [Moderate]

(A) ambiguous
(B) lucid
(C) verbose
(D) cryptic
(E) tedious

516. Read the sentence: "The firm needs additional **capital** to expand its operations in three new districts." In which of the following is **capital** used in the **same sense** as above? [Moderate]

(A) New Delhi is the capital of India and the seat of Parliament.
(B) In some countries, treason is still a capital offence.
(C) Please fill in the application form in capital letters only.
(D) The start-up raised working capital of Rs. 40 lakh from a venture fund.
(E) That was a capital idea, and the committee accepted it at once.

517. Find the wrongly used word in the sentence below.
"The bank has taken (A) adequate (B) measures to (C) ensure its godown stock against fire and other natural (D) calamities." [Moderate]

(A) adequate
(B) measures
(C) ensure
(D) calamities
(E) No error

518. Choose the pair of words that fills the two blanks most appropriately.
"The Reserve Bank has _____ strict disclosure norms on digital lending platforms, and any breach of these norms will _____ heavy penalties." [Moderate]

(A) imposed / attract
(B) implied / draw
(C) laid / invite
(D) levied / attract
(E) imported / carry

519. Choose the word that fits **both** the blanks appropriately.
(i) The municipal corporation invited a _____ for the construction of the new branch premises.
(ii) Her _____ handling of the distraught pensioner earned her the manager's praise. [Difficult]

(A) bid
(B) tender
(C) offer
(D) gentle
(E) quotation

520. In which of the following sentences is the underlined word used **incorrectly**? [Difficult]

(A) Several traders openly <u>flouted</u> the new e-invoicing rules for months together.
(B) The newly rich often <u>flaunt</u> their wealth at every social gathering.
(C) The investigating officer tried to <u>elicit</u> the name of the middleman from the applicant.
(D) The raid on the godown uncovered a large consignment of <u>illicit</u> liquor.
(E) The candidate was accused of <u>flaunting</u> the model code of conduct during the campaign.

521. Choose the pair of words that fills the two blanks most appropriately.
"The committee's recommendations were merely _____; they carried no _____ force, and the bank was therefore free to disregard them altogether." [Difficult]

(A) advisory / binding
(B) mandatory / legal
(C) tentative / moral
(D) arbitrary / punitive
(E) conclusive / statutory

522. In the sentence below, two words have been interchanged. Identify the pair that must be swapped to make the sentence correct.
"The auditor was asked to **apprise** the market value of the mortgaged land and then to **appraise** the board of his findings." [Difficult]

(A) apprise and appraise
(B) auditor and board
(C) value and findings
(D) asked and mortgaged
(E) No interchange is required

523. Find the wrongly used word in the sentence below.
"The Finance Minister's remark was widely (A) construed as a (B) signal that lending rates would soon be (C) reduced, though ministry officials later (D) refuted that any such decision had been taken." [Difficult]

(A) construed
(B) signal
(C) reduced
(D) refuted
(E) No error

524. Choose the pair of words that fills the two blanks most appropriately.
"Although the crop insurance scheme was launched with considerable _____, its _____ implementation left thousands of small farmers still unregistered a full year later." [Difficult]

(A) fanfare / tardy
(B) austerity / prompt
(C) secrecy / rapid
(D) controversy / efficient
(E) haste / meticulous

525. In which of the following sentences is the word **penultimate** used correctly? [Difficult]

(A) The penultimate chapter of the manual is the very last one, printed just before the index.
(B) For sheer courtesy, that branch is the penultimate example of good customer service.
(C) The penultimate day of the financial year is 31st March, when the books are closed.
(D) Rahul was the penultimate candidate to be interviewed, and three others followed him.
(E) None of these

3.4.6 Word swap (two words to be interchanged) **[checked, 1 flagged]**

526. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The bank credited (I) the account (II) to her amount (III) within two working (IV) days of the request (V). [Easy]

(A) (I) and (II)
(B) (II) and (III)
(C) (III) and (IV)
(D) (I) and (IV)
(E) None of these

527. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
Several customers (I) were standing in a long (II) branch (III) outside the queue (IV) since early morning (V). [Easy]

(A) (I) and (II)
(B) (II) and (V)
(C) (III) and (IV)
(D) (IV) and (V)
(E) None of these

528. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The manager posted (I) the letter and signed (II) it to the head (III) office (IV) yesterday (V). [Easy]

(A) (I) and (II)
(B) (II) and (III)
(C) (III) and (V)
(D) (I) and (V)
(E) None of these

529. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
Farmers in the district (I) received interest (II) from the cooperative (III) bank at a low rate (IV) of loans (V). [Easy]

(A) (I) and (III)
(B) (III) and (IV)
(C) (I) and (V)
(D) (II) and (V)
(E) None of these

530. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The doctor advised (I) the patient to avoid (II) the medicine after meals (III) and to take (IV) oily (V) food. [Easy]

(A) (I) and (II)
(B) (II) and (IV)
(C) (III) and (V)
(D) (IV) and (V)
(E) None of these

531. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
Every employee (I) must show his identity gate (II) at the card (III) before entering (IV) the office (V). [Easy]

(A) (I) and (II)
(B) (I) and (V)
(C) (II) and (III)
(D) (III) and (V)
(E) None of these

532. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The train was damaged (I) because heavy (II) rain cancelled (III) the tracks (IV) near the station (V). [Easy]

(A) (I) and (III)
(B) (II) and (IV)
(C) (I) and (IV)
(D) (III) and (V)
(E) None of these

533. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The committee accepted (I) its report to the government (II), which submitted (III) most of the recommendations (IV) without any change (V). [Moderate]

(A) (I) and (II)
(B) (II) and (IV)
(C) (IV) and (V)
(D) (I) and (III)
(E) None of these

534. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The government launched (I) the scheme with great response (II), but the fanfare (III) from rural (IV) households remained poor (V). [Moderate]

(A) (I) and (II)
(B) (II) and (III)
(C) (III) and (V)
(D) (II) and (V)
(E) None of these

535. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The rising expenditure (I) of vegetables has forced (II) many families (III) to cut down their monthly (IV) price (V) on other items. [Moderate]

(A) (I) and (II)
(B) (II) and (IV)
(C) (I) and (V)
(D) (III) and (V)
(E) None of these

536. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The heavy (I) lanes of the old (II) city make it difficult (III) for narrow (IV) vehicles to enter during peak (V) hours. [Moderate]

(A) (I) and (IV)
(B) (I) and (II)
(C) (II) and (V)
(D) (III) and (IV)
(E) None of these

537. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
Banks have been advised (I) to reduce (II) lending to small businesses and to increase (III) their exposure (IV) to risky (V) sectors. [Moderate]

(A) (I) and (II)
(B) (II) and (IV)
(C) (III) and (V)
(D) (II) and (III)
(E) None of these

538. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The teacher understood (I) the concept slowly (II) so that even the weakest (III) student in the class (IV) could explain (V) it. [Moderate]

(A) (I) and (II)
(B) (II) and (III)
(C) (I) and (V)
(D) (III) and (V)
(E) None of these

539. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The company recorded a sharp (I) rise in cost (II) after it reduced (III) its production (IV) profit (V) significantly. [Moderate]

(A) (I) and (III)
(B) (II) and (III)
(C) (III) and (V)
(D) (I) and (IV)
(E) None of these

540. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
Rapid urbanisation has increased (I) the supply (II) for housing (III), while the demand (IV) of affordable (V) homes has failed to keep pace. [Difficult]

(A) (I) and (II)
(B) (II) and (IV)
(C) (III) and (V)
(D) (I) and (IV)
(E) None of these

541. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair.
The report criticised (I) the health department for its timely (II) intervention during the outbreak but praised (III) the civic body for its long (IV) delay in clearing garbage (V). [Difficult]

(A) (I) and (III)
(B) (II) and (IV)
(C) (I) and (IV)
(D) (III) and (V)
(E) None of these

542. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair. *The security (I) of the digital payment drive depends not only on the availability (II) of smartphones but also on the confidence (III) of users in the success (IV) of transactions (V).* [Difficult]

(A) (I) and (II)
(B) (II) and (III)
(C) (III) and (V)
(D) (I) and (IV)
(E) None of these

543. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair. *Despite repeated warnings (I) from the regulator, the firm continued to inflate (II) its mounting (III) losses and conceal (IV) the market value of its shares (V).* [Difficult]

(A) (I) and (II)
(B) (III) and (V)
(C) (II) and (IV)
(D) (I) and (IV)
(E) None of these

544. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair. *The scheme aims to provide insurance (I) cover to poor households at a nominal (II) dependence (III), thereby reducing their premium (IV) on money lenders during emergencies (V).* [Difficult]

(A) (I) and (II)
(B) (III) and (IV)
(C) (II) and (V)
(D) (I) and (IV)
(E) None of these

545. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair. *A small (I) number of candidates appeared for the examination (II), but only a large (III) fraction (IV) of them qualified for the interview (V).* [Difficult]

(A) (I) and (III)
(B) (II) and (V)
(C) (III) and (IV)
(D) (I) and (IV)
(E) None of these

546. In the sentence given below, five words have been marked (I) to (V). Two of these words must be interchanged to make the sentence meaningful and grammatically correct. Choose the correct pair. *The bank has decided to encourage (I) the processing (II) fee on education (III) loans in order to waive (IV) students from low-income (V) families.* [Difficult]

(A) (II) and (III)
(B) (I) and (III)
(C) (III) and (IV)
(D) (II) and (V)
(E) None of these

3.4.7 Word pairs and confusables **[checked, 1 flagged]**

547. Choose the word that correctly fills the blank: The new RBI guidelines will _____ all savings account holders from the first of next month. [Easy]

(A) effect
(B) affects
(C) affect
(D) effected
(E) None of these

548. Choose the word that correctly fills the blank: All the branches _____ the one at Nagpur have submitted their quarterly reports. [Easy]

(A) accept
(B) expect
(C) except
(D) exempt
(E) None of these

549. Choose the word that correctly fills the blank: Ramesh invested Rs. 50,000 in a fixed deposit, and the interest is calculated on this _____ amount every quarter. [Easy]

(A) principle
(B) principal
(C) principled
(D) principality
(E) None of these

550. Choose the word that correctly fills the blank: The branch clerk placed an order for pens, registers and other office _____ . [Easy]

(A) stationery
(B) stationary
(C) stationing
(D) stations
(E) None of these

551. Choose the word that correctly fills the blank: The customer paid a warm _____ to the cashier for her prompt and courteous service. [Easy]

(A) complement
(B) complimentary
(C) complementary
(D) compliment
(E) None of these

552. Choose the word that correctly fills the blank: If you share your ATM PIN with strangers, you may _____ all the money lying in your account. [Easy]

(A) loose
(B) loosen
(C) lose
(D) loss
(E) None of these

553. Choose the word that correctly fills the blank: The relationship manager will _____ you about the best investment plan for your retirement. [Easy]

(A) advice
(B) advise
(C) advises
(D) adviced
(E) None of these

554. Fill in the two blanks in the correct order: The prolonged strike had an unfortunate _____ on the bank's business, yet the new Chairman was able to _____ a complete turnaround within a year. [Moderate]

(A) affect, effect
(B) effect, affect
(C) effect, effect
(D) affect, affect
(E) None of these

555. In which one of the following sentences is the word from the complement/compliment family used correctly? [Moderate]

(A) The bank offered complimentary accident insurance cover along with its premium credit card.
(B) The new loan-origination software is a perfect compliment to the existing core banking system.
(C) The Regional Manager complemented Sunita on her excellent presentation to the board.
(D) The delegates received a complementary breakfast at the conference venue.
(E) None of these

556. Fill in the two blanks in the correct order: Dr. Iyer, an _____ economist of international repute, warned the committee that a slowdown was _____ unless corrective steps were taken at once. [Moderate]

(A) imminent, eminent
(B) eminent, imminent
(C) eminent, eminent
(D) immanent, imminent
(E) None of these

557. Fill in the three blanks in the correct order: The branch manager _____ the customer that the bank would _____ that her locker room was fitted with alarms, and advised her to _____ her jewellery against theft. [Moderate]

(A) ensured, assured, insured
(B) assured, ensure, insure
(C) insured, assured, ensure
(D) assured, insured, ensure
(E) None of these

558. Fill in the three blanks in the correct order: Many senior employees found it hard to _____ themselves to the new digital ledger, though a few were remarkably _____ at it; the bank therefore decided to _____ a phased training plan. [Moderate]

(A) adopt, adapt, adept
(B) adapt, adept, adopt
(C) adept, adopt, adapt
(D) adapt, adopt, adept
(E) None of these

559. Fill in the two blanks in the correct order: The safety engineer visited the _____ where the new currency chest is being constructed and _____ three specific building norms in his report. [Moderate]

(A) sight, sited
(B) site, cited
(C) cite, sighted
(D) site, sighted
(E) None of these

560. Fill in the two blanks in the correct order: The internal auditor was told to be _____ while questioning the staff, since the file listed several _____ items of expenditure that were being examined separately. [Moderate]

(A) discrete, discreet
(B) discreet, discrete
(C) discreet, discreet
(D) discrete, discrete
(E) None of these

561. In which one of the following sentences has a confusable word been used INCORRECTLY? [Difficult]

(A) The committee will convene next week to elicit the views of small depositors.
(B) The new reporting rules are meant to deter illicit fund transfers.
(C) The bank's principle objective this year is to widen its rural customer base.
(D) The cashier was censured by the Regional Office for his repeated negligence.
(E) None of these

562. Fill in the three blanks in the correct order: Only a very _____ investor would trust a scheme promising 40 per cent monthly returns; yet the police found the whistle-blower's account of the fraud entirely _____ , and his refusal to accept hush money was highly _____ . [Difficult]

(A) credible, credulous, creditable
(B) credulous, credible, creditable
(C) creditable, credible, credulous
(D) credulous, creditable, credible
(E) None of these

563. Fill in the two blanks in the correct order: The regulator has _____ the use of unlicensed digital lending apps altogether, and has at the same time _____ a detailed set of due-diligence norms for every registered NBFC. [Difficult]

(A) prescribed, proscribed
(B) proscribed, prescribed
(C) proscribed, proscribed
(D) prescribed, prescribed
(E) None of these

564. Fill in the three blanks in the correct order: The bank's legal _____ examined the title deeds; the plan for the new branch was then placed before the municipal _____ ; and for the overseas customer's affidavit the Indian _____ in Dubai was approached. [Difficult]

(A) counsel, council, consul
(B) council, counsel, consul
(C) consul, council, counsel
(D) counsel, consul, council
(E) None of these

565. In which one of the following sentences is the word 'flout' or 'flaunt' used correctly? [Difficult]

(A) The builder flaunted the municipal by-laws and put up two extra floors.
(B) She flouted her new diamond necklace at the office party.
(C) Several borrowers flout the terms of the loan agreement with complete impunity.
(D) Candidates must not flaunt the rules of the examination hall.
(E) None of these

566. Fill in the three blanks in the correct order: The Chairman never said so openly, but his phrasing seemed to _____ that the merger had been settled; from his guarded tone the reporters _____ that an announcement was only days away, though his veiled _____ to 'one larger family' puzzled several of them. [Difficult]

(A) infer, imply, illusion
(B) imply, infer, allusion
(C) imply, infer, illusion
(D) infer, imply, allusion
(E) None of these

567. Fill in the three blanks in the correct order: The branch received _____ customer complaints this quarter than in the last one; the new premises are also a little _____ from the railway station than the old ones, and _____ , the parking space there is far better. [Difficult]

(A) fewer, farther, besides
(B) less, further, beside
(C) fewer, further, beside
(D) less, farther, besides
(E) None of these

Section 3.5

3.5.1 Single fillers [checked]

568. Select the word that best fills the blank: "Ramesh deposited the crossed cheque _____ his savings account at the Gandhipuram branch." [Easy]

(A) into
(B) upon
(C) over
(D) against
(E) beneath

569. Select the word that best fills the blank: "The newly posted branch manager was _____ by the entire staff for his honesty and punctuality." [Easy]

(A) admonished
(B) blamed
(C) admired
(D) suspected
(E) ignored

570. Select the word that best fills the blank: "Owing to the heavy rain in Chennai, the two-day training programme was _____ to the first week of August." [Easy]

(A) cancelled
(B) postponed
(C) promoted
(D) refused
(E) submitted

571. Select the word that best fills the blank: "The loan application was rejected _____ the applicant failed to submit his income proof within the stipulated period." [Easy]

(A) unless
(B) although
(C) because
(D) whether
(E) despite

572. Select the word that best fills the blank: "The cashier counted the bundles of notes _____ and discovered that one bundle was short." [Easy]

(A) careful
(B) carefully
(C) carefulness
(D) caring
(E) cared

573. Select the word that best fills the blank: "An amount of Rs. 5,000 was _____ from my account last Monday without any intimation from the bank." [Easy]

(A) added
(B) deposited
(C) credited
(D) deducted
(E) invested

574. Select the word that best fills the blank: "The customer complained that the ATM had not _____ the cash even though his account had been debited." [Easy]

(A) dispensed
(B) dispersed
(C) disposed
(D) displayed
(E) dismissed

575. Select the word that best fills the blank: "The committee's report has been _____ criticised for glossing over the irregularities in the branch's gold-loan portfolio." [Moderate]

(A) widely
(B) wisely
(C) wildly
(D) wilfully
(E) warily

576. Select the word or phrase that best fills the blank: "The rural housing scheme was launched with much fanfare, but it soon _____ owing to poor coordination between the two departments." [Moderate]

(A) fell out
(B) fell through
(C) fell back
(D) fell upon
(E) fell in

577. Select the word that best fills the blank: "The auditor's concluding remarks were so _____ that even the senior officers could not decide what action was expected of them." [Moderate]

(A) lucid
(B) explicit
(C) ambiguous
(D) blunt
(E) precise

578. Select the word or phrase that best fills the blank: "Only after the merger was completed did the smaller bank _____ the true extent of the liabilities it had taken over." [Moderate]

(A) realise
(B) realised
(C) realises
(D) realising
(E) has realised

579. Select the word that best fills the blank: "The new digital platform is expected to _____ the loan-sanctioning process, cutting the approval time from ten days to two." [Moderate]

(A) strengthen
(B) straighten
(C) streamline
(D) stretch
(E) stagger

580. Select the word that best fills the blank: "The bank has decided to _____ with its outdated manual ledger system and shift entirely to a core banking platform." [Moderate]

(A) dispose
(B) dispense
(C) cope
(D) deal
(E) do

581. Select the word that best fills the blank: "The steep rise in diesel prices has had a _____ effect on the ability of transport operators to service their vehicle loans." [Moderate]

(A) salutary
(B) benign
(C) benevolent
(D) favourable
(E) None of these

582. Select the word that best fills the blank: "The regulator has been at pains to _____ the impression that the new capital norms are aimed at any one group of banks." [Difficult]

(A) disperse
(B) dissuade
(C) dispel
(D) disband
(E) distract

583. Select the word that best fills the blank: "That the subsidy scheme benefited only a handful of large borrowers is a fact which no amount of official explanation can _____." [Difficult]

(A) gainsay
(B) garner
(C) garnish
(D) glean
(E) gauge

584. Select the word that best fills the blank: "The chairman's assurance notwithstanding, the employees' union remained _____ in its demand for an immediate revision of the wage settlement." [Difficult]

(A) ambivalent
(B) adamant
(C) indifferent
(D) apologetic
(E) hesitant

585. Select the word or phrase that best fills the blank: "Had the branch manager verified the collateral documents on time, the fraud _____ at a much earlier stage." [Difficult]

(A) would be detected
(B) would have been detected
(C) will be detected
(D) had been detected
(E) was detected

586. Select the word that best fills the blank: "The enquiry report stops _____ of naming the officials responsible, though it hints broadly at their involvement." [Difficult]

(A) short
(B) apart
(C) aside
(D) out
(E) over

587. Select the word or phrase that best fills the blank: "Far from being a _____ measure, the six-month moratorium was a carefully considered response to a systemic liquidity crunch." [Difficult]

(A) calculated
(B) long-term
(C) deliberate
(D) knee-jerk
(E) considered

588. Select the word that best fills the blank: "The auditor was censured not for any dishonesty on his part but for a _____ that allowed the discrepancy to go unnoticed for three years." [Difficult]

(A) connivance
(B) lapse
(C) deceit
(D) collusion
(E) forgery

3.5.2 Double fillers [checked, 2 flagged]

589. Pick the pair of words that fits both blanks: "The RBI has _____ all scheduled banks to ensure that no customer is _____ access to a basic savings account." [Easy]

(A) advising / denied
(B) advise / deny
(C) advised / denied
(D) advises / denies
(E) advised / denying

590. Pick the pair of words that fits both blanks: "_____ the heavy rain in Chennai, the branch manager reached the office on time, _____ most of the counter staff arrived nearly an hour late."[Easy]

(A) Despite / whereas
(B) Because of / whereas
(C) Despite / because
(D) Inspite / while
(E) Although / whereas

591. Pick the pair of words that fits both blanks: "The education loan was _____ within a week _____ Anjali had submitted every document correctly at the first attempt." [Easy]

(A) sanction / because
(B) sanctioned / although
(C) sanctioning / since
(D) sanctioned / because
(E) sanctioned / unless

592. Pick the pair of words that fits both blanks: "Rekha _____ a fixed sum every month so that she can _____ a small flat in Pune by 2030." [Easy]

(A) save / purchases
(B) saves / purchase
(C) saving / purchase
(D) saves / purchasing
(E) have saved / purchase

593. Pick the pair of words that fits both blanks: "Not only _____ the cashier count the bundles of notes twice, but he also _____ every entry in the day book before closing." [Easy]

(A) did / verify
(B) has / verified
(C) was / verifying
(D) does / verified
(E) did / verified

594. Pick the pair of words that fits both blanks: "The internal audit committee _____ its report last Friday and _____ that three loss-making branches be merged." [Easy]

(A) submits / recommended
(B) submitted / recommends
(C) submitted / recommended
(D) submitting / recommended
(E) submitted / recommending

595. Pick the pair of words that fits both blanks: "_____ of the two proposals placed before the board was found acceptable, so the members have asked the CFO for a _____ set of options." [Easy]

(A) Neither / fresh
(B) None / fresh
(C) Either / fresh
(D) Neither / freshly
(E) Both / fresh

596. Pick the pair of words that fits both blanks: "The bank's new mobile platform has been _____ received by young account holders, though a section of senior citizens still finds the interface _____ to navigate." [Moderate]

(A) coldly / cumbersome
(B) warmly / convenient
(C) poorly / cumbersome
(D) warmly / cumbersome
(E) warmly / simple

597. Pick the pair of words that fits both blanks: "Had the branch _____ the fraudulent withdrawals in the very first month, the losses could have been _____ considerably." [Moderate]

(A) detected / reducing
(B) detected / reduced
(C) detect / reduced
(D) detecting / reduced
(E) been detected / reduced

598. Pick the pair of words that fits both blanks: "The credit-guarantee scheme is intended _____ small entrepreneurs in tier-3 towns who have virtually no access _____ formal sources of finance." [Moderate]

(A) to / to
(B) for / of
(C) to / for
(D) at / to
(E) for / to

599. Pick the pair of words that fits both blanks: "Rural branches often _____ from an acute shortage of trained field officers, a problem that _____ the processing of crop loans every sowing season." [Moderate]

(A) suffers / delays
(B) suffered / delays
(C) suffer / delays
(D) suffering / delays
(E) suffer / delaying

600. Pick the pair of words that fits both blanks: "Though the annual report was _____ in its praise of the managing director, institutional shareholders remained _____ about the steadily falling net interest margin." [Moderate]

(A) lavish / sceptical
(B) sparing / sceptical
(C) lavish / confident
(D) lavish / enthusiastic
(E) modest / sceptical

601. Pick the pair of words that fits both blanks: "No sooner _____ the ATM at the Kharadi branch been refilled with cash _____ a long queue formed outside it." [Moderate]

(A) has / than
(B) did / than
(C) was / than
(D) had / than
(E) had / when

602. Pick the pair of words that fits both blanks: "The statutory auditor pointed out that the stock statements _____ tampered with before the inspection, _____ the branch head flatly denied any wrongdoing." [Moderate]

(A) has been / though
(B) had been / though
(C) had been / because
(D) had been / hence
(E) had being / though

603. Pick the pair of words that fits both blanks: "The regulator's _____ stance on unsecured retail lending, though criticised as _____ by several NBFCs at the time, has arguably prevented a far larger crisis in the system." [Difficult]

(A) dovish / draconian
(B) hawkish / lenient
(C) hawkish / prudent
(D) lax / draconian
(E) hawkish / draconian

604. Pick the pair of words that fits both blanks: "Seldom _____ a public-sector bank of this size _____ such a sharp turnaround in asset quality within just four quarters." [Difficult]

(A) had / achieve
(B) has / achieve
(C) has / achieved
(D) does / achieved
(E) have / achieved

605. Pick the pair of words that fits both blanks: "The recovery committee recommended that the defaulting borrower _____ given one final opportunity to regularise the account, _____ the exposure would be classified as an NPA." [Difficult]

(A) be / failing which
(B) is / failing which
(C) be / in spite of which
(D) was / failing which
(E) be / whereas

606. Pick the pair of words that fits both blanks: "The economist warned that a blanket farm-loan waiver would _____ the credit discipline that rural banks had painstakingly built over a decade and would _____ honest borrowers of every incentive to repay on time." [Difficult]

(A) consolidate / deprive
(B) erode / relieve
(C) erode / depriving
(D) erode / deprive
(E) strengthen / deprive

607. Pick the pair of words that fits both blanks: "What began as a _____ dispute between two neighbouring co-operative societies over a boundary wall soon _____ into a full-blown legal battle spanning three states." [Difficult]

(A) grave / subsided
(B) petty / snowballed
(C) petty / subsided
(D) trivial / abated
(E) petty / dwindled

608. Pick the pair of words that fits both blanks: "_____ his repeated assurances to the lenders, the promoter neither repaid the overdue instalments _____ furnished the additional collateral demanded by the consortium." [Difficult]

(A) Despite of / nor
(B) Owing to / nor
(C) Notwithstanding / or
(D) In view of / nor
(E) Notwithstanding / nor

609. Pick the pair of words that fits both blanks: "The board was of the view that the proposed merger, _____ implemented in haste and without integrating the two core banking systems, would do more harm _____ good to the balance sheet of the merged entity." [Difficult]

(A) unless / than
(B) if / then
(C) if / than
(D) although / than
(E) if / to

3.5.3 Multiple-sentence common fillers [checked, 3 flagged]

610. In the sentences given below, the same word has been omitted from each blank. Choose the option that fits **all** the blanks appropriately. (i) The branch manager asked Ravi to open a savings _____ before applying for the loan. (ii) The cashier could not _____ for the shortage of Rs. 2,500 in the till. (iii) On _____ of the heavy rain, the customer meet was postponed. [Easy]

(A) account
(B) record
(C) reason
(D) ledger
(E) story

611. Choose the word that fits all three blanks. (i) Mohan will _____ the family business after his father retires. (ii) The auditor asked the clerk to _____ a check on every voucher above Rs. 10,000. (iii) There was a _____ on the bank as soon as the rumour of a merger spread. [Easy]

(A) run
(B) manage
(C) handle
(D) operate
(E) sprint

612. Choose the word that fits all three blanks. (i) Customers may _____ cash from any ATM of the bank without a fee. (ii) The two teams played out a _____ in the inter-branch final. (iii) The trainee was asked to _____ a rough sketch of the proposed logo. [Easy]

(A) draw
(B) withdraw
(C) tie
(D) take
(E) sketch

613. Choose the word that fits all three blanks. (i) Please _____ that the branch will remain closed on the second Saturday. (ii) The cashier detected a counterfeit five-hundred-rupee _____ in the bundle. (iii) Kindly make a _____ of the customer's revised address in the file. [Easy]

(A) note
(B) mark
(C) bill
(D) record
(E) None of these

614. Choose the word that fits all three blanks. (i) The cheque deposited today will _____ within two working days. (ii) The instructions given by the field officer were short and _____. (iii) The staff were told to _____ the counter of all papers before the inspection. [Easy]

(A) clear
(B) settle
(C) plain
(D) clean
(E) empty

615. Choose the word that fits all three blanks. (i) The bank levies a small _____ for issuing a duplicate passbook. (ii) Mr. Iyer will take _____ of the Coimbatore branch from Monday. (iii) The police decided to _____ the absconding agent with forgery. [Easy]

(A) charge
(B) fee
(C) control
(D) command
(E) blame

616. Choose the word that fits all three blanks. (i) The travel desk will _____ two tickets to New Delhi for the audit team. (ii) Every cash transaction is entered in the day _____ before closing. (iii) The police decided to _____ the offender under Section 420. [Easy]

(A) book
(B) reserve
(C) register
(D) journal
(E) log

617. Choose the word that fits all three blanks. (i) The bank will _____ a new debit card within seven working days of the request. (ii) The chairman refused to comment on the _____ of falling low-cost deposits. (iii) The latest _____ of the staff magazine carries an article on digital banking. [Moderate]

(A) issue
(B) print
(C) matter
(D) publish
(E) edition

618. Choose the word that fits all three blanks. (i) The maturity proceeds were transferred to the _____ of his savings account. (ii) The junior officer deserves _____ for spotting the discrepancy in the ledger. (iii) Very few employees gave any _____ to the rumour about the merger. [Moderate]

(A) credit
(B) praise
(C) honour
(D) trust
(E) belief

619. Choose the word that fits all three blanks. (i) The bank will not _____ for any breach of its code of conduct. (ii) Where exactly do you _____ on the proposal to merge the two branches? (iii) Anand has decided to _____ for election to the post of union secretary. [Moderate]

(A) stand
(B) tolerate
(C) contest
(D) remain
(E) position

620. Choose the word that fits all three blanks. (i) The company has agreed to _____ the entire cost of the induction programme. (ii) Please _____ in mind that the special deposit scheme closes on 31st March. (iii) The bank expects its rural expansion to _____ fruit within three years. [Moderate]

(A) bear
(B) keep
(C) take
(D) carry
(E) yield

621. Choose the word that fits all three blanks. (i) The board is likely to _____ the resolution on branch expansion today. (ii) One should never _____ a remark on a colleague's work in front of customers. (iii) Every visitor must obtain a _____ at the gate before entering the currency chest area. [Moderate]

(A) pass
(B) approve
(C) make
(D) permit
(E) None of these

622. Choose the word that fits all three blanks. (i) The auditors declared the financial position of the branch perfectly _____. (ii) The scheme may _____ attractive, but the fine print speaks of a lock-in of five years. (iii) The missing peon was traced the next morning, safe and _____. [Moderate]

(A) sound
(B) healthy
(C) seem
(D) strong
(E) secure

623. Choose the word that fits all three blanks. (i) The finance company plans to _____ Rs. 200 crore through a public issue. (ii) Several members chose to _____ an objection to the revised transfer policy. (iii) Employees are advised not to _____ their voice while dealing with an angry customer. [Moderate]

(A) raise
(B) collect
(C) increase
(D) lift
(E) elevate

624. Choose the word that fits all four blanks. (i) The verification team could not _____ out the handwriting on the deposit challan. (ii) Sincerity alone will not _____ up for a total lack of field experience. (iii) The firm expects to _____ a modest profit of Rs. 40 lakh this year. (iv) What do you _____ of the auditor's closing remark? [Difficult]

(A) make
(B) work
(C) take
(D) do
(E) get

625. Choose the word that fits all four blanks. (i) The central bank is expected to _____ the repo rate steady for another quarter. (ii) Please _____ on while I transfer your call to the loan desk. (iii) That old argument about paperwork does not _____ good any longer. (iv) The bank does not _____ itself responsible for articles kept in the lockers. [Difficult]

(A) hold
(B) keep
(C) stay
(D) carry
(E) remain

626. Choose the word that fits all four blanks. (i) There is no _____ in arguing with the inspecting officer now. (ii) The chairman came straight to the _____ in his address to the shareholders. (iii) At one _____ the wage negotiations very nearly broke down. (iv) The concurrent auditor was asked to _____ out the discrepancy in the cash book. [Difficult]

(A) point
(B) use
(C) stage
(D) moment
(E) topic

627. Choose the word that fits all four blanks. (i) The policy does not _____ damage caused by flood or riot. (ii) The trainee reporter was asked to _____ the annual general meeting of the bank. (iii) Each branch retains enough cash to _____ the day's likely withdrawals. (iv) The consignment was moved out under _____ of darkness. [Difficult]

(A) cover
(B) insure
(C) include
(D) report
(E) protect

628. Choose the word that fits all four blanks. (i) The peon was asked to _____ the sanction files to the second floor. (ii) Does this dealer _____ spare parts for the older passbook printers? (iii) The chairman's observations _____ a great deal of weight with the board. (iv) The branch failed to _____ out the instructions of the head office in time. [Difficult]

(A) carry
(B) take
(C) bring
(D) hold
(E) bear

629. Choose the word that fits all four blanks. (i) The insurer finally agreed to _____ the claim within thirty days. (ii) A thick layer of dust had begun to _____ on the unused ledgers in the record room. (iii) Mr. Nair decided to _____ in Coimbatore after his retirement from the bank. (iv) Both parties preferred to _____ the dispute out of court. [Difficult]

(A) settle
(B) resolve
(C) close
(D) rest
(E) reside

630. Choose the word that fits all four blanks. (i) Customers were asked to stand in a _____ for token issue. (ii) The bank has launched an entirely new _____ of affordable housing loans. (iii) His views on staff transfers are broadly in _____ with those of the board. (iv) The manager drew the _____ at sanctioning a fourth extension of the repayment date. [Difficult]

(A) queue
(B) range
(C) series
(D) row
(E) None of these

Section 3.6

3.6.1 Standard cloze [checked, 2 flagged]

631. In the following sentence one word has been omitted. Choose the option that best fits the blank: "The Regional Rural Bank in Nashik has _____ a special counter for senior citizens at each of its forty branches." [Easy]

(A) set in
(B) set up
(C) set off
(D) set on
(E) set about

632. Choose the option that best fits the blank: "Nearly seventy per cent of the farmers in this district still depend _____ the monsoon for their kharif crop." [Easy]

(A) in
(B) at
(C) on
(D) for
(E) with

633. Choose the option that best fits the blank: "Over the past decade the bank has steadily _____ its network to more than four hundred branches across Tamil Nadu." [Easy]

(A) expired
(B) expended
(C) expelled
(D) expanded
(E) exempted

634. Choose the option that best fits the blank: "Although Meera had saved _____ money for the initial down payment, she still had to take a housing loan of Rs. 18,00,000 to buy the flat in Pune." [Easy]

(A) several
(B) plenty
(C) many
(D) few
(E) enough

635. Choose the option that best fits the blank: "The clerk told Rajeev that he would have to _____ the cheque by signing on its reverse before it could be deposited in another person's account." [Easy]

(A) endorse
(B) enclose
(C) endure
(D) endow
(E) enact

636. Choose the option that best fits the blank: "The loan application was complete in every respect and all the papers were in order; _____, it was turned down because the applicant's credit score was well below the bank's cut-off." [Easy]

(A) therefore
(B) nevertheless
(C) moreover
(D) hence
(E) consequently

637. Choose the option that best fits the blank: "The volume of digital payments in small towns has grown _____ since the launch of the unified payments interface." [Easy]

(A) rapidness
(B) rapid
(C) rapidly
(D) rapidity
(E) more rapid

638. Two words have been omitted. Choose the pair that fits both blanks: "The Reserve Bank has _____ all scheduled commercial banks to _____ the revised KYC norms before the end of the financial year." [Moderate]

(A) advised, abide
(B) ordered, comply
(C) insisted, follow with
(D) directed, comply with
(E) urged, adhering to

639. Choose the pair that fits both blanks: "Microfinance institutions have been widely praised for the _____ role they have played in _____ credit to women in villages that no commercial bank had ever reached." [Moderate]

(A) pivotal, exempting
(B) pivotal, extracting
(C) trivial, extending
(D) notorious, expanding
(E) pivotal, extending

640. Choose the pair that fits both blanks: "_____ the branch had only three working counters that morning, the manager somehow managed to _____ the festive rush without a single customer complaint." [Moderate]

(A) Even though, handle
(B) Because, handle
(C) Even though, handle over
(D) In spite of, handle
(E) Despite, handling

641. Choose the option that best fits the blank: "The auditor's closing remarks were so _____ that the branch manager could not decide whether he was being complimented or reprimanded." [Moderate]

(A) ambitious
(B) ambiguous
(C) amicable
(D) amiable
(E) adamant

642. Choose the pair that fits both blanks: "Rising prices of yarn and dye have _____ heavily _____ the profit margins of the small textile traders of Surat." [Moderate]

(A) burdened, on
(B) weighed, in
(C) weighed, on
(D) pressed, at
(E) laid, over

643. Choose the option that best fits the blank: "The recurring deposit scheme was launched with a great deal of publicity, but the response has been distinctly _____: barely two hundred accounts were opened across the whole zone in six months." [Moderate]

(A) unanimous
(B) overwhelming
(C) enthusiastic
(D) lukewarm
(E) spontaneous

644. Choose the pair that fits both blanks: "Unless the co-operative society _____ its outstanding dues of Rs. 4,50,000 by the thirty-first of March, the district central bank _____ to sanction any further credit." [Moderate]

(A) clear, refuses
(B) clears, would refuse
(C) will clear, refuses
(D) cleared, will refuse
(E) clears, will refuse

645. Choose the option that best fits the blank: "The enquiry committee stopped short of naming the officials involved in the sanctioning of the loan; it confined itself instead to a series of _____ observations that every faction in the bank could read as it pleased." [Difficult]

(A) oblique
(B) explicit
(C) blunt
(D) categorical
(E) candid

646. Choose the pair that fits both blanks: "Far from _____ the crisis, the hurriedly announced moratorium on withdrawals only _____ the panic among small depositors." [Difficult]

(A) defusing, allayed
(B) defusing, aggravated
(C) aggravating, deepened
(D) diffusing, aggravated
(E) defusing, mitigated

647. Choose the pair that fits both blanks: "The new governor is known for a broadly _____ approach to the currency market: he would rather let exporters and importers settle the rate between themselves than _____ every time the rupee wobbles." [Difficult]

(A) laissez-faire, withdraw
(B) interventionist, intervene
(C) laissez-faire, intervene
(D) draconian, interfere
(E) pragmatic, retreat

648. Choose the pair that fits both blanks: "The steep fall in gold loan disbursals this quarter is _____ less to any decline in household demand than to the tighter loan-to-value ceiling _____ by the regulator in January." [Difficult]

(A) attributed, imposing
(B) attributable, imposing
(C) attributive, imposed
(D) attributable, imposed
(E) attributing, imposed

649. Choose the option that best fits the blank: "After three consecutive quarters of losses, the board resolved to _____ the loss-making insurance arm and sell it to a strategic investor rather than let it drag the whole group down." [Difficult]

(A) hive up
(B) hive off
(C) shore off
(D) wind up on
(E) None of these

650. Choose the option that best fits the blank: "The regulator's warning to the defaulting banks was _____: any institution that missed the recapitalisation deadline would forfeit its licence, with no exception of any kind." [Difficult]

(A) equivocal
(B) tentative
(C) conciliatory
(D) nebulous
(E) None of these

651. Choose the option that best fits the blank: "The chairman's address to the shareholders was long on rhetoric but decidedly _____ on specifics, and analysts left the hall no wiser about how the proposed merger was actually to be funded." [Difficult]

(A) thin
(B) abundant
(C) generous
(D) profuse
(E) heavy

3.6.2 New-pattern cloze (with option sets per blank) [checked, 2 flagged]

652. In the passage below, one blank has been numbered (i). Choose the option that fits the blank most appropriately.
The Pradhan Mantri Jan Dhan Yojana has brought crores of previously unbanked rural households into the formal banking _____(i), giving them access to deposits, small credit and accident insurance for the first time. [Easy]

(A) fold
(B) fence
(C) cage
(D) nest
(E) None of these

653. Choose the option that fits blank (i) most appropriately.
Last April, Priya _____(i) a five-year fixed deposit of Rs. 2,00,000 at her neighbourhood branch and nominated her mother as the beneficiary. [Easy]

(A) opens
(B) has opened
(C) opened
(D) is opening
(E) had been opening

654. Choose the option that fits blank (i) most appropriately.
Every applicant must comply _____(i) the KYC norms prescribed by the Reserve Bank before the account is made fully operational. [Easy]

(A) to
(B) on
(C) for
(D) with
(E) by

655. In the sentence below there are two blanks, numbered (i) and (ii). Each blank is followed by its own set of three words. Choose the option that gives the correct combination of words for the two blanks, in that order.
The bank has decided to _____(i) its network of rural branches over the next two years in order to _____(ii) the reach of its micro-credit products.
Blank (i): (a) expand (b) exhaust (c) expend
Blank (ii): (p) widen (q) narrow (r) waive [Easy]

(A) (a) – (p)
(B) (b) – (q)
(C) (c) – (r)
(D) (a) – (q)
(E) (b) – (p)

656. Choose the option that fits blank (i) most appropriately.
While checking the day's vouchers, the internal auditor pointed out an _____(i) entry in the cash book which had inflated the closing balance by Rs. 4,500. [Easy]

(A) erroneously
(B) erroneous
(C) error
(D) erring
(E) erratically

657. Choose the option that fits blank (i) most appropriately.
Despite _____(i) three written reminders from the bank, the borrower did not pay the overdue instalments, and the account slipped into the sub-standard category. [Easy]

(A) receive
(B) received
(C) to receive
(D) receiving
(E) he received

658. Choose the option that fits blank (i) most appropriately.
The crop insurance scheme was carefully designed and generously funded; _____(i), it failed to reach many small farmers because the enrolment window was far too short. [Easy]

(A) therefore
(B) however
(C) consequently
(D) hence
(E) accordingly

659. Two blanks in the sentence below are numbered (i) and (ii). Choose the pair of words that fits both blanks appropriately, in that order.
The Finance Minister _____(i) Parliament that the fiscal deficit target for the year would be met, but independent economists remain _____(ii) about the revenue assumptions underlying the Budget. [Moderate]

(A) assured / sceptical
(B) assured / confident
(C) warned / sceptical
(D) told / certain
(E) reminded / optimistic

660. Below is a sentence with a blank, followed by three words. Choose the option that correctly identifies which of the three words can fill the blank appropriately.
The Reserve Bank's decision to cut the repo rate by 50 basis points was widely _____ by industry bodies and exporters alike.
(i) welcomed (ii) hailed (iii) applauded [Moderate]

(A) Only (i)
(B) Only (i) and (ii)
(C) Only (ii) and (iii)
(D) All three – (i), (ii) and (iii)
(E) None of these

661. Below is a sentence with a blank, followed by three words. Choose the option that correctly identifies which of the three words can fill the blank appropriately.
Deposit mobilisation at the bank's semi-urban branches has grown at a _____ pace over the last three quarters.
(i) brisk (ii) rapid (iii) hasty [Moderate]

(A) Only (i)
(B) Only (i) and (ii)
(C) Only (ii) and (iii)
(D) All three – (i), (ii) and (iii)
(E) None of these

662. Choose the option that fits blank (i) most appropriately.
Under the revised repayment schedule, the borrower will service only the interest for the first two years; the _____(i) will begin to be repaid from the twenty-fifth month onwards. [Moderate]

(A) principle
(B) principal
(C) principled
(D) principally
(E) None of these

663. Two blanks in the sentence below are numbered (i) and (ii). Choose the pair that fits both blanks appropriately, in that order.
_____(i) the bank was already holding capital well above the regulatory minimum, it chose to raise fresh equity _____(ii) a possible rise in bad loans from its unsecured retail book. [Moderate]

(A) Although / in anticipation of
(B) Because / in spite of
(C) Since / instead of
(D) Unless / on account of
(E) While / regardless of

664. Choose the option that fits blank (i) most appropriately.
Since two members were travelling and the valuation report had not been received, the credit committee decided to _____(i) the proposal until its meeting in the next quarter. [Moderate]

(A) put out
(B) put up
(C) put down
(D) put off
(E) put across

665. Choose the option that fits blank (i) most appropriately.
Output at the company's Coimbatore unit _____(i) by nearly 12 per cent in the September quarter, largely on account of a persistent shortage of imported raw material and frequent power cuts.[Moderate]

(A) rose
(B) soared
(C) climbed
(D) surged
(E) None of these

666. Two blanks in the sentence below are numbered (i) and (ii). Choose the pair that fits both blanks appropriately, in that order.
Even though the south-west monsoon was _____(i) by about 18 per cent over the northern plains, the kharif harvest turned out to be _____(ii) than last year's, largely because farmers had switched to shorter-duration, drought-tolerant seed varieties. [Difficult]

(A) deficient / higher
(B) abundant / higher
(C) deficient / lower
(D) erratic / poorer
(E) normal / marginally lower

667. Choose the option that fits blank (i) most appropriately.
Microfinance institutions had lent aggressively across the district for three years, often to households that already carried two or three loans. When repayments began to stop, the resulting _____(i) forced three lenders to write off nearly a fifth of their portfolios. [Difficult]

(A) deliverance
(B) delinquency
(C) deficiency
(D) diligence
(E) deliberation

668. Two blanks in the sentence below are numbered (i) and (ii). Choose the pair that fits both blanks appropriately, in that order.
The concurrent auditor described the lapses in voucher authorisation as _____(i) rather than _____(ii), noting that the procedures were poorly understood and that no officer stood to gain personally from the irregularities. [Difficult]

(A) inadvertent / malafide
(B) wilful / negligent
(C) deliberate / accidental
(D) systemic / routine
(E) negligent / inadvertent

669. Below is a sentence with a blank, followed by five words. Four of them fit the blank appropriately. Choose the word that does **not** fit.
Analysts expect the merger of the two mid-sized lenders to _____ cost savings of about Rs. 900 crore over three years. [Difficult]

(A) yield
(B) generate
(C) deliver
(D) unlock
(E) accrue

670. Below is a sentence with a blank, followed by three phrases. Choose the option that correctly identifies which of them can fill the blank appropriately.
The bank's exposure to the infrastructure sector is _____ than that of its listed peers, which explains the market's nervousness about its asset quality.
(i) far greater (ii) much more high (iii) considerably larger [Difficult]

(A) Only (i)
(B) Only (i) and (ii)
(C) Only (i) and (iii)
(D) All three – (i), (ii) and (iii)
(E) None of these

671. Choose the option that fits blank (i) most appropriately.
The bank reported a 40 per cent jump in net profit for the quarter, but the market reacted coolly because the gain was largely _____(i): a one-time sale of its stake in an insurance subsidiary accounted for more than three-quarters of it. [Difficult]

(A) organic
(B) recurring
(C) non-recurring
(D) operational
(E) sustainable

672. In the passage below there are three blanks, numbered (i), (ii) and (iii). Each blank has its own set of three words given after the passage. Choose the option that gives the correct combination of words for the three blanks, in that order.
Although the new payments bank had signed up subscribers at a remarkable pace, its management conceded that the venture would remain _____(i) for at least three more years, since the fee earned on each of its very small transactions was too _____(ii) to cover the cost of servicing them. The board therefore approved a fresh infusion of capital to _____(iii) the losses until the business reached scale.
Blank (i): (a) profitable (b) loss-making (c) redundant
Blank (ii): (p) thin (q) generous (r) steep
Blank (iii): (x) absorb (y) accrue (z) waive [Difficult]

(A) (b) – (p) – (x)
(B) (a) – (p) – (x)
(C) (b) – (q) – (z)
(D) (c) – (r) – (x)
(E) (b) – (p) – (y)

Section 3.7

3.7.1 Para jumbles [checked]

673. Rearrange the following four sentences (A), (B), (C) and (D) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) He filled the form and attached photocopies of his Aadhaar card and PAN card.
(B) Rakesh decided to open a savings account at the branch nearest to his shop.
(C) Within two days the account was activated and a passbook was issued to him.
(D) The clerk at the counter handed him an application form. [Easy]

(A) BADC
(B) DBAC
(C) BDAC
(D) BDCA
(E) DABC

674. Rearrange the following four sentences (A), (B), (C) and (D) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) The machine, however, did not dispense any cash.
(B) Even so, a message confirming the debit reached her phone a moment later.
(C) Meena inserted her debit card and keyed in the amount she needed.
(D) She rang the bank's helpline at once, and the amount was reversed the next day. [Easy]

(A) CBAD
(B) CABD
(C) ACBD
(D) CADB
(E) CBDA

675. The four sentences (P), (Q), (R) and (S) given below, when properly sequenced, form a meaningful paragraph. Which sentence should come THIRD?
(P) This habit, small as it is, builds a cushion for emergencies.
(Q) Many young earners in India spend their entire salary within a fortnight.
(R) Financial advisers therefore suggest setting aside ten per cent of the income on the very day the salary arrives.
(S) The remaining days of the month are then managed on borrowed money. [Easy]

(A) P
(B) Q
(C) R
(D) S
(E) None of these

676. Rearrange the following four sentences (A), (B), (C) and (D) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) The scheme was extended to rural branches only last year.
(B) Under the extended version, farmers may deposit small amounts daily through a business correspondent.
(C) A doorstep banking scheme was launched by the bank in 2019 for its urban customers.
(D) Collections have since risen by nearly Rs. 40 crore. [Easy]

(A) ACBD
(B) CBAD
(C) CADB
(D) CABD
(E) None of these

677. Rearrange the following four sentences (A), (B), (C) and (D) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) At the monthly review meeting her manager cited these figures while praising the initiative.
(B) Customers who once waited an hour now finished their work in fifteen minutes.
(C) Sunita, a newly posted clerk, noticed that the token queue moved very slowly.
(D) She suggested separating pensioners into a queue of their own. [Easy]

(A) CDAB
(B) CDBA
(C) DCBA
(D) CBDA
(E) None of these

678. Rearrange the following four sentences (A), (B), (C) and (D) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) Others prefer a fixed deposit because the return there is guaranteed.
(B) Some investors put their savings into mutual funds hoping for higher growth.
(C) Both groups, however, agree that cash lying idle at home earns nothing at all.
(D) In the end the choice depends only on how much risk a person can bear. [Easy]

(A) BADC
(B) ABCD
(C) BCAD
(D) BACD
(E) None of these

679. The four sentences (P), (Q), (R) and (S) given below, when properly sequenced, form a meaningful paragraph. Which sentence should come LAST?
(P) Ravi therefore switched to the bank's mobile app for his monthly transfers.
(Q) Each visit to the branch cost him half a day's wages.
(R) He works as a daily-wage painter in Nashik.
(S) The app now completes the same work in two minutes. [Easy]

(A) P
(B) Q
(C) R
(D) S
(E) None of these

680. Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) Yet in the first month only forty of them turned up.
(B) The bank invited two hundred small traders of the town to a workshop on digital payments.
(C) A second round was therefore held on a Sunday, and attendance trebled.
(D) The organisers found that most traders could not shut their shops on a weekday.
(E) Since then the branch has been conducting all such programmes on holidays. [Moderate]

(A) BADCE
(B) BDACE
(C) ABDCE
(D) BACDE
(E) None of these

681. Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph, and then select the correct order.

(A) A bank's officers now visit villages carrying only a tablet and a fingerprint scanner.
(B) For decades a bank branch meant a building with a strong room and a long counter.
(C) The idea of a branch has thus changed from a place into a service.
(D) Technology has quietly dismantled that picture.
(E) A customer in a remote hamlet can open an account without walking a single kilometre. [Moderate]

(A) BDEAC
(B) DBAEC
(C) BDAEC
(D) BAEDC
(E) None of these

682. The five sentences (P), (Q), (R), (S) and (T) given below, when properly sequenced, form a meaningful paragraph. Which sentence should come SECOND?
(P) The result was a fall of nearly twelve per cent in cash withdrawals at its ATMs.
(Q) A private bank in Pune began offering a small cashback on every UPI payment.
(R) Managing an ATM, after all, costs a bank far more than routing a digital payment.
(S) What looked like a giveaway was in fact a saving.
(T) Rival banks in the city copied the offer within three months. [Moderate]

(A) P
(B) Q
(C) R
(D) S
(E) T

683. Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) Her family, however, had no papers to prove ownership of the land.
(B) Lakshmi applied for a loan of Rs. 2,00,000 to buy a power tiller.
(C) The manager suggested a joint liability group instead of a mortgage.
(D) Four women of her village stood together as guarantors.
(E) The loan was sanctioned in eleven days without any security. [Moderate]

(A) BADCE
(B) ABCDE
(C) BACDE
(D) BCADE
(E) None of these

684. Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) Complaints about mis-selling, predictably, multiplied.
(B) Insurance products were once sold almost entirely through agents who met buyers face to face.
(C) The regulator has now made a recorded consent call compulsory before any policy is issued.
(D) Telephone selling later made the process cheaper and much faster.
(E) Speed, it turned out, had come at the cost of understanding. [Moderate]

(A) BDEAC
(B) DBAEC
(C) BADEC
(D) BDAEC
(E) None of these

685. The five sentences (P), (Q), (R), (S) and (T) given below, when properly sequenced, form a meaningful paragraph. Which sentence should come FOURTH?
(P) Only then did the branch discover that the signature card had never been scanned.
(Q) An elderly pensioner complained that his cheque had been returned unpaid.
(R) The bank apologised and waived the return charges of Rs. 500.
(S) The clerk checked the balance and found it more than sufficient.
(T) The record lay in a physical file in the old strong room. [Moderate]

(A) P
(B) Q
(C) R
(D) S
(E) T

686. Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) A single clerk in a busy branch then wrote out nearly three hundred entries a day.
(B) Core banking software arrived in Indian banks in the late nineties.
(C) Before that, every branch maintained its own ledgers in longhand.
(D) Errors were therefore common, and reconciling two branches could take a week.
(E) The same reconciliation today happens the moment a transaction is posted. [Moderate]

(A) BCADE
(B) CBADE
(C) BCDAE
(D) BACDE
(E) None of these

687. Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) The number of bank accounts in India roughly doubled between 2014 and 2020.
(B) Dormancy, and not access, had quietly become the real problem.
(C) But nearly one account in five recorded no transaction for a whole year.
(D) Put differently, opening an account was far easier than giving a person a reason to use it.
(E) Banks responded by linking accounts to subsidy payments and small insurance covers.
(F) Activity in such accounts rose sharply once money began to flow through them. [Difficult]

(A) ACBDFE
(B) CABDEF
(C) ACDBEF
(D) ACBDEF
(E) None of these

688. In the passage below, sentence (1) is fixed. Arrange the five sentences (P), (Q), (R), (S) and (T) that follow it in the proper sequence to form a meaningful paragraph, and then select the correct order.
(1) The Indian rupee has been in circulation, under one name or another, for nearly five centuries.
(P) Paper money entered the picture only under the presidency banks of the East India Company.
(Q) Sher Shah Suri issued a silver coin called the rupiya in the sixteenth century.
(R) Independent India kept the name but changed the metal, the design and finally the material itself.
(S) Its weight, not its face value, decided what it could buy.
(T) Trust, rather than metal, had become the currency's real backing. [Difficult]

(A) QSPTR
(B) QSPRT
(C) SQPRT
(D) QPSRT
(E) None of these

689. The six sentences (A), (B), (C), (D), (E) and (F) given below, when properly sequenced, form a meaningful paragraph. Which sentence should come FIFTH?
(A) A cheque, in law, is nothing more than an order written on a piece of paper.
(B) Yet for two hundred years it carried the weight of a promise.
(C) Electronic clearing has now stripped away most of that ceremony.
(D) The signature at the bottom was studied like a fingerprint.
(E) A payment today is verified by a machine in under a second.
(F) What was once an act of trust has become an act of arithmetic. [Difficult]

(A) B
(B) C
(C) D
(D) E
(E) F

690. Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) Over eleven months she recorded four hundred and six of them.
(B) Rekha Nair, a branch manager in Thrissur, kept a diary of every complaint she received.
(C) Long waiting time, wrong charges and unhelpful phone menus topped the list.
(D) Three grievances accounted for more than half the entries.
(E) She fixed the first two locally and sent the third to the head office.
(F) Her diary is now a training case study for new probationary officers. [Difficult]

(A) BADCEF
(B) BADCFE
(C) ABDCEF
(D) BDACEF
(E) None of these

691. Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) Repayment rates above ninety-eight per cent were held up as proof of the model's strength.
(B) Many borrowers were repaying one lender with money taken from another.
(C) Microfinance in India grew fastest where formal banking was weakest.
(D) The Andhra Pradesh crisis of 2010 exposed the practice in a single quarter.
(E) That confidence, however, rested on a fragile arithmetic.
(F) Regulation since then has capped how many lenders may serve one household. [Difficult]

(A) CABEDF
(B) ACEBDF
(C) CAEBDF
(D) CAEBFD
(E) None of these

692. Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph, and then select the correct order.
(A) Many salaried customers therefore keep large sums lying idle in it all month.
(B) A savings account earns interest only on the balance held at the end of each day.
(C) The money returns to the account the moment a cheque is presented.
(D) A sweep-in facility moves anything above a chosen limit into a fixed deposit automatically.
(E) Most banks offer the facility free, yet fewer than one customer in ten uses it.
(F) Interest is thus earned at deposit rates without any loss of liquidity. [Difficult]

(A) BADCEF
(B) ABDCFE
(C) BADFCE
(D) BDACFE
(E) None of these

693. The six sentences (A), (B), (C), (D), (E) and (F) given below, when properly sequenced, form a meaningful paragraph. Which sentence should come SECOND?
(A) Most of those standing in it were over seventy.
(B) The queue at the pension counter began before the shutter was raised.
(C) He also fixed a printed token slip to the wall.
(D) The branch had a single chair near the door.
(E) A young officer moved four chairs from the conference room that morning.
(F) Nobody had ordered him to do either thing. [Difficult]

(A) A
(B) C
(C) D
(D) E
(E) F

3.7.2 Sentence rearrangement within a paragraph [checked, 3 flagged]

694. Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph.
(A) The bank then verifies these papers and activates the account within two working days.
(B) The first step is to fill in the account-opening form available at any branch.
(C) Opening a savings account with a public sector bank is a simple process.
(D) Along with the form, the customer must submit proof of identity and proof of address.
(E) Once the account is active, a passbook and a debit card are handed over to the customer.
Which of the following is the correct sequence? [Easy]

(A) CBDAE
(B) BCDAE
(C) CBDEA
(D) CDBAE
(E) BDCAE

695. Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph.
(A) Earlier, a customer had to visit the branch during working hours to withdraw money.
(B) Today, an ATM in the neighbourhood dispenses cash at any hour of the day or night.
(C) Automated Teller Machines have changed the way Indians handle cash.
(D) This convenience has, however, brought new risks with it.
(E) Card skimming and shoulder surfing are now common forms of fraud at unguarded machines.
Which of the following is the correct sequence? [Easy]

(A) CABDE
(B) ACBDE
(C) CADBE
(D) ABCDE
(E) CBADE

696. The following five sentences, when properly arranged, form a coherent paragraph.
(A) Many of them therefore turn to moneylenders who charge exorbitant rates.
(B) Agriculture in India still depends heavily on the timely arrival of the monsoon.
(C) A delayed monsoon reduces the kharif yield and cuts the farmer's income sharply.
(D) With less income, small farmers find it hard to repay their crop loans.
(E) The government's interest subvention scheme is meant to break precisely this cycle.
Which sentence should come THIRD in the paragraph? [Easy]

(A) A
(B) B
(C) C
(D) D
(E) E

697. The following five sentences, when properly arranged, form a coherent paragraph.
(A) No account number or IFSC code is needed; a simple virtual payment address is enough.
(B) Within a few years the platform was handling billions of transactions every month.
(C) UPI was launched by the National Payments Corporation of India in 2016.
(D) Small shopkeepers in towns and villages now display QR codes beside their counters.
(E) It allows a user to send money from one bank account to another using only a mobile phone.
Which sentence should come LAST in the paragraph? [Easy]

(A) A
(B) B
(C) C
(D) D
(E) E

698. Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph.
(A) Such a habit builds a cushion for emergencies like illness or crop failure.
(B) Financial literacy camps are held by banks in rural areas every quarter.
(C) At these camps, villagers are taught to keep a simple record of income and expenses.
(D) They are also encouraged to deposit a small sum in a savings account each month.
(E) Bankers say that the camps have slowly increased deposits in village branches.
Which of the following is the correct sequence? [Easy]

(A) BDCAE
(B) BCDAE
(C) CBDAE
(D) BCADE
(E) BCDEA

699. The following five sentences, when properly arranged, form a coherent paragraph.
(A) If any of these is missing, the branch will return the cheque unpaid.
(B) It must carry the date, the payee's name, the amount in words and figures, and a signature.
(C) Such a return costs the drawer a penalty and damages his credit record.
(D) A cheque is an instruction to a bank to pay a stated sum from the drawer's account.
(E) Careless writing of cheques is therefore an expensive habit.
Which sentence should come SECOND in the paragraph? [Easy]

(A) B
(B) A
(C) C
(D) D
(E) E

700. Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph.
(A) The bank hands over one key to the customer and keeps the other itself.
(B) Neither key alone can open the locker.
(C) Every locker is fitted with two different locks.
(D) This double-lock arrangement protects the customer as well as the bank.
(E) A safe deposit locker is rented out by a branch for keeping valuables.
Which of the following is the correct sequence? [Easy]

(A) CEABD
(B) ECABD
(C) EACBD
(D) ECBAD
(E) EABCD

701. In the passage below, sentence (1) is fixed as the opening sentence. Rearrange the remaining five sentences to form a coherent paragraph.
(1) The Reserve Bank of India reviews the repo rate every two months.
(A) Banks pass on part of this reduction to borrowers in the form of cheaper loans.
(B) A cut in the repo rate makes borrowing from the central bank cheaper for commercial banks.
(C) Cheaper home and vehicle loans encourage households to spend rather than save.
(D) That extra spending lifts demand in the economy and, in time, output as well.
(E) The whole chain, however, works only if banks actually transmit the cut to customers.
Which of the following is the correct order of the five sentences? [Moderate]

(A) ABCDE
(B) BCADE
(C) BACDE
(D) BADCE
(E) BACED

702. The following six sentences, when properly arranged, form a coherent paragraph.
(A) Many of these customers had never held a bank account before.
(B) The Jan Dhan Yojana was launched to bring every household into the banking system.
(C) Within a year, crores of new accounts were opened across the country.
(D) Banks therefore had to invest heavily in teaching them how to use a passbook and a card.
(E) Business correspondents were appointed in villages that had no branch of their own.
(F) These agents now carry a hand-held device that works as a miniature branch.
Which sentence should come FIFTH in the paragraph? [Moderate]

(A) A
(B) C
(C) F
(D) D
(E) E

703. The following five sentences, when properly arranged, form a coherent paragraph.
(A) The result is a bad loan that eats into the bank's profits.
(B) Careful appraisal before sanction is therefore cheaper than recovery after default.
(C) A loan officer must judge not only the borrower's assets but also his intention to repay.
(D) Assets can be valued from documents, but intention has to be read from past conduct.
(E) An officer who ignores conduct may lend to a man who never meant to pay back.
Which of the following is the correct pair of the FIRST and the LAST sentences? [Moderate]

(A) B and C
(B) C and A
(C) C and B
(D) D and B
(E) E and B

704. Rearrange the following six sentences (A) to (F) in the proper sequence to form a meaningful paragraph.
(A) Repayment of these collateral-free loans is collected weekly at a group meeting held in the village itself.
(B) Microfinance institutions lend small sums to women organised into joint liability groups.
(C) No collateral is demanded; the group's shared responsibility serves as the security.
(D) If a member fails to bring her instalment to the meeting, the others must make good the shortfall.
(E) This peer pressure keeps repayment rates remarkably high.
(F) Critics argue, however, that the same pressure can push a struggling borrower into fresh debt.
Which of the following is the correct sequence? [Moderate]

(A) BACDEF
(B) BCDAEF
(C) BCADEF
(D) CBADEF
(E) BCAEDF

705. The following six sentences, when properly arranged, form a coherent paragraph.
(A) The bank earns a commission on every policy it sells, without taking on any risk.
(B) Under bancassurance, a bank sells insurance policies of a partner insurer at its branches.
(C) The insurer, in turn, reaches thousands of customers without building a sales force of its own.
(D) Customers get a familiar counter at which to buy a product they find hard to understand.
(E) Regulators worry that eager staff may push unsuitable policies to earn this commission.
(F) Mis-selling complaints of this kind have risen steadily in recent years.
Which sentence should come SECOND in the paragraph? [Moderate]

(A) C
(B) A
(C) D
(D) E
(E) F

706. The following six sentences, when properly arranged, form a coherent paragraph.
(A) The bank must then set aside a part of its profit as a provision against that loan.
(B) Its share price falls and raising fresh capital becomes costly.
(C) A bank with many such accounts therefore reports weak earnings quarter after quarter.
(D) A loan becomes a non-performing asset when interest or principal is overdue for ninety days.
(E) Cleaning up the loan book is thus not merely an accounting exercise but a matter of survival.
(F) Provisioning protects depositors but reduces the profit shown in the balance sheet.
Which sentence should come FOURTH in the paragraph? [Moderate]

(A) C
(B) A
(C) B
(D) E
(E) F

707. Rearrange the following six sentences (A) to (F) in the proper sequence to form a meaningful paragraph.
(A) He now spends the saved hours meeting borrowers in the fields instead.
(B) Their errors, he admitted, were fewer than his own had been.
(C) He delegated the smaller approvals to two experienced clerks.
(D) Loan recovery in the branch improved within a single season.
(E) At first he feared that quality would suffer.
(F) The branch manager at Palakkad found that half his day went in signing routine papers.
Which of the following is the correct sequence? [Moderate]

(A) FCEBDA
(B) CFEBAD
(C) FCEBAD
(D) FCBEAD
(E) FECBAD

708. Five of the six sentences below can be arranged to form a coherent paragraph on gold loans.
(A) Gold loans have grown fast because the pledged ornament is easy to value and easy to sell.
(B) A borrower can walk into a branch in the morning and walk out with cash by noon.
(C) Gold jewellery in India is usually bought at the time of a wedding.
(D) The lender's risk is low, so the paperwork is thin and the interest rate moderate.
(E) Trouble begins only when the gold price falls and the loan exceeds the value of the security.
Which sentence does NOT belong to the paragraph? [Difficult]

(A) B
(B) A
(C) D
(D) E
(E) C

709. Rearrange the following six sentences (A) to (F) in the proper sequence to form a meaningful paragraph.
(A) The interest is charged from the date of each purchase, not from the due date.
(B) A credit card offers a free credit period of up to fifty days.
(C) That privilege lasts only as long as the whole outstanding amount is paid on time.
(D) A cardholder who pays merely the minimum due loses it at once.
(E) From that month, every fresh purchase begins to attract interest of about three per cent a month.
(F) Many users discover this rule only when the next statement arrives.
Which of the following is the correct sequence? [Difficult]

(A) BCDAEF
(B) BDCEAF
(C) BCDEFA
(D) CBDEAF
(E) None of these

710. The following six sentences, when properly arranged, form a coherent paragraph.
(A) Prices of vegetables, however, depend on rain and roads rather than on interest rates.
(B) Inflation in India is measured by the consumer price index, in which food carries a heavy weight.
(C) The central bank raises rates to cool demand when this index climbs too high.
(D) Raising rates in such a season squeezes industry without touching the real cause.
(E) A rate rise therefore works well against demand-driven inflation and poorly against a bad monsoon.
(F) Critics of the inflation-targeting framework rest their case on precisely this gap.
Which of the following is the correct pair of the FIRST and the LAST sentences? [Difficult]

(A) B and E
(B) C and F
(C) A and F
(D) B and D
(E) B and F

711. Rearrange the following six sentences (A) to (F) in the proper sequence to form a meaningful paragraph.
(A) Yet the branch has not disappeared, and in small towns it is still growing.
(B) Every year fewer customers walk into a bank branch to deposit or withdraw money.
(C) The reason is that a screen can complete a transaction but cannot settle a dispute.
(D) When a pension is credited short or a card is swallowed by a machine, people want a face.
(E) Banks that closed branches too quickly have quietly begun to reopen some of them.
(F) The lesson is that technology changes the errand, not the need for trust.
Which of the following is the correct sequence? [Difficult]

(A) ABCDEF
(B) BACDFE
(C) BCADEF
(D) BACDEF
(E) BADCEF

712. The following six sentences, when properly arranged, form a coherent paragraph.
(A) In practice, though, the burden falls hardest on those with the fewest documents.
(B) The purpose is to keep the banking system from being used to launder money.
(C) Banks were therefore permitted to open small accounts with relaxed proof and low limits.
(D) A migrant worker who rents a room has neither a ration card nor a rent agreement in his name.
(E) Know Your Customer rules require a bank to establish the identity of every account holder.
(F) The relaxation solved the paperwork problem but left such customers with a stunted account.
Which sentence should come THIRD in the paragraph? [Difficult]

(A) B
(B) C
(C) A
(D) D
(E) F

713. The six sentences below, when properly arranged, form a coherent paragraph on urban cooperative banks.
(A) A manager who knew every shop in the bazaar could judge a loan better than any credit model.
(B) A string of failures in the 2000s forced the Reserve Bank to tighten its hold.
(C) Urban cooperative banks were created to serve traders and small businesses in a locality.
(D) Their strength was local knowledge; their weakness was local politics.
(E) Dual regulation by the state registrar and the central bank was finally ended in 2020.
(F) The same manager, however, found it hard to refuse a loan to the chairman's relative.
Which sentence should come immediately AFTER sentence (D)? [Difficult]

(A) F
(B) B
(C) C
(D) A
(E) E

714. Rearrange the following six sentences (A) to (F) in the proper sequence to form a meaningful paragraph.
(A) Equity pays more over long periods, but the pensioner may not have long periods to wait.
(B) A senior citizen who has retired on a small pension has one clear need: a steady monthly income.
(C) Bank staff selling investment products seldom explain this trade-off.
(D) Fixed deposits meet that need but pay less than inflation in most years.
(E) The sensible course is a mixture, weighted towards safety and rebalanced rarely.
(F) An elderly customer is instead handed the scheme that carries the highest commission.
Which of the following is the correct sequence? [Difficult]

(A) DBAECF
(B) BDAEFC
(C) BADECF
(D) BDAECF
(E) None of these

3.7.3 Paragraph completion / sentence insertion [checked]

715. Choose the sentence that best completes the paragraph.
Ramesh opened a recurring deposit account with a public sector bank in Nagpur and paid in Rs. 2,000 on the first of every month. He never treated it as an investment and rarely thought about it. At the end of three years the passbook showed a figure he had not expected. _____ [Easy]

(A) Recurring deposits are therefore riskier than equity mutual funds.
(B) Small amounts, saved regularly, can quietly add up to a substantial sum.
(C) He had always wanted to visit Nagpur during the winter months.
(D) Public sector banks in India were nationalised in the year 1969.
(E) None of these

716. The paragraph below has five blanks marked (i) to (v). In which blank should the given sentence be placed?
Sentence: "Even a small difference in charges, he explained, adds up over the whole tenure of a loan."
(i) _____ Anjali had been saving for a two-wheeler for almost two years. (ii) _____ Her father suggested that she compare the loan offers of at least three banks. (iii) _____ She finally chose the bank with the lowest processing fee. (iv) _____ The vehicle was delivered the following week. (v) _____ [Easy]

(A) (i)
(B) (ii)
(C) (iii)
(D) (iv)
(E) (v)

717. Choose the sentence that best completes the paragraph.
Digital payments have spread rapidly through small towns in the last few years. Shopkeepers who once insisted on exact change now keep a QR code taped to the counter. However, _____ [Easy]

(A) digital payments have grown very fast in small towns in recent years.
(B) many of them still keep a cash box for customers whose phones lose network.
(C) QR codes are usually printed on ordinary paper stickers.
(D) this proves that cash has completely disappeared from Indian markets.
(E) None of these

718. Choose the sentence that best begins the paragraph.
_____ It begins with a simple savings account, moves on to a fixed deposit, and later comes to include insurance and mutual funds. At every step the customer learns something new about handling money. [Easy]

(A) A person's relationship with a bank usually develops in stages.
(B) Mutual funds are subject to market risk and must be chosen carefully.
(C) The Reserve Bank of India regulates every commercial bank in the country.
(D) A great many customers dislike having to visit a bank branch.
(E) None of these

719. Choose the sentence that best fills the blank.
The cooperative bank at Erode decided to keep one counter open exclusively for senior citizens. _____ Waiting time for such customers fell from about forty minutes to under ten. [Easy]

(A) Senior citizens make up nearly a third of the population of Erode district.
(B) Two clerks were shifted to that counter for the busiest morning hours.
(C) The bank also decided to repair and repaint its parking area.
(D) Cooperative banks are generally much smaller than commercial banks.
(E) None of these

720. Choose the sentence that best completes the paragraph.
Sunil applied for an education loan and was confident of getting it, since his marks were among the best in his college. _____ [Easy]

(A) He had scored ninety-two per cent in his board examination.
(B) Education loans are offered by almost every nationalised bank in India.
(C) The bank, however, asked him for a co-applicant with a steady income.
(D) He therefore decided not to apply for the loan at all.
(E) None of these

721. Choose the sentence that best concludes the paragraph.
Financial literacy camps were held in twelve villages near Jhansi. Volunteers showed people how to read a passbook, how to spot a fake note and why an unknown link sent by message should never be opened. Three months later the local branch reported a sharp fall in complaints of fraud. _____ [Easy]

(A) Teaching people what to look for had turned out to be cheaper than compensating them afterwards.
(B) Jhansi is an important district in the state of Uttar Pradesh.
(C) Volunteers ought to be paid a proper salary for the work they do.
(D) Fake currency notes are usually printed on inferior quality paper.
(E) None of these

722. The paragraph has two blanks, (A) and (B). Choose the pair of sentences that fits best.
Kavita ran a small tailoring unit in Solapur and needed Rs. 1,50,000 to buy two more machines. (A) _____ The bank asked for six months of bank statements, which she could not produce because almost all her customers paid her in cash. (B) _____ Within a year her statements were detailed enough to support a fresh loan application. [Moderate]

(A) (A) She approached a nationalised bank for a working capital loan. (B) So she began accepting payments through a QR code and depositing her earnings every week.
(B) (A) She had learnt tailoring from her mother as a schoolgirl. (B) So she began accepting payments through a QR code and depositing her earnings every week.

(C) (A) She approached a nationalised bank for a working capital loan. (B) She therefore gave up the idea of expanding the unit.
(D) (A) Solapur is well known for its handloom industry. (B) The branch manager was transferred the following month.
(E) None of these

723. In which blank should the given sentence be placed?
Sentence: "The order had come from the zonal office in the first week of April."
(i) _____ Branch managers across the zone were told to cut their use of paper by half. (ii) _____ Most of them began by moving customer acknowledgements to SMS. (iii) _____ A few went further and stopped printing internal circulars altogether. (iv) _____ By March the zone's stationery bill had fallen by fifty-eight per cent. (v) _____ [Moderate]

(A) (i)
(B) (ii)
(C) (iii)
(D) (iv)
(E) (v)

724. Choose the sentence that best completes the paragraph.
When the branch installed a token system, customers stopped crowding around the counters and the hall looked far more orderly. Yet in the following quarter the number of complaints about waiting time actually went up. _____ [Moderate]

(A) Token systems are therefore of no use in Indian bank branches.
(B) The branch should clearly have installed a second token machine.
(C) Once people could see exactly how long they had been waiting, they were far less willing to put up with the delay.
(D) The customers who came in that quarter happened to be unusually impatient.
(E) None of these

725. Choose the sentence that best fills the blank.
Rural branches were told to open at least fifty basic savings accounts a month. In the first year the targets were met comfortably and were widely reported as a success. _____ Branch staff now spend as much time trying to reactivate old accounts as they do opening new ones. [Moderate]

(A) The scheme had been launched to bring every household into the banking system.
(B) A large number of those accounts, however, recorded no transaction after the first deposit.
(C) Many rural customers live several kilometres from the nearest branch.
(D) Targets for the second year were raised from fifty accounts to seventy.
(E) None of these

726. Choose the sentence that best begins the paragraph.
_____ In 2015 it handled roughly ninety crore transactions a month; by 2024 the monthly figure had crossed fourteen hundred crore. Almost all of that increase came from people paying amounts of less than Rs. 500. [Moderate]

(A) The Reserve Bank publishes payment system data at the end of every month.
(B) Cash continues to be used very widely in every part of India.
(C) The country's retail payments system has expanded at a pace very few had predicted.
(D) Small payments have always been the backbone of the Indian economy.
(E) None of these

727. Choose the sentence that best completes the first paragraph.
The audit found two weaknesses in the branch's locker operations. Keys to the master safe were kept

in an unlocked drawer, and the register of locker visits had not been signed by any officer for eleven months. _____
The next paragraph begins: "These lapses, the auditor wrote, were the result not of dishonesty but of habit." [Moderate]

(A) Neither lapse had been picked up in either of the two previous inspections.
(B) Lockers are rented out by banks on an annual basis.
(C) The branch manager was suspended the very next day.
(D) Every bank should maintain a register of locker visits.
(E) None of these

728. Choose the sentence that best completes the paragraph.
Bank employees in the region observed a one-day strike over staffing shortages. Customers who reached the branches that morning found the shutters down, but the ATMs were stocked and the mobile application worked exactly as usual. _____ [Moderate]

(A) A strike is the only means by which employees can make themselves heard.
(B) The banks in the region lost several crores of rupees on that single day.
(C) Every customer in the region was seriously affected by the closure.
(D) For most of them the strike turned out to be an inconvenience rather than a crisis.
(E) None of these

729. Choose the sentence that best fills the blank.
Credit scores were introduced to make lending fairer: a number built out of repayment history would replace the branch manager's personal impression of the applicant sitting in front of him. _____ A borrower who has never taken a loan and a borrower who has defaulted twice can end up looking almost equally unattractive to the system. [Difficult]

(A) Credit information is collected in India by a small number of licensed bureaus.
(B) In practice, though, the number rewards those who have already borrowed and penalises those who never needed to.
(C) Branch managers were often accused of favouring applicants they happened to know.
(D) Every borrower should therefore obtain a copy of the score at least once a year.
(E) None of these

730. In which blank should the given sentence be placed?
Sentence: "The saving, however, was almost entirely on the bank's side of the counter."
(i) _____ The bank closed eleven of its smaller branches in the district and asked those customers to use a business correspondent instead. (ii) _____ Each correspondent carried a handheld device and visited three villages a week. (iii) _____ The bank calculated that it now spent about one-sixth of what a branch had cost. (iv) _____ Villagers who had once walked to a branch on any working day now had to plan their week around the correspondent's visit. (v) _____ [Difficult]

(A) (i)
(B) (ii)
(C) (iii)
(D) (iv)
(E) (v)

731. Choose the sentence that best completes the paragraph.
The committee's report noted that microfinance institutions had extended credit to households that the banking system had ignored for decades. It noted with equal emphasis that the rates charged by those institutions remained two to three times the rates charged by banks. _____ [Difficult]

(A) Microfinance has therefore been an unqualified success in rural India.

(B) Microfinance institutions ought to be shut down without further delay.
(C) Indian banks have never lent money to poor households at any time.
(D) Lending rates in India are fixed directly by the Reserve Bank of India.
(E) None of these

732. The paragraph has two blanks, (A) and (B). Choose the pair of sentences that fits best.
The regulator's decision to cap the charges on small digital transactions was welcomed at once by consumer groups. (A) _____ Payment companies argued that the cap left them with no way of recovering the cost of running the network. (B) _____ Two years later the number of small merchants accepting digital payments had indeed grown, but nearly every new terminal in the country had been installed by one of three large firms. [Difficult]

(A) (A) Consumer groups had been campaigning on this issue for several years. (B) The regulator's answer was that scale, and not fees, would make the business viable.
(B) (A) Within the industry the reaction was very different. (B) Small merchants had never much liked paying transaction charges.
(C) (A) Within the industry the reaction was very different. (B) The regulator's answer was that scale, and not fees, would make the business viable.
(D) (A) The cap applied only to transactions below Rs. 2,000. (B) Three large firms already dominated the terminal business.
(E) None of these

733. Choose the sentence that best completes the paragraph.
Supporters of branchless banking point out that a village which never had a bank now has a correspondent who can open an account in ten minutes. Critics reply that a correspondent cannot sanction a loan, cannot settle a dispute, and stops appearing altogether when his commission falls. _____ [Difficult]

(A) The critics are plainly right and the supporters plainly wrong.
(B) Both descriptions are accurate, which is exactly why access and quality of service have to be measured separately.
(C) Branchless banking has been a complete failure in the Indian countryside.
(D) Correspondents should simply be given all the powers of a branch manager.
(E) None of these

734. In which blank should the given sentence be placed?
Sentence: "By contrast, the older scheme paid out only after the damaged crop had actually been inspected."
(i) _____ The new crop insurance scheme settles claims on the basis of the rainfall recorded at the nearest weather station. (ii) _____ A farmer in a district that receives less than a threshold amount is paid automatically. (iii) _____ Settlement now takes about three weeks instead of nine months. (iv) _____ Farmers whose fields are ruined by pests, however, receive nothing whatever. (v) _____ [Difficult]

(A) (i)
(B) (ii)
(C) (iii)
(D) (iv)
(E) (v)

735. Choose the sentence that best begins the paragraph.
_____ You never notice it while it is working; you notice it the moment it stops. A payments network is judged in precisely the same way: nine hundred crore successful transactions in a month earn no praise at all, and one hour of downtime earns a week of headlines. [Difficult]

(A) Good infrastructure is rather like the plumbing in a house.
(B) Payment networks break down far more often than most people imagine.
(C) Modern banking depends very heavily on technology of every kind.
(D) Every large system ought to be provided with a proper backup.
(E) None of these

3.7.4 Odd sentence out [checked]

736. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) Ramesh went to the branch to open a savings account. (B) The clerk handed him a form and asked for his Aadhaar card. (C) He filled in the details and attached two photographs. (D) The monsoon this year has been unusually heavy in Kerala. (E) Within twenty minutes his account was activated and a passbook was issued. [Easy]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

737. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) Cricket remains the most widely followed sport in India. (B) UPI has changed the way Indians pay for small purchases. (C) A vegetable vendor in Pune can now accept Rs. 20 without handling any cash. (D) The amount is settled between the two banks almost instantly. (E) As a result, the demand for loose change has fallen sharply in many markets. [Easy]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

738. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) Sunita needed money quickly for her daughter's college fees. (B) She took a gold loan against two bangles weighing forty grams. (C) Electric vehicles are becoming popular among urban commuters in India. (D) The bank disbursed Rs. 1,20,000 the same afternoon. (E) She repaid the loan in six monthly instalments and collected her bangles back. [Easy]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

739. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) A cheque must carry the date, the payee's name and the amount. (B) The amount has to be written both in figures and in words. (C) Any alteration on the face of the cheque needs the drawer's full signature. (D) A cheque presented after three months from its date is treated as stale. (E) Rajesh enjoys playing the tabla every Sunday morning. [Easy]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

740. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) Anita walked up to the ATM near the bus stand. (B) The price of onions had risen steeply that week. (C) She inserted her debit card and keyed in her PIN. (D) She withdrew Rs. 2,000 in two notes. (E) The machine printed a slip showing her remaining balance. [Easy]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

741. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) The bank launched a new mobile application last quarter. (B) Customers can now check their balance without visiting a branch. (C) The application also lets them open a fixed deposit in two taps. (D) The city's new metro line is expected to be completed by next December. (E) Nearly nine lakh customers downloaded it in the first month itself. [Easy]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

742. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) A self-help group of twelve women was formed in a village near Erode. (B) Each member contributed Rs. 100 to a common fund every month. (C) The Nilgiris are famous for their tea plantations and their cool climate. (D) After six months the group became eligible for a bank loan. (E) The loan helped four members start small tailoring units of their own. [Easy]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

743. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) Microfinance institutions began lending to rural women in the early 1990s. (B) Commercial banks in the metros compete fiercely for high-value corporate accounts. (C) The loans were small, unsecured and repayable in weekly instalments. (D) A group guarantee replaced the collateral that most borrowers simply did not possess. (E) By 2010 the model had reached several crore households across the country. [Moderate]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

744. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) When prices rise faster than incomes, households feel the pinch almost at once. (B) The central bank responds by making borrowing costlier. (C) Higher interest rates discourage spending and slowly cool demand. (D) Many banks have redesigned their branch lobbies to look more like cafes. (E) Once demand softens, the pace at which prices rise begins to slow. [Moderate]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

745. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) Indian households continue to prefer gold as a store of value. (B) Earlier, a cheque had to travel physically from the collecting bank to the paying bank. (C) Under truncation, only an electronic image of the cheque is sent instead. (D) This cut clearing time from several days to a single working day. (E) The cost of transporting and handling paper fell sharply as well. [Moderate]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

746. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) The bank organised a financial literacy camp in a village near Nashik. (B) Officers explained how to read a passbook and how to spot a fraudulent message. (C) Villagers were told never to share an OTP with a caller, however convincing he sounded. (D) Forty-two new accounts were opened at the camp itself. (E) Cotton and sugarcane are the principal crops grown in that district. [Moderate]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

747. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) A loan becomes a non-performing asset when repayment stays overdue beyond ninety days. (B) The bank must then set aside capital against the loss that may follow. (C) Recruitment for clerical posts is done through a common written examination. (D) Profits fall, because this provisioning is charged against the year's income. (E) Recovery notices, restructuring or a sale to an asset reconstruction company follow in due course. [Moderate]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

748. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) Meera's account was debited twice for the same online purchase. (B) Online shopping festivals are usually held in the weeks around Diwali. (C) She lodged a complaint at the branch and was given a reference number. (D) The bank promised a resolution within seven working days. (E) The duplicate amount of Rs. 3,499 was reversed on the fifth day. [Moderate]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

749. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) The

Kisan Credit Card was introduced to give farmers working capital at the right time. (B) A farmer may draw money for seed, fertiliser and labour as the season demands. (C) Interest is charged only on the amount actually drawn, not on the whole limit. (D) Tractors imported from Europe cost considerably more than locally made models. (E) Repayment is aligned with the harvesting and marketing of the crop. [Moderate]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

750. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) A rumour about a bank's health travels faster than any official clarification. (B) Depositors queue up to take back money that the bank has already lent out for years. (C) Since only a small fraction of deposits is held as cash, the queue itself creates the shortage it fears. (D) Deposit insurance cover was raised to Rs. 5,00,000 per depositor to calm exactly such fears. (E) A bank that was sound in the morning can therefore find itself unable to pay by evening. [Difficult]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

751. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) The first credit card in India was issued in the early 1980s. (B) A debit card draws directly on money already lying in the account. (C) If the balance is not sufficient, the transaction is simply declined at the counter. (D) There is no bill at the end of the month and no minimum amount due. (E) That is why the card suits customers who would rather not fall into the habit of borrowing. [Difficult]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

752. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Choose the correct option. (A) A cooperative bank in Solapur decided to computerise all twelve of its branches. (B) The first step was to digitise ledgers going back fifteen years. (C) The staff were then trained for a fortnight on the new core banking software. (D) Only after a parallel run of two months were the old ledgers finally retired. (E) Across the country, cooperative banks hold a small share of total bank deposits. [Difficult]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) None of these

753. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) Branch banking will not disappear merely because applications have become popular. (B) Interest on a savings deposit is calculated on the daily closing balance. (C) A customer disputing a fraudulent debit still wants to look somebody in the eye. (D) A loan against property needs documents that no application can verify by itself. (E) Elderly depositors, in particular, treat the branch as a place of reassurance. [Difficult]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

754. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) Every ATM has to be loaded with enough cash to last the whole weekend. (B) Too much cash lying idle inside a machine earns the bank nothing at all. (C) The first ATM in the world was installed near London in 1967. (D) Too little cash, and the customer walks away to a rival's machine down the road. (E) Banks therefore forecast withdrawals for each machine, day by day and street by street. [Difficult]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

755. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) A fixed deposit locks a sum away for an agreed period at an agreed rate. (B) The depositor knows on the very first day exactly what the maturity value will be. (C) Breaking the deposit early usually costs a small penalty on the interest earned. (D) In a recurring deposit the saver pays an equal sum every month for a fixed term. (E) This certainty is what makes the instrument attractive to retired savers. [Difficult]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

756. Five sentences are given below, labelled (A) to (E). Four of them can be arranged to form a coherent paragraph; one sentence does not belong. Pick the sentence that is out of place. (A) Lockers are allotted to customers on a first-come, first-served basis. (B) Know Your Customer rules require a bank to verify identity and address before an account is opened. (C) The purpose is to keep the banking system out of the reach of those who launder money. (D) The documents must be refreshed periodically, and more often for customers rated high risk. (E) An account whose papers are never updated may be frozen until the gap is filled. [Difficult]

(A) Sentence (A)
(B) Sentence (B)
(C) Sentence (C)
(D) Sentence (D)
(E) Sentence (E)

Section 3.8

3.8.1 Column-based matching [checked, 3 flagged]

757. Match each sentence-beginning in Column I with the appropriate ending in Column II so that a grammatically correct and meaningful sentence is formed. **Column I:** (A) The bank has decided to; (B) Customers are requested to; (C) The branch manager apologised for. **Column II:** (i) keep their passbooks updated. (ii) the delay in processing the loan. (iii) waive the annual maintenance charge. Which of the following is the correct combination? [Easy]

(A) A-i, B-ii, C-iii
(B) A-iii, B-i, C-ii
(C) A-ii, B-iii, C-i
(D) A-i, B-iii, C-ii
(E) None of these

758. Match the words in Column I with their closest meanings in Column II. **Column I:** (A) Frugal; (B) Lucrative; (C) Volatile. **Column II:** (i) profitable; (ii) unstable; (iii) economical. Choose the correct combination. [Easy]

(A) A-i, B-ii, C-iii
(B) A-ii, B-iii, C-i
(C) A-iii, B-i, C-ii
(D) A-iii, B-ii, C-i
(E) None of these

759. Match the idioms in Column I with their meanings in Column II. **Column I:** (A) To turn a blind eye; (B) To beat about the bush; (C) To call it a day. **Column II:** (i) to avoid coming to the main point; (ii) to stop working for the time being; (iii) to ignore something deliberately. Select the correct combination. [Easy]

(A) A-iii, B-i, C-ii
(B) A-i, B-ii, C-iii
(C) A-ii, B-iii, C-i
(D) A-iii, B-ii, C-i
(E) A-i, B-iii, C-ii

760. Each sentence in Column I has one blank. Match it with the word from Column II that fits it best. **Column I:** (A) The RBI has _____ the repo rate by 25 basis points; (B) The clerk was _____ for his prompt handling of the complaint; (C) The committee will _____ its report next Monday. **Column II:** (i) commended; (ii) reduced; (iii) submit. Choose the correct combination. [Easy]

(A) A-i, B-ii, C-iii
(B) A-iii, B-i, C-ii
(C) A-ii, B-iii, C-i
(D) A-ii, B-i, C-iii
(E) None of these

761. Match the sentences in Column I with the prepositions in Column II that correctly fill their blanks. **Column I:** (A) The demand draft was issued _____ favour of Mr. Rakesh Iyer; (B) Sunita has been working with this bank _____ 2015; (C) The branch will remain closed _____ account of a local holiday. **Column II:** (i) since; (ii) on; (iii) in. Choose the correct combination. [Easy]

(A) A-i, B-ii, C-iii
(B) A-iii, B-i, C-ii
(C) A-ii, B-i, C-iii
(D) A-iii, B-ii, C-i
(E) None of these

762. Match each sentence in Column I with the particle in Column II that completes the phrasal verb correctly. **Column I:** (A) The bank had to write _____ loans worth Rs. 840 crore; (B) Kindly fill _____ the account-opening form in block letters; (C) The new pension scheme was rolled _____ last month. **Column II:** (i) out; (ii) off; (iii) up. Select the correct combination. [Easy]

(A) A-i, B-ii, C-iii
(B) A-ii, B-i, C-iii
(C) A-ii, B-iii, C-i
(D) A-iii, B-ii, C-i
(E) None of these

763. Match each subject in Column I with the predicate in Column II that agrees with it and makes sense. **Column I:** (A) Neither of the two proposals; (B) The board of directors; (C) A number of customers. **Column II:** (i) has approved the merger unanimously. (ii) have complained about the revised service charges. (iii) was found feasible by the technical panel. Choose the correct combination. [Easy]

(A) A-i, B-iii, C-ii
(B) A-ii, B-i, C-iii
(C) A-iii, B-ii, C-i
(D) A-iii, B-i, C-ii
(E) None of these

764. Match the clauses in Column I with those in Column II to form grammatically correct and contextually meaningful sentences. **Column I:** (A) Since the new digital banking platform was launched, (B) Although the bank reported a record annual profit, (C) Unless the pending KYC documents are submitted, **Column II:** (D) the account will remain frozen for all debit transactions. (E) footfall at urban branches has fallen sharply. (F) its share price declined on Friday. Which combination is correct? [Moderate]

(A) A-D, B-E, C-F
(B) A-E, B-F, C-D
(C) A-F, B-D, C-E
(D) A-E, B-D, C-F
(E) None of these

765. Match each word in Column I with the sentence in Column II in which it correctly fits the blank. **Column I:** (A) principal; (B) principle; (C) precede. **Column II:** (i) The chairman refused to compromise on the _____ of full disclosure. (ii) A short address by the General Manager will _____ the awards ceremony. (iii) Each EMI of Rs. 18,500 covers both interest and _____. Choose the correct combination. [Moderate]

(A) A-i, B-ii, C-iii
(B) A-ii, B-iii, C-i
(C) A-iii, B-i, C-ii
(D) A-iii, B-ii, C-i
(E) None of these

766. Match the clauses in Column I with those in Column II so that each pair forms a correct sentence. **Column I:** (A) By the time the external auditors arrived, (B) If the branch had installed the standby server, (C) No sooner had the closure notice been pasted **Column II:** (D) the outage would not have lasted three days. (E) than anxious depositors began queuing up outside. (F) the cashier had already reconciled the day's ledger. Which combination is correct? [Moderate]

(A) A-D, B-E, C-F
(B) A-F, B-D, C-E
(C) A-E, B-F, C-D
(D) A-F, B-E, C-D
(E) None of these

767. Match each word in Column I with its **antonym** in Column II. **Column I:** (A) Curtail; (B) Ambiguous; (C) Reluctant. **Column II:** (i) eager; (ii) extend; (iii) explicit. Choose the correct combination. [Moderate]

(A) A-ii, B-iii, C-i
(B) A-i, B-ii, C-iii
(C) A-iii, B-i, C-ii
(D) A-ii, B-i, C-iii
(E) None of these

768. Match the parts in Column I with those in Column II to form meaningful sentences. **Column I:** (A) The RBI's revised guidelines on (B) A large section of rural depositors (C) The bank's quarterly results, which **Column II:** (D) were announced on Tuesday, showed a net profit of Rs. 1,240 crore. (E) still prefer passbook-based banking to mobile applications. (F) priority sector lending will take effect from 1 April. Which combination is correct? [Moderate]

(A) A-D, B-F, C-E
(B) A-E, B-D, C-F
(C) A-F, B-E, C-D
(D) A-F, B-D, C-E
(E) None of these

769. Match the sentence parts in Column I with those in Column II. **Column I:** (A) The candidate was asked to (B) The recruitment board has (C) Applicants who fail to **Column II:** (i) upload their photographs will be rejected outright. (ii) postponed the interview to 12 August. (iii) produce his original mark sheets at the venue. Which of the following is the correct combination? [Moderate]

(A) A-i, B-ii, C-iii
(B) A-ii, B-iii, C-i
(C) A-iii, B-i, C-ii
(D) A-i, B-iii, C-ii
(E) None of these

770. Match each situation in Column I with the idiom in Column II that best describes it. **Column I:** (A) A branch head whose personal spending far exceeds his salary; (B) A probationary officer who masters every new software within days; (C) A deposit scheme that looks attractive but conceals heavy exit charges. **Column II:** (i) to live beyond one's means; (ii) to be a quick study; (iii) a wolf in sheep's clothing. Choose the correct combination. [Moderate]

(A) A-ii, B-i, C-iii
(B) A-i, B-ii, C-iii
(C) A-iii, B-i, C-ii
(D) A-i, B-iii, C-ii
(E) None of these

771. Column I, II and III each contain three fragments. Combine one fragment from each column, in that order, to form three coherent sentences. **Column I:** (A) Despite the sharp rise in (B) In view of the recent (C) Owing to a technical **Column II:** (D) surge in digital payment frauds, (E) glitch in the core banking (F) non-performing assets, **Column III:** (G) system, transactions were delayed for six hours. (H) the bank declared a higher interim dividend. (I) customers have been advised to reset their passwords. Which of the following gives the three correct sentences? [Difficult]

(A) A-D-G, B-E-H, C-F-I
(B) A-F-H, B-D-I, C-E-G
(C) A-E-I, B-F-G, C-D-H
(D) A-F-I, B-D-H, C-E-G
(E) None of these

772. Column I: (A) The Finance Ministry has directed banks (B) Several depositors were unaware (C) The revised mobile application allows users (D) Rural branches have been asked **Column II:** (P) that their accounts had been debited twice. (Q) to open zero-balance accounts by 31 December. (R) to freeze accounts flagged for suspicious activity. (S) to track their fixed deposits in real time. Consider the four combinations A-P, B-P, C-R and D-Q. How many of them form grammatically correct **and** contextually meaningful sentences? [Difficult]

(A) One
(B) Two
(C) Three
(D) Four
(E) None of these

773. Each sentence in Column I has two blanks. Match it with the pair of words in Column II that fills both blanks appropriately, in the given order. **Column I:** (A) The auditor's observations were so _____ that the branch staff remained _____ about what to do next. (B) Although the credit scheme was _____ publicised, its benefits reached only a _____ number of tenant farmers. (C) The chairman's address was _____ and _____, holding a restless audience for a full hour. **Column II:** (i) lucid / engaging; (ii) ambiguous / uncertain; (iii) widely / limited. Choose the correct combination. [Difficult]

(A) A-i, B-ii, C-iii
(B) A-ii, B-i, C-iii
(C) A-iii, B-ii, C-i
(D) A-ii, B-iii, C-i
(E) None of these

774. Each sentence in Column I contains exactly one error. Match it with the description of that error in Column II. **Column I:** (A) Each of the senior officers were allotted a separate cabin. (B) He is one of the most efficient clerk in the Chennai branch. (C) The panel discussed about the loan proposal for nearly two hours. **Column II:** (i) use of a superfluous preposition after the verb; (ii) faulty subject-verb agreement; (iii) failure to use a plural noun after 'one of the'. Choose the correct combination. [Difficult]

(A) A-ii, B-iii, C-i
(B) A-i, B-ii, C-iii
(C) A-iii, B-i, C-ii
(D) A-ii, B-i, C-iii
(E) None of these

775. Match the idioms in Column I with their meanings in Column II. **Column I:** (A) To cut corners; (B) To move the goalposts; (C) To be in the red; (D) To pass the buck. **Column II:** (i) to shift one's responsibility on to someone else; (ii) to change the agreed criteria midway through a process; (iii) to do a job in the cheapest or quickest way, sacrificing quality; (iv) to be running at a loss. Choose the correct combination. [Difficult]

(A) A-iii, B-ii, C-i, D-iv
(B) A-iv, B-ii, C-iii, D-i
(C) A-iii, B-ii, C-iv, D-i
(D) A-ii, B-iii, C-iv, D-i
(E) None of these

776. Column I gives pairs of short sentences; Column II gives combined versions. Match each pair with its correct combined form. **Column I:** (A) The loan was sanctioned in March. The disbursal was delayed till August. (B) The customer lodged a complaint. The issue was resolved within two hours. (C) The branch was short of staff. It still met its annual target. **Column II:** (i) No sooner had the customer lodged a complaint than the issue was resolved within two hours. (ii) Although the loan was sanctioned in March, the disbursal was delayed till August. (iii) Short of staff though it was, the branch still met its annual target. Which of the following is the correct combination? [Difficult]

(A) A-i, B-ii, C-iii
(B) A-iii, B-i, C-ii
(C) A-ii, B-iii, C-i
(D) A-i, B-iii, C-ii
(E) None of these

777. Match each sentence in Column I with the verb from Column II that best fills its blank. **Column I:** (A) The central bank stepped in swiftly to _____ the fears of small depositors. (B) A forensic team was appointed to _____ the discrepancies found in the cash ledger. (C) The circular dated 14 May seeks to _____ all earlier instructions on gold loans. (D) The manager refused to _____ the customer's grievance as trivial. **Column II:** (i) supersede; (ii) allay; (iii) dismiss; (iv) probe. Choose the correct combination. [Difficult]

(A) A-ii, B-iv, C-iii, D-i
(B) A-iv, B-ii, C-i, D-iii
(C) A-ii, B-i, C-iv, D-iii
(D) A-ii, B-iv, C-i, D-iii
(E) None of these

3.8.2 Sentence connectors [checked]

778. Select the connector that best fills the blank. "The bank extended its working hours during the festival week; _____, many customers still could not reach the counter before closing time."[Easy]

(A) and so
(B) because
(C) nevertheless
(D) therefore
(E) in fact

779. Select the connector that best fills the blank. "Rohit deposited Rs. 50,000 in his recurring deposit account _____ he wanted to earn a higher rate of interest during the year." [Easy]

(A) although
(B) because
(C) unless
(D) whereas
(E) None of these

780. Select the connector that best fills the blank. "_____ the heavy rainfall in Chennai, the branch remained open throughout the day." [Easy]

(A) Although
(B) In spite
(C) However
(D) Despite
(E) Because of

781. Select the connector that best fills the blank. "Priya prefers investing in mutual funds _____ her elder brother trusts only fixed deposits." [Easy]

(A) whereas
(B) hence
(C) so that
(D) as soon as
(E) therefore

782. Select the connector that best fills the blank. "The branch manager circulated the revised KYC guidelines well in advance _____ every clerk could study them before the audit began." [Easy]

(A) such that
(B) in case
(C) as though
(D) because
(E) so that

783. Select the connector that best fills the blank. "_____ you submit the pending KYC documents by Friday, your account will be temporarily frozen." [Easy]

(A) If
(B) Whether
(C) Unless
(D) Since
(E) Provided that

784. Select the connector that best fills the blank. "The ATM in the market lane had run out of cash; _____, the nearest branch was shut for renovation." [Easy]

(A) otherwise
(B) moreover
(C) instead
(D) nonetheless
(E) hence

785. Two statements are given: (I) The Reserve Bank reduced the repo rate in April. (II) Home loan borrowers benefited within a fortnight. Three connectors are proposed: (i) consequently (ii) because of which (iii) in spite of which. Which of them can join the two statements into a single meaningful sentence? [Moderate]

(A) Only (i)
(B) Only (ii)
(C) Both (i) and (ii)
(D) Both (ii) and (iii)
(E) All three

786. Choose the pair of connectors that fills the two blanks correctly. "_____ the branch manager had already approved the loan file, the disbursement was delayed _____ the applicant's income proof was incomplete." [Moderate]

(A) Although, because
(B) Because, although
(C) Since, so
(D) Even though, therefore
(E) While, hence

787. Four of the five connectors below can fill the blank meaningfully. Identify the one that CANNOT. "The internal audit team worked overtime for three weeks; _____, the inspection report was ready two days before the deadline." [Moderate]

(A) as a result
(B) consequently
(C) therefore
(D) nevertheless
(E) accordingly

788. Choose the correlative pair that fits. "The candidate was _____ punctual _____ thorough with the documentation, which is precisely why the selection panel rejected him." [Moderate]

(A) not only, but also
(B) either, or
(C) both, and
(D) not only, but
(E) neither, nor

789. Three sentences are given: (I) Ananya cleared the preliminary examination in her first attempt. (II) She could not clear the mains. (III) She is preparing once again this year. Choose the option that combines them most appropriately. [Moderate]

(A) Ananya cleared the preliminary examination in her first attempt because she could not clear the mains, so she is preparing once again this year.
(B) Although Ananya cleared the preliminary examination in her first attempt, she could not clear the mains; therefore, she is preparing once again this year.
(C) Ananya cleared the preliminary examination in her first attempt and she could not clear the mains, although she is preparing once again this year.
(D) Unless Ananya cleared the preliminary examination in her first attempt, she could not clear the mains and she is preparing once again this year.
(E) Ananya cleared the preliminary examination in her first attempt, whereas she could not clear the mains, hence she is preparing once again this year.

790. Select the connector that best fills the blank. "The head cashier kept a spare key with the branch manager _____ the duplicate in the drawer should be misplaced." [Moderate]

(A) in case of
(B) lest
(C) unless
(D) so that
(E) provided that

791. Select the connector that best fills the blank. "_____ handling cash at the counter, a single-window clerk is expected to attend to customer grievances." [Moderate]

(A) Moreover
(B) In addition
(C) Furthermore
(D) Besides
(E) Also

792. Two statements are given: (I) Ramesh had never operated a debit card before that morning. (II) He completed the ATM withdrawal without any help. Four connectors are proposed: (i) nonetheless (ii) despite this (iii) because of this (iv) hence. Which of them can join the statements into a meaningful sentence? [Difficult]

(A) (i) and (iii) only
(B) (ii) and (iv) only
(C) (i) and (ii) only
(D) (i), (ii) and (iv) only
(E) All four

793. Choose the pair of connectors that fills the two blanks correctly. "The committee deferred the decision on the branch expansion _____ fresh footfall data was awaited from the regional offices, _____ the chairman insisted that the March deadline would not be extended." [Difficult]

(A) since, though
(B) though, since
(C) as, so
(D) because, hence
(E) while, therefore

794. Choose the set of connectors that fills the three blanks correctly. "_____ the merger was announced, employees feared large-scale job losses; _____, the management clarified that no role would be made redundant, _____ the union remained unconvinced." [Difficult]

(A) Since, moreover, and
(B) After, therefore, so
(C) As soon as, nevertheless, because
(D) When, however, yet
(E) Once, thus, although

795. Which of the following can replace the underlined connector without changing the meaning of the sentence? "The branch met its CASA target this year, in spite of the fact that two counters remained vacant for six months." [Difficult]

(A) owing to the fact that
(B) notwithstanding the fact that
(C) given that
(D) on account of the fact that
(E) None of these

796. Choose the pair of connectors that fits the inverted structure. "_____ had the Reserve Bank issued the circular _____ the private banks began revising their deposit rates." [Difficult]

(A) No sooner, than
(B) Hardly, than
(C) Scarcely, then
(D) No sooner, when
(E) Barely, than

797. Select the connector that best fills the blank. "Digital lending has not reduced the workload of branch staff; _____, it has multiplied the number of queries they must handle each day." [Difficult]

(A) on the other hand
(B) on the contrary
(C) in contrast
(D) alternatively
(E) None of these

798. Which one of the following sentences uses its connectors correctly? [Difficult]

(A) Though the education loan was sanctioned in June, but the funds were released only in September.
(B) Because of the two-day strike, hence the currency chest branch stayed shut.
(C) Even though she had cleared the interview with the highest score, she was not offered the post.
(D) Unless you do not repay the outstanding EMI, the bank will not levy a penalty.
(E) No sooner the recruitment notice was issued, the aspirants began queuing at the cyber cafe.

3.8.3 Starters and enders [checked, 1 flagged]

799. Which of the following can be the **ending part** of the sentence given below?
"The branch manager instructed the newly recruited probationary officers to _____" [Easy]

(A) verify every KYC document before opening an account.
(B) verifying every KYC document before opening an account.
(C) they must verify every KYC document before opening an account.
(D) must verify every KYC document before opening an account.
(E) None of these

800. Which of the following can be the **starting part** of the sentence given below?
"_____ , the customer withdrew Rs. 50,000 from the ATM installed inside the branch premises."
[Easy]

(A) After completing the biometric authentication
(B) Being completed the biometric authentication
(C) Despite of completing the biometric authentication
(D) After the customer completing the biometric authentication
(E) None of these

801. Which of the following can be the **ending part** of the sentence given below?
"Rohit has been working in the loan recovery department of the Nagpur branch _____" [Easy]

(A) since the last five years.
(B) for the past five years.
(C) from five years.
(D) before five years ago.
(E) None of these

802. Which of the following can be the **starting part** of the sentence given below?
"_____ are being audited by the head office team this week." [Easy]

(A) The accounts of the Nagpur branch
(B) Each of the accounts maintained at the branch
(C) Neither of the two branches
(D) Every account opened during the festive season
(E) None of these

803. Which of the following can **NOT** be the ending part of the sentence given below?
"The clerk apologised to the customer for _____" [Easy]

(A) delaying the transaction by almost an hour.

(B) the delay in processing the demand draft.
(C) having kept him waiting at the counter.
(D) he delayed the transaction by almost an hour.
(E) the inconvenience caused during the lunch hour.

804. Which of the following can be the **starting part** of the sentence given below?
"_____ the cheque had been dishonoured owing to insufficient balance in the account." [Easy]

(A) The bank informed Suresh that
(B) The bank informed to Suresh that
(C) The bank informed Suresh about that
(D) The bank was informed that Suresh that
(E) None of these

805. Which of the following can be the **ending part** of the sentence given below?
"The three-day training programme conducted at the staff college was not only informative _____"
[Easy]

(A) but also thoroughly engaging.
(B) but thoroughly engaging also.
(C) and also thoroughly engaging.
(D) but it was thoroughly engaging too.
(E) None of these

806. The **middle part** of a sentence is given below. Choose the pair (starter and ender) that makes it a meaningful and grammatically correct sentence.
Middle part: "... the panel of chartered accountants had already flagged the irregularity ..." [Moderate]

(A) Starter: Long before the RBI inspection team arrived, ; Ender: and had recommended immediate corrective action.
(B) Starter: Hardly had ; Ender: than it recommended immediate corrective action.
(C) Starter: No sooner did ; Ender: when immediate corrective action was recommended.
(D) Starter: Despite the RBI inspection team arrived, ; Ender: but immediate corrective action was recommended.
(E) None of these

807. Which of the following can be the **ending part** of the sentence given below?
"Had the branch manager verified the specimen signature more carefully, _____" [Moderate]

(A) the fraudulent withdrawal of Rs. 2,40,000 could have been prevented.
(B) the fraudulent withdrawal of Rs. 2,40,000 can be prevented.
(C) the fraudulent withdrawal of Rs. 2,40,000 would be prevented.
(D) then the fraudulent withdrawal of Rs. 2,40,000 was prevented.
(E) None of these

808. Which of the following can be the **starting part** of the sentence given below?
"_____ , the number of digital transactions routed through rural branches has risen sharply."
[Moderate]

(A) Ever since the government waived the charges levied on UPI payments
(B) Being the government waived the charges levied on UPI payments
(C) Due to the government waived the charges levied on UPI payments
(D) In spite of the government waiving the charges levied on UPI payments

(E) None of these

809. Which of the following can be the **ending part** of **both** the sentences given below?
I. "The regional head refused to comment on the proposed merger _____"
II. "Almost all the union representatives walked out of the meeting _____" [Moderate]

(A) until the board issued a formal clarification.
(B) without offering any explanation.
(C) who were present in the conference hall.
(D) as soon as the chairman was invited to speak.
(E) None of these

810. Which of the following can be the **ending part** of the sentence given below?
"The new recurring deposit scheme launched this quarter offers a considerably higher rate of interest than _____" [Moderate]

(A) the scheme that the bank launched last year.
(B) the last year.
(C) what did the earlier scheme offer.
(D) that of the customers of the earlier scheme.
(E) None of these

811. Which of the following can be the **starting word** of the sentence given below?
"_____ the borrower had defaulted on three consecutive monthly instalments, the bank initiated recovery proceedings under the SARFAESI Act." [Moderate]

(A) Because
(B) Although
(C) Unless
(D) In case of
(E) Whether

812. Which of the following can be the **ending part** of the sentence given below?
"Not until the concurrent audit report was placed before the board _____" [Moderate]

(A) did the directors realise the true extent of the loss.
(B) the directors realised the true extent of the loss.
(C) that the directors realised the true extent of the loss.
(D) the directors did realise the true extent of the loss.
(E) None of these

813. The **middle part** of a sentence is given below. Choose the pair (starter and ender) that makes it a meaningful and grammatically correct sentence.
Middle part: "... have been asked to submit their audited financial statements ..." [Difficult]

(A) Starter: All the urban cooperative banks operating in the state ; Ender: by the end of the current quarter.
(B) Starter: Each of the urban cooperative banks operating in the state ; Ender: by the end of the current quarter.
(C) Starter: Every urban cooperative bank operating in the state ; Ender: before the end of the current quarter.
(D) Starter: All the urban cooperative banks operating in the state ; Ender: since the end of the current quarter.
(E) None of these

814. Which of the following can be the **ending part** of **all three** sentences given below?
I. "The management stubbornly refused to yield _____"
II. "The protest outside the corporate office continued _____"
III. "The wage negotiations dragged on _____" [Difficult]

(A) to the charter of demands submitted by the union.
(B) for more than a fortnight.
(C) which had been organised by the employees' union.
(D) and demanded immediate arbitration by the labour commissioner.
(E) None of these

815. Which of the following can be the **ending part** of the sentence given below?
"After examining the vigilance findings, the audit committee recommended that the branch manager _____" [Difficult]

(A) be transferred to the regional office with immediate effect.
(B) is transferred to the regional office with immediate effect.
(C) had been transferred to the regional office with immediate effect.
(D) to be transferred to the regional office with immediate effect.
(E) None of these

816. Which of the following can be the **starting word** of the sentence given below?
"_____ had the cashier reconciled the day's cash collection than the vigilance team walked into the branch." [Difficult]

(A) No sooner
(B) Hardly
(C) Scarcely
(D) Barely
(E) None of these

817. Which of the following can be the **starting part** of the sentence given below?
"_____ , the loan file was forwarded to the head office for final sanction." [Difficult]

(A) Having been scrutinised in detail by the credit appraisal team
(B) Having scrutinised it in detail
(C) While scrutinising the supporting documents in detail
(D) Being fully satisfied with the supporting documents
(E) None of these

818. The **middle part** of a sentence is given below. Choose the pair (starter and ender) that makes it a meaningful and grammatically correct sentence.
Middle part: "...the private lender managed to bring its gross NPA ratio down to 4.2 per cent, ..." [Difficult]

(A) Starter: Despite the prolonged slowdown in the corporate credit cycle, ; Ender: which is its lowest level in six years.
(B) Starter: Despite of the prolonged slowdown in the corporate credit cycle, ; Ender: which is its lowest level in six years.
(C) Starter: Although the corporate credit cycle slowed down considerably, ; Ender: but it is its lowest level in six years.
(D) Starter: In spite of the corporate credit cycle slowed down considerably, ; Ender: which is its lowest level in six years.
(E) None of these

819. Which of the following can be the **ending part** of the sentence given below?
"The internal circular states in unambiguous terms that no employee of the bank _____"
[Difficult]

(A) shall not accept any gift from a customer during the festive season.
(B) should not be accepting any gift from a customer during the festive season.
(C) are permitted to accept any gift from a customer during the festive season.
(D) cannot accept any gift from a customer during the festive season.
(E) None of these

3.8.4 Idiom-based and inference-based new patterns [checked, 1 flagged]

820. Choose the option that most nearly expresses the meaning of the idiom in bold. "After three consecutive quarters of rising bad loans, the co-operative bank found itself firmly **in the red**." [Easy]

(A) earning record profits
(B) running at a loss
(C) under a police enquiry
(D) expanding into new districts
(E) None of these

821. Choose the option that most nearly expresses the meaning of the idiom in bold. "The customer asked a plain question about the applicable interest rate, but the executive kept **beating about the bush** for ten minutes." [Easy]

(A) speaking very loudly
(B) avoiding the main point
(C) repeating the same figure
(D) consulting a senior officer
(E) quarrelling rudely

822. Fill in the blank with the most appropriate idiom. "The sanction of the Rs. 2 crore working-capital loan came as _____ for the struggling textile unit in Tirupur, which had almost given up hope of restarting production." [Easy]

(A) a shot in the arm
(B) a bolt from the blue
(C) a storm in a teacup
(D) a wild goose chase
(E) a bone of contention

823. Choose the option that most nearly expresses the meaning of the idiom in bold. "The audit report noted that the branch head had **turned a blind eye to** repeated violations of KYC norms." [Easy]

(A) failed to notice them by accident
(B) deliberately ignored them
(C) strongly objected to them
(D) reported them to head office
(E) lost his eyesight while checking them

824. Statement: "Since the introduction of the bank's mobile application, footfall at the Erode branch has fallen by nearly 40 %, although the total number of transactions handled by the branch has risen over the same period." Which of the following can be most reasonably inferred from the statement? [Easy]

(A) The Erode branch will be closed down shortly.
(B) Customers have stopped trusting the branch staff.

(C) A large share of the branch's transactions is now completed without customers visiting it.
(D) The mobile application has reduced the total business of the branch.
(E) None of these

825. Choose the option that most nearly expresses the meaning of the idiom in bold. "After working continuously on the year-end reconciliation till nine at night, the team decided to **call it a day**."[Easy]

(A) to celebrate a success
(B) to stop work for the time being
(C) to fix a firm deadline
(D) to continue through the night
(E) to complain to the manager

826. Fill in the blank with the most appropriate idiom. "With prices rising steadily and only one earning member in the household, the Kulkarni family found it very hard to _____ every month." [Easy]

(A) make ends meet
(B) make a clean breast of it
(C) make hay while the sun shines
(D) make a mountain of a molehill
(E) None of these

827. In which of the following sentences is the idiom "at the eleventh hour" used correctly?
(i) Kavita submitted her online application at the eleventh hour, only minutes before the portal closed.
(ii) During the strike week the branch opened at the eleventh hour every morning instead of at ten.
(iii) The merger talks collapsed at the eleventh hour, just before the agreement was to be signed. [Moderate]

(A) Only (i)
(B) Only (ii)
(C) Only (i) and (iii)
(D) Only (ii) and (iii)
(E) All three

828. Choose the idiom that fits BOTH blanks appropriately.
I. After the sudden freeze on recruitment, the probationary officers and the clerical staff found themselves _____, with promotions stalled for everyone alike.
II. Both the exporter and his banker were _____ when the foreign buyer defaulted on the shipment. [Moderate]

(A) in the same boat
(B) in the doghouse
(C) in hot water
(D) at loggerheads
(E) at sea

829. Read the statement and answer the question that follows. "A survey of 500 small traders in Ludhiana found that 68 % had taken at least one loan from a non-banking source in the past two years. Of these, exactly 60 % said they had been refused by a bank before turning to a non-banking lender. Only 12 % of all those surveyed said they had never approached a bank at all." Which of the following CANNOT be inferred from the statement? [Moderate]

(A) A substantial number of the traders surveyed borrowed outside the formal banking system.
(B) Refusal by a bank was a reason for many traders turning to non-banking sources.
(C) Most of the traders surveyed have approached a bank at some time.
(D) Non-banking lenders charge higher rates of interest than banks do.
(E) Some traders who borrowed from non-banking sources did so without having been refused by a bank first.

830. Statement: "A public sector bank has decided to place full-page advertisements in regional-language newspapers to publicise its new senior-citizen deposit scheme." Which of the following is an assumption implicit in the above statement? (An assumption is something taken for granted.)[Moderate]

(A) The bank does not offer any other deposit scheme at present.
(B) A sizeable number of prospective senior-citizen depositors read regional-language newspapers.
(C) Advertisements in English newspapers are always ineffective.
(D) Senior citizens do not use the internet at all.
(E) The new scheme carries the highest rate of interest in the country.

831. Select the idiom that can replace the underlined portion without changing the meaning of the sentence. "The two directors had been openly and bitterly hostile to each other ever since the restructuring plan was tabled." [Moderate]

(A) at daggers drawn
(B) on the same page
(C) in the doldrums
(D) burning the midnight oil
(E) None of these

832. In which of the following pairs are the two idioms CLOSEST in meaning to each other?[Moderate]

(A) "to smell a rat" and "to let the cat out of the bag"
(B) "to be in a fix" and "to be in a tight corner"
(C) "to bury the hatchet" and "to add fuel to the fire"
(D) "to take with a pinch of salt" and "to take at face value"
(E) "to make a clean breast of it" and "to keep it under one's hat"

833. Statements: "At the Kolhapur branch, every officer who cleared the internal credit-appraisal test was given charge of at least one loan portfolio. Mr. Deshmukh, an officer at that branch, has not been given charge of any loan portfolio." Which of the following conclusions definitely follows? [Moderate]

(A) Mr. Deshmukh did not clear the internal credit-appraisal test.
(B) Mr. Deshmukh is a poor performer at the branch.
(C) Mr. Deshmukh has joined the branch only recently.
(D) Some officers who cleared the test were given no loan portfolio.
(E) None of these

834. In which one of the following sentences is the idiom used INCORRECTLY? [Difficult]

(A) The central bank's surprise rate cut was a bolt from the blue for bond dealers.
(B) After the merger was announced, the two rival unions decided to bury the hatchet and work together.
(C) The clerk was so meticulous that he cut corners in every reconciliation statement he prepared.
(D) The recovery agent's veiled threat to the elderly borrower was the last straw for the ombudsman.
(E) The junior officer was thrown in at the deep end when he was asked to handle the branch audit alone in his very first week.

835. Read the passage and answer the question. "When the co-operative bank's chairman announced that the bank would have to 'tighten its belt' for the next two years, the staff union read between the lines and at once sought a meeting on job security. The chairman, however, insisted that not a single post would be abolished." Which of the following is the most reasonable inference? [Difficult]

(A) The bank is about to be liquidated by the regulator.
(B) The union took the chairman's phrase as a hint of cost-cutting that could affect employment.

(C) The chairman had already decided to abolish several posts.
(D) The staff union had lost confidence in the bank's auditors.
(E) The bank's profits had risen sharply in the previous year.

836. Choose the pair of idioms that fills blanks (1) and (2) most appropriately, in that order. "The audit team had been _____(1)_____ for a whole week to trace the missing entries, and when the fraud finally came to light, the branch manager tried to _____(2)_____ by blaming a junior clerk." [Difficult]

(A) burning the midnight oil; pass the buck
(B) beating a retreat; turn the tables
(C) burning the midnight oil; turn over a new leaf
(D) resting on its laurels; pass the buck
(E) None of these

837. A public sector bank claims that its newly installed AI-based fraud-detection system is responsible for a 30 % fall in card-fraud losses at its branches over the past year. Which of the following, if true, would MOST weaken the bank's claim? [Difficult]

(A) The system cost the bank Rs. 12 crore to install and maintain.
(B) During the same year the national regulator made two-factor authentication compulsory for card transactions at every bank in the country.
(C) A rival bank that installed a similar system reported a 25 % fall in card-fraud losses in the same year.
(D) Several customers have complained that the system's alerts are intrusive and frequent.
(E) Card-fraud losses at the bank had risen by 10 % in the year before the system was installed.

838. Four of the five idioms given below convey broadly the same idea. Which one is the odd one out? [Difficult]

(A) to throw in the towel
(B) to stick to one's guns
(C) to call it quits
(D) to throw up one's hands
(E) to beat a retreat

839. Statements: "Of the loan applications received by the Salem branch last month, every application supported by a GST return was processed within seven days. Some applications supported by a GST return were rejected. No application without a GST return was processed within seven days."
Conclusion I: Some rejected applications were processed within seven days.
Conclusion II: Every application processed within seven days was supported by a GST return. [Difficult]

(A) Only Conclusion I follows
(B) Only Conclusion II follows
(C) Both Conclusion I and Conclusion II follow
(D) Neither Conclusion I nor Conclusion II follows
(E) None of these

840. The idiom "to cry over spilt milk" would be MOST appropriately used to describe which of the following situations? [Difficult]

(A) A depositor who keeps lamenting that he did not invest in a scheme whose subscription window closed two years ago.
(B) A clerk who checks every voucher twice before filing it.
(C) A branch manager who warns his team well in advance about a possible surprise audit.

(D) An investor who rearranges his portfolio after carefully reading a market report.
(E) A customer who complains about a service charge that has not yet been levied on his account.

Section 3.9

3.9.1 Essay writing: banking, economy, social, technology themes [checked, 2 flagged]

841. In the Descriptive English paper of IBPS PO Mains a candidate must write an essay of about 250 words. Which sequence of parts best describes a well-organised essay of this length? [Easy]

(A) An introduction stating the issue, two or three body paragraphs each developing one distinct point, and a conclusion that sums up and points forward
(B) A single unbroken paragraph of 250 words covering every idea the candidate can recall
(C) The conclusion first, then the introduction, and the body paragraphs last
(D) A numbered list of unconnected facts, with the title written at the end
(E) Body paragraphs only, since an introduction merely wastes the word limit

842. The instruction on the paper reads: "Write an essay on Digital Payments in Rural India in about 250 words." What is the correct way to treat this word limit? [Easy]

(A) Stay close to the limit, roughly 230 to 270 words, since marks are given for well-developed content within the prescribed length
(B) Write about 600 words, because a longer essay always demonstrates more knowledge
(C) Write about 80 words, because brevity is always rewarded in descriptive tests
(D) Ignore the limit entirely, as it applies only to the letter-writing question
(E) Write exactly 250 words, since even one word fewer attracts a penalty

843. Which of the following is the most effective opening sentence for an essay titled "Financial Inclusion in India"? [Easy]

(A) Financial inclusion is a topic on which I am now going to write an essay of 250 words.
(B) Nearly one in five Indian adults still lacks regular access to formal credit, even though bank accounts have become almost universal since the Jan Dhan Yojana.
(C) Financial inclusion is good, and everybody knows that it is very good for all the people.
(D) In conclusion, financial inclusion must be achieved at any cost whatsoever.
(E) None of these

844. What is the principal function of the concluding paragraph of a 250-word essay on a banking theme? [Easy]

(A) To introduce a fresh argument that none of the body paragraphs had space to cover
(B) To draw the argument together and indicate a realistic way forward
(C) To reproduce every figure and statistic used earlier, one after another
(D) To apologise to the examiner for the brevity of the essay
(E) To pose a series of rhetorical questions and leave them unanswered

845. Which sentence is written in the register expected of a bank examination essay? [Easy]

(A) Banks r facing a lot of NPA problems these days, tbh.
(B) The rising level of non-performing assets has compelled banks to tighten their credit-appraisal norms.
(C) I feel that the banks are, like, totally failing at this whole thing.
(D) Bank NPA very bad thing, government must do something fast!!!
(E) None of these

846. Which of the following best serves as the thesis statement of an essay titled "Should India Move Towards a Cashless Economy?" [Easy]

(A) Cash is used widely in India for many kinds of transactions.
(B) This essay will discuss the cashless economy in detail.
(C) India should expand digital payments steadily while retaining cash, because an abrupt withdrawal of currency would exclude the digitally illiterate and the poorly connected.
(D) A cashless economy is an economy in which no cash is used.
(E) There are many advantages and disadvantages to nearly everything.

847. A body paragraph in an essay on "Artificial Intelligence in Banking" opens with the topic sentence: "AI-driven chatbots have reduced the load on branch counters." Which sentence belongs in the same paragraph as supporting material? [Easy]

(A) Large public sector banks now let their chatbots handle lakhs of routine balance and cheque-book requests each day, freeing counter staff for advisory work.
(B) India's coastline extends over 7,500 kilometres and supports a large fishing economy.
(C) Agricultural credit has expanded steadily since the bank nationalisation of 1969.
(D) Cyber-fraud losses reported by retail customers crossed Rs. 1,000 crore in the last financial year.
(E) None of these

848. The following five points are to be used in an essay titled "The Impact of UPI on Indian Retail Payments". (i) The challenges that remain: fraud attempts, patchy connectivity and doubts about revenue in a zero-merchant-discount regime. (ii) The launch of UPI in 2016 and its interoperable design. (iii) A closing assessment and the road ahead. (iv) The growth in transaction volumes and the spread of acceptance to small merchants. (v) A brief picture of how far cash dominated Indian retail payments before 2016. Which order produces the most logical essay? [Moderate]

(A) (v), (ii), (iv), (i), (iii)
(B) (ii), (v), (i), (iv), (iii)
(C) (iii), (v), (ii), (iv), (i)
(D) (i), (ii), (iii), (iv), (v)
(E) (iv), (i), (v), (ii), (iii)

849. Read this paragraph from an essay on financial inclusion. (1) The Pradhan Mantri Jan Dhan Yojana opened crores of basic savings accounts within a few years. (2) A large share of these accounts, however, remained dormant, which showed that access by itself does not guarantee use. (3) Business correspondents and Aadhaar-linked benefit transfers were therefore deployed to bring the dormant accounts into active service. (4) The Reserve Bank of India was established in 1935 and was nationalised in 1949. (5) Usage rather than mere ownership of an account has thus become the real test of inclusion. Which sentence must be removed for the paragraph to remain coherent? [Moderate]

(A) (1)
(B) (2)
(C) (3)
(D) (4)
(E) (5)

850. An essay on "The Work-From-Home Culture" ends a paragraph with: "Remote work has cut commuting time for employees and lowered office rentals for many firms." The next paragraph begins: "_____ prolonged isolation has been linked to lower morale among junior staff, who learn largely by observing their seniors." Which connector fits the blank best? [Moderate]

(A) Consequently,
(B) For instance,
(C) On the other hand,
(D) In the same way,
(E) Therefore,

851. A candidate has written the bare claim: "Digital lending has grown rapidly in India." Which addition would most strengthen this claim in a mains essay? [Moderate]

(A) "Everybody knows that this is completely true."
(B) "Digital lending is really very fast growing indeed in the country."
(C) "Disbursements through digital channels rose several-fold between 2017 and 2023, and fintech platforms now account for a large and rising share of small-ticket personal loans."
(D) "My cousin in Coimbatore took a personal loan on a mobile application last month."
(E) "Digital lending has grown rapidly, which shows that digital lending is indeed growing rapidly."

852. Topic: "Are cryptocurrencies a threat or an opportunity for the Indian financial system? Discuss both views and give your own opinion." Which body plan answers the prompt as it is set? [Moderate]

(A) Three paragraphs devoted entirely to the threats, followed by a conclusion condemning cryptocurrencies
(B) One paragraph on the opportunities, one on the threats, and a conclusion in which the writer states and justifies a reasoned position
(C) A definition of blockchain technology extended through every body paragraph, with no evaluation of either view
(D) A narrative of the writer's own trading experience spread over three paragraphs
(E) Two paragraphs listing the names of well-known crypto tokens together with their recent prices

853. Which of these sentences would an examiner most likely mark down as an unsupportable overstatement? [Moderate]

(A) Digital payments have grown steadily in most Indian states over the past decade.
(B) Demonetisation produced mixed effects, some of which are still debated by economists.
(C) Artificial intelligence will completely eliminate every banking job in India within the next two years.
(D) Cyber-fraud remains a serious concern for retail banking customers.
(E) Financial literacy programmes can improve the use of formal credit among first-time borrowers.

854. Read this body paragraph from an essay on "Climate Risk and Indian Banks". (1) The severe floods of 2018 damaged large parts of the Kerala economy, and repayment of farm and small-business loans in the affected districts slipped sharply. (2) Comparable stress followed the cyclones that struck the eastern coast. (3) Climate shocks are no longer only an environmental question; they now appear directly on bank balance sheets. (4) Supervisors have therefore begun asking lenders to measure their exposure to climate-sensitive sectors. Which sentence is the topic sentence, that is, the one carrying the controlling idea of the paragraph? [Moderate]

(A) (1)
(B) (2)
(C) (3)
(D) (4)
(E) The paragraph has no topic sentence

855. An essay contains the following reasoning: "After UPI was launched in 2016, India's GDP growth rate rose. UPI is therefore the principal cause of India's economic growth." The main weakness in this reasoning is that it [Difficult]

(A) quotes a growth figure without naming the source of the data
(B) treats mere succession in time as proof of causation and ignores every other contributing factor
(C) relies on the passive voice more often than a formal essay should
(D) is too short to constitute a complete paragraph

(E) None of these

856. Original sentence: "Due to the fact that there are many people in rural areas who are not having proper access to banking facilities, therefore the government is taking steps in this regard." Which revision is best suited to a mains essay? [Difficult]

(A) Because many rural households still lack access to formal banking, the government has expanded its branch and business-correspondent networks.
(B) Due to the fact of no banking in rural areas, hence steps are being taken by the government.
(C) There being many people in rural areas not having banking, so government steps are there in this regard.
(D) Rural folks don't have banks, so the govt is doing something about it these days.
(E) Owing to the reason that rural areas are not having proper banking facilities, therefore steps in this regard are being taken by the authorities.

857. A candidate is arguing that physical bank branches will remain necessary despite the spread of digital banking, and wishes to include a counter-argument paragraph. Which treatment of the opposing view is most effective? [Difficult]

(A) Leave the opposing view out altogether so that the writer's own case appears unchallenged
(B) State the opposing view fairly, concede whatever is valid in it, and then show why the writer's position nevertheless holds
(C) State the opposing view and then dismiss it as foolish without giving any reason
(D) Devote the greater part of the essay to the opposing view and abandon the original position in the conclusion
(E) Place the opposing view in the introduction and never return to it in the body

858. Prompt: "Discuss the challenges faced by public sector banks in India." Four candidates open as shown below. Which introduction responds to the prompt as set, without drifting from it? [Difficult]

(A) The history of banking begins in ancient Mesopotamia, where temples accepted deposits of grain and issued receipts against them.
(B) Public sector banks in India face three linked pressures today: the legacy of stressed assets, technology budgets thinner than those of private rivals, and difficulty in retaining young talent.
(C) Private sector banks in India have grown remarkably fast, and this essay will examine the marketing strategies behind that growth.
(D) I shall now discuss challenges. A challenge is something that is difficult to deal with.
(E) None of these

859. Ms. Anitha Raghavan has 30 minutes for the descriptive section and decides to allot 20 minutes to a 250-word essay and 10 minutes to the letter. Her essay plan is an introduction, three body paragraphs and a conclusion. Which allocation of the 250 words is the most workable? [Difficult]

(A) Introduction 100 words, each body paragraph 30 words, conclusion 60 words
(B) Introduction about 35 words, each body paragraph about 60 words, conclusion about 35 words
(C) Introduction 10 words, each body paragraph 75 words, conclusion 15 words
(D) Introduction 125 words, body 125 words in total, and no conclusion
(E) Introduction 60 words, each body paragraph 60 words, conclusion 60 words

860. "The Reserve Bank warned the bank that its provisioning was inadequate, and it later revised the norms." On what ground would an examiner mark this sentence in an essay? [Difficult]

(A) It uses proper nouns, which are discouraged in formal essays

(B) The pronoun "it" may refer either to the Reserve Bank or to the bank, so the agent of the revision is left unclear
(C) It is written in the past tense, whereas essays require the present tense throughout
(D) It joins two independent clauses with the conjunction "and"
(E) None of these

861. Which of the following would be an appropriate concluding sentence for an essay titled "Cyber Security in Indian Banking"? [Difficult]

(A) Thus cyber security is a problem that admits of no solution whatsoever and the effort should be abandoned.
(B) In addition, a form of malware known as ransomware was first recorded as far back as 1989.
(C) As was stated in the second paragraph, the Reserve Bank of India was established in the year 1935.
(D) Banks should therefore stop offering internet banking altogether and return to counter transactions.
(E) None of these

3.9.2 Letter writing: formal and informal [checked, 1 flagged]

862. Ramesh Kulkarni wishes to write to the Branch Manager of a bank at Kothrud, Pune. He does not know the Manager's name. Which salutation should he use? [Easy]

(A) "Hi Sir,"
(B) "Dear Friend,"
(C) "Dear Sir/Madam,"
(D) "My dear Manager,"
(E) "Respected Ramesh,"

863. Which of the following elements appears in a formal letter but is normally omitted from an informal letter written to a friend? [Easy]

(A) The date
(B) The subject line
(C) The salutation
(D) The body
(E) The complimentary close

864. A formal letter begins with the salutation "Dear Sir,". Which complimentary close is correct? [Easy]

(A) "Yours sincerely,"
(B) "Your's faithfully,"
(C) "Lovingly yours,"
(D) "Yours faithfully,"
(E) "Cheers,"

865. Arrange the parts of a standard formal letter in the order in which they appear from top to bottom. [Easy]

(A) Date; Sender's address; Salutation; Subject; Receiver's address; Body; Signature; Complimentary close
(B) Salutation; Sender's address; Date; Subject; Body; Receiver's address; Complimentary close; Signature
(C) Sender's address; Date; Receiver's address; Subject; Salutation; Body; Complimentary close; Signature
(D) Receiver's address; Sender's address; Subject; Date; Salutation; Body; Signature; Complimentary close

(E) Sender's address; Salutation; Date; Receiver's address; Body; Subject; Complimentary close; Signature

866. Which sentence is appropriate in a formal letter of complaint addressed to a bank? [Easy]

(A) Your ATM ate up my money, yaar.
(B) I'm super annoyed that you guys took my 5000 bucks.
(C) Can't believe your machine is so useless!
(D) Kindly note that I am extremely upset and will never ever visit your branch again, thanks a lot.
(E) The ATM at your Kothrud branch did not dispense cash although Rs. 5,000 was debited from my account.

867. In a formal letter, the function of the subject line is to [Easy]

(A) greet the reader politely before the salutation
(B) state the matter of the letter in a short phrase
(C) repeat the sender's postal address
(D) record the writer's account balance
(E) serve as the complimentary close

868. Meenakshi, a student in Madurai, is writing a personal letter to her elder brother who works in Chennai. Which salutation is most appropriate? [Easy]

(A) "Dear Sir,"
(B) "Respected Sir/Madam,"
(C) "To Whomsoever It May Concern,"
(D) "Dear Anna,"
(E) "Dear Customer,"

869. Which of the following salutation-and-close pairs is correctly matched according to formal letter convention? [Moderate]

(A) "Dear Sir," ... "Yours sincerely,"
(B) "Dear Madam," ... "Yours truly friend,"
(C) "Respected Sir," ... "Lots of love,"
(D) "Dear Ms. Fernandes," ... "Yours sincerely,"
(E) "Dear Mr. Bansal," ... "Yours faithfully,"

870. The sentences below are taken from a formal letter written to a Branch Manager. Which one breaks the formal register? [Moderate]

(A) Anyway, do sort it out fast, will you?
(B) I hold Savings Account No. 3412 at your branch.
(C) The cheque was deposited at your counter on 12 June 2026.
(D) I request you to credit the amount at the earliest.
(E) I am enclosing a photocopy of the deposit slip for your reference.

871. Which of the following is the best formal rewriting of the sentence: "Please get back to me ASAP."? [Moderate]

(A) Reply fast please.
(B) Kindly do the needful ASAP, ok?
(C) Get in touch soon, thanks.
(D) You must reply immediately or else.

(E) I request you to respond at the earliest.

872. Sandeep Rane has lost his passbook and is writing to his Branch Manager requesting a duplicate. Which detail must the letter contain? [Moderate]

(A) His ATM personal identification number
(B) His internet banking password
(C) His savings account number
(D) The date on which he opened his first fixed deposit as a child
(E) The Branch Manager's residential address

873. At the bottom left of a formal letter the writer has typed "Encl: 2". This indicates that[Moderate]

(A) the letter itself runs to two pages
(B) two documents have been attached along with the letter
(C) the letter has been sent to two different officers
(D) two signed copies of the letter exist
(E) a reply is expected within two days

874. Lakshmi Iyer's card was debited by Rs. 5,000 at the Anna Nagar branch ATM, but the machine dispensed no cash. Which is the best subject line for her letter of complaint? [Moderate]

(A) Subject: Hello Sir, there is a big problem at your branch
(B) Subject: I want my money back right now
(C) Subject: Regarding something that happened at your branch last week
(D) Subject: Non-dispensal of cash by ATM though account debited by Rs. 5,000
(E) Subject: Complaint

875. Priya is writing an informal letter to Nandini, her school friend. Which sentence is out of place in such a letter? [Moderate]

(A) We had a lovely time at Kodaikanal last month.
(B) Do write back soon; I miss our long chats on the terrace.
(C) Amma keeps asking when you will come and stay with us.
(D) I have finally started learning the veena.
(E) With reference to your communication dated 3 July 2026, the undersigned wishes to state the following.

876. A candidate submits a formal letter to a Branch Manager whose name he does not know. The letter contains: (i) the salutation "Dear Sir,"; (ii) the opening line "Hope you're doing great!"; (iii) a body stating the account number, the date and the amount; (iv) the close "Yours sincerely,"; (v) a signature giving his full name and account number. Which parts violate formal letter convention? [Difficult]

(A) (i) and (iii) only
(B) (ii) and (iv) only
(C) (ii) only
(D) (iv) and (v) only
(E) (i), (ii) and (iv)

877. Sunita Deshmukh is writing a formal letter to the head of a bank branch. Which of the following is the correctly set out receiver's address block? (A slash marks the end of a line.) [Difficult]

(A) Dear Sir, / The Branch Manager, / State Bank of India, / Kothrud Branch, Pune – 411038
(B) To Mr. Branch Manager Sir, / SBI, Kothrud

(C) The Branch Manager, / State Bank of India, / Kothrud Branch, / Pune – 411038
(D) The Branch Manager / Pune
(E) The Branch Manager (my father's old friend Mr. Rao), / State Bank of India, / Kothrud, Pune – 411038

878. The body of a formal letter is to be built from four parts: (P) the specific action requested of the reader; (Q) a statement of the purpose of the letter; (R) supporting facts, dates and figures; (S) thanks and the expectation of a reply. Which is the correct order? [Difficult]

(A) P, Q, R, S
(B) R, Q, S, P
(C) Q, R, P, S
(D) S, Q, R, P
(E) Q, P, R, S

879. A bank is replying to a customer whose cheque was dishonoured because of a clerical error at the branch. Which sentence is most appropriate as the opening of that reply? [Difficult]

(A) It is not our fault that your cheque bounced.
(B) We are sorry, but these things do happen in banking, so please adjust.
(C) Your complaint has been noted; kindly do the needful.
(D) We regret the inconvenience caused by the dishonour of your cheque No. 224511 and confirm that the error occurred at our branch.
(E) Hi, sorry about the cheque thing, we will fix it soon.

880. Which one of the following statements about letter-writing conventions is correct? [Difficult]

(A) "Yours sincerely" is used whenever the letter is a complaint, irrespective of the salutation.
(B) "Yours faithfully" is used when the recipient is addressed only by designation, and "Yours sincerely" when the recipient is addressed by name.
(C) A subject line is compulsory in an informal letter and optional in a formal one.
(D) In a formal letter the receiver's address is written above the sender's own address.
(E) The complimentary close is written immediately before the body of the letter.

881. Vikram Nair wishes to write an informal letter congratulating his cousin on clearing the IBPS PO examination. Which opening line is most suitable? [Difficult]

(A) With reference to your success, this is to inform you that I am happy about the same.
(B) Congrats. Ok, bye.
(C) I was thrilled to hear that you have cleared the IBPS PO examination – many congratulations!
(D) It has come to my knowledge that you have been selected for the said post.
(E) Respected cousin, I write to convey my felicitations herewith.

882. Arvind Nair, a clerk at the Erode branch of a bank, wishes to apply to the Regional Manager for a transfer. Service rules require that such an application be routed through his own Branch Manager. How should he set out the letter? [Difficult]

(A) Address it to the Regional Manager and insert a line "Through: The Branch Manager, Erode Branch" below the receiver's address
(B) Address it to the Branch Manager and merely mention the Regional Manager somewhere in the body
(C) Post it directly to the head office without any receiver's address, so that it reaches faster
(D) Send an informal note to the Regional Manager and telephone the Branch Manager afterwards
(E) None of these

3.9.3 Precis writing [checked, 2 flagged]

883. A passage set for precis writing in the descriptive paper of IBPS PO Mains contains 360 words. Following the standard convention prescribed for precis writing, the precis should run to about how many words? [Easy]

(A) 60 words
(B) 90 words
(C) 120 words
(D) 180 words
(E) 240 words

884. Which one of the following is a compulsory element of a precis written in a bank descriptive examination? [Easy]

(A) A suitable title placed above the precis
(B) At least two direct quotations taken from the passage
(C) A closing paragraph giving the precis-writer's own opinion
(D) A list of all the examples used by the author
(E) None of these

885. A precis is conventionally written in [Easy]

(A) the first person and the present tense
(B) the third person and the past tense
(C) the second person and the future tense
(D) the first person and the future tense
(E) the third person and the present continuous tense

886. While writing a precis, which one of the following is a candidate legitimately expected to do? [Easy]

(A) Add fresh information from his own general knowledge
(B) Express the ideas of the passage in his own words
(C) Copy the most striking sentences of the passage word for word
(D) Insert his own opinion on the author's argument
(E) Reproduce the conversation in the passage in direct speech

887. A precis of a single continuous passage should normally be presented as [Easy]

(A) one connected paragraph
(B) three short paragraphs, each with its own heading
(C) a set of numbered bullet points
(D) a series of questions and answers
(E) a dialogue between two speakers

888. Which one of the following elements of a passage should ordinarily be dropped when a precis of it is made? [Easy]

(A) The central idea of the passage
(B) The author's main line of argument
(C) Illustrative anecdotes and repetitions
(D) The logical connection between the ideas
(E) The conclusion reached by the author

889. A well-written precis must be fully intelligible even to a reader who has never seen the original passage. This requirement is expressed by saying that a precis must be [Easy]

(A) self-contained
(B) verbatim
(C) anecdotal
(D) rhetorical
(E) interrogative

890. Ramesh has to write a precis of a 480-word passage in the PO Mains descriptive test. His first draft runs to 190 words. By about how many words must he cut the draft in order to satisfy the usual one-third norm? [Moderate]

(A) 10 words
(B) 20 words
(C) 30 words
(D) 50 words
(E) None of these

891. The passage contains the sentence: "The branch manager said, 'I shall sanction Sunita's loan tomorrow.' " Which of the following is the correct way of carrying this idea into a precis? [Moderate]

(A) The branch manager said, "I shall sanction Sunita's loan tomorrow."
(B) The branch manager said that he would sanction Sunita's loan the next day.
(C) The branch manager says that he will sanction Sunita's loan tomorrow.
(D) "I shall sanction Sunita's loan tomorrow," said the branch manager.
(E) None of these

892. Which of the following is the best condensation of the sentence: "Owing to the fact that the monsoon was deficient in the year under consideration, it became necessary for the co-operative bank to reschedule the repayment of the crop loans that had been advanced to the farmers"? [Moderate]

(A) Because the monsoon failed, the co-operative bank rescheduled the farmers' crop loans.
(B) The monsoon was deficient and therefore, owing to this fact, the co-operative bank had to reschedule the repayment of crop loans that had been given to the farmers.
(C) The co-operative bank rescheduled crop loans.
(D) The monsoon was deficient in the year under consideration.
(E) None of these

893. A passage argues that although ATMs, mobile wallets and UPI have made cash far less necessary, currency notes still dominate small everyday transactions in Indian towns, because of habit, patchy connectivity and a lingering distrust of technology. The most suitable title for a precis of this passage would be [Moderate]

(A) The History of the Indian Rupee
(B) Why Cash Survives in Digital India
(C) How to Use UPI Safely
(D) The Working of an Automated Teller Machine
(E) None of these

894. A candidate's precis ends with the sentence: "In my opinion, the Reserve Bank should have acted much earlier." This sentence has to be deleted mainly because [Moderate]

(A) a precis must not exceed one-third of the original, and this one sentence takes it past that limit
(B) a precis must not contain the precis-writer's own comment or judgement
(C) a precis must never mention the name of any institution
(D) a precis must not end with a full stop
(E) a precis must always close with a question

895. Arrange the following steps of precis writing in their correct order: (i) Draft the precis in your own words. (ii) Read the passage carefully to grasp the central idea. (iii) Revise the draft and check the word count. (iv) Note the essential points and strike out illustrations and repetitions. (v) Give a suitable title. [Moderate]

(A) (ii), (iv), (i), (v), (iii)
(B) (i), (ii), (iii), (iv), (v)
(C) (ii), (i), (iv), (iii), (v)
(D) (iv), (ii), (i), (iii), (v)
(E) (ii), (iv), (v), (iii), (i)

896. A passage on financial inclusion contains five things: the author's main argument, a table of RBI statistics, a two-sentence anecdote about a weaver in Bhagalpur, a repetition of the opening claim in the last paragraph, and the author's conclusion. Which of these should find a place in the precis? [Moderate]

(A) The table of statistics and the anecdote
(B) The anecdote and the repeated claim
(C) The main argument and the conclusion
(D) All five elements, in compressed form
(E) None of these

897. Read the passage: "Financial literacy in rural India remains low. Many households still keep their savings in cash at home, where the money is exposed to theft and eroded by inflation. Banks have opened branches in blocks that once had none, but distance and paperwork still deter customers. Business correspondents, who visit villages with handheld devices, have narrowed this gap considerably. Even so, unless villagers understand interest, insurance and credit, mere access to a bank account will not turn into actual use." Which of the following is the best precis of this passage? [Difficult]

(A) Rural households hoard cash because banks remain distant and procedure-heavy; business correspondents have improved access, but without an understanding of interest, insurance and credit, access alone will not become use.
(B) Business correspondents carrying handheld devices have completely solved the problem of financial exclusion in rural India.
(C) Villagers in India keep their money at home because they are careless about their savings and do not care to visit banks, which is most unfortunate.
(D) Banks have opened branches in blocks that once had none, but distance and paperwork still deter customers.
(E) None of these

898. A student submits the following precis: "The author says, 'Inflation is a cruel tax.' I fully agree with him. He gives the example of a Kanpur pensioner whose savings lost half their value. Inflation, he says, hurts the poor most." Which combination of faults does this precis contain? (i) use of a direct quotation (ii) intrusion of the precis-writer's own opinion (iii) retention of an illustrative example (iv) failure to keep to the third person [Difficult]

(A) (i) and (ii) only
(B) (ii) and (iii) only
(C) (i), (ii) and (iii) only
(D) (i), (ii), (iii) and (iv)
(E) (i) and (iv) only

899. A PO Mains passage runs to 645 words. The instruction says that the precis should be in about one-third of the original and that the title is not counted in the word limit. Mohan writes a title of 6 words and a precis body of 263 words. If a margin of 10 words above the required length is permitted, how many words of the body must he still remove? [Difficult]

(A) 28
(B) 38
(C) 44
(D) 48
(E) None of these

900. Consider these statements about precis writing: (i) A precis may include a fresh illustration supplied by the precis-writer if it makes the idea clearer. (ii) A precis should preserve the relative emphasis that the author places on his various points. (iii) A precis is essentially a summary written in the precis-writer's own words. Which of the statements is or are correct? [Difficult]

(A) (i) only
(B) (ii) only
(C) (i) and (ii) only
(D) (ii) and (iii) only
(E) All three

901. Which of the following is an acceptable precis of these sentences: "The RBI raised the repo rate by 50 basis points in June and by a further 25 basis points in August. Lending rates rose in step. Home-loan borrowers on floating rates found their monthly instalments climbing"? [Difficult]

(A) The RBI raised the repo rate twice, and I think home-loan borrowers suffered very greatly.
(B) The RBI raised the repo rate by 50 basis points in June and by a further 25 basis points in August.
(C) Monthly instalments on home loans rose because the RBI cut the repo rate twice.
(D) The RBI's two rate rises in June and August, said the Governor, "will discipline demand".
(E) None of these

902. A passage ends with the rhetorical question: "Can a nation that neglects its farmers ever hope to feed itself?" In a precis this is best rendered as [Difficult]

(A) the same sentence reproduced exactly, question mark and all
(B) The author asks, "Can a nation that neglects its farmers feed itself?"
(C) A nation that neglects its farmers cannot hope to feed itself.
(D) nothing at all, since the sentence is omitted as a mere flourish
(E) None of these

903. Which of the following best distinguishes a precis from a paraphrase? [Difficult]

(A) A paraphrase is always shorter than the original, whereas a precis is longer
(B) A precis reduces the passage to its essentials, whereas a paraphrase restates the whole of it, often at the same length or longer
(C) A precis must use the author's own words, whereas a paraphrase must not
(D) A paraphrase requires a title, whereas a precis does not
(E) None of these

3.9.4 Comprehension-based written response [checked]

904. In the Descriptive paper of IBPS PO/SO Mains, a comprehension-based written response is designed mainly to test a candidate's ability to: [Easy]

(A) reproduce a memorised essay template on banking topics
(B) copy out the relevant portion of the passage within the stated word limit
(C) locate the information the question actually asks for and restate it in her own coherent, grammatical words
(D) display advanced vocabulary and idioms irrespective of what the passage says
(E) None of these

905. Read the extract: 'The Reserve Bank's decision to cap charges on small-value UPI transactions was driven mainly by the need to keep digital payments affordable for first-time users in semi-urban India.' The question asks: 'State in one sentence the chief reason for the cap.' Which response is best? [Easy]

(A) The RBI capped the charges because UPI has become extremely popular all over India.
(B) The RBI capped the charges chiefly to keep small-value digital payments affordable for first-time users in semi-urban areas.
(C) The RBI capped the charges in order to raise its own revenue from digital payments.
(D) The RBI capped the charges because commercial banks had demanded lower processing costs.
(E) None of these

906. A comprehension question in the Descriptive paper carries the instruction 'Answer in about 60 words.' A candidate writes a 150-word answer that is accurate and covers every required point. Under normal IBPS descriptive marking, the most likely outcome is that: [Easy]

(A) she receives full marks, because content is complete and length is only advisory
(B) she loses marks, because adherence to the prescribed length is itself part of the skill being tested
(C) her answer is awarded zero automatically for breaching the limit
(D) the evaluator disregards the limit entirely and marks only grammar
(E) None of these

907. A comprehension question ends with the instruction 'Answer in your own words.' Which practice is legitimate under that instruction? [Easy]

(A) Reproducing two full sentences of the passage because they are already well phrased
(B) Retaining unavoidable technical terms such as 'non-performing assets' while rephrasing the sentences that surround them
(C) Replacing every word of the passage with a synonym found in a thesaurus, even where the meaning shifts
(D) Answering entirely from general knowledge so that no passage wording is used at all
(E) None of these

908. The question set on a passage is: 'According to the passage, what were the two chief obstacles to expanding rural credit?' Suneetha correctly names both obstacles in her first three lines and then adds a long paragraph criticising government policy in general. The principal weakness of her answer is that: [Easy]

(A) she has not written enough on the two obstacles themselves
(B) she has included material outside the scope of the question, which earns no credit and consumes the word limit
(C) she has failed to identify the obstacles named in the passage
(D) she has used the third person instead of the first person
(E) None of these

909. Extract: 'Private lenders are moving towards a branch-light, digital-heavy model, opening fewer physical outlets while routing most routine services through their apps.' The question asks the candidate to explain the phrase 'branch-light, digital-heavy' in the context of the passage. Which explanation is best? [Easy]

(A) Banks are shutting down all their branches and becoming entirely digital institutions.
(B) Banks are opening fewer physical outlets and shifting routine customer services to digital channels.
(C) Banks are constructing branch buildings that are physically smaller and lighter in weight.
(D) Banks are offering heavier discounts to customers who transact through mobile applications.

(E) None of these

910. Which sentence is most appropriate in register for a comprehension-based written response in the Mains Descriptive paper? [Easy]

(A) The author is 100 percent right and anyone who disagrees has simply not read the news.
(B) I personally feel the author is amazing and his points are super convincing, honestly.
(C) The author contends that financial literacy must precede financial inclusion if new accounts are to remain active.
(D) So basically what the writer is trying to say is that banks should do more, etc.
(E) None of these

911. A comprehension question reads: 'What is the author's main objection to farm-loan waivers, and what alternative does he propose?' Within a 70-word limit, the most effective structure for the response is to: [Moderate]

(A) devote the whole answer to the objection, since the alternative is only a secondary detail
(B) open with a general introduction on Indian agriculture, then state the objection, and end before reaching the alternative
(C) state the objection in the first two sentences and the proposed alternative in the next two, taking the two parts in the order the question asks
(D) state the alternative first at length and mention the objection in a closing clause
(E) None of these

912. Passage sentence: 'Financial inclusion without financial literacy merely converts the unbanked into the under-served.' Which is the most accurate paraphrase? [Moderate]

(A) Giving bank accounts to people who do not understand financial products simply moves them from having no access to having poor-quality access.
(B) Financial literacy is far more important for the economy than financial inclusion is.
(C) Financial inclusion programmes in India have failed and should be discontinued.
(D) People who are not financially literate should not be given bank accounts.
(E) None of these

913. A candidate has written a 60-word answer explaining, from the passage, why unsecured retail lending has become risky for banks. She needs a closing sentence. Which choice is the best conclusion? [Moderate]

(A) In 2024 the segment grew by 28 percent, the fastest of any loan category.
(B) The risk therefore arises less from the growth of such lending than from its outpacing of the banks' own credit-assessment systems.
(C) Unsecured retail lending is lending that is not backed by any collateral security.
(D) Banks should immediately stop issuing credit cards to salaried customers.
(E) None of these

914. A comprehension question reads: 'Do you agree with the author's view that branch banking will remain indispensable in rural India? Justify your answer with reference to the passage.' The approach most likely to earn full marks is to: [Moderate]

(A) summarise the author's argument faithfully without stating whether you agree
(B) state your position clearly at the outset, support it with two reasons drawn from the passage, acknowledge one limitation, and close with a brief restatement
(C) state that you agree and then narrate personal experiences of visiting a rural bank branch
(D) list every point in the passage in the order in which it appears and let the reader infer your view

(E) None of these

915. The question asks: 'Explain, with reference to the passage, why the author describes MSME credit as the missing middle.' Ramesh writes a well-organised, grammatically clean answer describing how important MSMEs are to employment and to GDP. The chief reason his answer will score poorly is that: [Moderate]

(A) his language is too simple for a Mains-level answer
(B) he has answered a different question – he explains why MSMEs matter instead of explaining what the metaphor means
(C) he has not written the answer in paragraph form
(D) he has quoted the passage too often
(E) None of these

916. The four sentences below are to be arranged into a coherent short response on the author's argument. P: However, recovery rates in this segment have fallen sharply since 2023. Q: The author's central claim is that unsecured retail lending has grown faster than the risk systems meant to control it. R: He supports this by noting that credit-card outstandings doubled in three years. S: He therefore urges lenders to tighten underwriting before expanding further. The best order is: [Moderate]

(A) Q, R, P, S
(B) R, Q, S, P
(C) P, Q, R, S
(D) S, Q, R, P
(E) None of these

917. Passage data: 'Between 2019 and 2024 the share of rural households holding at least one bank account rose from 62 percent to 89 percent, though average balances in these accounts remained below Rs. 3,000.' In a written response, which statement is a legitimate inference rather than an invention? [Moderate]

(A) Rural incomes in India rose steadily over the same five-year period.
(B) Access to bank accounts spread far faster than the accumulation of savings within them.
(C) Banks earned substantial profits from these rural accounts.
(D) Every rural household in India now saves regularly with a bank.
(E) None of these

918. A comprehension answer carries 10 marks, split as content 5, organisation 3 and language 2. The question requires five specified points within 80 words. Four scripts are submitted. Script I: four of the five points, clear sequence, near-flawless language. Script II: all five points, one unbroken block with no logical order, several grammatical errors. Script III: three points, excellent sequencing and language. Script IV: all five points and sound organisation and language, but 160 words, attracting the standard 3-mark length penalty. Which script scores highest? [Difficult]

(A) Script I
(B) Script II
(C) Script III
(D) Script IV
(E) None of these

919. Two questions are set on the same passage: (i) 'Summarise the author's argument in about 70 words'; (ii) 'Critically examine the author's argument in about 150 words'. Which statement correctly distinguishes what the two answers must do? [Difficult]

(A) Both require the candidate to disagree with the author; only the length differs.
(B) The summary reports the argument neutrally; the critical examination reports it and then weighs its strengths and weaknesses with reasons.

(C) The summary requires the candidate's opinion; the critical examination requires only the author's points restated at greater length.
(D) The summary must quote the passage directly, while the critical examination must avoid the passage altogether.
(E) None of these

920. A candidate's answer contains every required point and is grammatically sound, but it opens with three sentences of background, presents the points in the reverse of the order asked, and states the direct answer to the question only in the final line. The single most effective improvement she can make is to: [Difficult]

(A) add more examples so that the argument is better evidenced
(B) open with a topic sentence that answers the question directly, then arrange the supporting points in the order the question sets
(C) rewrite the answer using more advanced vocabulary
(D) delete the final line, since the answer is already implied by the body
(E) None of these

921. The question is: 'Compare the author's treatment of public-sector and private-sector banks in the passage.' Which opening sentence best serves as the controlling statement of the answer? [Difficult]

(A) In this answer I shall compare public-sector banks and private-sector banks as described by the author.
(B) The author treats public-sector banks as socially indispensable but operationally slow, and private banks as efficient but selective in the customers they reach.
(C) Public-sector banks and private-sector banks are two important categories of scheduled commercial banks in India.
(D) The author clearly prefers private-sector banks to public-sector banks in every respect.
(E) None of these

922. A passage argues that microfinance interest rates are justified, and midway concedes: 'It is true that some borrowers in Andhra Pradesh were pushed into distress by aggressive collection, and the industry cannot dismiss those cases.' The question asks the candidate to explain the author's position on microfinance interest rates. The best handling of that concession is to: [Difficult]

(A) omit it, since a concession is not part of the author's own position
(B) state the author's position, then show that he acknowledges the distress cases and explain how he nonetheless maintains that the rates are justified
(C) present the concession as the author's actual conclusion, since it is the strongest claim in the passage
(D) quote the concession in full and leave it without comment, so that the reader may judge
(E) None of these

923. A draft answer of 95 words must be cut to 60. It contains: (1) a restatement of the question in the opening line, (2) the central claim, (3) reason one, (4) reason two, (5) two illustrative examples drawn from the passage, and (6) a one-line conclusion. Which cut best preserves the marks? [Difficult]

(A) Delete reason two and one example, keeping the restatement and the conclusion
(B) Delete the restatement of the question and both illustrative examples, retaining the claim, both reasons and the conclusion
(C) Delete the claim and the conclusion, since the reasons imply them
(D) Delete both reasons, keeping the claim, the examples and the conclusion
(E) None of these

924. Extract: 'Several factors slowed the rollout of the e-rupee pilot – patchy connectivity, merchant unfamiliarity and, above all, the absence of any clear incentive for customers to switch away from UPI.' The question asks: 'According to the passage, what was the single most important reason for the slow rollout?' Which opening sentence answers it correctly? [Difficult]

(A) The rollout was slow mainly because of patchy connectivity in rural districts.
(B) The rollout was slowed by patchy connectivity, merchant unfamiliarity and weak incentives.
(C) The rollout was slow because the Reserve Bank did not advertise the e-rupee adequately.
(D) Several factors slowed the rollout of the e-rupee pilot.
(E) None of these

Answer Key

1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
D	A	C	B	D	B	C	A	C	D
11	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**
B	A	C	E	C	D	A	B	D	C
21	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
B	A	C	D	B	E	B	D	B	B
31	**32**	**33**	**34**	**35**	**36**	**37**	**38**	**39**	**40**
A	C	C	C	C	C	C	E	C	E
41	**42**	**43**	**44**	**45**	**46**	**47**	**48**	**49**	**50**
D	A	C	B	D	D	C	A	D	C
51	**52**	**53**	**54**	**55**	**56**	**57**	**58**	**59**	**60**
A	D	B	D	B	E	D	C	A	C
61	**62**	**63**	**64**	**65**	**66**	**67**	**68**	**69**	**70**
A	A	B	B	D	C	A	C	D	B
71	**72**	**73**	**74**	**75**	**76**	**77**	**78**	**79**	**80**
E	A	D	C	A	B	B	B	D	C
81	**82**	**83**	**84**	**85**	**86**	**87**	**88**	**89**	**90**
C	C	B	C	C	D	A	E	B	C
91	**92**	**93**	**94**	**95**	**96**	**97**	**98**	**99**	**100**
C	D	C	E	B	B	D	B	D	C
101	**102**	**103**	**104**	**105**	**106**	**107**	**108**	**109**	**110**
D	D	B	E	B	B	B	C	B	B
111	**112**	**113**	**114**	**115**	**116**	**117**	**118**	**119**	**120**
D	C	C	E	B	C	B	B	C	C
121	**122**	**123**	**124**	**125**	**126**	**127**	**128**	**129**	**130**
C	B	A	D	E	B	C	B	C	B
131	**132**	**133**	**134**	**135**	**136**	**137**	**138**	**139**	**140**
B	B	C	A	B	C	B	B	B	C
141	**142**	**143**	**144**	**145**	**146**	**147**	**148**	**149**	**150**
B	B	B	B	B	B	B	A	B	B
151	**152**	**153**	**154**	**155**	**156**	**157**	**158**	**159**	**160**
B	C	B	B	C	B	A	A	C	A
161	**162**	**163**	**164**	**165**	**166**	**167**	**168**	**169**	**170**
B	D	C	A	B	B	A	C	A	A
171	**172**	**173**	**174**	**175**	**176**	**177**	**178**	**179**	**180**
B	C	B	B	B	B	B	B	C	C
181	**182**	**183**	**184**	**185**	**186**	**187**	**188**	**189**	**190**
A	B	B	C	C	C	B	B	B	C
191	**192**	**193**	**194**	**195**	**196**	**197**	**198**	**199**	**200**
B	B	B	C	B	C	C	B	E	A
201	**202**	**203**	**204**	**205**	**206**	**207**	**208**	**209**	**210**
C	E	B	A	C	B	B	C	B	A
211	**212**	**213**	**214**	**215**	**216**	**217**	**218**	**219**	**220**
A	B	A	B	B	C	A	B	B	A
221	**222**	**223**	**224**	**225**	**226**	**227**	**228**	**229**	**230**
A	A	A	A	D	A	B	A	C	A
231	**232**	**233**	**234**	**235**	**236**	**237**	**238**	**239**	**240**
E	B	C	B	B	C	B	C	A	B
241	**242**	**243**	**244**	**245**	**246**	**247**	**248**	**249**	**250**
A	B	A	B	B	B	C	B	A	A
251	**252**	**253**	**254**	**255**	**256**	**257**	**258**	**259**	**260**
A	B	B	A	A	C	B	A	A	C
261	**262**	**263**	**264**	**265**	**266**	**267**	**268**	**269**	**270**
A	B	E	A	B	A	A	A	A	A
271	**272**	**273**	**274**	**275**	**276**	**277**	**278**	**279**	**280**
E	A	E	B	C	C	D	B	B	D
281	**282**	**283**	**284**	**285**	**286**	**287**	**288**	**289**	**290**

A	A	C	B	E	D	B	C	B	D
291	**292**	**293**	**294**	**295**	**296**	**297**	**298**	**299**	**300**
C	E	A	B	D	A	B	C	E	D
301	**302**	**303**	**304**	**305**	**306**	**307**	**308**	**309**	**310**
A	A	E	A	A	C	D	D	C	D
311	**312**	**313**	**314**	**315**	**316**	**317**	**318**	**319**	**320**
B	C	C	B	D	B	B	C	C	B
321	**322**	**323**	**324**	**325**	**326**	**327**	**328**	**329**	**330**
B	B	C	C	C	C	A	B	C	C
331	**332**	**333**	**334**	**335**	**336**	**337**	**338**	**339**	**340**
B	B	B	A	D	D	B	C	B	C
341	**342**	**343**	**344**	**345**	**346**	**347**	**348**	**349**	**350**
A	E	D	A	B	E	C	D	B	D
351	**352**	**353**	**354**	**355**	**356**	**357**	**358**	**359**	**360**
C	E	B	A	C	D	B	A	B	C
361	**362**	**363**	**364**	**365**	**366**	**367**	**368**	**369**	**370**
D	A	E	B	C	D	A	B	C	D
371	**372**	**373**	**374**	**375**	**376**	**377**	**378**	**379**	**380**
A	B	C	D	A	B	C	D	B	C
381	**382**	**383**	**384**	**385**	**386**	**387**	**388**	**389**	**390**
B	C	B	C	D	B	A	A	B	C
391	**392**	**393**	**394**	**395**	**396**	**397**	**398**	**399**	**400**
B	A	A	C	B	B	B	B	E	C
401	**402**	**403**	**404**	**405**	**406**	**407**	**408**	**409**	**410**
B	B	E	B	C	B	A	C	D	A
411	**412**	**413**	**414**	**415**	**416**	**417**	**418**	**419**	**420**
E	B	B	A	E	B	C	B	D	C
421	**422**	**423**	**424**	**425**	**426**	**427**	**428**	**429**	**430**
A	B	B	C	B	C	B	A	B	C
431	**432**	**433**	**434**	**435**	**436**	**437**	**438**	**439**	**440**
B	C	A	E	B	C	A	C	D	D
441	**442**	**443**	**444**	**445**	**446**	**447**	**448**	**449**	**450**
C	B	A	C	D	B	A	C	A	B
451	**452**	**453**	**454**	**455**	**456**	**457**	**458**	**459**	**460**
C	E	C	B	A	B	D	B	B	E
461	**462**	**463**	**464**	**465**	**466**	**467**	**468**	**469**	**470**
A	D	C	E	A	D	B	E	C	D
471	**472**	**473**	**474**	**475**	**476**	**477**	**478**	**479**	**480**
A	B	E	C	D	A	E	B	D	C
481	**482**	**483**	**484**	**485**	**486**	**487**	**488**	**489**	**490**
A	E	C	B	C	C	B	C	C	B
491	**492**	**493**	**494**	**495**	**496**	**497**	**498**	**499**	**500**
B	D	A	C	A	B	C	D	A	C
501	**502**	**503**	**504**	**505**	**506**	**507**	**508**	**509**	**510**
A	E	A	D	A	B	B	B	B	B
511	**512**	**513**	**514**	**515**	**516**	**517**	**518**	**519**	**520**
C	B	B	C	B	D	C	A	B	E
521	**522**	**523**	**524**	**525**	**526**	**527**	**528**	**529**	**530**
A	A	D	A	E	B	C	A	D	B
531	**532**	**533**	**534**	**535**	**536**	**537**	**538**	**539**	**540**
C	A	D	B	C	A	D	C	E	B
541	**542**	**543**	**544**	**545**	**546**	**547**	**548**	**549**	**550**
A	D	C	B	A	E	C	C	B	A
551	**552**	**553**	**554**	**555**	**556**	**557**	**558**	**559**	**560**
D	C	B	C	A	B	B	B	B	B
561	**562**	**563**	**564**	**565**	**566**	**567**	**568**	**569**	**570**
C	B	B	A	C	B	A	A	C	B
571	**572**	**573**	**574**	**575**	**576**	**577**	**578**	**579**	**580**
C	B	D	A	A	B	C	A	C	B
581	**582**	**583**	**584**	**585**	**586**	**587**	**588**	**589**	**590**

E	C	A	B	B	A	D	B	C	A
591	**592**	**593**	**594**	**595**	**596**	**597**	**598**	**599**	**600**
D	B	E	C	A	D	B	E	C	A
601	**602**	**603**	**604**	**605**	**606**	**607**	**608**	**609**	**610**
D	B	E	C	A	D	B	E	C	A
611	**612**	**613**	**614**	**615**	**616**	**617**	**618**	**619**	**620**
A	A	A	A	A	A	A	A	A	A
621	**622**	**623**	**624**	**625**	**626**	**627**	**628**	**629**	**630**
A	A	A	A	A	A	A	A	A	E
631	**632**	**633**	**634**	**635**	**636**	**637**	**638**	**639**	**640**
B	C	D	E	A	B	C	D	E	A
641	**642**	**643**	**644**	**645**	**646**	**647**	**648**	**649**	**650**
B	C	D	E	A	B	C	D	B	E
651	**652**	**653**	**654**	**655**	**656**	**657**	**658**	**659**	**660**
A	A	C	D	A	B	D	B	A	D
661	**662**	**663**	**664**	**665**	**666**	**667**	**668**	**669**	**670**
B	B	A	D	E	A	B	A	E	C
671	**672**	**673**	**674**	**675**	**676**	**677**	**678**	**679**	**680**
C	A	C	B	C	D	B	D	D	A
681	**682**	**683**	**684**	**685**	**686**	**687**	**688**	**689**	**690**
C	A	C	D	E	A	D	B	D	A
691	**692**	**693**	**694**	**695**	**696**	**697**	**698**	**699**	**700**
C	E	A	A	A	D	D	B	A	B
701	**702**	**703**	**704**	**705**	**706**	**707**	**708**	**709**	**710**
C	E	C	C	B	A	C	E	E	E
711	**712**	**713**	**714**	**715**	**716**	**717**	**718**	**719**	**720**
D	C	D	D	B	C	B	A	B	C
721	**722**	**723**	**724**	**725**	**726**	**727**	**728**	**729**	**730**
A	A	B	C	B	C	A	D	B	D
731	**732**	**733**	**734**	**735**	**736**	**737**	**738**	**739**	**740**
E	C	B	C	A	D	A	C	E	B
741	**742**	**743**	**744**	**745**	**746**	**747**	**748**	**749**	**750**
D	C	B	D	A	E	C	B	D	D
751	**752**	**753**	**754**	**755**	**756**	**757**	**758**	**759**	**760**
A	E	B	C	D	A	B	C	A	D
761	**762**	**763**	**764**	**765**	**766**	**767**	**768**	**769**	**770**
B	C	D	B	C	B	A	C	E	B
771	**772**	**773**	**774**	**775**	**776**	**777**	**778**	**779**	**780**
B	C	D	A	C	E	D	C	B	D
781	**782**	**783**	**784**	**785**	**786**	**787**	**788**	**789**	**790**
A	E	C	B	C	A	D	E	B	B
791	**792**	**793**	**794**	**795**	**796**	**797**	**798**	**799**	**800**
D	C	A	D	B	A	B	C	A	A
801	**802**	**803**	**804**	**805**	**806**	**807**	**808**	**809**	**810**
B	A	D	A	A	A	A	A	B	A
811	**812**	**813**	**814**	**815**	**816**	**817**	**818**	**819**	**820**
A	A	A	B	A	A	A	A	E	B
821	**822**	**823**	**824**	**825**	**826**	**827**	**828**	**829**	**830**
B	A	B	C	B	A	C	A	D	B
831	**832**	**833**	**834**	**835**	**836**	**837**	**838**	**839**	**840**
A	B	A	C	B	A	B	B	C	A
841	**842**	**843**	**844**	**845**	**846**	**847**	**848**	**849**	**850**
A	A	B	B	B	C	A	A	D	C
851	**852**	**853**	**854**	**855**	**856**	**857**	**858**	**859**	**860**
C	B	C	C	B	A	B	B	B	B
861	**862**	**863**	**864**	**865**	**866**	**867**	**868**	**869**	**870**
E	C	B	D	C	E	B	D	D	A
871	**872**	**873**	**874**	**875**	**876**	**877**	**878**	**879**	**880**
E	C	B	D	E	B	C	C	D	B
881	**882**	**883**	**884**	**885**	**886**	**887**	**888**	**889**	**890**

C	A	C	A	B	B	A	C	A	C
891 B	**892** A	**893** B	**894** B	**895** A	**896** C	**897** A	**898** D	**899** B	**900** D
901 E	**902** C	**903** B	**904** C	**905** B	**906** B	**907** B	**908** B	**909** B	**910** C
911 C	**912** A	**913** B	**914** B	**915** B	**916** A	**917** B	**918** A	**919** B	**920** B
921 B	**922** B	**923** B	**924** E						

Worked Solutions

Subtopic 3.1.1

1. The passage states directly: 'only 56 % of the cumulative 250 basis point increase passed on to fresh rupee loans'. Hence option (D). Option (A), 4 %, is the inflation comfort level, not a transmission figure. Option (B) is wrong because transmission is explicitly described as 'still incomplete'. Option (C), 7 %, is the growth rate. Since a correct choice exists, (E) cannot be selected.

2. The passage says 'electronics shipments, helped by mobile phone assembly, rose sharply'. Hence (A). Engineering goods and gems and jewellery are explicitly named as leading the *decline*, so (B) and (C) are ruled out. Gold is mentioned only as an *import* that surged, not an export, so (D) is a trap. A correct option exists, so (E) is not applicable.

3. Context decides the sense. The clause continues '. . . falling 2.8 % year on year', so 'contracted' must mean became smaller, i.e. shrank – option (C). 'Agreed formally' (A) and 'caught a disease' (D) are legitimate dictionary senses of the verb but do not fit exports that are falling. (B) is the opposite of the intended meaning. Since (C) fits, (E) is wrong.

4. The leader says 'what changed most . . . was not the money', and then points to the women travelling to the block office by themselves, arguing with officials and signing their own papers. That is a gain in confidence and independence – option (B). Options (A) and (C) are both about money, which the leader expressly sets aside. (D) is never stated; the bank only agreed to lend. Hence (E) is not needed.

5. Two demands are set up: the bus fare of Rs. 12 and his mother's coriander. He looks at the cinema only briefly and then 'walked towards the vegetable cart' – the cart is where coriander is bought, so (D). (A) is rejected by the very act of turning away from the lights. (B) is impossible: the sweet shop shutter has already come down. (C) contradicts his walking away from the corner. So (E) does not apply.

6. The writer blames the administration ('it is an act of administration'), puts 'desilted' in quotation marks to suggest that the work exists only on paper, and calls the new committee 'a ritual rather than a remedy'. Sustained fault-finding of this kind is a critical tone – (B). Nothing looks back fondly at the past, so (A) fails; the writer is plainly not (C) indifferent; he defends nobody, so (D) is wrong; and the irony is bitter rather than light-hearted, ruling out (E).

7. The passage makes two linked points: enormous and rising volumes, and no revenue because the merchant discount rate is zero, so the cost sits with banks. Option (C) states both halves. (A) contradicts the opening sentence about record volumes. (B) is not argued anywhere; cards appear only as a yardstick of scale. (D) is a recommendation the passage never makes – the suggestion is a pricing model, not withdrawal. Hence (E) is not required.

8. A bank's net interest margin is the gap between what it earns on loans and what it pays on deposits. The passage says lending-rate transmission is only 56 % complete while 'deposit rates, however, had risen faster'. Income therefore rose less than cost, and the gap narrowed – option (A). (B) is factually contradicted: the rate was kept unchanged after hikes. (C) and (D) describe the backdrop to the rate decision, not the margin arithmetic. (E) directly contradicts the 56 % figure.

9. The economists call the weakness 'largely external', give the reason – subdued European demand – and add that it is 'not a sign that Indian goods had lost their competitiveness'. That is precisely option (C). (A) is the very reading the economists reject. (B) is contradicted by the stated 9.4 % growth in services exports. (D) is a policy prescription found nowhere in the passage. So (E) is not applicable.

10. The financial detail (Rs. 50 a week, a Rs. 9 lakh corpus, 9 % versus 36 %) is presented and then deliberately subordinated by the leader's remark that the money was not what changed most. The paragraph therefore exists to make the point in option (D). (A) is never proposed. (B) is the reverse of the facts – the bank's 9 % is contrasted favourably with the moneylender's 36 %. (C) confuses the setting with the purpose. Hence (E) is not needed.

11. The contrast is between 'ritual' and 'remedy': a remedy cures, a ritual is merely repeated. The preceding sentences stress repetition – the same drains, the same contractors, the same colonies, every monsoon. So the committee is a habitual gesture that changes nothing, option (B). (A) reads 'ritual' literally and ignores the contrast. (C) is the opposite of the writer's scorn. (D) introduces a legal claim the passage never makes. Hence (E) is not applicable.

12. The closing sentence says the Rs. 72,000 crore 'would buy far more irrigation, storage and extension services than forgiveness ever will' – an explicit preference for investment over waivers, i.e. option (A). (B) is the position the whole passage attacks. (C) overstates the argument: the author regrets that lending slows after a waiver, so he wants more rural credit, not less. (D) inverts the facts – the tenant pays 4 % a *month*, far above a bank rate. Hence (E) is not required.

13. She keeps the letter in sight, handles it daily and even carries it to the door, yet 'could not bring herself to open it'. Constant attention plus refusal to open indicates fear of the contents – option (C). (A) is ruled out by the statement that she had read the sender's name a hundred times. (B) is contradicted by the fact that she cannot leave the letter alone. (D) invents a motive: the son opens it casually with a bus ticket, and nothing suggests it was saved for him. Hence (E) is not applicable.

14. Check each against the text. (A), (B), (C) and (D) are lifted almost word for word from the passage. (E) reverses the direction of trade: the passage says gold *imports* surged ahead of the wedding season, which is exactly why the deficit widened. Gold exports are never mentioned. Hence the statement not supported by the passage is (E).

15. The argument runs: UPI earns no direct fee, so banks bear a net burden. To weaken it one must break the step from 'no fee' to 'net burden'. Option (C) does exactly that – if the indirect gains exceed the costs, banks are not bearing a burden at all, and the conclusion collapses. (A) strengthens the argument instead, since more free transactions mean more unpaid cost. (B) also strengthens it by removing the hoped-for pricing model. (D) concerns merchant preference and says nothing about who pays. Since (C) works, (E) is wrong.

16. The recommendation compares two uses of one sum. It works only if the money is truly transferable between those uses – that is, if the political process that funds a waiver would equally fund irrigation and storage. That unstated premise is option (D); deny it and the comparison becomes meaningless. (A) is contrary to the author's wish for more rural credit. (B) is a statistic the argument never needs – one uncovered tenant is enough to make his point about coverage. (C) misreads the text: 4 % a month is the *trader's* rate, quoted to show what banks do not charge. Hence (E) is not applicable.

17. Two features must both be accounted for. The first three sentences attack waivers as electoral arithmetic that misses tenants and chokes future credit – clearly critical. The last sentence, however, names a better use of the same money, which is constructive. Only option (A) captures both. (B) fails because a workable alternative is offered, so the writer is not despairing. (C) is impossible given the loaded phrase 'the arithmetic of elections'. (D) reverses the stance, and (E) is refuted by the evident engagement throughout.

18. Identify the method and the subject separately. The method is storytelling: a named individual, a remembered incident, a span of thirty years – that is narrative. The subject is the computerisation of bank branches – that is banking. Option (B) joins the two correctly. (A) is wrong because the figures are incidental colour, not analysis; there is no data argument. (C) fails because no demand or recommendation is made anywhere. (D) is irrelevant to the content. Hence (E) is not required.

19. Weigh what the passage lingers on. It records a clerk's memory, the manager's calm, the failure at account 4,300, and closes on 'what that transition cost the people who lived through it'. Every emphasis is on people rather than machines, so (D). (A) is unsupported: no specification is given. (B) never appears – profitability is not mentioned once. (C) is tempting because both systems appear, but the comparison is used to measure elapsed change, and the final clause speaks of cost, not triumph. Hence (E) is not applicable.

20. A title must cover the whole passage. Two threads run through it: output has grown where employment is thin, and policy keeps subsidising capital rather than labour. Option (C) names both – jobless growth and incentives pointing the wrong way. (A) is too narrow and also wrong in spirit: services are described, not condemned. (B) misrepresents agriculture, which is presented as low-productivity employment, not a backbone. (D) is the exact policy the last sentence criticises. Hence (E) is not required.

21. Chain the two statements. First, the country's need is to employ workers now stuck in low-productivity agriculture. Second, capital subsidies make machines cheaper relative to those workers, which pushes producers towards machines. The schemes therefore work against their own employment objective – option (B). (A) is contradicted: the share 'has hovered near 17 % since 2011 despite three separate policy pushes'. (C) inverts the arithmetic – agriculture takes 45 % of workers for 18 % of output, so output per worker there is low. (D) is refuted by the opening line that services 'employed the few'. Hence (E) is not applicable.

Subtopic 3.1.2

22. Locate the sentence that carries the author's point rather than a supporting fact. The passage opens by correcting a misconception (that the digital rupee is 'another version of UPI') and then states the correction: a UPI transfer moves a claim on a bank, whereas the digital rupee is central bank money itself. Everything after that – the point about a token not depending on any bank's health, and the weak-bank depositor – is illustration of why the distinction matters. Option A states exactly that contrast, so it is the central idea. Option B is never said; the passage does not call UPI unsafe, it only says UPI is a claim on a bank. Option C is a single introductory detail, not the idea the passage develops. Option D is a passing phrase in the last line used only for comparison. Option E is an exaggeration the passage nowhere supports.

23. A title must cover the whole passage, not one detail in it. The last two sentences state the theme outright: banking is 'no longer a place one goes to; it is a service that arrives'. Option C captures precisely that shift. Option A is wrong because the passage narrates a change in banking delivery, not the village's history. Option B picks up the incidental joke about the ceiling fan and power supply. Option D picks up one piece of equipment mentioned in passing. Option E contradicts the passage – the branch has not closed; it still exists and the building 'has not changed'.

24. Tone is judged from the writer's loaded word choices. 'The same ritual is performed', 'neither named nor pursued with any seriousness', 'nobody is punished, nothing is learned, and the depositor quietly pays' are all expressions of disapproval directed at the banks and the system. That is a critical tone, so D is correct. A is wrong because a purely factual account would report the write-offs without judging them; here every clause carries censure. B is wrong – there is no joke or amusement, only bitterness. C is wrong because nothing hopeful is suggested; the pattern is said to repeat and worsen. E is wrong because indifference means the writer does not care, whereas this writer plainly does.

25. Note what the writer chooses to record: a prudent decision taken against the neighbours' advice, six seasons of repayment 'without once being reminded', visible improvement of the farm, and a daughter in higher education. These are all creditable facts selected to reflect well on the man, and the closing detail about his continued courtesy is affectionate. The tone is therefore admiring, giving B. A is wrong because sarcasm requires the writer to mean the opposite of what is said; nothing here is undercut. C is wrong – the dry well is mentioned only as a starting point, and the outcome is favourable. D is wrong as no danger is raised. E is wrong because the writer nowhere doubts the account or the achievement.

26. The final sentence states the writer's general point explicitly: delivery arranged for the provider's convenience fails the user. The earlier lines are the evidence – the camp attracts a crowd but not the intended beneficiary, who cannot travel forty kilometres on a working morning. Option E restates that thesis, so it is correct. Option A is a supporting detail used to show who the intended beneficiary is. Option B misreads the passage; the crowd is described as 'respectable' precisely to contrast with the

absence of the right people, and the passage's complaint is that attendance is misleading. Option C is a prescription the writer never offers. Option D generalises one incidental fact of distance into the whole point, ignoring the timing and design argument.

27. The passage traces one movement: withdrawals from machines falling while phone payments rise, with the consequences for bank plans and contracts. A title should name that movement, which Option B does. Option A recommends an action the writer never proposes; the passage describes a change, it does not demand a policy. Option C is wrong because nothing about the invention or history of mobile payments is discussed. Option D introduces fraud, a subject entirely absent. Option E takes the single clause about cash-loading contracts – which are said to be renegotiated downwards, not to be rising – and both narrows and reverses it.

28. The structure of the passage is a warning: it concedes that there is no distress yet, then removes the comfort by saying the favourable conditions are not guaranteed, and closes by predicting that today's visible signs will become undeniable. Words such as 'neither condition is guaranteed' and 'will not seem so at the first illness' are alerts about a future danger, which is exactly a cautionary tone, so D is correct. A is wrong because the growth in borrowing is presented as a risk, not an achievement. B is wrong as no past is longed for. C is wrong; there is no humour. E is wrong because the writer offers no apology or excuse for anything.

29. The passage makes a two-sided judgement and the central idea must contain both sides. It denies the original claim (enterprise creation) and asserts a substitute value (consumption smoothing), then sums up: 'The mistake was never the instrument; it was the claim made for it.' Only Option B carries both halves. Option A takes one half and pushes it past what is written – the writer explicitly says the instrument works when judged correctly, so recommending discontinuation contradicts the text. Option C is true but is one supporting sentence; a supporting fact is not the central idea, and it omits the positive verdict that the passage builds to. Option D is background detail illustrating what consumption smoothing means. Option E misstates the evidence, which the passage treats as clear, not inconclusive.

30. Trace the argument: the rider is called a partner, so protections attached to employment do not reach him; the insurance gap follows from that classification; and the passage states the point directly – the law knows the employee and the self-employed but 'has not yet decided what to call him'. The title must therefore be about a worker who fits no legal category, which is Option B. Option A is wrong because the fracture is an illustration of a coverage gap, not a discussion of road safety. Option C is wrong as platform profits are never mentioned. Option D is wrong because the insurance clause appears as evidence of the classification problem, not as a survey of insurance products. Option E names the industry backdrop rather than the passage's subject.

31. Every statement in the passage sets a claim against a fact that defeats it: 'simplification' announced in fourteen pages, a clarification that clarifies a clarification, a form shorter by half a page but longer by two signatures, and a customer 'invited to celebrate' a reduction that did not occur. Saying the opposite of what is meant through such contrasts is irony, so A is correct. B is wrong because the circular is mocked, not revered. C is wrong as there is no sadness or loss, only ridicule. D is wrong because although the sentences look factual, the facts are selected and juxtaposed to deflate the official claim, which is an evaluative act. E is wrong because the enthusiasm belongs to the circular, and the writer is undercutting it.

32. The writer concedes that the instrument is sound and identifies one specific defect: certification attaches to the intended use of proceeds, while proof of outcome is not demanded. The refinery example exists to show how an issuer can comply fully and achieve nothing. Option C states that defect, so it is the main argument. Option A contradicts the explicit concession that 'the instrument itself is sound'. Option B is a remedy the writer never proposes; the refinery is an example, not a target. Option D is the opening fact, offered as context before the criticism begins. Option E introduces cross-country variation in standards, a subject the passage does not raise at all.

33. The writer reports a measured change, lists candidate explanations without endorsing any, states

plainly the limit of what the data can establish, and notes corroboration across four surveys. Withholding a ranking of causes and acknowledging evidentiary limits are the marks of analytical detachment, so C is correct. A is wrong because no danger is asserted and no urgency of language appears. B is wrong as no past condition is recalled with longing. D is wrong because the writer takes no side and asks the reader to do nothing. E is wrong because the trend is treated as real and worth explaining, which is the opposite of dismissal.

34. Track the argument in order. The writer accepts the case for sale (repeated recapitalisation makes a state bank a public cost) and equally accepts the case against it (a private owner will close loss-making rural branches). The resolution offered is conditional: sell 'some banks' but bind the buyer by licence to rural obligations. That is support with a condition attached, which is Option C. Option A fails on two counts – 'some banks', not every bank, and only with obligations attached. Option B contradicts the recommendation to sell. Option D is wrong because the writer argues for a specific course of action, which indifference would not do. Option E is wrong because the writer says of both sides 'both are right'; the closing remark mocks the solution's lack of appeal, not the participants.

35. The passage sets two lenders side by side and ends by naming the real basis of the household's decision: not the rate of interest but the delay. The title must therefore express the trade-off between speed and cost and explain the moneylender's continued custom, which Option C does. Option A picks up the detail of banking hours, one item in the comparison. Option B seizes on the diary-keeper's local knowledge, mentioned only to show his closeness to customers. Option D reverses the passage, which calls the informal rate 'ruinous' rather than advocating it. Option E is wrong because the nine-day wait is presented as the bank's drawback, not as advice to borrowers.

36. The passage rejects the conventional framing and substitutes its own, stated in the last two sentences: the choice is between supervised and unsupervised risk. The two middle sentences supply the reasons – a ban only blinds the regulator because trading continues offshore, and a licence only reaches the intermediary, not the asset's soundness. Option C is that thesis. Option A is refuted directly, since a ban is said to remove sight of the risk rather than the risk. Option B is refuted by the statement that a licence 'does not make the asset sound'. Option D is a policy the passage never advances, and it is undercut by the observation that offshore platforms lie outside jurisdiction anyway. Option E raises international definitional disagreement, which is nowhere discussed.

37. The passage divides at 'What it omits'. Up to that point the writer neutrally reports the familiar case and its figures, and even concedes 'the arithmetic is correct'; this is exposition. After it the writer denies the inference drawn from those figures, converts the dividend metaphor against itself, and closes with a rebuke in the first person plural: we counted the young and forgot to ask what we had taught them. That is scepticism ending in admonition, so C is correct. A is wrong because the celebratory voice belongs to others and is then challenged. B is wrong since the opening is not despairing and the closing is a reproach implying a remedy. D is wrong because sarcasm is absent at the start, where the figures are reported straight and endorsed. E is wrong because the statistics are only the first half; the writer plainly evaluates thereafter.

38. The theme is the divergence between targets that were met and the purpose those targets existed to serve: the numbers are true and the achievement they record is hollow. A fitting title would be something like 'Targets Met, Purpose Missed'. Test each option against that theme. Option A is wrong because insurance appears only as one instance of hollow compliance, and the passage does not argue for selling it. Option B is wrong since the audit is the device that reveals the problem, not the subject; no audit procedure is described. Option C directly contradicts the text, which states that every target was exceeded. Option D reverses the passage's finding, presenting as growth what the audit shows to be nominal. Since no option expresses the theme, Option E is genuinely correct here.

39. The writer anticipates a misreading and forecloses it: 'This is not an argument for abandoning the pledge.' What remains is stated in the next clause, that the pledge must be counted honestly, with the closing line explaining why relabelled lending is a promise kept only on paper. Option C states that purpose. Option A is expressly disclaimed, and the writer adds that the pledge is too small rather

than too large. Option B mistakes a piece of evidence for the aim; the loan-grant distinction is used to expose the accounting, not explained for its own sake. Option D is wrong because the commitment is described as inadequate and loosely counted. Option E is wrong as no country-by-country comparison occurs anywhere in the passage.

40. Two currents run through the passage and the correct option must hold both. The first is defeat: the arguments were 'never refuted' but 'simply outlived', the sympathetic officers have retired, the file has merely circulated, and the writer states outright that he no longer expects the institution in his working life. That is resignation. The second is persistence: he sets the argument down anyway, so that it will be on record when the next crisis comes. Option E names both, so it is correct. Option A is wrong because no person or office is blamed; the failure is attributed to the passage of time and to retirement, and the language carries weariness rather than anger. Option B reverses the passage, which expressly abandons the expectation of success. Option C is wrong as nothing is treated lightly; the consequence described – long-maturity infrastructure loaded onto commercial banks – is offered seriously. Option D is wrong because the writer is deeply invested: he has argued the case for years and preserves it for a successor, which is not the posture of someone without a stake.

41. The closing pair of sentences state the thesis by first rejecting the expected worry and then supplying the real one: the danger is not arbitrariness but flawless, unseen consistency with a discriminatory past. The postal-code illustration shows the mechanism – learning from tainted records reproduces the bias at scale without naming it. Option D states that thesis. Option A is the opening concession about speed, used only to set up the distinction between consistency and fairness. Option B is the very proposition the passage denies in so many words. Option C is an absolute prohibition the writer never issues; the passage diagnoses a hazard rather than banning the technology. Option E is a specific remedy that is nowhere proposed, and it would not address bias entering through variables correlated with location.

42. The opening sentence rules out both extremes in advance. The writer then convicts these banks of a recurring governance failure – a captured board, a captive auditor, an eventual run – before conceding that where they are properly run they serve borrowers no one else will. The closing lines make the basis of support explicit: not affection, but the absence of any replacement. That combination of criticism and pragmatic defence is Option A. Option B is excluded by the warning against sentimentality and by the catalogue of failures. Option C is excluded by the concession about unserved borrowers. Option D is wrong because the writer repeatedly judges, ending with a reasoned case in their favour. Option E is wrong since indignation is confined to the governance pattern and is offset by the defence that follows.

Subtopic 3.1.3

43. A notice advising people to do something is meaningful only if they are in a position to do it. If the customers concerned had no smartphone, the advice would be pointless; so the bank must be taking for granted that they have one. Hence option (C) is implicit. Option (A) is not implicit: the notice restricts the *advice* to small transfers, which says nothing about the technical limit of the application — the bank may simply want small, routine transfers off the counter. Option (B) goes far beyond the notice; reducing counter traffic is not the same as closing branches. Option (D) is not needed for the advice to make sense — the bank may be addressing customers who simply have not tried the app, not customers who positively prefer the counter. Since (C) is implicit, (E) is ruled out.

44. The slow metro growth is offered as the *reason* for expanding elsewhere. A bank shifts its expansion to a new market only if it expects better growth there than in the market it is moving away from; option (B) therefore follows. Option (A) is contradicted: growth "plateaued at about 4 per cent" means deposits are still rising, only more slowly. Option (C) is an invention — opening 60 new branches says nothing about how many already exist. Option (D) does not follow; adding branches in one region implies nothing about closing them in another. As (B) is inferable, (E) is wrong.

45. The advertisement uses the coming rate cut as the reason to act now. That appeal works only if the reader's timing decision responds to the interest rate; so option (D) is taken for granted. Option

(A) is irrelevant — the appeal does not depend on the bank being the only one in the market. Option (B) is far too strong; an advertisement hopes to influence some readers, not all depositors. Option (C) is a rule about the bank's freedom to change rates and is nowhere presupposed — indeed, the advertisement announces one revision without saying anything about others. Since (D) is implicit, (E) is ruled out.

46. "Only those who clear all three sections will be called" means: being called implies clearing all three. Taking the contrapositive, a candidate who fails to clear even one section cannot be called. The candidate in option (D) is below the cut-off in English Language, so she cannot be called — (D) follows. Option (A) reverses the statement in two ways: "only" does not guarantee that all such candidates are called, and being called for an interview is not the same as being selected. Option (B) is unstated; the cut-offs may well differ. Option (C) directly contradicts the word "only". Hence (E) is wrong.

47. Two years ago the two channels together accounted for $40+20 = 60$ lakh payments, of which cards were 20 lakh, i.e. $\dfrac{20}{60} = 33.3\%$. This March they together accounted for $180 + 12 = 192$ lakh, of which cards were 12 lakh, i.e. $\dfrac{12}{192} = 6.25\%$. The share has fallen sharply, so (C) is correct. Option (A) is contradicted — 12 lakh card payments were still made. Option (B) confuses *number* of payments with *value*; the passage gives no amounts, and a larger number of small UPI payments need not mean a larger value. Option (D) is about cards issued, not cards used; usage may fall even if the same number of cards is in circulation. Hence (E) is wrong.

48. Insisting on the *local language* in addition to Hindi and English is pointless unless some of the intended readers cannot manage the first two languages; that is exactly what option (A) states, so it is implicit. Option (B) is contradicted in spirit — a grievance number is publicised because complaints do arise. Option (C) concerns the working hours of the helpline; the instruction is about display, and would still make sense for a helpline that runs only in office hours. Option (D) is an unrelated judgement about the quality of complaints and is not presupposed by an instruction meant to make complaining easier. Since (A) is implicit, (E) is ruled out.

49. The rainfall in Vidarbha was good, yet recovery there was well below the bank's average. If rainfall alone decided recovery, a good monsoon would have produced good recovery; since it did not, something else must also be at work. Option (D) follows. Option (A) is contradicted by the very same reasoning. Option (B) is contradicted — loans must have been given for recovery to be measured at all. Option (C) is a suggested course of action, not an inference; nothing in the passage establishes that withdrawal is the right response. Hence (E) is wrong.

50. Let the number of accounts five years ago be N; today it is $2N$. Zero-balance accounts then $= 0.42N$; now $= 0.18 \times 2N = 0.36N$. Accounts that are not zero-balance: then $= 0.58N$; now $= 2N - 0.36N = 1.64N$. Since $\dfrac{1.64N}{0.58N} \approx 2.83$, these have grown to nearly 2.83 times, i.e. more than doubled — option (C) is correct. Option (A) is false: $0.36N < 0.42N$, so zero-balance accounts have actually fallen in number even though the total doubled. Option (B) is unsupported — nothing is said about how many households exist or how many bank elsewhere. Option (D) cannot be derived: the passage gives no rupee balances, and a flood of new accounts with tiny balances could pull the average down. Hence (E) is wrong.

51. The bank expects that moving the *credit date* earlier will move the *crowd* earlier. That link holds only if the visit to the branch follows shortly after the credit; option (A) is therefore taken for granted. Option (B) is not needed — the money is being credited earlier, not later, so an earlier need is met, not frustrated. Option (C) is contradicted: the statement identifies the first three days as the problem, which implies other days are less crowded. Option (D) is too strong; pensioners need only be a large enough part of the early-month crowd for the step to help, not the only customers. Since (A) is implicit, (E) is ruled out.

52. The renewal rate stays at roughly the same high level whether gold prices rise or fall sharply. A factor that changes a great deal while the behaviour stays put cannot be the main driver of that

behaviour; hence option (D). Option (A) mistakes choice for compulsion — borrowers may renew because it suits their cash cycle, and the passage never says they *cannot* repay. Option (B) compares two sources of earnings on which the passage offers no figures. Option (C) misreads "even in the years in which the price of gold fell sharply": this identifies some such years, and gives no basis for saying they were the majority. Hence (E) is wrong.

53. Net interest margin is broadly the gap between what a bank earns on its loans and what it pays on its funds. Here the gap narrowed by 0.5 percentage points while the cost of funds stayed put; the narrowing must therefore have come from the earning side, i.e. the average yield on loans fell. Option (B) follows. Option (A) is directly contradicted — deposit costs were unchanged. Option (C) reverses the logic: loans linked to a benchmark reprice *downwards* only when the benchmark falls, so a rise is the opposite of what the fall in yield indicates. Option (D) is a forecast about volumes; the loan book in fact grew by 11 per cent, and nothing is said about the next quarter. Hence (E) is wrong.

54. The chairman treats *fewer complaints recorded* as proof of *better service*. That step holds only if the recorded number still reflects what customers actually experience. If the new channel made complaining harder — long waits, dropped calls, no written acknowledgement — the count would fall while service worsened, and the conclusion would collapse. So option (D) must be taken for granted. Option (A) may be desirable but is not required for the inference; an untrained but effective process could still reduce complaints. Option (B) is irrelevant — what other banks do has no bearing on whether this bank's service improved. Option (C) is a prediction about the future, not something the present conclusion rests on. Hence (E) is wrong.

55. The overall figure of 84 per cent is a weighted average of two groups: those above 60 (at 46 per cent) and the rest. An average must lie between the two parts it is made of. Since the above-60 group sits well below the average, the other group must sit above it — otherwise no combination could pull the whole up to 84 per cent. Hence option (B). Option (A) is contradicted: satisfaction was measured for that group, so they use it. Option (C) is the trap, and it must be rejected for the right reason. The arithmetic does settle the matter *for the sample*: satisfied customers number $0.84 \times 2000 = 1680$. If a is the number surveyed above 60, they contribute $0.46a$, and the rest can contribute at most $2000 - a$, so $0.46a + (2000 - a) \geq 1680$, giving $0.54a \leq 320$, i.e. $a \leq 592$. Fewer than 30 per cent of *those surveyed* are therefore above 60. But option (C) speaks of all the customers of the bank. A survey of 2,000 customers, about whose selection the passage says nothing, cannot fix the age profile of the entire customer base — the 2,000 may have been drawn from branches, hours or channels that under-represent the elderly. The leap from sample to population, not the arithmetic, is what defeats (C). Option (D) brings in a comparison with other banks on which the survey says nothing — and satisfaction is not the same as technical quality. Hence (E) is wrong.

56. Option (A) generalises from one bank in one week to all banks, which the data cannot support. Option (B) invents a cause; customers may simply prefer the counter, and no kiosk is even mentioned. Option (C) is arithmetically false: $5000 - 3200 = 1800$ customers came for anything other than passbook updation alone, so those who came for cash transactions can be at most 1800, which is less than 2000. Option (D) confuses visitors in a week with the customer base — many customers do not visit in a given week, and a few may have visited more than once. As none of the four statements can be inferred, the answer is (E).

57. The earlier session was *voluntary*, so the attenders were self-selected — they may already have been the more careful, better-organised or more solvent borrowers, and might have defaulted less even without the session. If that is the true explanation, making the session compulsory will not pull the reluctant borrowers down to 4 per cent. The bank's expectation therefore rests on option (D). Option (A) concerns whether the plan is affordable, not whether it will work. Option (B) is too strong and beside the point: a compulsory session need not be attended *willingly*, only attended. Option (C) is a claim about the trend in defaults, which has no bearing on whether the session causes the improvement. Since (D) is required, (E) is wrong.

58. The economist measures one *container* of savings — bank deposits — and draws a conclusion about *total* savings. That step is legitimate only if the money leaving the container has left savings

altogether rather than merely moved to another container. If households withdrew deposits and put the money into mutual funds, insurance or gold, total savings could have risen while deposits fell by 6 per cent, and the conclusion would collapse. Option (C) is therefore exactly what is being taken for granted. Option (A) offers a possible *reason* why deposits fell; a reason for the fact is not something the argument needs to assume, and in fact a rate cut would suggest a shift to other instruments, which works against the conclusion. Option (B) is likewise an explanation rather than a requirement — savings could fall on unchanged incomes if spending rose. Option (D) is a judgement about the relative safety of two instruments and has no bearing on whether the total amount saved has changed. Since (C) is necessary, (E) is ruled out.

59. For 2023-24: 3% of 1,20,000 $= \frac{3}{100} \times 120000 =$ 3,600 loans. For 2018-19: 7% of 40,000 $= \frac{7}{100} \times 40000 =$ 2,800 loans. Since $3600 > 2800$, option (A) is correct, and option (B), which claims the opposite, is false — this is the classic trap of reading the falling *rate* as a falling *number*. Option (C) offers one possible explanation for the lower rate, but better appraisal is only one of several possible causes (a change in the mix of courses, better job markets, a government interest subsidy), so it cannot be inferred. Option (D) needs rupee amounts, and the passage gives only counts; a smaller number of much larger loans could carry a bigger value. Hence (E) is wrong.

60. The proposal works through disclosure: printing the figure helps only if the borrower actually takes it in. If borrowers sign without reading even the first page, the charge remains "hidden" in practice and the complaints will continue. So option (C) is taken for granted. Option (A) is not presupposed — charges can be perfectly legal and still be poorly understood, which is exactly the problem being addressed. Option (B) concerns the ranking of complaint categories; the expectation only needs such complaints to exist, not to be the largest. Option (D) is self-defeating: if informed borrowers all walked away, the measure would be a ban on lending rather than a disclosure rule; the officials assume borrowers will still borrow, only with open eyes. Hence (E) is wrong.

61. The second statement guarantees that at least one loan file of the branch is not in order. Consider any such file. Had it been audited this quarter, the first statement would require it to have been found in order, which it is not. So no file that is not in order was audited this quarter; and since at least one such file exists, at least one loan file of the branch went unaudited. Option (A) therefore follows. Option (B) overshoots: the word "some" fixes only that at least one file is out of order, and the branch may have any number of other files that were audited and found in order. Option (C) is the converse of the first statement — being in order is what the audited files turned out to be, not a mark of having been audited; an unaudited file may be perfectly in order. Option (D) reverses (A) into a universal claim: from "the faulty files were not audited" it does not follow that "the unaudited files are all faulty". Since (A) definitely follows, (E) is wrong.

62. The author sets the label "inclusion" against what actually happens to the customer who cannot use the technology, and notes that the one human channel that reached her doorstep is now being pushed towards app-based targets. The point being made is that going digital does not automatically bring people in — option (A). Option (B) reverses the author's sympathy: the correspondent's doorstep service is described approvingly, so the complaint is about how he is now judged, not about his presence. Option (C) overstates: the author's concern is expressly about districts "where the last mile matters most", not about the whole country. Option (D) is unsupported — both the forgotten PIN and the failing scanner are offered as examples of failure, so neither is ranked above the other. Hence (E) is wrong.

63. The figure of Rs. 24 is an *average* — total branch cost divided by the number of transactions. Rent, salaries, security and electricity do not disappear when a transaction moves to an app; if the branch's costs are largely fixed, halving the transactions would merely raise the cost per transaction and leave the total nearly where it was. The conclusion therefore requires option (B). Option (A) concerns security, which has no bearing on the arithmetic of cost. Option (C) is about a future decision of the bank, not something the reasoning rests on. Option (D) is stronger than the argument needs: only

half the walk-in customers have to shift, so universal smartphone ownership is not required. Since (B) is necessary, (E) is wrong.

Subtopic 3.1.4

64. Locate the sentence that mentions the first phase: eight banks were identified for phased participation, of which four joined in the first phase. The four are then named – State Bank of India, ICICI Bank, Yes Bank and IDFC First Bank – confirming the count. Note that the word *four* also describes the cities earlier in the passage, so the count must be taken from the clause about the first phase and not from the opening sentence. Hence (B). (C) is the number identified for the whole exercise, that is, for all phases taken together, not for the first phase alone, which is exactly the trap the sentence sets. (A) and (D) are figures that appear nowhere in the passage and so cannot be supported by any reading of it. Since a listed option is correct, (E) is ruled out.

65. The passage states explicitly that Sunita took her first loan in 2021 *not for cattle but to repair the roof of her house before the monsoon.* Hence (D). (A) is the purpose for which the group lent money to two *other* members in its first year, and the passage deliberately rules it out for Sunita. (B) and (C) are common self-help-group purposes but are never mentioned in the passage; a detail question must be answered from the text alone. (E) is wrong because option (D) is correct.

66. The passage draws a dividing line at 28 August 2018: accounts opened *after* that date carry cover of Rs. 2 lakh, and accounts opened *before* it carry Rs. 1 lakh. The question asks about the earlier accounts, so the answer is Rs. 1 lakh, option (C). (B) is the figure for the later accounts and is the intended trap. (A) is the overdraft limit, a different facility altogether. (D) appears nowhere in the passage. (E) fails because (C) is correct.

67. The last sentence supplies the fact directly: the grievance meeting is held *every Wednesday afternoon at 3 p.m.* Hence (A). (B) and (D) borrow the opening and closing times of the branch (10 a.m. and 4 p.m.) but attach them to days the passage never links with the meeting. (C) is doubly wrong: 2 p.m. is the first and third Saturday closing time, while on the *second* Saturday the branch is shut. (E) is ruled out because (A) is stated verbatim.

68. Scan the four months for the one described as a shortfall. June is 12 per cent *above* normal, July records *a shortfall of 9 per cent*, August is the wettest month with 21 per cent excess, and September ends exactly at the long-period average, that is, neither surplus nor deficient. Only July is below normal, so (C). (A) and (D) are surplus months, (B) is exactly normal, and (E) fails because a listed month qualifies.

69. The passage ranks the applications by share of volume: PhonePe about 48 per cent (largest), Google Pay 37 per cent (next), Paytm 8 per cent (third). The second largest is therefore Google Pay, option (D). (A) is the largest, not the second. (B) is third. (C) is not named anywhere in the passage, so it cannot be supported. (E) is wrong because (D) is correct.

70. Track the three postings separately. Madurai is where she began as a probationary officer, Chennai is where she worked as assistant manager and *handled vehicle loans*, and Hyderabad is where she heads the MSME desk. The question asks about Chennai, so the answer is (B). (A) belongs to the Hyderabad posting. (C) is the subject of a diploma she is studying, not a job she handled. (D) is never mentioned. (E) fails because (B) is stated.

71. Check each statement against the text. (A) matches the opening sentence. (B) matches *the card is valid for five years.* (C) matches *raised by 10 per cent every year.* (D) matches the arithmetic given in the passage, $7 - 3 = 4$ per cent. (E) misstates the year: the passage says the extension to animal husbandry and fisheries took effect *from 2019*, not 2009. Since the question asks for the statement that does not agree with the passage, the answer is (E).

72. The passage gives the total and two of the three components. Total taken out = Rs. 48,000. The two ATM withdrawals account for $2 \times 20{,}000$ = Rs. 40,000. The third transaction, made through

internet banking, is therefore 48,000 − 40,000 = Rs. 8,000, option (A). (B) is the size of one ATM withdrawal. (C) would result from subtracting only one withdrawal of Rs. 20,000. (D) is the total of all three transactions. (E) fails because (A) is correct.

73. Two conditions must hold together: the person chaired the concluding session and presented nothing. Sameer presented a case study, Kavita spoke on recovery and Farhan conducted a session, so each fails the second condition. Mr. Bose inaugurated the programme and distributed certificates but is not said to have chaired the concluding session, so he fails the first. Only Meera satisfies both – she *chaired the concluding session but did not present any paper*. Hence (D).

74. Test each option. (A) is false: deposits run for fifteen years even though maturity is at twenty-one years, and the passage contrasts the two periods deliberately. (B) is false: the girl must be *below the age of ten*. (C) matches *not more than two accounts may be opened in one family*, the word *ordinarily* covering the stated exception for twins. (D) is false: only up to 50 per cent of the balance may be withdrawn at eighteen. (E) is false: the annual ceiling is Rs. 1.5 lakh, not Rs. 2.5 lakh. Hence (C).

75. The base group is the households using digital payments, that is, 290, not the 620 with accounts. Of these 290, exactly 210 cite utility bills, and the passage says *the rest* cite money transfers. So the required number is 290 − 210 = 80, option (A). (B) comes from wrongly subtracting 210 from some other figure. (C) is the number of households with no bank account. (D) is the utility-bill group itself. (E) is ruled out because 80 is listed.

76. Two facts must be combined. First, eligibility: the scheme admits savings account holders aged between 18 and 70, and Ramanan at 63 falls inside that band, so (D) is wrong – the passage sets no bar at 60. Second, the scale of benefit: partial permanent disability attracts Rs. 1 lakh, while Rs. 2 lakh is reserved for accidental death and for *total* permanent disability. Ramanan is assessed as partially permanently disabled, so he can claim Rs. 1 lakh, option (B). (C) applies the wrong slab and (A) is the annual premium, not a benefit.

77. Compare each item across the two seasons. The recovery rate *slipped* from 10.4 per cent to 9.8 per cent, so (A) worsened. The payment period fell from twenty-six days to fourteen days, and a shorter waiting period means faster payment, so (B) improved. (C) is the opposite: unseasonal February rain is offered as the reason for the decline in recovery. (D) is never mentioned, so nothing in the passage supports it. Since (B) is genuinely supported, (E) cannot be chosen.

78. Four of the five options are lifted from the list of recommendations: (A) from the abolition of NEFT and RTGS charges, (C) from the subsidy for point-of-sale terminals in villages below five thousand people, (D) from the proposed ombudsman, and (E) from the twenty-four-hour helpline in twelve languages. The last sentence explicitly says the committee *did not favour any tax rebate for digital spending*, so (B) is the one item rejected rather than recommended. The trap lies in the fact that the tax rebate is mentioned in the passage at all; mention is not endorsement. Hence (B).

79. First find the residual group. Basic savings accounts = 40 per cent and regular savings accounts = 30 per cent, together 70 per cent, so the rest form 30 per cent of 1,250, that is $\frac{30}{100} \times 1250 = 375$ accounts. These 375 split between current accounts and term deposits in the ratio $3 : 2$, a total of 5 parts, so one part $= \frac{375}{5} = 75$. Current accounts $= 3 \times 75 = 225$ and term deposits $= 2 \times 75 = 150$. The answer is (D). (A) is the term-deposit figure, the mirror-image trap. (B) and (C) come from halving 375 or from applying the debit-card sentence, which is irrelevant to the count of accounts. (E) fails because 225 is listed.

80. Take the options one at a time. (A) is false: the total *fell* from 2.31 lakh to 2.25 lakh pieces; only the Rs. 500 denomination rose. (B) reverses the direction: detection of Rs. 2,000 notes *fell* by 27.9 per cent. (D) swaps the denominations: 9,806 pieces is the Rs. 2,000 figure, while Rs. 500 notes numbered 91,110 pieces. (C) requires one small step: if 4.6 per cent were found at the Reserve Bank, the rest is $100 - 4.6 = 95.4$ per cent, which is indeed more than 95 per cent. Hence (C), and (E) is therefore not available.

81. Apply the three rules in turn. Security: her loan of Rs. 9 lakh exceeds the Rs. 7.5 lakh threshold, so tangible security of at least 100 per cent is required and (A) is wrong. Repayment: the policy takes whichever date is *earlier*; one year after course completion is 12 months, whereas six months after employment is $2 + 6 = 8$ months after completion, so repayment starts at 8 months and (B) is wrong. Concession: 0.5 percentage point as a girl student plus 1 percentage point for servicing interest during the course gives $0.5 + 1 = 1.5$ percentage points, so (C) is right and (D) understates it by ignoring the second concession. (E) is ruled out.

82. Read the 2020 list carefully and count only the two anchor banks named in the question. Into Punjab National Bank went Oriental Bank of Commerce and United Bank of India, that is 2 banks. Into Union Bank of India went Andhra Bank and Corporation Bank, another 2 banks. Together $2 + 2 = 4$, option (C). (A) counts only one of the two anchors. (D) creeps in if Syndicate Bank or Allahabad Bank is wrongly added, but those went to Canara Bank and Indian Bank respectively. (B) has no basis. The 2017 and 2019 mergers are outside the scope of the question, and (E) is ruled out.

83. Both criteria must be tested, and the export exclusion applied first. Turnover for classification $= 60 - 18 =$ Rs. 42 crore, since exports are left out. Investment is Rs. 9 crore. Now match the slabs: micro needs investment up to Rs. 1 crore, which Rs. 9 crore exceeds, so (A) is out. Small allows investment up to Rs. 10 crore and turnover up to Rs. 50 crore; Rs. 9 crore and Rs. 42 crore satisfy both, so the unit is a small enterprise. (C) is what a careless reader picks by using the gross turnover of Rs. 60 crore and pushing the unit into the next slab – the very trap the export sentence sets. (D) is wrong because both figures lie well inside the medium ceilings in any case. Hence (B).

84. Verify each claim against the figures. (A): $6.9 - 5.4 = 1.5$ percentage points, correct. (B): recoveries and upgrades of Rs. 1,860 crore against slippages of Rs. 1,420 crore, so recoveries are indeed higher, correct. (D): $78 - 71 = 7$ percentage points, correct. (E): the write-off figure of Rs. 640 crore is stated verbatim, correct. (C): operating profit grew 11 per cent while net profit grew only 4 per cent, held back by the one-time pension provision of Rs. 300 crore, so net profit grew *slower*, not faster. Being the only statement at odds with the passage, (C) is the answer.

Subtopic 3.1.5

85. Step 1: Locate the contextual clue. The platform was introduced to *spare* borrowers the paperwork – so the paperwork is something unpleasant and burdensome, not something desirable. Step 2: 'Arduous' means demanding great effort or endurance. Step 3: Test the options. 'Laborious' (requiring much hard work) matches this exactly, so (C) is correct. 'Trivial' and 'Brief' both suggest the paperwork was small or short, which contradicts the need to spare anyone from it. 'Elegant' is a term of praise and is irrelevant to effort. 'Optional' would mean borrowers could skip it anyway, again destroying the sense of the sentence. Hence only (C) fits.

86. Step 1: 'Scant' means barely sufficient, very little. The context confirms this – the board was worried about costs, so it showed very little enthusiasm. Step 2: The question asks for an ANTONYM, so we need a word meaning 'plentiful'. Step 3: 'Abundant' means existing in large quantity, which is the direct opposite of 'scant', so (D) is correct. 'Meagre' and 'Sparse' are synonyms of 'scant', not opposites, and 'Faint' (weak, slight) also runs in the same direction. 'Narrow' is the opposite of 'wide', not of 'scant', and refers to width rather than quantity. Hence (D).

87. Step 1: The clue lies in the second half of the sentence – the norms left lenders 'almost no room for discretion'. Norms of that kind are strict and tightly drawn. Step 2: 'Stringent' means strict, severe, allowing no relaxation. Step 3: 'Rigorous' carries precisely this sense of strictness, so (A) is correct. 'Lenient' is the exact opposite. 'Vague' would imply loose wording, which would in fact create discretion rather than remove it. 'Optional' contradicts the binding nature of the norms, and 'Temporary' speaks of duration, which the sentence says nothing about. Hence (A).

88. Step 1: 'Prudent' means showing care and good judgement about the future. The context supports this: because of his handling, the limit was never breached. Step 2: An ANTONYM must convey the absence of care or foresight. Step 3: 'Reckless' means acting without thought for consequences, the

direct opposite, so (E) is correct. 'Cautious', 'Judicious', 'Thrifty' and 'Sensible' are all close synonyms of 'prudent'; choosing any of them would answer a synonym question, not an antonym question. Hence (E).

89. Step 1: The figure quoted, about Rs. 340 a year, is deliberately small; the writer uses it to show that the benefit hardly matters. Step 2: 'Negligible' means so small as to be not worth considering. Step 3: 'Insignificant' expresses exactly that, so (B) is correct. 'Enormous' is the opposite. 'Doubtful' would mean the saving might not occur at all, but the sentence states the amount as a fact. 'Compulsory' relates to obligation and 'Gradual' to speed of change; neither concerns size. Hence (B).

90. Step 1: Customers who can use an ATM round the clock stop queueing at the counter, so counter footfall must fall. Step 2: 'Dwindled' means gradually became less. Step 3: 'Diminished' means exactly this, so (C) is correct. 'Surged' and 'Doubled' indicate an increase, which contradicts the cause described. 'Stabilised' means it stopped changing, but the word 'steadily' signals continuous movement in one direction. 'Fluctuated' means moving up and down irregularly, whereas dwindling is one-directional. Hence (C).

91. Step 1: The note could be followed 'without help' by a brand-new officer, so it was easy to understand. 'Lucid' therefore means clearly expressed. Step 2: The ANTONYM must mean hard to understand. Step 3: 'Obscure' means unclear or difficult to comprehend, so (C) is correct. 'Clear' and 'Transparent' are synonyms of 'lucid'. 'Honest' concerns truthfulness, not clarity – a lucid note could still be dishonest, so it is not an opposite. 'Formal' concerns register or style; a formal note may be perfectly clear. Hence (C).

92. Step 1: Note the object of the word – it describes an 'approach to unsecured lending', that is, a lending policy, not a person's politics or manners. Step 2: Note the effect – the approach protected profits during a slowdown, which is what a low-risk lending policy does. Step 3: Therefore the intended sense is the financial one: avoiding risk. (D) states this. (A) is the political sense of the word, (B) the sense applied to taste or habits and (C) belongs to 'terse', not 'conservative'; none of these senses can attach to a lending policy that preserves profits. Since a correct option exists, (E) is ruled out. Hence (D).

93. Step 1: 'Sound' has several unrelated meanings; the noun it qualifies decides which one applies. Here it qualifies 'capital base', a purely financial quantity. Step 2: A capital base can be strong or weak, so the adjective must be measuring strength. Step 3: (C) 'financially strong and secure' fits, and the contrast with the 'faulted' redressal machinery confirms that this half of the sentence is praise. (A) is the noun sense (a noise) and (B) is the verb sense (to sound the depths); neither is an adjective describing capital. (D) is the sense used in 'a sound argument' – capital is not a proposition and cannot be logically valid. A correct option exists, so (E) fails. Hence (C).

94. Step 1: Use the contrast marker 'by contrast'. The unions 'feared' something; the depositors, being contrasted with them, must have been hopeful. 'Hoping for wider ATM access' confirms it. So 'sanguine' here means cheerfully optimistic. Step 2: The ANTONYM must express expectation of a bad outcome. Step 3: 'Pessimistic' does so, giving (E). 'Optimistic', 'Cheerful' and 'Confident' are synonyms, not opposites. 'Blood-red' is the old literal sense of 'sanguine' derived from Latin *sanguis*; it is a genuine dictionary meaning but not the sense used here, and in any case a colour cannot be an antonym of an attitude. Hence (E).

95. Step 1: The required meaning is 'to make less severe'. Step 2: Scan the sentence for a word that acts on something bad. 'Mitigate' is applied to 'the distress of small traders' – the window was opened to reduce that distress. Step 3: So (B) is correct. 'Escalate' means to increase or intensify, the reverse direction, and in the sentence it is applied to recoveries, a desirable quantity. 'Delegate' (to entrust a task to another) and 'Stipulate' (to lay down as a condition) do not appear in the sentence at all and carry no sense of lessening. Since a correct option is present, (E) is wrong. Hence (B).

96. Step 1: Identify what does the checking – 'an acute shortage of officers'. A shortage cannot verify, tick or examine anything; it can only obstruct. Step 2: Identify what is checked – a 'push', that is,

forward movement. What happens to movement is that it is stopped or slowed. Step 3: Hence the sense is 'restrained or held back', option (B). (A), (C) and (D) are the everyday clerical senses of 'check' and all require a conscious agent inspecting something, which the sentence does not supply. A correct option exists, so (E) is wrong. Hence (B).

97. Step 1: The result clause is the clue – two branches read the same circular in opposite ways, so its language admitted more than one interpretation. 'Ambiguous' therefore means open to more than one meaning. Step 2: The ANTONYM must mean admitting only one meaning. Step 3: 'Unequivocal' means leaving no doubt whatever, so (D) is correct. 'Obscure' (hard to understand) lies on the same side as 'ambiguous' and is not its opposite. 'Elaborate' and 'Verbose' describe length and detail, and a long, detailed circular can still be ambiguous. 'Tentative' means provisional, which concerns commitment, not clarity. Hence (D).

98. Step 1: Fix the meaning of each candidate word. 'Surfeit' means an excessive quantity, more than is needed. 'Dearth' means a scarcity, less than is needed. Step 2: These sit at opposite ends of the same scale of quantity, and the sentence itself sets them against each other with 'while'. So (B) is an antonym pair. Step 3: Check the rest. 'Reported' and 'complained' are both acts of communicating and are not opposites – a complaint is a kind of report. 'Surfeit' and 'eligible' belong to different categories (quantity versus qualification) and are unrelated, as are 'dearth' and 'scheme'. Since (B) is valid, (E) is wrong. Hence (B).

99. Step 1: Use the clause after the comma. The documents were all produced from 'a single altered template', so they were manufactured rather than genuine. 'Spurious' therefore means not what it purports to be – false, not genuine. Step 2: The question asks for the word that does NOT share this meaning, so four options will be synonyms and one will not. Step 3: 'Counterfeit' (made in imitation to deceive), 'Fabricated' (invented, made up), 'Bogus' (sham) and 'Forged' (falsely made or altered) all describe documents of this kind. 'Authentic' means of undisputed origin, genuine – the direct opposite of the described state, and the only option that cannot substitute for 'spurious'. Therefore the odd one out is (D). Note that the question demands the non-synonym, so choosing any of (A), (B), (C) or (E) answers the wrong question.

100. Step 1: Note the grammar – 'compromised' is here a past participle acting on 'the audit trail', an inanimate record, not on two disputing parties. Step 2: Note the reason given by 'since': the logs were overwritten. Destroying records does not settle a dispute; it destroys the trustworthiness of the evidence. Step 3: So the sense required is 'impaired, weakened in integrity or reliability', option (C). (A) and (B) both belong to the negotiation sense of 'compromise', which needs two parties willing to concede – absent here. (D) is the sense in 'a compromised official', which applies to a person's reputation, not to a data trail. A correct option exists, so (E) is wrong. Hence (C).

101. Step 1: Break the word up: 'remit' here carries the sense of slackening or letting up, so 'unremitting' means never letting up, continuous over the whole period. The phrase 'three years were marked by' supports a sense of continuity rather than mere force. Step 2: The ANTONYM must therefore denote something that stops and starts. Step 3: 'Intermittent' means occurring at irregular intervals with breaks in between, the exact opposite of continuous, so (D) is correct. 'Relentless', 'Sustained' and 'Ceaseless' are synonyms. 'Vigorous' describes intensity, not continuity; a drive can be vigorous in short bursts, so it is neither a true synonym nor an antonym. Hence (D).

102. Step 1: The colon defines the word for us. The measure 'dulled the pain' but left 'the causes wholly untouched'. Step 2: Translate that into a definition: relief of the visible effect, with the underlying problem intact. Step 3: (D) states exactly this and is correct. (A) is ruled out by 'leaving the causes untouched' – a cure removes the cause. (C) is ruled out because prevention acts before the problem arises, whereas this acted after the crunch had begun. (B) is contradicted by 'dulled the pain', which is relief, not punishment. Since (D) works, (E) is wrong. Hence (D).

103. Step 1: Fix the meanings. 'Venal' means open to bribery; 'incorruptible' means incapable of being bribed. The connector 'but' signals a contrast, confirming that the two are opposites. Step 2: The required relationship is therefore ANTONYMY. Step 3: Test each pair. 'Frugal : thrifty' – both

mean careful with money, so synonyms. 'Candid : frank' – both mean outspoken, synonyms. 'Lucid : clear' – synonyms again. 'Opaque : transparent' – opaque blocks light, transparent lets it through, so these are antonyms. Only (B) reproduces the antonym relationship. A valid option exists, so (E) is wrong. Hence (B).

104. Step 1: 'Exacerbate' means to make an already bad situation worse; the context (a squeeze 'already being felt' that would be deepened) confirms this. Step 2: The ANTONYM required must mean 'to make better or less severe' – words such as alleviate, mitigate, ease or assuage. Step 3: Examine the options. 'Aggravate' means to make worse; 'Intensify' means to increase in degree; 'Worsen' is worse still by definition; 'Inflame' means to make more violent or acute. All four are synonyms of 'exacerbate', not opposites, so none of them answers an antonym question. Since no listed word means 'to lessen', the correct choice is (E), None of these.

105. Step 1: The sentence deliberately uses one word in two senses; the question restricts us to the first. Step 2: In the first instance the object is 'the slide in the scrip' – a falling share price, which is a process, not a person. A process cannot be taken into custody; it can only be stopped. Step 3: 'Halt' means to bring to a stop, so (B) is correct. 'Apprehend', 'Capture' and 'Detain' are all synonyms of the custodial sense, which belongs to the SECOND instance of the word, whose object is 'two former executive directors'. Selecting any of them means answering about the wrong half of the sentence. A correct option is present, so (E) is wrong. Hence (B).

Subtopic 3.2.1

106. Ask what the word tells us and which word it attaches to. 'Politely' answers the question "How did the manager speak?", so it modifies the verb 'spoke'. A word that modifies a verb is an adverb (here an adverb of manner, formed from the adjective 'polite' by adding -ly). It is not an adjective, because an adjective must attach to a noun, and 'politely' attaches to none: it neither stands before a noun as 'branch' does before 'manager', nor follows a linking verb to describe the subject. Test it by substitution – "the polite manager" is possible, but "the politely manager" is not. It is not a noun, since it names nothing and cannot take an article. It is not a preposition, because it does not stand before a noun to show a relation. Hence option B.

107. A preposition is a word placed before a noun or pronoun to show its relation to some other word in the sentence. Here 'in' stands before the noun phrase 'the savings account' (its object) and shows the relation between that account and the verb 'deposited'. So 'in' is a preposition. It is not a conjunction, because it joins no two words or clauses. It is not an interjection, since it expresses no sudden feeling. It is not a pronoun, because it stands for no noun. It is not an adverb here, because it is followed by an object; had the sentence read "Please come in", with no object, 'in' would have been an adverb. Hence option B.

108. First check that the word is a noun at all: 'Honesty' is the subject of the verb 'is', so it is a noun. Next classify it. It names a quality that cannot be seen or touched – a state of character. Nouns naming a quality, state or action are abstract nouns, so 'Honesty' is an abstract noun. It is not a common noun like 'clerk' or 'bank', which names a class of physical things. It is not a proper noun, since it does not name one particular person or place (the capital letter here is only because the word begins the sentence). It is not a collective noun such as 'staff' or 'committee', which names a group taken as one. It is not a material noun such as 'gold' or 'paper', which names a substance. Hence option C.

109. Look at what 'but' stands between. On its left is the complete clause "The cashier counted the notes twice"; on its right is another complete clause, "the total was still short by Rs. 500". Both clauses can stand alone as sentences, so they are of equal rank, and the word joining two clauses of equal rank is a coordinating conjunction. It is therefore not a subordinating conjunction such as 'because' or 'although', which would make one clause dependent on the other. It is not a preposition, because it has no noun as its object (contrast "None but the manager", where 'but' means 'except'). It is not an adverb, because it modifies nothing. Hence option B.

110. The word stands outside the grammatical structure of the sentence – remove it and "The candidate reached the interview hall after the panel had left" is still complete. It is followed by an exclamation mark and expresses a sudden feeling of sorrow. A word used to express sudden emotion, having no grammatical connection with the rest of the sentence, is an interjection. It is not an adverb, because it modifies no verb, adjective or other adverb. It is not an adjective, since it qualifies no noun. It is not a conjunction, because it joins nothing. It is not a pronoun, because it replaces no noun. Hence option B.

111. A pronoun is a word used instead of a noun. Test each option. 'Told' is the past tense of the verb 'tell', so it is a verb. 'Cashier' names a person and is a common noun. 'Cheque' names a thing and is a common noun. 'Hers' stands in place of the noun phrase 'Meena's cheque', so it is a pronoun – specifically a possessive pronoun, which unlike 'her' is used without a following noun. Since a pronoun is present among the options, 'None of these' is wrong. Note that 'that' in the sentence is a conjunction here, not a pronoun, but it is not offered as an option. Hence option D.

112. The word stands immediately before the noun phrase 'interest rate' and tells us what kind of rate it was. A word that qualifies a noun by describing its quality is an adjective, so 'lucrative' is an adjective. It is not a noun, because it names nothing and could not itself be the subject or object. It is not a verb, since the verb of the sentence is 'offered'. It is not an adverb: it does not modify 'offered' – one could not ask "offered lucrative?" – and it carries no adverbial sense of manner. It is not a preposition, because it shows no relation between a noun and another word. Hence option C.

113. The same word may belong to different parts of speech according to its work in the sentence, so test each option. In A, 'fast' tells how the typist keyed in the data; it modifies the verb, so it is an adverb. In B, 'a fast' has an article before it and is the object of 'observed'; it names a period of abstaining from food, so it is a noun. In C, 'fast' stands before the noun 'train' and tells what kind of train, so it qualifies a noun and is an adjective. In D, 'held fast' tells how he held; 'fast' modifies the verb 'held' and is again an adverb. Only C shows adjectival use, so 'None of these' is wrong. Hence option C.

114. Substitute a plain synonym: the sentence means "None *except* the branch head can authorise…". Since 'but' here means 'except' and is followed by the noun phrase 'the branch head' as its object, it is doing the work of a preposition. Preposition is not listed, so the answer must be 'None of these'. Check the offered options to be sure. It is not a coordinating conjunction: it does not join two clauses or two sentence elements of equal rank – delete 'but the branch head' and the sentence still has only one clause. It is not an adverb, because it modifies no verb, adjective or adverb, and it has an object, which adverbs do not take. It is not a relative pronoun: it introduces no relative clause and has no antecedent it stands for. It is not an interjection, since it expresses no emotion and is grammatically bound to what follows. Hence option E.

115. Find the work the word does. 'Banking' answers the question "What is a demanding profession?", so it is the subject of the verb 'is'. Only a noun or noun-equivalent can be a subject. Since it is an -ing form of a verb used as a noun, it is a gerund, or verbal noun. Option A is wrong because the word that qualifies 'profession' is 'demanding', not 'Banking'; 'Banking' stands before the verb, not before a noun. Option C is wrong because a present continuous tense needs a form of 'be' before the -ing word ("Ravi is banking on a promotion"), and here 'is' follows 'Banking' as the main verb of the sentence. Option D is wrong because an adverb cannot be the subject of a verb, and 'Banking' does not tell how, when or where. Since B is correct, E is wrong. Hence option B.

116. Apply two tests. First, does 'that' stand for any noun already mentioned? No – it replaces nothing, and the clause after it is complete in itself ("the ATM at the main branch was out of order" has its own subject and verb). So it is not a relative pronoun; in a relative use such as "the ATM that failed", removing 'that' would leave the clause without a subject. Second, does it qualify a following noun, as in "that ATM"? No, it is followed by 'the ATM', so it is not a demonstrative adjective. What it actually does is attach the noun clause to the main verb 'complained', making that clause the object – the work of a subordinating conjunction. It is not an adverb of degree such as the 'that' in "not that important", because it modifies no adjective or adverb. Hence option C.

117. Test the work ‘well’ does in each sentence. In A it tells how Ravi answered, so it modifies the verb and is an adverb of manner. In B it is preceded by the article ‘a’ and is the object of the verb ‘dug’; it names a thing, so it is a noun. In C it comes after the linking verb ‘has been’ and describes the state of the subject Sunita, so it is an adjective meaning ‘healthy’. In D it stands apart at the head of the sentence, set off by a comma, merely introducing the remark; it is an interjection and has no grammatical link with the rest. Only B shows noun use, so ‘None of these’ is wrong. Hence option B.

118. Locate the subject of the verb ‘deserve’. The only candidate is ‘The poor’, so the word must be functioning as a noun-equivalent. ‘Poor’ is by origin an adjective, but here it is preceded by ‘the’ and used without any noun after it, standing for poor people as a class; hence it is an adjective used as a noun. Note also the plural verb ‘deserve’, which confirms that it denotes persons, not a quality. Option A is wrong because there is no noun in the sentence for ‘poor’ to qualify – ‘access’ and ‘credit’ are qualified by ‘easier’ and ‘institutional’. Option C is wrong because an adverb cannot be the subject of a verb. Option D is wrong because an abstract noun would be ‘poverty’; ‘the poor’ names people, not the quality itself, and would then take a singular verb. Hence option B.

119. A preposition is a word placed before a noun or pronoun to show its relation to another word, so scan the sentence and pick every word that has a noun object after it. (i) ‘into’ – object ‘the hall’, showing where he walked. (ii) ‘with’ – object ‘a file’, showing what he carried. (iii) ‘of’ – object ‘documents’, showing what the file contained. (iv) ‘for’ – object ‘the regional manager’, showing the person intended. That gives four prepositions. The remaining words are ruled out: ‘The’ and ‘a’ are articles, ‘peon’, ‘hall’, ‘file’, ‘documents’ and ‘manager’ are nouns, ‘walked’ is the verb, and ‘regional’ is an adjective. So the count is four and ‘None of these’ is wrong. Hence option C.

120. A preposition takes a noun or pronoun as its object; a conjunction joins two clauses. Test each option by looking at what immediately follows ‘for’. In A it is followed by the noun phrase ‘a period of fifteen years’, which is its object, so it is a preposition. In B it is followed by the noun phrase ‘the branch manager’, again an object, so it is a preposition. In C it is followed by ‘he had detected the forged note’, which is a full clause with its own subject ‘he’ and verb ‘had detected’; here ‘for’ means ‘because’ and joins that clause to “The clerk was commended”, so it is a conjunction. In D it is followed by the noun phrase ‘the regional office at Salem’, so it is a preposition. Only C has a clause after ‘for’, so ‘None of these’ is wrong. Hence option C.

121. Test each word for adverb function, remembering that an adverb may modify a verb, an adjective or another adverb. (i) ‘Unfortunately’ modifies the whole statement and comments on the action ‘retired’ – it is a sentence adverb. (ii) ‘very’ modifies the adjective ‘old’, telling to what degree – it is an adverb of degree. (iii) ‘quietly’ modifies the verb ‘retired’, telling how – an adverb of manner. That makes three. Now rule out the tempting words. ‘Old’ qualifies the noun ‘clerk’, so it is an adjective, not an adverb. ‘Who’ is a relative pronoun introducing the clause. ‘In’ is a preposition and ‘1985’ its object, so the phrase ‘in 1985’ works adverbially but contains no adverb word. ‘Joined’ and ‘retired’ are verbs. So exactly three adverbs occur and ‘None of these’ is wrong. Hence option C.

122. All three words are adverbs, so the real task is to find what each one modifies. ‘Newly’ stands before ‘appointed’; ‘appointed’ here is a past participle used as an adjective qualifying ‘officer’, so ‘newly’ modifies a participial adjective and tells when, not how. ‘Quickly’ stands next to the finite verb ‘realised’ and tells how the officer realised, so it modifies a verb. ‘Extremely’ stands before the adjective ‘important’, which is the complement of ‘was’, and tells to what degree, so it modifies an adjective. This is exactly option B. Option A is wrong because only ‘quickly’ modifies a verb, and neither ‘newly’ nor ‘extremely’ expresses manner. Option C is wrong because ‘newly’ ends in -ly and modifies ‘appointed’, not a noun – the adjective is ‘appointed’ itself. Option D is wrong because ‘quickly’ cannot be an adjective; it qualifies no noun. Since B is correct, E is wrong. Hence option B.

123. Take the occurrences one at a time. The first ‘that’ comes after the reporting verb ‘said’ and introduces the complete noun clause “that file… is not that important”, which is the object of ‘said’; a word linking such a clause to the main verb is a subordinating conjunction. The second ‘that’ stands

immediately before the noun ‘file’ and points it out, so it qualifies a noun and is a demonstrative adjective. The third ‘that’ introduces the clause “you kept there”, which describes ‘file’; that clause lacks an object for ‘kept’, and ‘that’ supplies it while referring back to the antecedent ‘file’, so it is a relative pronoun. The fourth ‘that’ stands before the adjective ‘important’ and means ‘so’ or ‘to that degree’, so it modifies an adjective and is an adverb of degree. The order is therefore conjunction, demonstrative adjective, relative pronoun, adverb, which matches only option A; B, C and D each misplace at least one of these. Hence option A.

124. Check the work of each underlined word. In A, ‘Swimming’ is the subject of ‘is recommended’; it is an -ing form of a verb used as a subject, that is, a gerund or verbal noun, and gerunds are noun-equivalents. In B, ‘The wounded’ is the subject of ‘were shifted’ and denotes wounded persons as a class – an adjective used as a noun. In C, ‘The rich’ is likewise the subject of ‘are expected’ and denotes rich people – again an adjective used as a noun; the plural verb confirms it. In D, ‘running’ stands between the article ‘a’ and the noun ‘commentary’ and tells what kind of commentary; it is a present participle used as an adjective, and the noun in that phrase is ‘commentary’, not ‘running’. So D is the one that is not a noun, and ‘None of these’ is wrong. Hence option D.

125. Apply the object test. If ‘up’ were a preposition, ‘a fresh statement’ would be its object; but the statement is what is drawn, that is, the object of the verb, not of ‘up’. Two further tests confirm this. First, the pronoun test: we can say “draw it up”, placing the object between the two words, which is impossible with a true preposition (we cannot say “looked it at”). Second, meaning: ‘draw up’ works as a single unit meaning ‘prepare’, so ‘up’ is an adverbial particle completing a phrasal verb. Such a particle is classed as an adverb, and adverb is not among the options, so the answer is ‘None of these’. Option B is wrong because ‘statement’ is already qualified by ‘fresh’, and ‘up’ cannot describe a quality. Option C is wrong because ‘up’ names nothing and takes no article. Option D is wrong because it joins no two elements. Hence option E.

126. The word ‘better’ can be the comparative of both the adjective ‘good’ and the adverb ‘well’, so decide which by seeing what it attaches to. Here it follows the verb ‘knows’ and tells how well the auditor knows – the idiom “knows better than to do something” means “is too sensible to do it”. It therefore modifies the verb and is the comparative of the adverb ‘well’. Option A is wrong because ‘better’ does not stand before or after ‘auditor’ as its qualifier; the adjective qualifying ‘auditor’ is ‘experienced’. Option C is wrong because ‘better’ names no thing; the sense of the sentence is not that he knows a thing called ‘better’. Option D is wrong because a preposition must be followed by a noun or pronoun as its object, whereas ‘better’ is here followed by ‘than’, a conjunction of comparison. Since B is correct, E is wrong. Hence option B.

Subtopic 3.2.2

127. Two past actions are described. ’arrived’ is in the simple past. The counting was finished *before* the manager arrived, so the earlier of the two past actions must go into the past perfect: ’had counted’. Hence (C). (A) ’counts’ is present simple and clashes with the past-time frame set by ’arrived’. (B) ’has counted’ is present perfect, which cannot be used with a completed past-time reference such as ’By the time ... arrived’. (D) ’will count’ points to the future, contradicting the past narrative. (E) ’is counting’ is present continuous and again clashes with ’arrived’.

128. The phrase ’on the last working day of every month’ marks a routine, repeated action, which takes the simple present. The subject ’The bank’ is third person singular, so the verb needs the -s form: ’credits’. Hence (B). (A) ’credit’ is the plural form and does not agree with the singular subject. (C) ’crediting’ is a participle and cannot stand alone as the finite verb of the sentence. (D) ’have credited’ is present perfect, wrong both in agreement (needs ’has’) and in aspect, since a habitual routine is not expressed by the perfect. (E) ’is being credited’ is passive, but the bank is the doer, not the receiver, of the crediting.

129. The marker ’since 2019’ fixes a starting point for an action that began in the past and is still continuing (confirmed by ’is now the senior-most clerk there’). English uses the present perfect continuous

with 'since' for such an unbroken stretch: 'has been working'. Hence (C). (A) 'works' is simple present and cannot take a 'since + point of time' phrase. (B) 'worked' is simple past and would wrongly imply she no longer works there. (D) 'is working' is present continuous, which describes only a current or temporary action and does not reach back to 2019. (E) 'will work' is future and contradicts 'since 2019'.

130. 'as soon as' introduces a subordinate clause of time. The rule is that a clause of time or condition referring to the future takes the simple present, never a future form, even though the main clause ('We shall dispatch') is future. So the blank takes 'is'. Hence (B). (A) 'will be' and (D) 'shall be' both break the rule that time clauses do not carry 'will/shall'. (C) 'was' is past and clashes with the future main clause. (E) 'would be' is the past-future form, appropriate only if the main clause were past ('We said we would dispatch ...').

131. The reporting verb 'said' is in the past tense, so by the sequence-of-tenses rule the reported verb must be back-shifted one step: present simple 'is' becomes past simple 'was'. Hence (B). (A) leaves 'is' unshifted; that is permitted only for universal truths or still-valid general facts, and a server being down is a temporary situation, not a permanent truth. (C) 'has been' is present perfect, which is not the back-shift of a present simple. (D) 'will be' changes the meaning to a future prediction that was never made. (E) 'were' is plural and does not agree with the singular subject 'the server'.

132. 'yesterday' is a definite past-time adverb. A finished action tied to a stated past time takes the simple past: 'submitted'. Hence (B). (A) 'has submitted' is present perfect, which is never used with a specific past-time expression such as 'yesterday'. (C) 'had submitted' is past perfect and needs a second, later past action to be earlier than; no such action is given here. (D) 'submits' is present simple and contradicts 'yesterday'. (E) 'is submitting' is present continuous, again incompatible with 'yesterday'.

133. The imperative 'Look!' together with 'by the minute' signals an action visibly in progress at this moment, which is the province of the present continuous: 'is growing'. Hence (C). (A) 'grows' is simple present and states a habit or general truth, not something happening right now. (B) 'grew' is simple past and wrongly places the event before now. (D) 'has grown' is present perfect and reports a completed change, whereas the sentence describes an ongoing one. (E) 'had grown' is past perfect and needs an earlier past reference point, which is absent.

134. Two steps are involved. Step 1: 'By the time ...' is a clause of time pointing to the future ('next Monday'), and a time clause referring to the future takes the simple present, so the first blank is 'arrive'. Step 2: the main clause describes an action that will be finished before that future moment, which calls for the future perfect: 'will have digitised'. Hence (A). (B) and (E) put 'will' inside the time clause, which is not allowed. (C) makes the whole sentence past, contradicting 'next Monday'. (D) has a correct time clause but a simple past main verb, which cannot describe something completed before a future point.

135. Ordinarily a past reporting verb ('told') forces back-shift of the reported verb. But there is a standing exception: a universal truth, a scientific fact or a permanent condition is left in the present tense, because back-shifting it would falsely suggest the fact was true only in the past. The boiling point of water is such a fact, so 'boils' is retained. Hence (B). (A) back-shifts a permanent scientific fact and so misrepresents it as a former state of affairs. (C) 'had boiled' turns the fact into a completed past event. (D) 'has boiled' likewise reports a single completed occurrence rather than a standing truth. (E) 'would boil' converts the fact into a prediction or a hypothetical.

136. The structure 'This is the first / second / only time that ...' is always followed by the present perfect, because it sums up the speaker's experience over a period stretching up to the present moment. So the blank takes 'have seen'. Hence (C). (A) 'see' is simple present and cannot express accumulated experience. (B) 'saw' is simple past, which would be required only if the opening were 'That was the first time ...'. (D) 'had seen' is the form used after a past main clause such as 'It was the first time ...', but here the main clause is 'This is'. (E) 'am seeing' is present continuous and clashes with the experiential sense of 'the first time'.

137. Three points settle this. First, a sentence opening with the negative adverbial 'No sooner' requires inversion, so the auxiliary must come before the subject. Second, the correlative pair is 'No sooner ... than', and the first of the two past actions takes the past perfect. Third, the second clause here is in the simple past ('began'). Combining these gives the inverted past perfect 'had the Governor made'. Hence (B). (A) and (D) keep normal subject-verb order and so fail the inversion requirement. (C) is doubly wrong: after the auxiliary 'did' the bare infinitive 'make' is needed, not 'made', and 'did' does not fit the 'No sooner ... than' pattern anyway. (E) uses the present perfect, which cannot pair with the simple past 'began'.

138. The reporting verb 'told' is past, so both reported verbs must be back-shifted. Step 1: the departure happened before the telling, and the phrase 'the previous night' confirms an earlier past, so the simple past of direct speech becomes the past perfect 'had left'. Step 2: the return was still in the future at the time of speaking, and the back-shift of 'will come' is 'would come'. Hence (B). (A) fails on both counts, keeping 'will' unshifted. (C) uses the present perfect 'has left', which cannot survive a past reporting verb. (D) gets the first blank right but leaves 'will come' unshifted. (E) puts the first verb in the present simple, which contradicts 'the previous night'.

139. Two things must happen when a question is reported. First, the reported clause stops being a question and takes ordinary statement order, subject before verb, with no question mark. Second, the past reporting verb 'asked' forces back-shift, so the future 'will be issued' becomes 'would be issued'. Both changes are made only in (B). (A) keeps the interrogative order 'when will the duplicate passbook be' and leaves 'will' unshifted. (C) corrects the word order but fails to back-shift 'will' after the past reporting verb. (D) inserts 'that' before the question word; a reported question introduced by 'when', 'why', 'where' and the like never takes 'that' as well. (E) writes 'asked to the clerk'; the verb 'ask' takes the listener directly, without 'to'.

140. The fixed pattern is 'It is + period of time + since + simple past'. The main clause measures the gap from a past event up to now, so it stands in the present ('is'), while the event introduced by 'since' is a single completed point in the past and therefore takes the simple past ('joined'). Hence (C). (A) puts the 'since' clause in the present simple, but 'since' marks a finished starting point, not a habit. (B) is wrong in its second half: the clause after 'since' never takes the present perfect. (D) makes the main clause past, which would wrongly measure the six months from some earlier moment instead of from now. (E) is not needed, since (C) is correct.

141. Work part by part. Part (A) has the past reporting verb 'informed', which is correct and sets the sequence. Part (B) is the reported clause; after a past reporting verb the future form 'will be visiting' must be back-shifted to 'would be visiting'. This is the error, so the answer is (B). Part (C) is only an adverbial phrase of time and carries no verb, so it cannot violate the sequence of tenses. Part (D) is a separate coordinate clause standing outside the reported speech; it expresses the speaker's own comment at the present moment, and the present perfect 'has been fixed' correctly describes a situation continuing up to now. Hence (E) is ruled out because a genuine error does exist in (B).

142. Two independent rules must be applied. Rule 1: the idiom 'It is high time' is followed by the past subjunctive, that is, the simple past form, even though the meaning is present and urgent. So the first blank is 'expanded'. Rule 2: 'for the past two quarters' measures a stretch of time running from the past right up to now, and the complaints are still coming, which calls for the present perfect continuous 'have been rising'. Together these give (B). (A) breaks Rule 1 by using the present 'expands'. (C) uses 'should expand', which is a permissible alternative in some styles but is paired here with the simple past 'rose', which cuts the complaints off in the past and contradicts 'for the past two quarters'. (D) and (E) use the past perfect and past perfect continuous, which require an earlier past reference point; the sentence is anchored in the present ('It is high time'), so no such point exists.

143. Identify the two events and their order. The counting had been going on continuously for a measured stretch ('for over an hour') and was interrupted by a sudden single event in the past. The tense for an activity in progress over a period leading up to a past moment is the past perfect continuous: 'had been counting'. The interrupting event is a single completed action at that past moment and takes

the simple past: 'failed'. Hence (B). (A) uses the simple past for the counting, which loses the sense of an activity still in progress at the moment of interruption. (C) mixes a present perfect continuous with a past event, which cannot share one time frame. (D) reverses the sequence by putting the later event 'failed' into the past perfect. (E) uses 'had counted', implying the counting was already over, and 'had failed', which again wrongly makes the interruption the earlier of the two events.

144. Three changes are required. First, 'said to' becomes 'told' when a listener is named. Second, the present perfect 'have forwarded' back-shifts to the past perfect 'had forwarded'. Third, 'responds' describes the routine practice of one particular office, not a universal truth, so it is back-shifted to 'responded'. Option (B) makes all three changes correctly. (A) leaves the present perfect 'has forwarded' unshifted. (C) uses the ungrammatical 'said the customer'; the verb 'say' needs 'to' before the listener. (D) uses the bare simple past 'already forwarded', losing the 'earlier than the reporting' relation that the past perfect carries, and adds 'would', which turns a habitual practice into a prediction. (E) is not needed, since (B) is correct.

145. Each blank is fixed by its own adverbial. Blank 1: 'This time next week' names a precise moment in the future and asks what will be going on at that moment; an action in progress at a stated future point takes the future continuous, so 'will be transferring'. Blank 2: 'by the end of December ... for eighteen months' measures how long an activity will have been running when a future point is reached, which is exactly the work of the future perfect continuous, so 'will have been working'. Hence (B). (A) uses the simple present for a future moment and the plain future for a duration, capturing neither idea. (C) gets the second blank right but uses the simple future 'will transfer', which merely predicts the event and does not present it as under way at that precise future moment. (D) gets the first blank right but uses the present perfect continuous, which measures a stretch up to now rather than up to a point in December. (E) is not needed, since (B) is correct.

146. 'As if' introduces an unreal comparison, and the word 'newly recruited' makes the comparison plainly contrary to fact: the trainee cannot have twenty years of service. For an unreal comparison the verb after 'as if' is back-shifted one step below the tense that would state the fact. The fact here would be a stretch running up to the present, 'he has worked ... for twenty years'; one step below the present perfect is the past perfect, giving 'had worked'. Hence (B). (A) 'has worked' states the twenty years as a real fact, which contradicts 'newly recruited'. (C) 'worked' is the unreal form for a present state or habit, but it cannot carry the 'for twenty years' stretch reaching up to now. (D) 'works' again asserts the comparison as literally true instead of marking it as unreal. (E) 'would work' turns the comparison into a hypothetical willingness or a future prediction, neither of which fits a completed span of service.

147. Read the two time markers carefully. The condition is anchored in the past by 'last week' and is contrary to fact, since the team did not check the ledger; an unreal past condition takes the past perfect, so the first blank is 'had checked'. The result, however, is anchored in the present by 'today', and an unreal present result takes 'would' plus the base verb: 'would be'. This past-condition with present-result combination is the mixed conditional, giving (B). (A) uses the simple past in the 'if' clause, which belongs to the second conditional and refers to an unreal present, clashing with 'last week'. (C) is a pure third conditional; 'would have been' places the result in the past and therefore contradicts 'today'. (D) is an ordinary real-future construction and cannot express a situation that is known not to have happened. (E) is not needed, since (B) is correct.

Subtopic 3.2.3

148. Step 1: Locate the true subject. The subject is "Each", not "the clerks". The phrase "of the clerks in the Bhopal branch" is a prepositional phrase and can never contain the subject. Step 2: "Each" is always singular, so it needs a singular verb. Step 3: The sentence needs the present perfect passive "has been given". Hence "has" is correct. Why the others fail: "have" is plural and would wrongly agree with "clerks"; "are having been given" and "were having been given" are not valid verb forms at all; and since a correct option exists, "None of these" is wrong.

149. Step 1: Identify the subject. The subject is "The branch manager" (singular). Step 2: Phrases introduced by "along with", "as well as", "together with", "in addition to" and "besides" are parenthetical; they do not make a singular subject plural. So "along with his two assistants" is ignored for agreement. Step 3: A singular subject with the future-referring time marker "tomorrow morning" takes "is visiting". Why the others fail: "are" and "were" are plural; "have been" is plural and also gives a perfect continuous sense that clashes with "tomorrow"; a correct option exists, so "None of these" is wrong.

150. Step 1: The connector is "neither ... nor", which takes the proximity rule: the verb agrees with the subject nearer to it. Step 2: The nearer subject is "the peons", which is plural. Step 3: A plural subject with the present perfect requires "have arrived". Why the others fail: "has" would be right only if the nearer subject were singular (e.g. "neither the peons nor the cashier"); "is arrived" and "was arrived" are ungrammatical, because "arrive" forms its perfect with "have", not with "be" ("the peons have arrived", never "the peons are arrived"), the "be" pattern being an archaic survival now out of use; a correct option exists, so "None of these" is wrong.

151. Step 1: Distinguish the two fixed expressions: "the number of + plural noun" is singular, whereas "a number of + plural noun" is plural. Step 2: Here the head word is "The number", so the subject is singular; "of loan applications received by our branch this quarter" is only a modifier. Step 3: A singular subject takes "has increased". Why the others fail: "have", "were" and "are" are all plural forms attracted wrongly to "applications"; a correct option exists, so "None of these" is wrong.

152. Step 1: Note the form of the subject. Nouns such as mathematics, physics, economics, statistics (as a subject of study), news, ethics and politics end in $-s$ but are singular in meaning. Step 2: "Mathematics" here names one subject, so it is singular. Step 3: The complement "a compulsory section" is also singular, confirming a singular verb: "is". Why the others fail: "are" and "were" are plural; "have been" is plural and also wrongly shifts the tense to the present perfect for a general fact; a correct option exists, so "None of these" is wrong.

153. Step 1: When a sum of money, a distance, a weight or a period of time is thought of as one single quantity, it takes a singular verb, even though the figure looks plural. Step 2: Here Rs. 5,000 is one amount, not five thousand separate rupees, and the complement "too small an amount" is singular. Step 3: So the verb must be "is". Why the others fail: "are" and "were" treat the sum as a plural collection of coins, which contradicts "an amount"; "have been" is plural; a correct option exists, so "None of these" is wrong.

154. Step 1: Find the subject. In the pattern "one of + plural noun", the subject is "One", which is singular; the plural noun "branches" sits inside a prepositional phrase and cannot govern the verb. Step 2: Therefore the verb must be singular: "has been selected", not "have been selected". The error is in part (B). Step 3: Check the other parts. Part (A) is correct, because "one of" must be followed by a plural noun, so "the branches" is right. Part (C) is a well-formed prepositional phrase with no verb. Part (D) is the agent phrase of the passive and is correct. Since a genuine error exists, (E) is wrong.

155. Step 1: The correlative "not only ... but also" joins two subjects, and like "either ... or" and "neither ... nor" it follows the proximity rule. Step 2: The subject closer to the verb is "the field officers", which is plural. Step 3: The context is a present, continuing state of accountability, so the plural present form "are" is needed. Why the others fail: "is" and "has been" are singular and would agree wrongly with "the branch head"; "was" is both singular and past, which conflicts with the present situation described; a correct option exists, so "None of these" is wrong.

156. Step 1: "Committee" is a collective noun. It takes a singular verb when the group acts as one body, but a plural verb when its members act or think as individuals. Step 2: The clue words here are "sharply divided" and the plural possessive "their opinions", both of which show that the members are being viewed separately. So the verb must be plural. Step 3: The event is a completed past inquiry, so the plural past form "were" is required. Why the others fail: "was", "has been" and "is being" are all singular forms and would clash with "their"; moreover "is being divided" wrongly suggests an ongoing action being done to the committee; a correct option exists, so "None of these" is wrong.

157. Step 1: First blank. Although two subjects are joined by "and", each is preceded by the distributive "every". When "each", "every" or "no" precedes each of the joined subjects, the subjects are taken separately and the verb is singular. So "is required" is needed. Step 2: Second blank. The subject is "each of them"; "each" is singular and "of them" is only a prepositional phrase, so the verb is "has (also) to record". Step 3: The pair required is therefore "is, has". Why the others fail: "are, have" makes both verbs plural, ignoring the distributives; "is, have" and "are, has" each get exactly one blank right; since a correct pair is listed, "None of these" is wrong.

158. Step 1: First blank. "Bread and butter" here is a single idiomatic notion meaning a livelihood, not two separate foods. Two nouns joined by "and" that name one composite idea take a singular verb, just as in "Rice and curry is served here". So "is" is required. Step 2: Second blank. The subject is "the remaining demands in their charter", clearly plural, and the action lies in the past along with "were demanding". So the plural past "were taken up" is required. Step 3: The pair is "is, were". Why the others fail: "are, were" treats the idiom as two separate foods rather than as the single notion of a livelihood; "is, was" makes a plural subject take a singular verb; "are, was" gets both blanks wrong; a correct pair is listed, so "None of these" is wrong.

159. Step 1: Strip away the modifiers to find the subject. Removing "of the bank" and the parenthetical phrase "including its substantial real estate holdings in Pune" leaves "The assets ... grown". The subject is "assets", which is plural. Step 2: A phrase beginning with "including", like one beginning with "along with" or "besides", does not change the number of the subject. So the verb must be "have grown", not "has grown". The error is in part (C). Step 3: Check the rest. Part (A) is correct, "its" rightly referring to the singular "bank". Part (B) is a noun phrase inside the parenthesis and contains no verb. Part (D) is a correct time adverbial. Since a real error exists, (E) is wrong.

160. Step 1: With fractions and expressions such as "half of", "most of", "some of" and "two-thirds of", the verb agrees with the noun that follows "of", not with the fraction itself. Step 2: First blank. "Two-thirds of the staff ... transferred" refers to individual employees being moved, so "staff" is treated as plural here and takes "have been transferred". Step 3: Second blank. the noun after "of" is "amount", which is singular here, so the verb is singular: "is still lying". Step 4: The pair is "have, is". Why the others fail: "has, is" and "has, are" wrongly make the first verb singular; "have, are" wrongly makes "amount" plural; a correct pair is listed, so "None of these" is wrong.

161. Step 1: First blank. In an existential "there" sentence the word "there" is only an introductory word; the real subject follows the verb. That subject is "a long queue", whose head noun "queue" is singular, so the verb is singular: "There was a long queue". The plural "of anxious candidates" is only a prepositional phrase and cannot govern the verb. Step 2: Second blank. The subject is "each of them". "Each" is singular regardless of the plural "of them", so the passive is "was given". Step 3: The pair is "was, was". Why the others fail: "were, were" and "were, was" wrongly attract the first verb to "candidates"; "was, were" wrongly makes "each" plural; a correct pair is listed, so "None of these" is wrong.

162. Step 1: Test part (B) first, since it looks suspicious. With "neither ... nor" the verb follows the proximity rule and agrees with the nearer subject. The nearer subject is "his two deputies", which is plural, so "were aware" is in fact correct. Part (B) contains no error. Step 2: Test part (D). Its subject is in part (C): "the number of wilful defaulters". The fixed expression "the number of" is singular, so the verb must be "has risen". "have risen" is the error, and it lies in part (D). Step 3: Check the remaining parts. Part (A) simply introduces the first subject correctly. Part (C) is correct, because "the number of" must be followed by a plural noun. Since a genuine error exists in (D), option (E) is wrong.

163. Step 1: First blank. The verb inside the relative clause agrees with the relative subject "whose members", which is plural; the time marker "two years ago" fixes the tense as past. So "were appointed" is required. Note that "committee" does not control this verb at all. Step 2: Second blank. This is the main verb, whose subject is "The audit committee". A collective noun takes a plural verb when its members are viewed as disagreeing individuals, and the phrase "divided among themselves" proves

exactly that. The state continues now, so the plural present "are" is needed. Step 3: The pair is "were, are". Why the others fail: "were, is" clashes with "themselves"; "was, are" and "was, is" wrongly make the plural "members" take a singular verb; a correct pair is listed, so "None of these" is wrong.

164. Step 1: Identify the subject. It is "Each", not "branches": the words "of the twelve branches under the Nagpur region" form a prepositional phrase. "Each" is singular, so the verb must be "has submitted". Step 2: Apply the same logic to the pronoun. A singular subject requires the singular possessive "its", not "their". Both changes are needed together. Step 3: Only the first option makes both corrections, giving "Each of the twelve branches ... has submitted its own audit report". Why the others fail: the second keeps the plural verb; the third keeps the plural pronoun; the fourth replaces the finite verb with the participle "having submitted", which leaves the sentence with no main verb at all; and since the original is faulty, "No improvement required" is wrong.

165. Step 1: First blank. In the pattern "not A but B", the real subject is B, the affirmed element. Here B is "the branch manager himself", which is singular, so a singular verb is needed; the past context of the shortfall gives "was held". Step 2: Second blank. The subject is "neither of the two audit teams". "Neither" used as a pronoun is singular, and "of the two audit teams" is only a prepositional phrase, so the verb is "was able". Step 3: The pair is "was, was". Why the others fail: "were, were" and "were, was" wrongly agree the first verb with "the field officers", which is the negated, non-governing element; "was, were" wrongly makes "neither" plural; a correct pair is listed, so "None of these" is wrong.

166. Step 1: Examine "More than one applicant". Although the sense is plural, "more than one" followed by a singular noun takes a singular verb by fixed convention, the verb agreeing with the singular form of the noun rather than with the plural sense of the phrase. So the correct form is "More than one applicant has been rejected". The error is in part (B). Step 2: Check part (C) and part (D) together, since students often mark them. "Criteria" is the plural of "criterion", so the plural verb "were not met" is correct; neither (C) nor (D) is faulty. Step 3: Part (A) is correct as it stands, because "more than one" must indeed be followed by the singular "applicant". Since a genuine error exists in (B), option (E) is wrong.

167. Step 1: First blank. "A number of + plural noun" means "several" and is plural, so "have been registered" is required. Step 2: Second blank. "The number of + plural noun" names a single figure and is singular, so "is disappointingly small" is required. The contrast between the two expressions is the point of the sentence. Step 3: Third blank. "Statistics" meaning a set of collected figures, as opposed to the academic subject, is plural, so "are published" is required. Step 4: The set is "have, is, are". Why the others fail: "has, is, are" confuses the two number expressions; "have, are, is" reverses both the second and the third; "have, is, is" wrongly makes the data sense of "statistics" singular; a correct set is listed, so "None of these" is wrong.

168. Step 1: Test the third option. "Either" used as a pronoun means one of two and is singular; the words "of the two proposals submitted by the vendors" form a prepositional phrase and cannot govern the verb. So the singular "is acceptable" is correct, and this sentence is sound. Step 2: Confirm the others are faulty. In the first, a distance treated as one measurement takes a singular verb, so it should be "Ten kilometres is a long distance"; the singular complement "a long distance" confirms this. In the second, "premises" meaning a building and its land exists only in the plural, so it should be "are being renovated". In the fourth, "politics" as a general field of interest is singular, so it should be "Politics has always interested". Step 3: Since exactly one sentence, the third, is correct, "None of these" cannot be the answer.

Subtopic 3.2.4

169. The pair turns on the first-mention / second-mention rule. Blank 1 introduces the loan into the discourse for the first time; the hearer has no way of identifying which loan is meant, so the indefinite article 'a' is required. This eliminates (B) and (D), which open with 'the'. Blank 2 refers back to that very same loan, already established by the first clause. A noun whose referent has been fixed by earlier mention is definite and must take 'the'. This eliminates (C), whose second 'a' would introduce a fresh,

unrelated loan and leave the sentence incoherent. The correct pair is therefore 'a ... the', so (E) is not the answer. Hence (A).

170. The choice between 'a' and 'an' depends on the SOUND, not the letter. 'honest' has a silent 'h', so it begins with the vowel sound /o/ and takes 'an'. This eliminates (B) and (D). 'European' begins with the consonant sound /j/ (as in 'you'), so it takes 'a', not 'an'. This eliminates (C). Option (E) puts 'The' before an unidentified cashier mentioned for the first time, which is wrong. Hence (A).

171. 'customers' is a countable plural noun, so the determiners 'little', 'a little' and 'much' (all used with uncountable nouns) are impossible; this removes (C), (D) and (E). Between 'few' and 'a few': the intensifier 'very' combines only with 'few' – 'very a few' is ungrammatical. Moreover the sense is negative (hardly any came, because of the rain), which is exactly what 'few' conveys, whereas 'a few' would mean 'some, at least a handful'. Hence (B).

172. Two clues fix the answer. First, the verb is 'has' (singular), so a plural-taking determiner is impossible: 'All of the branches have' and 'Many of the branches have' would be required, so (A) and (E) are out. Second, 'Every' cannot be followed by 'of' – English allows 'every branch' or 'every one of the branches', but never 'every of the branches', so (B) is out. 'Both' refers to exactly two items, but four branches are mentioned, so (D) is out. 'Each of the four branches has' satisfies both the 'of'-construction and singular agreement. Hence (C).

173. 'cash' is an uncountable noun, so the countable determiners 'few', 'a few' and 'fewer' are ruled out at once – options (C), (D) and (E). The choice is therefore between 'a little' (a small but sufficient quantity, positive sense) and 'little' (hardly any, negative sense). The second clause says a fresh remittance has been ordered, which shows the vault is nearly empty, i.e. the negative sense. Hence 'little' – option (B).

174. Blank 1: 'honesty' is an abstract noun used here in its most general sense (honesty as a quality, not a particular instance of it). Abstract nouns in a general sense take no article, so 'The honesty' and 'A honesty' are wrong – this eliminates (A), (C) and (E). Blank 2: 'best' is a superlative adjective, and a superlative always takes the definite article 'the'. So 'a best policy' is wrong, eliminating (D). Hence (B).

175. Blank 1: the abbreviation 'M.B.A.' is read letter by letter, and the letter 'M' is pronounced 'em', which begins with a vowel sound. Hence 'an M.B.A.' This eliminates (A) and (E). 'the M.B.A.' in (D) is wrong because the sentence merely classifies Rahul, and a classifying complement takes the indefinite article. Blank 2: 'officer' begins with the vowel sound /o/, so it takes 'an', not 'a'. This eliminates (C). Hence (B).

176. Part (B) is faulty on two counts. (i) 'useful' begins with the consonant sound /j/ ('yoos-ful'), so even an indefinite article here would have to be 'a', not 'an'. (ii) More fundamentally, 'advice' is an uncountable noun in English and can take no indefinite article at all; the correct forms are 'useful advice' or 'a useful piece of advice'. Part (A) is a normal subject + verb. Part (C) is correct: with a predeterminer, the order is 'all + the + noun', so 'all the new recruits' is right. Part (D) uses the gerund correctly after the preposition 'on'. Since a definite error exists, (E) is wrong. Hence (B).

177. The subject of the sentence is the determiner 'Each', not the noun 'candidates' – 'of the candidates' is only a prepositional phrase and can never control the verb. 'Each' is singular, so the verb must be 'was given', not 'were given'. Part (A) is correct: 'each' does take the 'of the + plural noun' construction (unlike 'every'). Part (C) is correct: 'desk' is a first-mention countable singular, so 'a separate desk' is right. Part (D) is correct: the hall is a specific known one, so 'the' is right. Hence the error lies in (B).

178. English distinguishes two fixed expressions. 'The number of + plural noun' means the total count and is treated as SINGULAR. 'A number of + plural noun' means 'many' and is treated as PLURAL. Blank 1 is followed by the singular verb 'is', so it must be 'The number'. This eliminates (A) and (D). Blank 2 is followed by the plural verb 'have been filed', so it must be 'a large number', not 'the large number'. This eliminates (C). Hence (B), and (E) is therefore not the answer.

179. 'Neither' means 'not one of the two' and is a singular determiner-pronoun. The words 'of the two proposals' form a prepositional phrase and cannot govern the verb, and neither can the intervening participial phrase 'placed before the board'. Therefore the verb must be singular: 'was'. Options (A), (B) and (D) are all plural forms ('were', 'have been', 'are') and are rejected on agreement. Since a correct option is present, (E) is wrong. Hence (C).

180. When only two persons or things are compared, English uses the comparative degree, not the superlative; so 'the tallest of the two' in (A) is wrong. Further, when the comparative is used to pick out one of two definite items, it must carry the definite article: 'the taller of the two'. Option (B) drops that obligatory 'the', so it is wrong. Option (D) has a double comparative ('more taller') and also compares Suresh with a group that includes himself. Option (C) satisfies both requirements – comparative degree plus 'the'. Hence (C), and (E) is not the answer.

181. Blank 1: the noun is followed by the of-phrase 'of the strongroom', which identifies it completely; such post-modified nouns take 'the'. So blank 1 is 'the', eliminating (B) and (D). Blank 2: the strongroom is the single, well-known strongroom of that branch, i.e. a unique object in the context, so it takes 'the'. This eliminates (C). Blank 3: the duplicate key is mentioned for the first time and is merely one of the keys in existence, so the indefinite 'a' is right – which is what (A) has. Hence (A), and (E) is not the answer.

182. The rule is structural. 'so' is used directly before an adjective, an adverb, or the quantifiers 'many, much, few, little'. 'such' is used before a noun phrase, typically 'such + a/an + adjective + noun'. Blank 1 stands before the quantifier 'many', so it must be 'so'; this eliminates (A), (D) and (E). Blank 2 stands before the noun phrase 'a large number of appeals', which begins with the article 'a', so it must be 'such'; 'so a large number' is ungrammatical, which eliminates (C). Note also that 'very' in (E) cannot take the 'that'-clause of result. Hence (B).

183. Three separate proper-noun rules apply. (i) Names of rivers always take the definite article: 'the Ganga'. This eliminates (C). (ii) Names of countries and of regions expressed as adjective + country take no article: 'northern India' (contrast 'the north of India', where the of-phrase forces 'the'). This eliminates (A) and (D). (iii) Names of bays, gulfs, seas and oceans take 'the': 'the Bay of Bengal', which also rules out (D) independently. Only (B) matches all three, so (E) is not the answer.

184. Each option turns on a different article rule. (A) is wrong: when a noun such as 'bed', 'school', 'church' or 'court' names the INSTITUTION or its normal purpose rather than the physical object, it takes no article – 'goes to bed', not 'goes to the bed' ('the bed' would refer to a particular piece of furniture). (B) is wrong: names of single mountains and peaks take no article – 'Everest', though ranges take 'the' ('the Himalayas'). (D) is wrong: a noun post-modified by an of-phrase is thereby identified and must take the definite article – 'The water of this well'. (C) is correct: names of musical instruments take 'the' after 'play' ('play the sitar', 'play the piano'), and 'the cultural centre' is a specific centre known to speaker and hearer. Since one option is free from error, (E) is not the answer. Hence (C).

185. (A) is wrong because 'both' is a predeterminer and must stand BEFORE the article: 'Both the officers', never 'The both officers'. (B) is wrong because 'advice' is uncountable and cannot take 'an'; it should be 'advice' or 'a piece of advice'. (D) is wrong because 'applicants' is countable, so the comparative determiner must be 'fewer', not 'less' (which is for uncountable nouns). (C) follows the fixed pattern 'many a + singular countable noun + singular verb' – 'Many a clerk has been rewarded' – which is correct formal English. Since one option is error-free, (E) is not the answer. Hence (C).

186. 'Neither' and 'Either' are restricted to a set of exactly TWO items, but here there are three tenders; so (A) and (B) are ruled out on number grounds. 'Both' also refers to two, and in addition it would give the plural verb 'were', contradicting 'was'; so (D) is out. 'Any of the three tenders was found valid' is unidiomatic in a plain affirmative statement – 'any' belongs in negative, interrogative or conditional clauses – and it would also contradict the second clause, so (E) is out. 'None' is the correct determiner for 'not one out of three or more', and it takes the singular verb 'was' when the items are viewed individually. Hence (C).

187. First fix countability. 'villagers' is countable, so blank 1 needs 'few / a few'; 'money' is uncountable, so blank 2 needs 'little / a little'. Option (D) reverses these and is out at once. Next fix the sense. The connector 'Although' signals a contrast with 'publicised widely', so the outcome must be disappointing: hardly any villagers, hardly any money. The negative determiners are 'few' and 'little' (the forms with 'a' carry the positive sense 'some'). Blank 1 therefore takes 'few', eliminating (A); blank 2 takes 'little', eliminating (C), whose 'a little money worth mentioning' also contradicts itself. Hence (B), and (E) is not the answer.

188. English fixes the order inside a noun phrase as: predeterminer + determiner + numeral + adjective + noun. Here the predeterminer is 'all', the determiner is 'the', the numeral is 'three', the adjective is 'junior' and the noun is 'officers', giving 'all the three junior officers'. Option (A) puts the determiner before the predeterminer. Option (C) puts the determiner after the numeral. Option (D) puts the numeral before the predeterminer and determiner. Option (E) strands the adjective in front of the whole phrase. Only (B) respects the order. Hence (B).

189. Each blank is decided by the initial SOUND of the following word. 'hour' has a silent 'h' and begins with the vowel sound /au/, so it takes 'an' – this eliminates (A) and (D). 'university' begins with the consonant sound /j/ ('yoo-ni-versity'), so it takes 'a' – this eliminates (C). 'honorary' again has a silent 'h' and begins with a vowel sound, so it takes 'an' – this eliminates (E), which wrongly has 'a honorary'. The pattern is an ... a ... an. Hence (B).

Subtopic 3.2.5

190. Step 1: Identify the tense. 'has been working' is the present perfect continuous, which needs either a *point* at which the action started or a *stretch* of duration.
Step 2: '2019' is a point of time, not a length of time. The preposition that introduces a starting point with the perfect tenses is 'since'. Hence (C).
Step 3: Rule out the others. (A) 'for' introduces duration – we would need 'for six years', not 'for 2019'. (B) 'from' does mark a starting point, but in standard usage it needs a stated end point ('from 2019 to 2022') or a non-perfect tense ('He works from Monday'); with 'has been working' English fixes on 'since'. (D) 'by' means 'not later than', which contradicts an action still going on. Since a correct option exists, (E) is not applicable.

191. Step 1: Count the recipients. There are *four* clerks, i.e. more than two.
Step 2: Apply the rule. 'Between' is used when two persons or things are involved (or when several items are considered in pairs); 'among' is used for distribution over more than two. Four clerks therefore take 'among'. Hence (B).
Step 3: Rule out the others. (A) 'between' would be correct only for two clerks. (C) 'amidst' means 'in the middle of, surrounded by' ('amidst the crowd') and never expresses distribution. (D) 'in between' means 'in the intervening space' and cannot take a plural object of distribution. A correct option exists, so (E) fails.

192. Step 1: Recall the fixed collocation. The verb 'accuse' is always followed by 'of' before the offence: *accused of theft, accused of negligence.* Hence (B).
Step 2: Separate the look-alike verbs that students confuse with it. One is *charged with* an offence, *blamed for* a mistake, and *suspected of* wrongdoing. So (C) 'with' belongs to 'charged', and (A) 'for' belongs to 'blamed'.
Step 3: (D) 'on' is used with 'congratulate' and 'insist', not with 'accuse'. Since (B) is right, (E) is not applicable.

193. Step 1: The structure needed is 'good + preposition + gerund' meaning 'skilful at doing something'. The fixed English collocation for skill is *good at*: *good at mathematics, good at bargaining.* Hence (B).
Step 2: Rule out (A). 'Good in' is a common Indian-English slip; 'in' after 'good' occurs only with a field treated as a location or subject in limited registers, and never before an -ing form.
Step 3: (C) 'good on' is not an English collocation in this sense at all. (D) 'good to' is impossible

before a gerund: after 'good', the preposition 'to' takes only a person and means 'kind towards' – 'The seniors were good to the new recruits'. It cannot govern 'handling'. Since (B) is correct, (E) fails.

194. Step 1: The idiom for stating a reason in formal or legal English is *on the ground that / on the grounds of*. Hence (C).
Step 2: Rule out the others. (A) 'in the ground' is literal – something buried in the soil. (B) 'at the ground' refers to a physical venue, e.g. a cricket ground. (D) 'for the ground' is not an English idiom; 'for' can introduce a reason only before a noun of cause ('rejected for insufficient income'), not before 'the ground that'.
Step 3: A correct option is present, so (E) cannot be chosen.

195. Step 1: 'Senior' belongs to a small group of comparatives borrowed from Latin – *senior, junior, superior, inferior, prior, anterior, posterior* – which take 'to', never 'than'. Hence (B).
Step 2: Rule out (A). 'Than' follows ordinary English comparatives formed with -er or 'more' ('older than', 'more experienced than'), but 'senior' is already comparative in Latin, so 'senior than' is ungrammatical.
Step 3: (C) 'senior from' is not English. (D) 'over' does follow 'seniority' in phrases like 'he has seniority over Sameer', but the adjective 'senior' itself cannot take 'over'. Since (B) is right, (E) is not applicable.

196. Step 1: The verb 'insist' takes the preposition 'on' (or 'upon') before a noun or gerund: *insisted on payment, insisted on going*. Hence (C).
Step 2: Rule out (A). 'Insist to' is wrong; 'insist' is never followed by an infinitive. The idea 'insisted to meet' must be expressed either as 'insisted on meeting' or as 'insisted that he should meet'.
Step 3: (B) 'for' follows verbs of asking such as 'ask for', 'press for', but not 'insist'. (D) 'at' is not used with 'insist' in any sense. A correct option exists, so (E) fails.

197. Step 1 – Blank (i): 'Deal' takes two different prepositions with two different meanings. One *deals with* a person, firm or problem (does business with, handles), but one *deals in* a commodity ('the firm deals in cotton yarn'). The object here is 'this exporter', a party, so 'with' is required. This eliminates (B) and (D).
Step 2 – Blank (ii): 'More than a decade' is a *length* of time, not a starting point. Duration takes 'for'; 'since' needs a fixed point such as '2014' or 'his retirement'. So 'for' is required, which eliminates (A).
Step 3: The surviving combination is 'with, for' – option (C). Since a correct pair exists, (E) is not applicable.

198. Step 1: Test part (B). The verb 'comply' is invariably followed by 'with': *comply with the norms, comply with a direction*. 'Comply to' is wrong, so (B) is the error. The confusion arises from the noun form 'in compliance with' and from 'conform to', which does take 'to'.
Step 2: Confirm the other parts are sound. (A) 'advised all scheduled banks' – 'advise' takes a direct object without a preposition, so it is correct.
Step 3: (C) 'norms on customer due diligence' is correct; 'on' properly introduces the subject matter of the norms. (D) 'with effect from 1st April' is the standard official formula for a date on which a rule starts operating.
Step 4: Because part (B) is faulty, (E) 'No error' cannot be chosen. Answer: (B).

199. Step 1: Test (E). The correct expression is *in charge of* – 'the officer in charge of the currency chest'. 'In-charge with' is wrong, so (E) is the faulty sentence and therefore the answer. The trap is 'charged with', which is correct only in the sense of accusing or entrusting a duty ('charged with the task'), not after the noun phrase 'officer in charge'.
Step 2: Verify (A). Floors of a building take 'on' – 'on the second floor'. Correct.
Step 3: Verify (B). 'Absent from' is the fixed collocation, and 'since Monday' correctly gives a starting point with the perfect tense. Correct.
Step 4: Verify (C). 'Congratulate somebody *on* something' is the standard pattern. Correct.
Step 5: Verify (D). One *invests in* a project. Correct. Hence only (E) is wrong.

200. Step 1 – Blank (i): In the legal sense of framing an accusation, 'charge' takes 'with': *charged with*

murder, charged with forgery. ('Accuse' takes 'of'; 'blame' takes 'for'.) So (i) must be 'with', which eliminates (B) and (C).
Step 2 – Blank (ii): 'Debar' expresses exclusion, and verbs of prevention and exclusion – *debar, prevent, prohibit, restrain, disqualify* – take 'from' before the gerund. So (ii) must be 'from', which eliminates (D).
Step 3: Only the pair 'with, from' survives. Note that (D) fails on a real point of usage: 'debarred of' is not English, though 'deprived of' is – the two verbs are not interchangeable. Hence (A), and (E) is not applicable.

201. Step 1: The required meaning is 'to make an inquiry into a matter'. The phrasal verb carrying exactly that sense is *look into*: 'the police are looking into the complaint'. Hence (C).
Step 2: Rule out (A). 'Look after' means 'to take care of, to be responsible for' – an auditor who 'looked after the discrepancy' would be nursing it, which is absurd.
Step 3: Rule out (B). 'Look over' means to run one's eye over something quickly, usually a document or a room; it denotes a cursory inspection, not the formal inquiry that ends in a written report to the board.
Step 4: Rule out (D). 'Look for' means 'to search for something missing'. One could look for a missing voucher, but a discrepancy is already known to exist – it need not be searched for. Since (C) is correct, (E) fails.

202. Step 1: Examine the verb. 'Comprise' means 'to consist of, to be made up of' and is a transitive verb – the meaning 'of' is already built into it. It therefore takes its object directly: *The committee comprises eleven members.* Hence no preposition is required, option (E).
Step 2: Rule out (A). 'Comprise of' is one of the commonest errors in Indian competitive-exam English, produced by mixing 'comprise' with 'consist of'. The acceptable alternatives are 'consists of eleven members' or 'is composed of eleven members'.
Step 3: (B) 'comprises with', (C) 'comprises in' and (D) 'comprises for' are not English constructions in any sense.
Step 4: Because every offered preposition is wrong and the bare verb is right, (E) is genuinely the answer here.

203. Step 1 – Blank (i): Distinguish 'rise to' from 'rise by'. 'Rise to' is followed by the *new level reached* ('rose to Rs. 78,000 per 10 grams'), while 'rise by' is followed by the *size of the increase.* Here '12 per cent' is the amount of the increase, so 'by' is required. This eliminates (A) and (D); 'rise with' in (C) is not used for quantities of change.
Step 2 – Blank (ii): 'Has risen' is present perfect, and the phrase 'the beginning of this financial year' is a starting point of a period continuing up to now. Perfect tense plus starting point takes 'since'; 'from' would need a stated end point or a different tense. This eliminates (C) as well.
Step 3: Only 'by, since' survives, so the answer is (B) and (E) is not applicable.

204. Step 1 – Blank (i): Authority and supervision are expressed by 'under' – *under the chairmanship of, under the guidance of, under the supervision of.* 'In the chairmanship' and 'below the chairmanship' are not English, since 'below' expresses only physical position, so (B) and (C) already weaken.
Step 2 – Blank (ii): To say a report came earlier than the due date, English uses 'ahead of schedule' (or 'before schedule'). Option (B)'s 'before of schedule' is doubly wrong – 'before' never takes 'of'. Option (C)'s 'prior schedule' is wrong because 'prior' must be followed by 'to'. Option (D)'s 'in advance schedule' is wrong because 'in advance' must be followed by 'of' before a noun. Only 'ahead of' is well formed.
Step 3 – Blank (iii): A penalty or tax is *levied on* the party who must pay it. 'Levied to' in (D) is wrong – 'to' marks a recipient, whereas the branch is the party burdened. 'Levied against' in (C) is used of claims and lawsuits, not of a penalty imposed by a committee.
Step 4: The only internally consistent set is 'under, ahead of, on', i.e. option (A); therefore (E) is not applicable.

205. Step 1: Test (C). 'Comply' takes 'with', and 'issued by the regulator' correctly uses 'by' for the agent of a passive verb; 'in this regard' is a standard formal phrase. The sentence is sound, so (C) is

the answer.
Step 2: Reject (A). 'Different' is followed by 'from' in standard British and Indian usage – 'different from the one launched last year'. 'Different than' is an American colloquialism that examiners treat as wrong.
Step 3: Reject (B). The adjective 'averse' takes 'to': *averse to risk*. 'Averse of' is not English; the confusion comes from 'apprehensive of' and from the noun 'aversion to'.
Step 4: Reject (D). Two faults: an award is *conferred on* a person, so the sentence needs 'was conferred on her' or 'She was presented with'; and the agent must be introduced by 'by the Governor', not 'with the Governor', which would absurdly mean she and the Governor received it together.
Step 5: Since (C) is correct, (E) cannot be chosen.

206. Step 1: Note that 'prevail' changes meaning with the preposition, so each blank must be decided from its own sense.
Step 2 – Blank (i): The sense required is 'to persuade someone to do something', shown by the infinitive 'to repay' that follows. That sense demands *prevail upon* (or 'prevail on'): 'they prevailed upon him to resign'. So (i) is 'upon'.
Step 3 – Blank (ii): The sense required is 'to triumph, to get the better of', since good sense defeated the obstinacy. That sense demands *prevail over*. So (ii) is 'over'.
Step 4: Check the distractors. (A) simply reverses the two, giving 'prevail over the borrower to repay', which cannot take an infinitive of purpose in that way. (C) 'prevail against' can mean 'to triumph over', but it is placed in blank (i), where persuasion, not victory, is meant, and 'upon' is then wrongly left for the victory blank. (D) 'prevail to' does not exist in English.
Step 5: Only (B) assigns each preposition to the sense it actually carries, so (E) is not applicable.

207. Step 1 – Blanks (i) and (ii): The fixed formal phrase is *in accordance with*, meaning 'in conformity with'. Both parts of the phrase are fixed: it is never 'on accordance', never 'in accordance to', and never 'in accordance of'. This single rule eliminates (A) ('to'), (C) ('On') and (D) ('of').
Step 2 – Blank (iii): The fixed phrase for 'more than' a stated amount is *in excess of*. 'Over excess' in (A) and 'above excess' in (C) are not English at all – although 'over Rs. 50,000' and 'above Rs. 50,000' would each be correct if the word 'excess' were removed, the presence of 'excess' forces 'in'.
Step 3: Option (B) satisfies both fixed phrases, so it is the answer and (E) is not applicable.

208. Step 1: Test part (B). The verb is *cope with*, not 'cope up with': 'she coped with the pressure'. The intrusive 'up' is imported from 'put up with' and 'keep up with', and is one of the commonest Indian-English errors. Part (B) is therefore wrong. This already eliminates (B) 'Only (C)', (D) and (E).
Step 2: Test part (C). 'Discuss' is a transitive verb that carries the sense of 'about' within itself, so it takes a direct object: *discussed the matter*. 'Discussed about the matter' is redundant and wrong – the noun form, however, does take it ('a discussion about the matter'). Part (C) is therefore also wrong. This eliminates (A) 'Only (B)'.
Step 3: Confirm that (A) and (D) are clean. In (A), 'took charge' is the correct idiom for assuming an office, and needs no preposition before it. In (D), 'discussed ... with the regional office' is right, because the person or body one talks to after 'discuss' is introduced by 'with'.
Step 4: Exactly two parts, (B) and (C), are faulty, so the answer is option (C), 'Both (B) and (C)'.

209. Step 1: Recognise the trap. In 'look forward to' and 'be accustomed to', the word 'to' is a *preposition*, not the sign of the infinitive. A preposition must be followed by a noun or a gerund, never by a bare verb.
Step 2 – Blank (i): Therefore 'look forward to implement' is wrong and 'look forward to implementing' is right. This eliminates (A). 'Look forward for' in (C) is not an English collocation, so (C) is out on that ground too.
Step 3 – Blank (ii): 'Accustomed' takes 'to' – *accustomed to the heat, accustomed to working late* – and again the following verb must be a gerund. 'Accustomed with' does not exist; the confusion is with 'familiar with'. This eliminates (D).
Step 4: Only (B) keeps the correct preposition in both slots and the gerund after each, so (B) is the answer and (E) is not applicable.

210. Step 1 – Blank (i): 'Desist' belongs with verbs of stopping and abstaining – *desist, refrain, abstain, cease* in its formal use – and takes 'from' before a gerund: 'desist from visiting'. 'Desist against' in (B) and 'desist of' in (D) are not English, so both are eliminated.
Step 2 – Blank (ii): 'Frown' has two distinct uses. *Frown at* means literally to wrinkle one's brow at a person – 'she frowned at the noisy child'. *Frown upon* (or 'frown on') is figurative and means 'to disapprove of a practice'. Here the object is 'a practice', not a person, and the sense is institutional disapproval sustained over years, so 'upon' is required. This eliminates (C).
Step 3: The pair 'from, upon' is the only one correct in both slots, so the answer is (A) and (E) is not applicable.

Subtopic 3.2.6

211. The second clause states the PURPOSE of arriving early, so a purpose connector is needed. 'So that' introduces purpose and fits perfectly: he came early in order to finish the verification. 'Although' and 'but' signal contrast, but there is no contrast here – finishing early is the natural result of coming early. 'Unless' means 'if not', which reverses the logic (he did finish the work, it is not a condition). 'Or' offers an alternative, which makes no sense between the two clauses. Hence (A).

212. 'Neither' is one half of a fixed correlative pair; its partner is always 'nor'. 'Neither ... or' is a standard error – 'either' pairs with 'or', 'neither' pairs with 'nor'. 'And' would destroy the negative sense already carried by 'neither'. 'But' and 'than' are not correlative partners of 'neither' at all. Hence (B).

213. The structure is 'X, Y' where X must be a subordinate clause giving the reason for Y. Only a subordinating conjunction can open such a clause. 'Because' does exactly this. 'Therefore', 'However' and 'So' are conjunctive adverbs or coordinators; they cannot begin a subordinate clause that is then followed by a main clause – 'Therefore the application was incomplete, the manager returned it' is ungrammatical. 'Despite' is a preposition and must be followed by a noun or gerund ('Despite the incompleteness'), not by a full clause with a finite verb. Hence (A).

214. Hard preparation would normally lead to success; failing the cut-off is the opposite of the expected outcome. That gap between expectation and result demands a contrast connector, and 'but' is the coordinating conjunction of contrast. 'And' merely adds, losing the contrast. 'So' and 'for' both express cause-effect in opposite directions, but preparing well is not the cause of failing. 'Or' offers an alternative, which is illogical. Hence (B).

215. The meaning required is: the cheque book comes ONLY on submitting the slip. 'Unless' means 'if not' and already carries a negative, so 'You will not receive it unless you submit' correctly states the single condition. 'If' would give 'You will not receive it if you submit', which reverses the meaning absurdly. 'Although' makes it a contrast, 'since' makes submission the reason for non-delivery, and 'whether' introduces an alternative – all illogical. Hence (B).

216. 'Both' is a correlative that takes exactly one partner: 'and'. 'Both X and Y' is the only accepted pattern. 'Both ... as well as' is a very common Indian-English error and is treated as wrong in objective papers, because 'as well as' cannot follow 'both'. 'Both ... or' and 'both ... nor' are not correlative pairs. 'With' is a preposition and would leave the plural verb 'were' without a compound subject. Hence (C).

217. The fixed correlative pair is 'not only ... but also'. Since 'also' is already printed after the blank, the blank must hold 'but'. 'And also', 'or also' and 'yet also' are not correlative partners of 'not only' in standard usage. Because a correct option ('but') is present, 'None of these' cannot be chosen. Hence (A).

218. 'No sooner' is always completed by 'than', never by 'when'. The correct frame is 'No sooner had X happened than Y happened'. ('Scarcely' and 'Hardly' are the ones that take 'when'.) Part (A) is correct: after the negative opener 'No sooner', inversion 'had the manager entered' is required. Part (C) is a correct gerund complement of 'began', and part (D) is a correct prepositional phrase. So the only faulty segment is (B), where 'when' must become 'than'. Hence (B).

219. Fixed pairs must be memorised as units: 'No sooner ... than', but 'Scarcely ... when' and 'Hardly ... when'. Since the sentence opens with 'Scarcely', the partner is 'when'. 'Than' belongs only with 'no sooner' (and with comparatives). 'Then' is an adverb, not a connector, and cannot join the two clauses. 'That' would need a correlative like 'so' or 'such' earlier in the sentence. 'As' expresses simultaneity but does not complete the 'Scarcely' construction. Hence (B).

220. Blank 1 links a rate cut to a rise in demand – a straightforward cause, so a causal subordinator such as 'Since' is required. Blank 2 links the rise in demand to extra recruitment, again a result, so a resultative conjunct such as 'consequently' is required. Option (B) fails on both counts: a rate cut does not contrast with higher demand, and 'however' wrongly signals contrast. (C) 'Unless' negates the condition, making the sentence illogical. (D) 'Whether' introduces an alternative, which does not fit a statement of fact. (E) 'If' is hypothetical while the sentence reports what actually happened, and 'nevertheless' again inserts a false contrast. Hence (A).

221. The final clause states that BOTH grounds were recorded, so the connector must add the second reason to the first while keeping the two 'because' clauses parallel. 'Not only ... but also' does exactly that. 'Either ... or' presents the two reasons as alternatives, contradicting 'both grounds'. 'Neither ... nor' cancels both reasons, contradicting the fact that the proposal was rejected on them. 'Both ... as well as' is not a valid correlative pair ('both' takes 'and'). 'Whether ... or' introduces doubt about which reason applied, again clashing with 'both grounds'. Hence (A).

222. The tail of the sentence ('although in fact he had not') tells us the manager only APPEARED to have seen the resolution. A connector of unreal comparison is therefore needed, and 'as if' is exactly that: it introduces a supposed or pretended state of affairs that is not true. 'As long as' states a condition ('provided that'), which would wrongly make the description depend on his having seen the document. 'In case' expresses precaution taken in advance of a possibility, which does not fit a manner of speaking. 'Even if' is concessive and would assert that he described the terms regardless of the resolution – it clashes with the closing clause instead of being explained by it. 'Whereas' contrasts two independently true facts, but the second clause here is expressly false. Hence (A).

223. Blank 1 is followed by the noun phrase 'the incessant rain', not by a clause, so it needs a PREPOSITION of concession – 'Despite' fits. Blank 2 must contrast the successful visits with the failure to meet borrowers, so a contrastive conjunct such as 'however' is right. (B) fails because the preposition is 'in spite OF'; 'in spite' alone is incomplete. (C) fails because 'Although' is a conjunction and needs a finite clause, not a noun phrase. (D) and (E) both make the rain the REASON for visiting the villages, which is illogical, and 'hence' in (E) wrongly signals result rather than contrast. Hence (A).

224. Work blank 2 first, because it is fixed by the printed 'nor'. The correlative partner of 'nor' is 'neither'; 'either' pairs only with 'or'. So every option offering 'either' at blank 2 is eliminated – that kills (B), (D) and (E). Only (A) and (C) survive. At blank 1 the two facts are separate, similar misfortunes, so an additive conjunct is required; 'moreover' supplies it. (C) fails because 'therefore' claims a cause-effect link, but misplacing the debit card the previous evening is in no way a RESULT of leaving the passbook at home. Hence (A).

225. Correlatives demand parallel structures on both sides. Here 'not only' is followed by the prepositional phrase 'TO the marginal farmers', so 'but also' must likewise be followed by a prepositional phrase 'TO the small traders'. As printed, part (D) gives a bare noun phrase, breaking the parallelism – it should read 'to the small traders of the town'. Part (A) is a correct reporting structure, part (B) correctly places 'not only' immediately before the element it contrasts, and part (C) is a correct post-modifier. Hence (D).

226. Blank 1 is immediately followed by the adverb 'hard', so it needs a concessive word that can directly modify an adverb: 'However hard he tried' is the standard construction. 'Whatever' modifies nouns, not adverbs. 'Although' and 'Even though' are conjunctions that take a full clause and cannot sit before a bare adverb ('Although hard he tried' is ungrammatical). 'No matter' needs 'how' before

an adverb – 'No matter HOW hard' – so it is incomplete as printed. Blank 2 takes the collocation 'reconcile X with Y', which also rules out 'to' and 'from'. Only (A) satisfies both blanks. Hence (A).

227. New ATMs would normally REDUCE counter footfall, so the second statement records an unexpected outcome. The join therefore needs a concessive connector. (B) uses 'Even though', which correctly marks the first fact as a concession and the second as the surprising result. (A) 'so' and (C) 'and hence' both present unchanged footfall as the natural consequence of installing ATMs, which inverts the logic. (D) 'Unless' converts a completed action into a negative condition and produces nonsense. (E) 'for' means 'because', wrongly making the unchanged footfall the REASON for installing the ATMs. Hence (B).

228. The sense required is 'for fear that a shortage might be found'. 'Lest' expresses precisely this and is followed by 'should' plus the base verb, giving 'lest a shortage should be detected'. (E) is wrong twice over: 'lest' already carries a negative, so adding 'not' makes a double negative, and 'would' is not used after 'lest'. (B) 'so that ... will be' turns the shortage into a desired purpose, which is illogical. (C) 'unless' makes the recount conditional on there being no shortage, reversing the sense. (D) 'in case' is close in meaning but is not followed by 'would'; it takes the present tense ('in case a shortage is detected'), so the pair as printed is ungrammatical. Hence (A).

229. English does not allow a subordinating conjunction and a coordinating conjunction to govern the same pair of clauses. (A) uses 'Though ... but', (B) uses 'As ... so', (D) uses 'Because ... therefore' and (E) piles up 'Although ... yet however' – every one of these is a double-conjunction error. Only (C) has a single connector, 'Since', introducing the reason clause, with the main clause following cleanly and no redundant partner. Hence (C).

230. Blank 1: tighter norms CAUSE the dip, so a result connector is needed – 'and consequently'. Blank 2: the big players behaved oppositely to the small NBFCs, so a contrast conjunct is needed – 'However'. Blank 3: prior diversification is the REASON they adapted, so a causal subordinator is needed – 'because'. Option (B) fails at blank 1, where 'but' wrongly signals contrast, and at blank 2, where 'Moreover' adds instead of contrasting. (C) fails because 'so that' makes the NBFCs' losses a purpose of the regulation. (D) fails at blank 1, since the norms are the cause, not the effect, and 'hence' at blank 3 reverses cause and effect. (E) fails at blank 2 ('Besides' is additive) and at blank 3 ('unless' is conditional). Only (A) satisfies all three. Hence (A).

231. The clause after the semicolon says the attendant was 'simply untrained', which DENIES both charges. The blanks therefore require the negative correlative pair 'neither ... nor', giving 'was neither negligent nor dishonest'. That pair is not offered. 'Either ... or' would assert that one of the two charges was true. 'Not only ... but also' and 'both ... and' would assert that both were true. 'So ... that' needs a result clause ('so negligent that he was dismissed'), which the sentence does not provide. Since the only correct filler is absent from options (A) to (D), the answer is 'None of these'. Hence (E).

Subtopic 3.2.7

232. Step 1: Identify the tense of the active sentence. 'counts' is simple present. Step 2: The passive of the simple present is 'is/are + past participle'. Step 3: The object 'the currency notes' becomes the subject; it is plural, so the auxiliary is 'are'. The past participle of 'count' is 'counted'. Result: 'The currency notes are counted by the cashier every evening.' Hence (B). (A) uses 'were', which shifts the sentence into the simple past; voice change must never change the tense. (C) 'are being counted' is present continuous passive, but the active verb is not 'is counting'. (D) 'have been counted' is present perfect passive, again a change of tense, and it clashes with the habitual marker 'every evening'. (E) 'is' does not agree with the plural subject 'notes'.

233. Step 1: In the passive sentence the agent is 'the branch manager' (the phrase after 'by'), so he becomes the subject of the active sentence. Step 2: The passive subject 'the loan application' becomes the object. Step 3: 'was + rejected' is simple past passive, so the active verb must be simple past: 'rejected'. Result: 'The branch manager rejected the loan application.' Hence (C). (A) 'rejects' is

simple present and changes the tense. (B) 'has rejected' is present perfect, again a tense change. (D) 'was rejecting' is past continuous; the passive of that would have been 'was being rejected'. (E) reverses the roles entirely, making the application the doer, which is nonsense.

234. Step 1: 'is preparing' is present continuous. Step 2: The present continuous passive is formed as 'is/are + being + past participle'. Step 3: The singular subject 'the demand draft' takes 'is', giving 'is being prepared'. Result: 'The demand draft is being prepared by the clerk.' Hence (B). (A) 'is prepared' is simple present passive and loses the sense of an action in progress. (C) 'was being prepared' shifts the sentence to the past continuous. (D) 'has been prepared' is present perfect passive and wrongly shows the work as finished. (E) has no finite auxiliary at all, so it is not a complete sentence.

235. Step 1: The verb group is 'must submit', a modal followed by a bare infinitive. Step 2: The passive after a modal is always 'modal + be + past participle'. Step 3: So 'must submit' becomes 'must be submitted', and the object 'the KYC forms' moves to subject position. Result: 'The KYC forms must be submitted by the staff before Friday.' Hence (B). (A) drops the essential 'be' after the modal. (C) 'must being submitted' is impossible; a modal is never followed by an -ing form. (D) inserts 'are' before the modal, and two finite verb forms cannot stand together. (E) is wrong because a correct option, (B), is present.

236. Step 1: 'has sanctioned' is present perfect. Step 2: The present perfect passive is 'has/have + been + past participle'. Step 3: The new subject 'A loan of Rs. 5,00,000' is singular, so the auxiliary stays 'has', giving 'has been sanctioned'. Result: 'A loan of Rs. 5,00,000 has been sanctioned to Meena by the bank.' Hence (C). (A) 'was sanctioned' is simple past. (B) omits 'been'; 'has sanctioned' is still an active verb group. (D) 'is being sanctioned' is present continuous passive. (E) 'had been sanctioned' is past perfect passive, which needs an earlier past reference that the sentence does not contain.

237. Step 1: The sentence is an imperative (a command) with the understood subject 'you' and the object 'the counter'. Step 2: The standard passive of an affirmative imperative is 'Let + object + be + past participle'. Step 3: Applying the pattern gives 'Let the counter be closed at 4 p.m.' Hence (B). (A) omits 'be' after 'should'; it would have to read 'should be closed'. (C) inserts 'to' after 'let', but 'let' is followed by a bare infinitive, never by 'to'. (D) has no introductory 'let', leaving a subjunctive fragment rather than a command. (E) drops 'be', so 'closed' has nothing to attach to.

238. Step 1: A sentence is passive only when the grammatical subject receives the action and the verb group is a form of 'be' plus a past participle. Step 2: Test each option. (A) 'opened' is a simple past active verb with 'the peon' as doer. (B) 'is checking' is an active continuous form; the auditor is the doer. (C) 'were checked' is 'be' plus past participle, the subject 'the vouchers' receives the action, and the doer appears in a 'by' phrase, so this is passive. (D) 'has arrived' merely looks like a perfect form; 'arrive' is intransitive and has no object, so it can have no passive, and 'has arrived' is active. (E) 'will send' is simple future active. Hence only (C) is passive.

239. Step 1: 'give' here has two objects, an indirect object 'Kavita' and a direct object 'a new cheque book'. Step 2: Either object may become the passive subject, but whichever one stays behind must be correctly linked. If the direct object is promoted, the indirect object must be introduced by 'to' ('A new cheque book was given *to* Kavita'). Step 3: Only one option keeps everything correct: promoting 'Kavita' needs no preposition at all, giving 'Kavita was given a new cheque book by the manager', and the simple past 'gave' correctly becomes 'was given'. Hence (A). (B) promotes the direct object but omits the obligatory 'to' before 'Kavita'. (C) uses the past tense 'gave' instead of the past participle 'given' after 'was'. (D) changes the tense from simple past to present perfect. (E) has no passive auxiliary at all and simply leaves the active verb 'gave' with a subject that cannot perform it.

240. Step 1: The sentence is a question whose subject is the interrogative 'Who'. When the subject of an active question becomes the agent of a passive question, 'Who' changes to 'By whom' and is placed at the front. Step 2: The verb group 'has broken' is present perfect, so its passive is 'has been broken'. Step 3: A question must keep the auxiliary before the subject, so the order is 'By whom + has + subject + been broken?' Result: 'By whom has the glass panel of the ATM kiosk been broken?' Hence

(B). (A) keeps statement word order ('the glass panel has been broken') and so is not a well-formed question. (C) uses the object form 'Whom' as the subject of 'has broken' and is not passive at all. (D) shifts the tense to past perfect. (E) shifts the tense to simple present.

241. Step 1: 'Did ... verify' is the simple past interrogative; the plain tense of the sentence is simple past. Step 2: The simple past passive is 'was/were + past participle', and in a question the auxiliary moves in front of the subject. The dummy auxiliary 'did' disappears because 'was/were' now carries the question function. Step 3: The new subject 'the customer's signature' is singular, so 'was' is used: 'Was the customer's signature verified by the clerk?' Hence (A). (B) keeps 'Did' and adds 'verified', producing two conflicting past markers. (C) 'was being verified' is past continuous passive, not simple past. (D) 'has been verified' is present perfect passive, a change of tense. (E) uses the plural 'Were' with a singular subject.

242. Step 1: 'look into' is a prepositional verb meaning 'investigate'. The preposition 'into' is part of the verb and must be retained in the passive, even though the noun that followed it now stands at the front. Step 2: 'will look' is simple future, so the passive is 'will be + past participle', that is 'will be looked'. Step 3: Reattach the preposition and then the agent: 'will be looked into by the grievance committee'. Hence (B). (A) drops 'into', but 'look' on its own is intransitive and cannot be made passive at all, so the string is simply ungrammatical rather than a change of meaning. (C) has no passive auxiliary at all. (D) replaces 'will' with 'would', shifting the sentence out of the future into a conditional. (E) is wrong because (B) is a correct transformation.

243. Step 1: The object of 'say' is an entire 'that' clause, so the passive uses the impersonal pattern 'It + is/was + past participle + that ...'. Step 2: 'say' is simple present, so the passive auxiliary is 'is': 'It is said that ...'. Step 3: Because the agent 'people' is indefinite and general, the 'by' phrase is normally dropped, and the subordinate clause is left unchanged. Result: 'It is said that the new branch manager is very strict.' Hence (A). (B) uses 'was said', a change of tense. (C) is ungrammatical: the pattern 'is said' with a personal subject requires a to-infinitive ('is said to be very strict'), not a 'that' clause. (D) needlessly retains 'by people' and also changes 'is' to 'was' in the subordinate clause. (E) changes the main verb to present perfect and the subordinate verb to past.

244. Step 1: There are two active clauses sharing one subject, each with its own object: 'locked the cabin' and 'switched off the lights'. Step 2: Each clause must be turned into the passive separately, because each has a different object that will become a different subject. Step 3: 'the cabin' is singular, so 'was locked'; 'the lights' is plural, so 'were switched off'. The single agent phrase 'by the peon' can be placed once at the end. Result: 'The cabin was locked and the lights were switched off by the peon.' Hence (B). (A) yokes both nouns to both verbs, which absurdly says the lights were locked and the cabin was switched off. (C) uses 'was' with the plural 'lights'. (D) leaves the second half in the active voice, so the sentence says the cabin switched off the lights. (E) is wrong because (B) is correct.

245. Step 1: Locate the subject of the passive verb. It is 'All the tender documents', which is plural. Step 2: In a passive construction the auxiliary 'be' agrees with the new subject, not with the agent that follows 'by'. Here the writer has wrongly matched the auxiliary with the singular 'the contractor'. Step 3: The plural subject requires 'were submitted', not 'was submitted', so the error lies in part (B). Part (A) is a correct plural noun phrase. Part (C) is an ordinary adverbial of time with no agreement issue. Part (D) is a reduced relative clause, 'mentioned' correctly functioning as a past participle modifying 'the last date'. Since a definite error exists, (E) cannot be chosen.

246. Step 1: In the active voice, the causative verb 'make' is followed by an object and a *bare* infinitive: 'made the trainee recount'. Step 2: There is a special rule for the passive of 'make': the bare infinitive must be restored to its full to-infinitive form. So 'made ... recount' becomes 'was made *to* recount'. Step 3: The object 'the trainee' becomes the subject, the simple past 'made' becomes 'was made', and the agent follows. Result: 'The trainee was made to recount the entire cash by the manager.' Hence (B). (A) keeps the bare infinitive, which is correct only in the active. (C) uses the base form 'make' instead of the past participle 'made' after 'was'. (D) replaces the infinitive with an -ing form, which 'make' never takes. (E) is wrong because (B) is correct.

247. Step 1: 'elect' here is a factitive verb: it takes a direct object, 'Mr. Raghavan', followed by an object complement, 'chairman of the bank', which names what the object becomes. Step 2: Only the direct object can be promoted to subject in the passive. The complement is not an object and cannot move; it is simply *retained* after the verb, where it now describes the new subject. Step 3: The simple past 'elected' becomes 'was elected', and the agent follows 'by'. Result: 'Mr. Raghavan was elected chairman of the bank by the shareholders.' Hence (C). (A) makes the agent 'the shareholders' the passive subject, which reverses the sense and says the shareholders themselves were elected. (B) promotes the retained complement instead of the direct object, which is not permitted; the string also leaves 'Mr. Raghavan' stranded with no role. (D) 'was being elected' is past continuous passive, a change of tense, and it wrongly presents a completed election as an action still in progress. (E) is wrong because (C) is a correct transformation.

248. Step 1: The object of 'decided' is not a noun but an infinitive phrase, 'to increase the interest rate'. Such objects cannot simply be moved to the front, so the impersonal pattern 'It + was + past participle + that ...' is used. Step 2: 'decided' is simple past, so the passive auxiliary is 'was': 'It was decided by the board ...'. Step 3: The infinitive is converted into a finite clause expressing intention, which conventionally takes 'should be + past participle'. Result: 'It was decided by the board that the interest rate on term deposits should be increased.' Hence (B). (A) produces the nonsensical claim that the rate itself was decided to do the increasing. (C) puts an -ing form after 'to'. (D) makes 'the board' the passive subject, which reverses the meaning and suggests someone decided the board. (E) changes the tense from simple past to present perfect.

249. Step 1: The verb group is 'should keep', a modal with a bare infinitive, so the passive must be 'should be + past participle', that is 'should be kept'. Step 2: The object 'one's internet banking passwords' becomes the subject. Step 3: When the agent is the indefinite pronoun 'one' (or 'people', 'somebody', 'they' used generally), the 'by' phrase is dropped in the passive, and the possessive 'one's' goes with it. Result: 'Internet banking passwords should be kept strictly confidential.' Hence (A). (B) omits 'be', leaving the active verb 'keep', and pointlessly retains the indefinite agent. (C) places the finite 'are' before a modal, which is impossible in English. (D) 'should have been kept' expresses an unfulfilled past obligation, changing the meaning from advice to reproach. (E) is wrong because (A) is correct.

250. Step 1: Two separate passives must be undone. The outer one is the impersonal 'It is believed that ...'. Its suppressed agent is an unstated general public, which is restored as 'People'. Since 'is believed' is simple present, the active is 'People believe'. Step 2: The inner clause 'the fraud was committed by an insider' has its agent stated: 'an insider'. Making that the subject and turning 'was committed' into the simple past active gives 'an insider committed the fraud'. Step 3: Combining, we get 'People believe that an insider committed the fraud.' Hence (A). (B) wrongly makes the main verb past when 'is believed' is present. (C) reverses the roles in the inner clause, saying the fraud committed a person. (D) uses 'are believing', but 'believe' is a stative verb not normally used in the continuous, and it also alters the inner tense to past perfect. (E) is wrong because (A) is correct.

251. Step 1: This is a negative imperative, whose understood subject is 'you' and whose object is 'the currency counting machine'. Step 2: The passive of an imperative uses 'Let + object + be + past participle'. Step 3: For the negative, 'not' is inserted immediately before 'be'. Result: 'Let the currency counting machine not be touched.' Hence (A). Note that the alternative order 'Let not the currency counting machine be touched' is equally acceptable, so the position of 'not' is not what decides this question. (B) fails because it ends with the base form 'touch' where the past participle 'touched' is required after 'be'. (C) turns a command into a plain statement of fact, losing the prohibitive force altogether. (D) uses the active -ing form 'touching', which would mean the machine is doing the touching. (E) leaves 'let' as a command to the listener and produces an ungrammatical string, since 'let X touched' is not a valid pattern.

252. Step 1: 'will have completed' is the future perfect. Step 2: The future perfect passive is formed as 'will have been + past participle'; the extra 'been' is what converts the active perfect into a passive perfect. Step 3: The object 'the verification of all the branch accounts' becomes the subject and the

agent 'the auditors' is placed after 'by'. Note that the head noun 'verification' is singular, but 'will have been' does not change for number in any case. Result: 'By next Monday the verification of all the branch accounts will have been completed by the auditors.' Hence (B). (A) omits 'been', leaving the active 'will have completed' with a subject that cannot perform it. (C) replaces 'will' with 'would', turning a definite future into a hypothetical. (D) 'will be completed' is simple future passive and loses the 'completed before a deadline' sense carried by 'By next Monday'. (E) uses 'being' instead of 'been', which cannot follow 'have'.

Subtopic 3.2.8

253. Step 1: The reporting verb 'said' is in the past tense, so the reported verb must be back-shifted one step. Step 2: Present continuous ('am filling') back-shifts to past continuous ('was filling'). Step 3: The first-person pronoun 'I' refers to the speaker Rajesh, so it becomes the third-person 'he'. The result is 'Rajesh said that he was filling the pay-in slip', i.e. (B). (A) keeps the present 'is', ignoring the back-shift required after a past reporting verb. (C) retains 'I', which would wrongly make the writer, not Rajesh, the person filling the slip. (D) uses the present perfect continuous, which is not the back-shifted form of a present continuous and again fails to shift the tense. (E) changes the aspect: past perfect continuous would be the report of 'I had been filling', not of 'I am filling'.

254. Step 1: The sentence is a yes/no question, so the reporting verb 'said to' changes to 'asked' and the connective is 'whether' (or 'if'), never 'that'. Step 2: In reported speech the interrogative word order is dropped; the clause takes normal statement order, subject before verb. Step 3: The past reporting verb forces a back-shift, so 'have' becomes 'had'. This gives (A). (B) retains the inverted question order 'did I have'. (C) uses 'that', which introduces reported statements, not reported questions, and so destroys the question. (D) leaves 'have' unshifted after the past reporting verb 'asked'. (E) simply repeats the direct question, keeping both the auxiliary inversion and the present tense, with no connective at all.

255. Step 1: The reported sentence is an imperative, so the reporting verb 'said to' is replaced by a verb of commanding, here 'ordered'. Step 2: The imperative verb becomes a to-infinitive: 'Shut' becomes 'to shut'. Step 3: The person addressed becomes the direct object of 'ordered' without any preposition. This yields (A). (B) omits 'to' before 'shut', leaving two finite-looking verbs side by side. (C) keeps 'said', which cannot take a personal object directly ('said to the peon' would be needed) and in any case is not a command verb. (D) inserts 'to' before 'the peon'; 'order' takes a bare object, so 'ordered to the peon' is wrong. (E) replaces the infinitive with 'for shutting', a pattern 'order' does not allow.

256. Step 1: 'I' refers to Meena and becomes 'she'. Step 2: The past reporting verb 'said' forces 'will' to back-shift to 'would'. Step 3: Time adverbs are shifted away from the moment of speaking: 'today' becomes 'that day'. All three changes together give (C). (A) makes the tense change but leaves 'today', which still points to the reporter's present instead of the day Meena spoke. (B) shifts the adverb but not the modal, leaving 'will' after a past reporting verb. (D) over-shifts the adverb: 'the next day' is the reported form of 'tomorrow', not of 'today', and would wrongly move the deposit forward by twenty-four hours. (E) is not needed because a fully correct option exists.

257. Step 1: Identify the type of the reported clause. It states a permanent, universally valid fact of mathematics, not an event tied to a particular moment. Step 2: The standard rule is that a universal truth or general scientific fact is not back-shifted even after a past reporting verb. Step 3: The tense therefore stays in the simple present: 'grows'. Hence (B). (A) applies the ordinary back-shift and thereby suggests the relation held only in the past, which contradicts the permanence of the statement. (C) uses the past perfect, implying the growth was completed before the trainer spoke. (D) turns a timeless fact into a prediction about the future. (E) is wrong because option (B) is a valid transformation.

258. Step 1: The reported clause is an exclamation, so the reporting verb becomes 'exclaimed' and the exclamation mark disappears. Step 2: The exclamatory opener 'What a' is dropped and the idea

of intensity is carried by the adjective inside a plain 'that' clause. Step 3: The past reporting verb back-shifts 'is' to 'was', giving 'She exclaimed that it was a huge queue', i.e. (A). (B) keeps 'what a', which cannot follow the connective 'that'. (C) keeps both 'what a' and the unshifted present 'is'. (D) preserves the inverted order 'was it', which belongs to direct speech only. (E) uses 'told', a verb that must be followed by a personal object such as 'told me'; 'told that' is ungrammatical, and 'told' does not convey exclamation.

259. Step 1: Reverse the reporting verb: 'told Priya' becomes 'said to Priya' followed by quotation marks. Step 2: Reverse the pronoun shift. 'he' stands for the speaker Anil, so it returns to 'I'. Step 3: Reverse the back-shift: reported 'would + verb' in a plain statement comes from direct 'will + verb'. Step 4: Reverse the adverb shift: 'the next day' comes from 'tomorrow'. This gives (A). (B) leaves 'would' unchanged, which in direct speech reads as a hypothetical needing an if-clause, not as the original promise. (C) keeps the reported adverb 'the next day' inside the quotation, where the speaker would naturally say 'tomorrow'. (D) keeps 'he', which would mean Anil was speaking about some third person, contradicting 'he' in the given sentence, which refers to Anil himself. (E) changes the tense to the future perfect, an aspect that would have been reported as 'would have sanctioned'.

260. Step 1: It is a wh-question, so the reporting verb becomes 'asked' and the question word 'why' itself acts as the connective; no 'that' is added. Step 2: The interrogative order is removed, so the subject 'she' comes before the verb. Step 3: 'you' addressed to Kavita becomes 'she'. Step 4: The simple past 'did not verify' back-shifts to the past perfect 'had not verified'. Step 5: 'these' becomes 'those' and 'yesterday' becomes 'the previous day'. All five changes appear only in (C). (A) fails at step 4, leaving the simple past. (B) fails at step 2, keeping the inverted 'had she'. (D) adds 'that' before 'why' and leaves both 'these' and 'yesterday' unshifted. (E) is ruled out because (C) is fully correct.

261. Step 1: Two sentence types are reported, so two reporting verbs are needed: 'told' for the statement and 'asked' for the question. Step 2: In the statement, the present perfect 'have lost' back-shifts to the past perfect 'had lost' and 'my' becomes 'his'. Step 3: In the question, 'Can you' refers to the cashier; the connective is 'if' or 'whether', the inversion is removed, and 'can' back-shifts to 'could'. This produces (A). (B) leaves the statement in the simple past instead of the past perfect and keeps the inverted 'can he'. (C) uses 'said the cashier' without 'to' and leaves 'can' unshifted. (D) joins the question with 'that', which converts it into a statement and loses the questioning force. (E) writes 'told to the cashier', an incorrect pattern for 'tell', and retains the inversion 'could he'.

262. Step 1: 'Let us' at the beginning of a sentence expresses a proposal, so the reporting verb becomes 'suggested' or 'proposed'. Step 2: The standard pattern is 'suggested that + subject + should + base verb'. Step 3: The pronoun 'us' covers the speaker and his listeners, none of whom is the present reporter, so it becomes 'they'. Hence (B). (A) uses 'suggest to do', a pattern English does not allow; 'suggest' takes a that-clause or an -ing form. (C) leaves 'let us' inside a that-clause, mixing direct and indirect forms. (D) uses 'propose somebody to do', which is likewise not an English pattern. (E) keeps the first-person 'we', which would wrongly include the reporter among the people closing the counter.

263. Step 1: The reporting verb 'says' is in the present tense. When the reporting verb is present, present perfect or future, no back-shift of tense and no shift of time adverbs takes place. Step 2: There is no pronoun to change, since 'All branches' is already third person. Step 3: The correct indirect form is therefore 'The notice says that all branches will remain closed on Saturday.' Step 4: Check the options against this. (A) alters the reporting verb itself from 'says' to 'said', which the transformation does not permit, and back-shifts 'will'. (B) keeps 'says' but wrongly back-shifts 'will' to 'would'. (C) shifts 'Saturday' to 'the following Saturday', a shift that is unnecessary here and that changes the week referred to. (D) replaces 'will remain' with the future continuous 'will be remaining', altering the aspect of the original. Since the required sentence is absent, the answer is (E).

264. Step 1: The first clause is a negative imperative, so it becomes 'not + to-infinitive' after a verb of advising: 'not to crowd'. Step 2: The second clause is a statement giving a reason, so the semicolon is replaced by the connective 'as' and the clause is back-shifted. Step 3: Present continuous passive 'is

being refilled' back-shifts to past continuous passive 'was being refilled'. This gives (A). (B) writes 'to not crowding', which mixes an infinitive marker with an -ing form, and leaves 'is' unshifted. (C) keeps the bare imperative 'do not crowd' after 'that', so the command is never converted. (D) changes the aspect: 'had been refilled' says the refilling was already over, which removes the very reason for the warning.

265. Step 1: 'said to us' becomes 'told us'. Step 2: 'You' refers to the reporter and his group, so it becomes 'we'. Step 3: 'must' expressing obligation is reported either as 'must' unchanged or as 'had to'; whichever route is taken, the main verb stays in its base form 'submit'. (B) realises the 'had to' route correctly and is the only option that does so. (A) writes 'must submitted', putting a past participle after a modal, which is impossible. (C) uses 'said us' without 'to' and leaves 'have to' unshifted after the past reporting verb. (D) uses 'told to us', a wrong pattern for 'tell', and again attaches 'submitted' to an auxiliary that requires the base form. (E) is not needed since (B) is correct.

266. Step 1: 'asked' becomes 'said to' plus a quoted question ending in a question mark. Step 2: Restore the interrogative word order: after the question word 'where' the auxiliary must precede the subject. Step 3: 'he' in the reported clause refers to Mr. Nair, the asker, so it returns to 'I'. Step 4: Reverse the back-shift: reported 'could' comes from direct 'can'. This gives (A). (B) leaves 'could', which would have been reported as 'could' only if the speaker had used a tentative past form; the plain enquiry uses 'can'. (C) keeps 'he', making Mr. Nair enquire about somebody else. (D) fails to invert the auxiliary, giving statement order inside a question. (E) shifts the pronoun to 'you', which would mean he was asking where the lady herself could find the form.

267. Three sentence types must be handled separately. Step 1: 'Bring me the ledger' is an imperative, so it becomes 'to bring him the ledger' after a verb of requesting, with 'me' changing to 'him' because it refers to the manager. Step 2: 'Have you tallied ...' is a yes/no question, so it takes 'whether' or 'if', loses its inversion, changes 'you' to 'he' for Suresh, back-shifts the present perfect 'have tallied' to the past perfect 'had tallied', and shifts 'yesterday's' to 'the previous day's'. Step 3: 'I need the figures now' is a statement, so it takes 'that', 'I' becomes 'he', 'need' back-shifts to 'needed' and 'now' becomes 'then'. Only (A) carries out all three correctly. (B) keeps the inversion 'had he' and leaves 'now' unshifted. (C) links the question with 'that', which strips it of its interrogative force, and leaves 'yesterday's' unshifted. (D) converts the imperative into a 'that ... should' clause introduced by 'asked', which does not report a command in this pattern, fails to back-shift 'tallied' to the past perfect, and wrongly turns 'need' into the past perfect 'had needed'.

268. Step 1: Identify the structure. 'If + past perfect ... would have + past participle' is a third conditional, used for an unreal past situation. Step 2: A third conditional is already at the furthest point of back-shift, since there is no tense earlier than the past perfect and 'would have' cannot be shifted further. The rule is that such a conditional is carried into indirect speech unchanged. Step 3: Only the pronouns move: both instances of 'I' refer to Vikram and become 'he'. This gives (A). (B) rewrites the sentence as a second conditional, which would mean an unreal present situation rather than a regret about the past. (C) mixes the two patterns, pairing a past perfect if-clause with a 'would + base verb' main clause, so the time reference of the two halves no longer agrees. (D) uses the inverted form 'had he known' but then attaches 'will not take', producing a clash between an unreal past and a real future.

269. Step 1: 'Alas' marks an exclamation of sorrow, so the interjection is dropped and its meaning is absorbed into the reporting phrase 'exclaimed with sorrow'. Step 2: The statement 'I have lost my passbook' back-shifts from present perfect to past perfect, 'had lost', with 'I' and 'my' becoming 'he' and 'his'. Step 3: 'If only ...!' expresses a wish, so the reporting verb becomes 'wished' and the clause is introduced by 'that'; the past perfect 'had kept' is already the unreal-past form and stays as it is. Combining these gives (A). (B) leaves the first clause in the simple past instead of the past perfect and reduces 'had kept' to 'kept', which destroys the unreal sense of the wish. (C) retains the interjection 'alas' and the phrase 'if only' inside the reported clauses, so neither exclamation nor wish is properly converted. (D) misreports the emotion: 'Alas' signals sorrow, not joy, so 'exclaimed with joy' contradicts the original.

270. Step 1: In Farhan's question, 'you' addresses the manager and becomes 'he'; 'my' refers to Farhan and becomes 'his'. Step 2: The yes/no question takes 'if' or 'whether', loses its inversion, and 'will' back-shifts to 'would'; 'today' becomes 'that day'. Step 3: In the manager's reply, 'I' refers to the manager and becomes 'he', and 'cannot' back-shifts to 'could not'. Step 4: The subordinate clause 'before the audit is over' is also governed by the past reporting verb, so 'is' back-shifts to 'was'. Only (A) applies all four steps. (B) leaves 'will' and 'cannot' unshifted. (C) keeps the inverted order 'would he' and leaves 'is over' unshifted in the subordinate clause. (D) joins Farhan's question with 'that', turning a question into a statement, so the sentence no longer reports that anything was asked.

271. Test each option against the rules. (A) is correct: 'ought to' has no past form and is therefore carried over unchanged. (B) is correct: 'shall' with a first-person subject back-shifts to 'would', and the future continuous becomes 'would be waiting'. (C) is correct: 'used to' is already a past form and cannot be shifted further, while the place adverb 'here' correctly becomes 'there'. (D) is correct: the simple past 'bought' back-shifts to the past perfect 'had bought', 'this' becomes 'that' and 'yesterday' becomes 'the previous day'. (E) is wrong on two counts: the imperative marker 'let' is retained inside a 'that' clause, mixing direct and indirect forms, and 'Let me + verb' asks permission, so it should be reported as 'She requested that she might be allowed to count the notes'. Hence the incorrect conversion is (E).

272. Step 1: Sort out the four pronouns. 'I' and both instances of 'my' belong to Ravi and become 'he' and 'his'; 'you' addresses Manoj and becomes 'him' in the main clause and 'he' as the subject of the time clause. Step 2: 'shall' with a first-person subject back-shifts to 'would'. Step 3: The clause 'when you return' is a time clause. A time clause never carries 'will' or 'would'; in direct speech it uses the simple present, so under back-shift it becomes the simple past 'returned'. All of this appears only in (A). (B) inserts 'would' into the time clause, which the rule forbids. (C) leaves both verbs unshifted after the past reporting verb 'told'. (D) uses 'said Manoj' without 'to', and replaces the simple past in the time clause with the past perfect 'had returned', which wrongly implies the calculator was returned before Ravi spoke.

273. Step 1: 'I' refers to the auditor and becomes 'he'. Step 2: The past reporting verb back-shifts 'will' to 'would'. Step 3: The reporting is done a week later and in a different city, so the near demonstrative 'this' must become the far demonstrative 'that'. Step 4: 'tomorrow' becomes 'the next day' or 'the following day'. The required sentence is therefore 'The auditor said that he would inspect that vault the next day.' Step 5: Compare the options. (A) makes every change except the demonstrative, keeping 'this vault', which would wrongly suggest the vault is present where the report is being made. (B) shifts the demonstrative and the adverb but leaves 'will' unshifted after 'said'. (C) reverses the direction of the time shift: 'the day before' is the reported form of 'yesterday', not of 'tomorrow'. (D) replaces 'would inspect' with the past perfect 'had inspected', which contradicts 'the next day' by placing the inspection before the speech. Since the correct sentence is not listed, the answer is (E).

Subtopic 3.2.9

274. The main clause is "the customer *will receive* the sanction letter tomorrow" — a simple future about a real, likely event. That fixes the sentence as a First Conditional, whose pattern is: If + present simple, ... will + base verb. So the if-clause must carry the present simple "approves". (A) is wrong because English does not normally place "will" inside the if-clause of a first conditional. (C) "approved" would make it a Second Conditional and would then demand "would receive", not "will receive". (D) "would approve" is a main-clause form, not an if-clause form. (E) "had approved" is Third Conditional and clashes both with "today" and with "will receive".

275. The main clause is "I *would* sanction", which marks the sentence as a Second Conditional expressing an unreal or hypothetical present situation — the speaker is not the Regional Manager. In the Second Conditional the verb "to be" takes the subjunctive form "were" for every subject, including I/he/she/it. Hence "If I were the Regional Manager". (A) "am" and (D) "will be" state a real condition and would require "will sanction" in the main clause. (B) "was" is the ordinary past indicative; in

formal written English tested by IBPS the fixed subjunctive "were" is required after "if I" in an unreal condition. (E) "have been" is present perfect and cannot pair with "would sanction".

276. The if-clause uses the past perfect "had submitted" and the time marker is "last week", a finished past moment. This is the Third Conditional, used for an unreal past: If + past perfect, ... would have + past participle. The account was actually frozen, and the passive is needed, giving "would not have been frozen". (A) "would not be frozen" is the present unreal result of a mixed conditional and contradicts "last week". (B) "will not be" refers to the future. (D) "had not been" merely repeats the past perfect and leaves the main clause without a modal. Since (C) is correct, (E) is not.

277. The second half of the sentence states that this is "a compulsory rule". The modal must therefore express strong, binding obligation, and that modal is "must". (A) "may" expresses permission or possibility — it would wrongly suggest employees are merely allowed to wear the card. (B) "might" expresses weak possibility. (C) "could" expresses past ability or a tentative possibility. (E) "would" expresses a hypothetical result or a habitual past action. None of these four conveys compulsion, so only "must" agrees with the explanatory clause.

278. "Before the network was upgraded last year" places the whole statement in past time, and the idea being expressed is general ability or capacity in the past. The past form of "can" is "could", so "a clerk could process only twenty transactions". (A) "can" is present tense and clashes with the past time frame. (C) "must" would wrongly express obligation or deduction rather than capacity. (D) "shall" is future/formal-legal. (E) "ought" cannot stand alone before a bare infinitive; it requires "to" ("ought to process") and in any case expresses duty, not ability.

279. Work out the logic first: the charge is levied when the balance is NOT maintained. So the connector must mean "if ... not". "Unless" is exactly that negative conditional connector, giving "Unless you maintain the balance (= if you do not maintain it), the bank will levy a charge". (A) "If" reverses the meaning — it would say the charge applies when you DO maintain the balance. (E) "Provided" also means "if" and reverses the sense in the same way. (D) "In case" expresses a precaution and again keeps the positive sense. (C) "Until" is a time connector; it needs a stated point of change, and "Until you maintain ... will levy" is not idiomatic here.

280. The speaker sees strong evidence (deserted counters, shutters down, lights off) and draws a confident conclusion about a past event. The modal of confident deduction about the past is "must have + past participle", giving "must have closed". (A) "can have" is used for past deduction only in questions and negatives ("Can he have left?", "He cannot have left"), not in a plain affirmative. (B) "would have" belongs to a conditional result, and no condition is stated. (C) "shall have" is future perfect. (E) "need have" appears only in negatives such as "need not have closed", which would mean the closing was unnecessary — a different idea altogether.

281. Part (D) "would never have occurred" is the standard Third Conditional main clause, so the sentence is describing an unreal past. In a Third Conditional the if-clause must take the past perfect "had + past participle", not "would have". English does not allow "would" in both halves of the conditional; part (A) should read "If the loan officer had verified". Parts (B) and (C) contain only an adverb phrase and a noun phrase with no grammatical fault — "more carefully" correctly modifies "verified" and "the eight-crore fraud" is a well-formed subject. Part (D) is correctly built, so it is (A) that must be changed, and (E) is ruled out.

282. Two time references have to be reconciled. The if-clause is past perfect and refers to 2019, an unreal past. But the result clause ends with "today", a present time. This is a Mixed Conditional: past condition, present result, whose pattern is If + past perfect, ... would + base verb. Hence "she would be the head today". (B) "would have been" is the pure Third Conditional result and would describe a past outcome, clashing with "today". (C) "will be" states a real future and cannot follow "had accepted". (D) "had been" leaves the main clause with no modal at all. Since (A) works, (E) is wrong.

283. Notice the structure that follows the blank: a subject ("the RBI") and then a to-infinitive ("to revise"). Only one conditional pattern takes that shape — the inverted form of "If the RBI were to

revise", which becomes "Were the RBI to revise". (A) "If" cannot be followed by "the RBI to revise"; it would need a finite verb. (B) "Should" in the inverted conditional takes a bare infinitive: "Should the RBI revise", not "to revise". (D) "Had" requires a past participle: "Had the RBI revised", and would also demand "would have changed". (E) "Unless" is a plain conjunction and cannot invert or take a to-infinitive here.

284. The sentence establishes two facts: Anil definitely did run, and the running turned out to be pointless. The form that expresses exactly this — an action that was performed but was unnecessary — is "needn't have + past participle". (C) "did not need to hurry" states only that the necessity was absent and normally implies the action was not carried out, which contradicts the fact that he did run all the way. (A) "need not hurry" is present tense and cannot describe a completed past run. (D) "must not have hurried" would be a deduction that he did not hurry, which the sentence flatly denies. (E) "should not hurry" is present-tense advice.

285. The clause after "or" names an undesirable consequence of not acting. The idiom used for strong advice backed by a warning of bad consequences is "had better + bare infinitive". So "You had better inform the customer". (A) "would rather" expresses personal preference between alternatives, not advice, and normally pairs with "than". (B) "may as well" suggests doing something merely because there is no better option, which does not fit a warning. (C) "would better" is not an English idiom at all. (D) "had rather" is an archaic variant of "would rather" and again signals preference, not a warning.

286. The intended meaning is an unreal past, so a Third Conditional is required: If + past perfect, ... would have + past participle, or its inverted form "Had + subject + past participle". Option (D) uses that inversion correctly and pairs it with "would have got". (A) puts "would have" inside the if-clause, which is not permitted. (B) mixes a past perfect if-clause with "will have got", a future perfect, so the tenses do not agree. (C) uses the simple past "came" in the if-clause, which belongs to the Second Conditional and needs "would get", not "would have got". (E) is doubly faulty: "unless" already carries a negative, so "unless ... not" reverses the meaning, and it should not take the past perfect here.

287. The final clause, "though the office has no confirmation yet", tells us the speaker is guessing, not concluding. Uncertain deduction about the past is expressed by "may have + past participle". (A) "must have" claims near-certainty and contradicts the admission that nothing is confirmed. (C) "cannot have" is a confident negative deduction, meaning the delay definitely did not happen, which reverses the intended sense. (D) "should have been delayed" would express an expectation or a criticism of what ought to have occurred, which is nonsensical here. (E) "would have" needs a conditional context that the sentence never supplies.

288. Solve the two blanks separately. Blank (i) refers to "back in March", a finished past moment that did not actually happen as described, so the unreal past form "had noticed" is required. That eliminates (A), which uses the simple past belonging to the Second Conditional, and (D), which illegally puts "would have" inside the if-clause. Blank (ii) is fixed by the time marker "this quarter" and the present continuous "is being deducted": the consequence is happening now, so this is a Mixed Conditional with a present result, taking "would + base verb" — "would not have to pay". (B) "will not have" states a real future and cannot follow a past perfect if-clause. Hence (C), and (E) is ruled out.

289. Read the two halves against their time markers. The if-clause "If Sunil *were* not so careless" uses the past subjunctive to describe an unreal *present* state — a standing character trait that he in fact has. The result clause, however, is tied to "the phishing attack of last month", a finished past event. Condition in the present, result in the past, is the second type of Mixed Conditional, and its result clause takes "would have + past participle". Hence "would not have affected". (A) "would not affect" is the ordinary Second Conditional result and refers to now, clashing with "last month". (C) "will not affect" states a real future outcome and cannot follow the unreal "were". (D) "had not affected" leaves the main clause without any modal, so no consequence is expressed at all. Since (B) works, (E) is ruled out.

290. Blank (i): the fee is waived only in the single case of a senior citizen, so the connector must mean "except if". That is "unless". (A) "until" is a connector of time and needs a moment of change, but being a senior citizen is a category, not a point in time, so "until the applicant is a senior citizen" is illogical. (C) "if" reverses the sense — it would say the fee cannot be waived precisely when the applicant is a senior citizen. Blank (ii): the head is warning about a possible bad outcome, and the modal of unwelcome possibility is "could". That leaves (D) and rules out (B) "should", which would express obligation or expectation, and (E) "would have cost", a past conditional result that clashes with the forward-looking warning.

291. Part (A) with part (B) forms "Had the vigilance team not intervened", the correct inverted Third Conditional, so the sentence sets up an unreal past. The team did in fact intervene, and the withdrawals were in fact stopped at that past moment; the imagined continuation therefore belongs entirely to past time. The main clause must accordingly read "would have continued", not "would continue". The simple "would continue" in part (C) is the Second Conditional result form and does not match the past perfect inversion. Part (D) is only a time adverbial and is correctly formed, so the fault lies in (C) and (E) is ruled out.

292. The main clause "would have collapsed" is a Third Conditional result, so the blank must introduce an unreal past condition, and it is followed directly by a noun phrase rather than a clause. "But for" is the prepositional idiom meaning "if it had not been for", and it takes a noun phrase, so "But for the timely intervention . . . " is exactly right. (D) "Had it not" is incomplete — the full form would have to be "Had it not been for". (A) "Unless" is a conjunction and needs a finite clause, not a bare noun phrase. (B) "In case of" expresses a precaution against a future event and cannot govern a past unreal result. (C) "Except for" means "apart from" and merely excludes an item; it does not carry the counterfactual sense required.

293. Blank (i) reports a past possibility that was open to her but was not realised — five clear hours were available, yet she did not appear. Unrealised past ability or possibility is expressed by "could have + past participle". (B) and (D) are wrong at this blank: "must have reached" would assert that she definitely did reach, which the sentence denies, and "can have" is not used in affirmative past deductions. Blank (ii) is the speaker's confident inference drawn from her unexplained absence, and confident past deduction takes "must have happened". That eliminates (C), where "would have happened" needs a conditional context, and (E), where "need have" occurs only in negatives such as "need not have". Only (A) satisfies both blanks.

294. The if-clause is a past perfect passive, "had been tested", and both result clauses are anchored to finished past moments by "on the very first day of the quarter" and "that morning". This is therefore a pure Third Conditional in both halves, requiring "would have + past participle" twice. The first blank becomes "would not have gone down". The second blank has "to wait" after it, so the verb needed is the past-unreal form of "have to": "would not have had to wait". (A) and (D) supply Second Conditional or bare past forms that clash with the past perfect if-clause, and (D) also leaves the first result clause without a modal. (C) states a real future and cannot follow "had been tested". Since (B) is correct, (E) is ruled out.

Subtopic 3.2.10

295. The phrase "of the two" restricts the comparison to exactly two items. When only two things are compared, English uses the comparative degree, not the superlative, so "more attractive" (option D) is required. The definite article "the" is perfectly normal before a comparative when the group is specified, as in "the more attractive of the two". Option A, "most attractive", is the superlative and needs three or more items. Option B, "attractive", is the positive degree and makes no comparison at all, so it cannot follow "of the two". Option C, "much attractive", is ungrammatical, because "much" modifies comparatives ("much more attractive") and not a bare positive adjective. Since D is correct, E is ruled out.

296. The phrase "of all the girls" shows that Rani is being singled out from a group of more than two. Comparing one member against a whole group requires the superlative degree, so "tallest" (option A)

is correct. Option B, "taller", is the comparative and would need a two-member comparison, as in "the taller of the two girls". Option C, "tall", is the positive degree and cannot follow "the ... of all". Option D, "more taller", is a double comparative: "-er" and "more" must never be used together. As A is correct, E is ruled out.

297. Step 1: Test each part. Part A, "The newly posted branch manager", is a correctly formed noun phrase. Part C, "the officer he replaced", is a correct noun phrase containing a contact clause. Step 2: Part B reads "is more wiser than". The comparative of "wise" is formed in one way only, by adding "-er" to give "wiser". Placing "more" in front produces a double comparative, a standard error in English; the correct wording is "is wiser than". Step 3: Since a genuine error exists in part B, option D ("No error") is false, and E is therefore also false.

298. "Superior" is a comparative adjective borrowed from Latin. Such Latin comparatives – superior, inferior, senior, junior, prior, anterior, posterior – are always followed by the preposition "to", never by the conjunction "than". Hence "superior to" (option C) is correct, and "far" is a legitimate intensifier of a comparative, so "far superior to" is idiomatic. Option A wrongly uses "than". Option B adds "more" to a word that is already comparative, producing a double comparative, and keeps the wrong "than" as well. Option D attaches a superlative marker to a comparative, which is doubly wrong. C being correct, E is ruled out.

299. The structure "as ... as" is the positive degree of comparison, and the adjective placed inside it must remain in its plain, unmarked form. The only word that fits the blank is therefore "punctual", which is not offered among options A to D, so the answer is E. Option A puts a comparative inside the "as ... as" frame, which is never allowed. Option B puts a superlative inside the same frame, equally impossible. Options C and D are not English words at all: adjectives of three syllables such as "punctual" form their comparative and superlative with "more" and "most", never with "-er" and "-est". Since every offered word fails, "None of these" is genuinely correct here.

300. The Mumbai main branch is itself one of the branches in the western zone. If we write "more than any branch in the western zone", the comparison illogically includes Mumbai itself, which would mean Mumbai mobilised more deposits than Mumbai did. The word "other" is needed to exclude the subject from the group it is measured against, giving "than any other branch" (option D). Option A omits "other" and is therefore illogical. Option B, "than other branch", is ungrammatical, because the singular countable noun "branch" needs a determiner such as "any". Option C, "some other branch", destroys the meaning, since it claims superiority over only one unnamed branch rather than over all of them. D being correct, E is ruled out.

301. "Prefer" carries a comparative sense inherited from Latin, and the second item of the comparison is introduced by "to", not by "than". The correct pattern is "prefer X to Y", so option A is right. Option B uses "than", which pairs with ordinary comparatives such as "better" but never with "prefer" followed by two noun phrases. Option C, "from", follows verbs such as "differ" and "distinguish", not "prefer". Option D is a mixed and redundant construction: "rather than" is used with infinitives, as in "prefer to invest rather than to spend", and is ungrammatical between two noun phrases here. Since A is right, E is ruled out.

302. Step 1: Examine the frame "one of the ...". This construction picks out a single member from a group, so the noun naming that group must be plural. The singular "lender" is therefore wrong, and "lenders" is required. Step 2: Fix the degree. Singling out a small top set from many calls for the superlative, so the phrase must read "one of the largest lenders in the country", which is option A. Step 3: Reject the rest. Option B substitutes the comparative "larger", but a comparative cannot follow "one of the", which needs a superlative to define the top group. Option C is a double superlative, since "largest" already carries the superlative marker and "most" must go. Option D, "largest of the lender", keeps the singular noun and is not idiomatic English. Since the underlined part is faulty, option E is wrong.

303. Step 1: Apply the rule. A comparative of the form "X is costlier than Y" becomes, in the positive degree, "Y is not so costly as X": the two nouns swap places, a negative is introduced, and

the adjective returns to its plain form. Step 2: The required sentence is therefore "Silver is not so costly as gold", which is not offered, so the answer is E. Step 3: Reject the rest. Option A keeps the comparative "costlier" inside the "as ... as" frame, which is ungrammatical. Option B fails to swap the two nouns and so reverses the meaning, falsely making gold cheaper. Option C asserts equality and loses the comparison altogether. Option D is the trap: it swaps the nouns correctly but ends with "than" instead of the "as" demanded by "not so costly". Hence "None of these" is genuinely correct.

304. Step 1: Gauge the strength of the original claim. "Very few banks are as old as SBI" does not say that none is as old; it concedes that a small number may match SBI. Step 2: The fixed transformation for "Very few ... as + adjective + as X" is "X is one of the + superlative + plural noun", which gives option A. Step 3: Reject the rest. Options B and D are absolute claims equivalent to "no bank is older", which overstate the original. Option C states the same absolute claim in the positive degree and so fails on two counts, since the question asks for the superlative. A being correct, E is ruled out.

305. Step 1: "Senior" is one of the Latin comparatives – senior, junior, superior, inferior, prior – which are already comparative in form and take the preposition "to" rather than the conjunction "than". Step 2: Because "to" is a preposition, the pronoun following it must be in the objective case, "me" and not "I". This yields "senior to me", option A. Step 3: Reject the rest. Option B retains the wrong link word "than" and switches to the subjective "I". Option C adds "more" to a word that is already comparative, a double comparative, and keeps "than". Option D uses "from", which never follows "senior". Since the original wording is faulty, option E is also wrong.

306. Step 1: Recognise the structure. "The + comparative ..., the + comparative ..." is the parallel-increase construction, as in "the sooner, the better". Both halves must carry a comparative. Step 2: The first half already has "the more regularly", so the second half needs the comparative of "large", namely "larger", which is option C. Step 3: Reject the rest. Option A is the positive degree and breaks the required parallelism. Option B is the superlative, which cannot appear in this construction. Option D is a double comparative, since "larger" already carries the comparative marker. C being correct, E is ruled out.

307. Step 1: Identify what is really being compared. The subject is "the starting salary", so the second element must also be a salary, not a person. As written, the sentence compares a salary with a probationary officer, which is illogical. Step 2: Insert a pro-form for the repeated noun. "Salary" is singular, so the correct pro-form is the singular "that", giving "than that of a probationary officer", option D. Step 3: Reject the rest. Option A is the uncorrected original. Option B uses the plural "those" for a singular noun. Option C replaces "than" with "to", but "lower" is an ordinary English comparative and takes "than", unlike Latin comparatives such as "inferior". Since a correction is needed and D supplies it, E is ruled out.

308. Test each option in turn. Option A compares three candidates but uses the comparative "more competent"; with three or more items the superlative "the most competent" is required. Option B is faulty because "preferable" already carries comparative force and is followed by "to", so both "more" and "than" are wrong; the correct wording is "preferable to the other one". Option C is a double superlative, since "cleverest" already contains the superlative marker and "most" must go. Option D is sound on every count: "higher" is a correct comparative taking "than"; "that of" makes the comparison one of rate with rate rather than rate with bank; and "any other" properly excludes the bank in question from the group it is measured against. Hence D is correct and E is ruled out.

309. Step 1: Weigh the original claim carefully. "One of the best" places Rahul inside a small top group; it does not say he is unmatched. Step 2: The standard positive-degree equivalent of "X is one of the + superlative + plural noun" is "Very few + plural noun + are as + positive adjective + as X", which is option C and preserves the idea that a few others may equal him. Step 3: Reject the rest. Option A is the positive-degree form of the absolute superlative "Rahul is the best trainee", a stronger claim than the original. Option B is likewise absolute and is in the comparative degree rather than the positive, so it fails twice over. Option D omits "other" and merely asserts equality with an unspecified trainee. C being correct, E is ruled out.

310. Step 1: Classify the adjective. "Unique" means "being the only one of its kind". It is an absolute, or incomparable, adjective: a thing either is the only one of its kind or it is not, so the quality admits of no degrees at all. Step 2: Draw the consequence. An ungradable adjective cannot be put into the comparative or the superlative and cannot be modified by adverbs of degree. The sentence must simply read "is a unique product in the retail banking segment", which is option D. Step 3: Reject the rest. Option A grades the adjective with "more", and "the more" would in any case require a two-member group. Option B is wrong twice over: it grades the ungradable, and "unique" would not take the "-est" ending even if it could be graded. Option C keeps a degree modifier, since "very" measures how much of a quality is present; only adverbs meaning "completely", such as "absolutely" or "truly", sit comfortably with "unique". Since the underlined part is faulty, option E is wrong.

311. Step 1: "Sooner" is the comparative form of "soon". Like every ordinary English comparative, it must be completed by the conjunction "than". Step 2: The fixed correlative pair is therefore "No sooner ... than", option B, and the inversion already present after the negative opening ("had the Reserve Bank announced") confirms that this is the pattern intended. Step 3: Reject the rest. Option A, "when", belongs to the different pair "Hardly / Scarcely ... when". Option C, "then", is an adverb, not a conjunction, and cannot join the two clauses. Option D, "as", would require rewriting the opening as "As soon as". B being correct, E is ruled out.

312. Step 1: Check part A. "The rate of interest offered by this cooperative bank" is a well-formed noun phrase. Step 2: Check part B. "much higher than" is correct, since "much" properly intensifies the comparative "higher" and "higher" correctly takes "than". Step 3: Check part C. The subject of the comparison is a rate of interest, but part C offers a bank, so a rate is being compared with an institution. The repeated noun must be carried by the singular pro-form "that", giving "than that of any nationalised bank in the state". Note that "any other" is not needed here, because a cooperative bank is not a nationalised bank and so already falls outside the comparison group. Step 4: Since the error lies in part C, options D and E are both false.

313. Step 1: Count the items. "Of all the four investment options" signals a group of four, so the superlative degree is required. Step 2: Form the superlative correctly. The downward superlative of "risky" is "least risky", in which "least" carries the superlative force while the adjective stays in its plain form; that is option C. Step 3: Reject the rest. The original, "the least riskier", mixes a superlative marker with a comparative adjective. Option A, "the less risky", is comparative and would suit only a two-item comparison. Option B, "the least riskiest", is a double superlative. Option D, "the lesser risky", is not idiomatic, since "lesser" works attributively before a noun and cannot modify another adjective. Because the original is faulty, E is wrong.

314. Step 1: Read the comparative claim. "More than any other regional office" means Chennai beats every rival individually, that is, it tops the group. Step 2: The superlative equivalent of "X + comparative + than any other Y" is "X + the + superlative" applied to that same group. Since "more" is the comparative of "many", its superlative is "most", giving option B. Step 3: Reject the rest. Option A claims Chennai disbursed more than all the offices put together, a far stronger and different assertion, and it also wrongly counts Chennai within that total. Option C fails on two separate counts. First, it is cast in the positive degree with "as many ... as", not the superlative the question asks for. Second, it drops the essential word "other": the group "No regional office in the state" includes the Chennai regional office itself, so the sentence asserts that Chennai did not disburse as many education loans as Chennai did, which is self-contradictory. Only "No other regional office in the state disbursed as many education loans as the Chennai regional office" would carry the intended sense, and even that would be the positive degree rather than the superlative. Option D weakens the claim to mere membership of a top group. B being correct, E is ruled out.

315. Step 1: Split the sentence into the two comparisons it packs together. The first is "as good as the one delivered by the zonal head"; the second is "better than the one delivered by the zonal head". Step 2: Each comparison must be complete in itself. With the second "as" dropped, the first comparison reads "as good ... than the one delivered", which is ungrammatical, because "as good" demands "as" and never "than". Restoring it gives "as good as, if not better than, the one delivered by the zonal

head", option D. Step 3: Reject the rest. Option A is the uncorrected original with the punctuation shifted. Option B moves the comma but still leaves "as good" stranded without its "as". Option C uses "so good as", which belongs in negative sentences, and it too omits the linking "as". Since a correction is needed, E is wrong.

Subtopic 3.2.11

316. The sentence contains a list of three items joined by "and". The first two items are infinitive phrases: "to check the vouchers" and "to update the ledger". Parallelism requires the third item to take the same grammatical form, i.e. another infinitive phrase, giving "to verify the cash balance". Option A is a gerund phrase, option C a noun phrase and option E a finite past-tense verb, so none of them matches the infinitive pattern. Option D is a full clause and cannot be joined to two phrases by a single "and". Hence B.

317. An introductory participial phrase must describe the subject of the main clause that follows. Here "Having submitted the loan application" describes whoever did the submitting, i.e. Mr. Iyer. Only option B makes "Mr. Iyer" the subject of the main clause. In A the subject is "the sanction letter", which did not submit anything; in C the subject is "the branch", which received rather than submitted the application; in D the subject is the empty "it". Since a correct option exists, E is wrong. Hence B.

318. The limiting adverb "only" modifies whatever immediately follows it, so it must be placed directly before the element being limited, here the amount "Rs. 5,000". Option C does exactly that. Option A limits the subject and means that nobody except Ravi deposited that sum. Option B limits the verb and suggests he merely deposited the money rather than doing something else with it. In option D "only" modifies the noun "account", so the sentence asserts that Ravi possesses just one account; it says nothing about the size of the deposit. Option E is wrong because C is available. Hence C.

319. The preposition "for" governs the whole list. A preposition may take any noun phrase, but when its complement is verbal it must be a gerund and never an infinitive. The first two items here are the gerund phrases "opening new accounts" and "issuing cheque books", so parallelism forces the third to be a gerund phrase too: "attending to customer queries". Option A is an infinitive, which cannot follow "for"; options B, D and E supply finite verbs or a whole clause, which can never be the object of a preposition and also break the parallel pattern. Hence C.

320. The three coordinated items are complements of the linking verb "is". The first two, "efficient" and "courteous", are adjectives, so parallelism requires the third to be an adjective as well: "hard-working". Option A is a finite verb phrase, which cannot be joined to two adjectives after a single "is". Option C is a noun phrase, so the series would mix adjectives with a noun. Option D is a full clause with its own subject. Option E is an infinitive phrase. Only B keeps the three complements in the same grammatical form. Hence B.

321. "Not only . . . but also" is a correlative pair, and the elements placed after the two halves must be grammatically identical. After "not only" we have the infinitive phrase "to encourage small savings"; therefore after "but also" we need another infinitive phrase, "to promote insurance cover". Option A offers a gerund, C a noun phrase, D a full clause and E a finite verb, none of which balances an infinitive. Hence B.

322. "Running down the stairs" can logically describe only a person, so it must be attached to "Anil". Option B places the phrase immediately after "Anil", which is also the subject of "dropped", so the modifier is correctly attached. In A the subject of the main clause is "the file"; in D the subject is again "the file" because the clause is passive; in C the phrase sits next to "the file" and literally says the file ran down the stairs. Hence B.

323. After "recommended that the branch should", three verbs are coordinated. The first two, "extend" and "upgrade", are bare infinitives governed by "should". The third must therefore also be a bare infinitive, "reduce". The part reads "and reducing the waiting time", a gerund, which breaks the

parallel series. Part 1 is correct in its own structure, part 2 is correctly parallel, and part 4 is a simple prepositional phrase with no fault, so "No error" cannot be chosen. Hence C.

324. "Almost" is a limiting adverb and modifies the word that follows it. The idea to be expressed is that the proportion of faulty ledgers was close to all of them, so "almost" must qualify the quantifier "every". Option C places it there. In A it qualifies "found" and means the team nearly discovered the errors but did not. In B it qualifies the noun "errors", which is meaningless. In D it qualifies the subject, again meaningless. Hence C.

325. An introductory infinitive of purpose must have as its understood subject the subject of the main clause, and that subject must be the one who qualifies. Only option C makes "the applicant" the grammatical subject. In A the subject is "an income certificate", which cannot qualify for a rate of interest; in B it is "the applicant's income certificate", a possessive noun that is still the certificate, not the person; in D the subject is the gerund phrase "submitting an income certificate". Hence C.

326. A comparison must set like against like. The first term is "the returns from a recurring deposit", a plural noun phrase, so the second term must also be returns, not an account. Option C supplies the plural pro-form "those" followed by the matching phrase "from a savings account". Option A compares returns with an account; option B leaves the comparison without a noun to balance "returns"; option D uses the singular "that" for the plural "returns"; option E is redundant after "higher than" and still compares returns with an account. Hence C.

327. "Either ... or" must join two grammatically equal elements. Here both belong to the modal "should", so both should be bare infinitives: "either revise ... or resend ...". Option A gives exactly that. Option B mixes a gerund with an infinitive; option C mixes an infinitive with a gerund; option D shifts "either" so that it appears to join the noun "the statement" to the verb phrase "resend it". The original adds a redundant subject and modal after "or", so "No improvement" is wrong. Hence A.

328. "On Monday" is a squinting modifier: standing between the two verbs, it can attach either to "said" or to "would be disbursed". To force it onto "said", it must be moved so that only the reporting verb is available to it. Option B puts it at the front, next to "the officer said", leaving no other candidate. Options A and D both push it inside the reported clause, so it now dates the disbursement. Option C separates it by a comma but still leaves it adjacent to the disbursement clause and reads as an afterthought about that clause. Hence B.

329. The preposition "for" governs three coordinated items. The first two are possessive noun phrases, "her punctuality" and "her patience with customers", so the third must have the same shape: "her honesty in money matters". Option A is a clause, B a gerund phrase, D an infinitive and E a noun clause; each of these changes the grammatical category and destroys the parallel structure. Hence C.

330. "Rather than" is a coordinator and requires the same grammatical form on both sides. The first alternative is the gerund phrase "depositing their savings in a bank", so the second must be "investing in mutual funds". The sentence instead gives the infinitive "to invest", which is not parallel. Part 1 is a normal subject-verb group; part 2 is a correct gerund object of "prefer"; part 4 is an idiomatic causal phrase. Hence C.

331. The fault in the original is a dangling modifier: the phrase "After reviewing the loan file" describes the reviewer, but the subject of the main clause is "the sanction". The cure is to make the reviewer, the credit committee, the grammatical subject, which requires turning the passive main clause into the active voice. Option B does both. Option A keeps the passive and puts "the rejection" in subject position, so the dangling remains. Option C only drops "After" and leaves the same passive subject. Option D merely shifts the phrase to the end, where it still has "the sanction" as its nearest available subject. Hence B.

332. In "not only ... but also", each half must be immediately followed by matching elements. The only difference between the two ideas is the recipient, so both halves should be attached to prepositional phrases: "not only to farmers but also to small traders". Option B does this. In option A "not only" is placed before the verb "offers", so it promises a second verb phrase but delivers only a prepositional

phrase. Option C balances the noun phrase "concessional loans to farmers" against the phrase "to small traders", which are unlike. Option D fronts "not only" before the subject, again unmatched. Option E splits the pair into "not only ... but ... also" and separates "not only" from the parallel element. Hence B.

333. When two auxiliaries are coordinated and share one main verb, the shared verb must fit both. "Has" requires the past participle "accepted" while "will" requires the bare infinitive "accept"; a single "accept" cannot serve both, so the participle must be written out with the first auxiliary. Option B supplies "has never accepted and will never accept". Options A, C and D all leave "has" attached to the bare form "accept", producing "has ... accept". Since the original is faulty, "No improvement" is ruled out. Hence B.

334. The participial phrase "wrapped in a plastic cover" can sensibly describe only the bundle of notes, so it must sit next to that noun with nothing else able to claim it. Option A moves the indirect object forward and places the phrase immediately after "the bundle of notes", at the end of the sentence, where no other noun follows it. In option B the phrase modifies "the customer"; in option C it explicitly modifies "the cashier"; in option D the nearest preceding noun is "the customer", so the customer appears to be wrapped in plastic. Hence A.

335. "Either ... or" joins two verb forms that both depend on the infinitive marker "to". The first is the bare infinitive "close"; the second must therefore be "accept", not the gerund "accepting". Part 1 is a correct perfect passive participle whose understood subject is "the customers", the subject of the main clause, so there is no dangling. Part 2 is a well-formed passive clause and part 3 is a correct infinitive branch of the pair. Hence D.

336. Option D is correct: "not only" and "but also" are each followed by a plain noun phrase, "pensioners" and "salaried employees", so the pair is balanced. Option A dangles, because the token number cannot approach the counter. Option B breaks parallelism by joining the infinitive phrase "to verify the entries" to the noun clause "that we should sign the register". Option C violates the proximity rule for "neither ... nor": the verb must agree with the nearer subject "officers", so it should be "were". Option E misplaces the participle so that the customer, not the rate chart, hangs on the wall. Hence D.

Subtopic 3.3.1

337. Step 1: Locate the subject and the verb. The verb is 'have gone' in part (B); the subject is 'The manager' in part (A).
Step 2: Apply the rule for parenthetical connectives. Phrases such as 'along with', 'as well as', 'together with', 'accompanied by' and 'in addition to' add information but do NOT change the number of the subject. The subject therefore stays singular – 'The manager'.
Step 3: A singular subject takes the singular verb 'has gone', not 'have gone'. So (B) is the faulty part.
Step 4: Check the rest. (A) is correct – 'along with his assistants' is a well-formed parenthetical phrase. (C) 'head office in Mumbai' uses the right preposition for a city. (D) 'for a meeting today' is idiomatic. Since a genuine error exists, (E) is ruled out.

338. Step 1: Identify the head of the subject. The subject is 'Each of the candidates'; the head word is 'Each', not 'candidates'. 'Of the candidates' is only a prepositional phrase describing 'Each'.
Step 2: Distributive pronouns – 'each', 'every', 'either', 'neither', 'one' – are always singular, even when followed by 'of + plural noun'.
Step 3: The main verb in (C) must therefore be singular: 'was given', not 'were given'. (C) is the erroneous part.
Step 4: Check the rest. (A) is correct – 'Each of the candidates' is the standard construction. In (B) the relative pronoun 'who' refers to the nearest plural noun 'candidates', so the plural 'appeared' is right; this is a different verb from the main verb and follows a different rule. (D) is idiomatic. Hence (E) is not the answer.

339. Step 1: Note the structure 'one of the ...'. This phrase means 'a single member selected out of a group', so the noun that follows must name the whole group and must be PLURAL.
Step 2: Part (B) gives the singular 'cashier'. The correct form is 'efficient cashiers' – Anand is one out of several efficient cashiers. So (B) is wrong.
Step 3: Check the rest. (A) is fine: 'is' agrees with the singular subject 'Anand', and 'the most' is the correct superlative marker for the three-syllable adjective 'efficient'. (C) 'in the Coimbatore branch' is the right preposition for a place of work. (D) 'of our bank' correctly attaches the branch to the bank.
Step 4: Because part (B) is defective, (E) cannot be chosen.

340. Step 1: The tense is present perfect continuous ('has been working'), which takes a time expression showing either a starting POINT or a stretch of DURATION.
Step 2: 'Five years' is a length of time, not a point of time. 'Since' introduces a point (since 2019, since Monday, since morning); 'for' introduces a duration (for five years).
Step 3: Part (C) pairs 'since' with a duration, which is the error. It should read 'for five years'.
Step 4: Check the rest. (A) correctly uses the singular auxiliary 'has' with 'Rita'. (B) 'in this branch' is the right preposition. (D) 'without a single complaint' is idiomatic and needs no change. So (E) is ruled out.

341. Step 1: Examine the nouns in part (A). 'Child' has the irregular plural 'children'.
Step 2: 'Children' is ALREADY plural, so adding a further '-s' to make 'childrens' is a double plural and is ungrammatical. The correct form is 'The children of the staff members'. Hence (A) is the faulty part.
Step 3: Check the rest. (B) 'were invited' is right – the intended subject 'children' is plural, so the plural verb is correct and the passive is appropriate. (C) 'annual day function held' correctly uses the reduced relative '(which was) held'. (D) 'at the bank auditorium' uses 'at' for a specific venue, which is standard.
Step 4: A clear error exists in (A), so (E) is wrong.

342. Step 1: Test part (A). 'I have been living' is the present perfect continuous, correctly formed as have + been + present participle, and 'have' is the right auxiliary for 'I'.
Step 2: Test part (B). 'In' is the correct preposition before the name of a city.
Step 3: Test part (C). The perfect continuous needs a duration or a starting point. 'Ten years' is a duration, so 'for' is the correct preposition, and 'the last ten years' is the standard idiom for a stretch running up to now.
Step 4: Test part (D). 'Like' is a stative verb of preference, so the simple present 'I like' is right; the continuous 'I am liking' would be wrong. The conjunction 'and' properly joins the two clauses.
Step 5: No part is defective, so the answer is (E), No error. Note that a 'No error' option must be chosen only after every part has been tested individually, as done here.

343. Step 1: Look at what 'peaceful' is describing in part (D). It follows the action verb 'slept'.
Step 2: Words that modify a VERB must be adverbs, not adjectives. 'Peaceful' is an adjective (it can describe a noun, as in 'a peaceful evening'), so it cannot modify 'slept'. The correct form is the adverb 'peacefully'. Hence (D) is the erroneous part.
Step 3: Check the rest. In (A) 'tired' follows the linking verb 'was' and describes the subject 'She', so an adjective is correct there – this is exactly why (A) is right and (D) is wrong. (B) 'went home' is idiomatic; 'home' takes no preposition after 'go'. (C) 'at six o'clock' correctly uses 'at' with clock time.
Step 4: Since (D) is faulty, (E) is not the answer.

344. Step 1: Part (A) is a participial phrase. Rule: a participial phrase at the head of a sentence must describe the SUBJECT of the clause that follows it.
Step 2: Find that subject. The clause that follows is 'the branch remained closed', so the subject is 'the branch'. Reading the two together gives 'The branch was a public holiday', which is absurd. The participle is left dangling.
Step 3: The repair is to supply the real subject: 'It being a public holiday, the branch remained closed', or simply 'As it was a public holiday, ...'. So (A) is the defective part.

Step 4: Check the rest. (B) 'remained closed' correctly uses an adjective after the linking verb 'remained'. (C) 'had to' is the right past form of obligation and agrees with the plural 'customers'. (D) 'use the ATM instead' is idiomatic – 'instead' as an adverb needs no 'of'. Hence (E) is ruled out.

345. Step 1: 'No sooner' is a negative adverbial placed at the head of the sentence, so it forces inversion. Part (A) has correctly inverted using the dummy auxiliary: 'did the branch manager'.
Step 2: Apply the auxiliary rule. After the auxiliary 'did', the main verb must be in the BASE form. Part (B) gives the past form 'entered', producing the double past 'did ... entered'. The correct wording is 'enter the strong room'. So (B) is the error.
Step 3: Check the rest. (C) is correct: 'no sooner' is always completed by 'than', never by 'then' or 'when', and the alarm is the subject of the second clause. (D) 'started ringing loudly' is well formed – 'start' takes the gerund, and the adverb 'loudly' correctly modifies 'ringing'.
Step 4: Note that had part (A) read 'No sooner the branch manager did', that would have been an inversion error; here the inversion is fine and only the verb form in (B) is wrong. So (E) is not the answer.

346. Step 1: Identify the pattern. This is a third conditional – an unreal supposition about the past. Its two halves are: if-clause in the past perfect, main clause in 'would have + past participle'.
Step 2: Test part (A). 'Had I known' is the accepted inverted form of 'If I had known'. When 'if' is dropped, the auxiliary must move in front of the subject, which is exactly what has happened. Correct. (The common trap 'If I would have known' does NOT appear here.)
Step 3: Test part (B). 'Would have shifted' is the required main-clause form for the third conditional, and it correctly matches the past perfect in (A).
Step 4: Test part (C). 'Shift ... to' is the right preposition for movement towards a destination, and 'instead of' is a complete two-word preposition.
Step 5: Test part (D). 'Instead of' is a preposition, so it must be followed by a gerund – 'keeping' is correct; 'to keep' would have been the error. 'In the post office' is idiomatic for a deposit held there.
Step 6: Every part survives testing, so the answer is (E), No error.

347. Step 1: The subject is a correlative pair joined by 'not only ... but also'.
Step 2: Apply the proximity rule. With 'not only ... but also', 'either ... or', 'neither ... nor' and 'or', the verb agrees with the subject NEARER to it.
Step 3: The nearer subject is 'the branch head' in part (B), which is singular. The verb in (C) must therefore be singular: 'has been transferred', not 'have been transferred'. So (C) is the erroneous part.
Step 4: Check the rest. (A) and (B) are correctly paired – 'not only' is properly answered by 'but also', and both elements are noun phrases, so the parallelism holds. (D) 'to the Erode district office' uses the correct preposition of destination for a transfer.
Step 5: Observe that if the order were reversed – 'Not only the branch head but also the cashiers' – the plural verb would then be correct. The verb follows the nearer noun, not the longer or more important one. Hence (E) is ruled out.

348. Step 1: Part (D) sits inside a clause introduced by the conjunction 'before' in part (C).
Step 2: Apply the rule for time conjunctions. After 'before', 'after', 'when', 'till', 'until', 'as soon as' and 'by the time', English does not use 'will'; futurity is expressed by the simple present (or, for a completed action, the present perfect).
Step 3: 'Will start' in (D) therefore breaks the rule. The correct form is 'before they start their training'. So (D) is the error.
Step 4: Check the rest. (A) 'were advised' is a correct passive with the plural subject 'recruits'. (B) 'advise' takes the to-infinitive, so 'to go through' is right, and 'go through' correctly means 'study in detail'. (C) The adverb 'carefully' properly modifies 'go through', and 'before' is the appropriate conjunction.
Step 5: A definite error exists, so (E) cannot be chosen.

349. Step 1: The sentence reports a question – an indirect interrogative.
Step 2: Apply the rule for reported questions. A question word ('why', 'when', 'how', 'where', 'what') is itself the link between the two clauses. The conjunction 'that' is used only for reported STATEMENTS,

and the two must never be combined.
Step 3: 'That why' in part (B) doubles the connector. The correct wording is 'why he had not verified'. So (B) is the erroneous part.
Step 4: Check the rest. (A) is right – 'ask' takes a direct object of person without a preposition ('asked the clerk', not 'asked to the clerk'). (B)'s tense, apart from the extra 'that', is correctly backshifted to 'had not'. (C) 'verified the signature' agrees with that past perfect. (D) 'on the withdrawal slip' uses the right preposition for writing on a surface.
Step 5: Since only (B) is defective, (E) is wrong.

350. Step 1: The reporting verb is 'said', which is past. By the sequence-of-tenses rule, every verb in the reported portion must shift into a past form; a present perfect cannot survive there.
Step 2: Part (D) gives 'has left', a present perfect. It clashes with 'said' and with the past perfect 'had reviewed' in (B).
Step 3: Fix it by working out the order of events. The review came first, the departure second. The earlier action already carries the past perfect 'had reviewed', so the later action takes the simple past: 'before he left for Delhi'. Hence (D) is the erroneous part.
Step 4: Check the rest. (A) is correct – 'said that' is the standard reporting frame ('said' needs no indirect object; 'said to him' would also be acceptable but is not used here). (B) correctly places the earlier of two past actions in the past perfect. (C) 'of all the branches' is a well-formed possessive phrase.
Step 5: Therefore (E) is ruled out.

351. Step 1: Strip the sentence to its skeleton. The subject is 'A large quantity ... ', the verb is 'were found' in part (C).
Step 2: Identify the true head of the subject. It is 'quantity', which is singular. 'Of gold ornaments' is a prepositional phrase, and a verb never agrees with the object of a preposition. The intervening plural 'ornaments' is a deliberate distractor.
Step 3: The verb must therefore be singular: 'was found missing'. So (C) is the erroneous part.
Step 4: Check the rest. (A) is correct – 'quantity' is properly used for an uncountable-style bulk measure, and the article 'A' suits the singular head. (B) 'pledged with the branch' is a reduced relative clause ('which had been pledged') correctly modifying 'ornaments'; 'pledge with' is the standard banking collocation. (D) 'during the surprise inspection' correctly uses 'during' for a period within which something happened.
Step 5: Contrast this with 'A number of ornaments WERE found missing', where the head 'number' in the phrase 'a number of' is notionally plural. The two constructions behave differently, which is what makes this item testing. Hence (E) is not the answer.

352. Step 1: Test part (A). The subject of the main clause is 'The compliance officer', which is singular, so the singular verb 'is' is correct. 'One of those managers' correctly uses a PLURAL noun after 'one of those', because the officer is being placed inside a group.
Step 2: Test part (B). This is the point the item is really testing. In the pattern 'one of those + plural noun + who', the relative pronoun 'who' refers back to the plural noun 'managers', NOT to 'one'. The verb in the relative clause must therefore be plural: 'who insist' is right, and 'who insists' would have been the error. (Contrast 'He is the only one of the managers who insists', where 'who' does refer to 'one' and the singular is required.) The collocation 'insist ON + gerund' is also correct.
Step 3: Test part (C). The emphatic reflexive 'themselves' agrees with the plural antecedent 'managers', and an emphatic reflexive may stand either after the subject or at the end of the clause, so its position is acceptable. 'Every voucher' with the singular noun after 'every' is correct in (B).
Step 4: Test part (D). 'Before' is a time conjunction, so it takes the simple present for future reference, not 'will be'; the passive 'is put up' is correctly formed, and 'put up for sanction' is the standard banking collocation.
Step 5: Every part survives testing, so the answer is (E), No error. The trap is the plural verb 'insist' after the singular-looking subject 'The compliance officer'; a candidate who matches the relative verb to the wrong antecedent will wrongly mark (B).

353. Step 1: Note the verb 'insisted' in part (A). Verbs of command, demand, proposal and insistence

– ‘insist’, ‘demand’, ‘order’, ‘propose’, ‘suggest’, ‘recommend’, ‘request’ – take the MANDATIVE SUBJUNCTIVE in the that-clause when they lay down what is to be done.
Step 2: The subjunctive uses the bare base form of the verb, with no ‘-s’ for the third person singular and no ‘to’. So the required form is ‘that every officer SUBMIT his asset declaration’. The alternative accepted in British usage is ‘that every officer SHOULD SUBMIT his asset declaration’. Both are available; what is not available is the plain indicative.
Step 3: Part (B) gives the ordinary indicative ‘submits’. After ‘insist that’, the indicative does not express a requirement at all – it turns the clause into an assertion of existing fact (‘insists that he does in fact submit it’), which contradicts the deadline in (D). Hence (B) is the erroneous part, and it must be rewritten as ‘submit’ or ‘should submit’.
Step 4: Check the rest. (A) is correct – ‘committee’ is treated as a single body here, so the singular ‘has insisted’ is right, and ‘insist that’ is the proper pattern (‘insist somebody to do’ is the construction to avoid). Within (B), ‘every officer ... his’ is consistent in number, so the pronoun is not the problem; only the verb form is. (C) ‘asset declaration before’ is well formed. (D) ‘the thirty-first of March’ is a normal way of writing a date.
Step 5: Therefore (E) is ruled out.

354. Step 1: ‘Scarcely’ is a negative or restrictive adverb. When such a word – ‘scarcely’, ‘hardly’, ‘barely’, ‘never’, ‘seldom’, ‘rarely’, ‘no sooner’, ‘not only’ – begins a sentence, the clause must be INVERTED: auxiliary before subject.
Step 2: Part (A) keeps the normal order ‘I had reached’. The required order is ‘Scarcely HAD I reached the branch’. So (A) is the erroneous part.
Step 3: Check the rest. (B) is correct: ‘scarcely’ and ‘hardly’ are completed by ‘when’, while ‘no sooner’ is completed by ‘than’. The pairing here is the right one, and the simple past ‘failed’ correctly marks the later event against the past perfect ‘had reached’.
Step 4: (C) ‘the entire core banking system’ is a well-formed noun phrase with a singular head. (D) ‘went offline’ agrees with that singular subject, and ‘for nearly two hours’ correctly uses ‘for’ with a duration.
Step 5: The trap in this item is that the tense pattern and the ‘scarcely ... when’ pairing are both flawless, so a candidate scanning only for tense errors will wrongly mark (E). The fault is purely one of word order.

355. Step 1: Locate the comparison. The verb of comparison is ‘preferred’ in part (B), and the second element of the comparison is introduced in part (C).
Step 2: Apply the rule for ‘prefer’. Although it carries a comparative sense, ‘prefer’ is not a comparative adjective and never takes ‘than’. Its object is followed by ‘to’: ‘prefer X to Y’. (With infinitives the pattern is ‘prefer to do X rather than do Y’.)
Step 3: Part (C) uses ‘than’, so it is the erroneous part. The correct wording is ‘a career in banking TO one in the software industry’.
Step 4: Check the rest. (A) ‘was asked’ is a correct passive. (B) is right – ‘ask somebody to explain’ takes the to-infinitive, and the indirect question ‘why he preferred’ correctly omits ‘that’ and keeps normal word order with the backshifted past tense. (D) ‘one’ properly stands in for ‘a career’, so the two things compared are grammatically parallel; this is what makes ‘to’ the only missing piece.
Step 5: Note that Latin-derived words such as ‘superior’, ‘inferior’, ‘senior’, ‘junior’ and ‘prior’ follow the same rule and also take ‘to’, never ‘than’. Hence (E) is not the answer.

356. Step 1: Part (D) is a question tag, so it must be built from the MAIN clause, not from anything in the subordinate clauses.
Step 2: Find the main clause. It is ‘The RBI has directed all banks ...’. Its subject is ‘The RBI’ and its auxiliary is ‘has’.
Step 3: Build the tag by rule: repeat the main-clause auxiliary, reverse the polarity, and use a pronoun for the subject. The statement is positive, so the tag is negative; ‘has’ stays as the auxiliary; ‘The RBI’ is an institution and is replaced by ‘it’. The correct tag is ‘hasn’t it?’. Part (D) gives ‘isn’t it?’, which uses the wrong auxiliary, so (D) is the error.
Step 4: Check the rest. (A) is correct – ‘direct somebody to do something’ takes the to-infinitive. (B)

is correct: 'make somebody do' drops 'to' in the active, but in the PASSIVE the 'to' returns, so 'is made to wait' is right. (C) 'for more than fifteen minutes' correctly uses 'for' with a duration.
Step 5: 'Isn't it?' used as an all-purpose tag is a well-known Indian-English habit; in standard usage the tag must mirror the main verb. Hence (E) is ruled out.

357. Step 1: Read part (A). 'If the loan had been sanctioned last month' is a past perfect if-clause, which fixes the sentence as a THIRD conditional – an unreal supposition about the past.
Step 2: Recall the required main clause for a third conditional: 'would have + past participle'.
Step 3: Part (B) supplies 'will have started', a future perfect. A future form cannot complete a past unreal condition; the correct wording is 'the entrepreneur WOULD have started'. So (B) is the erroneous part.
Step 4: Check the rest. (A) is well formed – the passive 'had been sanctioned' correctly puts the loan in the object role, and 'last month' is consistent with a past supposition. (C) 'his unit before the festival' is a correct noun phrase plus conjunction. (D) 'season began in October' uses the simple past in agreement with the past frame, and 'in October' correctly uses 'in' with a month.
Step 5: The difficulty here lies in the split across parts: the if-clause and the main clause sit in different segments, so the mismatch is visible only when (A) and (B) are read together. Hence (E) is not the answer.

Subtopic 3.3.2

358. Locate the true subject. Phrases introduced by 'along with', 'together with', 'as well as', 'in addition to' and 'accompanied by' are parenthetical – they add information but do not change the number of the subject. Strip out 'along with his clerks' and the sentence reads 'The manager ... to the Salem branch'. 'Manager' is singular, so the verb must be singular. The time marker 'last week' fixes the tense as simple past, so the correct form is the singular past passive 'was transferred'. Option B ('have been transferred') is plural and also present perfect, which clashes with 'last week'. Option C is plural. Option D is plural and present tense. Option E cannot be right because the original verb is plural. Hence option A.

359. The test is whether the word after the preposition names a *point* in time or a *stretch* of time. 'Five years' is a stretch (a duration), and with a duration the present perfect continuous takes 'for'. 'Since' is used only with a starting point – 'since 2019', 'since last Monday', 'since her joining'. Option A ('from') needs a matching 'to' or a future-oriented verb ('from Monday'), so it does not fit a present perfect continuous. Option C ('during') would need a named period such as 'during the audit', not a bare quantity. Option D ('by') expresses a deadline, not a duration. Since the original 'since' is wrong, option E is ruled out. Hence option B.

360. With 'either ... or' and 'neither ... nor' the verb follows the *proximity rule*: it agrees with the subject nearer to it. The nearer subject here is 'the clerks', which is plural, so the verb must be plural. That eliminates 'has submitted', 'has been submitting' and 'is submitting', all singular. Option D ('was submitting') is singular as well as being a past continuous, which does not suit a completed act of submission. Option E is not needed because a correct plural form is present in the list. Hence option C, 'have submitted'.

361. 'Efficient' is a three-syllable adjective, so its superlative is formed with 'most', giving 'most efficient' – never by adding -est. The sentence already supplies 'most' just before the blank, so the replacement must be the plain adjective 'efficient', yielding 'one of the most efficient officers'. Option A would produce 'one of the most most efficient officers', a duplication. Option B uses the illegal -er ending on a long adjective. Option C ('much efficient') is wrong because 'much' modifies comparatives and uncountables, not a bare positive adjective. Option E is impossible since 'efficientest' is not a word. Hence option D.

362. The main clause reads 'I would sanction', which is the second conditional – used for an imagined, unreal present situation. The second conditional pattern is: If + past subjunctive, ... would + base verb. For the verb 'be', the past subjunctive is 'were' for every person, including 'I'. Option B ('am')

belongs to the first conditional, which would require 'I will sanction'. Option C ('had been') belongs to the third conditional, which would require 'I would have sanctioned'. Option D puts 'would' inside the if-clause, which is not standard in a conditional of this type. Option E is ruled out because 'If I was' is the very error being tested. Hence option A.

363. Check the underlined phrase against the rule before hunting for a replacement. 'Its inception in 2015' is a fixed point in time, and a present perfect continuous verb ('has been offering') combined with a point in time takes 'since'. The intensifier 'ever' may legitimately precede it: 'ever since' is standard idiomatic English meaning 'continuously from that time onward'. So the original is already correct. Option A ('ever from') is not an English collocation. Option B ('since from') doubles the preposition. Option C ('from ever') is not idiomatic. Option D ('ever after') suggests a fairy-tale sense of 'for all time afterwards' and does not combine with 'has been offering'. Since every offered substitute is worse than the original, the answer is option E.

364. 'Each' is a distributive determiner and is always singular, no matter how many people it distributes over. In 'Each of the applicants', the head word is 'Each', not 'applicants' – 'of the applicants' is only a prepositional phrase and cannot control the verb. Therefore the verb must be singular: 'has to submit'. Option A is plural and also changes the meaning to a completed action. Option C is plural and additionally uses the clumsy passive 'are needed to'. Option D is plural. Option E is unnecessary because a correct form is listed. Hence option B.

365. Identify the construction. The sentence uses 'as large', which is the first half of the comparison of equality 'as ... as'. Once 'as' has been used before the adjective, the second element must also be 'as' – 'as large as the State Bank of India'. 'Than' can only follow a comparative form such as 'larger' or 'more efficient'. Option A keeps the illegal 'than' and also drops the article. Option B mixes two patterns: 'so ... as' is used only in negative sentences and even then takes the form 'not so large as', never 'as large so as'. Option D substitutes 'like', which compares nouns directly ('banks like the State Bank') and cannot follow the dangling 'as large'. Option E is ruled out because the original mismatch of 'as ... than' is precisely the error. Hence option C.

366. This tests a fixed verb-preposition collocation. In English one *arrives at* a place, a figure, a decision or a conclusion; 'arrive to' is never used. The idiom here is 'arrive at a consensus'. Option A ('arrive on') is used only of dates – 'arrive on Monday'. Option B ('arrive into') is not English; 'into' pairs with verbs of entering such as 'enter into an agreement'. Option C ('arrive for') would mean turning up in order to attend something, which is not the sense required. Option E is unnecessary because a correct preposition is on the list. Hence option D.

367. 'No sooner' is a comparative form ('sooner' is the comparative of 'soon'), and every comparative is completed by 'than'. The fixed correlative is therefore 'No sooner ... than', not 'No sooner ... when'. Note the contrast with 'Hardly / Scarcely ... when', which uses 'when' because 'hardly' is not a comparative. Option B confuses the adverb 'then' with the conjunction 'than'. Option C uses the correct 'than' but spoils the sequence of tenses: the second clause reports the later event, so it takes the simple past 'started', not the past perfect 'had started'. Option D uses 'that', which does not pair with 'no sooner'. Option E retains the wrong 'when'. Hence option A.

368. A sum of money, a distance, a weight or a period of time is treated as a single quantity and takes a singular verb, even though the figure is plural in form. The complement in this sentence confirms it: the predicate is 'a rather large amount', a singular noun phrase, so the verb linking to it must be singular – 'Rs. 50,000 is a rather large amount'. Option A is plural and also shifts to the past, which clashes with the present-tense framing 'In the opinion of the auditor'. Option C is plural present perfect. Option D is plural and its continuous form cannot introduce a permanent classification. Option E keeps the plural 'are'. Hence option B.

369. In 'look forward to', the word 'to' is a preposition, not the infinitive marker. A preposition is always followed by a noun or a gerund (the -ing form), never by a bare verb. So the correct form is 'looking forward to receiving'. The quick test: you can say 'looking forward to it', and wherever 'it' fits, only a noun or gerund fits. Option A wrongly swaps the fixed preposition 'to' for 'for'. Option

B uses a perfect infinitive, which contradicts the forward-looking sense of the phrase. Option D again replaces the fixed 'to'. Option E keeps the infinitive 'to receive', which is the error. Hence option C.

370. Work out what kind of unit follows the connector. 'He did not furnish the latest income proof' is a full clause, with a subject and a finite verb. A clause of reason must be introduced by a conjunction such as 'because', 'since' or 'as'. 'On account of', 'due to' and 'owing to' are prepositional phrases and must be followed by a noun or gerund – 'on account of his failure to furnish', 'due to non-submission of income proof'. Option A therefore repeats the same structural error with a different preposition. Option B does exactly the same. Option C keeps 'on account of' before a clause and additionally shifts to the past perfect for no reason. Option E is unnecessary because option D supplies a genuine conjunction. Hence option D.

371. When a negative or restrictive expression such as 'Not only', 'Never', 'Rarely', 'Little' or 'Under no circumstances' is placed at the beginning of a clause, the clause must be inverted: the auxiliary comes before the subject. So 'Not only he was fined' must become 'Not only was he fined'. Option B keeps the normal subject-verb order and merely changes the tense. Option C also keeps normal order. Option D does invert, but the continuous 'was he being fined' describes an action in progress, which clashes with the completed, parallel action 'was also issued' in the second half of the correlative. Option E keeps the uninverted order, which is the error. Hence option A.

372. Two things must be settled: the conditional pattern and the position of 'not'. First, 'Had the branch submitted' is the inverted form of 'If the branch had submitted', which marks the third conditional – an unreal past. Its main clause takes 'would have + past participle', here in the passive: 'would have been imposed'. Second, in a verb group the negative 'not' goes immediately after the *first* auxiliary, so the order is would + not + have + been, giving 'would not have been'. The original wrongly puts 'not' after 'have'. Option A uses 'will', which belongs to the first conditional. Option C ('had not been') repeats the past perfect in the main clause, leaving the sentence with two if-clause verbs and no result. Option D drops the required 'have'. Option E keeps the misplaced negative. Hence option B.

373. There are two independent agreement errors, and the correct option must fix both. **First verb:** 'together with his two assistants' is set off by commas as a parenthetical addition and does not alter the number of the subject. The subject is 'The auditor', singular, so the verb must be 'was examining'. **Second verb:** the relative pronoun 'which' takes its number from its antecedent, and the antecedent here is 'the vouchers', plural, so the relative clause needs 'were kept'. Option A fixes only the relative clause. Option B fixes only the main verb. Option D fixes neither the relative clause nor the tense, since the past-tense narrative does not support the present perfect 'has examined'. Option E is unnecessary because option C corrects both errors. Hence option C.

374. 'Seldom' is a negative adverb of frequency, and when such an adverb opens a sentence the clause must be inverted. Since the verb 'entertain' has no auxiliary of its own, the dummy auxiliary 'do/does' is supplied and placed before the subject: Seldom + does + subject + base verb. Working through the parts: the subject 'the regional office' is singular and the statement is a general present truth, so the auxiliary is 'does' and the main verb stays in the base form 'entertain'. Option A abandons the inversion altogether, which a fronted 'Seldom' does not permit. Option B inverts correctly but uses the plural 'do' with a singular subject. Option C uses the past 'did' with no past-time reference and, worse, adds -ed to the main verb after an auxiliary. Option E keeps the uninverted 'the regional office does entertain'. Hence option D.

375. The expressions 'It is time', 'It is high time' and 'It is about time' are followed by a clause in the past subjunctive, even though the meaning is present or future. The past form here does not indicate past time; it signals that the action is overdue. So the clause must read 'It is high time the bank revised its outdated procedure'. Option B inserts 'should', a very common error – 'It is high time' already carries the sense of obligation, and the two are not combined. Option C keeps the present tense and merely pluralises the noun, which does not repair the structure. Option D uses a future form, which the idiom does not allow. Option E is unnecessary because option A gives the required subjunctive. Hence option A.

376. Two traps must be cleared. **Agreement:** 'The number of + plural noun' is a singular subject and takes a singular verb, whereas 'A number of + plural noun' is plural. The head word here is 'The number', so the verb must be 'is'. The intervening words 'of customers visiting the branch on Mondays' cannot govern the verb. **Comparative:** 'greater' is already a comparative, so it cannot be preceded by 'more'; 'far' is the correct intensifier. Option A keeps the plural verb and adds the double comparative 'more greater'. Option C fixes the verb but writes 'then', an adverb of time, in place of the comparative conjunction 'than'. Option D is plural and shifts to the present perfect, which does not suit a habitual comparison. Option E keeps the plural 'are'. Hence option B.

377. The sentence contains two subjects with opposite requirements, so both verbs must be checked separately. **First clause:** 'Neither' used as a pronoun means 'not one of the two' and is singular, so it takes 'was found', not 'were found'; the phrase 'of the two proposals' is only a modifier. **Second clause:** the subject is 'both', which by definition refers to two items and is always plural, so it takes 'were rejected'. The correct combination is thus singular then plural. Option A makes both verbs plural, leaving 'Neither ... were'. Option B makes both singular, leaving 'both was'. Option D adds a present perfect that clashes with the past narrative and still keeps 'both was'. Option E is unnecessary because option C supplies the right pair. Hence option C.

378. Two faults must be repaired at once. **Correlative:** 'Scarcely' and 'Hardly' are not comparative forms, so they pair with 'when', not 'than'; only 'No sooner', which contains the comparative 'sooner', takes 'than'. The opening 'Scarcely had ...' therefore demands 'when ...'. **Agreement:** the subject of the subordinate clause is 'two crucial documents', plainly plural, so the verb must be 'were missing'. Option A corrects the agreement but keeps the wrong correlative 'than'. Option B uses the right correlative but mangles the subject into the singular 'two crucial document'. Option C uses the right correlative yet keeps 'was missing' and needlessly shifts to 'had realised', though the past perfect is already carried by 'had reviewed' and the later event takes the simple past. Option E is unnecessary because option D fixes both faults. Hence option D.

Subtopic 3.3.3

379. Test each sentence for subject-verb agreement and tense. (I) 'has gone' is a correct present-perfect form with the singular subject 'The manager'. (III) is a simple past statement with a correct past form 'opened'. (IV) 'remains' agrees with the singular subject 'The bank'. (II) begins with 'Each of the clerks'. The subject of the verb is 'Each', which is always singular; the phrase 'of the clerks' is only a prepositional modifier and cannot control the verb. Hence the verb must be 'was given', not 'were given'. Since exactly one sentence is faulty, option (E) is ruled out. Answer: (II).

380. Check the four sentences one by one. (I) 'Senior' is a Latin comparative and is followed by 'to', never by 'than'; the correct form is 'senior to me'. (II) With 'neither ... nor', the verb agrees with the nearer subject, which here is the plural 'his friends', so 'were present' is required, not 'was present'. (IV) 'Discuss' is a transitive verb that takes a direct object without any preposition; 'discussed about' is redundant and wrong. (III) treats the collective noun 'committee' as a single body, so the singular 'has issued' and the singular possessive 'its' are both consistent and correct. Answer: (III).

381. (I) The structure 'one of the + superlative' must be followed by a plural noun, so it should be 'one of the best cashiers'. Error. (II) 'Since 2019' marks a point of time and pairs correctly with the present perfect continuous 'have been working'. No error. (III) 'News' is an uncountable noun that is singular in form and in sense, so it takes 'is', not 'are'. Error. (IV) Two faults: 'useful' begins with the consonant sound /ju:/ and so takes 'a', not 'an'; and 'advice' is uncountable, so 'a useful advice' should be 'a useful piece of advice'. Error. Thus (I), (III) and (IV) are faulty while (II) is sound, which rules out 'All four'. Answer: (I), (III) and (IV).

382. (I) 'Return' already carries the sense of coming or giving back, so 'return back' is a redundancy; the correct form is 'Please return the original documents'. (II) 'Between' is used for two persons or things; for more than two, 'among' is required, hence 'among the five candidates'. (IV) The idiom is 'married to a person', not 'married with'. (III) A sum of money is treated as a single unit, so the singular verb 'was deducted' is correct with *Rs.* 2,000. Answer: (III).

383. (I) The correlative pair is 'Hardly ... when', and after the negative opener 'Hardly' the auxiliary is inverted, giving 'Hardly had he entered'. Correct. (III) 'Both' takes a plural verb and a plural possessive, so 'Both the officers have submitted their reports' is correct. (II) 'Capable' is followed by 'of + gerund', so it must be 'capable of handling', not 'capable to handle'. (IV) The indefinite pronoun 'one' must be carried through consistently, so the possessive should be 'one's promises', not 'his promises'. Since two sentences are indeed correct, option (E) does not apply. Answer: (I) and (III).

384. (I) is a well-formed passive: 'was sanctioned by'. (II) 'For the last three days' expresses a period of time and correctly follows the present perfect 'has been absent'. (IV) 'Inform somebody of something' is the standard pattern and the future 'will inform' matches 'tomorrow'. (III) 'Many of' must be followed by a plural countable noun with a determiner, so it should be 'Many of the customers complained'. The singular 'customer' after 'Many of the' is the sole error, since the past form 'complained' is itself unchanged for number. Answer: (III).

385. (I) In 'look forward to', the word 'to' is a preposition, not part of an infinitive, so it must be followed by a gerund: 'looking forward to meeting you'. (II) 'The reason ... is because' is a tautology, since 'because' repeats the idea of 'reason'; the correct form is 'The reason ... is that the server was down'. (III) 'Prefer' takes 'to', not 'than': 'prefers coffee to tea'. (IV) The singular subject 'The bank' agrees with 'has', and 'all the major cities' is a normal plural object. Answer: (IV).

386. Deal with the correlatives first. 'No sooner' pairs with 'than', so (I) is correct, and the inversion 'had the counter opened' after the negative opener is also right. 'Scarcely' and 'Hardly', however, pair with 'when', not 'than', so (III) must read 'Scarcely had the auditor left the branch when the manager arrived'. Error. Next, subject-verb agreement: in (II) the subject head is 'The number', which is always singular, so the verb must be 'has increased'. Error. Contrast this with 'A number of', which is plural. In (IV) 'not only ... but also' follows the proximity rule, and the nearer subject 'the officers' is plural, so 'were transferred' is right. Hence the faulty pair is (II) and (III). Answer: (II) and (III).

387. All four test conditional and subjunctive structures. (I) is a standard third conditional with inversion replacing 'if': 'Had I known ... I would have applied'. Correct. (II) breaks the rule that 'would' never appears in the if-clause of a third conditional; it must read 'If he had submitted the form on time'. (III) 'Unless' already means 'if not', so adding 'do not' creates a double negative that reverses the intended sense; it should be 'Unless you verify the KYC papers'. (IV) After 'I wish', an unreal present takes the past subjunctive 'were' for all persons, so it must be 'I wish I were the branch head'. Only (I) survives. Answer: Only (I).

388. Each sentence turns on locating the real subject. (I) A phrase introduced by 'along with', 'as well as' or 'in addition to' is parenthetical and does not change the number of the subject; the subject is the singular 'The RBI', so the verb must be 'has announced'. (III) 'Neither' used as a pronoun is singular, so it requires 'is feasible'. (IV) 'Quantity' is used for uncountable mass; countable items such as documents take 'number', and 'A large number of documents were destroyed' would then be correct. As written, the sentence is doubly faulty. (II) 'Each' is singular and correctly takes 'was audited', with 'of the three branches' merely modifying it. Since (II) is sound, option (E) is ruled out. Answer: Only (II).

389. This set tests fixed verb-preposition combinations. (I) One is 'accused of' an offence, never 'accused for', so it should read 'accused of embezzling'. (III) 'Averse' is followed by 'to', and here 'to' is a preposition, so it must take a gerund: 'averse to granting the overdraft facility'. (II) 'Charge somebody with an offence' is the correct idiom, so 'charged with forgery' is right. (IV) 'Debar somebody from doing something' is the correct idiom, so 'debarred from appearing' is right. Answer: (II) and (IV).

390. (I) The subject is the indefinite pronoun 'anyone', which is singular, so the verb must be 'knows'; the adverb 'hardly' does not alter the number. Error. (II) A measure of distance taken as one whole quantity is singular, so 'Ten kilometres is a long distance' is correct. No error. (III) Subject names ending in -ics such as mathematics, physics and economics are singular when they denote a subject of

study, so it must be ‘Mathematics was his favourite subject’. Error. (IV) ‘Police’ is a collective noun that is always treated as plural in standard usage, so it must be ‘The police have arrested’. Error. Three of the four are faulty. Answer: (I), (III) and (IV).

391. ‘It is high time’ is followed by the past subjunctive, so ‘we revised’ in (I) is correct, while (II) wrongly inserts the modal ‘should’; the alternative pattern would be ‘It is high time for us to revise’. Next, ‘would rather’ is followed by a bare infinitive on both sides of ‘than’, so (III) must read ‘would rather resign than accept’; the ‘to’ before ‘accept’ breaks the parallel. In (IV) the pattern is ‘prefer to do something rather than do something’, where the second verb is a bare infinitive, so ‘to resign rather than accept’ is correct. Answer: (I) and (IV).

392. When the reporting verb is in the past tense, the reported verb must be back-shifted. (I) ‘said’ is past, so ‘will repay’ must become ‘would repay’. Error. (II) An indirect question takes the ordinary statement order subject-verb, so it must be ‘asked me what my account number was’; the inverted ‘what was my account number’ belongs to a direct question. Error. (III) ‘told me that she had already deposited’ correctly shifts the present perfect of direct speech to the past perfect. No error. (IV) A yes-no question is reported with ‘whether’ or ‘if’ and the back-shifted ‘would remain’. No error. Answer: (I) and (II).

393. All four sentences begin with an element that forces inversion. (I) After the negative adverb ‘Seldom’ the auxiliary must precede the subject, giving ‘does the bank entertain’. Correct. (II) After a fronted ‘So + adjective’, inversion of the verb ‘be’ gives ‘So poor was his handwriting’, and the correlative ‘that’ clause follows. Correct. (III) After the fronted ‘Not until’ clause, the main clause must also invert, so it should read ‘Not until the audit was completed did the discrepancy come to light’; as written, there is no inversion at all. Error. (IV) The inversion itself is right, but once the auxiliary ‘did’ is used the main verb must be in the bare infinitive, so it must be ‘Little did the depositors know’. Error. Answer: (I) and (II).

394. Strip away the modifiers and find each real subject. (I) The head of the subject is ‘The bank’s decision’, which is singular; the relative clause ‘which was announced on Monday’ is only an insertion, so the verb must be ‘has upset’. Error. (II) With ‘neither ... nor’, the verb agrees with the nearer subject, and the nearer subject ‘the clerks’ is plural, so it must be ‘were aware’. Error. (IV) ‘Many a’ is always followed by a singular noun and a singular verb, so it must be ‘Many a customer has complained’. Error. (III) ‘More than one’ is idiomatically singular in spite of its plural sense, so ‘More than one applicant has been rejected’ is exactly right. Answer: Only (III).

395. A participial or infinitive opener must attach to the subject of the main clause. (I) The subject of the main clause is ‘the noticeboard’, which cannot walk into a branch; the doer is ‘he’. Dangling. It should read ‘Walking into the branch, he noticed the noticeboard at once’. (III) The opener ‘To open a savings account’ implies a human agent, but the subject supplied is ‘the KYC norms’, which cannot open an account; it should read ‘To open a savings account, one must comply with the KYC norms’. Dangling. (II) The subject ‘the officer’ both verified the documents and sanctioned the loan, so the modifier attaches correctly. (IV) The subject ‘he’ submitted the form and was asked to wait, so the modifier again attaches correctly. Answer: (I) and (III).

396. (I) The idiom is ‘entrust somebody with the task of doing something’. The sentence has scrambled it into ‘entrusted the task with reviewing’; the correct passive is ‘has been entrusted with the task of reviewing’. Error. (IV) ‘Oblivious’ is followed by ‘of’ or ‘to’, never by ‘about’, so it must be ‘oblivious of the changes’. Error. (II) ‘Deprive somebody of something’ is correct, and the passive ‘was deprived of his pension’ preserves it. (III) ‘Fraught with’ meaning ‘filled with something undesirable’ is the standard collocation. Since two sentences are faulty, option (E) is ruled out. Answer: (II) and (III).

397. (I) commits the error of illogical comparison: a profit is being compared with a quarter. The repeating pronoun is needed, giving ‘higher than that of the last quarter’. Error. (III) ‘Superior’, like ‘inferior’, ‘senior’ and ‘prior’, is a Latin comparative followed by ‘to’, so it must be ‘superior to the earlier one’. Error. (II) compares ‘His salary’ with ‘that of any other officer’, where ‘that’ correctly stands for ‘the salary’, and ‘any other’ properly excludes him from the group he belongs to. Correct.

(IV) uses the correlative 'not so much ... as' with parallel prepositional phrases 'in profits' and 'in customer service'. Correct. Answer: (II) and (IV).

398. (I) 'Since' introduces a point of time such as 2019 or Monday, whereas a stretch of time takes 'for'. The phrase 'the last five years' is a duration, so it must be 'for the last five years'. Error. (III) Two faults combine. The indefinite article is required before a countable noun used non-specifically, and since 'M.B.A.' begins with the vowel sound /em/, the article must be 'an', giving 'an M.B.A. from a reputed institute'. Error. (II) Names of rivers regularly take the definite article, so 'The Ganga' is correct, and 'regarded as' is the right idiom. (IV) The earlier of two past actions takes the past perfect 'had already left' while the later takes the simple past 'arrived', so the sequence is correct. Answer: (I) and (III).

399. Each sentence must be checked before concluding. (I) The negative adverb 'Rarely' at the head of the sentence correctly triggers inversion with the auxiliary 'does', followed by the bare infinitive 'come'. Sound. (II) The subject head is 'The number', which is singular and correctly takes 'is lower'; the comparison uses 'that of the previous quarter', so 'number' is compared with 'number' and the comparison is logical. Sound. (III) This is a third conditional with 'if' replaced by inversion, 'Had the branch adhered', and a perfect modal 'could have been avoided' in the main clause. Sound. (IV) 'Not only' at the head of the clause triggers inversion, giving 'did she clear', and the balancing clause uses 'but she also', which is the normal position of 'also' when the subject is repeated. Sound. Since no sentence is faulty, the correct response is 'None of these'. Answer: None of these.

Subtopic 3.3.4

400. Test each option. (A) The adverb *yesterday* fixes a finished past time, so the present perfect *has issued* cannot be used; it must be *issued*. (B) *Each of + plural noun* is singular, so the verb must be *has been given*, not *have been given*. (C) With *neither ... nor*, the verb agrees with the nearer subject, *the officer*, which is singular; *was* is therefore right, and both subjects are singular anyway. No other fault exists. (D) *Senior*, *junior*, *superior*, *inferior*, *prior* are followed by *to*, not *than*; also *to me*, not *than me*. Since (C) is faultless, (E) is ruled out. Hence (C).

401. (A) After *one of the*, the noun must be plural: *one of the best cashiers*. (B) *Committee* is here treated as a single body, so the singular *has* and the singular pronoun *its* agree correctly; the tense and the preposition *to* are also right. (C) An action begun in the past and continuing needs the present perfect continuous: *I have been working ... since 2015*. (D) Two faults: *alongwith* is not a word (*along with*), and a phrase introduced by *along with* does not change the number of the subject, so the verb must be *was transferred*. Only (B) survives, so (E) is wrong. Hence (B).

402. (A) *Know* is not used with a bare gerund for a skill; the idiom is *does not know how to swim*. (B) Of two past actions, the earlier one takes the past perfect (*had left*) and the later one the simple past (*reached*) after *before*. That is exactly the pattern used, so the sentence is correct. (C) *Taller* is already comparative; adding *more* creates a double comparative. (D) *Prefer* takes *to*, not *than*: *prefer coffee to tea*. As (B) is correct, (E) is ruled out. Hence (B).

403. (A) *Every one of* is singular, so the verb must be *was interviewed*. (B) *Discuss* is a transitive verb and takes a direct object without a preposition: *discussed the new savings scheme*. (C) *Furniture* is an uncountable noun with no plural form, and it takes a singular verb: *All the furniture ... is new*. (D) *Say* is not used with an indirect object without *to*; the correct form is *told me* or *said to me*. Every one of the four sentences contains an error, so the genuinely correct choice is *None of these*. Hence (E).

404. (A) A sum of money is treated as a single amount and takes a singular verb: *Rs. 5,000 was deposited*. (B) A phrase beginning with *as well as* is parenthetical and does not affect the number of the subject; the subject is *the manager* (singular), so the singular *is attending* is correct. (C) *Neither of* is a singular expression and takes a singular verb: *Neither of the clerks is eligible*. (D) The idiom is *married to*, not *married with*. Since (B) is faultless, (E) is ruled out. Hence (B).

405. (A) *Inform* takes a direct object without *to*: *inform the customer.* (B) *The number of* is singular (as against *a number of*, which is plural), so it must be *has increased.* (C) The correlative pair is *scarcely ... when*, with inversion after the front-shifted negative adverb (*had he signed*) and the past perfect for the earlier action. All three requirements are met, so the sentence is correct. (D) *Neither of* takes a singular verb: *is profitable.* Since (C) is correct, (E) is ruled out. Hence (C).

406. (A) *Return* by itself means *give back*, so *return back* is a redundancy: *Please return the passbook.* (B) *A few* correctly modifies the plural countable noun *days*, the possessive of that plural time expression is formed with the apostrophe after the *s* (*a few days' leave*), and the infinitive *to attend* properly expresses purpose. The sentence is faultless. (C) In an existential *there* sentence the verb agrees with the following notional subject, here the plural *reasons*: *There are many reasons.* (D) *Request* is a transitive verb and takes a direct object without a preposition: *He requested a transfer.* Since (B) is correct, (E) is ruled out. Hence (B).

407. (A) An action that began at a past point and still continues takes the present perfect continuous, and the *since* clause correctly takes the simple past (*was computerised*). The sentence is sound. (B) When *hardly* is placed at the head of the sentence, the auxiliary must be inverted: *Hardly had he entered.* (C) In the pattern *one of those + plural noun + who*, the relative pronoun refers to the plural noun *officers*, so the verb must be *are always punctual.* (D) *Neither of* is singular and demands *was accepted.* Only (A) is error-free, so (E) is ruled out. Hence (A).

408. (A) *Police* is a plural noun of multitude and takes a plural verb: *The police have arrested.* (B) *Insist on* is followed by a gerund with a possessive, not an infinitive: *insisted on my signing.* (C) When *not only* begins a clause, the auxiliary is inverted (*did he clear*), the correlative *but also* is present, and *also* correctly sits with the verb in the second clause. The sentence is correct. (D) The fixed collocation is *the reason for*, not *the reason of.* Since (C) is correct, (E) is ruled out. Hence (C).

409. (A) In a third conditional, the *if* clause takes the past perfect, never *would have*: *If I had known.* (B) *Unless* already carries a negative sense, so adding *do not* makes a double negative: *Unless you repay the loan.* (C) After *It is high time*, the clause takes the past subjunctive: *it is high time the bank reviewed its lending policy.* The present-tense *reviews* is wrong on every reading, since even a mandative subjunctive would give the bare form *review*, not *reviews.* (D) *Lest* is always followed by *should* and never by a further negative; the construction here is exactly that, and the main clause is in the past tense consistently. Hence (D).

410. (A) A collective noun takes a plural verb when the members act or think as individuals. Since the jury is explicitly *divided*, the members are not acting as one body, so the plural *were* and the plural pronoun *their* are both correct. (B) A measure of distance viewed as one quantity takes a singular verb: *Ten kilometres is a long distance.* (C) *Order* is transitive and needs no preposition: *has ordered two hundred forms.* (D) *Cannot help* is followed by a gerund: *could not help laughing.* Only (A) is faultless, so (E) is ruled out. Hence (A).

411. (A) A phrase introduced by *along with* does not alter the number of the subject; the subject is *the regional manager*, so it must be *was felicitated.* (B) *Capable* is followed by *of + gerund*: *capable of handling.* (C) Two faults: *know* is a stative verb and is not used in the continuous form (*I have known him*), and a duration of time takes *for*, not *since* (*for ten years*). (D) *Each of* is singular, so both the verb and the possessive must be singular: *has exceeded its annual target.* All four sentences are faulty, so the correct choice is *None of these.* Hence (E).

412. (B) The present perfect is correct with *since + point of time*, and the plural subject *rates* takes *have been slashed*; the passive is well formed. (A) The negative adverb *seldom* at the head of a clause forces inversion: *Seldom does he go.* (C) *Many a* is always followed by a singular noun and a singular verb: *Many a customer has complained.* (D) Of two past actions the earlier one takes the past perfect, so it must be *after he had completed his training*; the present perfect cannot combine with the simple past *returned.* Since (B) is correct, (E) is ruled out. Hence (B).

413. (A) The comparison is illogical: a turnover is being compared with a year. It must be *greater than that of last year.* (B) The correlative pair *no sooner ... than* is used correctly, the auxiliary is

inverted after the front-shifted *no sooner*, and the past perfect precedes the simple past. The sentence is correct. (C) *Both* pairs with *and*, never with *as well as*; and *both ... and* would additionally require a plural verb. (D) *Prevent* takes *from + gerund*: *prevented me from withdrawing.* Since (B) is correct, (E) is ruled out. Hence (B).

414. (A) This is a third conditional written without *if*; the inversion *Had he applied* correctly replaces *If he had applied*, and the main clause takes *would have got.* The causative *got ... sanctioned* is also well formed. (B) Two faults: *the number of* is singular (*is increasing*), and the relative *which* referring to the whole clause takes a singular verb (*worries*). (C) A preposition governs the objective case, so it must be *Between you and me.* (D) The question tag must repeat the subject and the auxiliary of the statement: *isn't he?.* Since (A) is faultless, (E) is ruled out. Hence (A).

415. (A) *Scarcely* pairs with *when*, not with *than*; only *no sooner* pairs with *than.* (B) The antecedent *guidelines* is plural, so both verbs are wrong: it must be *which were issued* and *are mandatory.* (C) The participle *Being* has no logical subject to attach to, since the branch is not a public holiday; the correct form is *It being a public holiday, ...* or *As it was a public holiday, ...* (D) After *would rather ... than*, both verbs must be bare infinitives, so *to accept* should be *accept.* Every option is faulty, so the correct choice is *None of these.* Hence (E).

416. (A) *Comprise* already means *consist of* and takes a direct object: *The audit team comprises five members.* (B) With *neither ... nor*, the verb follows the proximity rule and agrees with the nearer subject, *the directors*, which is plural; *were* is therefore correct. (C) *Each of* is singular and requires *was scrutinised.* (D) With *as well as*, the verb agrees with the first subject, *He*, so it must be *He as well as I is responsible*; *am* wrongly agrees with the parenthetical *I.* Since (B) is correct, (E) is ruled out. Hence (B).

417. (A) *Suggest* is never followed by an indirect object plus an infinitive; it takes a *that* clause: *suggested that I should revise the proposal.* (B) *Despite* already includes the sense of *in spite of* and is never followed by *of.* (C) After verbs of proposing, ordering or deciding, the subordinate clause takes the subjunctive bare infinitive: *that the branch be shifted.* This is correct. (D) After *one of*, the noun must be plural: *One of my colleagues has been promoted.* Hence (C).

418. (A) *Hardly* is itself a negative adverb, so *without hardly any* is a double negative: the sentence must read *with hardly any delay* or *without any delay.* (B) The construction *as + adjective + a + singular noun + as* is correctly formed (*as rich a banking tradition as*), and the plural subject *countries* takes *have.* The sentence is sound. (C) The subject is the singular *cost*, not *machines*, so the verb must be *was.* (D) *Deny* is followed by a gerund, not an infinitive; with an infinitive the verb needed is *refused to accept.* Since (B) is correct, (E) is ruled out. Hence (B).

419. (A) *Neither of* is singular and takes *is willing.* (B) *Accuse* is followed by *of*, not *for*: *accused me of tampering.* (C) With *not only ... but also*, the verb agrees with the nearer subject, *the peon*, which is singular, so it must be *was questioned.* (D) The parallel comparative construction *The + comparative ..., the + comparative ...* is correctly used, with *the* before each comparative and the singular verb agreeing with *return.* Hence (D).

420. (A) In *be used to*, the word *to* is a preposition and must be followed by a gerund: *is used to working late.* The infinitive form *used to work* would express a discontinued past habit, which does not fit *is.* (B) *Regarding* is itself a preposition; *regarding to* is redundant. Either *regarding* or *with regard to* is correct. (C) The negative adverb *rarely* at the head of the clause correctly triggers inversion (*do we come*), and *such an* is right before a vowel sound. The sentence is faultless. (D) *Superior* takes *to*, not *than*: *superior to all her batchmates.* Hence (C).

Subtopic 3.4.1

421. 'Abundant' means existing in large quantity, more than enough. 'Plentiful' carries exactly this sense of ample supply, so it is the synonym. 'Scarce' means available in small quantity and is the direct opposite. 'Costly' refers to price, not to quantity – a thing can be abundant and cheap at the same

time, so the two words are unrelated. 'Fragile' means easily broken and describes physical strength, not amount. 'Sudden' refers to speed of occurrence, not to how much there is; a flow could be abundant yet gradual. Hence option A.

422. 'Prosperity' means a state of flourishing, especially in money matters. The antonym must name the opposite state, namely want or destitution. 'Poverty' is exactly that, so it is the answer. 'Wealth' and 'Fortune' both denote riches and are therefore synonyms, not opposites. 'Growth' denotes increase and normally accompanies prosperity rather than opposing it. 'Success' is likewise a near synonym in this context. Only one option reverses the meaning. Hence option B.

423. 'Diligent' describes a person who works with steady, careful effort. 'Hardworking' expresses precisely that quality, so it is the synonym. 'Lazy' and 'Careless' are opposites – the first denies effort, the second denies care, and diligence contains both. 'Wealthy' concerns possessions, which has nothing to do with how one works. 'Talkative' concerns speech, again unrelated to industriousness. Hence option B.

424. 'Temporary' means lasting only for a limited time. Four of the options – 'Brief', 'Momentary', 'Fleeting' and 'Short' – all mean short-lasting, so each of them is a synonym of the given word and cannot be its antonym. The only word that reverses the idea, meaning lasting indefinitely or for all time, is 'Permanent'. Note the trap: the question asks for the opposite, and a candidate reading in haste may pick one of the four synonyms. Hence option C.

425. 'Vacant' means containing nobody and nothing; unfilled. 'Empty' conveys the same idea and is the synonym. 'Occupied' and 'Crowded' both state that people are present, which is the reverse of vacant. 'Locked' describes whether a door is fastened, not whether the space inside is filled – a locked flat may well be occupied. 'Narrow' describes width, a dimension, and says nothing about occupancy. Hence option B.

426. 'Generous' means willing to give freely. Its opposite must describe unwillingness to part with money. 'Stingy' means exactly that – mean and grudging in giving – so it is the antonym. 'Liberal' in the sense of open-handed and 'Charitable' in the sense of giving to others are near synonyms of generous. 'Kind' and 'Helpful' describe goodwill, which accompanies generosity rather than opposing it. Hence option C.

427. In this sentence 'seize' is used in its plain physical sense of taking hold of something quickly and firmly. 'Grasp' means to grip firmly with the hand, which matches. 'Release' means to let go and is the direct opposite. 'Ignore' means to take no notice, the opposite of acting on the file at all. 'Postpone' concerns time, not the act of holding. Since a correct synonym is present among the options, 'None of these' cannot be chosen. Hence option B.

428. 'Candid' means saying openly and honestly what one thinks, without concealment. 'Frank' is its standard synonym and fits the auditor who states the lapses plainly. 'Harsh' is the tempting distractor, but it describes severity of tone, not honesty; one may be candid and yet gentle, so the words are not equivalent. 'Vague' means unclear and is the opposite of speaking plainly. 'Hesitant' means holding back, again the reverse of candour. 'Flattering' means praising insincerely, which contradicts honesty altogether. Hence option A.

429. 'Provisional' means arranged for the present only and liable to be changed later. Its opposite is a decision that is settled and final. 'Definitive' means conclusive and not open to revision, so it is the antonym. 'Tentative' means unsettled and experimental, which is a synonym of provisional, not an opposite. 'Hasty' concerns the speed at which a decision was taken; a provisional decision may be taken after long deliberation, so this is not the required contrast. 'Unanimous' concerns how many members agreed, a different dimension altogether. 'Doubtful' again points to uncertainty and so leans towards the given word. Hence option B.

430. 'Prudent' means acting with care and good judgement, especially about the future. The opposite must denote acting without regard to consequences. 'Reckless' means exactly that and is the antonym.

'Cautious' and 'Wise' are close synonyms of prudent, since prudence combines care with sound judgement. 'Thrifty' means careful with money and is a related positive quality, not an opposite. 'Discreet' means careful about what one reveals; it is again a form of carefulness. Only one option reverses the sense. Hence option C.

431. Test each pair. 'Ample' means plentiful while 'Meagre' means scanty, so they are opposites. 'Lucid' means easily understood and 'Clear' means the same thing, so this pair is synonymous. 'Novice' means a beginner while an 'Expert' is one with mastery, again opposites. 'Ally' means a friend or partner while 'Foe' means an enemy, opposites. 'Trivial' means unimportant while 'Crucial' means decisively important, opposites. Four pairs are antonym pairs and only the second is a synonym pair. Hence option B.

432. Check each pair for opposition. 'Ascend' is to go up and 'Descend' is to go down – opposites. 'Frugal' means sparing in spending and 'Extravagant' means spending wastefully – opposites. 'Obsolete' means no longer in use and 'Outdated' means belonging to an earlier time and no longer current; both convey the same idea, so this pair is synonymous, not opposed. 'Concise' means brief and to the point while 'Verbose' means using too many words – opposites. 'Transparent' allows light through while 'Opaque' blocks it – opposites. The odd pair is therefore the third. Hence option C.

433. 'Stringent' describes a rule that is tight and rigorously enforced, allowing little relaxation. 'Strict' carries the same sense and is the synonym. 'Lenient' means mild and forgiving, the direct opposite. 'Confusing' concerns clarity; a rule may be stringent and yet perfectly clear, so the two are unrelated. 'Optional' means one may choose to follow it or not, which contradicts the binding force implied by stringent. 'Lengthy' describes how long the norms are, not how strictly they bind. Hence option A.

434. 'Garrulous' means excessively talkative, especially about unimportant matters – which is why the cashier was detained so long. Now examine the options. 'Reserved' means keeping one's thoughts to oneself, the opposite of talkative. 'Silent' means saying nothing at all, again the opposite. 'Rude' means ill-mannered; a talkative person need not be discourteous, so this is unrelated. 'Aggressive' means forceful or hostile, which is a matter of temper, not of volume of speech. Since no option among A to D means talkative, the correct choice is 'None of these'. Hence option E.

435. 'Ephemeral' means lasting for a very short time, which the sentence confirms by noting that enquiries fell within weeks. 'Transient' means passing quickly and is the exact synonym. 'Everlasting' means lasting for ever, the direct opposite. 'Ethereal' is the classic trap here because it resembles 'ephemeral' in sound, but it means delicate, light and heavenly – a matter of quality, not duration. 'Sacred' means holy and is unconnected. 'Sporadic' means occurring at irregular intervals; something sporadic may recur over many years, so it describes frequency rather than short life. Hence option B.

436. 'Parsimonious' means unwilling to spend money, mean to the point of fault. The antonym must denote free, even excessive, spending. 'Lavish' means giving or spending generously and abundantly, so it is the opposite. 'Miserly' is a plain synonym. 'Frugal' and 'Economical' both mean careful and sparing in expenditure; although they are milder and carry no blame, they lie on the same side of the scale as parsimonious and so cannot be its opposite. 'Meticulous' means paying great attention to detail, a quality of care in work rather than in spending. Hence option C.

437. 'Equivocal' describes language open to more than one interpretation, deliberately unclear so as to avoid commitment. 'Ambiguous' means capable of being understood in two or more ways and is the synonym; it also explains why the investors were unsettled – they could not tell what was meant. 'Emphatic' means forceful and definite, the opposite of avoiding commitment. 'Angry' describes emotion, not clarity. 'Immediate' describes how quickly the reply came, a matter of timing. 'Detailed' means full of particulars, which again is the reverse of an evasive answer. Hence option A.

438. 'Tacit' means understood or implied without being stated in words. Four options restate that idea: 'Implicit' means implied rather than expressed, 'Unspoken' means not put into words, 'Silent' in this collocation again means without speech, and 'Understood' means taken as agreed without statement. All four are therefore synonyms. Only 'Explicit', meaning stated clearly, fully and openly,

reverses the sense. The question demands the opposite, so the four synonyms must be rejected. Hence option C.

439. 'Obdurate' means refusing to change one's opinion or course of action despite persuasion. 'Stubborn' and 'Obstinate' both mean fixed in one's own way and are direct synonyms. 'Inflexible' means unwilling to bend or alter, and 'Unyielding' means refusing to give way – both express the same refusal. 'Compliant', by contrast, means readily agreeing with others and doing what one is asked, which is precisely the opposite disposition. It is therefore the word that does not belong. Hence option D.

440. The connectives decide the answer. 'Though' at the start and the contrast between what the offer 'appeared' to be and what the fine print 'showed' demand that the two blanks be filled by words of opposed meaning. Now test the pairs. 'Lucrative – profitable', 'attractive – alluring', 'beneficial – advantageous' and 'generous – munificent' are all synonym pairs, so each would make the sentence say that the offer seemed good and turned out equally good, destroying the contrast that 'Though' sets up. Only 'appealing – onerous' supplies the required opposition: the offer seemed attractive, but the conditions proved burdensome and heavy. Hence option D.

441. 'Ingenuous' – not to be confused with the similar-looking 'ingenious', which means cleverly inventive – means innocent, open and unsuspecting, which is why the trainee believed everything he was told. Its opposite is one who is cunning and calculating. 'Crafty' means exactly that and is the antonym. 'Naive', 'Artless' and 'Innocent' all describe the same lack of guile and are therefore synonyms. 'Frank' means open and straightforward in speech, which again belongs with ingenuousness rather than against it. Hence option C.

Subtopic 3.4.2

442. Step 1: Identify the idiom – "turn a blind eye (to)". Step 2: Its established meaning is to pretend not to notice something improper, i.e. to ignore it knowingly. Step 3: Test it in the sentence: the manager knows about the late arrivals but chooses not to act, which fits perfectly. Why the others fail: (A) is the opposite – ignoring is not punishing; (C) takes the idiom literally, but idioms are not read literally; (D) reverses the sense, since the manager is precisely NOT scrutinising the matter; (E) is ruled out because a correct option, (B), exists.

443. Step 1: The idiom is "to eat humble pie". Step 2: It means to be forced to acknowledge one's error and apologise, usually after having boasted or insisted otherwise. Step 3: The context – a scheme that "collapsed" followed by facing the partners – calls exactly for an admission of error, so (A) fits. Why the others fail: (B) is a literal misreading of the word "pie"; (C) is the reverse situation, as humble pie follows failure, not victory; (D) has no connection with apology; (E) is close in tone but wrong, because the idiom requires an open admission, not silence.

444. Step 1: The blank must describe a manner of reading that is the opposite of "skimmed only the salient points", i.e. a minute, detailed examination. Step 2: "With a fine-tooth comb" means to examine something in great detail, which is exactly the contrast the sentence sets up. Why the others fail: (A) "at the drop of a hat" means immediately or without hesitation – it describes speed of starting, not thoroughness; (B) "by hook or by crook" means by any means, fair or foul, which does not contrast with skimming; (D) "on the spur of the moment" means impulsively, again unrelated to depth of reading; (E) is ruled out since (C) fits.

445. Step 1: The idiom is "to die a natural death". Step 2: Applied to a rumour, a custom or a practice, it means that the thing ceased to exist by itself, without being forcibly stopped. Step 3: In the sentence the clarification removed the basis for the rumour, so it simply faded out – that is (D). Why the others fail: (A) implies force, whereas "natural" expressly excludes force; (B) is the opposite of dying; (C) contradicts "died"; (E) fails because (D) is correct.

446. Step 1: The idiom "on tenterhooks" comes from the hooks on which cloth was stretched taut; it means being in a state of nervous suspense while awaiting an outcome. Step 2: The context supplies the cause of the anxiety – the cashier has been fudging entries and auditors have arrived

unannounced. Why the others fail: (A) contradicts the guilt implied by "fudging" and the surprise implied by "unannounced"; (C) is impossible in a moment of crisis and has no link with the idiom; (D) reverses the emotion; (E) fails because (B) is correct.

447. Step 1: The phrase to be replaced, "very rarely", denotes low frequency. Step 2: "Once in a blue moon" means very seldom, so it substitutes exactly. Why the others fail: (B) "round the clock" means continuously for twenty-four hours – high frequency, the opposite; (C) "day in and day out" means every single day, again the opposite; (D) "at the eleventh hour" refers to the last possible moment, which is about timing, not frequency; (E) is ruled out since (A) fits.

448. Step 1: The idiom "at loggerheads (with)" means in a state of sharp dispute or quarrel. Step 2: The sentence supplies the subject of the dispute – "over the accounts" – which confirms a quarrel rather than any financial or physical state. Why the others fail: (A) mistakes the quarrel for indebtedness, which the sentence never mentions; (B) has no connection with the idiom; (D) is the direct opposite, since people at loggerheads are not cooperating; (E) fails because (C) is correct.

449. Step 1: Fix the meaning – "to steal a march on someone" means to gain an advantage over a rival by acting earlier or more quickly than expected. Step 2: The idiom therefore needs (i) a rival and (ii) an advantage gained through anticipation. Step 3: Only (A) supplies both: the rivals are named and the advantage is the six-month head start. Why the others fail: (B) and (D) use "steal" in its literal sense of theft, which the idiom does not carry; (C) reads "march" literally as a procession, which is also not the idiomatic sense; (E) is ruled out because (A) is a correct usage.

450. Step 1: Decode each idiom before comparing. Step 2: In (B), "let the cat out of the bag" means to disclose a secret, usually by accident, and "spill the beans" means to reveal confidential information – both express the giving away of a secret, so they match. Why the others fail: (A) "hit the nail on the head" means to say exactly the right thing, while "beat about the bush" means to avoid coming to the point – these are opposites; (C) "turn over a new leaf" means to reform and start afresh, while "rest on one's laurels" means to grow complacent on past success – unrelated, almost opposed; (D) "break the ice" means to ease initial awkwardness, while "burn the midnight oil" means to work late into the night – entirely different; (E) "in the red" means running at a loss, while "rolling in money" means very rich – opposites.

451. Step 1: Read the logic of the sentence. "Even though" signals a contrast: the first blank must state a crisis, and the second must state the surrender that the officer refuses. Step 2: "Hanging by a thread" means in an extremely precarious state – correct for a project whose grant has been withheld. Step 3: "Throw in the towel" means to give up; "refused to give up ... and worked through the night" is fully consistent. Why the others fail: (A) "on the cards" means likely to happen, which is no crisis, and "cross the Rubicon" means to take an irreversible step, not to surrender; (B) "hit the jackpot" means to win big, so "refused to hit the jackpot" is nonsense; (D) "at a premium" means scarce or highly valued, and "take the bull by the horns" means to face a difficulty boldly – refusing to do so contradicts working all night; (E) fails because (C) fits both blanks.

452. Step 1: Decode each idiom. "Kick the bucket" (informal), "breathe one's last", "go the way of all flesh" and "give up the ghost" all mean to die. Step 2: "Turn the tables" means to reverse a situation so that the person previously at a disadvantage now gains the upper hand – it has nothing to do with death. Step 3: Since the common thread of the group is dying, the odd one out is (E). Note that (A) to (D) cannot individually be the answer, as each of them belongs squarely to the death group.

453. Step 1: Test each idiom against its context. (A) "Scapegoat" means one blamed for another's fault – consistent, since the manager blundered and the clerk was blamed. (B) "Bury the hatchet" means to end a quarrel – consistent with former rivals bidding jointly. (D) "Open a Pandora's box" means to set off a host of unforeseen troubles – consistent with a report exposing many irregularities. (E) "A shot in the arm" means a sudden encouragement or stimulus – consistent with lifting demoralised staff. Step 2: (C) "To live from hand to mouth" means to survive on the barest means with nothing left over. A man who has just won Rs. 25 lakh and bought a new flat is in the opposite condition, so the idiom contradicts its own context. Hence (C) is the incorrect usage.

454. Step 1: The idiom "a double-edged sword" refers to something that cuts both ways – it has favourable consequences and unfavourable ones at the same time. Step 2: Apply it: a loan waiver relieves the borrowers but damages the lending banks' books, so the two-sided sense fits the banking context precisely. Why the others fail: (A) captures only a positive reaction and misses the harmful edge, which is the whole point of the idiom; (C) describes haste, which belongs to idioms such as "a knee-jerk reaction", not to this one; (D) describes withdrawal, a fact the sentence never states; (E) fails because (B) is correct.

455. Step 1: Read the required sense. The blank follows "not", and the context (contradictory statements, missing money, "more to it than met the eye") demands the meaning "not honest or open". Step 2: "Above board" means open, honest and legitimate; "not above board" therefore means dishonest or suspicious, which is exactly right. Why the others fail: (B) "below the belt" means unfair in the sense of a mean or foul blow, and "not below the belt" would wrongly mean the dealing was fair; (C) "in the offing" means about to happen, which makes no sense after "the transaction was clearly not"; (D) "off the record" means unofficial or not for publication, which does not address honesty; (E) fails because (A) fits.

456. Step 1: Decode the idioms one by one. "Pull up one's socks" means to brace oneself for greater effort, so (i)-(c). Step 2: "Cut one's coat according to one's cloth" means to limit one's spending to one's resources, so (ii)-(b). Step 3: "Take with a pinch of salt" means to treat a claim as doubtful, so (iii)-(d). Step 4: "Burn one's fingers" means to suffer loss through a rash venture, so (iv)-(a). Step 5: The combination i-c, ii-b, iii-d, iv-a is option (B). Why the others fail: (A) swaps effort and thrift and wrongly links doubt with loss; (C) misassigns thrift to (iii) and loss to (ii); (D) makes "pull up one's socks" mean doubt, which is untenable; (E) fails because (B) is a complete correct match.

457. Step 1: Find the common situation. In both sentences a plan or a business has been wrecked by an external event, and the person must start planning afresh. Step 2: "Go back to the drawing board" means to abandon a failed plan and start again from the beginning – it suits "rework the entire funding plan" in (i) and "build up again from scratch" in (ii). Why the others fail: (A) "back the wrong horse" means to support the losing side; it might loosely describe the founder's investor choice but makes no sense of a flood in (ii), and the test is that ONE idiom must fit BOTH; (B) "turn the tables" means to reverse the advantage against an opponent, but there is no opponent in either sentence; (C) "hold the fort" means to take charge temporarily in someone's absence, which neither sentence describes; (E) fails because (D) fits both blanks.

458. Step 1: Check each idiom against the clause that follows it. (A) "Spread like wildfire" means to spread very fast, which agrees with rapid adoption. (C) "Keep one's cards close to one's chest" means to keep plans secret, which agrees with waiting for the formal announcement. (D) "Leave no stone unturned" means to try every possible means, which agrees with an intensive search. (E) "A fish out of water" means someone in unfamiliar, uncomfortable surroundings, which agrees with a first day at a busy posting. Step 2: (B) "A flash in the pan" means a success that is brilliant but very brief. The sentence then says the popularity lasted over three decades – the exact opposite of brief. The idiom therefore contradicts its own sentence, so (B) is the answer.

459. Step 1: Establish what the sentence as a whole says: the chairman names every guilty officer in his report, i.e. he exposes the wrongdoing. Step 2: Part (A), "call a spade a spade", means to speak plainly and bluntly – fully consistent with naming names. Step 3: Part (B), "let sleeping dogs lie", means to leave a troublesome matter untouched so as not to stir up conflict. That is the opposite of naming every officer responsible, and it also contradicts part (A) in the same sentence. Step 4: Parts (C) and (D) contain no idiom at all, so they cannot be the site of idiomatic misuse. Hence the error lies in part (B), and (E) is ruled out because a genuine misuse exists.

460. Step 1: Decode each idiom. "At one's wits' end" means so perplexed that one does not know what to do next. "All at sea" means confused and unable to find one's bearings. "In a fix" means caught in an awkward predicament. "In a quandary" means uncertain between difficult choices. Step 2: The shared idea in (A) to (D) is a person's state of confusion or difficulty. Step 3: "In the pipeline"

describes a plan, scheme or product that is under preparation and about to arrive; it applies to a thing rather than a person and carries no sense of confusion. Step 4: Therefore (E) is the odd one out; none of (A) to (D) can be the answer because each shares the common thread of perplexity.

461. Step 1: Analyse each blank separately. The first is a passive participle describing the effect of a SURPRISE announcement on the traders. "To be caught napping" means to be found unprepared, which is exactly what a surprise does. Step 2: The second blank is defined by the clause that follows it – "unwilling to commit themselves to either side". "Sitting on the fence" means refusing to take sides, so it matches that clause word for word. Why the others fail: (B) "taken to task" means reprimanded, which a rate cut cannot do, and "on cloud nine" means elated, which contradicts unwillingness to commit; (C) "put on the map" means made famous, which does not follow from a rate cut on traders, and "in the doldrums" means stagnant or depressed, which is about mood rather than indecision; (D) "brought to book" means punished for wrongdoing, and "out of the woods" means past the danger, neither of which fits; (E) fails because (A) fits both blanks.

462. Step 1: Identify the essential feature of the situation – supplying a commodity to a place that already has an abundance of it, so the act is pointless. Step 2: "To carry coals to Newcastle" arose because Newcastle was a great coal-exporting town; the idiom means to do something wholly superfluous, which matches exactly. Why the others fail: (A) "cross the Rubicon" means to take an irrevocable step from which there is no going back – the shipment is futile, not irreversible; (B) "throw down the gauntlet" means to issue a challenge, but there is no contest here; (C) "hold a candle to" is used in the negative to say that one thing is far inferior to another – it expresses comparison, not a needless action; (E) fails because (D) is precisely apt.

Subtopic 3.4.3

463. Break the clue into its parts: (i) belief about God, (ii) outright denial. "Atheist" comes from Greek *a-* (without) + *theos* (god), i.e. one who denies God's existence – this matches exactly. "Theist" is the opposite: one who believes in God. "Agnostic" does not deny God; an agnostic holds that the existence of God can neither be proved nor disproved, so it fails part (ii). "Heretic" means one who holds an opinion contrary to the accepted doctrine of a religion – a heretic may still believe in God. "Pagan" means a follower of a polytheistic or pre-Christian religion, again a believer. Hence only Atheist fits.

464. The clue insists on the place of *manufacture* of coins, not storage. "Mint" is precisely the establishment where coins are stamped or struck, so it is correct. "Treasury" is the department that manages public revenue – it handles money but does not make it. "Vault" is a strong-room where valuables are kept, i.e. storage, not production. "Exchequer" is the government department of national revenue (again administration, not manufacture). "Bourse" means a stock exchange. Only Mint answers "where money is coined".

465. Two elements must both be captured: (i) lending money, (ii) an unreasonably high rate. "Usury" is the practice of lending at excessive interest, so a "usurer" is exactly such a lender. "Broker" is an agent who arranges deals for a commission; he need not lend at all. "Creditor" is any person to whom money is owed, with no implication of a high rate, so it satisfies (i) but not (ii). "Debtor" is the reverse – one who owes money. "Financier" is a person who provides finance on a large scale, again neutral about the rate. Hence Usurer.

466. The defining feature is *double meaning*. "Ambiguous" means open to more than one interpretation, which is the definition asked for. "Ambivalent" describes a person having mixed or conflicting *feelings* about something – it is about emotion, not about meaning. "Anonymous" means of unknown authorship. "Amphibious" means able to live both on land and in water. Since the word "Ambiguous" is genuinely correct, "None of these" is wrong.

467. The prefix *auto-* means "self", and *bio-graphy* means "life-writing". So "autobiography" = life story written by the subject himself, exactly as required. "Biography" is a life story written by *someone else*, so it misses the "by himself" condition. "Chronicle" is a record of events in order of time, not necessarily

a life story. "Autograph" is a person's own signature, not a book. "Testimonial" is a formal statement certifying character or ability. Hence Autobiography.

468. The clue is not merely poverty but inability to discharge *debts*. "Insolvent" is the exact term for a person whose liabilities exceed his assets so that he cannot pay what he owes. "Impecunious" means having little money, i.e. habitually poor – an impecunious person may still owe nothing at all, so the debt element is missing. "Frugal" means economical or thrifty, which is a virtue, not an inability. "Affluent" means wealthy – the opposite. "Philanthropist" is a lover of mankind who gives to charity. Hence Insolvent.

469. Note the tense in the clue: the items are still *to be* discussed, so the word must refer to something prepared *before* the meeting. "Agenda" is exactly the list of business to be transacted at a meeting. "Minutes" is the written record of what was actually said and decided, prepared *after* the meeting, so it fails the timing test. "Prospectus" is a document inviting the public to subscribe to shares or describing a course of study. "Memorandum" is a short written note or record, not specifically a meeting list. "Circular" is a notice sent to many people. Hence Agenda.

470. The clue has two parts: (i) destruction of property, and crucially (ii) a purpose – to hinder an organisation. "Saboteur" is one who commits sabotage, i.e. wilful damage done specifically to obstruct an enterprise, war effort or organisation; both parts are satisfied. "Vandal" also destroys property, but wantonly and senselessly, with no obstructive purpose, so it fails (ii). "Arsonist" narrows the method to setting fire, which the clue does not state. "Hooligan" is a rowdy, violent troublemaker in public. "Anarchist" is one who believes all government should be abolished – a political doctrine, not necessarily destruction of property. Hence Saboteur.

471. The decisive words are "to *decide*" and "bound by his decision". An "arbitrator" hears both sides and delivers an award that binds the parties, outside the ordinary courts – exactly this. A "mediator" only helps the parties talk and reach their own settlement; he has no power to decide, so he fails the binding-decision test. An "advocate" pleads for *one* side, whereas the clue requires a neutral chosen by both. A "magistrate" is a judicial officer of the State, so the dispute would be *in* court, contradicting "out of court". A "witness" merely gives evidence. Hence Arbitrator.

472. The essential condition is transfer *by a will*, i.e. on the death of the giver. "Legacy" means precisely a gift of money or property left to someone by will. "Alimony" is the allowance paid to a spouse after separation or divorce – nothing to do with a will. "Annuity" is a fixed sum paid every year, usually under a contract or investment, and is defined by periodicity, not by inheritance. "Dowry" is property brought by a bride at marriage. "Ransom" is money paid for the release of a captive. Hence Legacy.

473. The clue stresses the *stage* of the illness: the worst is over and health is returning. "Convalescent" means one who is recovering after illness – an exact match. "Invalid" means a person permanently weakened or disabled by illness; it describes continued incapacity, not recovery. "Hypochondriac" is one who imagines himself ill without cause – he is not actually ill. "Valetudinarian" is a person unduly anxious about his own health, again a mental attitude rather than a stage of recovery. "Patient" is anyone under medical treatment, which is too wide – it covers those getting worse as well. Hence Convalescent.

474. The distinguishing feature is the *absence of preparation*. "Extempore" (also impromptu) means done or spoken on the spur of the moment, without prior preparation – exactly the clue. "Soliloquy" is speech made by a person to himself, especially in a play; a soliloquy is normally written in advance, and its defining feature is having no listener. "Rhetoric" is the art of effective or persuasive speaking, a skill and not a type of speech. "Monologue" is a long speech by one speaker, defined by length and single speaker, not by lack of preparation. "Elegy" is a mournful poem lamenting the dead. Hence Extempore.

475. The clue specifies who is favoured: *relatives*. "Nepotism" (from Latin *nepos*, nephew) is exactly the showing of favour to relatives in giving jobs or positions. "Favouritism" is the general practice of

favouring one person over another for any reason whatever, so it is too wide and misses the kinship element. "Cronyism" is the parallel term for favouring *friends* or old associates, not relatives – a common trap here. "Plutocracy" is rule by the wealthy, and "Bureaucracy" is government by officials; neither concerns appointments of kin. Hence Nepotism.

476. The key is universality – a cure for *all* ills. "Panacea" comes from Greek *pan-* (all) + *akos* (cure) and means a universal remedy, matching the clue word for word. "Antidote" is a medicine that counteracts one specific poison, hence particular, not universal. "Placebo" is a harmless preparation given to please the patient, having no real curative power at all. "Sedative" is a drug that calms or induces sleep, again one specific effect. "Prescription" is the doctor's written direction for medicine, not a remedy itself. Hence Panacea.

477. The clue turns on *false pretence* of expertise. "Charlatan" (a quack) is one who pretends to knowledge or skill he does not possess, in order to impress or defraud – both the falsity and the claim are present. "Dilettante" is an amateur who dabbles in an art or subject for pleasure without serious study; he is superficial but does not necessarily pretend to be an expert, so the element of deception is absent. "Sycophant" is a flatterer who fawns for advantage. "Pedant" is one who makes an excessive display of learning he genuinely has, or who fusses over small rules – his knowledge is real. "Connoisseur" is a true expert judge in matters of taste. Hence Charlatan.

478. Three conditions must be met: indifference to *both* pleasure and pain, and endurance without complaint. "Stoic" names exactly this – one who, after the Stoic philosophers, remains unmoved by either fortune or suffering. "Cynic" is one who distrusts the sincerity of others' motives; that is scepticism about people, not indifference to sensation. "Epicurean" and "Hedonist" both denote persons devoted to the *pursuit* of pleasure, which is the very opposite of indifference to it, so neither can be correct. "Ascetic" does renounce pleasure, but by severe self-denial and discipline; his aim is abstinence rather than an even mind under pain, and he is not indifferent – he deliberately rejects. Hence Stoic.

479. All five options are similar-looking words, so each must be tested separately. "Epitaph" is an inscription on a tomb or gravestone in memory of the person buried there – an exact match. "Epigram" is a short, witty, pointed saying, which may appear anywhere and has nothing to do with graves. "Epilogue" is the concluding section of a book or play, spoken at the end. "Epithet" is a descriptive word or phrase attached to a person's name, such as "Alexander the Great". "Elegy" is a poem of lamentation for the dead – close in theme, but it is a poem, not an inscription cut on the tomb, so it fails the "written on a tomb" test. Hence Epitaph.

480. The defining feature given is only that the rulers are a *small group*, with no statement about birth, wealth, religion or a single ruler. "Oligarchy" (Greek *oligoi*, few) means government by a few, which is exactly this and nothing more. "Aristocracy" is rule by the nobility, i.e. it adds the condition of noble birth or hereditary privilege, which the clue does not mention. "Plutocracy" is rule by the wealthy, adding the condition of riches. "Autocracy" is rule by *one* person with absolute power, contradicting "group". "Theocracy" is rule by priests in the name of God. Since only Oligarchy states the bare idea of "a few", it is the answer.

481. The clue is an attack on *beliefs and institutions*, carried out by argument, not on the State by force. "Iconoclast" originally meant a breaker of images and now means one who assails cherished beliefs, customs and institutions – precisely the clue. "Anarchist" seeks the abolition of all government, which is narrower and political; attacking traditions in essays is not anarchism. "Bigot" is one obstinately attached to his own creed and intolerant of others – he defends beliefs rather than attacking established ones. "Zealot" is a fanatical partisan of a cause, again a defender. "Renegade" is a deserter who abandons his own party or faith; desertion is not the same as attacking cherished beliefs generally. Hence Iconoclast.

482. The clue describes a *whole statement* that is apparently self-contradictory yet on reflection is true. "Paradox" is defined in exactly these terms. "Oxymoron" is a figure in which two contradictory *words* are placed together, such as "bitter sweet" or "deafening silence"; it is a phrase, not a statement that turns out to be true, so the scale is wrong. "Tautology" is needless repetition of the same idea in

different words – there is no contradiction at all in it. "Anomaly" is something that deviates from the normal rule; irregularity is not self-contradiction. "Irony" is the use of words to convey the opposite of their literal sense, or an outcome contrary to expectation, which again is not a self-contradictory statement. Hence Paradox.

483. The clue fixes two things: the emotion is *hatred*, and its object is *mankind as a whole*. "Misanthrope" is built from Greek *misein* (to hate) + *anthropos* (man, human being) and means exactly one who hates all humanity. "Misogynist" shares the same first element but takes *gyne* (woman), so it narrows the object to women only and fails the "mankind" condition. "Philanthropist" reverses the first element to *philein* (to love) and so means a lover of mankind – the direct opposite. "Pessimist" is one who expects the worst outcome of events; that is a gloomy view of the *future*, not hatred of people. "Recluse" is one who lives shut away from society, which describes the officer's conduct but not his feeling – a recluse may withdraw from piety or study while hating nobody, so it captures the avoidance in the stem without the required hatred. Hence Misanthrope.

Subtopic 3.4.4

484. The governing rule is "i before e except after c". Since the letter before the vowel pair is **c**, the order must be **ei**, giving **receive**. Option A (Recieve) reverses the pair and is the single commonest spelling error in this word. Option C (Receeve) invents a double-e that does not exist in English. Option D (Recive) drops a letter and destroys the /si:v/ sound. Option E (Reciept) is a misspelling of "receipt", which in any case is a noun and cannot fill a verb slot after "to". Hence only B is both correctly spelt and grammatically usable.

485. Form the noun from the verb "withdraw". English adds the suffix **-al** to such verbs (arrive → arrival, refuse → refusal, withdraw → withdrawal), so the noun keeps the vowel **a** before the final **l**: **withdrawal**. Option C omits that **a** and is therefore wrong. Checking the rest: "Balance" is standard; "Accountant" correctly has double-c and the agent suffix -ant; "Cheque" is the standard Indian and British banking spelling; "Deposit" has a single s and single t. Only C is misspelt.

486. Remember the word contains the smaller word "**par**" (as in "part", to divide into parts): se-**par**-ate. So the middle vowel is **a**, not e, and the ending is the ordinary verb/adjective suffix **-ate**. This gives **separate**. Option A puts e in the "par" slot; Option B does that and also spoils the ending; Option D wrongly changes the first vowel to a; Option E has the right "par" but a wrong ending -ete. Only C satisfies both checks.

487. The noun is built as manage + -ment. When a suffix beginning with a **consonant** is added, the silent final **e** of the root is retained (manage → management, just as arrange → arrangement, settle → settlement). Option B drops that e and is wrong; the correct form is **management**. The others are all standard: "Business" (busy + -ness with y changing to i), "Branch", "Customer" and "Interest" are each correctly spelt. Hence B.

488. Count the doubled letters: the word has a **double c** and a **single s**, and the /zh/ sound is written **-sion**. That yields **occasion**. Option A doubles both c and s (only c doubles). Option B keeps a single c and doubles the s, the exact reverse of the rule. Option D replaces -sion with -tion, which would give the sound /sh/ and is not the accepted spelling. Option E singles both letters. Only C has double c + single s + -sion.

489. The correct form is **privilege**, from Latin *privi-* (private) + *lex, legis* (law). There is **no d** anywhere in the word, and both vowels after the p are i-i-e. Option C inserts a d and is therefore the misspelt one. Verifying the rest: "Necessary" has one c and double s; "Committee" has double m, double t and double e; "Guarantee" begins gua- and ends -antee; "Signature" retains the g of "sign". All four are correct, so the answer is C.

490. Although the verb is "main**tain**", the noun drops the **i** of the verb stem and takes the pattern main-**ten**-ance (compare sustain → sustenance). So two checks are needed: (i) no **i** after "main-t", and (ii) the suffix is **-ance**, not -ence. Only **maintenance** passes both. Options A and D keep the verb's

i; Option C has the right stem but the wrong suffix -ence; Option E loses the e of the -ten- syllable. Hence B.

491. Apply the doubling rule to "recur". It is a two-syllable verb whose stress falls on the last syllable and which ends in a single vowel + single consonant, so that final consonant **doubles** before a suffix beginning with a vowel: recur → recur**r**ing, recur**r**ed, recurrence (compare prefer → preferring, occur → occurring). Part B writes "recuring" with a single r, which is wrong; it must be **recurring**. Scanning the other parts: "announced" is correct; "especially" and "beneficial" are both correctly spelt in part C; "citizens" in part D is correct. Since a genuine error exists, E cannot be chosen. Answer: B.

492. Work through the candidates. "submitted" is correct: submit stresses the final syllable and ends in vowel + consonant, so t doubles before -ed. "necessary" is correct: one c, double s. "documents" is correct. "expenses" is correct: the plural of expense. That leaves "reimbursment". The root verb is **reimburse**, ending in a silent e; before the consonant-initial suffix **-ment** that e is **retained**, exactly as in manage → management or state → statement. The correct spelling is therefore **reimbursement**, and D is the misspelt word.

493. The word is borrowed unchanged from French: entre + prendre gives **entre-pre-neur**. Three checks settle it. (i) The first syllable is **entre-**, not enter-, which eliminates Option C. (ii) The final syllable is **-neur** (as in "chauffeur"), not -nuer, which eliminates Options B and E. (iii) There is no extra e before -ur, which eliminates Option D. Option E additionally drops the r of the middle syllable. Only Option A, **entrepreneur**, satisfies all three.

494. Fix the three correct forms first. (i) liable → **liability** (the -le becomes -il- and the suffix is -ity). (ii) acquire → **acquisition**; the prefix ac- is followed by **qu**, so the cluster **cq** must appear. (iii) divide → **dividend**, ending in **-end** ("that which is to be divided"), never -ent. Now test each group. A fails on "Aquisition" (missing c). B fails on "Liabilty" (missing i). D fails on "Divident" (wrong final consonant). E fails on "Liabilitie", which is not a word. Only C has all three right.

495. The three correct spellings are **accommodation** (double c and double m), **occurrence** (double c and double r, ending -ence), and **embarrass** (double r and double s). The question asks for the group in which **every** word departs from these. Group A gives "Accomodation" (single m), "Occurence" (single r) and "Embarass" (single r) — all three wrong, so A qualifies. Group B has all three correct. Groups C, D and E each contain exactly one wrong word and two correct ones, so none of them can be the answer. Hence A.

496. Build the word from its two parts: French **bureau** (office) + Greek **-cracy** (rule), as in democracy and autocracy. The first element must be spelt exactly b-u-r-e-a-u, and the second exactly c-r-a-c-y. Option A writes "beaur-", scrambling the vowels. Option C writes "buer-", doing the same. Option D drops the u of "bureau" to give "burea-". Option E has the correct "bureau" but ends -crasy instead of -cracy. Only Option B, **bureaucracy**, keeps both elements intact.

497. Two independent checks are needed. First, the vowel pair: the root is "grieve", and since it is not preceded by c, the order is **ie** — so "griev-", not "greiv-". That removes Options A and D. Second, the suffix: the noun takes **-ance**, giving griev + ance = **grievance**. That removes Option B, which uses -ence. Option E retains the silent e of "grieve" before a vowel-initial suffix, but that e must be dropped. Only Option C passes both checks.

498. Test the words one by one. (1) "auditer" — agent nouns from Latin -itor take **-or**: the correct form is **auditor**. Wrong. (2) "accomodation" — requires double c **and** double m: **accommodation**. Wrong. (3) "allowance" — double l, suffix -ance: correct as printed. (4) "credited" — correct. (5) "seperately" — the root contains "par", so it is **separately**. Wrong. (6) "employe's" — the noun is **employee**, with a double e; the possessive is employee's. Wrong. That gives errors in auditer, accomodation, seperately and employe — a total of **four**. Hence D.

499. The word is Latin **mille** (thousand) + **annus** (year). The first element supplies a **double l** and the second a **double n**, and the ending is **-ium**. So the correct form has both pairs doubled: **millennium**. Option B doubles the l but not the n. Option C doubles the n but not the l. Option

D doubles neither. Option E doubles both but ends -eum instead of -ium. Only Option A satisfies double l + double n + -ium.

500. The French loan-word contains **three** vowels in a row before the s: l-i-a-i-s-o-n, i.e. "li + ai + son". A useful memory aid is that there are **two i's**, one on each side of the a. Option A has only one i ("liason") — the commonest error. Option D moves the vowels to give "laison", again with a single i. Option B inserts an extra i after the s ("liaision"). Option E doubles the s. Only Option C, **liaison**, has the correct i-a-i sequence with a single s.

501. The word is formed in French from "question" + the suffix **-naire**, and in the process the **n doubles**: question + naire = questio**nn**aire. Two checks follow. (i) There must be a double n — this eliminates Options B and D, both of which have a single n. (ii) The ending must be **-aire** — this eliminates Option C, which writes -are. Option E has the correct double n and -aire but corrupts the stem to "quaestion". Only Option A, **questionnaire**, is correct throughout.

502. The word derives from Latin **consentire** (to feel together) and is related to "sense" and "consent", not to "census". The correct spelling is therefore **consensus** — c-o-n-s-e-n-s-u-s, with an **s** in both positions and **u** in the final syllable. Now test the options. Option A writes "concensus", importing a c from "census". Option B writes "consencus", with the same error shifted one place. Option C ends -sas instead of -sus. Option D drops an s entirely. Since the correct form "consensus" does not appear anywhere among A to D, the answer is Option E.

503. Part A contains "committe". The word **committee** is famous for having three doubled letters — double m, double t and double **e** — so the printed form, ending in a single e, is wrong. Check the remaining parts to be sure only one error exists. Part B: "recommended" correctly has a single c and double m, and the stem is unchanged before -ed (recommend + ed = recommended). Part C: "thorough" and "revision" are both correct. Part D: "existing" (from exist, no e before -ing beyond the stem), "performance" (-ance) and "appraisal" (double p, ai, ending -al) are all correct. Since one genuine error exists, E is ruled out and the answer is A.

504. Test each in turn. A: the noun from "persevere" takes the suffix **-ance**, giving **perseverance**; the printed "Perseverence" uses -ence and is wrong. B: the word comes from Latin *conscius* and keeps the cluster **sci**, so the correct form is **conscious**; "Concious" drops the s and is wrong. C: verbs in -ist take the suffix -ence, so the noun is **persistence**, not "Persistance". E: for the same reason exist gives **existence**, not "Existance". D: **harassment** takes a single r and a double s, followed by -ment with no change to the stem — exactly as printed. Hence only D is correct.

Subtopic 3.4.5

505. Step 1: Fix the parts of speech. *Affect* is normally a VERB meaning 'to influence'; *effect* is normally a NOUN meaning 'result'. Step 2: Test each option by asking whether the slot needs a verb or a noun. In (A) the slot follows the auxiliary 'will' and takes the object 'all branch managers', so a verb is required – 'will affect' is correct. Step 3: In (B) the slot follows 'The' and precedes 'of', so a noun is needed: it must be 'The effect of the circular'. (C) has the same fault – 'the effect of the delay'. (D) again needs a noun after 'Her', so 'Her effect on the junior staff'. Step 4: Since (A) is genuinely correct, 'None of these' in (E) is ruled out. Hence (A).

506. Step 1: Blank (i) needs a verb meaning 'to give out officially'; blank (ii) needs a noun meaning 'point under discussion'. Step 2: Test 'issue' – banks 'issue' cards (verb sense) and 'the main issue discussed' (noun sense) is standard. Both fit, so (B) works. Step 3: Eliminate the rest. 'release' suits (i) loosely but 'the main release discussed' is meaningless. 'matter' and 'topic' suit (ii) but 'the bank will matter/topic cards' is not English. 'dispatch' suits (i) only; 'the main dispatch discussed' fails. Step 4: Only one word serves both slots, so the answer is (B).

507. Step 1: Identify the grammatical slot. The word follows the adjective 'valuable' and is the object of 'gave', so a NOUN is required. Step 2: 'Advise' (rhymes with 'wise') is a verb – 'I advise you to save'. The noun is 'advice' (rhymes with 'ice'). The sentence therefore needs 'valuable advice'. Step

3: Check the others. 'valuable' is a correct adjective for advice; 'investing' is the correct gerund after the preposition 'on'; 'mutual funds' is the standard financial term. Step 4: Exactly one word is wrong, so 'No error' is ruled out. Answer: (B).

508. Step 1: Decide the meaning needed. The sentence contrasts 'interest' with the original sum borrowed. In banking that original sum is the *principal*. Step 2: Distinguish the confusables. 'Principle' is a noun meaning a rule or moral belief ('a man of principle') and cannot describe an amount of money. 'Principled' is an adjective meaning 'having strong morals' – a person, not a sum. 'Principality' is a territory ruled by a prince, wholly irrelevant. Step 3: 'Principal' works both as the noun for the loan amount and as the adjective before 'amount', which is exactly the usage here. Step 4: Since (B) is correct, 'None of these' fails. Answer: (B).

509. Step 1: Separate the two words. *Compliment* = an expression of praise. *Complement* = something that completes or goes well with another thing. Step 2: Option (B) means 'praised her for punctuality' – this is praise, so 'compliment' is right, and 'pay a compliment' is the standard collocation. Step 3: In (A) the tie goes well with the suit, so it should be 'complements'. In (C) 'full complement' means the complete required number of staff – spelt with an 'e'. In (D) the two products complete each other, so 'complement each other' is required. Step 4: A correct sentence exists, so (E) is wrong. Answer: (B).

510. Step 1: Decide the meaning needed. A department that frames leave policy deals with the body of people employed by the organisation. The noun for that body of employees is *personnel*, and 'personnel department' is the standard office term. Step 2: Distinguish the look-alikes. *Personal* is an adjective meaning 'private, belonging to one individual' ('personal loan', 'personal effects'); a 'personal department' would mean a private department, which is not the sense here. Step 3: *Personable* is an adjective meaning 'pleasant in appearance and manner' and describes a person, not a department. *Persona* is a singular noun meaning the character or image a person presents in public, and cannot name a department. Step 4: Since (B) is correct, 'None of these' is ruled out. Answer: (B).

511. Step 1: Note what is being described – pens, files and letterheads, i.e. writing materials. Step 2: The noun for writing materials is *stationery* (spelt with '-ery', easy to remember because it contains 'e' as in 'envelope'). *Stationary* with an '-ary' is an adjective meaning 'not moving', as in 'the traffic was stationary'. Step 3: Since the sentence needs a noun naming goods, 'stationary' is the wrong word. Step 4: The other parts are fine – one 'orders' a 'fresh stock', and 'letterheads' is correctly used. So exactly one error exists and 'No error' is ruled out. Answer: (C).

512. Step 1: Work out the three senses required – (i) 'prepare a document', (ii) 'withdraw money', (iii) 'a lottery-style selection'. Step 2: Test 'draw'. 'Draw up an agreement' is the standard legal phrase; 'draw cash' is standard banking usage; 'lucky draw' is the standard term for a prize selection. All three fit, so (B) is a candidate. Step 3: Eliminate the others by finding at least one failing blank. 'make up an agreement' suggests inventing it, and 'make cash' / 'lucky make' fail outright. 'take up' means 'begin', and 'lucky take' is meaningless. 'Write up' suits (i) and 'write cash' fails. 'Pull cash' and 'lucky pull' are not English. Step 4: Only 'draw' satisfies all three. Answer: (B).

513. Step 1: Fix the three meanings. *Credible* = believable. *Credulous* = too ready to believe, gullible. *Creditable* = deserving credit or praise. Step 2: Option (B) says the small firm did something praiseworthy, which is exactly 'creditable'. Correct. Step 3: In (A) an account is either believable or not, so it should be 'credible' – an account cannot itself be gullible. In (C) the person described is being fooled, so 'credulous' is required, not 'credible'. In (D) 'too ... to suspect' again describes gullibility, so 'credulous' is needed. Step 4: Because (B) stands, 'None of these' is wrong. Answer: (B).

514. Step 1: Scan each sentence for a word that does not match its grammatical slot. Step 2: In (C) the slot after 'decided to' demands a VERB. *Waiver* is a noun meaning 'a document or act of giving up a right'; the verb is *waive*. The sentence must read 'decided to waive the processing fee', so (C) contains the error. Step 3: Verify the rest are sound. 'Lay emphasis on' is a standard collocation, so (A) is fine. 'Inducted into a programme' is correct usage in (B). 'Due diligence' before sanctioning a

limit is standard banking language in (D). 'Dishonoured for want of funds' is the exact phrase used on cheque return memos in (E). Step 4: Exactly one sentence is faulty. Answer: (C).

515. Step 1: Read the logic marker 'so ... that'. The result clause says an untrained reader could easily spot the irregularities, so the report must have been exceptionally CLEAR. Step 2: *Lucid* means clearly expressed and easy to understand, which produces exactly that result. Step 3: Eliminate the rest. *Ambiguous* (open to more than one meaning) and *cryptic* (deliberately obscure) both mean the opposite and would make the result clause contradictory. *Verbose* means using too many words – wordiness does not help a layperson spot anything. *Tedious* means boring; a boring report is not thereby a clear one, so it does not explain the result. Step 4: Only (B) makes the 'so ... that' relationship logical.

516. Step 1: Pin down the sense in the given sentence. 'Additional capital to expand' means money or funds invested in a business – the financial sense. Step 2: Compare each option. (A) uses 'capital' as the chief city of a country – a place, not money. (B) 'capital offence' means one punishable by death – the sense derives from 'head', not from funds. (C) 'capital letters' means uppercase letters – a typographic sense. (E) 'a capital idea' is a dated adjective meaning 'excellent'. Step 3: Only (D), 'working capital of Rs. 40 lakh raised from a fund', uses the same financial sense of money employed in a business. Step 4: Answer is (D).

517. Step 1: Look at what is being done to the godown stock – it is being protected against fire by taking out a policy. Step 2: The verb for arranging financial cover against loss is *insure* (you insure property against fire). *Ensure* means 'to make certain that something happens', as in 'ensure that the vault is locked'; it does not take a physical object followed by 'against'. Step 3: Since the sentence says 'ensure its stock against fire', the wrong word is 'ensure'; it must be 'insure'. Step 4: Check the others – 'adequate measures' is a normal collocation, and 'natural calamities' is standard Indian usage for fire, flood and the like. Only one error exists, so 'No error' fails. Answer: (C).

518. Step 1: Blank one needs a verb that takes 'norms' as an object with the preposition 'on'. The standard collocation is 'impose norms/conditions on someone', so 'imposed' fits. Step 2: Blank two needs a verb meaning 'bring upon oneself'. In Indian legal and regulatory English the fixed phrase is 'attract penalties', so 'attract' fits. Option (A) satisfies both. Step 3: Eliminate the others. 'Implied norms' means hinted at them, which contradicts a regulator issuing rules, so (B) fails at the first blank. In (C) one 'lays down' norms, not 'lays' them, so the first blank is unidiomatic. In (D) 'levied' is used for taxes, fees and fines, not for norms, so the first blank fails even though 'attract' is fine. In (E) 'imported norms' is meaningless in this context. Step 4: Answer is (A).

519. Step 1: Blank (i) needs a NOUN meaning a formal written offer to carry out work at a stated price; 'invite a tender' is the standard phrase used by government bodies. Step 2: Blank (ii) needs an ADJECTIVE before 'handling', meaning gentle and sympathetic. *Tender* carries exactly this second meaning as well. One word therefore serves both slots. Step 3: Eliminate the rest. 'Bid', 'offer' and 'quotation' all fit (i) reasonably, but none of them is an adjective meaning 'gentle', so 'her bid/offer/quotation handling' is meaningless. Conversely 'gentle' fits (ii) perfectly but 'invited a gentle for the construction' is not English. Step 4: Only 'tender' works in both senses. Answer: (B).

520. Step 1: Fix the two easily confused verbs. *Flout* = to defy or openly disobey a rule. *Flaunt* = to display something ostentatiously. Step 2: A model code of conduct is a set of rules, and one disobeys rules. So (E) should read 'flouting the model code of conduct'; using 'flaunting' is the error. Step 3: Confirm the others are right. (A) rules are being disobeyed, so 'flouted' is correct. (B) wealth is being displayed, so 'flaunt' is correct. (C) *elicit* means to draw out information, exactly what an officer does. (D) *illicit* means illegal, which correctly describes contraband liquor – note it is an adjective here, unlike the verb 'elicit'. Step 4: Exactly one misuse, in (E).

521. Step 1: Use the word 'merely' and the conclusion 'free to disregard them'. Both signal that the recommendations had no compelling power. Step 2: Blank one must therefore mean 'offering advice only', which is *advisory*; blank two must mean 'legally compelling', which is *binding*. 'No binding force' explains precisely why the bank could disregard them, so (A) is internally consistent. Step 3:

Eliminate the rest. (B) 'mandatory' means compulsory, which flatly contradicts 'merely' and 'free to disregard'. (E) 'conclusive' likewise implies finality, contradicting the conclusion. (C) 'tentative' means provisional, but a recommendation lacking 'moral force' does not logically entitle a bank to ignore it – the missing element here is legal compulsion, not morality. (D) 'arbitrary' describes how a recommendation was arrived at, not its degree of authority, and 'punitive force' is not what makes a recommendation binding. Step 4: Answer is (A).

522. Step 1: Fix the two meanings. *Appraise* = to assess the value or quality of something. *Apprise* = to inform somebody of something, and it is followed by 'of'. Step 2: Apply them to the sentence. Assessing the market value of land is valuation, so the first verb must be 'appraise'. Informing the board of one's findings is telling them, so the second verb must be 'apprise', which also explains the 'of' that already stands after it. Step 3: The sentence has these two verbs the wrong way round, so swapping 'apprise' and 'appraise' repairs it. Step 4: Reject the rest – swapping 'auditor' and 'board' would make the board report to the auditor, swapping 'value' and 'findings' gives 'market findings' and 'the value of his', both meaningless, and swapping 'asked' and 'mortgaged' destroys the grammar. Since a swap is needed, (E) fails. Answer: (A).

523. Step 1: Examine what the officials actually did – they said the decision had not been taken. That is a bare denial, not the production of evidence. Step 2: *Refute* means to prove a statement false by producing argument or evidence, as in 'he refuted the allegation with documents'. The officials produced no evidence at all; they simply asserted that no such decision had been taken. A bare assertion that something is untrue is a *denial*, not a refutation, so the word required here is 'denied'. Hence (D) is the wrongly used word. Step 3: Verify the others. *Construed* means interpreted, which is exactly what happens to a minister's remark, so (A) is fine. *Signal* correctly means an indication of policy intent, so (B) is fine. Rates are 'reduced', a normal collocation, so (C) is fine. Step 4: Since a genuine error exists, 'No error' is ruled out. Answer: (D).

524. Step 1: The connector 'Although' demands a contrast between the launch and the implementation, and the result clause tells us the implementation was a failure – farmers were still unregistered after a year. Step 2: So blank one must be positive or impressive and blank two must be negative. *Fanfare* means a showy public display accompanying a launch, and *tardy* means slow or delayed – a tardy rollout explains exactly why registrations lagged. (A) satisfies both requirements. Step 3: Eliminate the rest. (B) a 'prompt' implementation would not leave farmers unregistered, so the result clause is contradicted. (C) 'rapid' has the same defect. (D) 'efficient' likewise contradicts the failure. (E) 'meticulous' is positive and does not explain the shortfall, and 'launched with haste' then 'meticulous implementation' is itself self-contradictory. Step 4: Answer is (A).

525. Step 1: Fix the meaning. *Penultimate* means 'last but one', that is, second from the end. It is a position word, not an intensifier. Step 2: Test each option. (A) calls the penultimate chapter 'the very last one' – but the last one is the ultimate, not the penultimate, so this is self-contradictory. (B) uses it to mean 'the finest', confusing it with 'ultimate'; degree of quality is not a position in a sequence. (C) 31st March is the final day of the Indian financial year, so it is the ultimate day, not the penultimate; the penultimate day would be 30th March. (D) if three candidates followed Rahul, he was fourth from the end, not second from the end. Step 3: Every option misuses the word, so the correct choice is 'None of these'. Answer: (E).

Subtopic 3.4.6

526. A bank credits an *amount to* an *account*; it does not credit an account to an amount. So the two nouns have been exchanged. Putting 'amount' in slot (II) and 'account' in slot (III) gives: 'The bank credited the amount to her account within two working days of the request.' – perfectly meaningful. Why the others fail: (I) and (II) gives 'The bank account the credited to her amount', which leaves the clause without a finite verb; (III) and (IV) gives 'to her working within two amount days', nonsense; (I) and (IV) gives 'The bank working the account ... two credited days', ungrammatical. Hence the required pair is (II) and (III).

527. People stand in a *queue*, and the queue stands *outside the branch*. In the given sentence the two nouns have exchanged places. Interchanging (III) 'branch' and (IV) 'queue' yields: 'Several customers were standing in a long queue outside the branch since early morning.' – correct. Why the others fail: (I) and (II) gives 'Several long were standing in a customers branch', ungrammatical; (II) and (V) gives 'in a morning branch ... since early long', meaningless; (IV) and (V) gives 'outside the morning since early queue', which leaves 'long branch' still wrong. Only (III) and (IV) repairs the sentence.

528. The natural order of the two actions is: first the manager *signs* the letter, then he *posts* it to the head office. Also, one posts something *to* an office, but one never 'signs it to' an office – that preposition is the giveaway. Exchanging (I) 'posted' and (II) 'signed' gives: 'The manager signed the letter and posted it to the head office yesterday.' Why the others fail: (II) and (III) gives 'and head it to the signed office'; (III) and (V) gives 'to the yesterday office head', both nonsense; (I) and (V) gives 'The manager yesterday the letter ... posted', which has no finite verb in the first clause. Hence (I) and (II).

529. Borrowers *receive loans* and pay a *rate of interest*; the fixed collocation is 'rate of interest', never 'rate of loans'. So (II) and (V) have been exchanged. Restoring them gives: 'Farmers in the district received loans from the cooperative bank at a low rate of interest.' Why the others fail: (I) and (III) gives 'Farmers in the cooperative received interest from the district bank', which leaves the impossible phrase 'rate of loans' untouched; (III) and (IV) gives 'from the rate bank at a low cooperative'; (I) and (V) gives 'Farmers in the loans ... rate of district'. Only (II) and (V) removes the error.

530. Medical advice runs the other way round: a doctor tells a patient to *take* medicine after meals and to *avoid* oily food. The two verbs have been swapped. Interchanging (II) 'avoid' and (IV) 'take' gives: 'The doctor advised the patient to take the medicine after meals and to avoid oily food.' Why the others fail: (I) and (II) gives 'The doctor avoid the patient to advised', which breaks the verb forms; (III) and (V) gives 'after oily and to take meals food'; (IV) and (V) gives 'and to oily take food', ungrammatical. Hence (II) and (IV).

531. The fixed compound is 'identity *card*', and the place where it is shown is 'at the *gate*'. The two nouns have been exchanged. Restoring them gives: 'Every employee must show his identity card at the gate before entering the office.' Why the others fail: (I) and (II) gives 'Every identity gate must show his employee', which reverses the doer and the object; (I) and (V) gives 'Every office ... before entering the employee'; (III) and (V) gives 'at the office ... entering the card', which still leaves 'identity gate' meaningless. Only (II) and (III) works.

532. Rain *damages* tracks; a train is *cancelled*. In the sentence the two verbs sit in each other's place. Exchanging (I) 'damaged' and (III) 'cancelled' gives: 'The train was cancelled because heavy rain damaged the tracks near the station.' – a logical cause-and-effect statement. Why the others fail: (II) and (IV) gives 'because tracks rain cancelled the heavy', nonsense; (I) and (IV) gives 'The train was tracks ... rain cancelled the damaged'; (III) and (V) gives 'rain station the tracks near the cancelled'. Hence (I) and (III).

533. A committee *submits* its report *to* the government, and the government then *accepts* the recommendations. Two clues confirm the mix-up: 'accepted its report *to* the government' is impossible English (accept takes no 'to'), and a body cannot submit recommendations 'without any change' – only the receiving authority accepts them unchanged. Exchanging (I) and (III) gives: 'The committee submitted its report to the government, which accepted most of the recommendations without any change.' Why the others fail: (I) and (II) gives 'The committee government its report to the accepted'; (II) and (IV) gives 'to the recommendations, which submitted most of the government'; (IV) and (V) gives 'most of the change without any recommendations', which leaves the two verbs still reversed. Hence (I) and (III).

534. Two collocations are disturbed. A scheme is launched 'with great *fanfare*' (publicity), while what comes *from households* and can remain 'poor' is the *response*. The contrast marker 'but' also demands that the second clause report a disappointment. Exchanging (II) and (III) gives: 'The government launched the scheme with great fanfare, but the response from rural households remained poor.' Why

the others fail: (I) and (II) gives 'The government response the scheme with great launched', destroying the verb; (III) and (V) gives 'but the poor from rural households remained fanfare', still leaving 'great response' followed by 'but', a contradiction; (II) and (V) gives 'with great poor ... remained response'. Hence (II) and (III).

535. It is the *price* of a commodity that rises, and it is *expenditure* that a family cuts down; 'monthly expenditure on other items' is the standard phrase, whereas 'monthly price on other items' is not English. Exchanging (I) and (V) gives: 'The rising price of vegetables has forced many families to cut down their monthly expenditure on other items.' Why the others fail: (I) and (II) gives 'The rising forced of vegetables has expenditure many families', which leaves no main verb; (II) and (IV) gives 'has monthly many families to cut down their forced price'; (III) and (V) gives 'forced many price ... their monthly families', which still leaves 'rising expenditure of vegetables'. Hence (I) and (V).

536. Lanes are described as *narrow*; vehicles that cannot squeeze through them are *heavy* (or large). As written, 'heavy lanes' and 'narrow vehicles' are both impossible, and logically a narrow vehicle would find entry easy, not difficult. Exchanging (I) and (IV) gives: 'The narrow lanes of the old city make it difficult for heavy vehicles to enter during peak hours.' Why the others fail: (I) and (II) gives 'The old lanes of the heavy city', which still leaves 'narrow vehicles' finding entry difficult – illogical; (II) and (V) gives 'of the peak city ... during old hours'; (III) and (IV) gives 'make it narrow for difficult vehicles', ungrammatical. Hence (I) and (IV).

537. Regulatory advice to banks always runs in one direction: *increase* credit to small businesses (priority-sector lending) and *reduce* exposure to *risky* sectors. The sentence as printed advises the opposite, which is contextually absurd. Exchanging (II) and (III) gives: 'Banks have been advised to increase lending to small businesses and to reduce their exposure to risky sectors.' Why the others fail: (I) and (II) gives 'Banks have been reduce to advised lending', which breaks the verb forms; (II) and (IV) gives 'to exposure lending ... to increase their reduce'; (III) and (V) gives 'to risky their exposure to increase sectors', ungrammatical. Hence (II) and (III).

538. The purpose clause 'so that even the weakest student could ...' shows what the teacher was aiming at: the student's *understanding*. Correspondingly it is the teacher who *explains*. As printed, the teacher understands and the student explains, which reverses the classroom logic. Exchanging (I) and (V) gives: 'The teacher explained the concept slowly so that even the weakest student in the class could understand it.' Why the others fail: (I) and (II) gives 'The teacher slowly the concept understood', misplacing the verb; (II) and (III) gives 'the concept weakest so that even the slowly student'; (III) and (V) gives 'even the explain student ... could weakest it', ungrammatical. Hence (I) and (V).

539. The logic of the sentence is that cutting costs raises profit. The standard phrase is 'production *cost*', not 'production profit', and a rise caused by a reduction must be a rise in *profit*. So the words that need interchanging are (II) 'cost' and (V) 'profit', giving: 'The company recorded a sharp rise in profit after it reduced its production cost significantly.' That pair is not offered. Checking the given options: (I) and (III) gives 'a reduced rise in cost after it sharp'; (II) and (III) gives 'a sharp rise in reduced after it cost'; (III) and (V) gives 'after it profit its production reduced'; (I) and (IV) gives 'a production rise in cost ... its sharp profit' – none of these is meaningful. Hence the answer is 'None of these'.

540. Two signals fix the error. First, the idiomatic prepositions are 'demand *for* housing' and 'supply *of* homes' – exactly the reverse of what is printed. Second, urbanisation drives *demand* upward, while it is *supply* that fails to keep pace. Exchanging (II) and (IV) gives: 'Rapid urbanisation has increased the demand for housing, while the supply of affordable homes has failed to keep pace.' Why the others fail: (I) and (II) gives 'has supply the increased for housing', which has no finite verb; (III) and (V) gives 'the supply for affordable, while the demand of housing homes'; (I) and (IV) gives 'has demand the supply ... while the increased of affordable homes' – both ungrammatical and both leave the prepositions wrong. Hence (II) and (IV).

541. Evaluation must match the conduct described. A *timely intervention* deserves praise; a *long*

delay deserves criticism. As printed, the two verdicts are attached to the wrong halves. Exchanging (I) and (III) gives: 'The report praised the health department for its timely intervention during the outbreak but criticised the civic body for its long delay in clearing garbage.' Note that swapping the adjectives instead, (II) and (IV), does not work: it produces 'criticised ... for its long intervention' and 'praised ... for its timely delay', and 'timely delay' is self-contradictory while 'long intervention' loses the sense of promptness – so option B is not an alternative answer. (I) and (IV) gives 'The report long the health department ... but praised ... for its criticised delay', ungrammatical; (III) and (V) gives 'but garbage the civic body ... in clearing praised'. Hence (I) and (III).

542. The sentence is a 'not only ... but also' structure listing two conditions on which something depends. What depends on those conditions is the *success* of the drive; and what users must have confidence in is the *security* of transactions – 'confidence in the security of transactions' is the natural collocation, whereas 'confidence in the success of transactions' says almost nothing. Exchanging (I) and (IV) gives: 'The success of the digital payment drive depends not only on the availability of smartphones but also on the confidence of users in the security of transactions.' Why the others fail: (I) and (II) gives 'The availability of the drive depends ... on the security of smartphones', which leaves 'confidence in the success of transactions' untouched and makes the opening clause vague; (II) and (III) gives 'on the confidence of smartphones ... on the availability of users'; (III) and (V) gives 'on the transactions of users in the success of confidence', pure nonsense. Hence (I) and (IV).

543. In an accounting fraud the pattern is invariable: a firm *conceals* losses and *inflates* the value of what it owns. Also, one does not 'inflate' something described as 'mounting losses' – mounting losses are precisely what a firm tries to hide. Exchanging (II) and (IV) gives: 'Despite repeated warnings from the regulator, the firm continued to conceal its mounting losses and inflate the market value of its shares.' Note that option B, (III) and (V), does not help: 'mounting' is an adjective, so it produces 'inflate its shares losses ... conceal the market value of its mounting', which is meaningless. (I) and (II) gives 'Despite repeated inflate from the regulator ... continued to warnings'; (I) and (IV) gives 'Despite repeated conceal ... and warnings the market value', both ungrammatical. Hence (II) and (IV).

544. Two fixed expressions have been broken. Insurance is bought 'at a nominal *premium*', and what a household has *on money lenders* is *dependence*. The preposition 'on' after the blank is the strongest clue – one is dependent on a lender, one does not pay a premium on a lender. Exchanging (III) and (IV) gives: 'The scheme aims to provide insurance cover to poor households at a nominal premium, thereby reducing their dependence on money lenders during emergencies.' Why the others fail: (I) and (II) gives 'to provide nominal cover ... at a insurance dependence', which also breaks the article 'a'; (II) and (V) gives 'at a emergencies dependence ... during nominal'; (I) and (IV) gives 'to provide premium cover ... reducing their insurance on money lenders', leaving 'nominal dependence' intact. Hence (III) and (IV).

545. The word 'only' before the second phrase signals a shortfall, so it must be followed by a *small* fraction; 'only a large fraction' is self-contradictory. Correspondingly, the contrast introduced by 'but' requires a *large* number to have appeared. Exchanging (I) and (III) gives: 'A large number of candidates appeared for the examination, but only a small fraction of them qualified for the interview.' Why the others fail: (II) and (V) gives 'appeared for the interview ... qualified for the examination', which reverses the correct sequence of stages and still leaves 'only a large fraction'; (III) and (IV) gives 'only a fraction large of them'; (I) and (IV) gives 'A fraction number of candidates ... only a large small of them', both ungrammatical. Hence (I) and (III).

546. A fee is *waived*, and students are *encouraged*; the sentence has put the two verbs in each other's slots. The pair actually required is therefore (I) and (IV), giving: 'The bank has decided to waive the processing fee on education loans in order to encourage students from low-income families.' That pair is not among the choices. Testing what is offered: (II) and (III) gives 'the education fee on processing loans', which leaves the impossible 'encourage the fee'; (I) and (III) gives 'decided to education the processing fee on encourage loans'; (III) and (IV) gives 'fee on waive loans in order to education students'; (II) and (V) gives 'the low-income fee ... from processing families' – none repairs the

sentence. Hence the answer is ‘None of these’.

Subtopic 3.4.7

547. Step 1: Decide the part of speech needed. The blank follows the modal ’will’, so a base-form verb is required. This eliminates ’affects’ (third person singular, cannot follow a modal) and ’effected’ (past form). Step 2: Distinguish the pair. ’Affect’ is normally a verb meaning ’to influence, to have an impact on’; ’effect’ is normally a noun meaning ’result’, and as a verb it means ’to bring about, to cause to happen’. Step 3: The guidelines influence account holders; they do not bring account holders into existence, so ’effect’ as a verb is nonsensical here. Hence ’affect’ is correct. Since a correct option exists, ’None of these’ is wrong.

548. Step 1: The sense required is ’other than, leaving out’ the Nagpur branch, because the sentence says the rest have submitted reports. Step 2: ’Except’ is the preposition meaning ’other than’ and fits exactly. Step 3: Rule out the confusables. ’Accept’ is a verb meaning ’to receive or agree to’, which cannot govern the sentence here. ’Expect’ means ’to anticipate’ and would give the wrong meaning. ’Exempt’ means ’freed from an obligation’ and would need ’exempting’ or a different construction such as ’branches exempted from filing’. Therefore ’except’ is the only defensible answer.

549. Step 1: Identify the meaning wanted: the original sum of money on which interest is computed. Step 2: In finance that sum is the ’principal’. As an adjective ’principal’ also means ’chief’, and both senses come from the same spelling. Step 3: ’Principle’ is a noun only, meaning a rule or moral standard, and cannot modify ’amount’. ’Principled’ means ’having strong moral principles’, which describes a person, not a sum. ’Principality’ is a territory ruled by a prince. Hence only ’principal’ works.

550. Step 1: The blank names writing materials such as pens and registers. Step 2: ’Stationery’ (with an ’e’) is the uncountable noun for writing materials; remember ’e’ for envelope. Step 3: ’Stationary’ (with an ’a’) is an adjective meaning ’not moving’, which cannot be the object of ’order for other office ...’. ’Stationing’ is the gerund of ’to station’ (to post someone somewhere). ’Stations’ means places or posts and does not denote pens and registers. So ’stationery’ alone is correct.

551. Step 1: The structure ’paid a warm _____ to someone’ requires a singular noun; the fixed idiom is ’to pay a compliment’. Step 2: ’Compliment’ means an expression of praise, which is exactly what a satisfied customer offers. Step 3: ’Complement’ means something that completes or goes well with another thing, so ’paid a complement’ is meaningless here. ’Complimentary’ and ’complementary’ are adjectives and cannot follow the article ’a warm’ as the object of ’paid’. Hence ’compliment’ is the answer.

552. Step 1: After the modal ’may’ a base-form verb is required, so the noun ’loss’ is out. Step 2: The meaning needed is ’to be deprived of, to cease to have’. That verb is ’lose’ (one ’o’ sound as in ’ooze’). Step 3: ’Loose’ is chiefly an adjective meaning ’not tight’; as a rare verb it means ’to release’. ’Loosen’ means ’to make less tight’. Neither conveys losing money. Therefore ’lose’ is correct.

553. Step 1: The blank follows ’will’, so the base form of a verb is needed. This rules out ’advises’ and ’adviced’ at once (and ’adviced’ is not even a word; the past form is ’advised’). Step 2: ’Advice’ with a ’c’ is the noun meaning counsel; ’advise’ with an ’s’ is the verb meaning ’to give counsel’. Step 3: Since a verb is required after ’will’, ’advise’ is correct.

554. Step 1: First blank. It follows the article-plus-adjective group ’an unfortunate’, so a noun is required. The noun of this pair is ’effect’ (a result). ’Affect’ as a noun exists only as a technical term in psychology meaning observable emotion, which does not fit a bank’s business. So blank one is ’effect’. Step 2: Second blank. It follows ’was able to’, so a base verb is required. The meaning needed is ’to bring about’ a turnaround. The verb meaning ’to bring about’ is ’effect’; ’affect’ would mean merely ’to influence’ a turnaround, which does not fit ’a complete turnaround’ as the thing produced. Step 3: Both blanks therefore take ’effect’, which is option C. Options A, B and D each get at least one blank wrong, and since a correct pair exists, ’None of these’ is wrong.

555. Step 1: Fix the meanings. 'Compliment' (with an 'i') means praise, and 'complimentary' means either praising or given free of charge. 'Complement' (with an 'e') means something that completes another thing, and 'complementary' means completing or going well together. Step 2: Test each option. In A, the insurance cover is given free with the card, which is exactly 'complimentary'; A is correct. In B, the software completes the existing system, so it should be a 'complement', not a 'compliment'. In C, the manager praised Sunita, so it should be 'complimented'. In D, a free breakfast is 'complimentary', not 'complementary'. Step 3: Exactly one sentence, A, is right, so 'None of these' is wrong.

556. Step 1: First blank describes a person 'of international repute', so the sense needed is 'distinguished, famous'. That word is 'eminent'. Step 2: Second blank describes a slowdown that will happen very soon unless action is taken; the sense is 'about to occur'. That word is 'imminent'. Step 3: Reject the traps. 'Immanent' means 'inherent, existing within' and is a philosophical term that does not describe an economist. Option A reverses the two words, option C repeats 'eminent' where 'about to happen' is needed, and option D misdescribes the economist. Hence B.

557. Step 1: 'Assure' means to tell someone confidently so as to remove doubt, and it takes a person as its direct object. The first blank has 'the customer' as object, so 'assured' is right. Step 2: 'Ensure' means to make certain that something happens; the second blank is followed by a that-clause about alarms, so 'ensure' is right, and after 'would' the base form is needed. Step 3: 'Insure' means to arrange financial cover against loss; the third blank concerns jewellery and theft, so 'insure' is right, and after 'to' the base form is needed. Step 4: Only option B gives assured, ensure, insure in that order. A and C misuse 'ensured' or 'insured' with a person as object, and D wrongly makes the alarms a matter of insurance.

558. Step 1: 'Adapt' means to adjust oneself to new conditions; the first blank has the reflexive 'themselves' and the preposition 'to', which is the standard pattern 'adapt oneself to'. So blank one is 'adapt'. Step 2: 'Adept' is an adjective meaning skilled; the second blank follows 'were remarkably' and precedes 'at it', matching the pattern 'adept at'. So blank two is 'adept'. Step 3: 'Adopt' means to take up or formally accept a plan or practice; the third blank has 'a phased training plan' as object. So blank three is 'adopt'. Only option B has this order.

559. Step 1: First blank follows 'visited the' and is described by 'where the chest is being constructed', so a place is meant. 'Site' means a location; 'sight' means the faculty of seeing or a spectacle; 'cite' is a verb meaning to quote. So blank one is 'site'. Step 2: Second blank takes 'three specific building norms' as object and appears in a report, so the sense is 'quoted, referred to'. That verb is 'cite', past form 'cited'. Step 3: 'Sighted' would mean 'caught sight of', which cannot apply to abstract norms, and 'sited' means 'located', which is also wrong. Hence site, cited.

560. Step 1: First blank describes how the auditor should question staff, and the reason clause suggests confidentiality. 'Discreet' means careful and tactful so as not to attract attention or reveal secrets. So blank one is 'discreet'. Step 2: Second blank modifies 'items of expenditure' that are 'examined separately'. 'Discrete' means separate and individually distinct. So blank two is 'discrete'. Step 3: Option A reverses them, C makes the items tactful, and D makes the auditor separate, all of which are meaningless. Hence B.

561. Step 1: Check A. 'Elicit' is a verb meaning to draw out a response, and the committee is drawing out depositors' views, so A is right. Step 2: Check B. 'Illicit' is an adjective meaning unlawful, which correctly describes forbidden fund transfers, so B is right. Step 3: Check C. The blank word modifies 'objective' and means 'chief'. The adjective meaning 'chief' is 'principal'; 'principle' is a noun meaning a rule or moral standard and cannot modify 'objective'. So C contains the error. Step 4: Check D. 'Censure' means to criticise formally, which is what a Regional Office does to a negligent cashier; the trap word 'censor' would mean to suppress objectionable material, which is not meant. D is right. Only C is wrong, so 'None of these' does not apply.

562. Step 1: Separate the three words. 'Credulous' describes a person who is too ready to believe things. 'Credible' describes a statement or person that can be believed, that is, convincing. 'Creditable' means deserving praise or credit. Step 2: Blank one describes an investor foolish enough to trust an

impossible promise, so 'credulous' is required. Step 3: Blank two describes the whistle-blower's account, which the police found believable, so 'credible' is required. Step 4: Blank three describes conduct worth praising, so 'creditable' is required. Only option B gives credulous, credible, creditable in that order.

563. Step 1: Fix the meanings. 'Proscribe' means to forbid or outlaw something. 'Prescribe' means to lay down authoritatively as a rule or to recommend. Step 2: Blank one is followed by 'the use of unlicensed apps altogether', and 'altogether' signals a total ban, so 'proscribed' is needed. Step 3: Blank two is followed by 'a detailed set of due-diligence norms', which the regulator lays down for NBFCs to follow, so 'prescribed' is needed. Step 4: Option A reverses the sense and would mean the regulator recommended illegal apps and banned its own norms, which is absurd. C and D use one word for both blanks and so get one blank wrong each. Hence B.

564. Step 1: Blank one is a legal adviser who examines title deeds. 'Counsel' means advice or, as a noun for a person, a lawyer who advises or pleads. So blank one is 'counsel'. Step 2: Blank two is the municipal body before which a building plan is placed. 'Council' is an assembly or governing body. So blank two is 'council'. Step 3: Blank three is the Indian officer posted in Dubai who attests documents for citizens abroad. 'Consul' is such an official. So blank three is 'consul'. Step 4: Only option A gives counsel, council, consul in that order; the other orders place a governing body inside a law office or an assembly in Dubai.

565. Step 1: Fix the meanings. 'Flout' means to disobey or show contempt for a rule or law. 'Flaunt' means to display something ostentatiously so that others notice it. Step 2: Test A. By-laws are rules, so they are flouted, not flaunted; A is wrong. Step 3: Test B. A necklace is displayed, so it is flaunted, not flouted; B is wrong. Step 4: Test C. Terms of an agreement are rules being disobeyed, so 'flout' is exactly right; C is correct. Step 5: Test D. Examination rules are again rules, so they must not be 'flouted'; D is wrong. Since C is right, 'None of these' does not apply.

566. Step 1: 'Imply' means to suggest something without stating it; the speaker implies. 'Infer' means to draw a conclusion from evidence; the listener infers. Step 2: Blank one has the Chairman's phrasing as its subject and describes what the speaker hints at, so 'imply' is needed. Step 3: Blank two has the reporters as subject drawing a conclusion from his tone, so 'infer' is needed. This already rules out A and D, which reverse the two roles. Step 4: Blank three is an indirect reference made in speech. 'Allusion' means an indirect reference; 'illusion' means a false impression or deceptive appearance. Since he actually referred to 'one larger family', 'allusion' is needed, which rules out C. Hence B.

567. Step 1: Blank one qualifies 'complaints', which is a countable plural noun. 'Fewer' is used with countable nouns and 'less' with uncountable quantities, so 'fewer' is needed. This eliminates options B and D. Step 2: Blank two measures physical distance from the railway station. In careful usage 'farther' is preferred for literal physical distance, while 'further' is used for additional degree or extent, as in 'further discussion'. So 'farther' is needed, which eliminates option C. Step 3: Blank three is a sentence connector meaning 'moreover, in addition'. That word is 'besides'; 'beside' is a preposition meaning 'next to' and cannot stand alone as a connector. Step 4: Only option A gives fewer, farther, besides.

Subtopic 3.5.1

568. The verb 'deposit' takes the preposition 'in' or 'into' when the destination is an account – money moves inward, so 'into his savings account' is the standard collocation. 'Upon' indicates position on top of a surface and cannot govern an account. 'Over' suggests movement across or above something and gives no sense of a destination. 'Against' is used with securities in banking ('a loan against gold'), meaning 'with X as security'; a cheque is not the security for the account, so it distorts the sense. 'Beneath' means below and is meaningless here. Hence option A.

569. The phrase 'for his honesty and punctuality' names two virtues, so the blank must carry a positive attitude towards him. 'Admired' means regarded with respect and approval, which fits virtues exactly. 'Admonished' means mildly scolded – one is not scolded for being honest. 'Blamed' means held responsible for something wrong, again negative. 'Suspected' means doubted or thought guilty,

which contradicts honesty. ‘Ignored’ means paid no attention to, which is not something one does ‘for’ a quality at all. Only one option is positive, so the answer is C.

570. The clue is the phrase ‘to the first week of August’, which supplies a new date. Only a verb meaning ‘moved to a later date’ can take such a phrase. ‘Postponed to’ is exactly that. ‘Cancelled’ means called off altogether; a cancelled programme has no new date, so it cannot be followed by ‘to August’. ‘Promoted’ means either raised in rank or publicised, neither of which applies to a date. ‘Refused’ means declined, and one does not refuse a programme ‘to’ a date. ‘Submitted’ means handed in for consideration and does not take a date in this way. Hence option B.

571. The failure to submit income proof is the reason for the rejection, so the connector must express cause. ‘Because’ introduces a reason and joins the two clauses correctly. ‘Unless’ means ‘if not’ and would wrongly make the rejection conditional on a future event, though the failure has already happened. ‘Although’ and ‘despite’ both signal contrast, which would absurdly suggest the application was rejected in spite of the missing document. ‘Despite’ additionally cannot introduce a full clause with a finite verb. ‘Whether’ introduces an alternative or a doubt, not a cause. Hence option C.

572. The blank describes the manner in which the action ‘counted’ was performed, and a verb is modified by an adverb. ‘Carefully’ is the adverb form and is correct. ‘Careful’ is an adjective and can only qualify a noun, not the verb ‘counted’. ‘Carefulness’ is an abstract noun and cannot stand after a complete verb phrase without a preposition such as ‘with’. ‘Caring’ means kind or compassionate and is in any case an adjective or participle, not an adverb. ‘Cared’ is a finite past-tense verb, and the sentence already has one. Hence option B.

573. The preposition ‘from’ shows that money left the account, and the complaining tone (‘without any intimation’) confirms an unwanted outgoing entry. ‘Deducted from’ means taken away and fits both the preposition and the sense. ‘Added’ and ‘credited’ both describe money coming in, and they take ‘to’, not ‘from’. ‘Deposited’ likewise means money put in, and would take ‘in’ or ‘into’. ‘Invested’ takes ‘in’ and implies a deliberate act by the account holder, which contradicts the absence of intimation. Hence option D.

574. The word required is the technical one for a machine giving out cash. ‘Dispense’ means to give out or distribute in measured amounts, and ‘cash dispenser’ is the standard term for an ATM, so ‘dispensed the cash’ is correct. ‘Dispersed’ means scattered in different directions, used of crowds or clouds. ‘Disposed’ means got rid of and requires ‘of’ before an object. ‘Displayed’ means showed to view; the grievance is that the money was not paid out, not merely not shown. ‘Dismissed’ means sent away or rejected and cannot take ‘cash’ as an object. Hence option A.

575. The blank modifies ‘criticised’ and must describe how the criticism came about. The natural sense is that criticism came from many quarters. ‘Widely criticised’ is the established collocation for that. ‘Wisely’ would praise the judgement of the critics rather than describe the extent of criticism, and it sits oddly with a passive report of public reaction. ‘Wildly’ means in an uncontrolled or extravagant manner and is normally used with words such as ‘exaggerated’ or ‘inaccurate’; ‘wildly criticised’ is not idiomatic. ‘Wilfully’ means deliberately and obstinately, and it describes the doer’s intention – but the doer here is unnamed, and criticism of a public report is not an act of obstinacy. ‘Warily’ means cautiously, which contradicts the strength implied by criticism of a cover-up. Hence option A.

576. The contrast marker ‘but’ after ‘launched with much fanfare’ tells us the scheme came to nothing, and the reason given is a failure of coordination. ‘Fall through’ means to fail to be completed, which is exactly the required sense and is used intransitively, as here. ‘Fall out’ means to quarrel, and it needs two persons, not a scheme. ‘Fall back’ means to retreat or, with ‘on’, to resort to something; a scheme does not retreat. ‘Fall upon’ means to attack or to come across, and it requires an object, which the sentence does not supply. ‘Fall in’ means to collapse inwards or to form ranks, neither of which describes a policy failure. Hence option B.

577. The ‘so … that’ construction makes the second clause the consequence of the quality in the blank. The consequence is that experienced readers could not decide what was meant, so the remarks

must have been open to more than one interpretation. 'Ambiguous' means exactly that. 'Lucid' means clear and easily understood, and 'precise' means exact and definite; either would produce the opposite consequence. 'Explicit' means stated fully and openly, again the opposite of what the confusion requires. 'Blunt' means direct and plain-spoken, sometimes to the point of rudeness – a blunt remark leaves no doubt about its meaning, so it too fails to explain the officers' confusion. Hence option C.

578. The sentence opens with the restrictive adverbial 'Only after ...', which forces subject-verb inversion in the main clause. The inversion is already carried by the auxiliary 'did' placed before the subject 'the smaller bank'. After the auxiliary 'did', the main verb must be in the bare infinitive form, so 'realise' is correct and the past tense is already signalled by 'did'. 'Realised' and 'realises' are finite forms and cannot follow 'did'. 'Realising' is a participle and needs a further auxiliary such as 'was'. 'Has realised' is a second finite verb phrase and would leave 'did' stranded. Hence option A.

579. The clause after the comma explains the intended effect: the same process done in far less time, that is, made simpler and more efficient. 'Streamline' means to make a process more efficient by removing unnecessary steps, which matches precisely. 'Strengthen' means to make stronger or more robust; that says nothing about speed and does not follow from a cut in approval time. 'Straighten' means to make straight or to set right physically, and 'straighten out' would be needed even for the figurative sense of resolving confusion. 'Stretch' means to extend, which would lengthen rather than shorten the process. 'Stagger' means to spread events over time at intervals, which again works against a reduction in total time. Hence option C.

580. The blank must combine with the following 'with' to mean 'get rid of', since the second half of the sentence says the bank will move entirely to a new platform. 'Dispense with' means to do away with something as no longer necessary, which fits. 'Dispose' does mean to get rid of, but it takes 'of', not 'with', so the preposition already in the sentence rules it out. 'Cope with' means to manage or endure something difficult, which would mean keeping the old system – a direct contradiction of 'shift entirely'. 'Deal with' means to handle or attend to, and it likewise implies continued engagement with the ledger system. 'Do' would need the form 'do away with' to carry the required meaning; 'do with' means to make use of or to be content with. Hence option B.

581. A steep rise in fuel costs raises the operators' expenses and therefore makes repayment harder, so the blank needs a word of negative import such as 'adverse' or 'detrimental'. Every listed word is positive. 'Salutary' means beneficial, especially in producing a good effect. 'Benign' means gentle or harmless. 'Benevolent' means kindly and well-meaning, and it describes persons or intentions rather than economic effects. 'Favourable' means advantageous or approving. Since none of the four supplies the required negative sense, the correct choice is 'None of these'. Hence option E.

582. 'At pains to' means taking great trouble to do something, and the object is 'the impression', so the verb must mean 'to drive away a belief'. 'Dispel' is the standard verb used with words such as impression, doubt, myth and fear, and it means to make something cease to exist, especially a feeling or belief. 'Disperse' means to scatter physically in different directions and is used of crowds, gases or light, not of beliefs. 'Dissuade' means to persuade someone not to do something; it takes a person as its object, not an impression. 'Disband' means to break up an organised group such as a committee or a force. 'Distract' means to divert someone's attention, and it too takes a person as its object. Hence option C.

583. The sentence asserts something as an established fact and then says no explanation can do the action in the blank – so the verb must mean 'deny' or 'contradict'. 'Gainsay' means precisely to deny or to contradict, and it is characteristically used in this negative construction. 'Garner' means to gather or collect, usually support or information, which makes no sense as something explanation does to a fact. 'Garnish' means to decorate food, or in law to attach a debtor's wages; neither applies. 'Glean' means to gather information bit by bit from various sources, so explanation gleaning a fact reverses the logic of the sentence. 'Gauge' means to measure or estimate, and an explanation measuring a fact is meaningless, besides leaving 'no amount of' pointless. Hence option A.

584. 'Notwithstanding' means 'in spite of', so the assurance failed to change the union's position,

and ‘remained’ confirms that the position was held firmly. The blank therefore needs a word meaning unyielding. ‘Adamant’ means refusing to be persuaded or to change one’s mind, and it takes ‘in’ before the demand, as here. ‘Ambivalent’ means having mixed feelings, which contradicts pressing a demand at all. ‘Indifferent’ means having no interest, which cannot describe a union that continues to press a claim. ‘Apologetic’ means expressing regret, the opposite of standing firm. ‘Hesitant’ means uncertain or slow to act, which again conflicts with an immediate and continuing demand. Hence option B.

585. The opening ‘Had the branch manager verified’ is the inverted form of ‘If the branch manager had verified’, which marks a third conditional – an unreal condition in the past. The main clause of a third conditional takes ‘would have’ plus the past participle, and since the fraud is the thing detected, the passive is needed: ‘would have been detected’. ‘Would be detected’ belongs to the second conditional, used for unreal present or future situations, and clashes with the past ‘Had … verified’. ‘Will be detected’ is a first-conditional form for real future possibilities. ‘Had been detected’ would repeat the if-clause structure in the main clause, leaving the sentence without a result. ‘Was detected’ states a plain past fact, which contradicts the whole point that the fraud was in fact not caught early. Hence option B.

586. The required idiom is ‘stop short of’, which means to come close to doing something but not actually do it – exactly the situation described, since the report hints at involvement without naming anyone. Only ‘short’ completes this fixed expression before ‘of’. ‘Stop apart’ and ‘stop aside’ are not English expressions at all; ‘stand aside’ exists but has a different meaning and does not take ‘of’. ‘Stop out’ is not idiomatic in this sense and would in any case not be followed by ‘of’. ‘Stop over’ means to break a journey at an intermediate place and cannot govern ‘of naming’. Hence option A.

587. ‘Far from being X, it was Y’ sets up a contrast, so the word in the blank must be the opposite of ‘carefully considered’. The opposite of careful consideration is an unthinking, automatic reaction, and ‘knee-jerk’ means precisely that. ‘Calculated’, ‘deliberate’ and ‘considered’ are all near-synonyms of ‘carefully considered’, so each would destroy the contrast and make the sentence say that the measure was not thoughtful but thoughtful. ‘Long-term’ contrasts with ‘short-term’, not with ‘carefully considered’; a measure can be both short-term and well thought out, so it creates no opposition with the second half. Hence option D.

588. The construction ‘not for X but for Y’ requires the blank to name something clearly distinct from dishonesty, that is, an innocent failure rather than a wrongful intention. ‘Lapse’ means a temporary failure of attention or standards and carries no imputation of dishonesty, so it satisfies the contrast. ‘Connivance’ means secretly allowing a wrongdoing to happen, which is itself a form of dishonesty and therefore contradicts ‘not for any dishonesty’. ‘Collusion’ means a secret agreement to deceive, again dishonest and, moreover, requiring another party. ‘Deceit’ is dishonesty by definition. ‘Forgery’ is a criminal act of falsification, the gravest form of dishonesty in the list. Only one option survives the contrast. Hence option B.

Subtopic 3.5.2

589. Blank 1 follows the auxiliary “has”, so it must be a past participle: “has advised”. That rules out “advising” (option A), “advise” (option B) and “advises” (option D), none of which can follow “has”. Blank 2 sits after “is” in the clause “no customer is ___ access”. The customer receives the action, so the passive participle “denied” is required: “no customer is denied access”. Option E’s “denying” would make the customer the doer, giving “no customer is denying access”, which reverses the intended meaning and leaves “access” dangling. Only option C satisfies both blanks.

590. Blank 1 takes a noun phrase (“the heavy rain”), so the connector must be a preposition. “Despite” fits and signals that the rain did not stop him. “Although” (option E) is a conjunction and needs a full clause after it, not a bare noun phrase, so E fails. “Inspite” (option D) is a misspelling; the correct form is “in spite of”, and the required “of” is missing. “Because of” (option B) would mean the rain caused his punctuality, which is illogical. Blank 2 joins two contrasting facts – he was early, the staff were late – so a contrast connector is needed. “Whereas” supplies that contrast; “because” (option C) would wrongly claim the staff’s lateness caused his punctuality. Hence option A.

591. Blank 1 follows "was", and the loan is acted upon, so a past participle in the passive is needed: "was sanctioned". "Sanction" (option A) is a bare verb and cannot follow "was"; "sanctioning" (option C) would make the loan the doer of the sanctioning, which is impossible. Blank 2 must express the reason for the quick sanction. Submitting every document correctly is the cause, so "because" fits. "Although" (option B) sets up a contrast, but correct documents and a fast sanction do not conflict. "Unless" (option E) means "if not", giving the absurd sense that the loan was sanctioned only if she had not submitted the documents. Option D is correct.

592. Blank 1 is the main verb of the sentence with the singular subject "Rekha", and "every month" signals a habitual present action, so the simple present third-person form "saves" is required. "Save" (option A) does not agree with a singular subject, "saving" (option C) has no auxiliary to support it, and "have saved" (option E) again fails subject-verb agreement – it would have to be "has saved". Blank 2 follows the modal "can", which is always followed by the bare infinitive, so "purchase" is right and "purchasing" (option D) is wrong. Only option B fills both slots.

593. When a sentence opens with "Not only", the subject and auxiliary invert, so blank 1 needs an auxiliary followed by the bare verb "count". "Did" produces the correct "did the cashier count". "Has" (option B) would demand "counted", and "was" (option C) would demand "counting", so both clash with the given "count". The second half, "but he also ___", is a normal clause with no auxiliary, so it needs a finite past-tense verb parallel to the past action of the first half: "verified". Option A's bare "verify" has no auxiliary to lean on. Option D's "does" shifts to the present and clashes with the past "verified". Hence option E.

594. "Last Friday" fixes the time as past, so blank 1 must be the simple past "submitted". "Submits" (option A) is present and contradicts "last Friday"; "submitting" (option D) is a participle with no auxiliary and cannot serve as the main verb. The two verbs are joined by "and" and share the same subject and the same past time frame, so blank 2 must be parallel in tense: "recommended". "Recommends" (option B) breaks that parallelism by shifting to the present, and "recommending" (option E) leaves the second half without a finite verb. Option C is correct.

595. Blank 1 refers to exactly two proposals and the sense is that not one of them was acceptable. English uses "neither" for two items and "none" for three or more, so "None" (option B) is inappropriate here. "Either" (option C) would mean one of the two was acceptable, which contradicts the "so" clause asking for new options. "Both" (option E) does not fit the singular verb "was" and again contradicts the request for fresh options. Blank 2 modifies the noun "set", so an adjective is needed: "fresh". "Freshly" (option D) is an adverb and cannot qualify a noun. Option A is correct.

596. The connector "though" demands a contrast between the two halves. The second half describes a group that "still" struggles, which is a negative comment, so the first half must be positive: "warmly received". That eliminates "coldly" (option A) and "poorly" (option C), both of which make the two halves agree rather than contrast. Given a positive first half, blank 2 must be negative to preserve the contrast, and "cumbersome" – meaning clumsy and hard to handle – fits "still finds the interface ___ to navigate". "Convenient" (option B) and "simple" (option E) are positive and destroy the contrast that "though" and "still" set up. Option D is correct.

597. The sentence opens with the inverted third conditional "Had + subject + past participle". So blank 1 must be a past participle: "Had the branch detected". "Detect" (option C) is a bare infinitive and "detecting" (option D) a present participle, neither of which can follow "Had the branch". "Been detected" (option E) is passive, but the branch is the doer and "the fraudulent withdrawals" is already present as the object, so a passive is impossible. Blank 2 follows "could have been", which requires a past participle to complete the passive: "could have been reduced". "Reducing" (option A) after "been" would need an object and would wrongly make the losses the doer. Option B is correct.

598. "Intended" takes "to" only when a verb follows ("intended to help"); when a noun phrase of beneficiaries follows, the correct preposition is "for" – "intended for small entrepreneurs". Since "small entrepreneurs" is a noun phrase, options A and C, which use "to", are wrong, and "intended at" (option

D) is not an English collocation. Blank 2 completes the fixed collocation "access to", as in "access to credit". "Access of" (option B) is not standard usage. Only option E gets both prepositions right.

599. The subject of blank 1 is the plural "Rural branches", so the plural present form "suffer" is required; "suffers" (option A) fails subject-verb agreement. "Suffering" (option D) is a participle with no auxiliary and cannot be the main verb. "Suffered" (option B) shifts to the past and clashes with "every sowing season", which marks a recurring present situation. Blank 2 sits in the relative clause "a problem that ___ the processing", whose subject is the singular "problem", so the singular present "delays" is needed. "Delaying" (option E) leaves the relative clause without a finite verb. Option C is correct.

600. "Though" signals opposition between the report's tone and the shareholders' attitude. For the opposition to exist, the report must be strongly positive, so blank 1 needs a word meaning generous or extravagant: "lavish in its praise". "Sparing" (option B) means giving very little praise and "modest" (option E) means restrained, so neither creates the required contrast with a doubtful reaction. Blank 2 must then be negative. "Sceptical" – doubting – matches the mention of a falling margin. "Confident" (option C) and "enthusiastic" (option D) are positive, so they agree with the lavish praise instead of contrasting with it, and neither sits naturally beside a deteriorating margin. Option A is correct.

601. "No sooner" at the head of a sentence forces inversion, and the word "been" already in the sentence tells us the auxiliary must be a form of "have" in the past perfect: "No sooner had the ATM been refilled". "Did" (option B) and "was" (option C) cannot combine with "been" in this pattern, and "has" (option A) gives the present perfect, which clashes with the simple past "formed" in the second half. Blank 2 completes the fixed correlative pair "no sooner ... than"; the pairing "no sooner ... when" (option E) is a standard error. Option D is correct.

602. The reporting verb "pointed out" is in the past, so the reported clause must be backshifted; and the tampering happened before the inspection, which is itself past, so the past perfect passive "had been tampered with" is required. "Has been" (option A) is present perfect and violates the backshift after a past reporting verb, while "had being" (option E) is not a valid verb form at all. Blank 2 links the auditor's finding to the branch head's denial, which opposes that finding, so a contrast word is needed: "though". "Because" (option C) would absurdly make the tampering the reason for the denial of wrongdoing, and "hence" (option D) would present the denial as a logical consequence of the tampering. Option B is correct.

603. The closing clause says the stance "prevented a far larger crisis", so the regulator acted strictly. "Hawkish" means aggressively tight, which fits. "Dovish" (option A) means accommodative and soft, and "lax" (option D) means slack; neither would prevent a crisis in unsecured lending, so both fail at blank 1. Blank 2 must be the word the NBFCs used as criticism of that tight stance, so it has to be negative and consistent with strictness. "Draconian", meaning excessively harsh, satisfies both requirements. "Lenient" (option B) means soft and directly contradicts "hawkish". "Prudent" (option C) is a compliment, so it cannot follow "criticised as". Option E is correct.

604. "Seldom" is a negative adverb, so the clause inverts to auxiliary + subject + main verb. The head noun of the subject is the singular "a public-sector bank" ("of this size" is only a modifier), so the auxiliary must be singular: "has", not "have" (option E). The statement is a general observation about experience up to the present, which calls for the present perfect "has achieved"; "had" (option A) would need a past reference point that the sentence never supplies, and it is also paired there with the bare "achieve". Options B and D pair their auxiliaries with the wrong verb form: "has achieve" is ungrammatical and "does achieved" is equally impossible, since "does" requires the bare infinitive. Option C is correct.

605. "Recommend that" triggers the mandative subjunctive, in which the verb appears in its base form regardless of the subject: "recommended that the borrower be given". That rules out the indicative "is" (option B) and "was" (option D). Blank 2 must express the consequence of the borrower not using that opportunity, and "failing which" is the standard formal phrase for exactly that – if this does not happen, then the next thing follows. "In spite of which" (option C) would mean the account is classified

as an NPA even though the opportunity is given, which contradicts the purpose of giving it. "Whereas" (option E) merely sets up a parallel contrast and cannot carry the conditional consequence. Option A is correct.

606. Blank 1 sits inside a warning, and the second half of the sentence says the waiver would take away the incentive to repay, so the verb must describe damage to credit discipline. "Erode", meaning to wear away gradually, matches both the warning and the mention of discipline built up "over a decade". "Consolidate" (option A) and "strengthen" (option E) mean to reinforce, so they contradict both the reporting verb "warned" and the destructive second clause. Blank 2 is governed by the repeated modal "would", which must be followed by a bare infinitive, so "depriving" (option C) is ungrammatical. Between the two remaining verbs, "deprive somebody of something" means to take away something wanted, whereas "relieve somebody of something" (option B) means to free them from a burden – a positive sense that misstates the economist's point, since an incentive to repay is not a burden. Option D is correct.

607. The sentence traces an escalation: it ends in "a full-blown legal battle spanning three states", and "What began as" signals that the starting point was much smaller. So blank 1 needs a word meaning small or unimportant – "petty" fits a quarrel over a boundary wall. "Grave" (option A) means serious and destroys the small-to-large movement. Blank 2 must therefore be a verb of growth. "Snowballed" means grew rapidly in size, which matches perfectly. "Subsided" (options A and C) means died down, "dwindled" (option E) means shrank, and "abated" (option D) means lessened – all three describe a decrease and directly contradict "full-blown". Only option B preserves the escalation. Hence option B.

608. Blank 1 precedes the noun phrase "his repeated assurances" and must convey that the assurances were given yet nothing followed, so a concessive preposition is needed. "Notwithstanding" means in spite of and fits exactly. "Despite of" (option A) is incorrect English – it is either "despite" or "in spite of", never both. "Owing to" (option B) states a cause, which would absurdly make the assurances the reason for the default, and "In view of" (option D) means on account of, which is likewise causal rather than concessive. Blank 2 completes the fixed correlative pair "neither ... nor"; "or" (option C) breaks that pairing. Option E is correct.

609. Blank 1 introduces the condition under which the merger becomes damaging, namely being rushed. "If implemented in haste" is a reduced conditional clause and states that condition correctly. "Unless" (option A) means "if not", so it would claim the merger is harmful only when it is not rushed – the reverse of the intended sense. "Although" (option D) is concessive and would imply the merger is harmful in spite of being rushed, which again inverts the logic. Blank 2 belongs to the fixed comparative idiom "more harm than good". "Then" (option B) is an adverb of time, not a comparative marker, and "to" (option E) does not follow the comparative "more". Option C is correct.

Subtopic 3.5.3

610. Test each option in all three blanks. (i) needs a banking noun: 'savings account' is the fixed collocation; 'savings record', 'savings reason' and 'savings story' are not used, and 'savings ledger' is a bank's internal book, not something a customer opens. (ii) needs the phrasal verb 'account for' = to explain satisfactorily; 'record for', 'reason for' (as a verb) and 'ledger for' are not verbs that work here. (iii) needs the prepositional phrase 'on account of' = because of; 'on record of', 'on reason of', 'on ledger of', 'on story of' are all ungrammatical. Only 'account' satisfies all three, so the answer is A.

611. (i) 'run the family business' = to control or conduct it; 'manage', 'handle' and 'operate' also read acceptably here, so this blank alone does not decide the answer. (ii) 'run a check' is the fixed idiom; 'manage a check', 'handle a check', 'operate a check' and 'sprint a check' are not English collocations. (iii) 'a run on the bank' is the standard banking term for a rush of depositors withdrawing money; none of 'a manage', 'a handle', 'an operate' or 'a sprint' can be used as a noun in that sense. 'Sprint' also fails (i) and (ii) outright. Only 'run' fits all three, so the answer is A.

612. (i) 'draw cash' and 'withdraw cash' both work, so this blank is not decisive. (ii) needs a noun

meaning a match with no winner: 'a draw' and 'a tie' both work; 'a withdraw', 'a take' and 'a sketch' do not. (iii) needs a verb meaning to make a drawing: 'draw a sketch' is correct; 'withdraw a sketch' means to take it back, 'tie a sketch' is meaningless, and 'sketch a sketch' is redundant and not used. The only word common to all three is 'draw', so the answer is A.

613. (i) 'Please note that...' = please take notice; 'please mark that' is archaic and 'please bill that' or 'please record that' change the meaning (record = write down, which does not suit an announcement to readers). (ii) needs the word for a currency piece: 'a five-hundred-rupee note' is the Indian usage; 'bill' is American and is not used with rupees in IBPS-style English, while 'mark' and 'record' are impossible. (iii) 'make a note of' is the fixed idiom; 'make a mark of', 'make a bill of' and 'make a record of' either change the sense or are not idiomatic here. 'Note' fits all three, so 'None of these' is not needed and the answer is A.

614. (i) needs the banking verb for a cheque being honoured: 'the cheque will clear' is standard; 'settle' is used of accounts and disputes, not of a cheque behaving intransitively, and 'plain', 'clean', 'empty' are impossible. (ii) needs an adjective meaning easy to understand: 'clear' and 'plain' both work, so this blank alone is not decisive. (iii) 'clear the counter of papers' = remove things from it; 'clean the counter' means to wash it, 'empty the counter' is not used with 'of all papers' in this office sense, and 'plain'/'settle' cannot be used. Only 'clear' works in all three positions, so the answer is A.

615. (i) 'a small charge' and 'a small fee' both fit, so this blank does not decide. (ii) 'take charge of' = assume responsibility for; 'take control of' is possible in general English but 'take command of' is military and 'take fee of'/'take blame of' are wrong. (iii) needs the legal verb 'charge somebody with an offence'; 'blame him with forgery' is wrong (it must be 'blame him for'), and 'fee', 'control' and 'command' cannot take 'with forgery' at all. Only 'charge' satisfies all three, so the answer is A.

616. (i) 'book two tickets' and 'reserve two tickets' are both natural, so this blank is not decisive. (ii) 'day book' is the standard accounting record of daily transactions; 'day journal', 'day log', 'day register' and 'day reserve' are not the recognised term. (iii) 'to book somebody under a section' is the Indian police idiom meaning to register a case against him; 'register the offender under Section 420' registers the person rather than the case and is not the idiom, while 'reserve', 'journal' and 'log' make no sense. Only 'book' fits all three, so the answer is A.

617. Work blank by blank. (i) needs a transitive verb meaning to give out officially: 'issue a debit card' is standard; 'print a card' is only about manufacture and does not mean delivering it to a customer, 'publish a card' is absurd, and 'matter'/'edition' are nouns. (ii) needs a noun meaning a topic of concern: 'issue' and 'matter' both fit. (iii) needs a noun for a particular number of a periodical: 'issue' and 'edition' both fit. No single word other than 'issue' clears all three blanks, since 'matter' fails (i) and (iii) and 'edition' fails (i) and (ii). The answer is A.

618. (i) 'to the credit of an account' is the fixed banking phrase for money placed in it; 'to the praise/honour/trust/belief of his account' is meaningless. (ii) needs a noun meaning recognition for good work: 'credit', 'praise' and 'honour' all fit here, so this blank is not decisive. (iii) 'give credit to a rumour' means to believe it; 'give belief to' is not idiomatic English (one says 'attach belief to' or simply 'believe'), and 'give praise/honour/trust to a rumour' does not carry the sense of believing it. Only 'credit' works in all three sentences, so the answer is A.

619. (i) 'will not stand for' is the idiom meaning will not tolerate; note that 'tolerate' cannot be used because the sentence already contains 'for' and 'tolerate for' is ungrammatical. (ii) 'Where do you stand on...?' = what is your position; 'where do you remain/contest/position on' are all wrong. (iii) 'stand for election' is British and Indian usage meaning to be a candidate; 'contest for election' is redundant (one contests an election, without 'for'), and 'remain'/'position'/'tolerate' make no sense. Only 'stand' fits all three, so the answer is A.

620. (i) 'bear the cost' = meet the expense; 'take the cost' and 'keep the cost' do not mean this, and 'yield the cost' is meaningless, though 'carry the cost' is borderline it is not the standard collocation. (ii) 'bear in mind' and 'keep in mind' are both correct, so this blank is not decisive. (iii) 'bear fruit' is

the fixed idiom for producing results; 'yield fruit' is used of a tree literally but is not the idiom here, and 'keep/take/carry fruit' do not convey the sense at all. Since 'keep' fails (i) and (iii) and 'yield' fails (i) and (ii), only 'bear' clears every blank. The answer is A.

621. (i) 'pass a resolution' is the standard parliamentary and corporate idiom; 'approve the resolution' is acceptable too, so this blank is not decisive. (ii) 'pass a remark' is the fixed collocation in Indian English; 'make a remark' is also acceptable, but 'approve a remark' and 'permit a remark' change the meaning entirely. (iii) needs a noun meaning an entry document: 'a pass' and 'a permit' both work as nouns, but 'a make' and 'an approve' do not exist. Cross-checking: 'approve' fails (ii) and (iii), 'make' fails (i) and (iii), 'permit' fails (i) and (ii). Only 'pass' survives all three, so 'None of these' is wrong and the answer is A.

622. (i) 'financially sound' means solvent and well managed; 'healthy' and 'strong' are also possible descriptions of a financial position, so this blank does not settle the matter. (ii) needs a linking verb after 'may': 'may sound attractive' and 'may seem attractive' both work, but 'may healthy/strong/secure' are ungrammatical because those words are adjectives. (iii) 'safe and sound' is a fixed pair; 'safe and healthy', 'safe and strong', 'safe and secure' (a tautology) and 'safe and seem' are not the idiom. Since 'seem' fails (i) and (iii), only 'sound' works throughout. The answer is A.

623. (i) 'raise funds' is the standard finance collocation; 'collect Rs. 200 crore' is loosely possible, but 'increase', 'lift' and 'elevate' do not mean to obtain money. (ii) 'raise an objection' is fixed; 'lift an objection' would mean to remove it, 'increase an objection' and 'collect an objection' are meaningless. (iii) 'raise one's voice' = to speak loudly or angrily; 'lift one's voice' is poetic and not used in this warning sense, while 'increase/elevate/collect one's voice' are wrong. Only 'raise' fits all three, so the answer is A.

624. (i) 'make out' = to decipher; 'work out' can also mean to figure something out, so this blank alone is not decisive, though 'get out' and 'take out' do not carry that sense. (ii) 'make up for' = to compensate for; 'work up for', 'take up for' and 'get up for' are not used this way. (iii) 'make a profit' is the fixed collocation; 'do a profit' and 'work a profit' are wrong, and 'get a profit' is non-standard. (iv) 'What do you make of it?' = what is your interpretation; 'what do you work of it', 'what do you take of it' and 'what do you get of it' are ungrammatical (the correct forms would be 'take it to mean' or 'get from it'). Cross-checking, 'work' fails (ii), (iii) and (iv), while 'take', 'do' and 'get' each fail at least three blanks. Only 'make' clears every blank, so the answer is A.

625. (i) 'hold the rate steady' and 'keep the rate steady' are both natural, so this blank is not decisive. (ii) 'Please hold on' is the fixed telephone idiom; 'keep on' means to continue doing something, 'stay on' means to remain in a place or post, and neither suits a caller waiting on the line. (iii) 'hold good' = to remain valid; 'keep good', 'stay good' and 'carry good' are not idioms. (iv) 'hold oneself responsible' is the standard legal formula; 'keep itself responsible' and 'carry itself responsible' are ungrammatical, and 'remain'/'stay' cannot take an object like 'itself' here. Only 'hold' clears all four, so the answer is A.

626. (i) 'there is no point in doing something' = it is futile; 'there is no use in arguing' is also acceptable, so this blank is not decisive. (ii) 'come to the point' = get to the main matter; 'come to the topic' is not the idiom and 'come to the use/stage/moment' is wrong. (iii) 'at one point' = at a certain moment in the process; 'at one stage' and 'at one moment' also read acceptably here, so again not decisive. (iv) 'point out' = to indicate; 'use out', 'stage out', 'moment out' and 'topic out' do not exist. Combining the blanks, 'use' fails (ii) and (iv), 'stage' and 'moment' fail (i), (ii) and (iv), and 'topic' fails all four blanks. Only 'point' works everywhere, so the answer is A.

627. (i) In insurance English a policy 'covers' a risk; 'the policy does not insure damage' is wrong because a policy insures a person or property, not the damage, and 'include' is too weak while 'protect' needs 'against'. (ii) 'cover an event' = report on it for a newspaper; 'report the meeting' is possible, so this blank alone is not decisive. (iii) 'cover the withdrawals' = be sufficient to meet them; 'include', 'insure' and 'report' do not carry that sense. (iv) 'under cover of darkness' is a fixed phrase; no other option can follow 'under' in this way. Only 'cover' satisfies all four blanks, so the answer is A.

628. (i) 'carry the files upstairs', 'take the files' and 'bring the files' are all possible depending on the direction, so this blank is not decisive. (ii) 'carry' here means to keep goods in stock, a standard commercial sense; 'take spare parts', 'hold spare parts' and 'bear spare parts' do not mean stocking them for sale. (iii) 'carry weight' = to have influence; 'bear weight' refers to supporting a physical load, and 'hold weight' is non-standard. (iv) 'carry out instructions' = to execute them; 'bear out' means to confirm, 'take out' and 'bring out' mean something entirely different, and 'hold out' means to resist. Only 'carry' fits all four, so the answer is A.

629. (i) 'settle a claim' is the standard insurance term; 'close a claim' is possible in office jargon but 'resolve', 'rest' and 'reside' are not used. (ii) 'dust settles' = it comes to rest on a surface; 'dust rests' is unnatural in this progressive sense and the other options are impossible. (iii) 'settle in a place' = to make one's home there; 'reside in Coimbatore' also works, so this blank is not decisive on its own. (iv) 'settle a dispute out of court' is the fixed legal idiom; 'resolve the dispute out of court' is acceptable too. Cross-checking, 'resolve' fails (ii) and (iii), 'reside' fails (i), (ii) and (iv), and 'close' and 'rest' fail at least two blanks each. Only 'settle' works throughout, so the answer is A.

630. The word required is 'line', which is not among options A to D. Check that: (i) 'stand in a line' is correct, and 'queue' and 'row' also fit here. (ii) 'a new line of housing loans' means a new product category; 'a range of loans' is possible, but 'queue' and 'row' are not. (iii) 'in line with' = in agreement with; there is no phrase 'in queue with', 'in range with', 'in series with' (which is electrical, not figurative) or 'in row with'. (iv) 'draw the line at something' = to refuse to go beyond it; 'draw the queue', 'draw the range', 'draw the series' and 'draw the row' are all meaningless. Since 'queue' fails (ii), (iii) and (iv), 'range' fails (i), (iii) and (iv), and 'series' and 'row' fail three blanks each, no listed word fits every sentence. The answer is therefore E.

Subtopic 3.6.1

631. The blank needs a verb meaning 'to establish or start something new'. 'Set up' means exactly that – one sets up a counter, a branch, a company – so it fits both the meaning and the object 'a special counter'. 'Set in' means to begin and continue, and it is used only of unpleasant conditions with no object (the rains set in, decay set in); it cannot take 'a counter' as an object. 'Set off' means either to begin a journey or to trigger something, neither of which suits a counter for senior citizens. 'Set on' means to attack or to urge someone to attack. 'Set about' means to begin a task and is followed by a gerund (set about improving service), not by a noun phrase like 'a special counter'. Hence option B.

632. The verb 'depend' takes the preposition 'on' (or 'upon') when it means 'to rely on something'. So the fixed collocation is 'depend on the monsoon'. 'Depend at' and 'depend with' are not English collocations at all. 'Depend in' is likewise unused. 'Depend for' does exist, but only when the thing needed follows the preposition – 'they depend on the monsoon FOR their crop' – and in this sentence that slot is already filled by 'for their kharif crop' at the end. Putting 'for' in the blank would give two 'for' phrases and leave the thing relied upon unmarked. Hence option C.

633. The clue is 'to more than four hundred branches', which shows growth in size. 'Expanded' means increased in size or number, and 'expand a network' is the standard collocation. 'Expended' means spent or used up, as in expended funds – a network is not spent. 'Expelled' means drove out or dismissed, used of students or members, not of a network. 'Expired' means came to an end and is intransitive – a policy expires, but nothing 'expires its network'. 'Exempted' means freed from an obligation and needs a person or class as its object. Only option D gives the required sense of growth.

634. 'Money' is an uncountable noun, so the determiner before it must be one that works with uncountables and must stand directly before the noun. 'Enough' satisfies both conditions, and the phrase 'for the initial down payment' supplies the standard for sufficiency: her savings covered the down payment but not the rest of the price, which is why the loan was still needed. 'Plenty' is a noun and requires 'of' – the correct form would be 'plenty of money', so it cannot go into a bare slot. 'Many', 'few' and 'several' are all used only with countable plural nouns (many notes, few coins, several accounts) and cannot modify 'money'. Hence option E.

635. The sentence itself defines the action – signing on the reverse of a cheque so that it may be paid to someone else. The banking term for this is 'endorse', so option A supplies both the right meaning and the right technical register. 'Enclose' means to put something inside an envelope or to fence in an area; one encloses a document with a letter, but signing the back of a cheque is not enclosing it. 'Endure' means to bear or tolerate hardship. 'Endow' means to provide with a fund or a quality, as in endowing a chair at a university. 'Enact' means to pass a law or to perform a role. Not one of the other four verbs describes signing a cheque over to another party. Hence option A.

636. The first clause is favourable (papers complete and in order) and the second is unfavourable (application turned down). A connector expressing contrast is therefore required. 'Nevertheless' means 'in spite of that' and joins two contrasting ideas, which is exactly the relation here. 'Therefore', 'hence' and 'consequently' are all result connectives – they would wrongly claim that the application was rejected BECAUSE the papers were in order. 'Moreover' is an additive connective used to pile on a further point of the same kind, but a rejection is not a further favourable point. Only option B marks the contrast.

637. The blank modifies the verb 'has grown', and only an adverb can modify a verb. 'Rapidly' is the adverb form and fits directly. 'Rapid' is an adjective and can modify only a noun (rapid growth), not the verb 'grown'. 'Rapidness' and 'rapidity' are nouns; a noun cannot be dropped in after a verb of this kind without a preposition – one would have to write 'with great rapidity'. 'More rapid' is a comparative adjective and has the same problem as 'rapid', with the added difficulty that no second item is given for comparison. Hence option C.

638. Two tests must be passed at once. First blank: the verb must take the pattern 'verb + object + to-infinitive'. 'Directed banks to', 'ordered banks to', 'advised banks to' and 'urged banks to' all work; 'insisted' does not, since insist takes a that-clause (insisted that banks should follow). That rules out option C. Second blank: the verb must take 'the revised KYC norms' as its complement. 'Comply' is intransitive and needs 'with' – 'comply the norms' is wrong, so option B fails. 'Abide' in this sense needs 'by' – 'abide the norms' is wrong, so option A fails. In option E, 'to' in 'to ...' requires a bare infinitive, so 'adhering to' is the wrong form, and adhere also needs 'to'. Only option D satisfies both slots: directed ... to comply with.

639. The phrase 'widely praised' fixes the tone of the first blank as strongly positive, and the phrase 'credit to women' fixes the second blank as a verb meaning 'to provide'. 'Pivotal' means crucially important, which matches the praise, and 'extending credit to someone' is the standard financial collocation for granting a loan. Option B fails on the second blank: 'extracting credit' would mean taking credit away from the women, the opposite of what praise implies. Option C fails on the first: 'trivial' means unimportant and contradicts 'widely praised'. Option D fails on both counts – 'notorious' means famous for something bad, and 'expanding credit to women' does not take a 'to' complement naturally. Option A fails on the second: 'exempting' means freeing from an obligation and takes a person, not 'credit', as its object. Hence option E.

640. The first blank is followed by a full clause ('the branch had only three working counters'), so it must be a subordinating conjunction, not a preposition. 'In spite of' and 'Despite' are prepositions and must be followed by a noun phrase or a gerund, so options D and E are ungrammatical at the very first word. That also disposes of the 'handling' in option E. The logic of the sentence is concessive – few counters, yet no complaints – so a contrast conjunction is needed; 'Because' in option B would absurdly claim that having only three counters was the reason for the smooth service, so B is wrong in meaning. Between A and C, 'handle over' is not an English phrasal verb ('hand over' is, but that means to give something to someone). 'Handle the rush' is the correct collocation. Hence option A.

641. The clause after 'so ... that' tells us the effect of the remarks: the listener could read them in two opposite ways. A word meaning 'open to more than one interpretation' is therefore required, and that is 'ambiguous'. 'Ambitious' means having a strong desire to succeed, or, of a plan, demanding – it says nothing about being unclear. 'Amicable' means friendly, and is used of relations, settlements and separations; if the remarks were friendly the manager would have known he was being complimented,

which contradicts the sentence. 'Amiable' likewise means good-natured and has the same problem. 'Adamant' means refusing to change one's mind; adamant remarks would be unmistakably firm, again the opposite of the confusion described. Hence option B.

642. The idiom required is 'to weigh heavily on something', meaning to depress or strain it. This gives the intended sense that margins are being squeezed. Option B uses the right verb with the wrong preposition – 'weigh in' means to join a discussion or to be weighed before a contest, which is unrelated. Option A uses a verb that is transitive: one burdens somebody WITH something, so 'burdened on the margins' is ungrammatical; it would have to be 'burdened the traders with higher costs'. Option D fails because 'press at' is not an idiom in this sense; 'press on' or 'put pressure on' would be needed. Option E fails because 'lay over' means to stop en route on a journey, and 'lay' in any case demands a direct object. Hence option C.

643. The colon introduces evidence, and the evidence – 'barely two hundred accounts' in six months across a whole zone – is a poor result. The word 'but' also signals that the response failed to match the publicity. So the blank needs a word meaning 'unenthusiastic'. 'Lukewarm' means showing little warmth or interest, and fits exactly. 'Overwhelming' and 'enthusiastic' both describe a strong positive response and are flatly contradicted by the figure given. 'Unanimous' means that everyone agreed, which describes a vote or a decision, not the take-up of a deposit scheme. 'Spontaneous' means arising without prompting; it neither matches 'but' nor explains the low number. Hence option D.

644. This is a first conditional: a real, open condition about the future. The rule is that the clause introduced by 'unless' or 'if' takes the present simple while the main clause takes 'will' plus the base verb. Option E follows this pattern exactly – 'unless the society clears . . . the bank will refuse'. Option B mixes a present-tense condition with 'would', which belongs to the second conditional and would need a past-tense condition ('unless the society cleared'). Option C puts 'will' inside the unless-clause, which the rule forbids. Option D uses a past tense in the condition while keeping 'will' in the result, an inconsistent mixture, and the deadline 'by the thirty-first of March' shows the reference is future, not past. Option A fails because the subject 'society' is singular and needs 'clears', not 'clear', and 'refuses' also loses the future reference. Hence option E.

645. Two clues point the same way. First, the committee 'stopped short of naming' anyone, so it avoided directness. Second, the observations could be read differently by every faction, so they were indirect enough to admit several readings. 'Oblique' means indirect, not stated openly, and satisfies both clues. 'Explicit' means stated in full and clear detail, which is precisely what the committee refused to do. 'Blunt' means outspoken to the point of rudeness. 'Categorical' means unqualified and admitting no doubt, which would leave no room for rival interpretations. 'Candid' means frank and truthful, again a form of directness. The other four options are all near-synonyms of directness and each contradicts 'stopped short of naming'. Hence option A.

646. 'Far from X, Y only Z' is a reversal structure: the action failed to do X and instead did the opposite, Z. So the two blanks must be opposite in sense. 'Defusing' means removing the danger from a tense situation, and 'aggravated' means made worse – a proper opposition, and one that matches the real-world detail that a sudden freeze on withdrawals frightens depositors. Option A pairs 'defusing' with 'allayed', which means calmed; both are calming words, so the required reversal disappears. Option E has the same defect, since 'mitigated' also means lessened. Option C makes the first blank 'aggravating' and the second 'deepened', again two words of the same direction, and it also produces the false claim that the moratorium failed to worsen the crisis. Option D uses 'diffusing', which means spreading something out over an area – it is a common confusion with 'defusing', but it is a different word, and one does not diffuse a crisis. Hence option B.

647. The colon means that what follows explains the word in the first blank, and 'would rather A than B' means A is preferred and B is rejected. The preferred course is letting the market settle the rate, so the first blank must describe a hands-off policy: 'laissez-faire' is the exact term. The rejected course must then be the hands-on one, so the second blank must mean 'step into the market' – 'intervene'. Option B is self-contradictory: an interventionist governor would not prefer to stay out. Option A has

the right first word but reverses the second, since 'withdraw' is what he prefers, not what he rejects. Option D fails on both counts – 'draconian' means harshly severe, which is not what leaving the market alone implies, and 'interfere' as the rejected act would then leave the first blank describing severity for no reason. Option E fails because 'pragmatic' describes a practical temperament rather than a hands-off doctrine, and 'retreat' is again the preferred course, not the rejected one. Hence option C.

648. The second blank settles the question first, because it is the easier test. The noun 'ceiling' is acted upon by 'the regulator', and a by-phrase of this kind requires a past participle in the passive: 'the ceiling imposed by the regulator'. The present participle 'imposing' would make the ceiling the doer of the action, giving the impossible reading that the ceiling imposes the regulator. That eliminates options A and B at a stroke. The first blank must then combine with 'is' and with the correlative frame 'less to X than to Y', which needs a word that takes a 'to' complement. 'Attributable' is the adjective for exactly this – 'is attributable less to demand than to the ceiling' – so option D works. 'Attributive' in option C is not its synonym: it is a grammatical term for an adjective placed before its noun, and it has no 'to' complement. 'Attributing' in option E is the active participle and would require the fall itself to be doing the attributing, which is nonsense. Note that 'attributed' in option A is in itself a perfectly good passive form, so option A is defeated only by its second word. Hence option D.

649. The sentence describes separating one division from a group so that it can be sold. The established business idiom for this is 'hive off', which means to transfer a part of a business into a separate entity, usually preparatory to selling it. 'Hive up' is not a standard English phrasal verb in this sense. 'Shore off' is a blend of two different expressions – 'shore up' means to prop up or support, which is the opposite of what the board wants to do with a loss-making unit, and 'shore off' does not exist. 'Wind up on' is also malformed: 'wind up' alone means to close a company down completely, but the sentence says the arm is to be sold to an investor and therefore kept alive, and 'wind up' does not take 'on'. Since option B is a genuine and exact fit, 'None of these' is not required. Hence option B.

650. The colon introduces a restatement of the warning, and that restatement is absolute – one fixed penalty, no exceptions of any kind. The blank therefore requires a word such as 'unequivocal', 'categorical' or 'unambiguous'. Test each option. 'Equivocal' means deliberately open to two interpretations, the exact opposite of a warning that allows no exception. 'Tentative' means hesitant and provisional, which contradicts a stated forfeiture of licence. 'Conciliatory' means intended to pacify or make peace, which contradicts a threat. 'Nebulous' means vague and ill-defined, again contradicting a warning whose terms are spelt out precisely. Since all four given words describe vagueness or softness and none can occupy the blank, the correct choice is 'None of these'. Hence option E.

651. The frame 'long on X but . . . on Y' is a balanced idiom in which the second half must contrast with 'long'. The clinching clue is the result clause: the analysts learnt nothing about the funding, so the address must have offered very few specifics. 'Thin on specifics' is the idiomatic phrase for exactly this, and 'thin' contrasts properly with 'long'. 'Abundant', 'generous' and 'profuse' all mean plentiful; each would make the address rich in detail, which cannot be reconciled with analysts leaving 'no wiser'. 'Heavy on specifics' likewise means loaded with detail, and it also destroys the contrast signalled by 'but'. Hence option A.

Subtopic 3.6.2

652. The blank needs a noun that, with 'into the formal banking . . .', conveys 'brought inside the system'. The fixed English idiom is 'to bring somebody into the fold', i.e. to bring them inside an organisation or community; 'into the banking fold' is standard financial-press usage. 'Fence' is a barrier, so 'into the banking fence' is meaningless. 'Cage' carries a negative sense of confinement and is never used for inclusion in a system. 'Nest' refers to a bird's home or, in finance, only in the phrase 'nest egg' (savings), not to a system. Since option A is genuinely correct, 'None of these' is wrong. Hence the answer is A.

653. The time marker 'Last April' fixes the action at a definite point in past time, so the simple past is required: 'opened'. 'Opens' is simple present and clashes with a past time marker. 'Has opened'

is present perfect, which can never be used with a stated finished past time such as 'last April'. 'Is opening' is present continuous, again impossible with 'last April', and opening a deposit is a completed act, not one in progress. 'Had been opening' is past perfect continuous, which needs a second, later past reference point and wrongly suggests a repeated or prolonged action. Hence C.

654. The verb 'comply' takes the preposition 'with': one complies with a rule, a norm or an order. 'Comply to' is a common error, produced by confusion with 'conform to' and 'adhere to'. 'Comply on' and 'comply for' are not English collocations at all. 'Comply by' is confused with 'abide by'; 'abide by the norms' is correct, but 'comply by' is not. Only 'with' is idiomatic, so the answer is D.

655. Each blank must be tested against its own option set. Blank (i) takes 'its network of rural branches' as object, and the purpose clause shows the bank wants to serve more customers, so the verb must mean 'to make larger'. (a) 'expand' does exactly that. (b) 'exhaust' means to use up completely or to tire out, which cannot be done to a branch network as a growth measure. (c) 'expend' means to spend money or effort and takes resources as its object, not a network, so 'expend its network' is meaningless. Blank (ii) takes 'the reach of its micro-credit products' as object, and expanding branches increases reach, so the verb must mean 'to extend'. (p) 'widen' fits, since 'widen the reach' is a standard collocation. (q) 'narrow' means to reduce, which contradicts the purpose of adding branches. (r) 'waive' means to give up a right or a charge and is used of fees and penalties, not of reach. The only combination that satisfies both blanks is (a) with (p). Hence A.

656. The blank stands between the article 'an' and the noun 'entry', so it must be an adjective describing the entry. 'Erroneous' (= mistaken, incorrect) is the adjective and fits the sense of an entry that wrongly inflated the balance. 'Erroneously' is an adverb and cannot modify a noun. 'Error' is a noun; 'an error entry' is not standard English. 'Erring' means straying or sinning and is used of people, as in 'the erring official', not of a book entry. 'Erratically' is an adverb, and 'erratic' would in any case mean irregular or unpredictable, not incorrect. Hence B.

657. 'Despite' is a preposition, not a conjunction, so it must be followed by a noun or a gerund ($-ing$ form), never by a clause or an infinitive. 'Receiving' is the gerund and is correct. 'Receive' is a bare infinitive and cannot follow a preposition. 'Received' as a past form cannot follow 'despite' either; it would need 'despite having received', which is not offered. 'To receive' is an infinitive, again impossible after a preposition. 'He received' is a finite clause and would require the conjunction 'although' instead of 'despite'. Hence D.

658. The first clause is positive (well designed, well funded) and the second is negative (it failed to reach farmers). The link between them is therefore a contrast, and the connector must signal contrast. 'However' is the contrast connector and fits. 'Therefore', 'consequently', 'hence' and 'accordingly' all signal result or consequence, which would wrongly claim that the scheme failed *because* it was well designed and well funded. That reverses the logic of the sentence, so all four are wrong. Hence B.

659. Two tests must be passed at once. Blank (i): the verb takes an object ('Parliament') followed by a that-clause carrying good news, so 'assured' fits perfectly. Blank (ii): the conjunction 'but' demands that the economists' attitude contrast with the Minister's confident claim, so a word expressing doubt is needed. Option A gives 'assured' plus 'sceptical' and passes both tests. Option B fails at (ii): 'confident' agrees with the Minister and destroys the contrast set up by 'but'. Option C fails at (i): one warns of bad news, so 'warned Parliament that the target would be met' is illogical. Option D fails at (ii): 'remain certain' again removes the contrast. Option E fails at (ii) for the same reason, since 'optimistic' does not contrast with the Minister's assurance. Hence A.

660. Check each word for grammar, voice and collocation. The frame is 'was widely ... by X', so each word must be a transitive verb usable in the passive with an approving sense. (i) 'welcomed': 'the move was widely welcomed by industry' is standard usage. (ii) 'hailed': 'hail' means to greet with approval, and 'the decision was hailed by exporters' is common in the financial press. (iii) 'applauded': figuratively means to praise, and 'the step was widely applauded' is correct. All three are transitive, all three take 'widely' comfortably, and all three carry the required positive sense. Since no word fails,

the answer is 'All three' and not any partial set; 'None of these' is also wrong because option D is genuinely correct. Hence D.

661. The blank modifies 'pace' and must describe the speed of growth in a neutral or positive way. (i) 'brisk': 'a brisk pace' is a standard collocation meaning quick and lively, and 'brisk growth' is routine business usage, so it fits. (ii) 'rapid': 'a rapid pace' is likewise standard and simply means fast, so it fits. (iii) 'hasty': although it is related to speed, 'hasty' means done too quickly and without proper thought, and it describes decisions or actions taken by a person, not the rate at which deposits accumulate. 'A hasty pace' is not idiomatic, and the negative connotation clashes with a favourable report on deposit growth. So exactly two of the three work, giving 'Only (i) and (ii)'. Hence B.

662. The blank needs the noun denoting the original sum of money lent, as distinct from the interest on it. That word is 'principal', spelt with '−*pal*'. 'Principle' means a rule, law or moral standard and has no financial meaning, so 'the principle will be repaid' is wrong even though the two words sound alike. 'Principled' is an adjective meaning guided by good morals and cannot follow 'the' as the subject of 'will begin to be repaid'. 'Principally' is an adverb meaning mainly and cannot be a noun. Since option B is correct, 'None of these' is wrong. Hence B.

663. Blank (i) joins two clauses that pull in opposite directions: having surplus capital is a reason not to raise more, yet the bank raised more. A concessive conjunction is therefore needed. Blank (ii) must express the bank's forward-looking motive, since bad loans are only 'possible', that is, expected in the future. Option A supplies 'Although' (concession) and 'in anticipation of' (expectation of something in future), so both tests pass. Option B fails twice: 'Because' makes surplus capital the reason for raising more, and 'in spite of a possible rise' is illogical. Option C fails at (i) for the same reason as B, and 'instead of a possible rise' is meaningless. Option D fails at (i) because 'Unless' introduces a condition, not a fact already stated. Option E gives an acceptable concessive at (i) but fails at (ii): 'regardless of a possible rise in bad loans' says the bank ignored that risk, which contradicts the point of raising capital against it. Hence A.

664. The context, 'until its meeting in the next quarter', shows that the decision was postponed, so the phrasal verb must mean 'to defer'. 'Put off' means exactly that. 'Put out' means to extinguish, to publish, or to inconvenience someone, none of which suits a proposal. 'Put up' means to erect, to accommodate, or to offer for sale, and 'put up with' means to tolerate; none fits here. 'Put down' means to suppress, to write down, or to pay a deposit, and does not mean to delay. 'Put across' means to communicate an idea successfully, which contradicts 'until the next quarter'. Hence D.

665. The phrase 'on account of' introduces the cause, and the stated causes are a shortage of raw material and frequent power cuts. Both of these can only reduce output, so the blank must carry a verb of decrease such as 'fell', 'declined' or 'dropped'. Now test the options: 'rose', 'soared', 'climbed' and 'surged' all denote an increase, and 'soared' and 'surged' additionally denote a sharp increase. Every one of them therefore contradicts the causal clause, and no amount of context can make a shortage of inputs raise output by 12 per cent. Since the required word of decrease is absent from options A to D, the correct choice is 'None of these'. Hence E.

666. Three constraints operate together. First, 'by about 18 per cent' must attach to a word that can be quantified as a shortfall or excess. Second, 'Even though' demands that blank (ii) be surprising in the light of blank (i). Third, the final clause gives a reason why output held up despite bad weather, so (ii) must be favourable. Option A satisfies all three: a monsoon 18 per cent 'deficient' is bad news, yet a 'higher' harvest is the surprise, and better seed varieties explain it. Option B fails the concession test: an abundant monsoon and a higher harvest agree with each other, so 'Even though' becomes meaningless. Option C fails because a deficient monsoon followed by a lower harvest is the expected result, again killing the concession, and it also leaves the 'because' clause unexplained. Option D fails on two counts: 'erratic by 18 per cent' is not measurable, and 'poorer' removes the contrast. Option E fails because a 'normal' monsoon is not deficient by 18 per cent, and 'marginally lower' output does not need explaining by better seeds. Hence A.

667. The blank names the phenomenon created by borrowers ceasing to repay, and it must be a noun

that can be described as 'resulting' and can trigger write-offs. 'Delinquency' is the standard credit term for failure to pay instalments when due, and 'portfolio delinquency' leading to write-offs is exactly what the passage describes. 'Deliverance' means rescue or being set free, the opposite of a crisis. 'Deficiency' means a shortage or lack of something and would need to be followed by 'of', since a bare 'deficiency' does not mean non-payment. 'Diligence' means careful effort, and in banking 'due diligence' is a check performed before lending, not a consequence of default. 'Deliberation' means careful discussion or slowness, which cannot force write-offs. Hence B.

668. The construction 'X rather than Y' requires the two blanks to be opposites, and the clause after 'noting that' supplies both halves: the staff did not understand the procedures (so the lapses were unintentional) and nobody gained personally (so there was no dishonest motive). Blank (i) must therefore mean unintentional and blank (ii) must mean motivated by dishonest gain. Option A gives 'inadvertent' (unintentional) against 'malafide' (in bad faith, with dishonest intent), matching both supporting facts exactly. Option B reverses the sense at (i): 'wilful' means intentional, which the evidence denies. Option C also fails at (i) for the same reason, and it puts the exculpatory word 'accidental' in the rejected position. Option D fails because 'systemic' and 'routine' are not opposites at all, and neither addresses intent. Option E is the trap: 'negligent' and 'inadvertent' are close in sense rather than opposed, and rejecting 'inadvertent' contradicts the auditor's own finding that the procedures were poorly understood. Hence A.

669. The frame is 'the merger to ... cost savings', so the word must be a transitive verb whose subject (the merger) produces or releases the savings. 'Yield' works: an event yields a result. 'Generate' works: a merger generates savings. 'Deliver' works in the business sense of producing a promised outcome. 'Unlock' works: it is standard usage for releasing value or synergies that were previously locked up. 'Accrue', however, does not work here. When transitive it means to accumulate something for oneself over time, as in 'the deposit accrues interest', and when intransitive the benefit is the subject, as in 'the savings will accrue to shareholders'. A merger is an event, not a party that accumulates savings for itself, so 'the merger to accrue cost savings' is wrong; the idiomatic form would be 'savings will accrue from the merger'. Hence E is the word that does not fit.

670. The word 'than' later in the sentence shows that the blank must contain a comparative form. (i) 'far greater': 'greater' is the correct comparative of 'great', and 'far' is a standard intensifier of comparatives, so it is right. (ii) 'much more high': 'high' is a one-syllable adjective and forms its comparative as 'higher', not 'more high'; combining 'more' with a short adjective is a double error here, and 'much higher' would have been needed, so (ii) is ungrammatical. (iii) 'considerably larger': 'larger' is a correct comparative and 'considerably' is a legitimate intensifier of comparatives, so it is right. Exactly (i) and (iii) work. Hence C.

671. The colon signals that what follows explains the blank, and what follows is a one-time stake sale making up most of the profit. The blank must therefore mean 'arising from a one-off event and not repeatable', which also explains why the market was unimpressed. 'Non-recurring' is the exact accounting term for such an item. 'Organic' means growth from the core business rather than from acquisitions or asset sales, which is the opposite of what the colon describes. 'Recurring' means repeated every period, again the opposite. 'Operational' means arising from day-to-day business operations, whereas a stake sale is precisely not operational. 'Sustainable' would mean the profit can be maintained, which contradicts both the one-time sale and the cool market reaction. Hence C.

672. Each blank has its own set, and the passage supplies a separate clue for each. Blank (i): the last sentence speaks of 'the losses', so the venture must be described as one that loses money. (b) 'loss-making' fits. (a) 'profitable' contradicts the explicit mention of losses. (c) 'redundant' means superfluous or no longer needed and does not describe a financial position, besides clashing with the fresh capital being committed. Blank (ii): the fee is 'too ... to cover the cost', and the 'too ... to' frame requires an adjective whose excess prevents cover, so the fee must be small. (p) 'thin' is the standard word for small margins and fees. (q) 'generous' means large, which would cover the cost rather than fail to, reversing the logic. (r) 'steep' also means high, and is in any case used of prices charged, not of income that falls short. Blank (iii): fresh capital is raised so that the bank can bear the losses until

it reaches scale. (x) 'absorb' means exactly to take losses on to one's own account without collapsing. (y) 'accrue' means to accumulate over time and is used with income or interest, as in 'interest accrues'; capital is not raised in order to accumulate losses. (z) 'waive' means to give up a claim or charge and cannot take 'losses' as its object. Only (b), (p) and (x) satisfy all three blanks. Hence A.

Subtopic 3.7.1

673. Find the opening sentence first. (B) introduces the person by name, 'Rakesh', and states his intention, so it must begin the paragraph; (A), (C) and (D) all use 'he' or 'him', which needs an antecedent, so none of them can open. That eliminates the two options beginning with D. Next, (A) says 'He filled *the* form' – the definite article shows the form has already been mentioned, and it is introduced only in (D). So D must come before A, which rules out BADC. Finally (C) reports the outcome, 'within two days the account was activated', which can only follow the submission of the completed form in (A); so C is last and BDCA is wrong. The sequence is B–D–A–C, i.e. BDAC.

674. (A) begins with 'The machine, however', a contrast marker that must refer back to something already said, so (A) cannot be the first sentence – ACBD is out. (C) names the person and describes the first action, so it opens the paragraph. Now compare A and B. (B) starts with 'Even so', which concedes a preceding negative fact; the only negative fact available is 'did not dispense any cash' in (A). Hence A must precede B, which rules out CBAD and CBDA. (D) is the reaction to the problem and its resolution, so it comes last, ruling out CADB, where the debit message would arrive after the complaint had already been settled. The order is C–A–B–D, i.e. CABD.

675. (Q) states the general situation and introduces the subject, so it opens. (S) speaks of 'the remaining days of the month', which makes sense only after the fortnight of spending described in (Q), so S is second. (R) begins with 'therefore' and offers the remedy to the problem set out in Q and S, so R is third. (P) refers to 'this habit', which can only be the habit of setting aside ten per cent recommended in (R), so P is last. The sequence is Q–S–R–P and the third sentence is (R). Since a definite third sentence exists among the choices, 'None of these' is not the answer.

676. (C) introduces 'a doorstep banking scheme' with the indefinite article and gives the launch year, so it is the opening sentence; (A) refers to 'the scheme' with the definite article and so must follow it. This rules out ACBD. (B) begins 'Under the extended version', a phrase that has meaning only after the extension is announced in (A); hence A must precede B, and CBAD is wrong. (D) records the result – 'collections have since risen' – which must come after the arrangement described in (B), so CADB is wrong. The order is C–A–B–D, i.e. CABD, which is listed, so 'None of these' is incorrect.

677. (C) names the person and states the problem she observed, so it opens; every other sentence uses 'she' or 'her'. This eliminates DCBA. (D) is her response to the slow queue noticed in (C), so D follows C directly; CBDA would place the improvement in (B) before any change had been made, which is illogical. Between the remaining two, (A) says the manager 'cited these figures', and the only figures in the passage – an hour reduced to fifteen minutes – appear in (B); so B must precede A, ruling out CDAB. The order is C–D–B–A, i.e. CDBA.

678. This is a 'some ... others' contrast pair. 'Some investors' in (B) must be introduced before 'Others' in (A) can be used, so B precedes A and both ABCD and BCAD are wrong. (C) speaks of 'both groups', a phrase that presupposes that two groups have already been described, so C must come after A. (D) begins 'In the end' and states the general conclusion, so it closes the paragraph; BADC would end on the point of agreement rather than on the conclusion and would place the conclusion before the shared observation it summarises. The order is B–A–C–D, i.e. BACD.

679. (R) introduces the man and his occupation and is the only sentence that can stand first without a back-reference. (Q) explains why a branch visit is costly for him – 'half a day's wages' makes sense only once we know he is a daily-wage earner – so Q is second. (P) begins with 'therefore' and gives his response to that cost, so P is third; it also introduces 'the bank's mobile app'. (S) refers to 'the app' with the definite article and reports the present outcome, so it must come after P and closes the paragraph. The sequence is R–Q–P–S, so the last sentence is (S).

680. (B) introduces both the bank and the two hundred traders, so it opens; (A) starts with 'Yet' and refers to 'only forty of *them*', where 'them' is the two hundred traders, so A must follow B directly. This removes ABDCE. (D) gives the reason for the poor turnout and must therefore come after the turnout is reported, so BDACE is wrong. (C) begins with 'therefore', signalling that the reason has already been supplied; a second round on a Sunday follows logically only from the discovery in (D) that weekdays did not suit the traders, so D must precede C and BACDE is wrong. (E) generalises the lesson with 'Since then' and closes. The order is B–A–D–C–E, i.e. BADCE.

681. (B) describes the old, familiar image and is the natural opening; (D) speaks of 'that picture', a back-reference to the building described in (B), so D follows B and DBAEC is eliminated. (D) makes a general claim – technology has dismantled the old picture – and (A) supplies the concrete illustration of the new way of working, so A follows D; BAEDC, which puts A before D, leaves 'that picture' pointing at the tablet and scanner, which is nonsense. (E) states what this means for the customer and must follow the description of the officers' visits in (A), so BDEAC is wrong. (C) begins with 'thus' and draws the conclusion, so it closes. The order is B–D–A–E–C, i.e. BDAEC.

682. (Q) introduces the bank and the scheme with indefinite articles and is the only sentence free of back-references, so it stands first. (P) begins 'The result was' and mentions 'its ATMs', both pointing back to the scheme in (Q), so P is second. (S) then reinterprets that result – what seemed a giveaway was really a saving – and (R), opening with 'after all', supplies the justification for the claim in (S), so R must follow S. (T) reports the reaction of rivals and rounds off the paragraph. The order is Q–P–S–R–T, and the second sentence is (P).

683. (B) names the applicant and the purpose of the loan, so it opens; (A) begins with 'Her family' and the contrast marker 'however', so it cannot stand first and ABCDE is out. (A) states the obstacle – no title papers – and (C) offers the way round that obstacle, 'a joint liability group *instead of* a mortgage'; the phrase 'instead of a mortgage' only makes sense once the failure of the mortgage route has been mentioned, so A must precede C and BCADE is wrong. (D) is the group actually being formed, and it must follow the suggestion, so BADCE is wrong. (E) reports the final outcome and closes. The order is B–A–C–D–E, i.e. BACDE.

684. The paragraph is a small history, so it must start at the beginning: (B) with 'were once sold' is the opening, which rules out DBAEC. (D) contains 'later' and describes the next stage, so it is second; BADEC, which puts the complaints before telephone selling is mentioned, breaks the chronology because the complaints arise from that new method. (A) records the consequence of telephone selling. (E) then interprets that consequence – the 'speed' it refers to is the speed introduced in (D), and the loss of understanding is what the complaints in (A) reveal – so E follows A, ruling out BDEAC. (C) is the regulator's remedy, marked by 'now', and closes the paragraph. The order is B–D–A–E–C, i.e. BDAEC.

685. (Q) states the complaint and introduces the pensioner, so it opens. (S) is the first step of the enquiry – the balance is checked and ruled out as the cause – so it is second. (P) opens with 'Only then', which requires a prior step, and reveals the real cause, so it is third. (T) refers to 'the record', that is, the signature card named in (P), and explains where it was lying; it therefore comes fourth. (R) is the closing action of the bank. The order is Q–S–P–T–R, so the fourth sentence is (T).

686. (B) fixes the reference point in time, and (C) begins 'Before that', a phrase that must point back to the arrival of core banking software; so B comes first and C second, which eliminates CBADE. (A) contains 'then', meaning the ledger era described in (C), and gives the workload of that era, so it follows C; BACDE puts A before that era is described, leaving 'then' without a reference. (D) opens with 'therefore', and the cause of the errors is precisely the crushing manual workload stated in (A); so A must precede D and BCDAE is wrong. (E) contrasts the present with that past and closes. The order is B–C–A–D–E, i.e. BCADE.

687. (A) states the headline fact and is the only sentence with no connector or back-reference, so it opens; (C) begins with 'But' and qualifies that fact, so it must follow A directly, which rules out CABDEF. (B) names the diagnosis that the statistic in (C) points to. (D) opens with 'Put differently',

a marker that must restate the sentence immediately before it; it restates the dormancy point of (B), so B must come before D and ACDBEF is wrong. (E) is the banks' response to the diagnosis and (F) the outcome of that response; ACBDFE would report the improvement before the measure that produced it. The order is A–C–B–D–E–F, i.e. ACBDEF.

688. The paragraph is chronological. (Q) gives the sixteenth-century origin and is the earliest event, so it comes first; (S) begins with 'Its weight', where 'its' can only be the silver rupiya of (Q), so S follows Q immediately. This eliminates SQPRT, in which 'its' has no antecedent, and QPSRT, in which the weight of a coin is discussed after paper money has been introduced. (P) brings in paper money under the Company, the next stage in time, and (R) carries the story into independent India, so P precedes R. (T) is not an event but the moral of the whole progression – once money is paper, only trust backs it – so it must close, which rules out QSPTR. The order is Q–S–P–R–T, i.e. QSPRT.

689. (A) gives the bare legal definition and opens the paragraph. (B) begins with 'Yet' and sets up the contrast between the legal form and the human weight of a cheque, so it is second. (D) illustrates that weight – the signature studied like a fingerprint – and so supplies the 'ceremony' that (C) then refers to; therefore D is third and C fourth. (E) describes what has replaced the ceremony and is thus fifth, elaborating the change announced in (C). (F) is the aphoristic conclusion and closes. The order is A–B–D–C–E–F, so the fifth sentence is (E).

690. (B) names the person and introduces the diary, so it opens; (A) says 'four hundred and six of *them*', where 'them' must be the complaints of (B), so A is second and ABDCEF is out. (D) speaks of 'the entries', which are the 406 complaints counted in (A), so D follows A and BDACEF is wrong. (D) announces that three grievances dominate but does not name them; (C) names exactly three and says they 'topped the list', so C follows D. (E) refers to 'the first two' and 'the third', which are the three items listed in (C), so E follows C. (F) is the present-day postscript and must close, which rules out BADCFE. The order is B–A–D–C–E–F, i.e. BADCEF.

691. (C) is the only sentence that introduces the subject without a back-reference, so it opens; ACEBDF is therefore wrong. (A) supplies the evidence of apparent success. (E) refers to 'that confidence', which can only be the confidence created by the repayment figures in (A), so E must come immediately after A; CABEDF places (B) between them and leaves 'that confidence' pointing at a description of borrowers cheating, which reverses the sense. (B) then explains what made the arithmetic fragile, and (D) speaks of 'the practice', that is, the borrowing-to-repay described in (B), so B precedes D. (F) begins 'since then', referring to the 2010 crisis in (D), so F must follow D and CAEBFD is wrong. The order is C–A–E–B–D–F, i.e. CAEBDF.

692. Work out the correct order first. (B) states the basic rule and is the only sentence without a connector or back-reference, so it opens; (A) begins with 'therefore' and describes the behaviour that follows from that rule, and 'in it' refers to the savings account of (B), so A is second. (D) introduces the sweep-in facility as the remedy. (C) explains the return leg of the same mechanism, so it follows D. (F) begins with 'thus' and states the benefit of the completed two-way mechanism, so it must come after both D and C. (E) refers to 'the facility' and delivers the closing irony, so it is last. The correct sequence is therefore B–A–D–C–F–E. Checking the choices: BADCEF ends with the benefit rather than the irony, ABDCFE opens with 'therefore', BADFCE puts the 'thus' conclusion before the return leg it depends on, and BDACFE separates 'therefore' in (A) from the rule in (B). Since BADCFE appears in none of the four, the answer is 'None of these'.

693. (B) introduces the queue and is the only sentence that needs no antecedent, so it opens. (A) says 'those standing in *it*', where 'it' is the queue of (B), so A is second. (D) then supplies the contrast – elderly people standing, but only one chair available. (E) introduces the young officer and his first action, and (C) begins with 'He also', so C must follow E. (F) refers to 'either thing', that is, the two actions in (E) and (C), so it closes. The order is B–A–D–E–C–F, and the second sentence is (A).

Subtopic 3.7.2

694. Find the opening sentence first. (C) is the only sentence that names the subject in full – "opening a savings account" – and makes a general claim about it; every other sentence uses a back-reference ("the form", "these papers", "the account"), so none of them can begin the paragraph. That rules out options B and E, which start with (B). Next, (B) says "The first step is to fill in the form", so it must come immediately after the topic sentence; (D) begins "Along with the form" and therefore has to follow the sentence that introduces the form, i.e. (B). This gives C-B-D and rules out option D, which places (D) before (B). Finally, (A) speaks of verifying "these papers" – the identity and address proofs of (D) – and ends with the account being activated, while (E) begins "Once the account is active", so (E) must follow (A). That rules out option C, which reverses them. The sequence is CBDAE.

695. The paragraph turns on a contrast pair: (A) begins with "Earlier" and (B) with "Today". A contrast of this kind needs a general statement before it, and (C) supplies one by naming the topic – ATMs and the handling of cash. So (C) opens, which eliminates options B and D. Within the pair, "Earlier" must precede "Today", because the paragraph is tracing a change from the past to the present; that eliminates option E, which puts (B) before (A). We now have C-A-B. Sentence (D) says "This convenience" – the convenience described in (B) – so (D) must come directly after (B), which eliminates option C, where (D) is separated from (B) by (A). Sentence (E) then gives examples of the "new risks" announced in (D) and closes the paragraph. The sequence is CABDE.

696. Build the chain link by link. (B) is the only sentence with no back-reference and it names the topic, so it opens. (C) picks up "the monsoon" from (B) and introduces the consequence – lower income – so it is second. (D) opens with "With less income", which can only refer to the income cut stated in (C); so (D) is third. The remaining two confirm this: (A) begins "Many of them therefore", where "them" is the small farmers of (D) and "therefore" follows from their inability to repay, making (A) fourth; and (E) refers to "this cycle", the whole chain just described, so it closes. The order is B-C-D-A-E, and the third sentence is (D). Option B is wrong because (B) is first, option C because (C) is second, option A because (A) is fourth, and option E because (E) is last.

697. Only (C) names the subject in full – "UPI" – so it opens; (E) begins with the pronoun "It", which must refer back to UPI, so (E) is second. (A) elaborates on the mechanism just described in (E), explaining what is not needed to make such a transfer, so it is third. That leaves (B) and (D) for the last two places. (B) starts "Within a few years", measuring time from the 2016 launch, so it continues the chronological account. (D) uses the present tense "now" and describes the situation as it stands at the end of that growth, which makes it the natural closing sentence. The order is C-E-A-B-D. Option C is wrong because (C) opens the paragraph, option E because (E) is second, option A because it is a detail of the mechanism and cannot end a paragraph about growth, and option B because "within a few years" still points forward to the present-day picture given in (D).

698. (B) must open, because (C) begins "At these camps" and so needs the camps to have been introduced already; this eliminates option C. Between (C) and (D), note that (D) begins with "They are also encouraged", and "also" signals a second item added to a first – the record-keeping of (C). So (C) precedes (D), which eliminates option A. Sentence (A) refers to "such a habit", and the habit in question is the monthly deposit of (D), not the record-keeping of (C); so (A) must follow (D), which eliminates option D. Finally (E) reports the overall outcome of the camps and rounds the paragraph off, so it comes last rather than fourth; that eliminates option E. The sequence is BCDAE.

699. (D) is a definition of the cheque and contains no back-reference, so it opens the paragraph. (B) begins with the pronoun "It", which must refer to the cheque defined in (D), and it lists the required particulars; so (B) is second. The rest confirms the chain: (A) says "If any of these is missing", where "these" can only be the particulars listed in (B), so (A) is third; (C) speaks of "such a return", the returning of the cheque described in (A), so it is fourth; and (E) draws the conclusion with "therefore", so it closes. The order is D-B-A-C-E, and the second sentence is (B), which is option A. Option D is wrong because (D) is first, not second; options B, C and E name sentences that occupy the third, fourth and fifth places respectively.

700. (E) alone introduces the safe deposit locker without assuming it is already known, so it opens; that eliminates option A. Next, (C) states that every locker has two locks, and (A) then explains who holds which key. (A) speaks of "one key" and "the other", which presupposes that two locks have already been mentioned, so (C) must come before (A); this eliminates options C and E. Between (A) and (B): (B) says neither key alone will work, which is a comment on the distribution of the two keys just described in (A), so (A) precedes (B); this eliminates option D. Finally (D) sums up with "This double-lock arrangement" and gives the purpose, so it closes. The sequence is ECABD.

701. The paragraph is a causal chain, so each sentence must pick up the term introduced by the one before it. (B) must come first among the five, because it is the only one that explains what a repo rate cut does, and (A) refers to "this reduction", which needs (B) to define it; this eliminates option A. Next, (A) introduces "cheaper loans", and (C) begins "Cheaper home and vehicle loans", so (C) must follow (A); this eliminates option B, which puts (C) before (A). (D) then begins "That extra spending", referring to the household spending named in (C), so (D) follows (C); this eliminates option D, which reverses them. Finally (E) begins "The whole chain, however" – a comment on everything that precedes – so it must close, which eliminates option E, where (E) is placed fourth. The order is B-A-C-D-E.

702. (B) opens, being the only sentence that names the scheme and its purpose. (C) reports the immediate result – crores of accounts – so it is second. (A) refers to "these customers", the new account holders of (C), so it is third. (D) begins "Banks therefore had to... teaching them", where "them" is the inexperienced customers of (A) and "therefore" draws the consequence, so (D) is fourth. That leaves (E) and (F). (E) introduces business correspondents by their full name, while (F) refers to them as "These agents", a back-reference; so (E) must precede (F). Hence (E) is fifth and (F) sixth. The order is B-C-A-D-E-F. Among the wrong choices, option A names (A), which stands third; option B names (C), which stands second; option D names (D), which stands fourth; and option C names (F), the closing sentence.

703. (C) is the only sentence that introduces both key terms, "assets" and "intention to repay", without referring back to anything; every other sentence depends on it. (D) then contrasts the two terms and adds "past conduct"; (E) speaks of "an officer who ignores conduct", which needs (D) to have introduced conduct; (A) gives "the result" of the mistake in (E); and (B) begins "Careful appraisal... is therefore cheaper", a conclusion drawn from the whole argument. So the order is C-D-E-A-B: first (C), last (B). Option A reverses the two. Option B ends with (A), but (A) states the cost of a bad loan, which is the premise for the conclusion in (B), so (A) cannot be last. Option D starts with (D), which presupposes the two-part judgement announced in (C). Option E starts with (E), which refers to "conduct" before it has been mentioned.

704. (B) opens, since it is the only sentence that introduces both the lender and the borrower groups; (C) then explains the security arrangement, and it must follow (B) because "the group" refers to the joint liability group of (B). This eliminates option D, which opens with (C) and so leaves "the group" without an antecedent. (A) speaks of "these collateral-free loans", a back-reference to the absence of collateral stated in (C), so (A) must come after (C); this eliminates option A, which places (A) before (C). (A) also introduces "a group meeting", and (D) refers to "the meeting" with the definite article, so (A) must precede (D); this eliminates option B, where (D) comes before (A). That fixes B-C-A-D. Of the last two, (E) comments on "this peer pressure", and the pressure is created by the shared-shortfall rule of (D), so (E) must follow (D); this eliminates option E, which puts (E) before (D). (F) then answers (E) with "however" and "the same pressure", so it closes. The sequence is BCADEF.

705. (B) defines bancassurance and names the three parties, so it opens. The paragraph then takes the three parties in the order in which (B) mentions them – bank, insurer, customer – and states what each gains. The decisive clue is the phrase "in turn" in (C): it marks (C) as the second item in a list of benefits, so some other party's benefit must already have been stated. That party is the bank, in (A). Hence (A) is second, (C) third and (D) fourth. (E) then refers to "this commission", which is the commission named in (A), and raises the objection; (F) supports (E) with "complaints of this kind" and closes. The order is B-A-C-D-E-F, so the second sentence is (A), option B. Option A is the trap:

(C) reads smoothly after (B), but "in turn" rules it out as the first benefit mentioned. Options C, D and E name sentences standing fourth, fifth and sixth.

706. (D) is a definition and opens the paragraph. (A) begins "The bank must then", where "then" follows directly from the ninety-day default of (D), so (A) is second. (F) starts with "Provisioning", taking up the provision made in (A) and stating its double effect, so (F) is third. (C) refers to "many such accounts" – accounts of the kind defined in (D) and provided for in (A) and (F) – and draws the consequence with "therefore", so (C) is fourth. (B) then follows the weak earnings with "Its share price falls", and (E) concludes with "thus". The order is D-A-F-C-B-E, and the fourth sentence is (C), option A. Options B, C, D and E name sentences occupying the second, fifth, sixth and third positions respectively.

707. (F) must open: it is the only sentence that names the manager instead of using "he", and it states the problem. This eliminates option B. (C) gives his response to that problem and introduces the clerks; (E) says "At first he feared that quality would suffer", a reaction that only makes sense once the delegation of (C) has happened, so (C) precedes (E) and option E is eliminated. (B) begins "Their errors", where "their" refers to the clerks of (C), and it answers the fear expressed in (E); so (B) follows (E), which eliminates option D. The last two are (A) and (D). (A) describes what the manager does with the time he saved – a direct continuation of the delegation story – while (D) reports the final outcome, recovery improving, which is the result of the field visits in (A). So (A) precedes (D), eliminating option A. The sequence is FCEBAD.

708. Identify the thread that binds the sentences. (A) states the theme – why gold loans have grown – and gives the reason: the security is easy to value and to sell. (D) draws the consequence for the lender: low risk, thin paperwork, moderate rate. (B) illustrates that thin paperwork from the borrower's side: cash within hours. (E) supplies the one qualification, the risk that appears when the gold price falls. Those four form a complete argument about the loan product, running A-D-B-E. (C), by contrast, is about when Indian households buy jewellery. It is a true statement and it mentions gold, but it says nothing about lending, valuation, risk or speed, and no other sentence refers back to it; removing it leaves the argument intact, whereas removing any of the other four breaks a link. Hence (C) is the intruder, which is option E.

709. Work out the true order first. (B) opens, being the only sentence that introduces the free credit period. (C) calls it "that privilege", so (C) is second. (D) says the minimum-due payer "loses it at once", where "it" is the privilege, so (D) is third. (E) begins "From that month", pointing to the month of the minimum payment in (D), so (E) is fourth. (A) then refines (E) by saying from which date the interest runs, so (A) is fifth; and (F) closes with "this rule". The correct sequence is therefore BCDEAF. Now check the given options: option A is BCDAEF, which puts (A) before (E) and so leaves "from that month" stranded; option B is BDCEAF, which puts (D) before (C) so that "it" has no antecedent; option C is BCDEFA, which ends on (A) although (F) is plainly the concluding comment; option D is CBDEAF, which opens with a sentence beginning "That privilege". None of the four matches BCDEAF, so the answer is "None of these".

710. (B) must open: it is the only sentence that introduces the consumer price index by name, and (C) refers to "this index", so (C) cannot precede it. That eliminates options B and C at once. The chain then runs (C) – the bank's response to a high index – then (A), which begins "Prices of vegetables, however" and objects that food prices do not respond to rates; then (D), which speaks of "such a season", the bad-monsoon season implied by (A); then (E), which draws the balanced conclusion with "therefore". (F) refers to "precisely this gap", the mismatch summed up in (E), so (F) must be last. Option D is wrong because (D) is followed by the summing-up in (E). Option A ends with (E), but (F) still has an antecedent to point back to and no sentence can follow it, so (E) cannot be last. The order is B-C-A-D-E-F: first (B), last (F).

711. (B) opens, because (A) begins with "Yet", which must contradict something already stated; the statement it contradicts is the decline reported in (B). This eliminates option A. (C) says "The reason is...", and the thing needing a reason is the surprising survival of the branch announced in (A); so (A)

must precede (C), which eliminates option C. (D) gives concrete examples of the disputes named in (C), so (D) follows (C); this eliminates option E, which reverses them. (E) then reports the practical consequence – banks reopening branches – and (F) states "The lesson", a closing generalisation that must come last; option B places (F) before (E), leaving the paragraph to end on a factual detail after its own conclusion. The sequence is BACDEF.

712. (E) opens, being the only sentence that names the KYC rules in full. (B) begins "The purpose is", which must refer to the purpose of those rules, so (B) is second. (A) then turns the argument with "In practice, though", a contrast that needs both the rule and its purpose to have been stated; so (A) is third. The rest confirms the reading: (D) gives a concrete instance of a person with few documents, illustrating (A); (C) begins "Banks were therefore permitted", the remedy prompted by (D); and (F) evaluates "the relaxation" introduced in (C) and closes. The order is E-B-A-D-C-F, so the third sentence is (A), option C. Option A names (B), which is second. Option D names (D): tempting, because (D) is an example of the difficulty, but an example cannot precede the general claim in (A) that it illustrates. Option B names (C) and option E names (F), the sentences standing fifth and sixth.

713. (C) opens and (D) follows, since "Their strength" needs the banks of (C) as its antecedent. (D) then announces two things in a fixed order – first the strength, local knowledge, and then the weakness, local politics – and the paragraph unpacks them in the same order. (A) illustrates the strength: the manager who knows every shop lends better than a model. (F) illustrates the weakness, and its wording proves the order, because "The same manager, however" can only refer back to the manager already introduced in (A). So (A) comes immediately after (D), which is option D. Option A is wrong for exactly that reason: (F) cannot precede (A), as it has no "same manager" to point to. Option C names the opening sentence. Options B and E name (B) and (E), the two sentences about the regulatory response, which must follow the account of the weakness rather than interrupt it; the full order is C-D-A-F-B-E.

714. (B) opens: it introduces the pensioner and states the need, and (D) refers to "that need", so (D) cannot come first. This eliminates option A. (D) is second, giving the safe option and its drawback; (A) is third, giving the opposite option and its drawback. (A) must follow (D) rather than precede it, because the paragraph moves from the instrument that matches the need to the one that does not; option C places (A) before (D), so that "that need" in (D) is separated from (B) by an unrelated remark about equity. (E) then resolves the two-sided problem with "The sensible course is a mixture", so it is fourth. Finally (C) says staff seldom explain "this trade-off" – the safety-versus-return trade-off just resolved – and (F) completes the criticism with "instead". Since "instead" in (F) answers the failure described in (C), (C) must precede (F); option B reverses them. The sequence is BDAECF, so "None of these" is not correct.

Subtopic 3.7.3

715. Step 1: Identify the thread of the paragraph. Three facts are given – a small monthly amount, no attention paid to it, and a surprisingly large final figure. Step 2: The closing sentence must state the general point that these three facts add up to. Option B does exactly this: small + regular + unnoticed = substantial. Step 3: Eliminate the rest. Option A introduces risk, a comparison the paragraph never makes, and is also factually backwards. Option C is a personal detail with no link to saving. Option D is a true fact about banking history but is irrelevant to Ramesh's deposit. Since a genuinely correct option exists at B, E is wrong. Answer: B.

716. Step 1: The sentence contains "he explained". The only male speaker in the passage is Anjali's father, so the sentence must come after his suggestion is mentioned. That rules out (i) and (ii), where "he" would have no antecedent. Step 2: The sentence gives the reason behind the father's advice, so it should sit immediately after that advice and before Anjali acts on it. That is blank (iii). Step 3: Blank (iv) is after she has already chosen the cheapest bank – the explanation would arrive after the decision it was meant to guide. Blank (v) is after the bike has been delivered, where the advice is entirely out of place. Answer: C.

717. Step 1: The blank follows "However", so the completing sentence must qualify or oppose what came before – the picture of shopkeepers going fully digital. Step 2: Option B supplies exactly that qualification: despite the QR codes, cash is still kept for connectivity failures. Step 3: Eliminate the others. Option A simply repeats the first sentence, and a repetition cannot follow "However". Option C is a physical detail, not a contrast. Option D moves in the same direction as the paragraph rather than against it, and is an over-statement the passage does not support. Since B works, E is wrong. Answer: B.

718. Step 1: The second sentence begins with "It begins with..." and then lists a sequence. The opening sentence must therefore name a single thing ("It") that has stages. Step 2: Option A names precisely that – a relationship with a bank that develops in stages – and the rest of the paragraph fills in the stages. Step 3: Eliminate the others. Option B picks up only the last item of the list and cannot be what "It" refers to. Option C is about regulation, a subject the paragraph never touches. Option D introduces dislike of branches, which the paragraph does not develop. A valid opener exists, so E is wrong. Answer: A.

719. Step 1: The first sentence states a decision; the last states a measured result. The blank must contain the action that turns the decision into the result. Step 2: Option B describes staffing the new counter at peak hours, which directly explains why waiting time dropped. Step 3: Eliminate the others. Option A is background demography and explains nothing about the fall in waiting time. Option C is an unrelated renovation. Option D is a general statement about cooperative banks. Only B forms the causal bridge, so E is wrong. Answer: B.

720. Step 1: The paragraph sets up an expectation – confidence based on marks. A completing sentence should either confirm or upset that expectation in a way that adds information. Step 2: Option C upsets it meaningfully: the bank looks at repayment capacity, not marks. This is the natural turn. Step 3: Eliminate the others. Option A repeats the point about marks already made. Option B is a generic fact that adds nothing to Sunil's situation. Option D contradicts the passage, which says he has already applied. Answer: C.

721. Step 1: The paragraph moves from an intervention (camps) to an outcome (fewer frauds). A conclusion must draw the lesson from that movement. Step 2: Option A states the lesson – prevention through teaching beat paying for losses later – and covers both halves of the paragraph. Step 3: Eliminate the others. Option B is geography. Option C raises the volunteers' pay, an issue never introduced. Option D picks up one small detail from the middle of the paragraph and cannot serve as the conclusion of the whole. Answer: A.

722. Step 1: Blank (A) is followed by "The bank asked for six months of bank statements". For "the bank" to make sense, (A) must be the sentence in which a bank is approached. That eliminates options B and D at once. Step 2: Blank (B) is followed by "Within a year her statements were detailed enough...". So (B) must describe the step that created a record of her income. Depositing QR-code receipts every week does this. Option C fails here, because giving up expansion contradicts the fresh loan application in the final sentence. Step 3: Only option A satisfies both blanks, so E is wrong. Answer: A.

723. Step 1: The sentence begins with "The order" – a definite reference. The order it names is the instruction to halve paper use, which appears only in the sentence before blank (ii). So the sentence cannot stand at (i), where no order has yet been mentioned. Step 2: Placed at (ii), it supplies the source and date of the instruction just given, and the paragraph then moves on to how managers responded. Step 3: At (iii) or (iv) it would interrupt the sequence of responses, which runs from the ordinary step (SMS) to the bolder step (no circulars) to the result. At (v) it would come after the result has already been reported, leaving the paragraph without a conclusion. Answer: B.

724. Step 1: The paragraph poses a puzzle – the queue became orderly, yet complaints rose. The completing sentence must resolve the puzzle. Step 2: Option C resolves it: a token makes waiting measurable, and measured waiting is easier to object to. This explains the rise without denying the improvement. Step 3: Eliminate the others. Option A draws a sweeping conclusion of uselessness that

the evidence (a more orderly hall) contradicts. Option B is a prescription, not an explanation, and nothing suggests one machine was too few. Option D restates the puzzle as a coincidence and explains nothing. Answer: C.

725. Step 1: The sentence before the blank reports success; the sentence after it describes staff struggling to reactivate accounts. The blank must explain how the first turned into the second. Step 2: Option B does this – accounts were opened but never used, which is exactly why they later needed reactivating. Step 3: Eliminate the others. Option A states the scheme's purpose and does not explain dormancy. Option C explains distance, not inactivity, and leaves the final sentence unconnected. Option D raises targets, which would produce more new accounts, not dormant ones needing revival. Answer: B.

726. Step 1: The second sentence starts with "it", so the opener must name a single thing that handles transactions. Options B and D name no such thing, and option A names the Reserve Bank, which does not handle these transactions but reports them. Step 2: Option C names the retail payments system and asserts rapid growth; the figures that follow are the evidence for that assertion, and the third sentence explains where the growth came from. Step 3: Option D is additionally wrong in direction – "always been the backbone" claims continuity, whereas the paragraph is about a dramatic change. Answer: C.

727. Step 1: The next paragraph refers back to "these lapses" and attributes them to habit rather than dishonesty. The completing sentence must therefore keep both lapses in view and point towards routine, unnoticed neglect. Step 2: Option A does this – the fact that two earlier inspections missed the same things supports the idea of an entrenched habit. Step 3: Eliminate the others. Option B is a general fact about locker rental. Option C introduces punishment, which clashes with the auditor's finding of no dishonesty. Option D is a recommendation and does not prepare the "habit" explanation. Answer: A.

728. Step 1: The paragraph balances one negative fact (branches shut) against two mitigating facts (ATMs and app working). The conclusion must reflect that balance. Step 2: Option D captures it exactly – some disruption, but no breakdown. Step 3: Eliminate the others. Option A is an opinion about industrial action that the paragraph never argues. Option B supplies a loss figure that is nowhere supported. Option C contradicts the passage, since customers with ATM and app access were not seriously affected. Answer: D.

729. Step 1: The first sentence states the intention behind credit scores; the last sentence gives an odd outcome – the never-borrowed and the twice-defaulted are treated alike. The blank must be the turn from intention to unintended effect. Step 2: Option B is that turn: "In practice, though" marks the contrast, and the claim that the score rewards past borrowing is precisely what makes the never-borrowed look bad. The last sentence then illustrates it. Step 3: Eliminate the others. Option A is background about bureaus and does not lead to the illustration. Option C elaborates the old system the paragraph has just left behind. Option D is advice to the reader and breaks the argument. Answer: B.

730. Step 1: The sentence begins "The saving, however...". A definite reference to "the saving" requires that a saving has already been stated. The only statement of saving is the one-sixth cost figure before blank (iv). So (i), (ii) and (iii) are ruled out – at each of them the phrase would have no antecedent. Step 2: At (iv) the sentence works perfectly as a hinge: it concedes the bank's gain and then introduces the cost borne by villagers, which the following sentence spells out. Step 3: At (v) the villagers' inconvenience has already been described, so the hinge would arrive after the contrast it was meant to introduce, leaving the paragraph to end on an announcement rather than an illustration. Answer: D.

731. Step 1: The paragraph deliberately sets two findings side by side and gives them equal weight – wider access on one hand, high cost on the other. A valid completion must hold both together. Step 2: Test each option. Option A keeps only the first finding and ignores the cost, so "unqualified" is unearned. Option B keeps only the second and jumps to an extreme remedy the report never suggests. Option C overstates "ignored for decades" into "never lent at any time", which the passage does not

say and which is false. Option D is factually wrong – lending rates are set by the lenders, not by the Reserve Bank – and in any case does not follow from the two findings. Step 3: No option carries both halves of the argument, so the only defensible choice is E. Answer: E.

732. Step 1: Blank (A) sits between the consumer groups' welcome and the payment companies' objection. It must mark the change of side. "Within the industry the reaction was very different" does this; a sentence about how long consumer groups had campaigned (option A) stays on the first side and leaves the objection unprepared, and a technical detail about the threshold (option D) marks no contrast at all. Step 2: Blank (B) must lead into the two-year verdict, in which merchant numbers grew but supply concentrated. The regulator's reply that scale rather than fees would sustain the business is the claim that the verdict then partly confirms and partly undercuts. Option B's sentence about merchants disliking charges adds nothing and points nowhere; option D's sentence gives away the concentration before the verdict reports it, destroying the point. Step 3: Only option C is right at both blanks. Answer: C.

733. Step 1: The paragraph presents two claims that do not actually contradict each other: one is about reach, the other about the depth of service. Nothing in the passage refutes either. Step 2: The completion must recognise that both stand, and say what follows from that. Option B does so and draws the correct inference – two different things are being measured, so they need separate measures. Step 3: Eliminate the others. Option A awards victory to one side although the supporters' factual claim is untouched. Option C is a stronger version of the same error and ignores the accounts actually being opened. Option D is a prescription that the passage gives no basis for and that would abolish the distinction it draws. Answer: B.

734. Step 1: The sentence contrasts the old scheme with the new one, so it must follow a statement of how the new scheme works. That rules out (i), where the new scheme has not yet been described, and (ii), where only the rainfall basis and not the automatic payment has been stated. Step 2: Blank (iii) follows "paid automatically". Placing the sentence there sets automatic payment against inspection, and the very next sentence – three weeks instead of nine months – becomes the natural consequence of that contrast. Step 3: At (iv) the nine-months figure has already made the comparison with the old scheme, so the sentence would merely repeat it. At (v) it would follow the point about pest damage, with which it has no connection, and would leave the paragraph ending on the old scheme. Answer: C.

735. Step 1: The second sentence uses "it" for something unnoticed until it fails, and the third says a payments network "is judged in precisely the same way". The opener must therefore introduce a comparison object – something other than a payments network that behaves like this. Step 2: Option A supplies the analogy: plumbing is invisible until it fails, and "it" then has a referent. Step 3: Eliminate the others. Option B makes a claim about frequency of failure that the paragraph does not support and leaves "it" referring to nothing. Option C names technology in general, which does not fit "you notice it the moment it stops" as a single thing, and offers no second term for the comparison. Option D is a recommendation about backups, a subject the paragraph never takes up. Answer: A.

Subtopic 3.7.4

736. Trace the thread. (A) sets up a customer walking into a branch; (B) is the clerk's response to that visit; (C) is Ramesh acting on the form he was given in (B); (E) closes the episode with the account being opened. So (A)-(B)-(C)-(E) is one continuous narrative of a single account-opening. (D) speaks about rainfall in Kerala: it shares no character, no place and no action with the other four, and removing it leaves the story complete. Hence (D) is the odd sentence, and (A), (B), (C) and (E) are all wrong choices because each of them is required to keep the sequence intact.

737. Identify the central idea of the group. (B) introduces UPI and small payments; (C) gives a concrete illustration of that claim; (D) explains the mechanism behind the illustration; (E) draws the consequence, and the connector 'As a result' points straight back to (C) and (D). The four together form a claim-example-mechanism-consequence paragraph. (A) is about the popularity of a sport and

has no link with payments, vendors, banks or change. It cannot open the paragraph either, because (B) already carries the topic sentence. Therefore (A) is the odd one out; each of (B), (C), (D) and (E) is indispensable to the chain.

738. Follow the borrower. (A) gives the reason for borrowing, (B) the instrument chosen, (D) the disbursal of that very loan and (E) its repayment and the return of the bangles pledged in (B). The four sentences track one transaction from need to closure, and the pronoun 'She' in (B) and (E) refers to Sunita in (A). (C) talks about electric vehicles and urban commuters; it introduces a subject that no other sentence mentions and that nothing later picks up. Removing (C) leaves the paragraph whole, while removing any of (A), (B), (D) or (E) breaks the sequence. Hence (C) is the odd sentence.

739. This is a descriptive paragraph, not a story. (A) states the essential particulars of a cheque; (B) elaborates on one of those particulars, the amount; (C) adds a rule about correcting those particulars; (D) adds a rule about the validity of the instrument. All four are rules about the same document and are written in the same impersonal present tense. (E) is a personal detail about an individual's hobby, in a different register and on a different subject altogether; no other sentence names Rajesh. Hence (E) is out of place, and (A) to (D) all belong to the same set of rules.

740. Arrange the actions in time. (A) Anita reaches the machine, (C) she operates it, (D) the cash comes out, (E) the machine finishes the transaction with a slip. Every step is a stage of one withdrawal, and 'the machine' in (E) refers to the ATM in (A). (B) reports a movement in vegetable prices. It is neither a step in the withdrawal nor a reason for it, since no sentence says Anita was going to buy vegetables. Take (B) away and the paragraph still reads smoothly; take away any of the others and a step disappears. Hence (B) is the odd sentence.

741. Look for the common referent. (A) introduces the application; (B) and (C) describe two things that application does, with 'also' in (C) adding to (B); (E) reports its reception, and the pronoun 'it' in (E) can only stand for the application of (A). Thus four sentences revolve around one product. (D) is about a metro line and a construction deadline; nothing in the paragraph deals with transport, and no pronoun in the other sentences could refer to it. Hence (D) is the odd sentence out, while (A), (B), (C) and (E) form the complete paragraph.

742. The paragraph follows one group in stages: (A) formation, (B) monthly saving, (D) the credit linkage that the saving earns after six months, (E) the use to which the loan is put. 'The group' in (D) refers to (A), and 'The loan' in (E) refers to (D), so the four are locked together. (C) describes a hill region and its plantations. It is not about the group, its savings or its loan, and although both sentences relate to Tamil Nadu, mere geographical proximity is not a link of thought. Hence (C) is the odd sentence.

743. All five sentences are about lending, so the test is finer than mere subject matter. (A) introduces microfinance and its borrowers; (C) describes the features of 'the loans', which must be the loans of (A); (D) explains how those unsecured loans were secured instead; (E) reports how far 'the model' described in (C) and (D) eventually spread. That is a tight chronological and explanatory chain. (B) shifts to a different lender, a different customer, a different place and a different loan size, and nothing before or after it picks up corporate accounts. It is banking, but not this paragraph's banking. Hence (B) is the odd sentence; (A), (C), (D) and (E) cannot be spared without breaking the definite references 'the loans' and 'the model'.

744. The paragraph is a causal loop and each sentence is one link. (A) states the problem of rising prices; (B) is the policy response to that problem; (C) is the effect of the response; (E) closes the loop by returning to prices, and 'Once demand softens' picks up the last words of (C). Remove any one of these four and the chain snaps. (D) reports a change in branch interiors. It concerns banks but not interest rates, demand or prices, and it neither causes nor follows from any link in the chain. Hence (D) is the odd sentence out.

745. Sentences (B) to (E) form a before-and-after account of one reform. (B) gives the old practice, signalled by 'Earlier'; (C) gives the new practice, and 'instead' is meaningful only against (B); (D)

states the first benefit, with 'This' referring to the change in (C); (E) adds a second benefit with 'as well', which needs (D) before it. (A) is about the household preference for gold. It has the look of an opening sentence, which is what makes it tempting, but the paragraph's real opener is (B), and no later sentence mentions gold or savings preferences. Hence (A) is the odd sentence; the other four are bound together by 'Earlier', 'instead', 'This' and 'as well'.

746. Test each sentence against the event described in (A). (B) reports what was taught at that camp; (C) elaborates on the fraud warning introduced in (B); (D) reports the outcome of the camp, and 'the camp' points back to (A). The four sentences move from event to content to result. (E) states an agricultural fact about the district. It shares only the location with (A), and location alone is not a link of thought: nothing in the camp concerned crops, and no sentence draws any inference from cotton or sugarcane. Hence (E) is the odd sentence out.

747. The paragraph explains one process step by step. (A) defines the trigger; (B) is what the bank must do once that trigger is met, and 'then' depends on (A); (D) explains the consequence of (B), and 'this provisioning' has no antecedent except (B); (E) lists what the bank does next to recover the money. (C) describes how staff are hired. It is a statement about banking, which is why it can slip past a careless reader, but it belongs to personnel policy and is connected to nothing in the chain of default, provisioning and recovery. Hence (C) is the odd sentence.

748. Follow the complaint. (A) is the grievance; (C) is Meera's action on it; (D) is the bank's undertaking on that complaint; (E) is the settlement, and 'the duplicate amount' refers back to the double debit in (A) while 'the fifth day' is meaningful only against the seven days of (D). (B) tells us when shopping festivals occur. The paragraph mentions an online purchase, so (B) looks related, but it fixes no date for Meera's purchase and no other sentence uses the information. Removing (B) costs the paragraph nothing; removing any other sentence leaves a gap. Hence (B) is out of place.

749. Sentences (A), (B), (C) and (E) describe one product and its design. (A) states the purpose; (B) shows the flexibility of drawing; (C) explains the pricing of what is drawn, and 'the amount actually drawn' refers to (B); (E) completes the cycle with repayment timed to the crop. Every sentence is about how the card works for a farmer. (D) compares tractor prices. It concerns farming, and a careless reader may accept it for that reason, but the paragraph nowhere discusses the purchase of machinery, and a Kisan Credit Card is a short-term crop facility rather than an equipment loan. Hence (D) is the odd sentence.

750. The paragraph explains a mechanism, and each retained sentence is one turn of that mechanism. (A) is the spark; (B) is the reaction to the spark; (C) explains why the reaction is self-fulfilling; (E) states the conclusion, and 'therefore' can only follow from (C). Together they answer the question 'how does a run destroy a solvent bank?' (D) is a regulatory remedy. It is on the same topic and even mentions calming such fears, which is what makes it the hardest distractor, but it describes a step taken to prevent the mechanism rather than a stage within it, and inserting it anywhere between (A) and (E) interrupts the causal chain that 'therefore' completes. Hence (D) is the odd sentence.

751. Sentences (B) to (E) build one argument about a single instrument. (B) defines the debit card; (C) draws the immediate consequence of that definition, since a card that draws on existing money must fail when the money is absent; (D) adds a second consequence, the absence of a bill; (E) concludes with 'That is why', which needs (C) and (D) before it. (A) is a dated historical fact about a different instrument. It is not a definition, not a consequence and not a conclusion, and 'the card' in (E) refers unambiguously to the debit card of (B), not to a credit card. A contrast between the two instruments is never drawn anywhere in the paragraph, so (A) has nothing to contrast with. Hence (A) is the odd sentence.

752. Sentences (A) to (D) narrate one project in strict order: the decision, the first step, the training that follows it ('then'), and the final stage marked by 'Only after'. The definite phrase 'the old ledgers' in (D) refers back to the ledgers digitised in (B), so all four are locked together and none of them can be dropped. The sentence that does not belong is (E), a sector-wide statistic about deposit share: it is an aggregate fact about many banks, not a stage in the story of one bank in Solapur, and the

paragraph never argues anything about the size of the sector. Since (E) is not offered among the first four options, the correct choice is 'None of these'.

753. This paragraph is an argument, not a narrative. (A) is the claim: branches will survive. (C), (D) and (E) are three reasons for that claim, each naming a situation in which an application will not do, and 'in particular' in (E) marks it as the last item of a list that (C) and (D) began. Every one of the four is either the claim or support for it. (B) states a rule for computing interest. It is accurate and it is about banking, which is why it tempts, but it neither supports nor opposes the claim in (A), and no sentence follows from it. Hence (B) is the odd sentence out.

754. The four connected sentences set up a trade-off and resolve it. (A) states the requirement; (B) gives the cost of erring on one side; (D) gives the cost of erring on the other, and its clipped construction 'Too little cash, and...' is deliberately parallel to 'Too much cash...' in (B), so the two must stand together; (E) begins with 'therefore' and resolves the trade-off through forecasting. (C) supplies a date and a place from the history of the machine. It is about ATMs, which makes it the plausible trap, but it takes no side of the trade-off and nothing in (E) can be inferred from it. Hence (C) is the odd sentence.

755. Sentences (A), (B), (C) and (E) treat a single instrument. (A) defines the fixed deposit; (B) draws out its chief feature, certainty of the maturity value; (C) notes the qualification to the lock-in stated in (A); (E) closes with 'This certainty', a phrase whose antecedent lies in (B), and 'the instrument' in (E) is the fixed deposit of (A). (D) defines a different product. It is a savings product sold by the same banks and a candidate that many students accept, but the paragraph nowhere sets up a comparison, carries no contrast marker, and (E) would be left comparing certainty across two instruments that were never contrasted. Hence (D) is the odd sentence.

756. Sentences (B) to (E) form one explanation. (B) states the requirement; (C) gives the reason for it, and 'The purpose' has no antecedent except the requirement in (B); (D) extends the requirement over time, and 'The documents' refers to the identity and address proofs of (B); (E) states the sanction if (D) is ignored. The four move from rule to rationale to continuing obligation to penalty. (A) describes how locker facilities are allotted. It is a branch service rule, unrelated to identity verification, and no other sentence mentions lockers or allotment. Hence (A) is the odd sentence out.

Subtopic 3.8.1

757. Work item by item. (A) ends in the infinitive marker 'to', so it needs a bare verb: 'waive' fits, giving 'The bank has decided to waive the annual maintenance charge.' – so A-iii. (B) also ends in 'to' and its subject is 'Customers', a plural whose possessive 'their' is picked up by (i): 'Customers are requested to keep their passbooks updated.' – so B-i. (C) ends with the preposition 'for', which must be followed by a noun phrase, not a verb; only (ii) is a noun phrase: 'The branch manager apologised for the delay in processing the loan.' – so C-ii. Hence A-iii, B-i, C-ii. Option (a) fails because 'The bank has decided to keep their passbooks updated' leaves 'their' without a referent. Options (c) and (d) attach the noun phrase (ii) or the verb phrase (iii) after 'to' or 'for' wrongly, e.g. 'Customers are requested to the delay...' is ungrammatical. Since a valid match exists, 'None of these' is ruled out.

758. 'Frugal' describes someone careful with money, i.e. thrifty or economical – A-iii. 'Lucrative' describes a venture that yields good returns, i.e. profitable – B-i. 'Volatile' describes prices or markets that swing sharply, i.e. unstable – C-ii. So A-iii, B-i, C-ii. Option (a) wrongly equates 'frugal' with 'profitable' – frugality concerns spending habits, not returns. Option (b) equates 'frugal' with 'unstable', which has no semantic link. Option (d) reverses the last two, calling a lucrative deal 'unstable' and a volatile market 'economical', both of which are wrong. A correct match exists, so 'None of these' is not the answer.

759. 'Turn a blind eye' means to pretend not to notice a wrongdoing, i.e. to ignore it deliberately – A-iii. 'Beat about the bush' means to talk around a subject instead of addressing it – B-i. 'Call it a day' means to stop work for the present – C-ii. Hence A-iii, B-i, C-ii. Options (b) and (e) map 'turn a blind eye' to 'avoid the main point', confusing deliberate ignoring with evasive speech. Option (c)

maps it to 'stop working', which is unrelated. Option (d) swaps (i) and (ii) between B and C, wrongly making 'beat about the bush' mean stopping work.

760. In (A), a rate changes by basis points, so the verb must express a change in quantity: 'reduced' – A-ii. In (B), 'was ___ for his prompt handling' needs a past participle in the passive with a favourable sense: 'commended' – B-i. In (C), 'will' must be followed by a bare infinitive, and only 'submit' is in that form: 'The committee will submit its report' – C-iii. So A-ii, B-i, C-iii. Options (a) and (b) place 'commended' or 'submit' after 'has' in (A); 'has commended the repo rate' and 'has submit' are both wrong – the second is not even a valid form. Option (c) gives 'will commended', which violates the bare-infinitive rule after a modal. A valid match exists, so (e) is ruled out.

761. The fixed banking collocation is 'in favour of', so A-iii. In (B) the present perfect continuous 'has been working' with a point of time (2015) requires 'since', not 'for' or 'from' – B-i. The set phrase for giving a reason is 'on account of', so C-ii. Hence A-iii, B-i, C-ii. Option (a) gives 'since favour of', which is not English. Option (c) gives 'on favour of' – the idiom is 'in favour of'. Option (d) keeps A-iii correctly but then gives 'on 2015' for (B), whereas a present perfect continuous with a starting point of time requires 'since', and 'since account of' for (C), which is not a phrase in English at all. A correct combination exists, so (e) is wrong.

762. 'Write off' means to cancel a bad debt from the books, which is exactly what a bank does with irrecoverable loans – A-ii. 'Roll out' means to launch a scheme, and 'out' is the only particle that gives (C) that sense – C-i. With 'off' and 'out' thus committed, 'up' remains for (B), and 'fill up the form' is standard – B-iii. Hence A-ii, B-iii, C-i. Option (a) gives 'write out loans', which means to write them in full, not to cancel them. Option (b) is the near miss: it gets A-ii right, and 'fill out the form' in (B) is perfectly idiomatic, but it forces C-iii, giving 'the scheme was rolled up last month' – 'roll up' does not mean to launch, so (b) fails on (C). Option (d) gives 'write up' (to write a detailed report) and 'rolled up', neither of which suits the context. A correct match exists, so (e) is ruled out.

763. 'Neither of the two proposals' is singular, and a proposal can be found feasible but cannot itself approve anything, so A-iii. 'The board of directors' is a collective noun treated as singular here and is the body capable of approving a merger, so B-i. 'A number of' always takes a plural verb, and only (ii) has the plural 'have', so C-ii. Hence A-iii, B-i, C-ii. Option (a) says the proposals approved the merger – a proposal cannot act. Option (b) gives 'Neither of the two proposals have', which breaks agreement. Option (c) gives 'The board of directors have complained' paired with 'A number of customers has', reversing the required agreement in both cases. A valid match exists, so (e) is wrong.

764. Read each opener for the logical relation it sets up. (A) 'Since ... was launched' announces a cause whose effect should be a consequence of digital adoption; falling branch footfall is exactly that – A-E. (B) 'Although ... record profit' demands a contrast, and a falling share price contradicts a record profit; the pronoun 'its' also correctly refers back to 'the bank' – B-F. (C) 'Unless ... submitted' states a condition whose result must be a penalty, and freezing the account is that penalty – C-D. So A-E, B-F, C-D. Option (a) makes a freeze the result of launching a platform, which does not follow, and pairs a concessive 'Although' with a non-contrastive clause. Options (c) and (d) leave 'its' in (F) pointing at 'the digital platform' or at nothing, and make an account freeze the contrast to a record profit. Since a full valid mapping exists, (e) is ruled out.

765. Three steps. First, 'principal' as a noun means the original sum borrowed, which is what an EMI repays alongside interest – A-iii. Second, 'principle' is a noun meaning a rule or moral standard; 'the principle of full disclosure' is the standard phrase – B-i. Third, 'precede' is a verb meaning to come before, and (ii) needs a bare verb after 'will': 'will precede the awards ceremony' – C-ii. So A-iii, B-i, C-ii. Option (a) puts the noun 'principal' into the moral-standard slot; a 'principal of full disclosure' is a spelling error, not a valid reading. Option (b) gives 'will principal', which is not a verb form. Option (d) gives 'will principle' and 'the precede of full disclosure', both ungrammatical. A valid mapping exists, so (e) is wrong.

766. Use the grammar signals. (C) begins with the inverted 'No sooner had ...', which is a fixed correlative that must be completed by 'than ...'; only (E) begins with 'than' – C-E. (B) is the if-clause

of a third conditional ('had installed'), so its main clause must be 'would have / would not have + past participle'; only (D) has that form – B-D. That leaves A-F, and it checks out independently: 'By the time' plus a past event pairs naturally with the past perfect 'had already reconciled'. So A-F, B-D, C-E. Option (a) leaves 'No sooner ... the cashier had already reconciled', with no 'than'. Options (c) and (d) attach the 'than' clause or the 'would not have' clause to 'By the time the auditors arrived', producing 'By the time the auditors arrived, than depositors began queuing' and similar breakages. A valid mapping exists, so (e) is ruled out.

767. 'Curtail' means to cut short or reduce; its opposite is to lengthen or enlarge, i.e. 'extend' – A-ii. 'Ambiguous' means open to more than one interpretation; its opposite is clearly and unmistakably stated, i.e. 'explicit' – B-iii. 'Reluctant' means unwilling; its opposite is keen or willing, i.e. 'eager' – C-i. So A-ii, B-iii, C-i. Note the trap: all three Column II words could look like synonyms of some other item if read carelessly. Option (b) calls 'eager' the opposite of 'curtail', but eagerness is about willingness, not length. Option (c) calls 'explicit' the opposite of 'curtail' and 'eager' the opposite of 'ambiguous', neither of which is an antonym pair. Option (d) makes 'eager' the opposite of 'ambiguous' and 'explicit' the opposite of 'reluctant', again mismatched. A valid mapping exists, so (e) is wrong.

768. (A) ends with the preposition 'on', so it must be continued by a noun phrase naming the subject of the guidelines: 'priority sector lending' – A-F, giving 'The RBI's revised guidelines on priority sector lending will take effect from 1 April.' (C) ends with the relative pronoun 'which', which needs a verb immediately after it; only (D) starts with a verb, 'were announced' – C-D. By elimination B-E, and it is sound: a plural subject 'A large section of rural depositors' with the plural 'prefer'. So A-F, B-E, C-D. Option (a) gives 'guidelines on were announced on Tuesday', an impossible sequence after 'on'. Option (b) gives 'guidelines on still prefer', equally impossible. Option (d) leaves 'The bank's quarterly results, which still prefer passbook-based banking', which is nonsense since results cannot prefer anything. A valid mapping exists, so (e) is wrong.

769. Solve the matching first, then check it against the options. (A) ends in 'to' and its subject is the singular 'The candidate', so it needs a bare verb with a singular possessive: 'produce his original mark sheets' – A-iii. (B) ends with the auxiliary 'has', which must be followed by a past participle: 'postponed' – B-ii. (C) is a plural relative clause 'Applicants who fail to ...' needing a bare verb plus a plural predicate: 'upload their photographs will be rejected outright' – C-i. The correct combination is therefore A-iii, B-ii, C-i. Option (a) is A-i, B-ii, C-iii: it gets B-ii right, but A-i produces 'The candidate was asked to upload their photographs will be rejected outright', which has two finite verbs, and C-iii produces 'Applicants who fail to produce his original mark sheets at the venue', with a singular 'his' for a plural subject and no main clause. Option (b) is A-ii, B-iii, C-i and gives 'The candidate was asked to postponed', an infinitive marker followed by a past form. Option (c) is A-iii, B-i, C-ii, so (B) becomes 'The recruitment board has upload their photographs will be rejected outright' – 'has' followed by a bare verb. Option (d) is A-i, B-iii, C-ii, so (B) becomes 'The recruitment board has produce his original mark sheets at the venue', the same auxiliary error. None of the four listed combinations is A-iii, B-ii, C-i, so the answer is 'None of these'.

770. 'To live beyond one's means' describes spending more than one earns, which matches the branch head – A-i. 'To be a quick study' describes a person who learns rapidly, matching the probationary officer – B-ii. 'A wolf in sheep's clothing' describes something harmful disguised as harmless, matching the scheme with hidden exit charges – C-iii. So A-i, B-ii, C-iii. Option (a) calls the overspender 'a quick study', which says nothing about money. Option (c) calls him 'a wolf in sheep's clothing' – but the point about him is imprudence, not disguised malice – and calls the fast learner a spendthrift. Option (d) calls the fast learner a wolf in sheep's clothing and the deceptive scheme 'a quick study', which cannot apply to a product. A valid mapping exists, so (e) is wrong.

771. Fix the middle fragments first, because each has a grammatical anchor. (C) ends with the adjective 'technical', which can only modify 'glitch' (a technical glitch), and (E) ends with 'core banking', which needs the noun 'system' from (G): so C-E-G, giving 'Owing to a technical glitch in the core banking system, transactions were delayed for six hours.' Next, (B) ends with 'recent', which fits 'surge in digital payment frauds' (D); the logical response to a fraud surge is the password advisory

(I): so B-D-I. That leaves A-F-H: 'Despite the sharp rise in non-performing assets, the bank declared a higher interim dividend' – and 'Despite' correctly signals the contrast between rising bad loans and a higher dividend. Option (a) yields 'Despite the sharp rise in surge in ... frauds, system, transactions were delayed', which is doubly broken. Option (c) yields 'Despite the sharp rise in glitch', a count-noun error. Option (d) keeps A-F but attaches the password advisory to non-performing assets and the dividend to a fraud surge, destroying the cause-effect logic and the force of 'Despite'. A valid mapping exists, so (e) is wrong.

772. Test each combination separately. A-P gives 'The Finance Ministry has directed banks that their accounts had been debited twice.' The verb 'direct' in this sense takes an object plus a to-infinitive ('directed banks to freeze'), not a that-clause reporting a fact; the sentence is also incoherent, since a ministry does not inform banks that the banks' own accounts were debited. So A-P fails. B-P gives 'Several depositors were unaware that their accounts had been debited twice.' The adjective 'unaware' takes a that-clause, the past perfect is correctly earlier than 'were', and 'their' refers to the depositors: correct. C-R gives 'The revised mobile application allows users to freeze accounts flagged for suspicious activity.' 'Allow somebody to do' is the right pattern and the meaning is plausible: correct. D-Q gives 'Rural branches have been asked to open zero-balance accounts by 31 December.' 'Ask somebody to do' in the passive, with a sensible financial-inclusion sense: correct. Thus exactly three of the four combinations work, so the answer is Three. Since a definite count among the listed numbers is available, 'None of these' does not apply.

773. Take the structural clue in each sentence. (B) has an adverb slot before the verb 'publicised' and an adjective slot before 'number'; only pair (iii) supplies an adverb first ('widely') and an adjective second ('limited'), and the concessive 'Although' requires the contrast wide publicity versus limited reach – B-iii. (A) uses the 'so ... that ...' construction, so the first word must be a quality strong enough to cause the second state; ambiguous observations naturally leave staff uncertain – A-ii. That leaves C-i, which fits: a 'lucid and engaging' address explains why a restless audience stayed for an hour. So A-ii, B-iii, C-i. Option (a) makes lucid observations leave staff engaged and then requires 'Although the scheme was ambiguous publicised', an adjective where an adverb is needed. Option (b) has the same adverb error in (B). Option (c) gives 'so widely that ... limited about what to do next', which is not English. A valid mapping exists, so (e) is wrong.

774. In (A) the subject is 'Each', which is singular no matter what follows the 'of'-phrase, so 'were allotted' should be 'was allotted' – this is a subject-verb agreement error, A-ii. In (B) the pattern 'one of the most efficient ...' must be followed by a plural noun, 'clerks', because the person is being placed inside a group – B-iii. In (C) the verb 'discuss' is transitive and takes a direct object, so 'discussed about' should simply be 'discussed' – a superfluous preposition, C-i. Hence A-ii, B-iii, C-i. Option (b) calls (A) a preposition error, but nothing is added after the verb there. Option (c) calls (A) a 'one of the' error, though that phrase does not occur in it. Option (d) reverses (B) and (C), attributing the missing plural to the 'discussed about' sentence, which contains no 'one of the' construction. A valid mapping exists, so (e) is wrong.

775. 'Cut corners' means to skimp on effort or cost so that quality suffers – A-iii. 'Move the goalposts' means to alter the targets or rules after the process has begun – B-ii. 'In the red' comes from ledgers where losses were entered in red ink, so it means running at a loss – C-iv. 'Pass the buck' means to push responsibility on to another person – D-i. Hence A-iii, B-ii, C-iv, D-i. Option (a) swaps the last two, making 'in the red' mean shifting responsibility – but it is an accounting expression, not one about blame. Option (b) makes 'cut corners' mean running at a loss and 'in the red' mean skimping on quality, exactly reversing the accounting sense. Option (d) swaps the first two, making 'cut corners' mean changing the criteria. A valid mapping exists, so (e) is wrong.

776. Derive the mapping before looking at the options. Pair (A) sets up a contrast between an early sanction and a late disbursal, and (ii) expresses exactly that with 'Although' – A-ii. Pair (B) describes one event followed immediately by another, which (i) renders with the 'No sooner ... than' construction and the correct past perfect in the first clause – B-i. Pair (C) concedes a handicap and then states an achievement, which (iii) renders with the inverted concessive 'Short of staff though it was' – C-iii. The

correct combination is therefore A-ii, B-i, C-iii. Now check the options: (a) is A-i, B-ii, C-iii; (b) is A-iii, B-i, C-ii; (c) is A-ii, B-iii, C-i; (d) is A-i, B-iii, C-ii. None of these is A-ii, B-i, C-iii – option (c) comes closest but misassigns the complaint and staff-shortage sentences. Hence the answer is 'None of these'.

777. 'Allay' means to reduce or calm fear or suspicion, and it collocates precisely with 'fears' – A-ii. 'Probe' means to investigate thoroughly, which is what a forensic team does to ledger discrepancies – B-iv. 'Supersede' means to replace something with later authority, exactly what a fresh circular does to earlier instructions – C-i. 'Dismiss' here means to reject something as unimportant, which is what refusing to treat a grievance as trivial describes – D-iii. Hence A-ii, B-iv, C-i, D-iii. Option (a) has a circular 'dismissing' earlier instructions and a manager 'superseding' a grievance; 'supersede' cannot take a complaint as object in this sense. Option (b) has the bank 'probing' fears and a team 'allaying' discrepancies, both wrong collocations. Option (c) has the bank 'superseding' fears and the circular 'probing' earlier instructions. A valid mapping exists, so (e) is wrong.

Subtopic 3.8.2

778. Step 1: Identify the relation between the two ideas. Idea 1 — working hours were extended (a helpful action). Idea 2 — customers still could not reach the counter (the expected benefit did not follow). The word "still" is the clue: this is a concession/contrast relation. Step 2: Choose a contrast connector. "Nevertheless" means "in spite of that", which is exactly the required sense. Step 3: Eliminate. "And so", "therefore" are result connectors — extending hours would not cause customers to miss the counter, so they invert the logic. "Because" would make the missed counter the cause of the extension, which reverses the time order given. "In fact" introduces confirmation or intensification of the previous idea, but the second clause contradicts rather than confirms it. Hence only (C) works.

779. Step 1: The second clause states Rohit's motive for depositing the money. A motive is a cause, so a cause connector is needed. Step 2: "Because" introduces a reason and fits directly. Step 3: Eliminate. "Although" signals contrast, but wanting higher interest does not oppose depositing money. "Unless" introduces a negative condition, which is meaningless here. "Whereas" sets up a comparison between two contrasting subjects, but there is only one subject. Since a correct option exists, "None of these" is ruled out. Answer: (B).

780. Step 1: Note what follows the blank — "the heavy rainfall", a noun phrase, not a clause with a verb. So the connector must be one that takes a noun phrase. Step 2: The relation is concessive: rain would normally shut a branch, but it stayed open. Step 3: "Despite" is a preposition of concession taking a noun phrase — it fits both grammatically and logically. Step 4: Eliminate. "Although" is a subordinating conjunction and needs a full clause ("Although it rained heavily"). "In spite" is incomplete without "of". "However" is a conjunctive adverb and cannot govern a noun phrase. "Because of" takes a noun phrase but gives a cause, wrongly suggesting the rain kept the branch open. Answer: (D).

781. Step 1: Two different people are described as making two opposite investment choices. This is a balanced comparison of contrast between two subjects. Step 2: "Whereas" is precisely the connector used to contrast two parallel statements about different subjects. Step 3: Eliminate. "Hence" and "therefore" express result — Priya's preference does not cause her brother's preference. "So that" expresses purpose, which is absurd here. "As soon as" expresses time sequence, and the two preferences are not sequential events. Answer: (A).

782. Step 1: The second clause states the intended outcome of circulating the guidelines early. Intention or aim requires a purpose connector. Step 2: "So that" followed by a modal such as "could" is the standard purpose structure. Step 3: Eliminate. "Such that" introduces a manner or a mathematical condition and is not idiomatic for human intention here. "In case" introduces a precaution against a possibility and does not take "could study" in this sense. "As though" introduces an unreal comparison. "Because" would make the clerks' ability the pre-existing cause of the circulation, reversing the intended logic. Answer: (E).

783. Step 1: Work out the intended logic. Freezing is a penalty, so it must happen when the documents

are NOT submitted. The connector must therefore carry a built-in negative condition. Step 2: "Unless" means "if not" — "If you do not submit the documents by Friday, your account will be frozen." This matches. Step 3: Eliminate. "If" and "Provided that" are positive conditions and would absurdly punish the customer for complying. "Whether" introduces an indirect question, not a condition on a main clause like this. "Since" states a known reason, but submission has not yet happened. Answer: (C).

784. Step 1: Both clauses report separate difficulties faced by the customer. The second adds a further problem to the first. Step 2: This calls for an additive connector, and "moreover" adds a supporting point of the same kind. Step 3: Eliminate. "Otherwise" means "if not", but the branch closure is not an alternative outcome. "Instead" signals replacement of one action by another, and a closed branch does not replace an empty ATM. "Nonetheless" signals contrast, yet the second fact reinforces rather than opposes the first. "Hence" claims causation — an empty ATM cannot cause a renovation. Answer: (B).

785. Step 1: Fix the logical relation. A repo rate cut lowers lending rates, so statement (II) is the natural consequence of statement (I). The connector must express result. Step 2: Test (i). "The Reserve Bank reduced the repo rate in April; consequently, home loan borrowers benefited within a fortnight." Valid — "consequently" is a result adverb correctly joined by a semicolon. Step 3: Test (ii). "The Reserve Bank reduced the repo rate in April, because of which home loan borrowers benefited within a fortnight." Valid — "because of which" is a relative connector expressing result, standard in this pattern. Step 4: Test (iii). "In spite of which" expresses concession and would claim the borrowers benefited even though the rate was cut, which contradicts the economics of the sentence. Rejected. Hence (i) and (ii) only. Answer: (C).

786. Step 1: Analyse blank 1. Approval normally leads to quick disbursement, but disbursement was delayed. So blank 1 needs a concession word. Step 2: Analyse blank 2. The incomplete income proof is the stated reason for the delay. So blank 2 needs a cause word. Step 3: Required pattern is concession + cause. Option (A) "Although, because" matches exactly. Step 4: Eliminate. (B) reverses both roles. (C) uses "Since" (cause) for a concession slot, and "so" cannot introduce the reason clause after "delayed". (D) has the right first word but "therefore" marks a result, whereas the second clause is a reason. (E) "hence" is likewise a result marker in a reason slot. Answer: (A).

787. Step 1: Establish the relation. Extra work leading to an early report is a straightforward cause-and-effect sequence. Step 2: Check each option. "As a result", "consequently", "therefore" and "accordingly" are all result connectors and each produces a sensible sentence. Step 3: "Nevertheless" means "in spite of that" and would imply that the report being ready early was surprising given the overtime — but overtime makes early completion expected, not surprising. The concession is therefore illogical. Step 4: Since the question asks which one cannot fill the blank, the answer is the sole contrast connector. Answer: (D).

788. Step 1: Read the final clause — the panel rejected him, and the rejection is presented as the natural consequence of the two qualities mentioned. Step 2: Rejection follows only if he LACKED both qualities. So the pair must negate both adjectives. Step 3: "Neither ... nor" negates both items and yields "neither punctual nor thorough", which explains the rejection. Step 4: Eliminate. "Not only ... but also", "not only ... but" and "both ... and" all assert that he possessed both qualities, which contradicts the rejection. "Either ... or" asserts he possessed at least one, which also fails to justify rejection. Answer: (E).

789. Step 1: Map the logic. (I) is a success, (II) is a failure that contrasts with it, and (III) is the consequence of that failure. The required frame is concession between (I) and (II), and result between (II) and (III). Step 2: Option (B) uses "Although" for the concession and "therefore" for the result, matching the map exactly. Step 3: Eliminate. (A) makes the failure the cause of the earlier success, which is impossible. (C) uses a neutral "and" for a clear contrast and then wrongly makes the fresh preparation a concession. (D) turns a completed fact into a condition with "Unless", distorting the meaning. (E) uses "whereas", which contrasts two different subjects, though here the same person is

described; it also runs two independent clauses together with only a comma before "hence". Answer: (B).

790. Step 1: Note the verb form after the blank — "should be misplaced". The connector "lest" is idiomatically followed by "should" plus the base verb, giving the sense "for fear that". Step 2: Check the meaning. Keeping a spare key is a precaution against the duplicate going missing, which is exactly the sense of "lest". Step 3: Eliminate. "In case of" is a prepositional phrase requiring a noun ("in case of loss"), not a clause. "Unless" means "if not" and would wrongly imply the spare key is kept only when the duplicate is not misplaced. "So that" expresses a desired purpose, but misplacing the duplicate is undesirable. "Provided that" states a condition of permission, which does not fit a precaution. Answer: (B).

791. Step 1: Observe the grammar. The blank is followed directly by the gerund phrase "handling cash at the counter". The connector must therefore be a preposition capable of taking a gerund object. Step 2: "Besides" is a preposition meaning "apart from" and takes a gerund directly — "Besides handling cash ...". It fits. Step 3: Eliminate. "Moreover" and "Furthermore" are conjunctive adverbs; they modify a whole clause and cannot govern a gerund phrase. "In addition" would need "to" before the gerund ("In addition to handling cash"), so as written it is incomplete. "Also" is an adverb and cannot introduce a gerund phrase in this position. Answer: (D).

792. Step 1: Fix the relation. Inexperience would normally make an unaided withdrawal unlikely; he managed it anyway. The relation is concessive, not causal. Step 2: Test (i). "Ramesh had never operated a debit card before that morning; nonetheless, he completed the ATM withdrawal without any help." Valid concession. Step 3: Test (ii). "... ; despite this, he completed the ATM withdrawal without any help." "Despite this" takes the demonstrative "this" as its noun object, so it is grammatical, and it carries the same concessive force. Valid. Step 4: Test (iii) and (iv). "Because of this" and "hence" both assert that his inexperience CAUSED his success, which is illogical. Both rejected. Step 5: Only (i) and (ii) qualify. Answer: (C).

793. Step 1: Blank 1. The awaited data is the stated reason for deferring the decision, so a cause connector is needed. Step 2: Blank 2. Deferring a decision and simultaneously refusing to extend the deadline are opposed positions, so a contrast connector is needed. Step 3: The required pattern is cause + contrast. Option (A) "since, though" supplies exactly that. Step 4: Eliminate. (B) reverses the two roles. (C) has "as" correct for cause but "so" marks a result, and the chairman's insistence is not a result of the deferral. (D) and (E) likewise place result markers ("hence", "therefore") in a slot that demands contrast; additionally "while" in (E) would make the reason slot merely temporal. Answer: (A).

794. Step 1: Blank 1 links the announcement to the fear that followed, so a time connector is appropriate. Step 2: Blank 2 links the fear to the management's reassurance, which opposes the fear, so a contrast connector is needed. Step 3: Blank 3 links the reassurance to the union's continued disbelief — again a contrast. Step 4: Required pattern is time + contrast + contrast. Option (D) "When, however, yet" fits all three. Step 5: Eliminate. (A) gives cause + addition + neutral link, missing both contrasts. (B) and (E) place result markers ("therefore", "thus") where the reassurance contradicts the fear. (C) has a workable first two words but "because" would make the union's disbelief the cause of the clarification, reversing the sequence. Answer: (D).

795. Step 1: Identify the force of the underlined phrase. "In spite of the fact that" is concessive — the target was met even though staffing was short. Step 2: The replacement must also be concessive. "Notwithstanding the fact that" is a formal concessive phrase carrying exactly the same sense. Step 3: Eliminate. "Owing to the fact that" and "on account of the fact that" are causal and would absurdly claim the vacant counters helped the branch meet its target. "Given that" presents a premise treated as an accepted reason, again causal in force rather than concessive. Step 4: Since a valid substitute exists, "None of these" is wrong. Answer: (B).

796. Step 1: The sentence uses the inverted pattern "... had the Reserve Bank issued ...", which belongs to the family of expressions meaning that one event followed another immediately. In this

family the opening word and the linking word form fixed pairs. Step 2: Recall the pairings: "No sooner ... than", but "Hardly ... when", "Scarcely ... when" and "Barely ... when". Mixing across the two groups is the classic error tested here. Step 3: Option (A) "No sooner ... than" is the one intact pair among the choices. Step 4: Eliminate. (B) mixes "Hardly" with "than" instead of "when". (C) begins correctly with "Scarcely" but uses "then", an adverb that cannot join the two clauses, in place of the conjunction "when". (D) breaks the "No sooner ... than" pair by substituting "when". (E) mixes "Barely" with "than" instead of "when". Answer: (A).

797. Step 1: Look at the structure. The first clause makes a negative statement ("has not reduced"), and the second clause corrects it by asserting the opposite about the very same subject. Step 2: "On the contrary" is used precisely to deny a preceding negative statement and substitute the true position. It fits. Step 3: Eliminate. "On the other hand" introduces a second, different aspect of a balanced argument, which requires two distinct considerations, not a correction of one claim. "In contrast" compares two different things or groups, whereas here only one subject is discussed. "Alternatively" offers a choice between options, which is irrelevant. Step 4: Since (B) works, "None of these" is wrong. Answer: (B).

798. Step 1: Test (A). "Though" and "but" both mark contrast; English allows only one of the two in a single pair of clauses. Using both is a double-connector error. Step 2: Test (B). "Because of" already supplies the cause, so "hence" repeats the causal link redundantly and also leaves the main clause without a proper subject-connector structure. Step 3: Test (C). "Even though" introduces a subordinate concessive clause, followed by a complete main clause with no second contrast word. Structurally and logically sound. Step 4: Test (D). "Unless" already means "if not", so adding "do not" creates a double negative; the sentence then illogically says a penalty follows repayment. Step 5: Test (E). The "No sooner" pattern requires inversion and the correlative "than": "No sooner had the notice been issued than ...". Both are missing. Answer: (C).

Subtopic 3.8.3

799. Step 1: Locate the structure. The verb "instructed" is followed by an object ("the probationary officers") and then the marker "to". The pattern is *instruct + object + to + bare infinitive*.
Step 2: The blank must therefore begin with the plain (bare) form of a verb. Only option A begins with the bare infinitive "verify".
Step 3: Reject the rest. B uses the $-ing$ form, but "to verifying" is wrong here because "to" is the infinitive marker, not a preposition. C inserts a full clause with its own subject ("they must verify"), which cannot follow the infinitive marker. D places a modal ("must") after "to"; a modal can never follow "to". Since A is a valid ender, E is ruled out.
Hence the correct ender is A.

800. Step 1: Identify the subject of the main clause. It is "the customer". Any participial or prepositional opener must logically attach to that subject, otherwise the modifier dangles.
Step 2: Test A. "After completing the biometric authentication, the customer withdrew..." – the one who completed the authentication is the customer, so the modifier attaches correctly and the time sequence is logical.
Step 3: Reject the others. B is ungrammatical: "Being completed" is a passive participle and cannot take the object "the biometric authentication". C uses "Despite of", which is never correct (either "despite" or "in spite of"), and the contrast it sets up is illogical. D wrongly mixes a subject with a participle ("the customer completing") and then repeats the same subject in the main clause.
Hence A is the only workable starter.

801. Step 1: Note the tense. "has been working" is present perfect continuous, which takes either *for* + a period of time or *since* + a point of time.
Step 2: Option B gives "for the past five years" – a duration introduced by "for". This fits perfectly.
Step 3: Reject the rest. A pairs "since" with a duration ("the last five years"), a classic error; "since" needs a starting point such as "since 2019". C uses "from", which needs an explicit end point ("from 2019 to 2024") and cannot introduce a bare duration with a perfect tense. D is doubly wrong –

"before... ago" is redundant and does not express duration.
Hence B is the correct ender.

802. Step 1: Look at the verb. "are being audited" is plural, so the missing subject must be plural.
Step 2: Option A supplies "The accounts", a plural head noun; the modifier "of the Nagpur branch" does not affect the number. So "The accounts ... are being audited" agrees correctly.
Step 3: Reject the rest. In B, the head word is "Each", which is always singular ("Each ... is being audited"). In C, "Neither" is likewise singular in formal usage ("Neither ... is"). In D, "Every account" is singular. All three clash with "are".
Hence only A can start the sentence.

803. Step 1: Identify the controlling word. The sentence ends with the preposition "for". A preposition must be followed by a noun, a pronoun or a gerund ($-ing$ form) – never by a finite clause with its own subject and tense.
Step 2: Check each option. A begins with the gerund "delaying" – valid. B begins with the noun phrase "the delay" – valid. C begins with the perfect gerund "having kept" – valid. E begins with the noun phrase "the inconvenience" – valid.
Step 3: Option D is "he delayed the transaction", a finite clause. "apologised for he delayed" is ungrammatical; it would need "for the fact that he delayed".
Hence D is the part that cannot end the sentence.

804. Step 1: See what the given part is. "the cheque had been dishonoured..." is a full finite clause, so the starter must end in a word that can introduce such a clause – typically the conjunction "that".
Step 2: The verb "inform" takes a direct personal object without a preposition: *inform somebody that...*. Option A follows exactly this pattern.
Step 3: Reject the rest. B inserts "to" before the person – "informed to Suresh" is a standard error. C uses "about that", where "about" must be followed by a noun, not a clause. D is garbled: it has two subjects and a stray "that Suresh that".
Hence A is the correct starter.

805. Step 1: Spot the correlative. "not only" must be completed by "but also".
Step 2: Apply the parallelism rule. "not only" is followed by the adjective "informative", so "but also" must be followed by another adjective. Option A gives "but also thoroughly engaging" – adjective matched with adjective.
Step 3: Reject the rest. B splits the correlative and misplaces "also" at the end, which is not the accepted written form. C replaces "but" with "and", destroying the correlative pair. D breaks parallelism by turning the second limb into a full clause ("it was thoroughly engaging") while the first limb is only an adjective, and it drops "also" from its required position.
Hence A is correct.

806. Step 1: Examine the middle part. "had already flagged" is past perfect, so the sentence needs a later past reference against which this earlier action is set.
Step 2: Test A. "Long before the RBI inspection team arrived, the panel of chartered accountants had already flagged the irregularity and had recommended immediate corrective action." The simple past "arrived" is the later event and the past perfect is the earlier one – the sequence is correct, and the ender is a parallel past perfect verb phrase joined by "and".
Step 3: Reject the rest. B would give "Hardly had the panel ... had already flagged", which duplicates the auxiliary and is ungrammatical; besides, "hardly" pairs with "when", not "than". C would give "No sooner did the panel ... had already flagged" – "did" must be followed by a bare infinitive, and "no sooner" pairs with "than", not "when". D uses "Despite" before a finite clause ("the team arrived"), which is wrong, and then adds "but" after a subordinate clause – a double connector.
Hence A is correct.

807. Step 1: Recognise the structure. "Had the branch manager verified..." is the inverted form of "If the branch manager had verified..." – a third conditional referring to an unreal past situation.
Step 2: Recall the rule. The third conditional takes *would/could/might + have + past participle* in the

result clause. Option A gives "could have been prevented", which is exactly this pattern in the passive.
Step 3: Reject the rest. B ("can be prevented") is present tense and does not match an unreal past. C ("would be prevented") is the second-conditional form, used for present or future hypotheses, not past ones. D uses a plain simple past ("was prevented"), which asserts the event actually happened – contradicting the unreal premise – and the added "then" does not repair it.
Hence A is correct.

808. Step 1: Note the main clause tense: "has risen" is present perfect, which sits naturally with an "ever since" clause marking the starting point of the change.
Step 2: Test A. "Ever since" introduces a finite clause whose verb is in the simple past ("waived"), and the main clause carries the present perfect – the standard *since* pattern. The causal sense is also logical: removing charges encourages transactions.
Step 3: Reject the rest. B begins with "Being" followed by a finite clause, which is ungrammatical. C uses "Due to", a prepositional phrase that must be followed by a noun or gerund, not the finite verb "waived". D is grammatical in form but illogical in meaning: "in spite of" signals contrast, yet waiving charges would naturally increase digital transactions, so no contrast exists.
Hence A is correct.

809. Step 1: The chosen part must complete *both* sentences meaningfully and grammatically.
Step 2: Test B. Sentence I: "The regional head refused to comment on the proposed merger without offering any explanation." – fine. Sentence II: "Almost all the union representatives walked out of the meeting without offering any explanation." – also fine. The adverbial phrase attaches to the verb in each case.
Step 3: Reject the rest. A works for I (a refusal can last until a clarification comes) but not for II: "walked out of the meeting until the board issued a clarification" is illogical, since walking out is a single completed act, not a continuing state. C is a relative clause needing a human antecedent; in I the nearest noun is "merger" and in II it is "meeting" – both non-human, so it fails on both counts. D fits II (a walkout can be triggered by the chairman rising to speak) but not I, where refusing to comment on a merger the moment the chairman is invited to speak makes no sense.
Hence only B works for both, and E is ruled out.

810. Step 1: Identify what is being compared. The subject is "the new recurring deposit scheme"; therefore the item after "than" must be another *scheme*, so that like is compared with like.
Step 2: Option A gives "the scheme that the bank launched last year" – scheme compared with scheme. The simple past "launched" is the right tense: "last year" is a definite past time, and the main clause verb "offers" is present, so there is no earlier past reference point that would license a past perfect.
Step 3: Reject the rest. B compares a scheme with a time period ("the last year"), an illogical comparison. C inserts an interrogative word order ("what did the earlier scheme offer") inside a statement; the correct form would be "what the earlier scheme offered". D compares a scheme with "that of the customers", which points to the customers' rate rather than the earlier scheme, producing a mismatched and unclear comparison.
Hence A is correct.

811. Step 1: Work out the logical relation between the two clauses. Repeated default is the *reason* for starting recovery proceedings, so the connector must express cause.
Step 2: Option A, "Because", expresses exactly that cause–effect link and takes a finite clause.
Step 3: Reject the rest. B, "Although", signals contrast, but there is nothing surprising about a bank acting after three defaults – the contrast is illogical. C, "Unless", means "if not", and it cannot govern the past perfect "had defaulted" in a statement of completed fact; it would also reverse the sense. D, "In case of", is a prepositional phrase requiring a noun ("in case of default"), not the finite clause given. E, "Whether", introduces an alternative or an indirect question and cannot serve as an adverbial opener before a main clause of this kind.
Hence A is correct.

812. Step 1: Spot the negative opener. When a sentence begins with a negative adverbial such as "Not until. . . ", the main clause that follows must be inverted – auxiliary before subject.

Step 2: Option A gives "did the directors realise" – the auxiliary "did" precedes the subject "the directors", and the main verb stays in the bare form. This is the required inversion.
Step 3: Reject the rest. B keeps normal subject–verb order, so the mandatory inversion is missing. C begins with "that", which belongs to the cleft pattern "It was not until... that..."; since the sentence does not begin with "It was", "that" is stranded. D uses emphatic "did realise" but still leaves the subject first, so again there is no inversion.
Hence A is correct.

813. Step 1: Two independent checks are needed – subject–verb agreement at the front and prepositional logic at the back.
Step 2: Agreement. The middle part contains "have been asked" (plural) and the possessive "their". So the subject must be plural. A and D both supply the plural "All the urban cooperative banks". B has the head word "Each" and C has "Every urban cooperative bank" – both singular, requiring "has been asked ... its". B and C therefore fail.
Step 3: Preposition. A deadline for submission takes "by" (or "before") a future point. D uses "since", which marks the start of a period running up to the present and cannot introduce a future deadline; "asked to submit ... since the end of the current quarter" is meaningless. D therefore fails.
Step 4: Only A passes both checks: "All the urban cooperative banks operating in the state have been asked to submit their audited financial statements by the end of the current quarter."
Hence A is correct.

814. Step 1: The part chosen must fit *all three* sentences.
Step 2: Test B, "for more than a fortnight". I: "The management stubbornly refused to yield for more than a fortnight" – the refusal lasted that long; acceptable. II: "The protest ... continued for more than a fortnight" – natural. III: "The wage negotiations dragged on for more than a fortnight" – natural. A duration phrase attaches to all three verbs.
Step 3: Reject the rest. A fits I ("yield to the demands") because "yield" takes "to", but "continued to the charter of demands" and "dragged on to the charter of demands" are meaningless – neither verb takes that complement. C is a relative clause needing a noun antecedent immediately before it; only II supplies a suitable one ("the protest"), while in I the blank follows the verb "yield" and in III it follows "dragged on", leaving nothing for "which" to modify. D adds a second finite verb sharing the subject: in I the subject "the management" could demand arbitration, but in II and III the subjects are "the protest" and "the negotiations", which cannot themselves demand anything.
Hence only B works for all three.

815. Step 1: Identify the trigger verb. "recommend" belongs to the group of verbs of demand, suggestion and recommendation (recommend, suggest, insist, demand, propose, urge) that take the mandative subjunctive in the "that" clause.
Step 2: Apply the rule. In such a clause the verb appears in its base form, irrespective of the subject or the tense of the main verb: "recommended that the branch manager *be* transferred". Option A gives exactly this.
Step 3: Reject the rest. B uses the indicative "is transferred", which turns the recommendation into a statement of fact. C uses the past perfect "had been transferred", which says the transfer had already happened before the recommendation – contradicting the sense and also clashing with "with immediate effect". D drops the finite verb altogether; after "recommended that" plus a subject, an infinitive cannot follow.
Hence A is correct.

816. Step 1: Look at the second half of the sentence. It is introduced by "than". The opener must therefore be the member of the correlative pair that takes "than".
Step 2: Recall the pairs: *No sooner ... than*; *Hardly ... when*; *Scarcely ... when*; *Barely ... when*. Only "No sooner" is completed by "than".
Step 3: Confirm the rest of the structure. "No sooner" is a negative adverbial, so inversion is required – "had the cashier reconciled" places the auxiliary before the subject, which the sentence already does. So A fits both the correlative and the inversion.
Step 4: B, C and D would all demand "when" in place of "than" and are therefore wrong as the sentence

stands. Since A works, E is ruled out.
Hence A is correct.

817. Step 1: Find the subject of the main clause. It is "the loan file", and the verb is passive ("was forwarded").
Step 2: Apply the rule for participial openers: the participle must describe the subject that immediately follows the comma. So the opener must describe something done *to* the file, not something done *by* a person.
Step 3: Test A. "Having been scrutinised in detail by the credit appraisal team, the loan file was forwarded. . . " – the passive perfect participle correctly describes the file as the thing scrutinised, and the agent is named separately. Grammatical and logical.
Step 4: Reject the rest. B is active, so it says the file scrutinised something – and "it" would have no sensible referent. C likewise makes the file the scrutiniser of the documents. D makes the file "fully satisfied", but a file cannot be satisfied; a person can. All three are dangling modifiers.
Hence A is correct.

818. Step 1: Judge the sense first. A prolonged slowdown would normally push bad loans up, so a fall in the NPA ratio is genuinely contrastive – a concessive opener is right.
Step 2: Check the form of each opener. "Despite" and "in spite of" are prepositions and must be followed by a noun or gerund; "although" is a conjunction and must be followed by a finite clause. A uses "Despite" + the noun phrase "the prolonged slowdown" – correct. B writes "Despite of", which is never correct. D uses "In spite of" + the finite clause "the corporate credit cycle slowed down" – wrong, it would need "the slowing down of the corporate credit cycle".
Step 3: Check the enders. C opens with "Although" and then adds "but" in the second half; English does not allow "although . . . but" together, so C fails even though its opener is well formed. A's ender, "which is its lowest level in six years", is a relative clause commenting on the figure 4.2 per cent – correct and meaningful.
Step 4: Only A passes both tests. Hence A is correct.

819. Step 1: Note two constraints imposed by the given part. First, the subject is "no employee" – already negative, and grammatically singular. Second, "any" in the options is a negative-polarity word, licensed by the negation already present in "no employee".
Step 2: Because the negation sits in the subject, the verb must be affirmative in form. The intended sentence is ". . . that no employee of the bank shall accept any gift. . . ".
Step 3: Test the options. A adds a second negative ("shall not"), producing the double negative "no employee shall not accept", which literally reverses the meaning. B repeats the same fault with "should not be accepting". D repeats it again with "cannot". C avoids the double negative but breaks agreement: "no employee . . . are permitted" – a singular subject with a plural verb; it should be "is permitted".
Step 4: Since every listed option is defective, the correct choice is E.
Hence E is correct.

Subtopic 3.8.4

820. Step 1: Recall the origin of the idiom. In older ledgers a negative balance was entered in red ink, so "in the red" means operating at a loss; "in the black" is the opposite. Step 2: Check the context. Bad loans rising for three quarters is a loss-making situation, which confirms the loss sense. Step 3: Eliminate. "Earning record profits" is the exact reverse of the idiom and also contradicts the context. "Under a police enquiry" confuses the idiom with legal trouble; the idiom has no criminal sense. "Expanding into new districts" is unrelated to any accounting sense. Since option (B) is genuinely correct, "None of these" cannot be chosen. Answer: (B).

821. Step 1: The idiom comes from hunting, where beaters struck the bushes around the game instead of going straight at it. Hence it means to approach a matter indirectly and avoid coming to the point.
Step 2: Test against the sentence. A plain question was asked but no answer was given for ten minutes — exactly the sense of evading the point. Step 3: Eliminate. Volume of speech ("speaking very loudly")

is not part of the idiom. "Repeating the same figure" would at least be an answer to the question, so it is not evasion of the point. "Consulting a senior officer" and "quarrelling rudely" describe actions the idiom never denotes. Answer: (B).

822. Step 1: Read the tone of the sentence. The unit was struggling and had nearly abandoned hope; the loan revives it. So the blank needs an idiom meaning a welcome boost or stimulus. Step 2: "A shot in the arm" — from an injection that revives a patient — means exactly an encouraging boost. Step 3: Eliminate. "A bolt from the blue" means a sudden shock; but the loan was applied for and the clause "had almost given up hope" signals relief, not shock. "A storm in a teacup" means needless fuss over a trifle, which does not describe a loan sanction. "A wild goose chase" is a futile pursuit, contradicting the fact that the loan was actually sanctioned. "A bone of contention" is a cause of dispute, but no dispute is mentioned. Answer: (A).

823. Step 1: The idiom carries a specific nuance — pretending not to see something one is fully aware of. The essential element is intention. Step 2: The context supports this: the violations were "repeated", so a branch head could hardly have missed them innocently, and an audit report uses the phrase as a criticism. Step 3: Eliminate. "Failed to notice by accident" is the trap option: it removes the deliberateness that is the whole point of the idiom. "Strongly objected" and "reported to head office" are the opposite of ignoring. The last option reads the idiom literally, which idioms never permit. Answer: (B).

824. Step 1: List the two given facts. (i) Visits to the branch are down about 40 %. (ii) Transactions handled are up. Step 2: Reconcile them. If fewer people come in but more transactions are done, the extra transactions must be arriving through some channel other than a personal visit — that is, remotely. This is a direct logical consequence, not a guess. Step 3: Eliminate. Closure of the branch is a prediction about a future decision nowhere hinted at. Loss of trust is a motive, and the statement gives no information about why customers stopped visiting. "Reduced the total business" is flatly contradicted, since transactions rose. As (C) is a sound inference, "None of these" fails. Answer: (C).

825. Step 1: "To call it a day" means to declare that enough work has been done and to stop for the present. Step 2: The context fits precisely — continuous work till nine at night naturally ends in stopping. Step 3: Eliminate. Celebration is not implied; the idiom says nothing about whether the work succeeded. "Fix a firm deadline" confuses the word "day" in the idiom with a calendar date, but the idiom is not about scheduling. "Continue through the night" is the exact opposite of stopping. "Complain to the manager" has no connection with the phrase. Answer: (B).

826. Step 1: The sentence describes income being barely sufficient for expenditure. The idiom required must mean managing on limited means. Step 2: "To make ends meet" means to make one's income cover one's expenses — the exact sense needed, and the adverbial "every month" fits a recurring household budget. Step 3: Eliminate. "Make a clean breast of it" means to confess fully, which needs a wrongdoing, not mentioned. "Make hay while the sun shines" means to use a favourable opportunity, but the situation described is unfavourable. "Make a mountain of a molehill" means to exaggerate a small problem, whereas the family's difficulty is presented as real. Since (A) works, "None of these" is wrong. Answer: (A).

827. Step 1: Fix the meaning. "At the eleventh hour" means at the very last possible moment before a deadline; it is figurative and has nothing to do with the clock reading eleven. Step 2: Test (i). "Only minutes before the portal closed" is precisely a last-moment action, so the usage is correct. Step 3: Test (ii). Here the phrase is used for an actual opening time of eleven o'clock. Using a figurative idiom in its literal clock sense is the classic misuse, so (ii) is wrong. Step 4: Test (iii). "Just before the agreement was to be signed" is again the final moment before a deadline, so the usage is correct. Step 5: Correct sentences are (i) and (iii) only, which rules out every other combination. Answer: (C).

828. Step 1: Find what is common to both sentences. Sentence I stresses "everyone alike" and sentence II begins with "Both ... and", so in each case two parties share one predicament. Step 2: "In the same boat" means in the same difficult situation as someone else — it satisfies the shared-plight requirement in both sentences. Step 3: Eliminate. "In the doghouse" means in disgrace with someone for a fault of

one's own; neither the staff nor the exporter is blamed for anything. "In hot water" means in trouble for one's own misconduct, and it also loses the essential idea of sharing, so it fails sentence I where a recruitment freeze is an external event. "At loggerheads" means quarrelling with each other, which would make the two parties opponents rather than fellow sufferers — the reverse of both sentences. "At sea" means confused or bewildered, which does not describe stalled promotions or a buyer's default. Answer: (A).

829. Step 1: Convert the percentages into counts. 68 % of 500 is 340 traders who borrowed from a non-banking source. Of those 340, exactly 60 % is 204 traders who had been refused by a bank first, leaving 340 minus 204, i.e. 136, who had not. And 12 % of 500 is 60 traders who never approached a bank, so 440 did approach one at some time. Step 2: Option (A): 340 out of 500 traders borrowing outside the banking system is plainly a substantial number; inferable. Step 3: Option (B): 204 traders reported that a bank refusal preceded their turning to a non-banking lender, so refusal was a reason for many; inferable. Step 4: Option (C): 440 of the 500, i.e. 88 %, approached a bank at some time, which is "most"; inferable. Step 5: Option (E): the remainder of 136 traders borrowed from a non-banking source without a prior bank refusal. Because the stem fixes the refused group at a definite 60 % rather than a mere lower bound, this remainder is provably non-empty, so "some" is justified; inferable. Step 6: Option (D) speaks of interest rates. The statement gives no figure, comparison or even a hint about the cost of borrowing from either source. It may well be true in the real world, but an inference question asks only what the given data supports, so (D) is the one option that cannot be inferred. Answer: (D).

830. Step 1: Understand the test for an assumption. It must be something the bank must already be taking for granted for its decision to be sensible; if the assumption were false, the action would lose its point. Step 2: Apply the test to (B). If hardly any prospective senior-citizen depositor read regional-language newspapers, spending on full-page advertisements there would be pointless. So the bank is necessarily taking this for granted. Step 3: Eliminate. (A) is irrelevant — a bank may advertise one scheme among many. (C) and (D) contain the extreme words "always" and "at all"; choosing one medium does not require believing every other medium is worthless, so these are far stronger than the decision needs. (E) is a claim about the product's merit, not a belief required for the choice of advertising medium. Answer: (B).

831. Step 1: Paraphrase the underlined words: two people in open, bitter hostility. The replacement must convey mutual enmity. Step 2: "At daggers drawn" pictures two persons with weapons already unsheathed and means being bitterly hostile to each other. It matches both the mutuality and the intensity. Step 3: Eliminate. "On the same page" means in agreement — the exact opposite. "In the doldrums" means inactive or depressed, which describes a mood or a market, not hostility between two people. "Burning the midnight oil" means working late into the night, which is unrelated. Since (A) fits, "None of these" is ruled out. Answer: (A).

832. Step 1: Decode pair (B). "To be in a fix" means to be in a difficult position from which escape is hard; "to be in a tight corner" means exactly the same — to be in an awkward, hard-pressed situation. They are near synonyms. Step 2: Decode pair (A). "To smell a rat" is to suspect something wrong; "to let the cat out of the bag" is to disclose a secret unintentionally. Suspecting and revealing are different acts. Step 3: Decode pair (C). "To bury the hatchet" is to make peace; "to add fuel to the fire" is to worsen a quarrel — opposites. Step 4: Decode pair (D). "To take with a pinch of salt" is to treat with scepticism; "to take at face value" is to accept without questioning — again opposites. Step 5: Decode pair (E). "To make a clean breast of it" is to confess everything; "to keep it under one's hat" is to keep it secret — opposites. Only (B) survives. Answer: (B).

833. Step 1: Write the first statement as a conditional: if an officer cleared the test, then that officer holds at least one loan portfolio. Step 2: Use the contrapositive, which is always valid: if an officer holds no loan portfolio, then that officer did not clear the test. Step 3: Mr. Deshmukh is an officer of that branch holding no portfolio, so by the contrapositive he did not clear the test. Conclusion (A) follows with certainty. Step 4: Eliminate. (B) imports a value judgment; failing one internal test does not establish overall poor performance. (C) invents a fact about his date of joining that is

nowhere given. (D) directly contradicts the first statement, since "every" officer who cleared was given a portfolio. As a definite conclusion exists, "None of these" fails. Answer: (A).

834. Step 1: Check each idiom against its sentence. (A) "A bolt from the blue" means a complete and sudden surprise; a rate cut described as "surprise" fits exactly. Step 2: (B) "To bury the hatchet" means to end a quarrel and make peace; two rival unions deciding to work together is precisely that. Step 3: (C) "To cut corners" means to do something in a hurried, careless way in order to save time, effort or money. The sentence attributes this to a clerk described as "so meticulous". Meticulousness and corner-cutting are contradictory, so the idiom is used against its own sense. This is the incorrect usage. Step 4: (D) "The last straw" is the final addition that makes a situation intolerable; a veiled threat to an elderly borrower provoking the ombudsman fits. Step 5: (E) "Thrown in at the deep end" means made to start with the most difficult part of a job without preparation; a first-week solo audit fits perfectly. Answer: (C).

835. Step 1: Decode the two idioms. "To tighten one's belt" means to reduce spending because money is short. "To read between the lines" means to grasp a meaning that is implied but not stated. Step 2: Combine them with the union's reaction. The union heard an announcement about economising, looked for the unstated implication, and immediately raised job security — so it understood the economy drive as one that might cost jobs. That is exactly option (B), and it is a statement about the union's interpretation, which the passage supports. Step 3: Eliminate. (A) leaps from cost-cutting to liquidation, an extreme conclusion with no support. (C) states the chairman's actual decision as fact, whereas the passage records the opposite assurance and gives no evidence of a hidden decision — what the union suspected is not thereby true. (D) introduces auditors, who are never mentioned. (E) contradicts the passage, since a bank with sharply rising profits would have no need to tighten its belt for two years. Answer: (B).

836. Step 1: Solve blank (1). The team worked "for a whole week to trace the missing entries", so the idiom must denote sustained hard work. "Burning the midnight oil" means working late into the night and fits. Step 2: Solve blank (2). The manager responded to the discovery of fraud "by blaming a junior clerk", so the idiom must mean shifting responsibility onto someone else. "To pass the buck" means exactly that. Step 3: Now test the pairs. (B) fails at both ends: "beating a retreat" means withdrawing, not working hard, and "turn the tables" means reversing a disadvantage into an advantage over an opponent, not off-loading blame. (C) has the right first idiom but "turn over a new leaf" means to reform one's own conduct, which is the opposite of blaming somebody else. (D) has the right second idiom, but "resting on its laurels" means being complacent about past success, contradicting a week of tracing entries. Step 4: Only (A) satisfies both blanks, so "None of these" is wrong. Answer: (A).

837. Step 1: Identify the structure of the claim. It is causal: the system caused the fall. A causal claim is weakened most effectively by showing an alternative cause that could produce the same fall. Step 2: Test (B). A country-wide two-factor authentication mandate in the very same year would reduce card fraud at this bank regardless of its own system. The observed fall therefore cannot be credited to the system, which strikes directly at the causal link. Step 3: Eliminate. (A) concerns cost-effectiveness; an expensive system can still be the cause of the fall, so the causal claim is untouched. (C) actually supports the claim, since a similar system elsewhere produced a similar fall. (D) concerns customer convenience, not whether fraud fell or why. (E) shows fraud was rising before installation and falling after, which if anything strengthens the claim. Answer: (B).

838. Step 1: Decode each idiom. "To throw in the towel" comes from boxing and means to admit defeat. "To stick to one's guns" means to refuse to change one's position despite pressure. "To call it quits" means to stop or abandon an activity. "To throw up one's hands" means to give up in despair. "To beat a retreat" means to withdraw from a position. Step 2: Group them. Throwing in the towel, calling it quits, throwing up one's hands and beating a retreat all involve giving up, stopping or withdrawing. Step 3: Isolate the exception. "To stick to one's guns" means holding firm and not withdrawing — the opposite idea. Step 4: Since the question asks for the idiom that does not share the common idea, only (B) qualifies. Answer: (B).

839. Step 1: Test Conclusion I. The second statement guarantees that at least one GST-supported

application was rejected. The first statement says every GST-supported application was processed within seven days. That rejected application therefore was itself processed within seven days. So at least one rejected application was processed within seven days, and Conclusion I follows. Note that quick processing and rejection are compatible — an application can be decided fast and decided against. Step 2: Test Conclusion II. The third statement says no application lacking a GST return was processed within seven days. Take any application processed within seven days; if it had lacked a GST return it would fall under this prohibition, which is a contradiction. Hence it must have had a GST return. This is a valid contrapositive, so Conclusion II follows. Step 3: Both conclusions follow, which rules out (A), (B) and (D); and since a listed option is correct, "None of these" fails. Answer: (C).

840. Step 1: Fix the meaning precisely. "To cry over spilt milk" means to waste time regretting something that has already happened and cannot now be undone. Two elements are essential: the event is past and irreversible, and the reaction is futile regret. Step 2: Test (A). The subscription window closed two years ago, so the opportunity is irrecoverable, and the depositor's continued lamenting is exactly futile regret. Both elements are present. Step 3: Eliminate. (B) shows carefulness before an act, not regret after one. (C) is a forward-looking warning, the very opposite of dwelling on the past. (D) is constructive action taken on fresh information, not regret. (E) is a complaint about something that has not yet happened, so there is nothing past or irreversible to regret. Answer: (A).

Subtopic 3.9.1

841. An essay is judged on organisation as well as content. The standard three-part shape is introduction (states the issue and the writer's line of argument), body (each paragraph carrying one controlling idea with support), and conclusion (draws the threads together and suggests a way forward). Option B fails because a 250-word block with no paragraphing gives the examiner no visible structure and forces unrelated ideas together. Option C inverts the logic of argument: a conclusion can only follow from evidence the reader has already seen. Option D produces a list, not an essay; an essay requires connected prose, and a title placed at the end serves no signposting purpose. Option E is wrong because the introduction is what frames the topic and states the thesis, without which the body paragraphs read as disconnected assertions. Hence option A.

842. The phrase "in about 250 words" sets an approximate target, so a small margin on either side is acceptable; what matters is that the essay is complete and developed within roughly that space. Option B is wrong because grossly overshooting wastes the limited time shared with the letter and shows an inability to select material. Option C is wrong because 80 words cannot carry an introduction, developed body and conclusion, so content marks are lost. Option D is factually wrong: the instruction is attached to the essay itself. Option E misreads "about" as "exactly"; no examiner counts to the single word, and there is no such penalty. Hence option A.

843. A strong opening gives the reader a concrete context and sets up a tension that the essay will then explore. Option B does exactly that: it supplies a factual picture and creates a gap between account ownership and actual access to credit, which the body paragraphs can develop. Option A merely announces the act of writing and adds no information about the subject. Option C is an empty value judgement with no content, and the repetition of "good" shows poor diction. Option D uses "In conclusion" at the start, which contradicts its own position in the essay, and "at any cost whatsoever" is an overstatement no evidence can support. Since option B is genuinely appropriate, "None of these" cannot be selected. Hence option B.

844. The conclusion has to close the argument: it restates the position in the light of what has been shown and, in a policy-oriented banking essay, usually gestures at the next step. Option A is a standard fault, because an argument introduced in the last three lines cannot be supported and leaves the essay unfinished. Option C turns the conclusion into a table of data and adds nothing the reader has not already read. Option D is inappropriate in register and draws attention to a weakness rather than the argument. Option E ends the essay in uncertainty when the writer's job is to arrive at a position. Hence option B.

845. Essay register in this paper is formal, impersonal and grammatically complete. Option B uses a full technical term, a finite verb and a precise consequence, and takes no colloquial shortcuts. Option A uses SMS spellings ("r", "tbh") that are never acceptable in formal writing. Option C uses the filler "like" and the vague slang "totally failing at this whole thing", neither of which states anything measurable. Option D is ungrammatical, omitting articles and the verb "is", and the multiple exclamation marks are outside formal punctuation. Because option B is fully acceptable, "None of these" is not correct. Hence option B.

846. A thesis statement must take a position that could be disputed and must indicate the ground on which it will be defended. Option C states a stance (gradual expansion, cash retained) and gives the reason (exclusion risk), so the body paragraphs have something definite to prove. Option A is a plain fact nobody would contest, so nothing follows from it. Option B announces a procedure rather than a position, and the reader still does not know what the writer thinks. Option D is a dictionary definition, which may belong in the introduction but cannot direct an argument. Option E is a vacuous generalisation applicable to any topic at all. Hence option C.

847. Paragraph unity requires every sentence to support the controlling idea, which here is that chatbots reduce counter load. Option A gives exactly that evidence: routine queries diverted to a chatbot, staff time released. Option B is unrelated to banking altogether. Option C concerns the history of agricultural credit and touches neither chatbots nor counter workload. Option D is about cyber-fraud; it is a banking-technology fact and could appear elsewhere in the same essay, but it says nothing about counter load, so placing it here breaks unity. Since a genuinely fitting sentence exists, "None of these" is wrong. Hence option A.

848. Work out the natural chain first. An impact essay needs the situation before the change, then the change itself, then what followed, then the qualification, then the verdict. That gives: background of cash dominance (v), the launch and design of UPI (ii), the growth that followed (iv), the problems that remain (i), and the concluding assessment (iii) – exactly option A. Option B puts the launch (ii) before the background (v), so the reader meets the solution before the problem, and it also places the challenges (i) before the growth (iv) they qualify. Option C opens with the concluding assessment (iii) and then ends on challenges, leaving the essay without a close. Option D is merely the points in their printed order and ends with the background, which belongs at the start. Option E begins with growth figures (iv) whose significance has not yet been established and delays the launch (ii) to the fourth position. Hence option A.

849. Trace the controlling idea. Sentence (1) supplies the fact of mass account opening; (2) turns it with the problem of dormancy; (3) gives the remedy applied to that dormancy; (5) states the lesson drawn from (1) to (3). Every one of these advances a single line of thought from access to usage. Sentence (4) reports the founding and nationalisation of the RBI. It is a banking fact, which is why it does not look obviously foreign, but it has no bearing on account dormancy or on the access-versus-usage distinction, and nothing before or after it depends on the date 1935. Removing any of (1), (2), (3) or (5) would break the chain of reasoning, whereas removing (4) leaves the paragraph intact. Hence option D.

850. Identify the relation between the two paragraphs. The first records benefits of remote work; the second records a cost of it. That is a contrast, so the connector must signal a turn. "On the other hand" does precisely this and is standard at a paragraph boundary. "Consequently" and "Therefore" both claim that the second statement follows as a result of the first, but lower junior morale is not caused by shorter commutes or cheaper rentals, so the logic would be false. "For instance" would present the second paragraph as an example of the first, whereas it is a counterweight, not an illustration. "In the same way" asserts similarity between a benefit and a drawback, which reverses the actual relation. Hence option C.

851. A claim is strengthened by evidence that is specific, aggregate and verifiable. Option C supplies a time frame, a direction and magnitude of change, and the segment where the growth is concentrated, so the reader can see what "rapidly" means. Option A appeals to common belief, which is not evidence.

Option B only intensifies the adjectives; "really very fast" adds emphasis, not information. Option D offers a single anecdote, and one borrower cannot establish a national trend, so it is concrete but unrepresentative. Option E restates the claim as its own proof, which is circular reasoning. Hence option C.

852. The prompt makes two demands: cover both views, and give an opinion. Test each plan against both. Option B covers the opportunity view and the threat view in separate paragraphs and then delivers a justified opinion, so it satisfies both demands. Option A covers only one view, so half the prompt is unanswered, and its conclusion is a verdict without a hearing. Option C covers neither view, since defining blockchain is exposition rather than evaluation, and it offers no opinion. Option D substitutes personal narrative for analysis and is inappropriate in register besides. Option E is a catalogue of names and prices, which neither argues nor evaluates. Hence option B.

853. Check each sentence for the strength of its claim against what evidence could support it. Option A is hedged twice, by "steadily" and "most states", and matches observed trends. Option B openly acknowledges disagreement, so it claims very little. Option D describes a continuing concern without quantifying it. Option E uses "can improve", a statement of possibility rather than certainty. Option C stacks three absolutes: "completely", "every" job and a fixed two-year deadline. No projection supports total displacement of an entire national workforce on that timetable, and a single surviving banking job would falsify it. Hence option C.

854. A topic sentence states the general claim that the rest of the paragraph illustrates or extends; it need not stand first. Sentences (1) and (2) are particular instances, the Kerala floods and the eastern-coast cyclones, and a specific example cannot govern a paragraph. Sentence (4) reports a consequence that follows from the general claim, signalled by "therefore", so it is subordinate to something stated earlier. Sentence (3) is the only general proposition present: climate shocks now register on bank balance sheets. Sentences (1) and (2) are its evidence and (4) is its consequence, so it governs them all. Option E fails because a governing sentence is present. Hence option C.

855. Set out the argument's form: event X happened, then event Y happened, therefore X caused Y. This is the classic post hoc fallacy. Growth in a large economy responds to investment, global demand, monsoon performance, fiscal policy and much else, so a payments interface cannot be declared the principal cause simply because it came first in time. Option A names a real but secondary flaw; even a perfectly sourced growth figure would leave the inference invalid, so it is not the main weakness. Option C is a stylistic observation rather than a logical one: the passive does occur here, in the clause "UPI was launched in 2016", but its use is a question of style and carries no bearing on whether the causal inference is sound. Option D is a matter of length, not of logic, and a short paragraph can still reason validly. Because a genuine and precise diagnosis is available in option B, "None of these" cannot apply. Hence option B.

856. The original has three faults: the padding "Due to the fact that", the double connector "Due to ... therefore", and the vague "taking steps in this regard", which names no action. A good revision must clear all three. Option A replaces the padding with "Because", uses one connector only, and specifies the action as branch and correspondent expansion. Option B keeps "Due to the fact of" and still doubles the connector with "hence", and "steps" remains unspecified. Option C is ungrammatical, since the absolute construction "There being" cannot be followed by "so", and it also leaves the action vague. Option D fixes the grammar but drops into colloquial register with "folks", "don't", "govt" and "something about it". Option E merely substitutes "Owing to the reason that" for "Due to the fact that" while retaining "therefore" and "steps in this regard". Hence option A.

857. A counter-argument earns marks only if it is answered. Option B follows the standard concede-and-refute pattern: the reader sees that the writer knows the strongest objection, accepts what cannot be denied (routine transactions have migrated to apps), and then shows the residual ground the objection does not cover, such as complex advisory work and customers with low digital literacy. Option A is not a treatment of the counter-argument at all and leaves the essay open to the obvious objection. Option C states the objection but replaces refutation with abuse, so nothing is actually

answered and the register suffers. Option D concedes the argument, contradicting the thesis the essay set out to defend. Option E raises the objection and drops it, which is worse than omitting it, since the reader is left waiting for a reply that never comes. Hence option B.

858. Match each opening against the two elements of the prompt: the subject is public sector banks, and the task is to discuss their challenges. Option B names the right subject and immediately announces three specific challenges, which also gives the body paragraphs their structure. Option A drifts into the ancient history of banking, which concerns neither Indian public sector banks nor present-day challenges. Option C changes the subject to private banks and the task to marketing strategy, so it answers a different question altogether. Option D announces the task and then defines a common word, offering no content on banking at all. Since option B answers the prompt squarely, "None of these" is not available. Hence option B.

859. First test the arithmetic, then the balance. Option B totals $35 + 3 \times 60 + 35 = 250$ words, and the proportions are right: the bulk of the space goes to the three body paragraphs that carry the argument, while roughly one-seventh each frames and closes it. Sixty words is enough for a topic sentence plus two supporting sentences. Option A totals $100 + 3 \times 30 + 60 = 250$, but a 30-word body paragraph can hold a claim with almost no support, while a 100-word introduction is longer than the argument it introduces. Option C totals $10 + 3 \times 75 + 15 = 250$, yet a 10-word introduction cannot state the issue and the thesis, and a 15-word conclusion cannot close the argument. Option D totals 250 but omits the conclusion entirely, which costs organisation marks, and leaves each body paragraph about 42 words. Option E totals $60 + 3 \times 60 + 60 = 300$ words, overshooting the limit by a fifth and eating into the ten minutes reserved for the letter. Hence option B.

860. Look for what the reader cannot resolve. The sentence supplies two singular institutional antecedents, the Reserve Bank and the bank, before the pronoun "it" appears, and both could plausibly revise norms: the regulator revising prudential norms, or the lender revising its internal policy. Nothing in the sentence settles the choice, and the two readings carry different meanings, so the reference is genuinely ambiguous and the sentence must be recast, for instance by naming the actor. Option A is false, since proper nouns are entirely normal and often necessary. Option C is false, because past events are properly reported in the past tense. Option D describes a compound sentence, which is standard construction and no fault at all. As a real defect has been identified, "None of these" does not apply. Hence option B.

861. Test each candidate against what a conclusion must do, namely close the argument and, in a policy essay, point to a workable way forward. Option A ends in counsel of despair; an essay that has surveyed defences cannot conclude that no solution exists, and abandoning security is not a position any evidence supports. Option B opens with "In addition" and introduces a fresh historical fact about ransomware, which is precisely the error of adding new material in the closing lines. Option C recycles an incidental date about the founding of the RBI, which is irrelevant to cyber security and merely repeats an earlier detail instead of drawing a conclusion. Option D proposes an extreme remedy that no body paragraph could have established, since withdrawing internet banking would penalise millions of ordinary users to deter a minority of attackers. As every one of the four fails, the remaining option is correct. Hence option E.

Subtopic 3.9.2

862. Step 1: Decide the register. The addressee is an office-holder of a bank, so the letter is formal. Step 2: Apply the naming rule. When the recipient's name is not known, the standard formal salutation is "Dear Sir/Madam," (or "Dear Sir," where the gender is known). Option C satisfies this. Step 3: Eliminate. A uses "Hi", a conversational greeting unfit for official correspondence. B is the register of a personal letter to a friend, not to a bank official. D begins with "My dear", an affectionate opener reserved for close relations. E addresses Ramesh, the writer himself, instead of the recipient. Hence C.

863. Step 1: List the parts common to both kinds of letter – the writer's address, the date, a salutation, the body and a complimentary close. Every one of these occurs in personal letters as well. Step 2:

Identify what is peculiar to official writing. The subject line is a one-line statement of the matter, included so that an office can classify the letter and route it to the right desk. A personal letter has no filing system to serve, so it carries no subject line. Step 3: Check the distractors. A, C, D and E all occur in an informal letter ("12 August 2026", "Dear Nandini,", the news itself, "Yours affectionately,"). Only the subject line is exclusive to the formal letter. Hence B.

864. Step 1: Read the salutation. "Dear Sir," shows that the writer does not know the recipient's name and is addressing him by designation alone. Step 2: Apply the pairing convention: name not known implies "Yours faithfully"; name used in the salutation implies "Yours sincerely". So D is right. Step 3: Eliminate. A would be correct only after a named salutation such as "Dear Mr. Sharma,"; after "Dear Sir," it breaks the pairing rule. B is a spelling error – the possessive pronoun is "Yours", never "Your's". C is an affectionate close used in family letters. E is casual spoken English. Hence D.

865. Step 1: The letter opens with the writer's own address, so that a reply can be posted, and the date follows immediately. Step 2: Next comes the receiver's address (designation and office), then the subject line announcing the matter. Step 3: Only after this does the letter address the reader – salutation, then body. Step 4: It ends with the complimentary close and then the signature, the signature always last because it authenticates everything written above it. Option C follows exactly this sequence. A misplaces the receiver's address after the salutation and puts the close after the signature. B opens with the salutation, before any address has been given. D puts the signature above the close. E scatters the date and the subject line into the middle of the letter. Hence C.

866. Step 1: A formal complaint states verifiable facts – what happened, where, and the amount involved – in neutral language. Option E names the branch, the failure and the sum of Rs. 5,000 without emotion, so it can be acted upon as it stands. Step 2: Eliminate on register. A uses the colloquialism "ate up" and the address term "yaar". B uses the contraction "I'm", the informal "you guys" and the slang "bucks". C is an exclamation of annoyance containing no fact the bank could investigate. Step 3: D looks polite because of "Kindly note", but it records only the writer's anger and a threat, gives no particulars of the transaction, and ends on a sarcastic "thanks a lot". Only E is both factual and formal. Hence E.

867. Step 1: Recall where the subject line stands – between the receiver's address and the salutation, that is, where a clerk sorting the post will see it first. Step 2: Its purpose is therefore to announce, in a compact noun phrase, what the letter is about, for example "Subject: Request for issue of a duplicate passbook". That is option B. Step 3: Eliminate. A describes the work of the salutation, not the subject line. C would merely repeat information already given at the top of the page. D is a detail belonging in the body, if anywhere. E confuses the subject line with "Yours faithfully," at the foot of the letter. Hence B.

868. Step 1: Classify the letter. It is addressed to a close family member, so it is informal and the salutation may use the ordinary family term of address. Step 2: "Anna" is the Tamil word for elder brother, so "Dear Anna," is warm, natural and correctly punctuated with a comma. That is option D. Step 3: Eliminate. A and B are formal salutations meant for officials and strangers and would sound absurd addressed to one's own brother. C is the opening of a general testimonial addressed to no one in particular. E is the standard opening of a circular sent by a company to its clients. Hence D.

869. Step 1: State the rule in two halves. (i) If the salutation names the recipient, the close is "Yours sincerely,". (ii) If the salutation uses only "Sir" or "Madam", the close is "Yours faithfully,". Step 2: Test each pair. D names the recipient ("Ms. Fernandes") and closes with "Yours sincerely,", satisfying rule (i), so D is correct. Step 3: A uses an unnamed salutation but the named close, violating rule (ii). E is the exact mirror error: it names Mr. Bansal and then closes with "Yours faithfully,". B invents a close, "Yours truly friend,", which is not English idiom at all. C combines a formal salutation with an intimate family close, a clash of register. Hence D.

870. Step 1: Look for the three markers of informality – conversational discourse fillers, bare imperatives, and tag questions. Step 2: Examine A. It opens with "Anyway", a spoken filler; it issues a bare command, "do sort it out fast"; and it ends with the tag "will you?", which is conversational and faintly

rude when addressed to a senior official. Three markers in a single sentence, so A is the offender. Step 3: Confirm the rest. B states an account number as fact. C supplies a date and a place. D makes the very same request as A, but in the accepted formula "I request you to ... at the earliest". E uses the standard enclosure sentence. Hence A.

871. Step 1: Identify what must change. "Get back to me" is a phrasal verb of everyday speech, and "ASAP" is an abbreviation belonging to the messaging register; neither is admissible in an official letter. Step 2: Option E replaces the phrasal verb with "respond", drops the abbreviation in favour of the standard formula "at the earliest", and frames the demand as a request. It is therefore the correct rewriting. Step 3: Eliminate. A is a bare imperative with no request formula. B retains "ASAP" and adds the conversational tag "ok?". C keeps the phrasal verb "get in touch" and ends with an informal "thanks". D is a veiled threat, which is neither polite nor formal. Hence E.

872. Step 1: Ask what the bank needs in order to act. To issue a duplicate passbook the branch must first identify the account, so the account number is indispensable. That is option C. Step 2: Rule out A and B on a point of banking practice as well as of letter writing: a PIN and an internet banking password are secret credentials and must never be written into any letter, form or e-mail. Including them would be a serious blunder, not a requirement. Step 3: D is an irrelevant historical detail that does not identify the current account. E is not needed at all, since official correspondence is addressed to the Manager at the branch, never at his home. Hence C.

873. Step 1: Expand the abbreviation. "Encl" stands for "Enclosures", that is, the papers travelling inside the same envelope as the letter – a photocopy of a passbook, an FIR, a deposit slip and so on. Step 2: The numeral counts them, so "Encl: 2" announces two attached documents and lets the receiving clerk verify that nothing has been lost in transit. Hence B. Step 3: Eliminate. Page count is never marked this way; pages are numbered individually, so A is wrong. Circulation to more than one officer is shown by a separate "Copy to:" or "CC:" line, so C is wrong. The number of signed copies is not recorded on the letter, so D is wrong. A deadline for reply, if any, is stated in the body, not in the enclosure note, so E is wrong. Hence B.

874. Step 1: A subject line must be a compact noun phrase naming the matter precisely enough for the branch to send the letter to the right desk. Step 2: Option D does exactly this. It names the event (non-dispensal of cash), the qualifying fact (the account was nonetheless debited) and the amount, Rs. 5,000, without swelling into a full sentence. Step 3: Eliminate. A is a greeting, which belongs to the salutation, and "big problem" names nothing. B is a demand, which belongs in the body of the letter. C is so vague that a clerk could not classify it at all. E identifies only the genus, not the matter, and a branch receives many complaints every day. Hence D.

875. Step 1: Fix the expected register. A letter between school friends is personal: it uses the first and second person freely, shares news and feeling, and avoids officialese. Step 2: Test E. "With reference to your communication dated ..." is the opening formula of office correspondence, and "the undersigned" is a bureaucratic circumlocution by which a writer avoids saying "I". Between friends both are absurd, so E is the answer. Step 3: Confirm the others. A shares a holiday memory, B expresses affection and invites a reply, C carries a family message, D reports personal news. All four suit an informal letter. Hence E.

876. Step 1: Test (i). The recipient's name is unknown, so addressing him by designation as "Dear Sir," is exactly right; (i) is sound. Step 2: Test (ii). A formal letter opens by stating its purpose, not with a personal enquiry after the reader's health, and "you're" is a contraction, which formal writing avoids. (ii) is a violation. Step 3: Test (iii). Account number, date and amount are precisely the verifiable particulars a formal letter should supply; (iii) is sound. Step 4: Test (iv). "Yours sincerely," requires a named salutation, so after "Dear Sir," the close must be "Yours faithfully,". (iv) is a violation. Step 5: Test (v). Signing with one's full name, with the account number added for identification, is normal practice; (v) is sound. Only (ii) and (iv) offend, so B. Option C misses the mismatched close, A and D condemn correct parts, and E wrongly condemns the salutation.

877. Step 1: Recall what the receiver's address block must do. It stands below the date and above the

subject line, and it must carry the designation of the officer addressed, the name of the institution, the particular branch or office, and the town with its PIN code, each on its own line, so that the envelope and the letter agree and the post can be delivered. Step 2: Option C supplies exactly these four lines in that order – designation, institution, branch, town with PIN – and nothing else. It is correct. Step 3: Eliminate A. "Dear Sir," is the salutation, which comes after the subject line; it cannot stand inside the address block, and placing it there leaves the letter with its greeting above the address of the person greeted. Step 4: Eliminate B. "Mr." is a courtesy title used before a person's name, not before a designation, so "Mr. Branch Manager" is not English; "Sir" again imports the salutation; and the address gives no town and no PIN code. Step 5: Eliminate D. It names neither the bank nor the branch and gives no PIN, so the letter identifies no office at all – a city has many branch managers. Step 6: Eliminate E. The parenthesis about a family friend is a private remark; the receiver's address block records official particulars only, and personal matter there breaks the formal register. Hence C.

878. Step 1: A formal letter is read by a busy officer, so the first paragraph must say why the letter has been written; Q therefore comes first. Step 2: The reader next needs the evidence supporting that purpose – account numbers, dates, amounts – so R follows Q. Step 3: Only once the facts are before the reader can a request be made intelligibly; asking first and explaining afterwards forces the officer to read the letter twice. So P comes third. Step 4: The letter ends courteously with thanks and the hope of an early reply, so S is last. The order is Q, R, P, S, which is option C. A and E place the request before the supporting facts, B buries the purpose behind unexplained data, and D opens with thanks for something not yet asked. Hence C.

879. Step 1: An institutional letter of apology must do three things at once – identify the transaction, express regret, and accept responsibility where responsibility lies. Step 2: Option D does all three: it cites cheque No. 224511, regrets the inconvenience, and states plainly that the error occurred at the branch. It is also written in the institutional first person plural, which is correct for a bank. Step 3: Eliminate. A denies a fault that the question states was the branch's, so it is both untrue and discourteous. B offers an apology and then withdraws it by asking the customer to "adjust". C reverses the roles: "do the needful" asks the aggrieved customer to act when the duty to act is the bank's. E uses a conversational greeting and the vague phrase "the cheque thing", inadmissible in institutional correspondence. Hence D.

880. Step 1: Statement B restates the standard pairing rule – an unnamed salutation takes "Yours faithfully", a named salutation takes "Yours sincerely". It is correct. Step 2: A is false, because the close depends on the salutation and never on the subject matter; a complaint beginning "Dear Sir," still closes with "Yours faithfully,". Step 3: C inverts the truth: the subject line belongs to formal letters and is absent from personal ones. Step 4: D reverses the layout. The sender's own address stands at the top so that a reply can be posted, and the receiver's address follows below it, after the date. Step 5: E misplaces the close, which follows the body and precedes the signature. Hence B.

881. Step 1: Fix the register. A letter to a cousin is informal, so it should sound like a warm natural voice, while remaining a letter rather than a text message. Step 2: Option C meets both tests – "I was thrilled to hear" conveys genuine feeling, the achievement is named exactly, and the congratulation is direct. Step 3: Eliminate on officialese. A ("With reference to ... the same") and D ("It has come to my knowledge ... the said post") are lifted from office memoranda and would sound cold coming from a relative. E adds a further error, since "Respected cousin" is not a form of address in English and "felicitations herewith" is stilted. Step 4: B errs in the opposite direction – an abbreviation and an abrupt sign-off give no warmth at all and do not open a letter. Hence C.

882. Step 1: Distinguish the addressee from the channel. The officer who will decide the transfer is the Regional Manager, so the letter is addressed to him and the salutation and close are chosen with reference to him. Step 2: The routing rule does not change the addressee; it only requires the Branch Manager to see the application and forward it. This is recorded by the conventional "Through: ..." line placed under the receiver's address, or by the phrase "Through proper channel". Option A does exactly this. Step 3: Eliminate. B makes the Branch Manager the addressee, so the letter ceases to be an application to the Regional Manager at all. C ignores the routing rule and also omits an essential

part of the format. D abandons the formal register entirely and substitutes a telephone call for the written channel. Since A is correct, E cannot be. Hence A.

Subtopic 3.9.3

883. The accepted convention is that a precis is reduced to roughly one-third of the length of the original passage. Here $\frac{360}{3} = 120$, so the precis should be of about 120 words. Option (D) 180 is one-half of the passage, which is far too long; option (E) 240 is two-thirds, i.e. almost the original; option (B) 90 is one-fourth and option (A) 60 is one-sixth, both of which compress so heavily that essential ideas would have to be dropped. Hence only 120 words matches the one-third rule.

884. Examiners award marks separately for the title, and every standard instruction for precis writing asks the candidate to supply a short, apt heading that names the theme of the passage; so (A) is compulsory. (B) is wrong because a precis must be in the writer's own words and direct quotations are to be converted into reported speech. (C) is wrong because a precis is an objective condensation; the writer's own comment, agreement or judgement has no place in it. (D) is wrong because illustrations and examples are exactly the material that is dropped while condensing. Since (A) is genuinely correct, (E) cannot be the answer.

885. The two settled conventions are: (i) the precis is written in the third person, because the writer reports what the author said rather than speaking as the author; and (ii) it is written in the past tense, because reported speech normally shifts the tense back. Options (A) and (D) fail on the person, since "I" or "we" would make the precis a personal statement. Option (C) fails on both counts, as the second person addresses a reader who is not part of the passage. Option (E) has the right person but a wrong tense, the present continuous suggesting action still going on. Hence third person with past tense is correct.

886. A precis is a condensation of the given matter written in the language of the precis-writer, so (B) is the required action. (A) is barred because nothing outside the passage may enter the precis; the precis must be faithful to its source. (C) is barred because wholesale copying is not condensation and earns no credit. (D) is barred because a precis is impersonal and free of comment. (E) is barred because direct speech must be turned into indirect speech in the third person. Hence only (B) is permissible.

887. Since the original is one continuous piece of reasoning, its condensation is written as a single unbroken paragraph in which the ideas are joined by proper connectives; that is what makes a precis read as continuous prose rather than as notes. (B) is wrong because sub-headings break the unity the passage itself possesses. (C) is wrong because bullet points are note-making, not precis writing; a precis must be in complete sentences. (D) and (E) are wrong because a precis is a report of the author's thought, not an exchange between persons. Hence (A).

888. Condensation is achieved by removing what is inessential and keeping what carries the thought. Anecdotes, examples and repeated statements are put in by an author for emphasis and colour; they can be removed without any loss of meaning, so (C) is dropped. (A) and (B) must be retained, for a precis without the central idea and the argument is not a precis at all. (D) must be retained, because if the connectives go the precis becomes a heap of disconnected statements. (E) must be retained, since the conclusion is usually the point towards which the whole passage moves. Hence (C).

889. "Self-contained" means complete in itself, so that the reader needs no other document to follow it; that is precisely the requirement stated. (B) "verbatim" means word for word, which is the opposite of what a precis does. (C) "anecdotal" means full of little stories, and anecdotes are the first thing a precis discards. (D) "rhetorical" refers to ornamental or persuasive language, which a precis strips away in favour of plain statement. (E) "interrogative" means in question form, whereas a precis is written in statements. Hence (A).

890. Step 1: Required length of the precis $= \frac{1}{3}$ of the passage $= \frac{480}{3} = 160$ words. Step 2: Ramesh has written 190 words. Step 3: Excess $= 190 - 160 = 30$ words, so he must delete about 30 words.

Option (A) 10 would leave him at 180 and option (B) 20 would leave him at 170, both still above the norm; option (D) 50 would bring him down to 140, which is below the required length and would mean losing essential matter. Since 30 is listed, (E) is not correct.

891. A precis requires three simultaneous changes: direct speech becomes indirect, the first person becomes the third person, and the tense is shifted back into the past. Applying all three, "I shall sanction ... tomorrow" becomes "he would sanction ... the next day", which is exactly option (B). Option (A) keeps the quotation marks and the first person, so it changes nothing. Option (C) reports the words but keeps the present or future tense and the adverb "tomorrow", so the back-shift has not been made. Option (D) is again direct speech, merely with the reporting clause moved to the end. As (B) is correct, (E) is ruled out.

892. The original carries two ideas, a cause (a deficient monsoon) and an effect (rescheduling of crop loans), and the task is to keep both while cutting the padding such as "owing to the fact that", "in the year under consideration" and "it became necessary for". Option (A) keeps cause and effect and reduces 36 words to 12, a cut of two-thirds. Option (B) retains almost all the padding and even repeats the cause twice, so it is scarcely shorter. Option (C) is short but drops the cause altogether, and a precis must not lose a link in the reasoning. Option (D) keeps only the subordinate clause and drops the main statement, which is the more important half. Hence (A), and (E) is therefore wrong.

893. A title must name the central idea in a few words and cover the whole passage, no more and no less. The passage sets a digital advance against the persistence of cash and then explains that persistence, which is caught exactly by "Why Cash Survives in Digital India". Option (A) points to the currency's history, a subject the passage never touches. Option (C) suggests a set of instructions on safety, whereas the passage offers no advice at all. Option (D) covers only a single item mentioned in passing and ignores the argument. Because (B) fits, (E) is not correct.

894. The offending words are "In my opinion ... should have", which announce the candidate's own verdict on the Reserve Bank. A precis is an objective report of what the author said, so any evaluation added by the writer must go; that is reason (B). (A) is not the reason: a single sentence is deleted for its content, not merely because of arithmetic, and a precis may be within the word limit and still be spoilt by comment. (C) is false, since institutions named in the passage are ordinarily retained. (D) is false, as a precis is normal prose ending with a full stop. (E) is false, for a precis states rather than asks. Hence (B).

895. Reading for the central idea must come first, since nothing can be selected until the theme is known, so any sequence not beginning with (ii) is wrong; this at once removes (B) and (D). Selection of essential points, (iv), must precede drafting, (i), because one cannot write a condensation before deciding what to keep; this removes (C), where drafting precedes selection. Between the two remaining choices, (E) places the drafting step last, after revision and counting, which is impossible since there is nothing to revise before a draft exists. Option (A) gives the workable order: understand, select, draft, head it with a title, then revise and count. Hence (A).

896. Precis writing keeps the skeleton of thought and discards the flesh. The main argument and the conclusion are the skeleton, so (C) is right. A table of figures is detailed evidence and an anecdote is an illustration, both of which can be summed up in a phrase or dropped, which rules out (A). A repeated claim adds nothing new, since it has already been counted once as part of the argument, so (B) is doubly wrong. (D) is wrong because retaining all five elements, even compressed, would defeat the purpose of reducing the passage to a third of its length. Hence (C) and not (E).

897. The passage has three movements: a problem (cash kept at home because banking is distant and formal), a partial remedy (business correspondents), and a qualification which is the author's real point (access without understanding will not produce use). Option (A) reproduces all three in the writer's own words and in the same proportion, so it is the best precis. Option (B) distorts the passage by turning a partial remedy into a complete solution and drops the qualification entirely. Option (C) invents a cause the passage never gives, namely carelessness, and adds the comment "most unfortunate",

which is the precis-writer's opinion. Option (D) is one sentence copied verbatim; it is neither in the writer's own words nor a summary of the whole. Since (A) is sound, (E) is wrong.

898. Test each fault against the text. (i) is present: 'Inflation is a cruel tax' stands inside quotation marks as the author's exact words, whereas a precis must report it, say, as an assertion that inflation taxes people cruelly. (ii) is present: "I fully agree with him" is a verdict of the student's own, which no precis may carry. (iii) is present: the Kanpur pensioner is an illustration, and illustrations are the standard material for deletion. (iv) is present too, because "I fully agree" is first person, and a precis is to be kept in the third person throughout. All four faults therefore occur, so the answer is (D). Options (A), (B), (C) and (E) each omit at least one fault that is demonstrably there.

899. Step 1: Required length $= \dfrac{645}{3} = 215$ words. Step 2: The permitted maximum $= 215 + 10 = 225$ words. Step 3: The title is expressly excluded from the count, so Mohan's 6-word title is ignored and only the body of 263 words is measured. Step 4: Words to be removed $= 263 - 225 = 38$. Option (D) 48 would follow from ignoring the 10-word margin altogether, that is $263 - 215$; option (C) 44 would follow if the 6-word title were wrongly counted in the body, that is $269 - 225$; option (A) 28 would follow from allowing a margin of 20 instead of 10, that is $263 - 235$. Since 38 appears, (E) is wrong.

900. Statement (i) is false: nothing may be added to a precis, however helpful it seems, because the precis must contain the substance of the passage and nothing else; a new illustration is new matter. Statement (ii) is true: proportion must be maintained, so a point to which the author devoted half his passage cannot be reduced to a clause while a minor point is given two sentences. Statement (iii) is true, since a precis restates the author's thought in the language of the person condensing it. Hence only (ii) and (iii) are correct, which is option (D). Options (A), (C) and (E) all wrongly accept (i), and (B) wrongly rejects (iii).

901. An acceptable precis here would read something like: "Two repo-rate increases pushed lending rates up and raised instalments for floating-rate home-loan borrowers." Now test the given options. (A) adds "I think" and "suffered very greatly", which are the writer's own person and judgement. (B) is the first sentence copied word for word and leaves out the effect on lending rates and instalments, so it is neither condensed nor complete. (C) reverses the fact: the repo rate was raised, not cut, and a factual distortion cannot be excused by brevity. (D) brings in the Governor and a quotation that appear nowhere in the passage, and keeps direct speech besides. Since each of the four is unacceptable, the answer is genuinely (E).

902. A rhetorical question is a statement wearing the dress of a question; since it is negative in force here, its plain equivalent is the assertion that such a nation cannot feed itself, which is option (C). Option (A) is wrong because a precis is written in statements and because copying the sentence is not condensation. Option (B) keeps the quotation marks and the interrogative form, so the flourish survives untouched and the reader is still left to infer the point. Option (D) is wrong because the sentence is the author's conclusion, and conclusions are exactly what a precis must preserve; only the ornament, not the idea, is to be discarded. Hence (C).

903. The real difference lies in completeness, not merely in style. A paraphrase renders every idea of the original in simpler language and may therefore be as long as the original or longer, while a precis selects only what is essential and cuts the passage to about a third; that is option (B). Option (A) inverts the true relation of lengths. Option (C) inverts the rule about words, since it is the precis that must be in the writer's own words. Option (D) is wrong on both halves: it is the precis that must carry a title, and a paraphrase ordinarily needs none. Because (B) is correct, (E) is ruled out.

Subtopic 3.9.4

904. Step 1 – Identify the two skills the task combines: comprehension (reading the passage accurately) and written expression (producing controlled prose). The correct option must mention both. Option C does: 'locate the information the question asks for' (comprehension) and 'restate it in her own coherent, grammatical words' (expression). Step 2 – Eliminate the rest. (a) A memorised template is

rejected because the response must be tied to this particular passage; a pre-learnt answer cannot be relevant. (b) Copying is explicitly penalised: lifting shows no comprehension, only transcription, and 'in your own words' is the standard rubric instruction. (d) Vocabulary display without relevance scores nothing under the content head, which usually carries the largest weight. (e) 'None of these' cannot be right because a defensible option (C) is present.

905. Step 1 – Isolate the reason clause in the extract: 'driven mainly by the need to keep digital payments affordable for first-time users in semi-urban India'. Step 2 – Match each option to that clause. Option B reproduces exactly this reason in fresh wording, keeps to one sentence, and adds nothing external, so it satisfies both the content and the length instruction. Step 3 – Reject the others. (a) Popularity is nowhere given as the motive; it is an outside assumption. (c) Revenue is the opposite of a cap on charges, a direct contradiction. (d) No demand by banks is mentioned; this is invented material, the commonest cause of mark loss in comprehension answers. (e) Since B is fully defensible, 'None of these' fails.

906. Step 1 – Understand why a word limit exists. A 60-word cap tests selection and compression: the candidate must decide what is essential. Writing 150 words shows she could not perform that selection, so a skill under test is unevidenced. Step 2 – Therefore marks are deducted, which is option B. Step 3 – Reject the extremes. (a) treats length as decorative, but if length carried no weight the instruction would not be printed. (c) is too severe: descriptive answers are marked analytically across content, organisation and language, so a length breach reduces the score rather than nullifying it. (d) is false because content and organisation, not grammar alone, dominate the rubric. (e) is unnecessary since B is correct.

907. Step 1 – Read the instruction as a demand for re-expression of ideas, not for the avoidance of every shared word. Step 2 – Technical or standard terms such as 'non-performing assets', 'repo rate' or 'priority sector' have no accurate synonym; forcing a substitute would distort the meaning. Retaining them while recasting the surrounding structure is exactly what examiners expect, so B is correct. Step 3 – Reject the rest. (a) is lifting, the practice the instruction is written to prevent. (c) is mechanical synonym-swapping, which frequently produces wrong collocations and changed sense and is penalised under language. (d) breaks the more basic rule that the answer must be grounded in the passage; an answer from outside knowledge is off-source even if factually true. (e) fails because B stands.

908. Step 1 – Note what the stem concedes: both obstacles are named correctly, so the content demanded by the question has been supplied. Step 2 – Everything after that is a critique of policy, which the question did not ask for. In comprehension marking, credit is awarded only against the demand of the question; extra material is unmarked and, worse, eats the word allowance that could have been used to develop the two obstacles. That is option B. Step 3 – Reject the rest. (a) misdiagnoses the fault as under-writing when the fault is over-writing on the wrong thing. (c) contradicts the stem, which says she named them correctly. (d) is irrelevant: the third person is in fact the appropriate register for such answers.

909. Step 1 – Explain the phrase strictly from the clause that follows it, which is the passage's own gloss: 'opening fewer physical outlets while routing most routine services through their apps'. Step 2 – Option B restates precisely that, in the candidate's own words, so it is correct. Step 3 – Reject the rest. (a) overstates: 'fewer' is not 'all', and 'branch-light' is not 'branch-free'; overstatement is a standard comprehension error. (c) reads 'light' literally as physical weight or size, ignoring the figurative use signalled by the pairing with 'digital-heavy'. (d) imports a pricing idea that the extract never mentions. (e) is unavailable because B is a sound explanation.

910. Step 1 – The required register is formal, impersonal and precise, and the reporting of an author's view should use neutral verbs such as 'contends', 'argues', 'maintains'. Step 2 – Option C does all three: neutral reporting verb, no colloquialism, and a specific claim rather than a vague one. Step 3 – Reject the rest. (a) is assertive and dismissive of the reader, and 'anyone who disagrees' is an argumentative flourish, not comprehension. (b) uses conversational intensifiers ('amazing', 'super', 'honestly') that are unacceptable in formal prose. (d) opens with the spoken filler 'So basically', hedges with 'trying

to say', and closes with 'etc.', which signals that the writer could not specify the content. (e) fails because C is appropriate.

911. Step 1 – Count the demands in the question: it is a two-part question, so marks are split between the objection and the alternative. An answer that supplies only one part can score at best half the content marks. Step 2 – Note the word limit of 70, which allows roughly four short sentences and no room for scene-setting. Step 3 – Option C allocates the space evenly across both demands and follows the order of the question, which is what makes the answer easy for an examiner to mark. Step 4 – Reject the rest. (a) drops half the content. (b) both wastes words on a generic introduction and never reaches the second demand. (d) does cover both parts, but reduces the objection to a clause, so the first and heavier demand is under-developed and the sequence works against the marker. (e) fails because C is sound.

912. Step 1 – Break the sentence into its parts: condition ('inclusion without literacy'), result ('unbanked become under-served'), and the belittling adverb 'merely', which signals that the change is small in value, not that inclusion is worthless. Step 2 – Option A maps each part: 'accounts for people who do not understand financial products' is the condition; 'from no access to poor-quality access' is the result; 'simply' carries 'merely'. It is therefore correct. Step 3 – Reject the rest. (b) invents a ranking of the two ideas; the original says they must go together, not that one outranks the other. (c) converts a conditional caution into a sweeping verdict of failure and a policy recommendation the sentence never makes. (d) inverts the sense: the writer wants literacy added, not accounts withheld, and this reading would exclude the very people inclusion targets. (e) fails because A is exact.

913. Step 1 – A conclusion to a comprehension answer must consolidate what has been said and answer the 'why' one final time; it must not add fresh evidence, define terms, or launch a new argument. Step 2 – Option B does exactly this: 'therefore' signals consolidation, and it names the underlying cause (growth outstripping credit-assessment capacity) that the body has been building towards. Step 3 – Reject the rest. (a) introduces a new statistic at the very end, where there is no space to use it; evidence belongs in the body. (c) is a definition, which should have appeared at the start if it was needed at all, and in the last line it reads as an afterthought. (d) is a policy prescription the question did not ask for and is far stronger than the passage supports. (e) fails because B works.

914. Step 1 – Parse the two commands: 'Do you agree' requires a stated stance, and 'justify with reference to the passage' requires evidence taken from the text. An answer that misses either command loses content marks. Step 2 – Option B satisfies both, and its shape (position, evidence, concession, restatement) is the standard argumentative structure that also earns the organisation marks. Step 3 – Reject the rest. (a) is a summary, so it never takes the stance the question demands. (c) takes a stance but justifies it from personal anecdote rather than from the passage, breaching the second command. (d) is a list, not an argument; leaving the reader to infer a position is precisely what the question forbids. (e) fails because B meets every requirement.

915. Step 1 – Identify the exact demand: the question is about the meaning of a metaphor, so the answer must show that MSMEs are too large for microfinance and too small for standard corporate lending, and thus fall between two sources of credit. Step 2 – Ramesh's content is about the economic importance of MSMEs. That is a true and related statement, but it does not address the metaphor, so almost no content marks can be awarded. This scope drift is option B. Step 3 – Reject the rest. (a) The stem calls the answer grammatically clean; simplicity of style is not itself penalised. (c) and (d) are contradicted or unsupported by the stem, which describes the answer as well organised and says nothing about quotation. (e) fails because B identifies the real fault.

916. Step 1 – Classify each sentence by function. Q states the claim, R gives supporting evidence, P adds a contrasting fact opened by 'However', and S draws the conclusion, marked by 'therefore'. Step 2 – A response must open with the claim, so Q is first; R must follow because 'He supports this' refers back to the claim. Step 3 – 'However' in P needs a preceding statement to qualify, and P qualifies the growth evidence in R, so P comes third. S carries 'therefore' and must be last, since a conclusion cannot precede its grounds. This yields Q, R, P, S, which is option A. Step 4 – Reject the rest. (b)

puts evidence before the claim it supports and strands the conclusion S before the contrast P. (c) opens with 'However', which has nothing to contrast with. (d) opens with the conclusion 'therefore', which is logically backwards.

917. Step 1 – List what the data actually contain: a sharp rise in account ownership (62 to 89 percent) and persistently low average balances (below Rs. 3,000). Step 2 – An inference is legitimate only if it follows from those two facts alone. Option B simply contrasts the fast-moving figure with the static one and asserts nothing more, so it is safe. Step 3 – Reject the rest. (a) Income data are not given; low balances would in fact be weak evidence for rising incomes. (c) Profitability depends on costs and fees, none of which appear; low-balance accounts are often loss-making, so the inference is not merely unsupported but doubtful. (d) Two errors: 89 percent is not 'every household', and holding an account is not the same as saving regularly, which the low balances actually cast doubt upon. (e) fails because B is valid.

918. Step 1 – Score Script I: four of five points gives about 4 of 5 for content, a clear sequence gives 3 of 3 for organisation, near-flawless language gives 2 of 2. Total about 9. Step 2 – Script II: full content 5, but an unbroken block with no order earns roughly 1 of 3, and several grammatical errors roughly 1 of 2. Total about 7. Step 3 – Script III: three of five points gives about 3 of 5, with full 3 and 2 elsewhere. Total about 8. Step 4 – Script IV: 5 plus 3 plus 2 is 10, less the stated 3-mark length penalty, leaving 7. Step 5 – Compare 9, 7, 8, 7. Script I is highest, so option A is correct, and the lesson is that a small content shortfall costs less than a collapse in organisation or a doubling of the word limit. (e) fails because a determinate winner exists.

919. Step 1 – Define 'summarise': compress the author's line of reasoning, preserving proportion and stance, and adding no evaluation. The writer's own view is out of scope. Step 2 – Define 'critically examine': establish the argument, then assess it, testing evidence, assumptions and counter-cases, and reaching a reasoned judgement, which may be partial agreement rather than rejection. Step 3 – Option B captures both definitions and their relationship, so it is correct. Step 4 – Reject the rest. (a) wrongly equates criticism with disagreement and reduces the difference to length. (c) reverses the two entirely. (d) invents rules about quotation; a critical examination must in fact engage closely with the passage, not avoid it. (e) fails because B is accurate.

920. Step 1 – Diagnose the fault. Content is complete and language is sound, so the marks being lost are under organisation: the answer is back-loaded and out of sequence, forcing the examiner to reconstruct the response. Step 2 – The remedy must therefore be structural. Option B fixes both symptoms at once by front-loading the direct answer and realigning the sequence with the question's demands. Step 3 – Reject the rest. (a) adds volume where content is already complete, and in a word-limited answer extra examples would crowd out the fix that is actually needed. (c) targets language, which the stem says is already sound, and elaborate vocabulary does not repair sequence. (d) removes the one sentence that does answer the question, making the response worse. (e) fails because B is the correct structural remedy.

921. Step 1 – A controlling sentence for a comparison must name both sides and state the basis on which they differ, so that the paragraphs that follow merely develop it. Step 2 – Option B names both sides and gives each a two-sided characterisation (indispensable but slow; efficient but selective), which sets up a genuine comparison and signals the criteria to be developed. It is correct. Step 3 – Reject the rest. (a) announces the intention to compare without making any comparison; it consumes words and states nothing. (c) is a textbook definition, true of the banking system generally but silent about the author's treatment, which is what the question asks about. (d) is a one-sided verdict, and 'in every respect' is an absolute that a balanced passage will not support; it also pre-empts the comparison instead of framing it. (e) fails because B is a strong thesis.

922. Step 1 – Recognise the rhetorical function of the sentence. It is a concession embedded in an argument: the author admits a difficulty in order to answer it, and his position is the stronger for surviving it. Step 2 – An accurate account of his position must therefore show the structure claim, concession, response. Option B does exactly that and is correct. Step 3 – Reject the rest.

(a) discards evidence of how the author defends his view and makes his position look unqualified, which misrepresents it. (c) is the classic misreading: it mistakes a conceded point for the conclusion, inverting the argument completely. (d) reproduces text without interpreting it; comprehension marks are awarded for explanation, and 'leaving the reader to judge' abandons the task the question set. (e) fails because B is correct.

923. Step 1 – Rank the six elements by marks earned. The claim and the two reasons carry the content marks; the conclusion is cheap in words and secures the organisation mark. Restating the question earns nothing at all, and illustrative examples are supporting material that a 60-word answer cannot afford. Step 2 – Cut from the bottom of that ranking: the restatement first, then the examples. This is option B, and it removes roughly 35 words while leaving every mark-bearing element intact. Step 3 – Reject the rest. (a) protects the worthless restatement while sacrificing reason two, a scoring element. (c) removes the claim, so the answer never states a position, and the reasons then support nothing. (d) keeps illustrations of an argument whose reasoning has been deleted, which is the reverse of the correct priority. (e) fails because B is optimal.

924. Step 1 – Locate the answer in the extract. The phrase 'above all' marks the chief reason, which is the absence of any clear incentive for customers to switch away from UPI. A correct opening sentence must name that reason. Step 2 – Test each option. (a) selects connectivity, which the passage lists but subordinates, and adds 'rural districts', which the extract never mentions. (b) lists all three factors and so fails the demand for the single most important one; a question asking for one reason is not answered by an undifferentiated list. (c) supplies advertising, a cause found nowhere in the extract. (d) copies the passage's opening clause verbatim and states only that factors existed, without naming any. Step 3 – Since no option names the incentive to switch away from UPI, the correct choice is E, None of these.