

Grand Bundle PDF Course 2021

Exams Covered:

**SBI Clerk | SBI PO | IBPS RRB PO |
IBPS RRB Clerk | IBPS PO | IBPS Clerk**

Separate PDF Course for All Major Bank pre + Mains Exams

- Total No. of Ques: **40,000+**
- Question in Bilingual (**Eng & Hindi**)
- Answers With Detailed **Video Solution**
- Provides you **50 days Study Planner** for each exams
- **Covers All Types** of Questions in Each Topic
- Questions in **Exact Exam Level**
- All Our PDFs are **Downloadable**
- **100% Satisfaction** Assured & It's Worthy for your money
- Download as PDF & also take **Quiz with Timer**



Grab It Now



Grand Bundle PDF Course for All Bank Prelims Exams 2021

Separate PDF Courses for All Major Bank Exams

- Total Number of Questions: **25000**
- Language: English & Hindi
- Exact Exam Level Questions
- Answer Key with Video Solution

Exams Covered:

- SBI Clerk
- SBI PO
- IBPS PO
- IBPS Clerk
- IBPS RRB PO
- IBPS RRB Clerk

Validity: **1 Year**

Grab It Now



Grand Bundle PDF Course for All Bank Mains Exams 2021

Separate PDF Courses for All Major Bank Exams

- Total Number of Questions: **15000**
- Language: English & Hindi
- Exact Exam Level Questions
- Answer Key with Video Solution

Exams Covered:

- SBI Clerk
- SBI PO
- IBPS PO
- IBPS Clerk
- IBPS RRB PO
- IBPS RRB Clerk

Validity: **1 Year**

Grab it Now



Grand Bundle PDF Course Combo Prelims + Mains 2021

Separate PDF Courses for All Major Bank Exams

- Total Number of Questions: **40000+**
- Language: **English & Hindi**
- **Exact Exam Level** Questions
- Answer Key with **Video Solution**

Exams Covered:

- SBI Clerk
- SBI PO
- IBPS PO
- IBPS Clerk
- IBPS RRB PO
- IBPS RRB Clerk

Validity: **1 Year**

Grab it Now

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

Directions (1-8): Read the given passage and answer the following questions based on the passage.

State finances are in shambles. Every single State's, without exception, though the degree may vary. The COVID-19-induced lockdown has dealt State finances a **triple whammy**. Their own revenue sources — mainly from liquor sales, stamp duty from property transactions and sales tax on petroleum products — that account for half their total revenues, have collapsed. And their expenditure such as on interest payments, social sector schemes and staff salary remains unchanged. Worse, they are now called upon to spend more on **beefing up** their health infrastructure and on COVID-19 measures, including testing, treatment and quarantining. So, it is not surprising that all of them, (A) **inducting** the gold standard ones such as Maharashtra, Tamil Nadu and Karnataka, are now pleading for funding support from the Centre and relaxation in borrowing rules by the RBI. And the Centre has been watching silently even as some States have gone ahead and cut salaries of their employees and pension benefits to rein in expenses.

It could be argued that by seeking consecutive extensions of the lockdown, which imposes tremendous strain on not just their finances but also that of the Centre, the States are wrong in their approach. Are they taking the easy option by seeking extensions and simultaneously demanding financial support from the Centre? Tamil Nadu, Karnataka and Maharashtra, in

their desperation, commenced liquor sales with outlets flouting all physical distancing norms. The fear is that this could seed fresh infections. The Centre is itself not in a happy place financially. But it at least has the means to replenish its finances through conventional and unconventional means. For instance, it appropriated almost all of the benefit of falling oil prices through increase in duties — Rs.13 a litre on petrol and Rs.16 a litre on diesel — in two tranches in March and again, last week. It recently announced an increase in its borrowing by half for this fiscal. The burden is on the Centre to find the resources to immediately release the dues of the States and also reimburse them for their COVID-19-related expenses. It should seriously consider relaxing the fiscal deficit levels of the States from the current 3% level to at least 4.5%, just as it should relax its own level too. The States should at least be able to borrow more. The Centre should also give States the freedom to restart economic activity based on their own assessment. Not all States are in the same virus-spread position and within each State, not all districts are the same. This has to be acknowledged while planning a phased lifting of the lockdown. Greater leeway in restarting economic activity will relieve some of the financial stress, not just on the States but also on the Centre.

1) Which of the following is not a part of the 'triple whammy', being dealt with by the States?

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

- A. The major revenue sources of the states have fallen.
- B. The expenditure of the states on interest payments, social sector schemes and staff salaries have been the same.
- C. The Centre has asked the states to improve their health infrastructure and introduce better measures to deal with COVID-19.
- D. The states have to improve the healthcare facilities in the wake of the pandemic but the Centre has withdrawn all the financial support.
- E. All are correct.

2) Which of the following requests has been made by the states in context of the situation mentioned in the passage?

- A. Those states which account for the highest levels of government debts in India must be given additional time to repay the loans.
- B. A number of states have released their budget for the fiscal 2021-22 and must be supported by the Centre to meet their receipts targets.
- C. The states want the Centre to relax the borrowing norms from the Central bank and to provide financial support.
- D. As the spending on healthcare and family welfare has grown, the Centre must finance this increase.
- E. All are correct.

3) Which of the following measures have been mentioned in the passage to improve the financial position of the states?

- A. The revenue deficit of the ones that have widened must be addressed.
- B. States should be able to borrow more.
- C. The Centre should give States the freedom to restart the economy.
- D. Relax the fiscal deficit levels of the States.
- E. All are correct.

4) Which of the following burdens needs to be borne by the Centre?

- A. Ensure the financial stability of the state energy distribution companies.
- B. To find the resources to immediately release the dues of the States.
- C. To reimburse the states for their COVID-19-related expenses.
- D. Both (b) and (c)
- E. All are correct.

5) Identify the incorrect statement/(s) in context of the given passage.

- (A) Some States have cut salaries of their employees and pension benefits to manage the expenses.
 - (B) Some States have started liquor shops without taking into consideration the physical distancing norms.
 - (C) A greater freedom to states in restarting economic activity will relieve some of the financial stress
- A. Only (A)
 - B. Only (C)
 - C. Only (B)
 - D. Both (A) and (C)

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

E. None is incorrect.

6) Which of the following words is an antonym of the phrase 'beefing up', as highlighted in the given passage?

- A. Substantiate
- B. Broker
- C. Undermine
- D. Stimulate
- E. None of these.

7) A word has been highlighted and marked as (A). It may be incorrect in context of the given passage and needs improvement. Identify the most suitable replacement for the given word.

- A. Enduring
- B. Insulating
- C. Inculcating
- D. Including
- E. No replacement is required.

8) A sentence has been italicized in the given passage which may contain a grammatical error. Identify the part of the sentence which has an error.

- A. It could be argued that by seeking consecutive extensions
- B. Of the lockdown, which imposes tremendous strain on
- C. Not just there finances but also that of the
- D. Centre, the States are wrong in their approach.
- E. No Error.

Directions (9-16): Read the given passage carefully & answer the following questions. Some words have been highlighted in bold and there is a blank in one sentence to help you locate the same while answering the questions:

Heading the HR function of the Railways, I had public representatives of different political (A) **persuasions** make routine visits to my office. But nothing had prepared me for the announcement one day by my secretary that Phoolan Devi, MP, had sought time to meet me. I must confess that the instinctive, gut reaction was one of panic. After all, it is not every day that you come face to face with a former dacoit.

Surely, she must have been wanting to meet me to espouse someone's cause or some issue concerning her constituency. I need not have worried. When she did drop in, it was with a male colleague. It was difficult to believe that this woman of less than average build was once the face of terror and lawlessness in the heart of North India. She was obviously ill at ease with her new role in the "civilised" society as a representative of the people. That perhaps explained the presence of her companion: to help her put forth her case. The issue was about a railway employee of her constituency seeking a transfer to a place of his preference. After politely requesting me to look into the case, she and her companion left. No fuss.

I felt foolish and ashamed for having rushed to (B) **prejudge**. Here was a woman who by the age of 20 had experienced more than a lifetime of misery. Yet she had the spunk to reorder her

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

life and emerge from the dusty ravines of Chambal to finally arrive in Lutyens Delhi.

Cut back to another meeting a few months earlier, again with an honourable public representative, but this time with a “respectable” background. He walked in and without much preamble wanted to know why a certain recruitment for the Railways in his constituency was done without giving preference to the locals. On my explaining to him that his demand was against the rules, he left my chamber in a huff threatening me with dire consequences.

Both were “honourable” MPs. But while the criminal history of one was an open book and she carried the burden of her past till the very end (Phoolan Devi was shot dead a few months later outside her official residence in New Delhi, perhaps a retribution for the infamous Behmai massacre of the 1980s), the other moved around as a respectable leader, his inherent criminality and corruption -----**(C)**----- from the public by the veneer of his official position. Who was more “honourable”? Since every “honourable” is not necessarily honourable, it is perhaps time to consign this meaningless symbolism to the dustbin of history. Unless, of course, the honourables themselves need a constant reminder that they had better behave honourably, always.

9) Why did the woman who headed the HR function of the Railways, feel foolish and ashamed of herself?

A. Because the woman was panicked to see Phoolan Devi.

B. Because the woman misjudged Phoolan Devi.

C. Because she could not resolve Phoolan Devi’s concern.

D. Because she met a former dacoit.

E. None of these

10) Why did the MP with a "respectable" background, pay a visit to the woman in charge of the Railways' human resources?

A. He wanted to resolve the issue of a railway employee of his constituency seeking a transfer to a place of his preference.

B. He wanted to know why a particular recruitment for the Railways in his constituency was conducted without giving preference to him.

C. He wanted to raise the issue of a railway employee of his constituency who got transferred to a far away place.

D. He was uncertain as to why a particular recruitment for the Railways in his constituency was conducted without giving priority to locals.

E. None of these

11) What caused Phoolan Devi's death?

A. She was shot dead by her gunman.

B. She died of heart attack.

C. She was shot dead outside her official residence in New Delhi.

D. She died of old age illnesses.

E. She was shot dead by an MP

12) According to the given passage, which of the following is/are TRUE?

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

I. Phoolan Devi's issue was about a railway employee of her constituency seeking a transfer to a place of his preference.

II. The woman heading the HR function of the Railways, thought that Phoolan Devi must have been wanting to meet her to reject someone's cause or some issue concerning her constituency.

III. The demands made by the MP from a respectable background were against the rules.

- A. Only I
- B. Both I and III
- C. Only III
- D. Both II and III
- E. All the above

13) Which of the following is a **SYNONYM** to the word "persuasions" as given in the passage?

- A. Convincing
- B. Praising
- C. Corruption
- D. Collaborating
- E. Rejecting

14) Which of the following is an **ANTONYM** to the word "Prejudge" as given in the passage?

- A. Preconception
- B. Assumption
- C. Disinterested
- D. Biased
- E. Undermine

15) Fill in the blank (C) with the most appropriate word according to the context of the given passage:

- A. concealed
- B. disguised
- C. confronted
- D. enshrouded
- E. compensated

16) Which of the following sentences will best sum up the given paragraph?

- A. We should never compare people from a criminal background to people from a respectable background.
- B. We should never judge the people who are from a criminal background and the people who are from respectable backgrounds
- C. Every person who appears honorable is not necessarily honorable, and every person with a bad past is not necessarily wicked
- D. It is not every day that you come face to face with a person with a criminal background who is ill at ease
- E. None of these

Directions (17-24): Read the following passage carefully and answer the following questions. Some words have been highlighted and there is a blank in one of the sentences to help you locate the same while answering:

The hospitality industry is a broad category of fields within the service industry that includes lodging, event planning, theme parks, transportation, cruise line, and additional fields within the tourism industry. In looking at various

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

industries, “barriers to entry” by newcomers and competitive advantages between current players are very important. Among other things, hospitality industry players are very important. Among other things, the hospitality industry finds advantage in old classics (location), initial and outgoing investment support (reflected in the material upkeep of facilities and the luxuries located therein), and particular themes adopted by the marketing arm of the organization in the question (for example at theme restaurants). Also very important the characteristics of the personnel working in direct contact with the customers. The authenticity, professionalism, and actual concern for the happiness and well-being of the customers that is communicated by successful organizations are a clear competitive advantage. Total contribution by the travel and tourism sector to India’s GDP is expected to increase from US \$136.3 billion in 2015 to US \$275.2 billion in 2025. India ranked third among 184 countries. Travel & Tourism is the third largest foreign exchange earner for India. A sum of US\$ 19.884 billion was earned under foreign exchange through tourism during January-September 2017. The sector _____ 9.3 percent of total employment generated in the country in 2016 and the employment in the sector is expected to rise to 46.42 million by 2026. *During January-September 7.1 million foreign tourists has arrived in India. (A)/ The launch of several branding and marketing initiatives by the (B)/ Government of India such as ‘Incredible India’ and ‘AtithiDevoBhava’ (C)/ has providing a*

focused impetus to growth. (D). The Indian Government has also released a fresh category of visa – the medical visa or M visa, to encourage medical tourism in the country. Incredible India 2.0 campaign was launched in September 2017. In the hotel and tourism sector, 100 percent FDI is allowed through the automatic route. A five-year tax holiday has been offered for 2, 3 and 4 star category hotels located around UNESCO World Heritage sites (except Delhi and Mumbai). The investment in the tourism sector is expected to be US\$12.4 billion in the 12th five Year Plan; of these, private investments are likely to total US\$ 9.2 billion. Total FDI received by Indian tourism & hospitality sector was US\$ 10.48 million up to Q 1 FY18.

17) Which of the following can be inferred from the passage?

- A. The hospitality industry needs a good boost to become a substantial part of the economy.
- B. The hospitality industry needs to create more jobs in order to become a part of the main scenario.
- C. The backbone of the hospitality industry is infrastructure development.
- D. The hospitality industry needs to focus on more restricted offers rather than providing a variety of choices.
- E. The hospitality industry can be developed tremendously keeping in mind the middle class section of our country.

18) Which of the following dominates the list of competitive advantages in the hospitality industry?

- A. The location and the plan of a project
- B. The more number of foreigners visiting our country
- C. The gain achieved through minimum investments
- D. The ultimate satisfaction of the customers
- E. Extreme professionalism and actuality of data

19) Which of the following can be concluded from the passage?

- A. The number of jobs in this sector is increasing but will be stagnant soon.
- B. The industry will grow even more and so will the employment opportunities.
- C. The industry requires certain skills for people to stay employed here.
- D. The focus of the government should be promoting tourism followed by the promotion of domestic industries.
- E. The industry can grow only if the government can increase the foreign investments.

20) Which of the following can be a possible reason for attracting foreigners to India?

- A. Proper advertising initiatives taken by the Government
- B. Foreign direct investments made in a related way
- C. Less taxes levied on the industry
- D. Tourism industry being one of the major contributors to the economy

E. Particular themes added to places

21) Which of the following can be inferred from the steps taken by the Government of India?

- A. The Government is trying to boost the domestic industry by restricting the foreign ones.
- B. The Government is busy in advertising on a large scale to boost the tourism industry in India.
- C. The Government focuses more on foreign tours and attracting foreigners than on domestic needs.
- D. The Government has been engaged in making impractical plans and the policies have been obsolete now.
- E. The Government is trying its best to boost the hospitality industry in every possible way.

22) What is the synonym for the given word "impetus"?

- A. Strove
- B. Eviction
- C. Momentum
- D. Grave
- E. None of these

23) Which phrasal verb will fill the given blank?

The sector _____ 9.3 percent of total employment generated in the country in 2016 and the employment in the sector is expected to rise to 46.42 million by 2026.

- A. accounted for
- B. found out
- C. look over
- D. make up

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

E. None of these

24) The following sentence contains errors in two parts. You have to identify the erroneous parts and if there is no error in the sentence mark 'no error' as your answer.

During January-September 7.1 million foreign tourists has arrived in India. (A)/ The launch of several branding and marketing initiatives by the (B)/ Government of India such as 'Incredible India' and 'AtithiDevoBhava' (C)/ has providing a focused **impetus** to growth. (D)

A. BC

B. BD

C. AD

D. AB

E. No error

Direction (25-30): In the following passage, some of the words have been highlighted in bold. Read the passage and try to understand what it is trying to convey. Then replace the highlighted words with the correct options if it is required in order to make them grammatically and contextually correct. In case; the highlighted word is given correctly then mark "No improvement required" as the right answer.

In view of Holi, the Delhi Traffic Police has made (A) **simple** arrangements to ensure the safety of motorists and special checking teams will also be deployed at major (B) **nodes** to detect and prosecute traffic violators, officials said on Saturday.

The traffic police has appealed to all motorists to avoid traffic violations and (C) **argued** people to follow government directives and not celebrate the upcoming festivals at public places.

As the festival of Holi will be celebrated on Monday, elaborate traffic arrangements have been made to ensure the safety of motorists on roads and strict action will be taken against those found (D) **indulging** in drunken driving, performing stunts on two-wheelers, riding without helmets, over-speeding, jumping the red light, dangerous driving or any other traffic violations, according to the traffic police.

"Special checking teams will be deployed at major intersections and vulnerable points to detect and (E) **liberate** traffic violations. Special traffic police checking teams, along with PCR and local police teams, will be (F) **unsettled** on various roads and strategic locations all over Delhi to check drunken driving, red-light jumping and other violations. Radar guns will be deployed at various vulnerable roads to check incidents of over-speeding," Joint Commissioner of Police (Traffic) MeenuChoudhary said.

25) Which word will replace the word in (A)?

A. Elaborate

B. Plain

C. Consulate

D. Hasty

E. No improvement required

26) Which word will replace the word in (B)?

A. Divergence

B. Adjuration

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

- C. Retributions
- D. Intersections
- E. No improvement required

27) Which word will replace the word in (C)?

- A. Persuade
- B. Yelled
- C. Snapped
- D. Urged
- E. No improvement required

28) Which word will replace the word in (D)?

- A. Disallowing
- B. Abstaining
- C. Refusing
- D. Depressing
- E. No improvement required

29) Which word will replace the word in (E)?

- A. Cease
- B. Exonerate
- C. Prosecute
- D. Stop
- E. No improvement required

30) Which word will replace the word in (F)?

- A. Stationed
- B. Changed
- C. Denunciation
- D. Peroration
- E. No improvement required

Directions (31-36): A passage is given below with some blanks. Read the passage carefully

and fill in the blanks with the correct word from the options given below.

The first regional conference on Afghanistan hosted by India was successful in forging a ___ (18) ___ on three key issues — preventing the war-torn country from becoming a safe ___ (19) ___ for global terrorism, the need for a truly inclusive government in Kabul, and unimpeded delivery of humanitarian aid to the Afghan people. Wednesday’s meeting was attended by the security czars of Iran, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan and Uzbekistan — all countries with huge ___ (20) ___ in the stability of Afghanistan. It would appear the outcomes of the Delhi Regional Security Dialogue exceeded India’s expectations, as there was a great degree of convergence in assessments made by the eight countries about the ___ (21) ___ and challenges emanating from Afghanistan. This ___ (22) ___ was reflected in the “Delhi Declaration on Afghanistan”. It spoke of preventing Afghan territory from being used for planning terrorist acts; an open and inclusive government with representation from all sections of society; and the need for an urgent response to the ___ (23) ___ humanitarian crisis in Afghanistan.

31) Find the appropriate word that can fill the blank 18.

- A. unanimity
- B. consensus
- C. exhorted
- D. reparations

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

E. compensation

32) Find the appropriate word that can fill the blank 19.

- A. shelters
- B. refugee
- C. heaven
- D. haven
- E. harbouring

33) Find the appropriate word that can fill the blank 20.

- A. stakes
- B. interesting
- C. gamble
- D. skates
- E. rivalry

34) Find the appropriate word that can fill the blank 21.

- A. ultimate
- B. warn
- C. treaty
- D. hostile
- E. threats

35) Find the appropriate word that can fill the blank 22.

- A. convergent
- B. unions
- C. convergence
- D. divergence
- E. opprobrium

36) Find the appropriate word that can fill the blank 23.

- A. threatened
- B. imminence
- C. grooming
- D. looming
- E. probability

Directions (37-42): In the following passage, some of the words have been highlighted in bold. First read the passage and try to understand what it is about. Then replace the highlighted words with the correct option in order to make grammatical and contextual sense. In case the highlighted word is correct as it is, mark 'No Improvement' as the right answer.

Transport has contributed to the spread of coronavirus locally, regionally and internationally. **Despite** various **apparitions** for passenger screening, **quarantine** after travel and border control, infected people have still managed to travel **(A)**. We now know that quite a large **realm (B)** of people who are infected show no symptoms of COVID-19 and that people are infectious before show symptoms. Furthermore, there is very little good scientific **evidence (C)** on the transmission of infectious disease on public transport vehicles. This is because for **Linking/ Connecting / Calibrate (D)** a transmission event for a specific journey is notoriously difficult; one has to consider many factors that are at play. Scientists around the world are trying to _____ **(E)** _____ the complex interactions between people and

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

the environment that might lead to transmission. Since the start of the pandemic, a few studies have ____ (F) ____ that transmission may have occurred, or could occur, on various public-transport vehicles. Yet these studies have not shown that transmission has actually taken place on the vehicle.

Transport has **contributed** to the spread of coronavirus locally, regionally and internationally. **Despite** various **apparitions** for passenger screening, **quarantine** after travel and border control, infected people have still managed to travel (A).

37) In the above sentence four words are highlighted in bold. You have to choose the one inappropriate word in the given option from them.

- a) contributed
 - b) despite
 - c) apparitions
 - d) quarantine
- A. Only a
B. Only b
C. Only c
D. Only d
E. All are correct.

38) The word highlighted in B is inappropriate. Choose the correct set of words from the following options

- A. Number-Mindset
- B. Percentage-Proportion
- C. Belief-Disagreement
- D. Department -Segment

E. Recourse-Menace

39) Which synonymous word will come along with the word evidence highlighted in (C)?

- a) Research
 - b) Information
 - c) Data
 - d) Equilibrium
- A. Only a, b, d
B. Only b, c, d
C. Only a, b, c
D. Only a, c, d
E. All of the above

40) Which pair of words are appropriate highlighted in (D)?

- a) Presuppose
 - b) connecting
 - c) linking
- A. Only a and b
B. Only b and c
C. Only a and d
D. Only c and d
E. None of the above

41) Which word or pair of words will come in blank E?

- a) Rogue
 - b) Merge
 - c) Unpick
 - d) Analyse
- A. Only a and b
B. Only b and c
C. Only a and d

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

- D. Only c and d
- E. None of the above

42) Which word or pair of words will come in blank F?

- a) Shown
 - b) Suggested
 - c) Adopted
 - d) Demonstrated
- A. Only a and b
 - B. Only b and c
 - C. Only a and d
 - D. Only c and d
 - E. None of the above

Directions (43-48): In the following passage there are highlighted words, each of which has been numbered. These numbers are printed below the passage and against each, five options are given. In four options, one word is suggested in each option. Find out the appropriate word which can replace the highlighted word. If the highlighted word fits the passage, choose option 'e' (No correction required) as the correct choice.

In an election rally, West Bengal chief minister Mamata Banerjee had contrasting messages for the two major religious communities of the state. She appealed to Hindus not to vote on religious grounds, on the basis of "Hindu-Mussalman", and fall for the Bharatiya Janata Party (BJP)'s attempt to divide people on religious lines. She appealed to Muslims that they must not let minority votes get divided, warned them not to fall for the (1) **rhythm** of Abbas Siddiqui (who is a

part of the Left-Congress alliance), and warned the community that it would face the "biggest danger" if the BJP came to power.

This message, in a way, sums up all that is wrong with the politics of (2) **secularism** in India. Ms Banerjee clearly did not see a contradiction in asking Hindus not to vote as Hindus, and asking Muslims to vote as Muslims in a (3) **commodity** manner. It was in tune with her party's strategy of winning a majority of the minority votes and a minority of the majority votes. But this undermines secularism, just as the BJP's attempt to win a majority of the majority votes by (4) **shocking** their anxieties, and constructing Muslims as the "other" undermines secularism. In fact, by pointing to attempts to consolidate the minority vote, the BJP is often able to stir up Hindu political consciousness across caste lines.

Unless Indian politics is able to move beyond this (5) **elusive** focus on group identities, and creation of binaries based on these, this approach will only get more entrenched. The BJP's majoritarian politics is a challenge to India's composite and diverse social (6) **motion**, but the Opposition's politics, with open appeals to minorities to prioritise their religious identity, weakens the secular project too.

43) Which of the following words could replace the word marked (1)?

- A. Referendum
- B. Recession
- C. Rhetoric
- D. Resentment

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

E. No correction required.

44) Which of the following words could replace the word marked (2)?

- A. Sanction
- B. Satire
- C. Sepsis
- D. Seldom
- E. No correction required.

45) Which of the following words could replace the word marked (3)?

- A. Contemporary
- B. Consolidated
- C. Conscientious
- D. Commotion
- E. No correction required.

46) Which of the following words could replace the word marked (4)?

- A. Smashing
- B. Shaking

C. Smacking

D. Stoking

E. No correction required.

47) Which of the following words could replace the word marked (5)?

- A. Excessive
- B. Evasive
- C. Emotive
- D. Eminent
- E. No correction required.

48) Which of the following words could replace the word marked (6)?

- A. Mason
- B. Mosaic
- C. Mobile
- D. Mansion
- E. No correction required.

Answer With Explanation

1) Answer: D

Refer to the first paragraph- "Their own revenue sources — mainly from liquor sales, stamp duty from property transactions and sales tax on petroleum products — that account for half their total revenues, have collapsed. And their expenditure such as on interest payments, social sector schemes and staff salaries remain unchanged. Worse, they are now called upon to

spend more on beefing up their health infrastructure and on COVID-19 measures, including testing, treatment and quarantining." Referring to the quoted text, we can infer that there is no reference to the sentence given in option (d). Hence, option (d) is the most suitable answer choice.

2) Answer: C

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

Refer to the first paragraph- “.... are now pleading for funding support from the Centre and relaxation in borrowing rules by the RBI.” Referring to the quoted text, we can infer that the statement given in option (c) is correct in context of the given question. Hence, option (c) is the most suitable answer choice.

3) Answer: A

Refer to the second paragraph- “..... relaxing the fiscal deficit levels of the States from the current 3% level to at least 4.5%, just as it should relax its own level too. The States should at least be able to borrow more. The Centre should also give States the freedom to restart economic activity based on their own assessment.” Referring to the quoted text, we can infer that there is no reference to the sentence given in option (a). Hence, option (a) is the most suitable answer choice.

4) Answer: D

Refer to the second paragraph- “The burden is on the Centre to find the resources to immediately release the dues of the States and also reimburse them for their COVID-19-related expenses.” Referring to the quoted text, we can infer that the statements (b) and (c) are correct in context of the given question. Hence, option (d) is the most suitable answer choice.

5) Answer: E

All the given statements are correct in context of the given passage. These statements can be validated from the texts quoted below:

Statement (A) [Paragraph 1]: “.... Some States have gone ahead and cut salaries of their employees and pension benefits to rein in expenses.”

Statement (B) [Paragraph 2]: “Tamil Nadu, Karnataka and Maharashtra, in their desperation, commenced liquor sales with outlets flouting all physical distancing norms. The fear is that this could seed fresh infections.”

Statement (C) [Paragraph 2]: “Greater leeway in restarting economic activity will relieve some of the financial stress, not just on the States but also on the Centre.”

Hence, option (e) is the most suitable answer choice.

6) Answer: C

Among the given set of words, ‘undermine’ is opposite in meaning to ‘beefing up’. Hence, option (c) is the most suitable answer choice.

Beefing up- If you beef up something, you increase, strengthen, or improve it.

Undermine- erode the base or foundation of (a rock formation).

Substantiated- provide evidence to support or prove the truth of.

Stimulate- raise levels of physiological or nervous activity in (the body or any biological system).

Broker- arrange or negotiate (an agreement).

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

7) Answer: D

Among the given set of words, 'including' will replace 'inducting' to make the sentence meaningful and grammatically correct. Hence, option (d) is the most suitable answer choice.

Inducting- admit (someone) formally to a post or organization.

Including- comprise or contain as part of a whole.

Enduring- lasting over a period of time; durable

Insulating- protect (something) by interposing material that prevents the loss of heat or the intrusion of sound.

Inculcating- instill (an idea, attitude, or habit) by persistent instruction.

8) Answer: C

Here, the error is in part (c) of the sentence where 'there' will be replaced by 'their' which is used to refer to the 'states'. Hence, option

9) Answer: B

According to the given passage, the woman was panicked to meet Phoolan Devi because she was a former dacoit. She also made a few remarks about Phoolan Devi's visit. When, in reality, Phoolan Devi politely asked her to look into a case and then left without making a fuss, the woman said, *"I felt foolish and embarrassed for having rushed to prejudge."* It means that the woman felt foolish and embarrassed for judging Phoolan Devi incorrectly.

Therefore, according to the given explanation, it can be concluded that option B is the correct answer.

10) Answer: D

In the given passage, while talking about the visit of an MP with a respectable background, the author says that *"He walked in and without much preamble wanted to know why certain recruitment for the Railways in his constituency was done without giving preference to the locals"*. It means that the MP with a respectable background visited the woman in charge of the Railways' human resources, because he wanted to know why a particular recruitment for the Railways in his constituency was conducted without giving priority to the people of the area.

Therefore, according to the given explanation, it can be concluded that option D is the correct answer.

11) Answer: C

At the beginning of the last paragraph, it is mentioned in a bracket that *"Phoolan Devi was shot dead a few months later outside her official residence in New Delhi, perhaps a retribution for the infamous Behmai massacre of the 1980s"*. It means that Phoolan Devi was assassinated outside her official residence in New Delhi. It was possibly retaliation for the controversial Behmai massacre of the 1980s.

Options A and E get eliminated as it is not mentioned in the passage about who shot her. Therefore, according to the given explanation, it

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

can be concluded that option C is the correct answer.

12) Answer: B

In the second paragraph, while talking about Phoolan Devi's visit, it is said that *"The issue was about a railway employee of her constituency seeking a transfer to a place of his preference"*.

In the fourth paragraph, while talking about the MP, it is said that *"On my explaining to him that his demand was against the rules, he left my chamber in a huff threatening me with dire consequences."*

Thus, it can be concluded that both I and III are correct.

At the beginning of the second paragraph, it is said that *"Surely, she must have been wanting to meet me to espouse someone's cause or some issue concerning her constituency."* Here, the word 'espouse' means 'to accept'. Whereas, in the 2nd alternative, it is said 'Phoolan Devi must have been wanting to meet her to reject someone's cause'. Thus, the 2nd alternative gets eliminated.

13) Answer: A

The meaning of the given word 'persuasion' is 'the action or process of convincing someone or of being convinced to do or believe something.'

The meaning of the word 'convincing' is 'capable of causing someone to believe that something is true or real.'

Thus, 'convincing' is the synonym of the given word.

14) Answer: C

The meaning of the given word 'prejudge' is 'preconceived opinion that is not based on reason or actual experience.'

The meaning of the word 'disinterested' is 'not influenced by considerations of personal advantage.'

Thus, 'disinterested' is the antonym of the given word.

15) Answer: A

The given sentence is talking about the MP who is from a respectable background and misbehaved with the woman (railway officer).

The given sentence intends to convey that the criminality and the corruption of this MP were covered up and were not known to the public.

Therefore, 'concealed' is the most appropriate word to fill in the blank as it means 'prevent (something) from being known; keep secret.'

16) Answer: C

According to the given passage, even before interacting with the MP with a criminal background, it was determined that she was wicked. She was found to be polite, while the MP with a respectable background who appeared to be honorable was found to be wicked and misbehaving.

Therefore, sentence C best summarizes the given passage.

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

17) Answer: C

It is mentioned in the passage that restaurants, theme parks or places etc help to make industry popular. People are investing in it and the consumers are large in numbers. Thus it can easily be inferred that the backbone is the infrastructure. The other options cannot be inferred from the passage. Thus, option C is the correct answer

18) Answer: D

It can be understood that for any industry to run successfully ultimately the customers play the main role. If they are satisfied and choose a product that becomes a hit. In the hospitality industry which is all about serving customers their review and satisfaction matters the most. Thus, option D is the correct answer

19) Answer: B

It is clearly mentioned in the passage 'The sector accounted for 9.3 percent of total employment generated in the country in 2016 and the employment in the sector is expected to rise to 46.42 million by 2026. This means the industry will grow and so will the employment opportunities. Thus B is the correct answer.

20) Answer: A

It is mentioned in the passage that the government's initiatives and campaigns "Incredible India and AthitiDevoBhava" have

provided the required impetus to the industry. Thus option A is the correct answer.

21) Answer: E

It is clear from the passage that the Government has been advertising, planning and implementing various initiatives to promote the hospitality industry. It has encouraged both national and international tours. Thus, option E is the correct answer.

22) Answer: C

Impetus (n):

Something that encourages something else to happen

Something that encourages a particular activity or makes that activity more energetic or effective

Momentum (n):

Something that arouses action or activity

So option C is the right answer.

23) Answer: A

The correct sentence will be:

The sector **accounted** for 9.3 percent of total employment generated in the country in 2016 and the employment in the sector is expected to rise to 46.42 million by 2026.

Accounts for (phrasal verb):

- To provide an explanation or reason for something
- To make up or form a part of something

Here the sentence implies that the sector forms 9.3% of total unemployment in the country. So option A is the right answer.

Other phrasal verbs meanings:

- **Found out:** discover a fact or piece of information.
- **Look over:** check, examine
- **Make up:** invent, lie about something, apply cosmetics to, forgive each other

24) Answer: C

There are errors in parts A and D:

A: 'foreign tourists' is plural so here has should be replaced with have as subject is plural

D: as per the structure has + V3, providing is incorrect, provided will be correct.

So option C is the right answer.

25) Answer: A

Simple should be replaced with elaborate because here we are talking about the arrangements being made very carefully to ensure the safety of motorists by the Delhi Traffic police on the occasion of Holi

- (A) **Elaborate:** -done or made very carefully
- (B) **Plain:** -easy to see, hear or understand; clear
- (C) **Consulate:** -the building where a consul works
- (D) **Hasty:** - said or done too quickly

26) Answer: D

Here we are talking about the arrangement being made by the Delhi traffic police on the occasion of Holi because the risk is high and that's why a special checking system has been placed where two or more streets intersect to detect and prosecute traffic violators.

(A) **Divergence:** - the process or state of diverging.

(B) **Adjuration:** - Prayer, appeal, entreaty

(C) **Retributions:** - punishment for a crime

(D) **Intersections:** - a place or area where two or more things (such as streets) intersect.

27) Answer: D

Here the traffic police has requested people and not argued with them to follow government directives and not celebrate the upcoming festivals at public places.

Hence urged should be used instead of argued

Argued: - to say things, often angrily, that show that you do not agree with somebody about something

- (A) **Persuade:** - to make somebody do something by giving him/her good reasons
- (B) **Yelled:** - to shout very loudly, often because you are angry, excited or in pain
- (C) **Snapped:** - to break or be broken suddenly, usually with a sharp noise
- (D) **Urged:** - to advise or try hard to persuade somebody to do something

28) Answer: E

Here we are talking about the people who are involved in drunken driving, performing stunts on two-wheelers, riding without helmets, over-speeding, jumping the red light, dangerous driving or any other traffic violations; taking strict action against them

Hence Indulging is correct.

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

Indulging: - to allow yourself to have or do something for pleasure

(A) Disallowing: - to not allow or accept something

(B) Abstaining: - to choose not to do or have something

(C) Refusing: - to say or show that you do not want to do, give, or accept something

(D) Depressing: - Demoralizing, painful

29) Answer: C

Here we are talking about those people who violate the traffic rules should be officially charged by the traffic police.

Hence prosecute is correct word for this replacement

Liberate: - to allow somebody/something to be free

(A) Cease: - to stop or end

(B) Exonerate: - to say officially that somebody was not responsible for something bad that happened

(C) Prosecute: - to officially charge somebody with a crime and try to show that he/she is guilty, in a court of law

(D) Stop: - to finish moving or make something finish moving

30) Answer: A

Here we are talking about the traffic police's teaming with PCR that will be visible on various roads all over Delhi to check drunken driving, red-light jumping and other violations.

Hence, Stationed is the correct answer.

Unsettled: - (used about a situation) that may change; making people uncertain about what might happen

(A) Stationed: - to send somebody, especially members of the armed forces, to work in a place for a period of time

(B) Changed: - to become different or to make somebody/something different

(D) Peroration: - the concluding part of a speech, typically intended to inspire enthusiasm in the audience.

31) Answer: B

The context talks about the success of India in building an agreement on some issues regarding safety of Afghanistan. Option A is grammatically incorrect. Options D & E are contextually incorrect and they are synonyms. Option C is a verb whereas we need a noun and it is also contextually incorrect.

Consensus (n) – agreement, unanimity, accord

Exhort (v) – encourage, adjure

Reparations (n) – compensation, amend

32) Answer: D

Haven is a shelter or refuge; a place of safety.

The sentence is about preventing Afghanistan from becoming a safe place for terrorism. Option A has a plural noun whereas we need a singular noun. 'Refugee' means a person who has been forced to leave their country in order to escape war, persecution, or natural disaster. Option C is contextually incorrect. Option E is a present

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

participle and hence only option C has the correct word for the blank.

33) Answer: A

Emphasizing the options, the word 'stake' has different meanings. We need to check the options and find the suitable word according to the context.

The context talks about the concern of all the countries in the meeting towards Afghanistan. So, the word that suits the blank is 'stakes'.

34) Answer: E

According to the context, there're rising warnings and challenges from Afghanistan. So, the correct word here is 'threats' that means warnings.

Hostile – bitter, hateful

Ultimate – utmost, peak, pinnacle

35) Answer: C

The context is focusing on a meeting or convergence. The pronoun 'this' modifies the same. Hence, the correct word here is 'convergence' as we need a singular subject in the blank.

Convergence – union, meeting

Opposite – divergence

Opprobrium – harsh criticism

36) Answer: D

The context talks about the upcoming crisis on the country and how urgently it needs to be prevented. Hence, the correct word contextually

and grammatically is 'looming'. Option A has the past participle form of 'threatening'. We need an adjective in the blank.

Looming – unavoidable, imminent, pending

Grooming – fixing, readying

37) Answer: C

In the given sentence the given word apparitions is inappropriate. In the given sentence we need a plural noun to be modified by the adjective various. The sentence talks about the different steps that have been taken to detect passengers who are infected by the coronavirus. So here measures or initiatives are the appropriate words, not apparitions.

Apparitions: unusual sights

So option C is the right answer

38) Answer: B

B is the right answer. We need a noun to be modified by the adjective large. The sentence talks about how many people are infected by COVID-19 show no symptoms. Percentage and Proportion will fit here. A large percentage or proportion of people means a large section of people.

So realm is inappropriate here.

- Realm – field or area
- Number- amount
- Mindset- mentality
- Disagreement – difference of opinions
- Segment – Section
- Recourse – option or alternative
- Mence- Danger

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

- Department – Division of large organization such as a government, university or company. Dealing with specific area or activity.

39) Answer: C

C is the right answer. We need a noun to be modified by the adjective Scientific. The sentence talks about the shortage of scientific proof on the transmission of infectious disease on public transport vehicles. So with evidence research, data, information are synonymous to each other and will fit contextually.

Equilibrium: Balance

40) Answer: B

B is the right answer. We need a verb in the present participle form to follow the preposition FOR. The sentence talks about the association between a particular transmission event and a specific journey. Linking and connecting will fit here.

Presuppose – require

41) Answer: D

D is the right answer. We need a verb in the base form to fit the infinitive TO+VERB construction. The sentence talks about understanding the complex interactions between people and the environment. Unpick and Analyse will fit here.

- Examine – study
- Agree – accept or concur
- Pursue – Follow

- Renounce – give up
- Rogue – a dishonest person
- Merge – Join
- Beset - Afflict
- Depart – Leave

42) Answer: A

A is the right answer. We need a verb in the past participle form to fit the present perfect tense construction. The sentence talks about how certain scientific studies have forwarded the claim that COVID-19 have forwarded the claim that COVID-19 transmission may have occurred, or could occur, on various public-transport vehicles. SHOWN and SUGGESTED will fit contextually.

- Avowed – declared
- Demonstrated – asserted or explained an argument, with examples or evidence
- Adopted – Taken on or acquired
- Based – founded
- Advanced – forwarded
- Graced – dignified
- Established – proven to be true
- Discharged – released

43) Answer: C

Here, the correct replacement will be 'rhetoric'.

Rhetoric- the art of effective or persuasive speaking or writing, especially the exploitation of figures of speech and other compositional techniques.

Rhythm- a strong, regular repeated pattern of movement or sound.

Top Important Reading Comprehension & Cloze Test Questions for IBPS PO Pre 2021

Referendum- a general vote by the electorate on a single political question which has been referred to them for a direct decision.

Recession- a period of temporary economic decline during which trade and industrial activity are reduced, generally identified by a fall in GDP in two successive quarters.

Resentment- bitter indignation at having been treated unfairly.

44) Answer: E

Secularism- the principle of separation of the state from religious institutions.

Sepsis- a serious condition resulting from the presence of harmful microorganisms in the blood or other tissues and the body's response to their presence, potentially leading to the malfunctioning of various organs, shock, and death.

45) Answer: B

Here, the correct replacement will be 'Consolidated'.

Consolidated- combine (a number of things) into a single more effective or coherent whole.

Commodity- a useful or valuable thing.

Commotion- a state of confused and noisy disturbance.

Contemporary- living or occurring at the same time.

Conscientious- wishing to do one's work or duty well and thoroughly.

46) Answer: D

Here, the correct replacement will be 'Stoking'.

Stoking- encourage or incite (a strong emotion or tendency).

Shocking- causing indignation or disgust; offensive.

Smacking- strike (someone or something), typically with the palm of the hand and as a punishment.

Smashing- violently break (something) into pieces.

47) Answer: A.

Here, the correct replacement will be 'Excessive'.

Elusive- difficult to find, catch, or achieve.

Excessive- more than is necessary, normal, or desirable; immoderate.

Evasive- tending to avoid commitment or self-revelation, especially by responding only indirectly.

Emotive- arousing or able to arouse intense feeling.

Eminent- (of a person) famous and respected within a particular sphere.

48) Answer: B

Here, the correct replacement will be 'mosaic'.

Mosaic- a combination of diverse elements forming a more or less coherent whole.

Mason- a person skilled in cutting, dressing, and laying stone in buildings.

Grand Bundle PDF Course 2021

Exams Covered:

**SBI Clerk | SBI PO | IBPS RRB PO |
IBPS RRB Clerk | IBPS PO | IBPS Clerk**

Separate PDF Course for All Major Bank pre + Mains Exams

- Total No. of Ques: **40,000+**
- Question in Bilingual (**Eng & Hindi**)
- Answers With Detailed **Video Solution**
- Provides you **50 days Study Planner** for each exams
- **Covers All Types** of Questions in Each Topic
- Questions in **Exact Exam Level**
- All Our PDFs are **Downloadable**
- **100% Satisfaction** Assured & It's Worthy for your money
- Download as PDF & also take **Quiz with Timer**



Grab It Now

guidely

Grand Bundle PDF Course for All Bank Prelims Exams 2021

Separate PDF Courses for All Major Bank Exams

- Total Number of Questions: **25000**
- Language: English & Hindi
- Exact Exam Level Questions
- Answer Key with Video Solution

Exams Covered:

- SBI Clerk
- SBI PO
- IBPS PO
- IBPS Clerk
- IBPS RRB PO
- IBPS RRB Clerk

Validity: **1 Year**

Grab It Now

guidely

Grand Bundle PDF Course for All Bank Mains Exams 2021

Separate PDF Courses for All Major Bank Exams

- Total Number of Questions: **15000**
- Language: English & Hindi
- Exact Exam Level Questions
- Answer Key with Video Solution

Exams Covered:

- SBI Clerk
- SBI PO
- IBPS PO
- IBPS Clerk
- IBPS RRB PO
- IBPS RRB Clerk

Validity: **1 Year**

Grab it Now

guidely

Grand Bundle PDF Course Combo Prelims + Mains 2021

Separate PDF Courses for All Major Bank Exams

- Total Number of Questions: **40000+**
- Language: **English & Hindi**
- Exact Exam Level Questions
- Answer Key with **Video Solution**

Exams Covered:

- SBI Clerk
- SBI PO
- IBPS PO
- IBPS Clerk
- IBPS RRB PO
- IBPS RRB Clerk

Validity: **1 Year**

Grab it Now