

13. Which of the following sentences should be the FIFTH after rearrangement?
(a) A (b) D (c) C (d) E (e) B
14. Which of the following sentences should be the FIRST after rearrangement?
(a) B (b) F (c) A (d) C (e) E
15. Which of the following sentences should be the THIRD after rearrangement?
(a) A (b) B (c) D (d) F (e) C
- Directions (16-20): Rearrange the following sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.
- (A) One of the reasons for declining oil prices is the advance made over the last few years with respect to oil production, especially in the U.S.
- (B) Today, many fear that the world economy is on the edge of another recession.
- (C) This has adversely affected a number of emerging economies, which are suppliers of commodities or are closely linked to the Chinese production networks.
- (D) The world economy is so hard to predict. In 2008, as the global financial markets plunged into a crisis, high oil prices were considered to be one of the factors that caused it.
- (E) China's economy is projected to grow at 6.3 per cent in 2016, its slowest growth in 25 years. A slowing China has far less appetite for oil and other commodities.
- (F) Guess what is high up there on the list of its contributing reasons: low oil prices. The price of crude oil remained mostly above \$100 per barrel for almost three years from 2011 onwards, but declined sharply during the second half of 2014, settling at around \$50 per barrel for a good part of 2015.

(G) The recent lifting of sanctions against Iran has eased the supply situation even further. But the falling oil prices are also a reflection of the stagnation in worldwide demand, and this is what has made the stock markets panicky.

16. Which of the following will be the THIRD sentence?
- (a) B (b) C (c) A (d) D (e) F
17. Which of the following will be the FIRST sentence?
- (a) C (b) D (c) E (d) G (e) B
18. Which of the following will be the SIXTH sentence?
- (a) C (b) D (c) E (d) B (e) A
19. Which of the following will be the LAST sentence?
- (a) A (b) C (c) F (d) D (e) B
20. Which of the following will be the FOURTH sentence?
- (a) C (b) E (c) G (d) A (e) F

Directions (21-25): Rearrange the following sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- (A) More than omissions, the inclusions are glaring.
- (B) Regimes change but not their mindset.
- (C) Film stars and sportspersons have their own awards and rewards. Why include them in the Republic Day awards?
- (D) Right-thinking persons and senior citizens would have been disappointed by the lack of recognition for Savithri Vaithi, founder of the care home for the elderly, 'Vishranthi', a pioneer in social service in Tamil Nadu, in the Republic Day honours this year.
- (E) It is high time that someone with an all- India perspective oversees the selection.
21. Which of the following would be the FIRST sentence after rearrangement?
- (a) D (b) B (c) E (d) C (e) A

22. Which of the following would be the SECOND sentence after rearrangement?
(a) A (b) C (c) E (d) D (e) B
23. Which of the following would be the THIRD sentence after rearrangement?
(a) A (b) B (c) D (d) E (e) C
24. Which of the following would be the FOURTH sentence after rearrangement?
(a) C (b) E (c) D (d) B (e) A
25. Which of the following would be the FIFTH sentence after rearrangement?
(a) B (b) A (c) C (d) D (e) E
- Directions (26-30): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.
- (A) No one wants to pay more in taxes and everyone wants more and better public services.
- (B) Even in the best of times, Budget-making is a very difficult exercise in India.
- (C) It is Budget time again, and a lot of things have been written and spoken about what the Finance Minister should and can do.
- (D) While everyone wants to bequeath considerable wealth to their progeny, myopia sets in while it comes to government borrowing even as it involves a burden on the future generations.
- (E) Given the depressing global environment, marked slowdown in domestic manufacturing and increasing expenditure demands, the challenges this year look formidable.
- (F) Indeed, every section of the community has expectations.
26. Which of the following would be the FIRST sentence after rearrangement?
(a) F (b) B (c) E (d) C (e) A

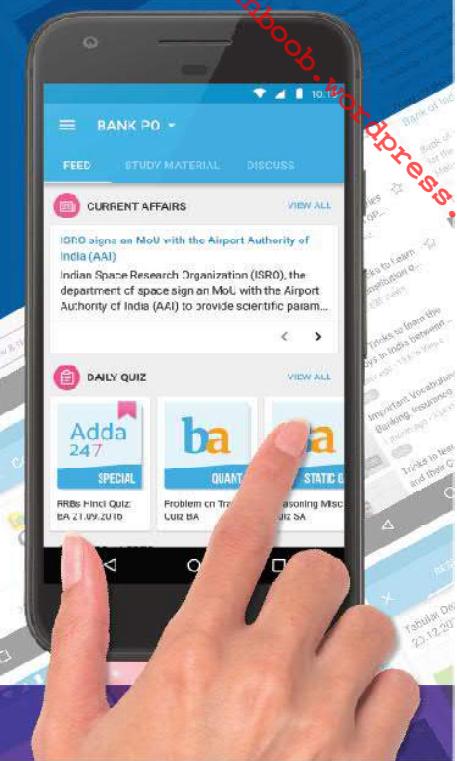


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27. Which of the following would be the SECOND sentence after rearrangement?
(a) A (b) C (c) E (d) F (e) B
28. Which of the following would be the THIRD sentence after rearrangement?
(a) A (b) B (c) F (d) E (e) C
29. Which of the following would be the FOURTH sentence after rearrangement?
(a) C (b) E (c) D (d) B (e) F
30. Which of the following would be the SIXTH sentence after rearrangement?
(a) B (b) A (c) C (d) F (e) E

Directions (31-35): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- (A) Now she tears into a corner and chews.
(B) She has just learned to read, and wonders whether the newly minted words will taste as good as they sound.
(C) But she keeps chewing until the entire page is inside her.
(D) A four-year-old girl sits under a dining table with a copy of Walter de la Mare's Silver.
(E) The taste is less spectacular — of unsweetened porridge.
(F) She has already licked the page, which smells of the wax paper frill around cakes.

31. Which of the following will be the THIRD sentence?
(a) B (b) C (c) A (d) D (e) F
32. Which of the following will be the FIRST sentence?
(a) C (b) D (c) E (d) A (e) B
33. Which of the following will be the SIXTH sentence?
(a) C (b) D (c) E (d) B (e) A
34. Which of the following will be the SECOND sentence?
(a) A (b) C (c) F (d) D (e) B

35. Which of the following will be the FOURTH sentence?

- (a) C (b) E (c) B (d) A (e) F

Directions (36-40): Rearrange the following sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- (A) This is, relatively speaking, a low speed, and the system may be treated as a perturbation, or correction, to the Newtonian description.
- (B) According to Newtonian dynamics, if the black holes had been orbiting around each other, they would have been in a circular or an elliptical orbit.
- (C) The energy lost in this process would be emitted as gravitational waves which bore the signature of the inspiral, merger and ringdown stages.
- (D) In Newton's theory, the black holes are just orbiting each other in a circular or elliptical orbit and there is no energy lost by way of gravitational waves which causes them to spiral towards each other.
- (E) The gravitational wave detected was due to the merger of two black holes of mass 36 and 29 times the mass of our Sun.
- (F) Here are a few of the ways in which it was shown that the equations of General Theory of Relativity stood the test at the high speeds: first, the spin and mass of the merged entity and second, during the inspiral phase, when the black holes are far apart, they are moving at about 0.1-0.4 times the speed of light.
- (G) Einstein however said that they would spiral inwards towards each other (the inspiral phases) and when they came close would lock in a circular orbit, where, in a jiffy, they would merge (merger and ringdown phase).

36. Which of the following will be the THIRD sentence?

- (a) B (b) G (c) A (d) D (e) F

37. Which of the following will be the FIRST sentence?

- (a) C (b) D (c) E (d) G (e) B

38. Which of the following will be the SIXTH sentence?
 (a) C (b) D (c) E (d) B (e) A
39. Which of the following will be the FIFTH sentence?
 (a) A (b) C (c) F (d) D (e) B
40. Which of the following will be the FOURTH sentence?
 (a) C (b) E (c) G (d) A (e) F

Directions (41-45): Rearrange the following sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- (A) Most of the documentary comprises visceral, on-the-ground footage of protesters being assaulted, even as they chant “police with the people” and “serve the nation, not the government”.
- (B) They have tasted freedom, having been born in an independent Ukraine after the abolition of the Soviet dominion.
- (C) The documentary shows us dissent expressed with grace and a protest more like a festival with people singing and dancing.
- (D) The visuals of bleeding protesters speaking while receiving medical care, sniper attacks, and improvised medical centres being destroyed lend the documentary a rare urgency.
- (E) In Winter on Fire, most of the students igniting the revolution belong to the 1990s.
- (F) In response, the government unleashes the Berkut police force, part of an elite, barbaric riot police force, and the titushki, the paramilitary thugs.
- (G) It begins as a peaceful student protest. As word spreads via Facebook, millions of citizens from different walks of life join them.
41. Which of the following would be the FIRST sentence after rearrangement?
 (a) D (b) B (c) E (d) C (e) A
42. Which of the following would be the SECOND sentence after rearrangement?
 (a) A (b) C (c) E (d) G (e) B

43. Which of the following would be the THIRD sentence after rearrangement?
(a) A (b) B (c) D (d) G (e) F
44. Which of the following would be the FOURTH sentence after rearrangement?
(a) C (b) E (c) D (d) B (e) A
45. Which of the following would be the LAST sentence after rearrangement?
(a) B (b) G (c) C (d) D (e) E

Directions (46-50): Rearrange the following sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- (A) Within one year, the number of start-ups in India has grown by 40 per cent and crossed the 4200 mark, an addition of nearly 1200, creating 80,000-85,000 jobs in 2015," the survey said.
- (B) The survey added that it is important that start-ups, too, see "exit," which would take the form of these companies being listed, allowing the original private investors to cash in on the initial investment, and plough it back into other similar ventures.
- (C) Within a year, the number of technology start ups in the country has grown by 40 per cent to over 4,200, making India the third largest base of technology start-ups in the world, according to the Economic Survey 2015-16.
- (D) As of December 2015, eight Indian start-ups belonged to the 'Unicorn' club i.e. had valuations greater than USD one billion, it said.
- (E) "Indian start-ups raised USD 3.5 billion in funding in the first half of 2015, and the number of active investors in India increased from 220 in 2014 to 490 in 2015," it said.
- (F) This has further helped create about 80,000-85,000 jobs during 2015. "India, home to a new breed of young start-ups, has clearly evolved to become the third largest base of technology start-ups in the world.

- (G) The survey added no less than 2000 of the start-ups have been backed by venture capital/angel investors since 2010, of which 1005 were created in 2015 alone.
46. Which of the following will be the THIRD sentence?
 (a) B (b) G (c) A (d) D (e) F
47. Which of the following will be the FIRST sentence?
 (a) C (b) D (c) E (d) G (e) B
48. Which of the following will be the SIXTH sentence?
 (a) C (b) D (c) E (d) B (e) A
49. Which of the following will be the FIFTH sentence?
 (a) A (b) C (c) E (d) D (e) B
50. Which of the following will be the FOURTH sentence?
 (a) C (b) E (c) G (d) A (e) F

Solutions

For question (1-5); The correct sequence to form meaningful paragraph is EACDB.

1. (a); A 2. (b); D 3. (e); B 4. (e); E 5. (c); C

For question (6-10); The correct sequence to form meaningful paragraph is EACFDB.

6. (c); E 7. (a); A 8. (e); C 9. (e); F 10. (a); B

For question (11-15); The correct sequence to form meaningful paragraph is CAFDBE.

11. (a); A 12. (b); D 13. (e); B 14. (d); C 15. (d); F

For questions (16-20); The complete sequence to form meaningful paragraph is DBFAGEC.

16. (e); F 17. (b); D 18. (c); E 19. (b); C 20. (d); A

For questions (21-25); The complete sequence to form meaningful paragraph is DBEAC.

21. (a); D 22. (e); B 23. (d); E 24. (e); A 25. (c); C

For questions (26-30); The complete sequence to form meaningful paragraph is CFADBE.

26. (d); C 27. (d); F 28. (a); A 29. (c); D 30. (e); E

For questions (31-35); The complete sequence to form meaningful paragraph is DBFAEC.

31. (e); F 32. (b); D 33. (a); C 34. (e); B 35. (d); A

For questions (36-40); The complete sequence to form meaningful paragraph is EBGCFAD.

36. (b); G 37. (c); E 38. (e); A 39. (c); F 40. (a); C

For questions (41-45); The complete sequence to form meaningful paragraph is EBGCFAD.

41. (c); E 42. (e); B 43. (d); G 44. (a); C 45. (d); D

For questions (46-50); The complete sequence to form meaningful paragraph is CFAGEDB.

46. (c); A 47. (a); C 48. (b); D 49. (c); E 50. (c); G

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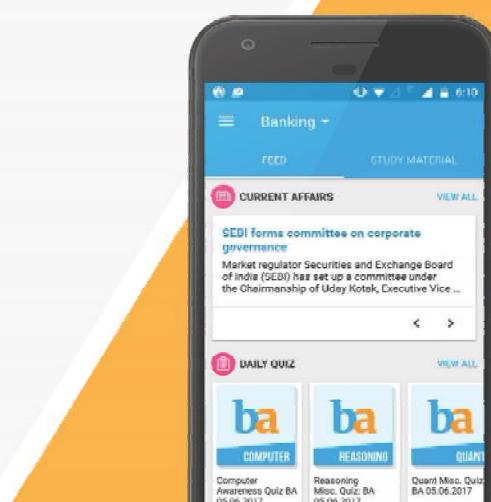


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Chapter

20

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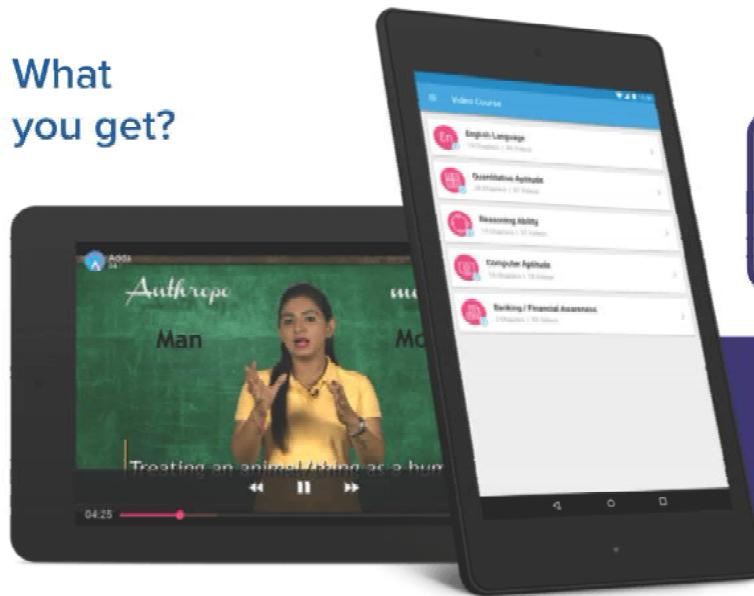
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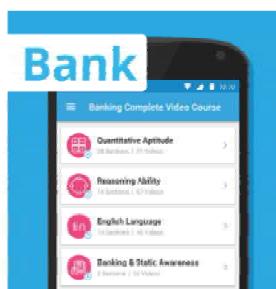


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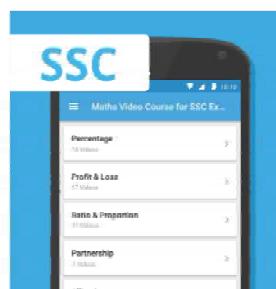


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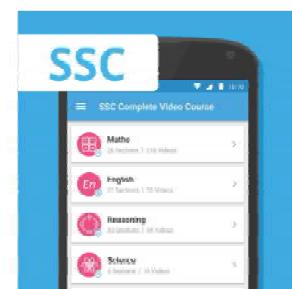
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Sentence Improvement

Sentence improvement is one of the most important topics from examination point of view. At an average, 5-10 questions are asked from this particular topic in the examination. Even though there are no hard and fast rules for mastering Sentence Improvement, yet a good knowledge of rules of Grammar and vocabulary can be proved fruitful in this particular section. Generally, there can be two types of questions from this topic. The first one is Grammar based and the second one is vocabulary based. Obviously, for grammar based questions you need to read the Grammar section diligently and for vocabulary based questions the vocabulary section of this book would definitely be proved out to be helpful to you.

Consider the following example and the solution given in order to comprehend the approach you can adopt while solving Grammar based questions of sentence improvement in the exam.

1. The three names have reached the Ministry of Law and Justice, who has been processing the files, ministry sources said.
 - (a) who is processing the files
 - (b) which was processed
 - (c) which is processing the files
 - (d) who was processed the files
 - (e) No replacement required

Sol. In the above example relative pronoun 'who' has been used after 'Ministry of Law and Justice' which is not a human being. Hence, the usage of 'who' is incorrect. Now, we know that the relative pronoun which follows 'non living things' is 'which'. Hence, either (c) or (b) is the correct option. Now, the question is not in passive voice, hence, (b) is not the correct option. Hence, (c) is the correct option.

As you can see, it becomes quite easier to choose the correct option if you are well versed with the rules and basics of grammar. Now, look at the following example based on vocabulary.

2. To cover the gap between rainfall and water scarcity, govt. will have to invest in desilting water storage in canals and minor water bodies.
- To bridge the gap between rainfall and water
 - To take down the gap between rainfall and water
 - To make for the gap between rainfall and water
 - To make up the gap between rainfall and water
 - No replacement required

Sol. To cover something means 'put something on top of or in front of (something) in order to protect or conceal it'. Hence, it does not go with the meaning of the sentence. Now, 'to take down' means 'to lower without removing' hence, (b) is also not the appropriate option. Again, 'to make for' means 'to move or head towards something' whereas, 'to make up for' means 'compensate for something lost, missed, or deficient.' Hence, (c) and (d) are also not the correct option. 'To bridge the gap' means 'to make the difference between two things smaller'. Hence, (a) is the most appropriate option. Such commonly used phrases are given in the vocabulary section of this book.

Directions (Q. 1-50): In the following questions, a sentence has been given with some of its parts in bold. To make the sentence grammatically correct, you have to replace the bold part with the correct alternative given below. If the sentence is correct as it is, give 5) as your answer (i.e. No correction required).

- Being a women, she was barred from entering the temple.
 - She, being a woman
 - It being a woman
 - Her being a woman
 - Having being women
 - No replacement required
- The Unique Identification Authority of India (UIDAI) has asked public not to share their personal information with unauthorised agencies for print or laminate their Aadhaar cards.

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8. Socialism have been always the top political agenda.
(a) has always (b) had been
(c) has always been (d) was always
(e) No replacement required
9. Despite its attractiveness, FDI is being risky, Owing to the possibility of fall down of local market.
(a) has been risky (b) Can be risky
(c) Might be risky (d) is risky
(e) No replacement required
10. Top leaders are often stymied by the difficult of managing conflicts of diverse population.
(a) difficulty of managing. (b) difficulties of managing.
(c) difficult for managing. (d) difficult to manage.
(e) No replacement required
11. People discovered the alternate sources of energy when the technology starts to advance.
(a) starts to advance (b) starting to advance
(c) started to advance (d) starts advancing
(e) No replacement required
12. The student's association has threatened to go on indefinite hunger strike support of their teacher
(a) on supporting to (b) to supporting
(c) in support of (d) for support
(e) No replacement required
13. Indian economy is by attack as a result of the economic crisis?
(a) under attack (b) attacked
(c) is attacked (d) to be attacked
(e) No replacement required
14. Our company is currently facing a downturn and even a slight increase in sales will benefit to us.
(a) has benefitted us (b) will be beneficial to us
(c) is benefitted (d) we will benefit
(e) No replacement required

15. This decision by the government make it easier for the taxpayers to file their returns.

- (a) made easier
 - (b) has made easy
 - (c) will make it easy
 - (d) make it easier
 - (e) No replacement required

16. The next week is going to be very hectic as there is more ten meetings have been scheduled.

- (a) with ten more
 - (b) as more than ten
 - (c) still there are ten other
 - (d) there are still ten
 - (e) No replacement required

17. According to the investigators, the weapon used in crime was the one who is used by gardeners to uproot the weeds.

18. Although scared of water, he gather all his courage and swam across the river.

- (a) gathers courage. (b) gathered all courageous.
(c) gathered all his courage. (d) has gathered all his courage.
(e) No replacement required

19. Slated to begin this year, the league could provide a so-needed boost to the basketball in India.

- (a) much-needed
 - (b) much-needy
 - (c) much-needful
 - (d) so-needed
 - (e) No replacement required

20. The process of modernisation of cricket underwent a sea-change during the 20th century.

26. The teachers union is up to in arms against the college administration for expelling the poor students.

- (a) up in arming
 - (b) up arms
 - (c) up to arms
 - (d) up in arms
 - (e) No replacement required

27. In order to earn a decent living, we need to have a good job which pays a good amount of money.

- (a) earning decent life (b) earn decency living
(c) earn a decent living (d) earn decently living
(e) No replacement required

28. Visiting one's native village is like been transported to some other world.

- (a) like transporting
 - (b) likely to be transported
 - (c) liked to be transported
 - (d) like being transported
 - (e) No replacement required

29. As the police officer was too personally involved, the higher authorities decided to removing him from the case.

- (a) remove himself from the case
 - (b) removed him from the case
 - (c) remove him from the case
 - (d) remove him on the case
 - (e) No replacement required

30. If his business continues to expand at this rate, he will have to buy
many land soon.

- (a) buy many lands soon
 - (b) buy much land soon
 - (c) buy more land soon
 - (d) buy much lands sooner
 - (e) No replacement required

31. They said that bases on the secret information, a warehouse was raided and drugs were seized.

- (a) that basis of the
 - (b) that basis on the
 - (c) that based on the
 - (d) that base to the
 - (e) No replacement required

32. Overexploitation, also called overharvesting, referring to harvesting a renewable resource to the point of diminishing returns
(a) refer to harvesting a renewable
(b) referred to harvesting a renewable
(c) refers to harvesting a renewable
(d) referred to harvest a renewable
(e) No replacement required
33. The swimming class is most liking to start at 8:00 am.
(a) Most likelihood to start (b) mostly liked to start
(c) most likely to start at (d) is mostly liking to start at
(e) No replacement required
34. He had gone to the watch the recent hold cricket match.
(a) the recent held cricket match
(b) the recently hold cricket match
(c) the recently holded cricket match
(d) the recently held cricket match
(e) No replacement required
35. To be a successful man demands hard work, honesty, perseverance, and sound knowledge.
(a) To being a successful man demands
(b) Being a successful man demands
(c) Being a man successful demands
(d) It demands to be a successful man
(e) No replacement required
36. The items owned by Mahatma Gandhi were recently sold at an auction for more than 5 crore Rupees.
(a) was recently sold at an auction
(b) were recently sell in an auction
(c) were recently sold in an auction
(d) were recent sold at an auction
(e) No replacement required

37. We have hired an advertisement agency to encourage people for using CNG and cleaner fuels.

- (a) for encourage people to using
 - (b) to encourage people to use.
 - (c) for encouraging using of
 - (d) to encourage usage of
 - (e) No replacement required

38. If you would need his help, please feel free to tell him.

39. Failures and setbacks has always been the former step of great inventions.

- (a) had always been the former step
 - (b) has always been the first step
 - (c) have always been the first step
 - (d) is always be the first step
 - (e) No replacement required

40. One of the robbers arrested have opened admittance that he had laid out the plan of robbery.

- (a) have opened admitted (b) has opened admittance
(c) has openly admitted (d) have been opened admittance
(e) No replacement required

41. He is the only one of the students who have passed the exams.

- (a) who had passed the exams
 - (b) who has passed the exams
 - (c) who has been passing the exams
 - (d) who had been passed the exams
 - (e) No replacement required

42. This is exactly when he wanted me to attend the meeting.

- (a) why he wanted me to (b) how he want me to
(c) what he wanted me to (d) why he want me to
(e) No replacement required

43. I am extremely fortunate to have a mentor like you

- (a) am extreme fortunate (b) was extremely fortunate
(c) am extremely fortunate (d) am fortunate extremely
(e) No replacement required

44. Accumulation of dirt or particles like dust, water, sand and moss on the surface of solar photovoltaic panel obstruct or distract light energy from reaching the solar cells

- (a) Accumulating of dirt or particles like dust, water, sand and moss
 - (b) Accumulated of dirt or particles like dust, water, sand and moss
 - (c) Accumulate of dirt or particles like dust, water, sand and moss
 - (d) Accumulation in dirt or particles like dust, water, sand and moss
 - (e) No replacement required

45. In all likelihood, I will be able to achieve my sales targets this month.

46. I firmly believe is that Homeopathy has the permanent solution to any disease.

47. Upon hearing the news of his accident, we immediately rushed to the hospital.

- (a) After we heard the news
 - (b) While hearing the news
 - (c) Since we have heard the news
 - (d) On hearing the news
 - (e) No replacement required

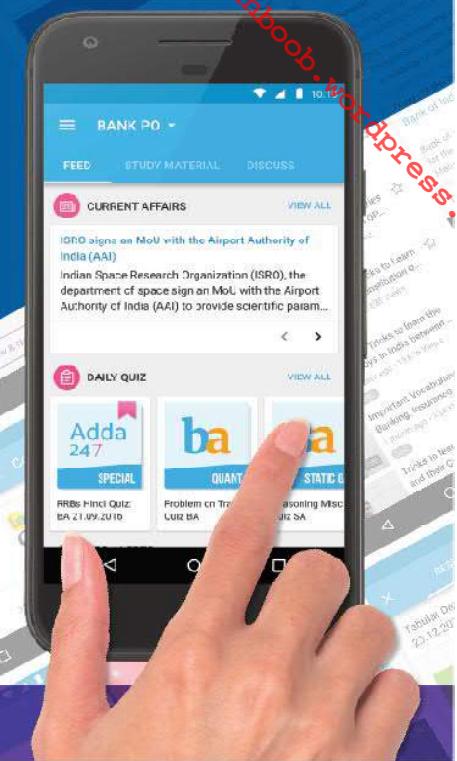


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48. The estimated eight-metre long snake was spotted on Thursday under a fallen tree on the island of Penang.
- estimates eight-metres long snake was spotted
 - estimate eight-metre long snake was spotting
 - estimates that eight-metres long snake was spotted
 - estimating eight-metre tall snake was spotted
 - No replacement required
49. You must be stopped the policy of apartheid.
- may have been stopping (b) must stop
 - might have been stopped (d) must have been stopped
 - No replacement required
50. He is too intelligent for failing this test.
- to failing this test (b) for fail this test
 - in failing this test (d) to fail this test
 - No replacement required

Solutions

- (e); No replacement required.
- (a); ‘ing’ form of ‘print’ and ‘lamineate’ should be used here. Hence, (a) is the correct option.
- (c); ‘Barely escaped’ which means ‘narrowly escaped, miraculously escaped’ is the correct phrase. Hence, (c) is the correct option.
- (a); Seldom is followed by ‘or never’. Hence, (a) is the correct option.
- (c); In the given sentence, first ‘had’ is auxiliary and the last two are used as main verb. Hence, (c) is the correct option.
- (c); Please note that, ‘reason’ is followed by ‘for’ and ‘lies in’ (not lies on) is the correct phrasal use. Hence, (c) is the correct option.
- (a); ‘From _____ to _____’ is the correct usage, secondly, a noun (preference) and not a verb (prefer) should be used here. Hence (a) is the correct option.

8. (c); In the given sentence, the structure, 'auxiliary + adverb+ verb' , should be used. Hence, (c) is the correct option.
9. (b); 'can' is used to denote strong possibility. Hence, (b) is the correct option.
10. (b); 'diverse population' will have 'more than one conflicts' hence, plural form i.e. 'difficulties' should be used. Hence, (b) is the correct option.
11. (c); The given sentence is in past tense, hence, past form of verb (started) should be used. Hence, (c) is the correct option
12. (c); 'in support of' is the correct phrasal usage. Hence, (c) is the correct option.
13. (a); 'under attack' which means 'being in crises is the only option that goes with the meaning of the sentence. Hence, (a) is the correct option.
14. (b); In the given sentence, adjective form of 'benefit' i.e. 'beneficial' should be used. Hence, (b) is the correct option.
15. (c); The given sentence is in context of 'future tense' hence future form of verb should be used. Hence, (c) is the correct option.
16. (b); Only (b) is the suitable option which gives proper meaning to the sentence. Hence (b) is the correct option.
17. (b); Since the weapon is 'singular' hence singular form of verb should be used. Again, the weapon is 'non living' hence that (or which) should be used. Hence (b) is the most appropriate option.
18. (c); Since the sentence is in past tense hence past form of verb should be used. So, either (b) or (c) are the correct option. Again 'courageous' is adjective. Whereas, a noun should be used after possessive case (his). Hence, (c) is the correct option.
19. (a); Only 'much needed' which means 'needed to a great extent' goes with the sense of the sentence. Hence, (a) is the correct option.
20. (e); No replacement required

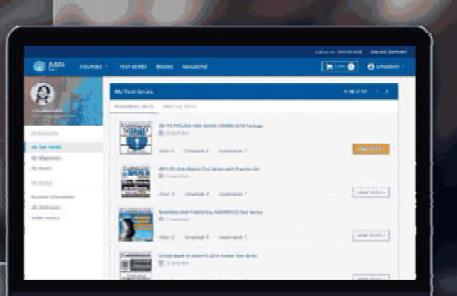
21. (d); In the given sentence, 'disparity between the standard of living' (which is singular) is the subject, hence singular form of verb should be used. Now, 'has' is followed by past participle. Hence, (d) is the correct option.
22. (e); No replacement required
23. (b); 'in order to' is the correct phrasal usage and goes with the meaning of the sentence. Hence, (b) is the correct option.
24. (a); 'Pain in the neck' is correct idiomatic usage, which means 'a bothersome annoying person'. Hence, (a) is the correct option.
25. (e); No replacement required
26. (d); 'up in arms' which means 'very angry' is the correct phrasal usage which goes with the meaning of the sentence. Hence, (d) is the correct option.
27. (c); 'To' is followed by 'first form of verb'. Hence, 'earn' should be used in place of 'earning'. Again, the structure 'adjective + noun' should be used. Hence, (c) is the correct option.
28. (d); Continuity is shown by the use of 'being+ past participle'. Hence, (d) is the correct option.
29. (c); After 'to' first form of verb is used to show purpose hence 'remove' should be used in place of 'removing'. Now, 'objective case' of 'he' i.e. 'him' should be used. Lastly 'remove' takes preposition 'from'. Hence considering all the above rules, we can conclude that (c) is the correct option.
30. (c); 'more' is used to denote comparison, hence, (c) is the correct option.
31. (c); 'past form of verb' is used when a sentence is reported. Hence (c) is the correct option.
32. (c); 'Simple Present tense' is used while defining something also note that the subject of the given sentence is 'over exploitation', which is singular, hence singular form of verb should be used. Hence, (c) is the correct option.
33. (c); Here, the structure 'adverb + adjective + noun' should be used. Hence, (c) is the correct option.

34. (d): Since the given sentence is in past tense hence past form of verb (i.e. held) should be used. Again note that a verb should be preceded by an adverb (recently). Hence, (d) is the correct option.
35. (b): 'being a successful man demands' is the correct usage. Hence, (b) is the correct option.
36. (c): Since, the sentence is in past tense hence, past form of verb should be used. Again, 'in an auction' is the correct usage. Hence, (c) is the correct option.
37. (b): 'to + V1' is used to denote purpose. Hence, (b) is the correct option.
38. (a): Only 'If you are in need of' is the correct syntax which goes with the meaning of the sentence. Hence, (a) is the correct option.
39. (c): Here, the subject (Failures and setbacks) is plural. Hence, verb used should also be 'plural'. Now, look at the meaning of the following:
First: coming before all others in time or order.
Former: of or in an earlier time.
Hence, 'first' goes with the meaning of the sentence. Hence (c) is the correct option.
40. (c): 'One of the' takes singular form of verb hence 'has' should be used. Also note that an adverb precedes a verb. Hence, 'openly' should be used. Again note that past form of verb is used after 'has' hence 'admitted' should be used in place of 'admittance'. Hence, (c) is the correct option.
41. (b): The usage of 'is' in the beginning of the sentence indicates that the sentence is in present tense hence present form of verb (i.e. has) should be used. Now, has is followed by 'V3'. Hence, (b) is the correct option.
42. (a): 'why' is used in context of reason. Hence, 'why' should be used in place of 'when', therefore, either (a) or (d) is the correct option. Now, note that 'he' is singular, hence singular form of verb (wants) should have been used to make (d) the correct option. Hence (a) is the correct option.

43. (c); Here, the structure 'adverb + adjective' should be used. Again note that 'I' is singular in past hence 'were' cannot follow it. Hence, (c) is the correct option.
44. (e); No replacement required
45. (c); 'In all likelihood' is the correct syntax which goes with the meaning of the sentence. Hence (c) is the correct option.
46. (b); 'My firm belief' is the correct syntax that goes with the meaning of the sentence. Hence, (b) is the correct option.
47. (d); When two actions follow each other, 'On hearing' should be used before the action that took place first. Hence, (d) is the correct option.
48. (e); No replacement required
49. (b); 'must + V1' is used to show the compulsion on one's part. Hence, (b) is the correct option.
50. (d); 'Too _____ to VI' is correct usage. Hence, (d) is the correct option.

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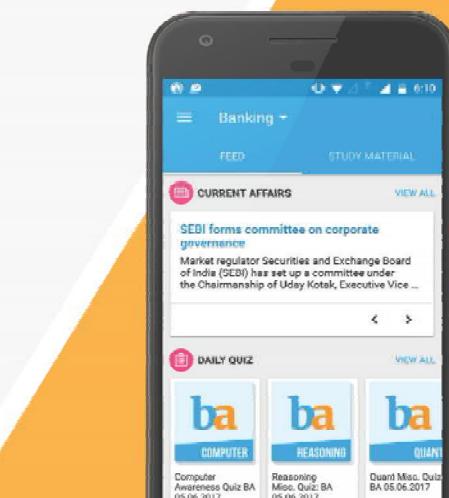


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Chapter

21

Paragraph Completion

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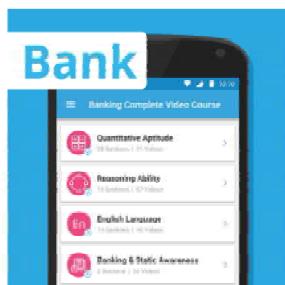
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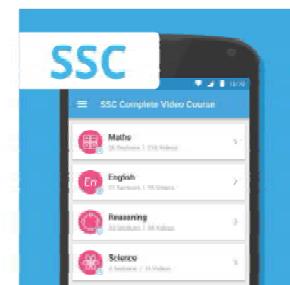
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**Chapter
21**

Paragraph Completion

How to Solve

Paragraph completion questions follow a clear line of reasoning. These questions in the exams are based on paragraphs excerpted from Newspapers, Magazines, Journals, etc. They are rarely original paragraphs written specially for the exam. Hence the methodology that good writers use to complete their paragraphs holds true for the answer choice; your duty, therefore is to understand the line of reasoning used by the writer. If followed appropriately then scoring becomes easier.

A paragraph is a short composition or note on an idea that is complete in itself. Hence the last sentence of a paragraph will have the following characteristics:

- It fulfils the purpose of the paragraph.
- It brings the paragraph to a smooth closure.
- It does not introduce (contain) any new ideas.
- It is not an inference.

You need to not only read the paragraph actively and carefully, but also identify its purpose as you read. The last sentence will merely fulfil this purpose and bring the paragraph to a smooth closure. The last sentence, hence, arises from the paragraph itself and not from outside it. If required, you must read the paragraph several times or until you have identified the purpose for which it is written. The operative idea in the directions to the questions is "... choose the one that completes the paragraph". A sentence that completes the paragraph hence cannot logically introduce any new ideas. That is why the last sentence will contain nothing that requires further clarification. The paragraph needs to be closed with the last sentence; it should not leave loose ends to be closed or explained further.

What does a smooth conclusion mean?

When we say that “The last sentence concludes the paragraph”, the word ‘conclude’, in this context, merely means to bring to an end. It does not mean that you have to reason out on the basis of the given facts and reach a judgment or decision or an inference. You—as a test taker—have to merely notice the direction in which the paragraph is moving and choose the best sentence that brings it to an end. The reader hence is not actively involved in the paragraph, except in identifying the writer’s purpose in writing the paragraph. If you are able to unravel, by looking at the details given in the paragraph, the direction and purpose of the writer, the scoring option stands out from the other options very clearly and conspicuously.

You must spend sufficient time with the paragraph before going to the options to evaluate them for the answer. Some of these questions can be, at times, prove themselves to be extremely tricky if you haven’t understood the purpose of the paragraph. Then, all options can appear right.

Another point to bear in mind is that the task in these questions is to complete the paragraph and not merely continue it. The difference between an option that completes the paragraph and an option that continues the paragraph is that the former fulfils the purpose of the paragraph whereas the latter merely continues one or the other of the ideas mentioned in the paragraph. However, in certain questions an option that continues the paragraph may be accommodated as the last sentence (answer) if a sentence (option) that brings the paragraph to a logical closure is not available. Look at the following example.

“I am sometimes attacked for imposing “rules.” Nothing could be further from the truth. I hate rules. All

I do is report on how consumers react to different stimuli. I may say to a copywriter, “Research shows that commercials with celebrities are below average in persuading people to buy products. Are you sure you want to use a celebrity?” Call that a rule? Or I may say to an art director, “Research suggests that if you set the copy in black type on a white background, more people will read it than if you set it in white type on a black background.....”

What is the purpose of the above paragraph? The writer is at pains to explain to us that he does not want to be seen as framing rules for anyone. He hates rules. He tells us the different situations which had led to this (erroneous) belief, among others, that he is laying down rules; but he was merely 'reporting' consumer behaviour. He tells us those examples are not rules. So, the purpose of the paragraph is to tell us that whatever he says to others are not rules. They are merely reports, in order that the other may reconsider his or her stand in relation to consumer behaviour. Now we need to close this paragraph without leaving any loose ends.

Options:

- A. Guidance based on applied research can hardly qualify as "rules."
- B. Thus, all my so called "rules" are rooted in applied research.
- C. A suggestion perhaps, but scarcely a rule.
- D. Such principles are unavoidable if one wants to be systematic about consumer behaviour.
- D. Fundamentally it is about consumer behaviour — not about celebrities or type settings.
- E. The findings of research done by London Business School reveal an interesting fact.

Options A and B. "Guidance based on applied research can hardly qualify as 'rules'" and, "Thus, all my so called 'rules' are rooted in applied research." ring completely untrue because "guidance based on applied research" only reinforces the claim of others that those are strict and rigid principles that no one can refute—by implication stricter than rules. Option D, "Such principles are unavoidable if one wants to be systematic about consumer behaviour," is in not related to the purpose of the paragraph which is not about how to be systematic about consumer behaviour. In the same vein option E is also far away from the purpose of the writer as it introduces a new topic (research work of London Business School). Option C. "A suggestion perhaps but scarcely a rule," fulfils the writer's purpose that they are not rules but merely suggestions. This sentence, read in conjunction with the following "I am sometimes attacked for imposing

'rules'. Nothing could be further from the truth. I hate rules.... Call that a rule? Or I may say to an art director ..." makes the paragraph a logically complete unit. Hence Option C is the answer.

Now try to solve the questions given in the exercise and read newspapers, magazines, journals, etc. as much as you can in order to improve your reading skills.

Exercise

Directions (1-22): Each of the following questions has a paragraph from which last sentence has been deleted. From the given options, choose the one that completes the paragraph in the most appropriate way.

1. By calling for exempting unionized businesses from the minimum wage, unions are creating more incentives for employers to favor unionized workers over the non-unionized sort. Such exemptions strengthen their power. This is useful because for all the effort unions throw at raising the minimum wage laws for better pay have an awkward habit of undermining union clout
 - (a) High rates of unionization make minimum-wage rules unnecessary as collaborative wage setting achieves the flexibility goals of a low minimum wage and the fairness goals of a high one.
 - (b) Workers who have no real alternative to employment in the unregulated shadows of the labor market are even more vulnerable to exploitation and abuse than workers with the legal right to take low wages.
 - (c) The labor ethos of worker solidarity seems hollow if non-union workers are underpriced by union workers and left unemployed or scrambling for unauthorized work.
 - (d) Once employers are obliged to pay the same minimum wage to both unionized and non-unionized labor, workers often see less reason to pay the dues to join a union.
 - (e) However, labors do not want to join a union because the dues they pay to join the same adds to the burden on them.

2. Trade protectionism, disguised as concern for the climate, is raising its head. Citing competitiveness concerns, powerful industrialized countries are holding out threats of a levy on imports of energy-intensive products from developing countries that refuse to accept their demands. The actual source of protectionist sentiment in the OECD countries is, of course, their current lackluster economic performance, combined with the challenges posed by the rapid economic rise of China and India – in that order.
- (a) Climate change is evoked to bring trade protectionism through the back door.
- (b) OECD countries are taking refuge in climate change issues to erect trade barriers against these two countries.
- (c) Climate change concerns have come as a convenient stick to beat the rising trade power of China and India.
- (d) Defenders of the global economic status quo are posing as climate change champions.
- (e) Today's climate change champions are the perpetrators of global economic inequity.
3. The 16th century in Europe was a great century of change. The humanists and artists of the Renaissance would help characterize the age as one of individualism and self-creativity. Humanists such as Petrarch helped restore the dignity of mankind while men like Machiavelli injected humanism into politics. When all is said and done, the Renaissance helped to secularize European society.....
- (a) The year 1543 can be said to have marked the origin of the Scientific Revolution, with Copernicus publishing De Revolutionibus and setting in motion a wave of scientific advance.
- (b) The century witnessed the growth of royal power, the appearance of centralized monarchies and the discovery of new lands.
- (c) The very powerful notion that man makes his own history and destiny took root.

- (d) In the meantime, urbanization continued unabated as did the growth of universities.
- (e) Besides this, industrialisation also played an important role in the development of Europe.
4. Most people at their first consultation take a furtive look at the surgeon's hands in the hope of reassurance. Prospective patients look for delicacy, sensitivity, steadiness, perhaps unblemished pallor. On this basis, Henry Perowne loses a number of cases each year. Generally, he knows it's about to happen before the patient does: the downward glance repeated, the prepared questions beginning to falter, the overemphatic thanks during the retreat to the door.
- (a) Other people do not communicate due to their poor observation.
- (b) Other patients don't like what they see but are ignorant of their right to go elsewhere.
- (c) But Perowne himself is not concerned.
- (d) But others will take their place, he thought.
- (e) These hands are steady enough, but they are large.
5. Age has a curvilinear relationship with the exploitation of opportunity. Initially, age will increase the likelihood that a person will exploit an entrepreneurial opportunity because people gather much of the knowledge necessary to exploit opportunities over the course of their lives, and because age provides credibility in transmitting that information to others. However, as people become older, their willingness to bear risks declines, their opportunity costs rise, and they become less receptive to new information.....
- (a) As a result, people transmit more information rather than experiment with new ideas as they reach an advanced age.
- (b) As a result, people are reluctant to experiment with new ideas as they reach an advanced age.
- (c) As a result, only people with lower opportunity costs exploit opportunity when they reach an advanced age.

- (d) As a result, people become reluctant to exploit entrepreneurial opportunities when they reach an advanced age.
- (e) As a result, people depend on credibility rather than on novelty as they reach an advanced age.
6. Given the cultural and intellectual interconnections, the question of what is 'Western' and what is 'Eastern' (or Indian) is often hard to decide, and the issue can be discussed only in more dialectical terms. The diagnosis of a thought as 'purely Western' or 'purely Indian' can be very illusory.....
- (a) Thoughts are not the kind of things that can be easily categorized.
- (b) Though 'Occidentalism' and 'orientalism' as dichotomous concepts have found many adherents.
- (c) 'East is East and West is West' has been a discredited notion for a long time now.
- (d) Compartmentalizing thoughts is often desirable.
- (e) The origin of a thought is not the kind of thing to which 'purity' happens easily.
7. Relations between the factory and the dealer are distant and usually strained as the factory tries to force cars on the dealers to smooth out production. Relations between the dealer and the customer are equally strained because dealers continuously adjust prices or make deals or to adjust demand with supply while maximizing profits. This becomes a system marked by a lack of long-term commitment on either side, which maximizes feelings of mistrust. In order to maximize their bargaining positions, everyone holds back information or the dealer about the product and the consumer about his true desires.....
- (a) As a result, "deal making" becomes rampant, without concern for customer satisfaction.
- (b) As a result, inefficiencies creep into the supply chain.
- (c) As a result, everyone treats the other as an adversary, rather than as an ally.

- (d) As a result, fundamental innovations are becoming scarce in the automobile industry.
- (e) As a result, everyone loses in the long run.
8. The East India Company no longer exists, and it has, thankfully, no exact modern equivalent. Walmart, which is the world's largest corporation in revenue terms, does not number among its assets a fleet of nuclear submarines; neither Facebook nor Shell possesses regiments of infantry. Yet the East India Company – the first great multinational corporation, and the first to run amok – was the ultimate model for many of today's joint-stock corporations. The most powerful among them do not need their own armies: they can rely on governments to protect their interests and bail them out. The East India Company remains history's most terrifying warning about the potential for the abuse of corporate power – and the insidious means by which the interests of shareholders become those of the state. Three hundred and fifteen years after its founding, its story has never been more current.
- (a) The East India Company's story is the first example of a nation state extracting, as its price for saving a failing corporation, the right to regulate and severely rein it in.
- (b) For all the power wielded today by the world's largest corporations – whether ExxonMobil, Walmart or Google – they are tame beasts compared with the ravaging territorial appetites of the militarized East India Company.
- (c) Answerable only to its shareholders and with no stake in the just governance of the region, or its long-term wellbeing, the East India Company's rule quickly turned into the straightforward pillage of India, and the rapid transfer westwards of its wealth.
- (d) If history shows anything, it is that in the intimate dance between the power of the state and that of the corporation, while the latter can be regulated, it will use all the resources in its power to resist.
- (e) East India Company has no modern counterpart today.

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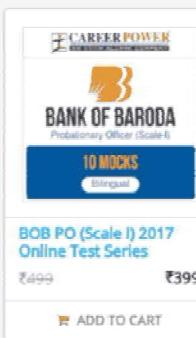
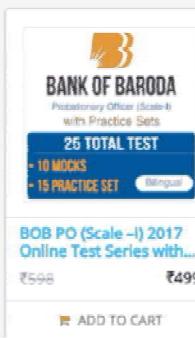
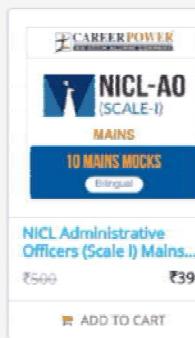
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9. We can usefully think of theoretical models as maps, which help us navigate unfamiliar territory. The most accurate map that is possible to construct would be of no practical use whatsoever, for it would be an exact replica, on exactly the same scale, of the place where we were. Good maps pull out the most important features and throw away a huge amount of much less valuable information. Of course, maps can be bad as well as good one witness the attempts by medieval Europe to produce a map of the world. In the same way, a bad theory, no matter how impressive it may seem in principle, does little or nothing to help us understand a problem.....

- (a) But good theories, just like good maps, are invaluable, even if they are simplified.
 - (b) But good theories, just like good maps, will never represent unfamiliar concepts in detail.
 - (c) But good theories, just like good maps, need to balance detail and feasibility of representation.
 - (d) But good theories, just like good maps, are accurate only at a certain level of abstraction.
 - (e) But good theories, just like good maps, are useful in the hands of a user who knows their limitations
10. In the evolving world order, the comparative advantage of the United States lies in its military force. Diplomacy and international law have always been regarded as annoying encumbrances, unless they can be used to advantage against an enemy. Every active player in world affairs professes to seek only peace and to prefer negotiation to violence and coercion.....
- (a) However, diplomacy has often been used as a mask by nations which intended to use force.
 - (b) However, when the veil is lifted, we commonly see that diplomacy is understood as a disguise for the rule of force.

- (c) However, history has shown that many of these nations do not practice what they profess.
- (d) However, history tells us that peace is professed by those who intend to use violence.
- (e) However, when unmasked, such nations reveal a penchant for the use of force.
11. Cancer of the nervous system, brain, breast, ovaries, lungs and mouth tops cancer cases in Haryana, Delhi and Uttar Pradesh, as per the Fortis Memorial Research Institute (FMRI) cancer registry. Among the few private institutes set up in 2013 to collect data on the prevalence and trends in cancer in India, the registry aims to help authorities make better decisions to combat cancer. It includes a pre-devised questionnaire, which records information based on socio-demographic factors, diagnosis, clinical extent of the disease, stage, treatment, prognosis, etc., as recorded by doctors.
.....
- (a) However, challenges exist in the availability of updated data for the public and stakeholders.
- (b) Such a database is critical for yearly mapping of prevalence, future planning of resources, assessment of preventive measures and charting disease trends
- (c) A database is critical for yearly mapping of prevalence, planning of resources, assessment of preventive measures and charting trends
- (d) The data is then validated using quality control programmes followed by cancer registries of the International Agency for Research on Cancer (IARC).
- (e) None of the above
12. Parsing the 2014 results by AC segment, a complicated picture emerges. The Akali-BJP combine won 45 AC segments, the Congress 37, and the AAP 33. From this perspective, the contest between the Congress and the AAP was much closer. Much like the BJP at the

national level, the AAP did a good job in converting its votes into seats in Punjab. This is because its success was highly regionally concentrated. Punjab can be broken into three regions, Doaba, Majha, and Malwa. Malwa with 69 ACs is the largest region, while Doaba and Majha have 23 and 25 ACs, respectively. The AAP won 31 of its 33 AC segments in Malwa (and the other two in Doaba).
.....

- (a) However, the AAP simply does not have the legacy or the reach of the Congress Party in Punjab, and unless it significantly increases its reach from 2014 with all communities.
- (b) The Punjabi voter seems to be truly concerned about politicians qua governance actors Bhanu Joshi Ashish Ranjan.
- (c) While much of the country was riding the "Modi wave," the Akali-BJP combine ceded a lot of electoral territory to the Congress and the AAP.
- (d) The relative success or failure of the AAP will depend on whether it can extend beyond the base it built in 2014; anecdotally, the AAP seems to have done so.
- (e) Strategically voting for the preferred party between the AAP and the Congress, this mass of voters will have decisive power in this election.
13. The move was aimed at protecting domestic steel makers in the backdrop of the decline in prices of these items as well as surge in cheap imports of iron and steel. The Centre said with that duty increase, the 'duty differential' between iron or steel scrap and products obtained from such scrap went up to 10%. It said, therefore, reducing the BCD on ship-breaking further from 2.5% to zero will "disturb the rationalisation in rates between vessels and other floating structures for breaking up and melting scrap of iron or steel (other than stainless steel)." Eliminating the duty will also increase the 'duty differential' (to 12.5%) between ships for breaking up and products obtained from the scrap generated after their breaking up

- that is plates of iron and steel, HR Coils and CR Coils. (.....)
- (a) So far, the yard has helped recycle more than 7,000 vessels and generate 54 million LDT (Light Displacement Tonnage) steel, the Gujarat government said.
- (b) Lowering BCD on ship-breaking to zero will “disturb the rationalisation in duty rates.
- (c) Due to all these reasons, “there is no economic justification” for abolishing the BCD on ships for breaking up, the Centre said.
- (d) The state government’s proposal was turned down by the Centre saying items obtained from the scrap generated from breaking up of ships will compete with the products manufactured by them.
- (e) The State said the factors that hurt the ship recycling industry include rupee depreciation and high volatility against the U.S. dollar.
14. What compounds the problem of higher corporate tax rates is the unpredictable taxation environment in the country and it does not look like the situation improving in future. The General Anti-Avoidance Rules (GAAR) is now to come into effect on April 1, 2017 and the government has issued a four-page circular as clarification on the provisions of GAAR. The circular is too brief and does not compare favourably with the detailed guidelines issued by Australia, New Zealand or the UK for instance. (.....)
- (a) India is not attracting foreign investment in manufacturing because of a poor investment environment, and one of the reasons for this is the high rate of corporate taxation.
- (b) In order to ensure that it is implemented in a predictable manner it is necessary for the government to make the guidelines more elaborate and detailed.
- (c) For foreign investors, the corpo-rate tax is even higher where the total income is in excess of INR 100 million the foreign investor has to pay 43.26%.

- (d) An exporting country of manufacturers is nearer to that of Thailand and Malaysia, which are much smaller economies.
- (e) These are partial measures that do not go far particularly because they do not put us on par with other emerging countries named above.
15. Meantime, depositors take a back seat. The other day the head of a leading private bank was being interviewed on a television channel on what made him take the lead in cutting base rate. Pointing out that rate fixation by individual banks is a function of cost of funds and how they view demand and supply of credit in the near future, he predicted a fall in deposit rates. (.....)
- (a) For the category of bank depositors who depend solely on interest, there is very little choice except to continue with the banking system.
- (b) There is not even one word about depositors without whose support the bank would not have made such impressive strides.
- (c) Its objective is to discuss the implication of falling bank interest rates on the welfare of senior citizens.
- (d) Almost all readers are aware of the context in which the current debate over falling deposit rates is being held.
- (e) The nuances of a repo rate (interest rate) cut by the RBI and its impact on lending and deposit rates are appreciated.
16. Are banks becoming less relevant? This conflict between a generalist and a specialist takes place all the time and can never be resolved satisfactorily. The debate has deep implications for a bank's human resources policies. Should we recruit specialist officers? What will be the implications for the rank and file? What career path are you promising for the youngster with special qualifications and so on? (.....)
- (a) It might be far-fetched but the government is basically reacting to the forces of disintermediation, forces that diminish a bank's traditional role and move to new areas.

- (b) Among the important factors driving disintermediation is competition.
- (c) Yet the forces of competition, essentially from foreign banks forced many government banks to undertake activities they were neither qualified for nor experienced in.
- (d) This has had enormous consequences not the least on bank profitability as well as on regulation.
- (e) Such questions should resonate well with us in India.
17. Slum dwellers give each other material and psychological support along with informal insurance in ways that, for now, the state cannot provide. Low take-up of PMAY housing suggests that the programme, in its current form, risks some of the same failures as the one we studied. Studies of “Moving to Opportunity” — a programme in the US in the 1990s that gave lottery winners vouchers to move from high- to low-poverty neighbourhoods — provide another useful benchmark. These studies found no financial or employment benefits for participants or their adult children.
(.....)
- (a) In our study, we found that lottery winners were not better off on a variety of socio-economic measures, including income, labour force participation, household health outcomes.
- (b) They reported feeling isolated, and were six to nine percentage points less likely to know someone they could rely on for borrowing needs.
- (c) Lottery losers, but not winners, reported receiving money through their social networks during hard times.
- (d) It may be that such benefits only materialise among those relocated at an early age.
- (e) In some cases, local authorities have demolished slums and provided residents with rental subsidies until PMAY housing can be built.

18. Where it would be utopian to imagine a workplace without conflict, one has to acknowledge that notwithstanding one's favourites and bête-noirs, it is the manager's job to treat everyone alike. There are various factors that can lead to a perception of biased management and a warped image of the reality. However, the repercussions of differential treatment, if it does exist, can tell upon the productivity, employee morale and the overall reputation of the company.
.....

- (a) More often nurturing of bias results into titled view point which could ignore even the very basics of competence and survival.
- (b) The first step to deal with the imaginary or true perceptions regarding the management's approach is to start with an appraisal that is rooted in equality.
- (c) A management seen partial and hence unethical fails to draw sharpest brains and the resultant is mediocrity.
- (d) That's why, equality of opportunity is believed to be the best bait to keep the employees glued.
- (e) None of these.

19. It's a well-known fact that Alcoholics Anonymous – the informal self-help group for people with drinking problems – has a huge dropout rate. What's well not so known is that it's more widespread among winos who are either atheists or agnostics. The reason is because the set of guiding principles for recovery in the AM 12-step programme includes the suggestion to accept that only a power greater than oneself can restore a booze addict to sanity.
.....

- (a) Surprisingly enough, the spectre of a higher authority has helped them gain sobriety.
- (b) Despite their incapacitating condition, unbelieving addicts can't get themselves to acknowledge the authority of such a higher power.

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- (c) Addiction, however, has too desensitized them to realize the superiority of the high power.
- (d) Can a power wean someone away from indulgence?
- (e) None of these.
20. Thus, ancient ideas of knowing yourself were about becoming a better person. While the process may have been psychological, it involved conditioning one's mind rather than finding out why the mind does what it does. As Marcus Aurelius said, "Cast away opinion and you are saved. But who hinders you from casting it away?" Nor does your 'heart' always listen to your head. The best of the ancient writers, including Aurelius, concede the difficulty of the endeavor and "with a smile and a shrug provide exercises for teaching ourselves to improve what self-control we have," says Hecht. That's what religion and New Age philosophies are doing with their rituals and their meditations: (.....)
- (a) Teaching us to wake up to ourselves, for the sake of happiness.
- (b) Trying to separate your heart your mind even further.
- (c) Providing a detailed prescription of what to do and what not.
- (d) Telling us when to listen to your heart and when to respond to your mind.
- (e) None of these.
21. It's the pleasure principle that keeps us in perpetual motion, said Freud, referring to the constant effort at gratification of incessant desire. According to Buddhist teachings, craving springs from the notion that if one's desires are fulfilled it will, by itself, lead to lasting happiness or well-being. However, such beliefs normally result in further cravings or desire and the repeated enactment of activities to bring about the desired results. By desire, of course, we mean the craving for anything from sexual pleasure to material goods and gains of fame and power, all of which are wants that apparently can never be satisfied. (.....)

- (a) It is, thus, futile to try to satiate them.
(b) The pursuit of pleasure is, thus, the generating core of desire.
(c) As a result, desiring them only brings suffering.
(d) Man must, therefore, learn which one to satisfy and which one to ignore.
(e) None of these.
22. Another way of looking at logic is its power of deconstruction – the same as happens with the scientific method. For example, Democritus who lived a little before Aristotle proposed an atomic theory of the universe in which all things originate from indivisible atoms. Today scientists have gone further and found atoms are made of subatomic particles and those of even smaller constituents to, ultimately, when they're saying everything is composed of unimaginably minuscule entities called strings. However, some of them think strings in turn should be made of something else too.
(.....)
- (a) This is, in fact, what destruction stands for.
(b) After all, it stands to reason: if something exists, it has to be made of something.
(c) Logical deconstruction postulates that we have not yet reached to the smallest fragment.
(d) Like subatomic particles, sub-string is also a possibility.
(e) None of these.

Directions (23-25): Each of the following questions has a paragraph from which one sentence has been deleted. From the given options, choose the one that completes the paragraph in the most appropriate way.

23. Ever since Penicillin was discovered by Alexander Fleming in 1929, an “antibiotic revolution” has been ushered in medicine with new antibiotics flooding the market every year. _____. The only way in which antibiotic resistance can be prevented is not to use the antibiotic, which, of course, is not possible. Preventing resistance against Bedaquiline is a must, but the manner in which this is being done is impractical and undemocratic.

- (a) But there is hardly any antibiotic against which “no resistance” has been reported.
- (b) The rationing of Bedaquiline by the government on the fears of drug resistance is understandable.
- (c) If the priority is prevention of drug resistance, it could be attained by methods less draconian than controlling the availability of the drug.
- (d) A compassionate approach supplemented by scientific rationality is a must in promoting, not rationing, Bedaquiline therapy.
- (e) Restricting patients and means to treat them in specific regions is unprecedented.
24. The word “gross” has more than one meaning and every possible meaning isn’t palatable. There are people who are engrossed in GDP, and its growth, on a daily basis. But just after the Union budget, many more people are interested in GDP which is the annual value of goods and services produced, as opposed to gross national income, which adds net factor income from abroad. _____ . I mean the concept, not quality of data.

How can GDP measure welfare?

- (a) Income, the foundation of GDP, is at best a means to an end.
- (b) GDP is a term widely used and also abused.
- (c) If one reads the report, one realises every criticism “discovered” afresh today was anticipated by Kuznets in 1934.
- (d) What does one make of the GDP critique?
- (e) Indicators aren’t the same as a summary or aggregate measure.
25. It is clear that institutional credit availability to facilitate rural consumption and growth has been on the wane, with larger household debts being incurred through non-institutional sources, borrowed at very high rates of interest for unproductive purposes. While international studies point to the negative long-run impact of household debt on consumption and growth, such debt-driven consumption as prevalent in India is likely to be even more

unsustainable, and non-growth-inducing. (_____) The success of monetary policy and the transmission mechanism would be predicated on the successful reach of institutional credit agencies in rural areas and their growing share in rural household debt.

- (a) The presence of the right institutional environment will have a bearing on the sustainability of household debt.
- (b) Monetary policy will need to pay attention to this link between consumption and growth.
- (c) While the Economic Survey and the budget document have raised concerns about corporate debt and government debt, growing household debt may be the blind spot.
- (d) Economic analysts, as also the monetary authorities, may need to go beyond their traditional obsession with the growth-inflation outcomes of monetary policy to the underlying conundrums of such growth itself.
- (e) More important is the declining role of cheaper institutional credit in the total cash debt in rural segments, vis-à-vis the exploitative traditional sources of non-institutional credit such as agricultural moneylenders, landlords, traders, etc.

Solutions

1. (d): Sentence A talks of the effect of high rates of unionization. It makes minimum wage laws unnecessary as the unions are able to achieve flexible and fair wages through collaboration. This sentence does not complete the given paragraph, which discusses the effect of minimum wage laws on the clout of the union and not the vice-versa.
Sentence B discusses the case of workers without the legal right to take the low wages (as set by the minimum wage law) and no real alternative to employment being more vulnerable to exploitation. This is a new line of thought and does not complete the paragraph given.

Sentence C argues that the spirit of worker solidarity seems hollow if non-unionized workers are under-priced by their unionized counterparts.

This is a thought that seems, at the outset, to be related to the idea discussed in the paragraph. Unions are calling for exempting unionized businesses from the minimum wage. Thus they are encouraging employers to prefer unionized workers over the non-unionized and thus going against the ethos of worker solidarity.

However, this choice is incorrect, as the given paragraph is about why and how unions are seeking to increase their power having worked towards minimum wage laws, which, rather contrarily, decrease their clout. Sentence C does not carry forward the idea in the penultimate sentence about how laws for better pay have the “awkward habit of undermining union clout”.

Sentence D discusses the idea that workers have less incentive to pay and join a union when protected by minimum wage laws. This, clearly, undermines the clout of the unions. Thus sentence D provides a good choice to complete the given paragraph, carrying forward the idea expressed in the penultimate line.

2. (d); Options (a) and (c) are very generalized statements. Option (b) is a repetition of the idea presented in the beginning of the paragraph. This paragraph talks about how developed countries indulge in trade protectionism as a move against China and India's economic rise under the guise of climate concern. Option (d) and (e) talk about the same thing but (d) goes along with the subtle suggestive tone of the paragraph while (e) is more curt in its accusation of 'perpetrators of inequity'. Hence (d) is the correct option which goes with the meaning of the sentence.
3. (c); Option (a) talks of the year 1543 heralding the Scientific Revolution. This is not the correct sentence to complete the given paragraph as it does not relate to humanism. Option (b) discusses

the growth of royal power and centralized monarchies at this time. Again, we can rule out this option, as it does not relate to humanism (human interests, values and dignity) in the 16th century. Option (c) clearly is the correct option. The very powerful notion that man creates his own history and destiny took root in the 16th century. This carries forward the idea discussed in the rest of the paragraph. Option (d) discusses urbanization and the growth of universities. This is unrelated to the central idea of the given paragraph.

4. (c): In the paragraph the author suggests why the doctor loses some of his patients. Option (e) can easily be eliminated as the pronoun "these" has no antecedent in the paragraph. Option (b) & (d) are farfetched as they are to do with the doctor's attitude towards the problem, which the paragraph does not indicate in any way. Option (a) can also be done away with as it suggests those patients who fail to speak up and not about those who leave his treatment, as indicated in the paragraph. Hence Option (c) fits in perfectly.
5. (d): The relationship between a person's age and his likelihood of exploiting new opportunities is presented in the passage. When people gain more knowledge and experience they try to exploit new opportunities. However, as they grow even older they try to avoid risks and become less receptive to new ideas. Hence at an advanced age, a person becomes reluctant to exploit new opportunities as he wants to avoid risks. Choice (a) can be ruled out because the focus of the passage is on exploitation of opportunity whereas this option talks of 'transmit more information' and 'experiment with new ideas'. Choice (b) can be eliminated as it categorically states that they are reluctant to "experiment with new ideas". Since the context is of "entrepreneurial opportunity" option (d) becomes better as the concluding line. Choice (c) says people with lower opportunity cost exploit opportunity when they became old whereas the

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passage says that "as people become older less receptive to new information . Choice (e) introduces a new concept of 'credibility' which is inappropriate in the concluding line.

6. (e): Option (a) can be easily eliminated as it is a mere repetition of the ideas presented in the paragraph. Option (b) is a little farfetched as it should come one or two more sentences later in the paragraph. Option (c) does not match with the idea presented in the passage. Option (d) does not match with the tone of the paragraph. Option (e) completes the idea as the emphasis in the last line of the paragraph is that the idea of pure Western and pure Indian thoughts is deceptive.
7. (e): The passage explains the kind of differences that exist between the components in the supply chain, (i.e. production to distribution to consumer). The nature of the differences result in a system lacking commitment on the part of the components, and lacking transparency. The paragraph is best closed with the option that points to the logical result of such a situation – that is provided in choice e 'everyone loses in the long run'. Choice (a) is inappropriate since, in 'deal-making', the customer would have his own satisfaction in mind. Choice (b) brings in circumstances that would follow in continuation. Choice (c) brings in a thought contrary to tone of the paragraph Choice (e) is not relevant to the content of the paragraph.
8. (a): The East India Company's story is the first example of a nation state extracting, as its price for saving a failing corporation, the right to regulate and severely rein it in. The given paragraph discusses the East India Company and its relevance in today's context, especially with regard to large multinational companies and the power they wield over the governments. Statement A does not conclude the given paragraph. It discusses a different line of thought, of how a government saving a company in crisis extracted from it, in turn, the right to regulate. Option (b)- For all

the power wielded today by the world's largest corporations – whether ExxonMobil, Walmart or Google – they are tame beasts compared with the ravaging territorial appetites of the militarized East India Company. Statement B states that the East India Company was far more powerful than the largest corporations of the world today. This is not the right option to conclude the paragraph, which talks of the similarities between the corporations of today and the lessons to be learnt from the East India Company. Option (c)- Answerable only to its shareholders and with no stake in the just governance of the region, or its long-term wellbeing, the East India Company's rule quickly turned into the straightforward pillage of India, and the rapid transfer westwards of its wealth. Statement C tells us how the East India Company quickly rose to power. However, it does not conclude or add to the given paragraph in terms of how and what its example teaches the corporations of today. Option (e) does not go with the sense of the paragraph. Option (d)- If history shows anything, it is that in the intimate dance between the power of the state and that of the corporation, while the latter can be regulated, it will use all the resources in its power to resist. This statement is summarizes the relevance of the East India Company in the context of today's corporations perfectly. This is hence the right option to conclude the paragraph.

9. (a): The passage compares maps with theories. Good maps give only the "most important features and leave out less valuable information. So too are good theories. Choice (b) categorically states that good theories will never represent unfamiliar concepts whereas a concept being familiar or unfamiliar depends on a person's knowledge". Choice (c) can be ruled out because the passage does not talk of balancing details with feasibility of representation. Choice (d) cannot be the answer because maps don't have to become abstract to be accurate. Choice (e) is not

the answer because the paragraph has not mentioned a user so far. Hence, (a) is correct answer.

10. (b); All the choices provided seem to follow from the last line of the passage. However, since the statement indicates what is professed, the contradiction would be in the intentions behind that – best expressed in choice (b). In addition, choice (b) is the only sentence that corresponds to the singular “every active player” – all the other sentences use plurals. Hence, option (b) is the correct option.
11. (d); Option (d) is the correct and most apt choice for the given paragraph and fits the paragraph most suitably. Option (d) is correct as in the last few sentences of the passage were talking about recording information and thus our option which talks about validating it further is correct.
12. (d); Option (d) is the correct choice. Option (e) is incorrect as here the subject of discussion is the masses and not AAP. Only option (d) completes the paragraph as it is in the harmony to the theme of the passage.
13. (c); Option (c) is the correct choice as throughout the passage the center was justifying its move of turning down state's proposal and option (c) is stating the same fact and is in continuation of the paragraph, hence it is the correct choice for the given question.
14. (b); All options are relating to the topic but only option (b) is completing the passage as it is talking about the implementation of GAAR which was the main topic of the passage.
15. (b); The given paragraph talks about the interview of the head of a leading private bank. So the concluding sentence should be related to the points mentioned by the person in the interview. Option (b) is the only choice which concludes the paragraph in the desired manner. Other options are not in relation to the meaning of paragraph.

16. (e); The given paragraph contains many questions as these are raised to evoke a proper debate. Hence the concluding sentence should match its meaning. Option (e) makes the most appropriate conclusion to the paragraph. Other options are out of context.
17. (a); Read the last two sentences of the paragraph, it can be easily inferred from there that option (a) forms the most appropriate conclusion to it. Other options talk about different matters.
18. (b); 19. (b); 20. (a); 21. (d); 22. (b);
23. (a); Before choosing any option, read the paragraph carefully. It talks about antibiotic resistance. The first sentence and the sentence following the blank space should tally with the required statement for the given space. Among five options, option (a) fits appropriately to the given blank space as it is the only option focusing on antibiotic resistance. Other options talk about either Bedaquiline therapy or drug resistance. Hence (a) is the correct choice.
24. (b); The paragraph talks about the GDP and how its meaning is interpreted differently. Read the paragraph carefully. The first and the second last sentence of the paragraph lead to elimination of options (a), (c) and (e). Now option (d) is an interrogative statement which should follow a sentence defining the meaning of GDP critique as asked in the question but the following sentence talks about the concept, hence option (d) is eliminated. Only other option left is (b) which fits correctly to the blank space as it can be inferred from its preceding sentences. Hence option (b) is the correct choice.
25. (b); Option (b) is correct. The sentence , written in option (b) , complete the passage in most appropriate way. The need for an effective monetary policy is expressed in this article to balance the link between consumption and growth.

...ବୋଲିବାରଙ୍ଗି...

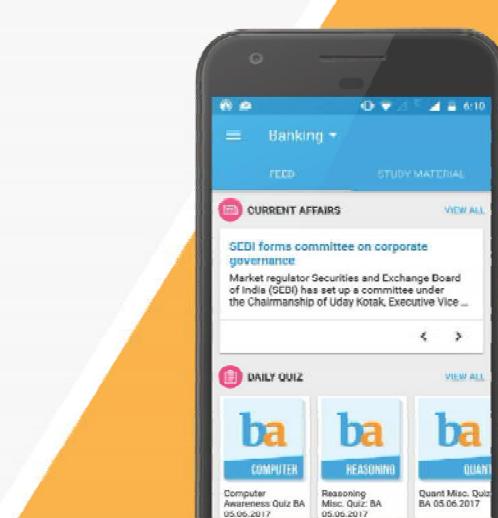


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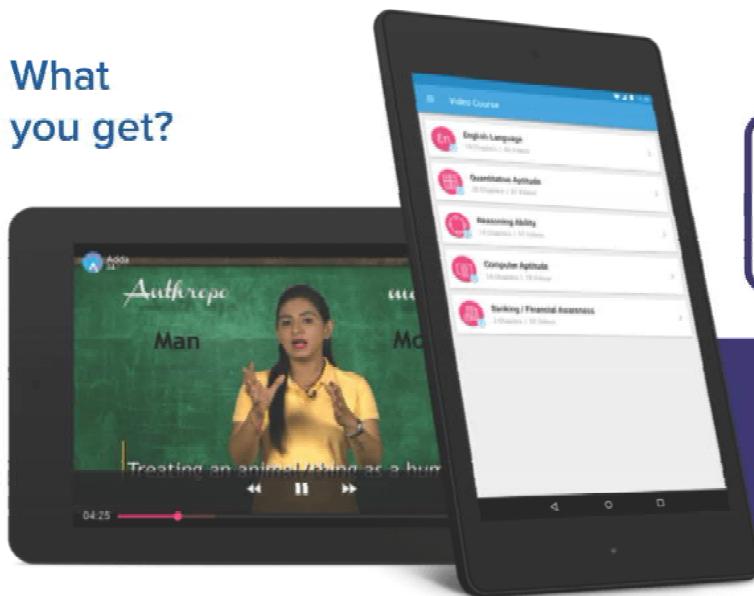


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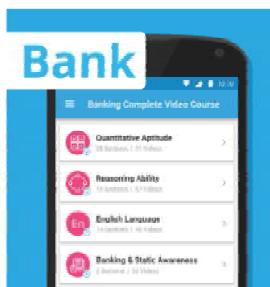


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Chapter**22****Starters**

Phrase / connectors (Starters) was the most baffling new topic that was introduced by the various banking and insurance examination. Many candidates found it difficult to attempt questions based on this as they were shocked at the ambiguity associated with such questions. It is mainly a sentence formation question in which the candidates have to form a sentence using the starting few words that is given in the option and the information that is given in the two parts of the given statements. The important thing to keep in mind before solving these questions is that the sentence has to start only with the suggestions (option given below) and the meaning of the sentence is not distorted by any means. If there is any distortion in the fact or the idea by the usage of a particular option given below at the start of the sentence formation then that option is incorrect. In order to have a good command at this topic, reading newspapers and having a careful look at the structure of the sentence could be beneficial.

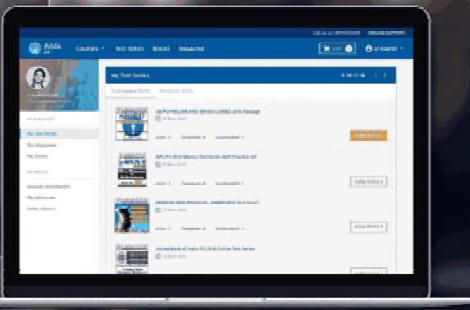
Practice Questions Based on Latest Pattern 2016 – 2017

Direction (1-12): Select the phrase/connector (STARTERS) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

1. I. The Election Commission has banned invoking the name of religion or community.
II. However political leaders continue to use them so blatantly because they know that Muslims do have a say when it comes to elections.
 - (i) Although the Election...
 - (ii) Since political leaders continue...
 - (iii) As Election Commission has...

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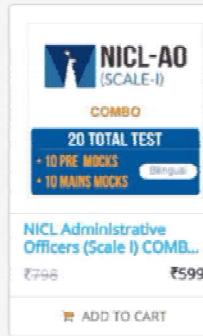
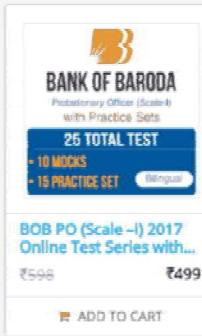
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STARTERS

Taliban, or to push
correct

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Practice Solutions Based on Latest Pattern 2016 – 2017

1. (a): Although the Election Commission has banned invoking the name of religion or community, political leaders continue to use them so blatantly because they know that Muslims do have a say when it comes to elections.
2. (c): (i) As the world is agog with "herbal," "organic" and "ethnic" products, this could be used to the advantage of those who live in the mountainous regions if they can process natural resources into herbal medicines.
(ii) The fact that the world is agog with "herbal," "organic" and "ethnic" products could be used to the advantage of those who live in the mountainous regions if they can process natural resources into herbal medicines.
3. (a): Capping the prices of medical stents, which are used to treat coronary artery disease, by the National Pharmaceutical Pricing Authority (NPPA) is an extreme regulatory measure necessitated by the market failure that afflicts the overall delivery of health care in India.
4. (d): (i) Even though India today is a vibrant democracy, politics in the battleground state is still influenced by the Hindu caste system, a social hierarchy with its origins in antiquity.
(iii) Despite India being a vibrant democracy today, politics in the battleground state is still influenced by the Hindu caste system, a social hierarchy with its origins in antiquity.
5. (b): (ii) While Russia, wary of NATO expansion plans, was being pilloried by the West for the conduct of its war in Chechnya since 1994, it was defended by China, in return for which Moscow stopped criticising China's human rights record and reiterated its support for China's policies on Taiwan and Tibet.
6. (a): Despite pervasive and ruthless state political control, the increasingly desperate need for foreign investment is forcing Havana's geriatric communists to loosen their iron grip.

7. (a); While contending that ordinances should be issued only to meet certain exigencies and under compelling circumstances, it is equally important to understand that disruption as a parliamentary tactic plays a significant role.
8. (c); Since the process of federalization and regionalization of the polity deepened in the 1990s, Assembly election results have been determined more often by regional issues than by national political variables.
9. (c); With an increase of Rs.2 per 14.2-kilogram cylinder, subsidised LPG will now cost Rs.434.71 a bottle against Rs. 432.71 previously.
10. (d); (ii) Promising to convert three crore Kisan credit cards to Rupay cards in the next three months, the Prime Minister flagged the inconvenience posed by Kisan credit cards which require farmers to go to the bank to withdraw cash against their credit limit.
(iii) The Prime Minister promised to convert three crore Kisan credit cards to Rupay cards in the next three months flagging the inconvenience posed by Kisan credit cards which require farmers to go to the bank to withdraw cash against their credit limit.
11. (a); All are correct.
(i) Addressing the investment bankers, financial experts and regulators after inaugurating the new campus of the National Institute of Securities Markets at Patalganga near Mumbai on Saturday, Mr. Modi said, "financial markets can play an important role in the modern economy by helping in mobilizing savings and channelizing the savings towards productive investments.
(ii) After inaugurating the new campus of the National Institute of Securities Markets at Patalganga near Mumbai on Saturday, Mr. Modi addressed the investment bankers, financial experts and regulators and said, " financial markets can play an important role in the modern economy by helping in

mobilizing savings and channelizing the savings towards productive investments."

- (iii) Mr. Modi addressed the investment bankers, financial experts and regulators after inaugurating the new campus of the National Institute of Securities Markets at Patalganga near Mumbai on Saturday and said, " financial markets can play an important role in the modern economy by helping in mobilizing savings and channelizing the savings towards productive investments."
12. (e); Both (ii) and (iii) are correct.
- (ii) Urging the financial experts gathered at the event to find ways to enable the capital markets to provide long term capital for infrastructure, Prime Minister stressed upon the need for our markets to raise capital to finance projects benefiting vast majority of population.
- (iii) Stressing upon the need for our markets to raise capital to finance projects benefiting vast majority of population, Prime Minister urged the financial experts gathered at the event to find ways to enable the capital markets to provide long term capital for infrastructure.
13. (d); (i) Though Pakistan has repeatedly promised to act against the Taliban, or to push them into peace negotiations, it has continued to facilitate their military operations against US troops.
- (iii) Despite repeatedly promising to act against the Taliban, or to push them into peace negotiations, Pakistan has continued to facilitate their military operations against US troops.
14. (a); (i) While expansion of BharatNet, a project to connect all the 2.5 lakh gram panchayats is a move in the direction of access to reliable, stable and high-speed broadband service all over the country, raising allocation from Rs 6,000 crore in 2016-17 to Rs 10,000 crore for the current fiscal is hardly adequate.
15. (a); While maintaining good terms with all claimants, notably China, Malaysia was the first to claim some of the Spratly Islands way back in 1979 in its Exclusive Economic Zone.

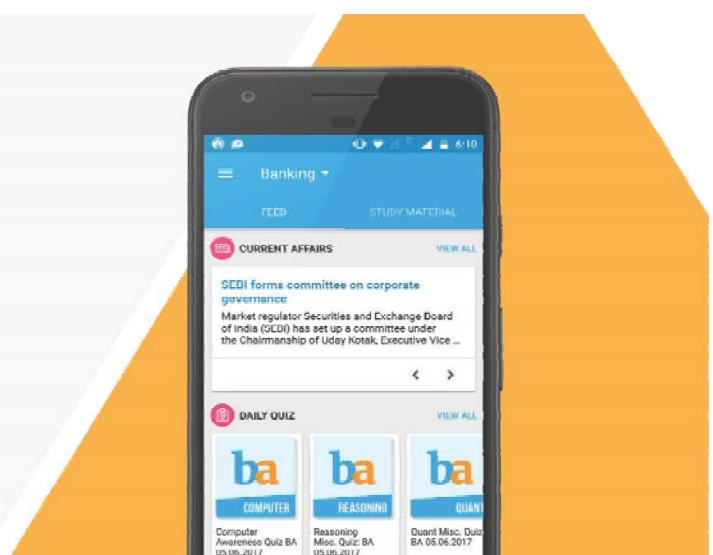


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Chapter

23

Coherent Paragraph



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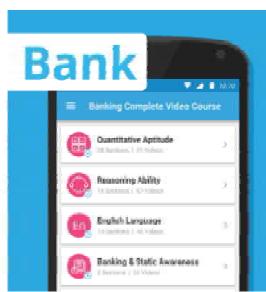


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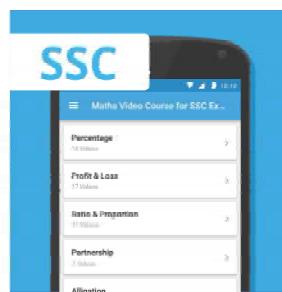


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Chapter

23

Coherent Paragraph

COHERENT PARAGRAPHS is one of the most expected topics that will come in English section of banking and insurance examination. In these questions five sentences are given, out of which 4 forms a coherent meaningful paragraph while the one is not a part of the coherent paragraph and is the correct choice for the given question. Candidates are required to find the one sentence which does not convey the same idea that is otherwise resonated by all the four sentences. Like the paragraph completion questions good reading skills is must but these type of questions can be a bit tricky also sometimes as the one who prepares the question might provide you with the sentence which is the answer from the same article which would create difficulties in recognizing the flaws which is otherwise evident if it is not picked from the same article.

Practice Questions Based on Latest Pattern 2016 – 2017

Directions (1-15): Five statements are given below, labeled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph. From the given options, choose the option that does not fit into the theme of the paragraph.

1. (a) The 1.0% annual pace of expansion for the year compared with 1.2% growth in 2015.
(b) For all but one quarter of the year, private demand was flat or negative.
(c) Japan's economy expanded at a steadily slowing pace in 2016, though a modest recovery in exports helped offset sluggish spending by households and businesses, according to data reported Monday.
(d) And quarterly growth slowed to 0.2% in October-December, down from 0.6% in January-March.

- (e) The usual boost from increased government spending at the beginning of the April-March fiscal year will also likely sustain growth in coming months.
2. (a) The new DPP is a step in the right direction as it encourages private companies to conduct business in the defence space.
- (b) We are particularly encouraged by the issue related to single-vendor situation, which will now be accepted under certain conditions.
- (c) Secondly, it enables DRDO (Defence Research and Development Organization) to choose partners before they start design and development, which means, if a private industry (firm) is chosen as a manufacturing partner, there will be reverse pressure from the industry on DRDO to speed up the development process.
- (d) Apart from the industry, the new DPP will benefit the end user i.e. the Indian Army.
- (e) While the initial order is of 3,192 units, we see a huge potential given over 35,000 Gypsies are due for replacement in the coming years.
3. (a) No more fragmentation of responsibility across unaccountable and inept public sector agencies; no more election-focused short-termism; no more neglect of the commons within the city.
- (b) A proprietary city is a community created and provisioned by a private developer under an arrangement in exchange for some kind of land tax.
- (c) This overlapping social web is an important crucible for new ways of navigating a fast-changing world.
- (d) The second, "proprietary cities", tests the lengths people are willing to go to for more orderly cities.
- (e) It's essentially a mega land acquisition justified by the idea that the private developer has an incentive to innovate in infrastructure, services and (in some formulations) the regulatory environment to make the place clean, safe, attractive and economically vibrant enough to generate taxable value.

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4. (a) The channel because of running foreign (Indian) content became very popular and received highest viewership ratings across the country
- (b) Shah passed the interim order on a petition filed by Leo Communication challenging ban on airing Indian content on cable television network.
- (c) The report stated that television channels should be allowed to run Indian films as per clause 7.2 (ii) of License Establish & Operate Satellite TV Broadcast Channel Station.
- (d) Lahore high court chief justice Syed Mansoor Ali Shah on Monday granted the permission to private television channels in the light of the report put by the Pakistan Electronic Media Regulatory Authority (PEMRA) before the court.
- (e) A Pakistani court has allowed private television channels having valid licences to show Indian films as per their terms of agreement with the country's regulatory authority.
5. (a) It clears the deck for the incumbent O. Panneerselvam to be in power.
- (b) Attorney general Mukul Rohatgi gave opinion to Tamil Nadu governor Rao on Monday advising him to hold the floor test within a week, citing Supreme Court judgment.
- (c) The ruling bars Sasikala from becoming the new chief minister of Tamil Nadu as she can't contest election for 10 years.
- (d) The Supreme Court on Tuesday upheld a trial court order and found AIADMK general secretary V.K. Sasikala guilty in an over 20-year-old disproportionate assets case and sentenced her to four years of imprisonment.
- (e) The court also directed Sasikala to surrender immediately.
6. (a) At a time when there was compelling need for a bold and path-breaking budget to bring relief to tens of millions of people adversely affected by demonetization,

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- (b) Yet another area where it was relatively easy to provide relief was in increasing the allocation for providing pensions to elderly people from weaker sections, including widows and disabled people.
- (c) The NDA government has come up with an ordinary, business-as-usual budget which fails to meet expectations of people and the needs of the economy in very critical times
- (d) Even after the presentation of the budget this light is not visible.
- (e) The people have been repeatedly assured of light at the end of the tunnel but they have failed to see it after the much-publicised 50 days.
7. (a) The reference in the Union Budget to new elimination targets for some major communicable diseases barely hints at the enormous burden carried by millions in India with tuberculosis, kala-azar, filariasis, leprosy and measles.
- (b) It would appear incongruous that an emerging economy with no timetable for universal health coverage and a lack of political will to loosen its purse strings for higher government expenditure has set ambitious deadlines to rid itself of deadly scourges.
- (c) The promise of a well-funded five-year scheme to meet the TB challenge beginning in 2017 is welcome, although steady progress towards the new elimination deadline of 2025 will also depend on improved capabilities in the health system to meet the daily drugs requirement and a feeling of ownership at the State level.
- (d) If good medical protocol is pursued, pockets of filariasis in many States can be removed.
- (e) Having set concrete goals, the Centre must now demonstrate its seriousness by moving away from the flawed policies of the past.
8. (a) The killing of seven policemen in a landmine blast has tragically buttressed their resolve to boycott the local elections in the absence of development and grinding poverty in a predominantly rural state.

- (b) Juggling with alphabets such as GDP means little or nothing in rural Odisha in terms of opening of bank branches, the "unbanked" gram panchayats, or even improvement in the quality of life of the Scheduled Castes and Tribes.
- (c) A fortnight before the panchayat elections in Odisha, the Maoists are engaged in mortal muscle-flexing if last Wednesday's outrage on the state's border with Andhra Pradesh is an index to go by.
- (d) A cruel irony when one reflects that Odisha has fared commendably in terms of industrial investment.
- (e) This is the crux of the issue; it is public policy and development, and not ideology, that predominates over the current philosophy of the Left radicals as well as the reluctant revolutionaries of the Communist Party of India.
9. (a) However, instead of taking steps to that end, India's counter terror agency, the National Investigation Agency, is investigating whether the traders from Kashmir have been providing money raised through the exchange of goods to separatist political parties, which are seeking the merger of the Indian state of Jammu and Kashmir with Pakistan.
- (b) Mufti has asked Indian Prime Minister Narendra Modi of the BJP for the barter system to be replaced with formal currency trade.
- (c) Tensions escalated into attacks on Indian army facilities by militants, which India blamed on Pakistan.
- (d) The NIA has seized the records of over 350 traders from Kashmir to investigate whether any money makes it to separatists.
- (e) Kashmir government officials have also sought the balance sheets of their trade transactions and the details of bank accounts from the traders, looking for any violation of legal procedures.
10. (a) The biggest myth about the UBI, partly responsible for sections of the Left endorsing it, is that it is a redistributive policy that would reduce inequality.

- (b) Simply put, a UBI is a sum of money provided by the State to all citizens to take care of the bare necessities of life.
- (c) This measure is intended to provide a safety net preventing any citizen from sinking below a basic minimum standard of living.
- (d) Ahead of the forthcoming budget on February 1, there is a buzz surrounding the feasibility of a universal basic income (UBI) in the Indian context.
- (e) This idea has gained sufficient traction to reportedly feature in the Economic Survey that is released before the budget.
11. (a) The eight richest people in the world own half its wealth.
- (b) India's population has touched \$1.3 billion mark and its economy is valued at up to \$3 trillion.
- (c) According to a study done by Oxfam, the richest 1 per cent of Indians owns 58 per cent of its economy.
- (d) Now a wealthy person is idealised as a smart, intelligent person capable of making money.
- (e) There was a time when a majority of the population used to believe that the disproportionate distribution of wealth was organised loot and there was regular rich-poor conflict.
12. (a) Science fiction loves and fears the hardware littering its worlds.
- (b) Actually, humankind has not evolved biologically in the last 20,000 years, but surged ahead through mental products like politics, culture and technology.
- (c) Our fascination with labour-saving devices is reflected in machines which slavishly tend to humans.
- (d) And there is dark talk of the singularity — the point at which machine intelligence passeth human understanding, and reality baffles us.
- (e) But the possibility of machines replicating and taking control inspires anxiety.

13. (a) The BJP's astounding performance in the elections to the municipal corporations and other local bodies in Maharashtra and Odisha shows that the party's juggernaut is simply unstoppable.
- (b) The Maharashtra and Odisha results and other electoral successes in the recent past demolish the theory that the BJP's electoral fortunes would dip in the wake of demonetisation.
- (c) There is overwhelming support, throughout the country, for Prime Minister Narendra Modi and his people-centric policies.
- (d) The BJP's electoral base has remarkably cut across the urban-rural divide.
- (e) From Andaman and Assam to the latest round of local body polls, the narrative has been similar.
14. (a) "No hate, no fear, refugees are welcome here."
- (b) His executive order — now stayed by the courts — suspended the entry of all refugees for at least 120 days and those from Syria indefinitely.
- (c) This protest anthem emanated from demonstrators gathered outside the White House, in front of the Statue of Liberty, and in airports across the United States, hours after President Donald Trump temporarily limited the entry of Muslims from seven Muslim-majority countries.
- (d) The voices of public protest across India have been far too muted and infrequent.
- (e) It also stipulated that among refugees let into the country, Christians will be prioritised over Muslims.
15. (a) It is worth checking out the number of Indian immigrants to these five countries
- (b) If citizens are happier in a certain country, presumably people would want to migrate there, given a choice.
- (c) Among India's states, Madhya Pradesh was the first one to start a happiness department in 2016.

- (d) The initial idea seems to have been to converge anti-poverty programmes directed at disabled, homeless, poor and old-age pensioners.
- (e) In 2016, the top three countries were Denmark, Switzerland and Iceland and both Nepal and Bangladesh have higher ranks than India.

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1. (e); Option (e) is the correct choice and is not a part of this coherent paragraph, the other four options (a), (b), (c) and (d) are a part of the paragraph and their logical order is CABD. Sentence given in option (e) is unfit as it manifests the boost that is expected from increased government spending while all other options tell the downfall in growth.
2. (e); Option (e) is the correct choice and is not a part of this coherent paragraph, the other four options (a), (b), (c) and (d) are part of the paragraph and their logical order is ABCD. Option (e) is unfit with the paragraph because DPP is discussed in all four sentences except the sentence mentioned in option (e).
3. (c); Option (c) is the correct choice and is not a part of this coherent paragraph, the other four options (a), (b), (d) and (a) are a part of the paragraph and their logical order is DBEA. Option (c) is answer because all four sentences talks about “proprietary city” except the sentence mentioned in option (c).
4. (a); Option (a) is the correct choice and is not a part of this coherent paragraph, the other four options (b), (c), (d) and (e) are a part of the paragraph and their logical order is EDBC. Option (a) is correct answer because all four sentences talks about the removal of ban and option (a) doesn't.
5. (b); Option (b) is the correct choice and is not a part of this coherent paragraph, the other four options (a), (c), (d) and (e) are a part of the paragraph and their logical order is DECA. Option (b) represents an advice given by Attorney general to the governor of Tamil Nadu, whereas all other sentences of the paragraph talks about the verdict of Supreme Court and its consequences on O. Panneerselvam.
6. (b); Option (b) is not part of coherent paragraph as in the paragraph , author is sharing his views regarding budget presentation and people affected by demonetization but in option (b) there is information about allocation to weaker sections.

7. (d); Option (d) is not a part of coherent paragraph because in the paragraph , there is information of contribution in the union budget for curing the diseases like tuberculosis, kala-azar and their logical sequence is abec , option(d) imparts information regarding filariasis in particular.
8. (b); Option (b) is the one that doesn't fit the theme of the paragraph as other options tells us about the issue of Maoists and their role in violence and disruptions while option (b) which is also a part of the same article is explaining how Odisha is a fertile ground for the extremists to strike hence not in agreement to the theme of the passage.
9. (c); Option (c) is not in agreement with the theme of the paragraph as the paragraph is about the barter system in Kashmir while the option (c) is about the escalated tensions but we don't know anything about tension (not specified).
10. (a); Option (a) is not a part of coherent paragraph. As other options tells us about the feasibility of UBI in union budget while option (a) tell the myths about UBI, hence option (a) is true
11. (d); Read the sentences, cabe forms a coherent paragraph. The paragraph is about richest people in the world that own half its wealth and richest people in India that owns 58 percent of its economy. Sentence (d) is not part of the paragraph as it talks about a wealthy person that represent as a smart, intelligent person which fails to connect with the other sentences of the paragraph. Hence sentence (d) is the right option.
12. (b); Going through all the sentences, we conclude that sentences aced forms a coherent paragraph. The paragraph is all about labour saving machines that passeth human understanding. Sentence (b) talks about humankind that has not evolved biologically in the last 20,000 years, which is different in theme from the other sentences. Hence sentence (b) is the correct choice.

13. (e): Sentences ACDB forms a coherent paragraph. The paragraph is about BJP's victory in recent polls demolishes theories that its fortunes would decline after demonetization. Sentence (e) is not part of the paragraph as it is about the states Andaman and Assam which fails to connect with other sentences. Hence sentence (e) is the correct option.
14. (d): After reading the sentences, it can be inferred that sentences ACBE forms a coherent paragraph. This paragraph revolves around the theme of banning the entry of all refugees in U.S. and protests against Donald Trump's decision whereas sentence (d) talks about protest across India that has been infrequent. Hence sentence (d) is not a part of the paragraph.
15. (d): Sentences BEAC form a coherent paragraph while sentence (d) is not a part of the paragraph. The paragraph is about Happiness index which is topped by Madhya Pradesh in India and Denmark in world while sentence (d) is about anti-poverty programmes. Hence sentence (d) fails to connect with other sentences and is the correct choice.

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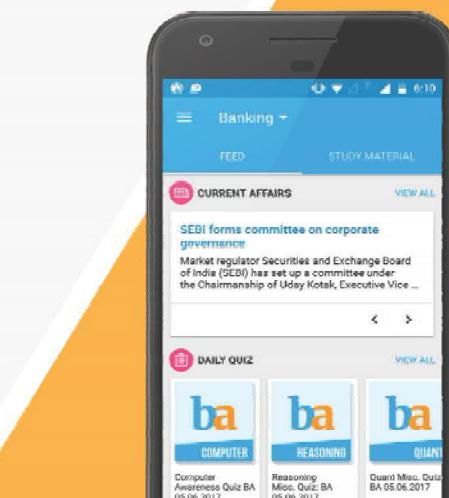
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Bank English Language

Chapter

24

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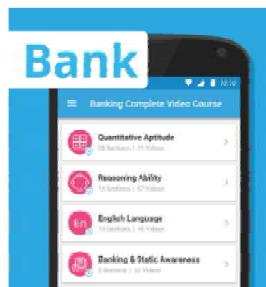
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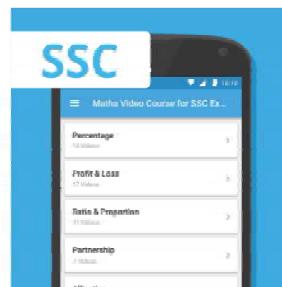
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How to improve vocabulary: A Brief Discussion

A

Above average: More than average, esp. In amount, age, height, weight etc.

Absolutely necessary: Totally or completely necessary

Abuse drugs: To use drugs in a way that's harmful to yourself or others

Abuse of power: The harmful or unethical use of power

Accept (a) defeat: To accept the fact that you didn't win a game, match, contest, election, etc.

Accept a challenge: To agree to do something difficult or dangerous

Accept an apology: To forgive someone who says they're sorry

Accept an invitation: To say "yes" after getting an invitation

Accept responsibility: To take the blame when something goes wrong

Aches and pains : Mild pains that come and go, esp. From physical work or old age

Achieve a goal: To do what you'd planned or hoped to do

Act suspiciously: To behave in a way that makes people suspicious

Action movie: A movie with lots of action and violence

Active ingredient: The chemical in a drug, medicine or pesticide that makes it work

Active volcano: A volcano that could erupt at any time

Actively involved: Laying an active role

Admit defeat: To accept that you can't win a competition or achieve a goal

Against the law: Illegal

All alone: Completely alone, or without friends or people you know

All along: Continuously from when something begins

All over: Completely finished

Almost certainly: Almost definitely

Alphabetical order: An order based on the letters of an alphabet, with "a" being the first and "z" being the last in english

Alternative energy: Power or electricity produced by using energy from the sun, wind, water, etc.

Alternative medicine: Medical treatments using natural substances and traditional knowledge instead of pharmaceutical drugs and modern surgery

Answer a letter: To write back to someone who sent you a letter

Answer a prayer: To respond to a prayer

Answer an advertisement: To contact a person or company after seeing their advertisement

Ask a favour: To ask someone to do something for you because you need their help

Ask a question: To ask somebody to tell you something

Ask for advice: To ask someone what they think you should do

Ask for directions: To ask someone to tell you the way to a place

Attract attention: To create interest

Awful lot: More than expected, usual, normal, etc.

B

Bad loser: Someone who gets upset or angry when they lose

Bad temper: A tendency to become angry quickly and easily

Badly damage: To do a lot of damage to something

Badly hurt: Seriously injured

Balance a budget: To make income and expenditure equal in a budget

Balanced diet: A diet with the proper amounts of all necessary nutrients

Bare essentials: Things that are needed the most

Barely able (to do) : Only just able to do something

Basic right: A fundamental right that we all share, or that all animals share

Bear a resemblance: To look like, or be similar to, somebody or something

Beat a record: To do something better, faster, longer, etc. Than somebody else

Beat to death: To beat a person or animal so badly that it causes death

Become increasingly: Become more and more

Best ever: Best until now

Best friends: Closest friends

Best possible: The best that can be found or achieved

Big deal: Something that's very important or very special

Big decision: Very important decision

Big money: A lot of money

Bitterly cold: Extremely cold, of weather, wind, rain, etc.

Bitterly disappointed: Extremely disappointed

Blind faith: Unquestioning belief in something, even when it's unreasonable or wrong

Blind loyalty: Unquestioning support under any circumstances

Blind obedience: Unquestioning obedience, even when you're told to do something you know is wrong

Blissfully ignorant: Unaware of something that might sadden or disturb you if you knew about it

Block of flats: A building with flats or apartments on several levels or floors

Blow your nose: To clear your nose of mucus by forcing air through it

Book a flight: To buy a ticket for a flight on a plane

Boost morale: To increase morale or enthusiasm within a group of people

Break a law: To do something illegal

Break a promise: To fail to do what you promised to do

Break a record: To beat a previous record in sport, speed, sales, etc.

Break news: To tell someone bad news

Bright idea: A brilliant, clever or original idea

Bring about change: To cause or create change in something or someone

Bring attention to: To make people aware of something

Bring to an end: To conclude an event, a process, a sequence, etc.

Bring to justice: To make somebody face trial or punishment for their crime

Broken home: A family in which the parents have separated or divorced

C

Call a meeting: To order or invite people to hold a meeting

Call a name: To say somebody's name loudly

Call a strike: To decide that workers will protest by not going to work

Call an election: To decide that an election will be held

Call attention to: To make someone notice or consider someone or something

Call in sick: To telephone your place of work and say you're not coming because you're sick

Call names: To tease or bully somebody by calling them nasty or offensive names

Call the police: To telephone the police, esp. In an emergency

Can't afford: Unable to buy or do something because it's too expensive or problematic

Can't help: Unable to stop yourself doing something you shouldn't do

Can't stand: Dislike someone or something very much

Carry weight: To have authority or influence

Cast a spell: To use magic to make something happen

Cast a vote: To vote in an election or a poll

Cast doubt: To make something seem less believable or less reliable

Casual clothes: Comfortable clothes you wear in your free time

Casual relationship: A relationship that isn't serious or long-term

Catch a cold: To become sick after being infected with a cold virus

Catch a glimpse: To see something or someone for a moment only

Catch a whiff: To smell something for a moment only

Catch sight of: To suddenly see something or someone

- Cause trouble: To create problems or difficulties for somebody or something; to start fights or incite violence.
- Centre of attention: The main focus of interest or attention
- Certain amount: Some, or not very much but more than very little
- Change course: To go in a different direction
- Change the subject: To start talking about a different topic
- Change your mind: To change your opinion or decision
- Claim responsibility: To say that you're responsible for something
- Clean energy: Energy or power supply that doesn't pollute or damage environments in its production or use
- Clear message: A message that's easy to understand
- Clear understanding: An understanding that's free of confusion or doubt
- Close the gap: To reduce the difference between people or things
- Close together: Very near to each other, or separated by a short distance or time
- Come alive: Become lively, active or exciting
- Come close (to): Almost do something, achieve something, complete something, etc.
- Come to a conclusion: To conclude, decide or believe something after thinking about it
- Come to a realization: To become aware of something
- Come to a stop: To stop moving or happening
- Come to an end: To finish, of an event, a performance, a meeting, etc.
- Come to expect: Learn to expect that something is likely to happen
- Come to rescue: To save someone or something from danger or failure
- Come true: To become real, or what you'd hoped for
- Commit suicide: To deliberately kill oneself
- Completely different: Totally different
- Conduct research: To organize and carry out research into something
- Consider a possibility: To think about a possible choice, solution, outcome, etc.

Cost a fortune: Cost a lot of money

Cover costs: To make enough money to pay for costs like production, materials, labour, etc.

Cross mind: To briefly think of something

Crystal clear: Completely clear or transparent; easy to understand or very obvious

Cut costs: to reduce costs

D

Dead ahead: Straight ahead

Dead end: A point at which no further progress seems possible; a street or road that traffic enters and leaves at one end only

Dead tired: Very tired

Dead-end job: A job with no prospects for advancement

Deadly weapon: Any object that's used for killing

Deafening silence: A silence that everyone notices

Declare war: To officially announce that a country is going to war against another country

Deep sleep: If you're in a deep sleep, you can't be easily woken.

Deeply divided: Seriously split by disputes or different opinions

Deeply held: Strongly held, esp. Of beliefs, views, convictions, etc.

Deeply rooted (in): Strongly connected to the past, esp. Of beliefs, culture, prejudice, conflict, etc.

Departure time: The exact time at which a plane, train, etc. Is scheduled to leave

Desk job: A job at a desk or in an office

Detailed description: A description that includes many details

Diametrically opposed: Completely different

Direct flight: A flight that doesn't stop on its way to a destination

Direct quote: The exact words that a quoted person said or wrote

Directly opposite: Straight across from

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Dirty player: A player who breaks the rules or tries to hurt other players

Distant relative: A relative you share distant family ties with

Do a deal: To make an arrangement, esp. In business

Do a favour: Do something to help somebody

Do better: to improve in performance or condition

Do business (with): To engage in business activity

Do damage: To cause harm or damage

Do good: To have a good effect on somebody or something

Do harm: To have a bad effect on somebody or something

Do likewise: Do the same thing

Do the dishes: To wash plates, cups, pots, pans, knives, forks, etc. Used to cook and eat a meal

Do well: To perform well in a job, a game, an exam, etc.

Do your best: Do all you can to succeed

Don't care: To not be upset or concerned about something

Drive (sb) crazy: To make somebody feel very annoyed or upset

Drop the subject: To stop talking about something

Dual nationality: Having citizenship in two different countries

E

Early days: Soon after something begins

Early night: Earlier bedtime than usual

Early riser: Someone who usually gets up early in the morning

Early start: A beginning or departure early in the morning

Earn a living: To work and earn money for yourself or your family

Easy money: Money that's made without working hard

Easy target: Someone or something that's easy to attack or criticize

Eat well: To eat plenty of food

Eating habits: What you usually eat and the way you eat it

Economic growth: An increase in the size of an economy, or the rate of this

Eke out a living: To earn just enough money to survive

Empty promises: Promises that probably won't be kept

Empty words: Words that aren't really meant, or that won't lead to action

Enter a plea: To plead guilty or not guilty in a court of law

Entry-level job: A job at the lowest level of pay or responsibility

Equal rights: Rights that are the same for all races, genders, classes, etc.

Ethical investment: Investment in a company that's ethical, not harmful or exploitative

Ethical standards: Ethically acceptable levels of behaviour

Ethnic minority: A group of people living in a country in which most other people are from another culture or race

Ethnic tensions: Bad feelings between people from different races or ethnic groups

Even number: Any whole number that can be exactly divided by two, such as 2, 4, 6, 8, etc.

Evenly matched: If two opponents are evenly matched, they are equally likely to win.

Every single: All of them

Exactly the same: Identical

Exceed expectations: Be more or better than expected

Express concern: To say or show that you're worried about something

Express interest (in): To show that you're interested in something

Extend a deadline: To give someone more time in which to do something

F

Face a challenge: To have to deal with a challenging situation

Face down: With the front or face towards the ground

Face the fact(s): To accept that something is real or true, esp. If it's difficult to accept

Fail miserably: To fail very badly

Fair deal: A reasonable deal in business or a morally correct arrangement

Fall asleep: To go to sleep

Fall dramatically: To fall quickly, esp. Of prices, sales, rates, temperatures, etc.

False impression: A misleading or incorrect image

Familiar face: Someone you know personally

Far away: A long way from somewhere

Far better: Be much better; do much better

Far more: Much more, or to a much greater degree

Fast asleep: Sleeping deeply, or in a deep sleep

Fast becoming: Quickly becoming

Fatal accident: An accident in which someone dies

Fatal mistake: A bad mistake that has terrible consequences

Feel guilty: To feel bad about what you have or haven't done

Feel strongly (about): To have a very strong, or passionate, opinion about something

Fight a fire: To try to put out a fire

Fight corruption: To try to prevent corruption in government and business

Fight hard: To try very hard to get or achieve something

Figure prominently: To be an important part of a process, an event, a story, etc.

Fill a gap: To fill a space or an opening

Find difficult: To feel that something's difficult, esp. While trying to do it

Find time: To make time available, or find room in your schedule

Fire a shot: To make a gun shoot a bullet

Firmly established: Well established and unlikely to change

Flat battery: A battery that no longer works, or needs recharging

Flat tyre: A tyre that doesn't have enough air in it

Follow a pattern: Happen in a regular way, or according to a pattern

Follow directions: To go the way you've been told to go, or do something as directed

Follow instructions: To do what instructions or instructors tell you to do

Free speech: Speech that isn't restricted by law, religion, censorship, etc.

Free spirit: a Person who doesn't behave in a conventional way

G

Gain access: To get into a place, or be given access to something or someone

Get a call: To receive a telephone call from somebody

Get a joke: To understand a joke

Get a shock: To be very surprised by something

Get a ticket: To get a fine for parking illegally, speeding, etc.

Get angry: To become angry about something

Get back together: To become a couple or a group again after being apart

Get better: To improve

Get better (at): To improve in skill or ability

Get dark: To become dark, esp. When the sun goes down

Get into trouble: To become involved in a bad, difficult or dangerous situation

Get married: To marry somebody, or marry each other

Get tired of: To become bored or annoyed with something or somebody

Get used to: To become accustomed to something

Give a hand: To give help, support or assistance

Give notice: To tell somebody that a job, or the occupation of a property, will end at a certain time

Give rise to: To cause or result in something

Give a call: To telephone somebody

Give a chance: To give somebody the opportunity to do something

Give a go: To attempt something, esp. Something you've never tried to do before

Give thought (to): To think about or consider something

Give up hope: to stop hoping for something because you think it's no longer possible

Give way: To collapse due to weight or pressure; to yield, or let another vehicle go first, when driving in traffic

Go bald: To become bald, or have hair fall out

Go bankrupt: To be unable to pay debts and go out of business or into receivership

Go crazy: To become mentally ill; to get very excited

Go out of fashion: To become unfashionable

Go smoothly: Happen without problems, difficulties or delays

Go unchallenged: To not be challenged or corrected

Go wrong: To not go well, or to have bad results

Good cause: An organization, activity or charity that helps people or animals in need

Good chance: Quite a high probability or likelihood

Good company: If someone says you're good company, they enjoy spending time with you.

Good deal: A fair deal or fair price

Good enough: As good as necessary

Good time: An enjoyable or fun experience

Great deal of: A very large amount of

Growing number (of): More and more, or an increasing number

Guilty conscience: A feeling of shame or remorse after doing something wrong or bad

Guilty party: Person or organization guilty of doing something wrong or bad

H

Happy hour: A scheduled time when alcoholic drinks cost less than usual

Hard job: A difficult job or task

Hard to see: Difficult to see; difficult to imagine

Hard to tell: Difficult to know or deduce something

Hardly any: Almost none

Hardly ever: Almost never

Hardly likely: Very unlikely or very improbable

Hate to think: To be afraid to, or not want to, imagine something

- Have a go: To have a turn at doing something; to attempt to do something
- Have a right: Have a moral or legal claim or ability
- Have a word: To talk about something with somebody
- Have access (to): To be able to get or use something
- Have an effect (on): To cause a change
- Have got: To own, possess or have
- Have got to: Must
- Have room: To have enough space for something
- Heavily guarded: Guarded by many people
- Heavy losses: Large or high losses, esp. Of money or lives
- Heavy schedule: A schedule with many meetings, appointments, dates, etc.
- Heavy traffic: Traffics that's congested and moving slowly
- Heavy workload: If you have a heavy workload, you have a lot of work to do.
- Hidden extras: Extra costs that companies or sellers try to hide from buyers
- Highly regarded: Thought to be very good by many people
- Highly unlikely: Very unlikely
- Hold a referendum: If a country holds a referendum, citizens can vote for or against introducing a new law or piece of legislation.
- Hold an election: To have or conduct an election
- Hold an inquiry: To have or conduct an official inquiry
- Hold hands: If two or more people hold hands, each person holds another person's hand.
- Hold office: To occupy a powerful position or role, esp. In government
- Hold hostage: To imprison somebody and demand something in exchange for their release
- Hold prisoner: To force somebody to stay somewhere
- Hold talks: To have formal or official discussions about an issue or a situation

Honest mistake: A mistake that wasn't made deliberately, or had no bad intent

Hope so: Used to express hope that something's true

Human cost: Damage or loss caused to people or societies, incl. Material loss, social costs, psychological damage, etc.

Human error: A mistake caused by a person, and not by mechanical failure or natural forces

I

Icy cold: Extremely cold

Icy wind: Very cold wind

III effects: Bad effects caused by something

III health: Poor health

Immediate action: Action taken right away, or without waiting

Immediate family: Your closest relatives by birth, meaning only your parents, brothers, sisters and children

Immediate future: The period of time directly following the present

Impose conditions: To set conditions or requirements that must be met or satisfied

Impose restrictions: To place limits or bans on particular actions or activities

Impose sanctions: To ban or limit trade or contact with a country in order to bring about a change of government or policy

Inextricably linked: If two or more things are inextricably linked, the connections between them are essential or extremely close.

Intense pressure: Very strong or extreme pressure

Interest rate: The percentage of a loan that borrowers must pay back in addition to the amount they borrowed

Internal injury: An injury inside the body

Internal organ: An organ inside the body

Invest heavily: To spend a lot of money on something to improve or develop it

Irreparable damage: Damage that's too serious to repair

Issue a permit: To give somebody an official document that permits them to do something

J

Jet fighter: Armed jet plane used in war

Job losses: Reductions in the number of jobs available

Job opportunity: Prospect or chance of finding a job

Join forces: If two or more people or groups join forces, they work together to achieve a common goal.

Join the army: To enlist and serve in the army

Joint account: A bank account held jointly by two or more people

Joint effort: Something achieved or created by two or more people working together

Joint owners: Two or more people or parties who share ownership of something

Jump to a conclusion: To decide, or make up your mind, before knowing all the facts

Junk food: Unhealthy food, esp. Processed food with lots of fat, salt, sugar, etc.

Junk mail: Advertising material that's sent to people who haven't asked for it

Just about: Almost or very nearly

Just cause: A cause that is morally right or just

K

Keep a diary: To own and write in a diary

Keep a promise: To do what you promised to do

Keep a secret: To not tell anyone a secret

Keep an appointment: To meet somebody at the time you agreed to

Keep busy: To have or find many things to do

Keep fit: To stay in good physical condition by exercising

Keep going : To continue in the same direction; to continue driving, riding, running, walking, etc.; to continue doing whatever you're doing

Keep in touch: To have regular contact with somebody by phone, mail, email, etc.

Keep records: To store detailed information, e.g. In business, legal cases, health care, education, etc.

Keep safe: To prevent loss or damage

Keep waiting: To make somebody wait

Keep quiet: To stop somebody or something from making too much noise

Keep score: To keep a record of the score in a game or a match

Keep still: To not move

Keep the change: To not return the change after someone has paid for something

Keep your balance: To remain steady on your feet and not stumble or fall

Key issue: The most, or one of the most, important issues

Key role: The most, or one of the most, important roles

Keynote address: The main speech or lecture at a conference, seminar, meeting, etc.

Keynote speaker: The main speaker at a conference, seminar, meeting, etc.

Kill time: To do something to fill in spare time

Know better: To be sensible enough to know that it's better not to do something

Know the score: To know the truth or the facts about something

L

Language skills: Skills related to using a language

Last long: Continue for a long time

Late night: A night when you go to bed later than usual

Lay the groundwork: To do preliminary work in preparation for future work

Lead the field: To be winning in a race

- Lead the world: To be the most successful or advanced in the world
- Lead to believe: To encourage somebody to believe something, or to hint that something might happen
- Leave a message: To leave information for someone you haven't been able to meet or talk to
- Leave home: To move out from the home you grew up in
- Leave school: To stop going to school
- Legal advice: Advice from a lawyer, a solicitor, or any other a legal expert
- Level playing-field: A situation that's fair for everyone, or in which everyone has the same opportunities
- Level teaspoon: A teaspoon filled to the level of the sides of the spoon
- Lie ahead: If something lies ahead, it's going to happen in the future.
- Light a fire: To start a fire
- Liquid refreshments: Alcoholic or non-alcoholic drinks
- Little known: Not known by many people
- Live at home: To live in the home you grew up in, or with the people who raised you
- Live music: Music played on instruments in front of an audience
- Living conditions: Physical conditions in which people live
- Living things: All things that are alive, incl. Microorganisms, plants, animals, etc.
- Long overdue: Should have been done, or should have happened, a long time ago
- Long time: A great amount of time
- Long way: A great distance
- Lose control: To no longer be in control of something
- Lose faith: To no longer have faith in something you once believed in or trusted
- Lose interest: To no longer be interested in something
- Lose money: To have less money after gambling, investing, starting a business, etc.

Lose weight: To become lighter in weight

Lose your life: To die because of an accident, war, illness, crime, etc.

Lose your temper: To suddenly become angry

Love dearly: To love very much, esp. Of family members and friends

Lucky escape: If you had a lucky escape, you came close to being killed or badly injured.

M

Main course: The largest course in a meal

Make a bed: To neatly arrange the sheets, blankets and pillows on a bed

Make a decision: To decide what to do

Make a difference: To cause a situation or condition to change

Make a fortune: To make a huge amount of money

Make a fuss: To create unnecessary excitement or concern about something

Make a living: To earn money for the things you need in life

Make a mess: To create an untidy or disorganized state or situation

Make a mistake: To do something that's wrong or has bad results

Make a note (of): To write down something so that you don't forget it

Make a profit: To make money from business or investments

Make a reservation: To book or reserve a seat on a train, a table in a restaurant, a room in a hotel, etc.

Make amends: To do something to show you're sorry for your bad behaviour in the past

Make an appointment: To arrange a date and time to visit an office, clinic, dentist, doctor, etc.

Make an effort: To put time and energy into doing something

Make an excuse: To give a reason for doing something you shouldn't do, or for not doing something you should do

Make arrangements: To arrange all aspects of an event such as a wedding, funeral, meeting, conference, etc.

Make believe: To pretend that something is real or true

Make changes: To change something in specific ways

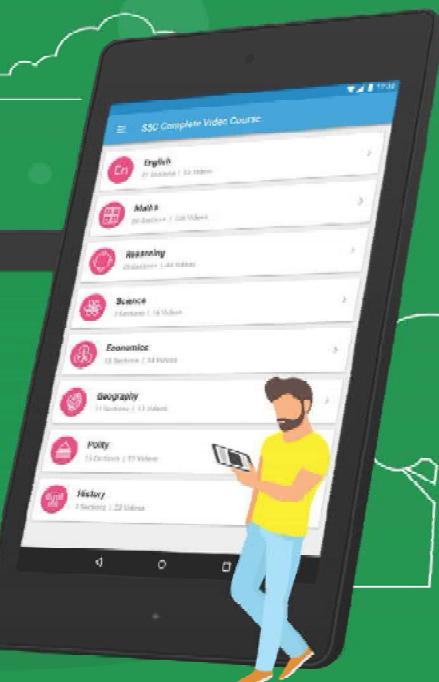
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Make clear: To make something easy to understand, or to express yourself clearly

Make contact: To contact a person or an organisation

Make friends: To form new friendships

Make progress: To get closer to a goal, or to improve in ability

Make room: To create space by moving something

Make sense: If an idea, plan or action “makes sense”, it’s sensible and rational and not stupid or likely to fail; If a sentence or statement “makes sense”, it can be understood by the people who read it or hear it.

Make easy: To cause something to be less difficult

Make sure: To check so that you’re sure about something

Married couple: Two people who are married to one another

Mass market: The great majority of people who buy goods in a society

May (very) well: Could or might

Medical care: Help given to someone who’s sick or injured

Medical history: All the illnesses, injuries and treatments that someone has had in the past

Meet a need: To provide what is needed

Meet a standard: To reach a certain standard or level of quality, safety, etc.

Meet a target: To reach the number or amount set as a target, e.g. In sales, profits, savings, website traffic, etc.

Meet opposition: To receive a negative response or reaction

Meet with approval: To receive a positive response or reaction

Mental illness: Illness causing thoughts or feelings that seriously disrupt a person’s normal state of mind

Miles away: Far away, or a long way from a particular place

Miss a flight: To arrive too late to board a flight on a plane

Miss an opportunity: To have an opportunity to do something, but fail to do it

Missing in action: If someone is “missing in action”, they haven’t been seen or contacted since being involved in military action.

Mixed feelings: Different emotions, or conflicting impulses, felt at the same time

Moral obligation: Moral requirement to do something because you know it’s the right thing to do

More or less: Somewhat, fairly or almost; approximately

Murder mystery: A book, play or film about the investigation of a murder

Mysterious circumstances: Circumstances that aren’t understood, or haven’t been revealed or explained

N

Nasty habit: A bad or unpleasant tendency

Nasty shock: An unpleasant surprise

Native country: The country in which you were born

Native speaker: Someone for whom a particular language is their first or native language

Natural causes: If you die of natural causes, your life ends naturally and not because of an accident, murder or suicide.

Natural disaster: A natural event that causes great harm, e.g. An earthquake, cyclone, tornado, etc.

Natural resources: Things from nature that we can use, e.g. Oil, coal, rivers, lakes, trees, forests, etc.

Neat and tidy: Not messy

Need badly: To need very much

Negative attitude: An attitude that shows a critical viewpoint or a negative bias

Nervous wreck: A person who’s very stressed or nervous

Net profit: Profit remaining after taxes and costs have been deducted

Net result: The final or overall effect or result of something

Net worth: The total value of everything you own, including property and money, minus any debts you owe

Never knew: To not know something

New generation: A new group of people or products that appeared around the same time

New job: A different job or a job you've found recently

Next-door neighbours: People living in a house next to yours

Non-stop flight: Flight that doesn't stop over on its way to a destination

Not necessarily (so): Not always or not definitely

Nothing else: No other thing or things

Nothing much: Nothing that's important

Nothing wrong with: Nothing that's causing a problem

Null and void: Having no legal effect or force

O

Obey an order: To do what someone orders or commands you to do

Occupational hazard: A danger that people doing a particular job face

Odd socks: Socks that don't match

Offer a job: To tell someone they can have a job if they want it

Offer an explanation: To explain why something was done

Offer condolences: To convey sympathy to the family or friends of someone who's died

Offer your services: To offer your time and skills to help a person or an organization

Office block: A large building that houses many offices

Old age: The time in life after middle age

Old friend: A friend you've known for a very long time

Open an account: To start an account with a bank, credit union, building society, supplier of goods, etc.

Open an investigation: To begin an investigation into something

Opening hours: The time during which a club, park, library, shop, gallery, etc. Is open

Opposition party: A political party that's in opposition to the party or parties in power

Optional extras: Special features a product can have if you pay extra for them

Organic farming: Farming without using artificial chemicals

Overall effect: The general effect, or overall result, of something

Owe an apology: If you think you owe somebody an apology, you think you should say sorry to them.

Owe an explanation: If you think someone owes you an explanation, you think they should explain why they did something that badly affected you.

P

Pack of cards: A full set of playing cards

Painful memory: A memory that's upsetting or disturbing

Painful reminder: If something's a painful reminder, it reminds you of something you find upsetting or disturbing.

Pair work: A type of learning activity in which two students work together

Part company : To end a relationship or partnership; to stop travelling or spending time together and go different ways

Pass a law: To bring in a new law by voting in parliament or by decree

Pay a bill: To pay the amount stated on a bill

Pay a visit: To visit someone or something

Pay attention: To watch closely or listen carefully to someone or something

Pay increase: An increase in the amount of money paid as a wage or salary

Peace and quiet: No noise or disturbance

Perfectly normal: Not unusual at all

Personal belongings: Personal possessions that belong to you

Phone rings: If your phone rings, it makes a noise to let you know someone's calling you.

Pick your nose: To use a finger to remove dried mucus from inside your nose

Piece of advice: A particular suggestion given as advice

- Piece of equipment: One particular item used as equipment
- Piece of information: A particular fact or item of information
- Piece of music: Any musical work, including musical compositions, traditional works, improvised music, pop songs, etc.
- Piece of paper: One sheet or scrap of paper
- Place an order: Put in an order to buy something
- Play a part: Perform a particular role, or be involved in a particular way
- Political prisoner: Someone who's imprisoned because of their political beliefs
- Poor eyesight: Not very good eyesight
- Poor health: Not very good health
- Popular belief: An idea that most people believe is true
- Pose a risk: To create risk of danger or harm
- Pose a threat: Create the threat of danger or harm
- Press a key: To put a finger on a key on a keyboard and press down
- Public opinion: The opinions of the majority of people in a society
- Pull a muscle: To injure a muscle by lifting something heavy or moving too quickly
- Push a button: To press a button on a machine or an appliance
- Put on weight: To become heavier or fatter, of a person or an animal
- Put out a cigarette: To stop a cigarette from burning
- Put out a fire: To stop a fire from burning
- Put up prices: To increase prices
- Put up wages: To increase wages
- Put up your hand: To raise your arm if you want to say something, ask or answer a question, show you're present, etc.
- Q**
- Quality of life: The level of personal satisfaction, happiness and health in somebody's life
- Quick fix: A solution to a problem that can be quickly or cheaply implemented, but may not be a good or long-lasting solution

Quick reply: A prompt or almost immediate reply to a letter or email

Quiet life: A simple and peaceful way of living

Quiet night: A night when you stay at home instead of going out

Quietly confident: Feeling confident, but not saying much about it

Quit a job: To tell an employer you no longer want your job

Quit drinking: To stop drinking alcohol

Quit smoking: To stop smoking cigarettes

Quite a lot: Quite often, or quite a large amount

Quite agree: Agree completely

Quite enough: As much as necessary

Quite good: Fairly good

Quite often: Fairly often

Quite right: Completely correct

Quite sure: Completely sure

R

Racial discrimination: Unfair treatment of someone because of their race

Radical reform: Major and fundamental reform

Rain hard: Rain heavily, as during a storm or a downpour

Rainy day: A day during which it rains quite a lot

Raise a family: To raise one or more children in a family setting

Raise doubts: To express doubts or concerns about something

Raise hopes: To make somebody feel more hopeful

Raise questions: To bring issues or questions to somebody's attention

Raise your voice: To show anger by speaking louder than usual

Rapid growth: Fast growth, or growth in a short period of time

Rate of return: The percentage of an original investment that is returned as profit

Rave review: A very good review of a book, movie, play, concert, etc.

Reach a verdict: To decide if the accused is guilty or not

Reach an agreement: To finally agree after discussing or negotiating something

Readily available: Easy to obtain or easy to find

Real life: Life as it's really experienced, or life in the real world

Real live: Present in reality, and not in a film, on tv, etc.

Real wages: The true value of wages, in terms of what you can buy with the money

Reasonable explanation: An explanation that most people can accept or believe

Reasonably happy: Fairly pleased or reasonably satisfied

Reasonably priced: For sale or rent at a fair price

Reasonably well: Fairly well or satisfactorily

Recommend highly: To strongly recommend someone or something

Regain control: To get control of something again after losing control

Repair damage: To fix the damage to something

Resort to violence: To use violence when other methods have failed

Restore confidence: To bring back confidence, trust or belief in something

Restore order: To bring back order after a period of revolt or disorder

Retain control: To maintain control of, or keep control over, something

Return a call: To call someone back after not answering their call

Return address: A sender's address, for replying to or returning a letter or parcel

Return fire: To fire back when someone's firing a weapon at you

Return flight: The flight back from where your first flight took you

Return home: To come back home, or to go back home

Return ticket: A ticket for travelling to a place, and then back again

Rhetorical question: A question that's asked to make a point, not get an answer

Right away: Immediately, or without delay

Room for improvement: The possibility or need for something to improve

Root cause: The main or fundamental cause of something

Root crop: A plant with roots or other underground parts that can be eaten, like carrots, potatoes, ginger, etc.

Rough draft: An unedited or unpolished version of an essay, book, speech, screenplay, etc.

Rough estimate: An approximate estimate

Rough idea: A vague or approximate idea, concept, memory, etc.

Run a business: To be in charge of a business

Run the risk of: To do something risky, or that could have a bad result

Running late: Behind schedule

Running low: Almost used up or almost exhausted, esp. Of fuel, supplies, foods, drinks, etc.

S

Safe and sound: Not harmed, hurt or damaged in any way

Safe distance: Far enough away from danger to be safe

Safety hazard: Something that isn't safe or creates danger

Safety net: Government programs that help people in trouble, esp. The poor, sick, unemployed, old, homeless, etc.

Safety record: A record showing how effective safety measures have been

Sales force: All the people employed to sell a company's products

Satisfy a need: To give or provide what somebody needs

Satisfy a requirement: To have what a requirement states or specifies

Satisfy demand: To sell products in the quantities demanded by the market

Scare tactic: A tactic that uses fear to make people behave a certain way

Security forces: Military and police forces

See reason: To see that your view is unreasonable or wrong, and reconsider

See what means: To understand somebody's viewpoint or observation

Sense of direction: A natural ability to know which direction you're going in

Serious accident: An accident in which someone is badly injured or killed

Serious illness: A very harmful or dangerous illness

Serious injury: A very bad injury

Serious mistake: A very bad mistake

- Seriously damage: Badly damage (of material objects); badly affect (of non-material or abstract things)
- Seriously ill: Very sick
- Seriously wounded: Badly hurt by a weapon
- Serve a purpose: To be useful, esp. In achieving an aim or performing a function
- Serve interests: To benefit or support the interests of someone or something
- Set a date: To decide the date on which something in the future will happen
- Set a goal: To decide what it is you'll try to achieve
- Set a standard: To set or establish a certain level of quality
- Set free: To let someone or something go free
- Set menu: A complete meal with several courses for a fixed price
- Solve a crime: To find out who committed a crime
- Solve a problem: To find the solution to a problem
- Spare time: Time when you're free to do whatever you want to do
- Speedy recovery: A quicker recovery from illness or injury than usual
- Spend your life: To use the time you have in life
- Stand trial: To be judged for a crime in a court of law
- Stay put: To stay in the same place or situation
- Steady job: A job that offers constant work and a reliable income
- Steady stream: Constant sequence, or many things one after another
- Stiff competition: Strong competition from rivals or opponents
- Still (be) alive: Not yet dead
- Straight after: Immediately after something happens or finishes
- Straight ahead: Directly in front
- Straight answer: An honest and direct answer to a question
- Straight away: Immediately
- Strictly speaking: According to a strict definition of a meaning or a regulation
- Strike a balance: To find a balanced position that's reasonable and fair for all or both sides

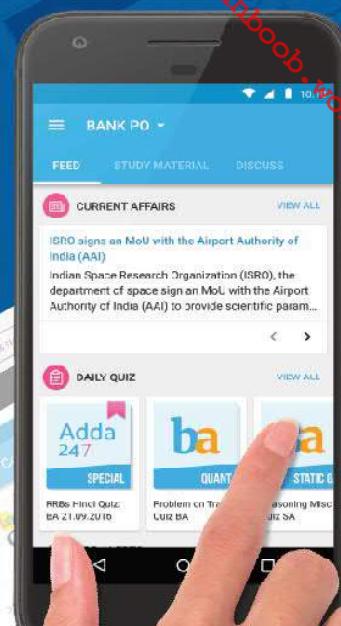
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Strongly support: To support or believe in somebody or something very much

Sure sign: A sign or evidence that something is happening or definitely true

T

Take temperature: To measure somebody's body temperature

Take to court: To begin a legal case against someone

Take a look: To examine, inspect or look at something

Take a message: To write down or memorize a message for somebody

Take a seat: To sit down on a chair, bench, sofa, etc.

Take a step: To put one foot in front of the other, as when walking; to do something that helps to achieve a goal

Take a test: To sit an examination or do a test

Take action: To do something to achieve a goal or solve a problem

Take advice: To do what somebody advises you to do

Take ages: To take a long time

Take care: Be careful

Take care of: To care for or look after somebody or something

Take charge: To take control or assume responsibility

Take drugs: To use mind-altering or mood-altering drugs

Take exercise: To exercise your body for health or fitness

Take hostage: To capture and threaten somebody in order to get something

Take long: To take a long time to do or finish

Take notes: To write notes in a lecture or when reading

Take part: To be involved, or to participate in something

Take place: To happen or occur

Take pride in: To be proud of your talent, skills, work, achievements, etc.

Take place: To replace somebody, or to do something instead of somebody else

Take up space: To occupy or fill up space

Take your time: To take as long as you like, without rushing

Tell the time: To tell somebody what time it is

Tell the time: To be able to look at a clock, a sundial, stars, etc. And know what time it is

Tight budget: A budget that severely limits the amount of money that can be spent

Tight grip: A firm hold

Tight schedule: A schedule with very little time between appointments, meetings, etc.

Time off: Time away from work

Top floor: The highest level or storey in a building

Top priority: The most important of several issues, goals, tasks, etc.

Top speed: The fastest speed that something can travel at

Travel light: To travel without much luggage

Try hard: To put a lot of effort into doing something

Turn a corner: To go around a corner

Turn around: To turn your body or head so that you're facing the opposite way

U

Ulterior motive: The hidden reason or purpose behind an action

Ultimate goal: Final objective or goal

Uncertain future: A future that's likely to be worse than the present

Unconditional love: Love that isn't based on conditions or requirements

Undergo surgery: To have a surgical procedure or operation

Undergo treatment: To have treatment for a medical condition

Unemployment benefit: A regular payment from the government to help someone who can't find a job

Unfair advantage: An advantage that isn't fair or hasn't been earned

Unfair dismissal: Unjust or unfair firing of a worker

Unrequited love: Love you feel for someone who doesn't love you

Unusually wealthy: Much wealthier than other people in the same position or with the same job

Upper deck: Deck of a ship that's above lower decks and open to the sky

Upper echelons: The highest ranks in a society or organization

Upper limit: The highest level or amount allowed

Upset stomach: If something upsets your stomach, it causes a stomach problem that makes you feel sick.

Upset stomach: If you've got an upset stomach, you feel sick in the stomach.

Urban development: The building or development of towns and cities

Urban renewal: The renewal of poor parts of a city by improving services and attracting investment

Urban sprawl: The poorly-regulated spread of urban development into the countryside near a city

Used car: A car that's already been owned by someone

Utterly ridiculous: Completely ridiculous or unreasonable

V

Vague idea: An approximate or imprecise idea

Vague memory: Unclear or incomplete memory

Valid point: A point that most people would find reasonable and logical

Valid reason: A reason that most people would find acceptable or believable

Valuable contribution: An important contribution to something's development or success

Valuable information: Important or useful information

Valuable lesson: If an experience becomes a valuable lesson, it teaches you something important.

Vary widely: To vary a lot, or include very different types, amounts, degrees, etc.

Vast majority: Great majority, or the most by far

Victory lap: A lap around a field or track to celebrate a victory

Victory parade: A parade held to celebrate a victory, esp. In sports, war, politics, etc.

Violent crime: A crime that causes injury or death

Violent movie: A movie with many violent scenes

Visiting hours: Hours of the day when you can visit a hospital, prison, museum, zoo, government office, etc.

Vital organs: Organs that are essential for life, incl. The brain, heart, kidneys, liver and lungs

Vital role: A very important role

Vocal critic: A person who often criticizes something or someone in public

Vocal minority: A group that voices an opinion that the majority of people don't agree with

Vocal music: Music that includes parts for one or more singers, with or without instruments

Vocal organs: Organs used when speaking or making sounds

Vote against: To not support someone or something with your vote

Vote for: To give someone or something your vote

W

Wage war: To begin a struggle or campaign to fight something

Warm welcome: A friendly or positive reception

Warning sign: A sign or indication that something's wrong

Waste an opportunity: To not make use of an opportunity or chance

Waste of time: Something that's not worth spending time on

Waste time: To spend time doing something that brings no results

Waste water: Used water that's discharged from factories, farms, homes, etc.

Wave goodbye: To wave your hand when leaving, or when someone else is leaving

Way ahead: Far ahead, or a long way in front

Weak point: Part of something that's easy to attack or criticize

Wear and tear: Damage caused by normal use over time

Welcome change: A pleasant or long-awaited change

Well after: A long time after

Well ahead: A long way ahead

Well aware of: Fully or completely aware or informed

Well before: A long time before

Well behind: A long way behind

Well worth: Definitely worth doing, getting, seeing, etc.

Whole thing: The entire thing, or all of something

Wide awake: Completely awake or fully alert

Wide open: Fully open, of a door, window, eyes, mouth, etc.

Wide range: A large number of similar products, services, styles, options, etc.; many different types, esp. Of people, opinions, choices, results, etc.

Widely used: Used by many people or in many places

Wild animal: An animal that's living free in its natural habitat

Win a game: To beat your opponent in a game

Win a war: To defeat the enemy in a war

Win an award: To receive an award

Win an election: To be awarded victory by those running an election

Work hard: To put a lot of effort into what you're doing

Work well: Operate or function properly, efficiently, smoothly, etc.

Working conditions: Environment and conditions in which you work

Worth a fortune: Worth a lot of money

Wrong number: An incorrect telephone number

Wrong way: Wrong direction; incorrect method, technique, strategy, etc

X

X-ray vision: The ability to see into or through objects made of non-transparent materials

Y

Yawning gap: A very wide gap

Yet again: One more time, after many other times

Yield results: To produce or provide results

Young child: A person who's very young, but not a baby

Young couple: Two young people in a romantic relationship

Young person: A person who's still young, but no longer a child

Youthful enthusiasm: Great enthusiasm that a young person feels

Z

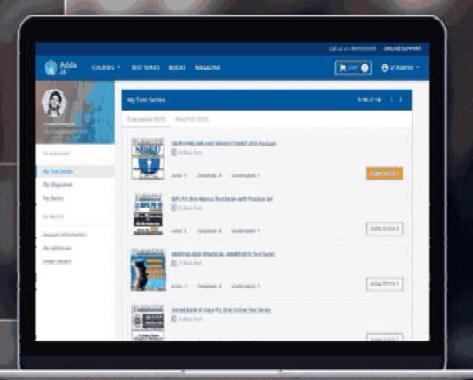
Zero tolerance: Legal policy that allows politicians to set mandatory punishments that judges must apply; absolutely no tolerance for something

Zero visibility: Absolutely no visibility due to darkness, poor weather, etc.

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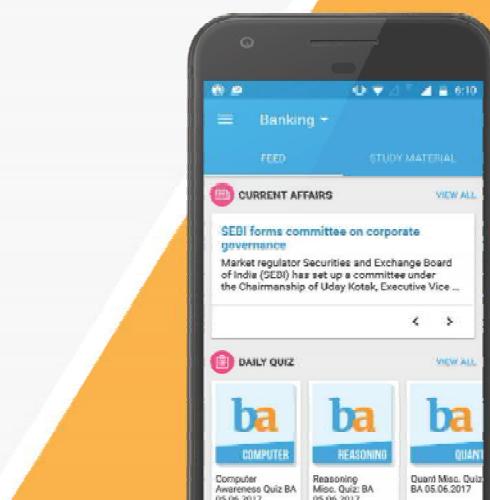


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Bank English Language

Chapter

25

Wordlist

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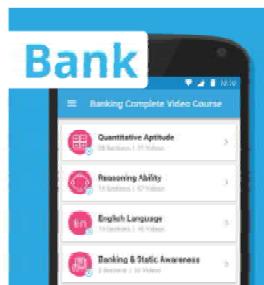
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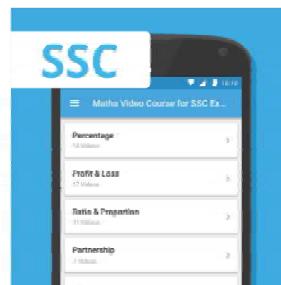
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**Chapter
25**

Wordlist

How to improve Vocabulary

There are two ways of improving your vocabulary. The first is to ignore the exam and to treat improving your vocabulary as an end in itself. The second is to learn vocabulary purely from the exam point of view.

The first approach is not a time-bound exercise. It is undertaken not with the purpose of preparing for a particular exam but with the honest purpose of improving one's vocabulary, and thereby one's reading skills, proficiency in the language, and most importantly one's communication skills. One must realize that one's communication skills are equal to the number of words one has mastered. Your ability to express thoughts clearly and precisely and even your ability to think clearly and precisely depends on the number of words that you know. A man with a scant vocabulary will almost certainly be a weak thinker. As Henry Hazlitt remarked "The richer and more copious one's vocabulary and the greater one's awareness of fine distinctions and subtle nuances of meaning, the more fertile and precise is likely to be one's thinking." Realizing this truly in oneself motivates one to earnestly work towards mastering new words and new ideas. That is the non-exam-specific approach. Towards the end, you must read widely, and use the dictionary extensively to learn new words. Any unfamiliar word that you come across is a candidate for learning—for the simple reason that it is unfamiliar.

Students find learning new words rather cumbersome. Memory or retention is a big problem. We are not able to retain the words we learn; we forget the words; and we forget their meanings more easily. Altogether, it looks like a futile exercise, and boring too. There are solutions to all these problems.

Making Study of Vocabulary Effective

If we slightly change the way we learn new words all the above problems can be addressed very easily, giving us tangible results in quick time. We

generally note down the new words and their meanings and learn them by rote. This method gives rise to the following problems: inadequate retention of the words themselves and their meanings and the inability to use the new word in speech or writing.

Remember, the functions of a word as an instrument of communication are:

1. to speak,
2. to write, and
3. to think.

The change suggested here in the way you learn new words takes account of these functions:

1. TO SPEAK: You must know how the word is pronounced. Hence whenever you come across a new word, look it up in a dictionary and before anything else learn its pronunciation. Most dictionaries give the pronunciation of the word immediately after it. Some dictionaries (good ones) use symbols or the IPA (International Phonetic Alphabet) to show its pronunciation. Web-based dictionaries may even have pronunciation audio. Use all this effectively to master the correct pronunciation of the word. If the symbols are unfamiliar look at the first few pages of the dictionary—the symbols are always explained as “guide to pronunciation.”

Remember, unless you know the correct pronunciation, your confidence in relation to that word will always be low, leading to a hesitation to speak the word and thus it slips out of your memory more easily. You will feel confident about the word if you pronounce it correctly (say loudly a few times). In turn, it enhances your memory and retention. You will get the feeling that you now own that word.

Try it with this word: demagogue—pronunciation is \ dem-uh-gog \. Read this loudly to yourself a few times. In IPA, the symbols for demagogue will look like this/ Èd[mYaRa /

2. TO WRITE: To be confident to write a word, you must know its spelling. Pay attention to the spelling of the word as you learn its pronunciation. Learning the spelling is easy—but do pay attention to the combination of alphabets and notice any peculiarity (e.g., weird is spelt “ei” rather than “ie” etc.)

When you have done the above two things well, before rushing to find its meaning, you will experience that the word you learnt is now a part of your vocabulary. The chances of forgetting it later are reduced, because the new word is now yours. Your vocabulary has now improved.

3. TO THINK: Next is the meaning. In order to retain the meaning of the word well and to be able to use it in your writing or speech, you need to slightly change the way you learn its meaning. The meaning of 'demagogue' is 'one who attempts, in essence, to mislead the people'. When you have learnt the meaning this way it hardly helps in understanding the word well. Hence look at the context in which the word occurs. And learn the word along with a bit of the context in which it occurs and remember it as a phrase (at least two words). For example, do not remember 'demagogue', remember "demagogic politician". When you remember it as "demagogic politician" the meaning of the word becomes much clearer and remains in memory for long time (perhaps, forever!) and you will be able to use the word at least in one context with confidence. Memory does not fail you. The word silk will trigger the word back into your memory.

The above method, if diligently adhered to, will give quick and great results.

Also, try to read as much as possible about the word itself—its root meaning, etymology, history etc. A casual reading of such details about the word itself will go a long way in improving retention.

For example, read this information related to "via"

Origin: The word trivia is a compound of 'via', (which means by way of), which is from the Latin word for 'road' and 'tri' which means 'three'. Whereas, 'trivial' means 'of little value or importance'. (Quite Confusing!! NO??) Read the following information to understand the meaning of the word 'trivia'.

History: Where three roads intersect, you are likely to find busy traffic, lots of people, in short a fairly public place, so you are not going to talk of

important or confidential matters, lest you should be overheard. You will, instead, talk of trivial (TRIV-ee-il) things -whatever is unimportant, without great significance; you will confine your conversation to trivialities (triv'-ee-AL'-i-teez) or to trivia which means insignificant trifles.

Now you know the word much better. A few words learnt in this way regularly will go a long way in improving your vocabulary over time.

Exam-specific Learning of Vocabulary

Root lists, wordlists, flashcards, and books (there are innumerable books in the market) are much useful in learning vocabulary for an exam. You must memorize as many words as possible from such sources. It is better to do such mechanical work as close to the exam as possible for a few hours at a stretch. This way your memory remains fresh at the time of the examination, and if those words are not there in the examination, you can at least be satisfied that you haven't invested too much time in learning useless words, which you will anyhow soon forget.

The general study of vocabulary must go on always, complemented by the exam-specific method during your preparation for competitive examinations. You must also solve as many vocabulary related questions as possible.

Wordlist

1. Agony: Extreme pain

Synonyms- misery, anguish

Antonyms- joy, contentment

Usage- Nothing in his life had prepared him for this intense agony.

2. Exult (V): cheer

Synonyms-rejoice, celebrate

Antonyms- grieve, mourn

Usage-After winning first place in the contest, his family took him out to exult in the victory.

3. Disparity (N): discrepancy

Synonyms-distinction, imbalance

- Antonyms: similarity, alikeness
Usage-Disparities between major states result in unhealthy competition.
4. Euphoria: extreme happiness
Synonyms- elation, exhilaration
Antonyms- woe, despair
Usage- No one in the last two decades has come to power with greater euphoria than the Narendra Modi sarkar.
5. Cripple(N): paralyze
Synonyms- immobilize, stifle
Antonym- mobilize, encourage
Usage- he was crippled by incipient disease of the brain.
6. Conducive(Adj): favorable for
Synonyms- helpful, useful
Antonym- hindering, worthless
Usage- Indians are entrepreneurial by nature; they just need a conducive environment.
7. Abstain(v): To refrain from something
Synonyms- decline, constrain
Antonym- indulge, embrace
Usage- Ten people voted in favour, five against and two abstained.
8. Assimilate(v): To absorb and incorporate
Synonyms- grasp, incorporate
Antonym- exclude, misinterpret
Usage- Immigrants have been successfully assimilated into the community.
9. Discern(v): to be aware of, detect
Synonyms- ascertain, apprehend
Antonym- overlook, disregard
Usage- She could discern an air of tension in the room.

10. Exalt (Adj): celebrate
Synonyms-august, elevated
Antonym- denounce, castigate
Usage- The Red house student felt exalted when topped at the sports meet.
11. Gregarious (Adj): fond of the company of others
Synonyms- friendly, sociable
Antonym – introvert, unhospitable
Usage- Gregarious people are better at work situations that involve group activity.
12. Voracious(Adj): eating and wanting large amount of something
Synonyms-rapacious, insatiable
Antonym- satisfied, quenched
Usage-He has voracious and undiscriminating appetite for facts.
13. Virulent (Adj): extremely bitter
Synonyms- hostile, dangerous
Antonym- harmless, helpful
Usage- A very virulent form of the disease appeared in china.
14. Antipathy(N): strong or deep-rooted dislike, aversion
Synonyms- abhorrence, animosity
Antonym- esteem, sympathy
Usage- His professional judgment was colored by his personal antipathies.
15. Embargo: any legal restriction of commerce
Synonyms: injunction, censorship
Antonym: assistance, aid
Usage- The embargo on the sale of tobacco has been lifted.
16. Pauper(N): Extremely poor
Synonyms- bankrupt, insolvent
Antonym- rich, wealthy
Usage- He did die a pauper and is buried in an unmarked grave.

17. **Tantamount(Adj):** equivalent,parallel
Synonyms- comparable, commensurate
Antonym- polar, reverse
Usage- If he resigned it woul be tantamount to admitting that he was guilty.
18. **Dissemble(V):** avoid the truth
Synonym- camouflage, falsify
Antonym- disclose, reveal
Usage- He had meant to wait; but, with his keen eyes on her, she could not dissemble.
19. **Despondent (adj):** depressed, gloomy
Synonyms- despairing, disheartened
Antonym- joyful, cheerful
Usage- she was becoming increasingly despondent about the way things were going.
20. **Demure(adj):** sober, modest
Synonyms- basful, affected
Antonyms- extrovert, brave
Usage- She wore a demure navy dress with a white collor.
21. **Impertinent(adj):** rude
Synonyms- impolite, insolent
Antonyms- refined, polite
Usage- No teacher can tolerate impertinent behaviour.
22. **Haughtiness(N):** arrogance and pride
Synonyms- vanity, snobbery
Antonym- modesty, humility
Usage- There was a certain haughtiness in her manner that raised the hackles of her classmates.
23. **Exonerate(v):** free from guilt, accusation
Synonyms- vindicate, absolve

- Antonyms- condemn, accuse
Usage- This is clear from the pains you took to exonerate your conscience, in your generosity to the orphans.
24. Benign(adj): kindly
Synonyms- amiable, benevolent
Antonyms- harsh, unkind
Use- You would never have guessed his intentions from the benign gestures he makes
25. Chaos(N): a state of complete confusion and disorder
Synonyms- bedlam, disarray
Antonyms- calm, quiet
Usage- The house was in chaos after the party
26. Bolster(v): to improve or make stronger
Synonyms- boost, reinforce
Antonyms- discourage, undermine
Usage- Falling interest rate may help to bolster up the economy.
27. Egalitarian(Adj): advocating full political and social equality for all people.
Synonyms- equitable, unprejudiced
Antonyms- elitist, undemocratic
Usage- Some leaders believe in an egalitarian society.
28. Emancipate(V): to set free
Synonyms- liberate, release
Antonyms- detain, imprison
Usage- The emancipation of women has been quite pronounced in the 20th century.
29. Labyrinth(N): a complicated series of passages
Synonyms- maze, network
Antonyms- simplicity, ease
Usage- He got lost again in the labyrinth of the corridors.

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30. Niggardly (Adj): mean, stingy
Synonyms- parsimonious, miserly
Antonyms- unfriendly, generous
Usage- we are finding it hard to make the two ends meet on the niggardly pittance we are earning.
31. Apposite(Adj): Pertinent
Synonyms- relevant, germane
Antonyms- inappropriate
Usage- Talk should proceed by instances; by the apposite, not the expository.
32. Embolden(V): Encourage
Synonyms- energize, invigorate
Antonyms- dishearten, discourage
Usage- Emboldened by his success, I followed his advice.
33. Uphold(V): To support or defend against opposition.
Synonyms- defend, advocate
Antonyms- overturn, oppose
Usage- You are expected on all occasions to uphold the authority of me.
34. Exacerbate(V): To aggravate
Synonyms- intensify, exasperate
Antonyms- calm, reduce
Usage- The pain reliever exacerbated the pain instead of acting as a reliever.
35. Divulgate (V): To make publicly known
Synonyms- Uncover, exhibit
Antonyms- conceal
Usage- She merely again urged the Princess never to divulgate the secret.

36. Concord(N): Agreement between two
Synonyms- mutual, harmony
Antonyms- disagreement, discord
Usage- The symbol of Concord was two right hands joined together.
37. Diffident(Adj): hesitant
Synonyms- bashful, unassuming
Antonyms- confident, conceited
Usage- The diffident took heart before her, and the presumptuous were checked.
38. Expatiate(V): speak or write at great length
Synonyms- enlarge, develop
Antonyms- compress, lessen
Usage- It cannot be necessary to expatiate at all upon the nature of the offence.
39. Abeyance(N): state of inactivity; disuse
Synonyms- dormancy, latency
Antonyms- continuance, revival
Usage- Due to budget cuts, employer contributions to retirement accounts are being put in abeyance.
40. Invincible(Adj): too strong to be defeated
Synonyms- indomitable, irresistible
Antonyms- conquerable, destructible
Usage- What invincible pride there was in the man's very surrender.
41. Sanity(N): health of mind soundness of judgment
Synonyms- prudence, normality
Antonyms- insanity
Usage- I really believe you have saved the sanity of my friend Wentworth.
42. Infuriate(V): fill with fury or rage
Synonyms- aggravate, exasperate

Antonyms- please, soothe

Usage- It appears that she had lost her temper and tried her best to infuriate him.

43. Capacious(Adj): spacious

Synonyms- comfortable, commodious

Antonyms- cramped, small

Usage- She shook the capacious fluttering folds and handed it to its owner.

44. Reconnaissance(N): examination or survey conducted in advance

Synonyms- investigation, exporation

Antonyms- overlook, neglect

Usage- It was already dusk when we returned from the reconnaissance

45. Tarnished(V): corrupt

Synonyms- damage, defame

Antonyms- honor, improve

Usage- To fail him in these ways would have tarnished her opinion of herself.

46. Dissonance(N): disagreement

Synonyms- disparity, conflict

Antonyms- accord, peacefulness

Usage- Dissonance arises from the divergence of one of these agents.

47. Scrupulous(Adj): extremely careful

Synonyms- honest, meticulous

Antonyms- careless, dishonest

Usage- Everything was managed with scrupulous formality and courtesy.

48. Extraneous(Adj): irrevlevant

Synonyms- incidental, nonessential

Antonyms- essential, relevant

Usage- He is not conscious of closing his mind to extraneous knowledge.

49. **Digress(V): deviate**
Synonyms- meander, depart
Antonym- stay
Usage- I will digress a bit and explain how these stone-quarries were discovered.
50. **Scuttle(V): destroy**
Synonyms- abandon, sink
Antonyms- construct, create
Usage- A scuttle in the deck of a steamer to admit fuel for the engine.
51. **Upshot(N): end result**
Synonyms- aftereffects, gist
Antonyms- beginning, opening
Usage- The upshot of his rough life is, that he becomes a true Christian.
52. **Unwitting(Adj): without fully realizing**
Synonyms- forgetful, inadvertant
Antonyms- attentive, intentional
Usage- It is impossible for a publisher to make an “unwitting” affidavit of that sort.
53. **Discernment (N): perception**
Synonyms- acumen, understanding
Antonyms- ignorance, stupidity
use- Tact is skill in touching; nice perception or discernment in dealing with others.
54. **Narcissism (N): egotism**
Synonyms- arrogance, selfishness
Antonyms- humility, modesty
use- Narcissism is a result of stunted growth and of childhood abuse.
55. **Sabotage (N): damage**
Synonyms- vandalism, disruption
Antonyms- assistance, fix
use- The sabotage of the Preliminary had been the first local step in that direction.

56. Recede (V): withdraw
Synonyms- abate, regress
Antonyms- prolong, strengthen
Usage- The Cabinet will recede more and more from our principles, our party.
57. Wanton (Adj): extravagant
Synonyms- lustful, outrageous
Antonyms- decent, careful
Usage- Between 1868 and 1872 they added ten millions by wanton extravagance to the State debt.
60. Grapple (V): grab
Synonyms- confront, cope
Antonyms- avoid, disconnect
Usage- Every blood-vessel was striving to grapple with the present.
61. Addle(V): confuse
Synonyms- baffle, bewilder
Antonyms- explain, clarify
Usage- No earthly profit unless to addle the brain and leave the pocket empty.
62. Renunciation (N): rejection
Synonyms- repudiation, abandonment
Antonyms- agreement, approval
Usage- She existed, unapproachable, behind the blank wall of his renunciation.
63. Depose(V)- dismiss
Synonyms- dethrone, impeach
Antonyms- allow, obey
Usage- The first witness to depose alleged a number of most damaging facts.

64. **Vociferous (Adj):** loud
Synonyms- strident, clamorous
Antonyms- quiet, silent
Usage- This is an exceedingly noisy bird, and is most vociferous at dawn.
65. **Ineffable (Adj):** too great for words
Synonyms- heavenly, ethereal
Antonyms- utterable, definable
Usage- To dream that dream, this was the great, the ineffable happiness.
66. **Beleaguer (V):** harass
Synonyms- besiege, beset
Antonyms- aid, soothe
Usage- The fall of the beleaguered town could no longer be deferred.
67. **Tranquil (Adj):** peaceful
Synonyms- amicable, gentle
Antonyms- agitated, excited
Usage- He lived happy, tranquil, in a state of moral well-being most complete.
68. **Levity (N):** silliness
Synonyms- amusement, giddiness
Antonyms- sense, seriousness
Usage- For the Assistant Commissioner was not constitutionally inclined to levity.
69. **Opulent(Adj):** luxurious
Synonyms- extravagant, ostentatious
Antonyms- economical, poor
Usage- There was poetry of an opulent, resonant sort in the brave show.

70. **Trite(Adj): dull**
Synonyms- hackneyed, banal
Antonyms- original, uncommon
Usage- It is a trite remark that diamonds can be polished only by diamond dust.
71. **Deprecate(V): belittle**
Synonyms- condemn, derogate
Antonyms- approve, commend
Usage- I deprecate the vice of excessive novel-reading in young persons.
72. **Callow (Adj): immature**
Synonyms- inexperienced, naive
Antonyms- experienced, mature
Usage- Callow childhood furnishes not to the old, proper companionship.
73. **Ignominious (Adj): disgraceful**
Synonyms- humiliating, embarrassing
Antonyms- respectable
Usage- No, Max would have no traffic at all in the offer of such an ignominious position.
74. **Infallible (Adj): dependable**
Synonyms- authoritative, flawless
Antonyms- faulty, imperfect
Usage- I knew that such a plan was infallible, because it saved her dignity.
76. **Poignant(Adj): affecting**
Synonyms- bitter, pathetic
Antonyms- cheerful, happy
Usage- It was too poignant, too deep-seated in the springs of her physical being.

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77. **Obsequious** (Adj): submissive

Synonyms- abject, beggarly

Antonyms- arrogant, confident

Usage- With a flattering and obsequious bow our guide leads the way.

78. **Adulation** (N): praise

Synonyms- applause, flattery

Antonyms- abuse, criticism

Usage- Through all this adulation Franklin passed serenely, if not unconsciously.

79. **Odious** (Adj): hateful

Synonyms- loathsome, abhorrent

Antonyms- attractive, loveable

Usage- The chief had come forward with that odious smiling face of his.

80. **Affable** (Adj): friendly

Synonyms- amiable, gracious

Antonyms- hateful, irritable

Usage- They are affable, charming companions, and give in readily to the wishes of others.

81. **Abase** (N): disgrace

Synonyms- dishonor, degradation

Antonyms- laud, grace

Usage- The demotion did not abase his credibility with his peers.

82. **Plausible** (Adj): believable

Synonyms- probable, credible

Antonyms- impossible, irrational

Usage- She stammered, and I realized that she had no plausible plan.

83. **Blatant** (Adj): obvious
Synonyms- glaring, conspicuous
Antonyms- moral, secret
Usage- There are a number of others, but these are some of the most blatant.
84. **Repudiate** (V): reject
Synonyms- abandon, revoke
Antonyms- accept, allow
Usage- He glared at them, half inclined to return them and repudiate responsibility.
85. **Plethora** (N): excess
Synonyms- plenty, profusion
Antonyms- lack, scarcity
Usage- Taxation is necessary just as blood-letting is necessary in plethora.
86. **Huddle** (N): crowd
Synonyms- assemblage, chaos
Antonyms- arrangement, calm
Usage- We tried to grip each other, but in the huddle we were thrust apart.
87. **Amply** (Adv): sufficiently
Synonyms- abundantly, generously
Antonyms- insufficiently, inadequately
Usage- The produce of the farm is amply sufficient to provide them with all necessaries.
88. **Dissident** (Adj): disagreeing
Synonyms- discordant, differing
Antonyms- agreeing, conforming
Usage- His head answers for his discretion; he is a dissident priest.

89. Reconciliation (N): conciliation

Synonyms- accord, harmony

Antonyms- disagreement, dissension

Usage- It will no doubt render the reconciliation more agreeable to him.

90. Enchant (V): delight

Synonyms- entice, beguile

Antonyms- annoy, offend

Usage- His perfectly cultivated intellect could enchant her always.

91. Wizened (Adj): dried

Synonyms- lean, diminished

Antonyms- moist, smooth

Usage- Beside the platform stood a wizened and elderly little man in tweeds.

92. Maze (N): confusion

Synonyms- entanglement, labyrinth

Antonyms- organization, certainty

Usage- She was lost, for the instant, in a maze of disagreeable reflection.

93. Privileged (Adj): elite

Synonyms- favored, honored

Antonyms- disadvantageous, unexempt

Usage- They made a noble and privileged order—open to the whole world.

94. Slain (Adj): slaughtered

Synonyms- killed, murdered

Antonyms- preserve

Usage- An attacking party of five hundred was slain north of the town.

95. **Inundate (V):** drown
Synonyms- overwhelm, deluge
Antonyms- underwhelm
Usage- It was the month of July; the Nile was about to inundate the country.
96. **Casuistry (N):** Deception
Synonyms- chicanery, equivocal
Antonyms- certainty, honesty
Usage- On this excuse I settled my point of casuistry in an instant.
97. **Slovenly (Adj):** disordered
Synonyms- careless, bedraggled
Antonyms- ordered, organised
Usage- He lived in a large, stone house, kept in rather a slovenly manner.
98. **Oppressed(Adj):** abused
Synonyms- destitute, enslaved
Antonyms- soothe, comfort
Usage- Such were the wild thoughts that oppressed his soul during those terrible hours.
99. **Ascertain (V):** make sure
Synonyms- determine, verify
Antonyms- disprove, invalidate
Usage- All efforts to ascertain your fate proved utterly fruitless.
100. **Testimony (N):** declaration about truth
Synonyms- affidavit, deposition
Antonyms- denial, veto
Usage- Will the jury believe him with no other testimony at his back?
101. **Whimsical (Adj):** fanciful
Synonyms- comical, eccentric
Antonyms- boring, regular
Usage- A whimsical look, half smile, half frown, came over his face.

102. Discerning (Adj): discriminating

Synonyms- astute, insightful

Antonyms- overlooking, unaware

Usage- Where sounds are lacking, of what use is the faculty of discerning them?

103. Diabolic (Adj): evil,

Synonyms- cruel, demonic

Antonyms- gentle, moral

Usage- He had charmed her from her home by the exercise of diabolic arts.

104. Conducive (Adj): favorable for

Synonyms- help, useful

Antonyms- useless, worthless

Usage- Well-filled stomachs were conducive to friendlier dispositions.

105. Ventured (Adj): risked

Synonyms- adventured, attempted

Antonyms- idleness, certainty

Usage- This made her so curious that she once ventured to ask him what they were.

106. Mitigate (V): diminish

Synonyms- alleviate, assuage

Antonyms- aggravate, provoke

Usage- For good or evil, the great towns are here, and we can but mitigate.

107. Denounce (V): condemn

Synonyms- accuse, revile

Antonyms- applaud, approve

Usage- Their suspension of the penalties for Nonconformity was denounced.

108. Goad (V): incite

Synonyms- harass, coerce

Antonyms- block, restraint

Usage- Goaded by something akin to despair, she was now more dangerous than resolute.

109. Rational (Adj): realistic

Synonyms- analytical, lucid

Antonyms- senseless, foolish

Usage- Enacted institutions are products of rational invention and intention.

110. Promulgation (N): announcement

Synonyms- proclamation, dissemination

Antonyms- secret, suppression

Usage- The scene of that promulgation of the laws was stirring and impressive.

111. Spectacle(N): Something showy

Synonyms- demonstration, display

Antonyms- hiding, normality

Usage- As the music ceased, the master of the spectacle came forth from his retreat.

112. Fervor(Adj): excitement

Synonyms- ardor, passion

Antonyms- calm, depression

Usage- The fervor of his words touched her, for she felt that they were sincere.

113. Onus(N): Burden

Synonyms- blame, encumbrance

Antonyms- blessing, praise

Usage- It was clear that the onus of further speech was to rest with him.

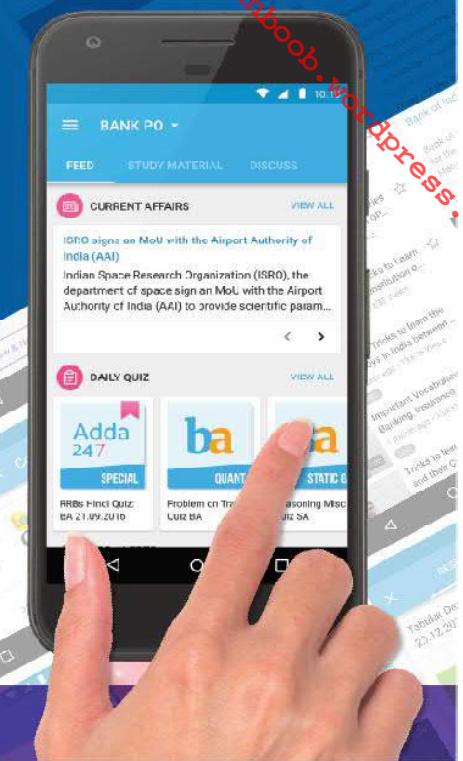


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114. Rhetoric (N): Wordiness

Synonyms- hyperbole, oratory

Antonyms- quiet, conciseness

Usage- It seems to us that you are yielding to rhetoric a little, aren't you?

115. Retaliatory (V): get even with someone

Synonyms- reciprocate, recompense

Antonyms- beneficial, rewarding

Usage- The natives, on the other hand, had not been slow to retaliate.

114. Looming (Adj): rising

Synonyms- approaching, imminent

Antonyms- later, distant

Usage- The moment of chance had been looming on the horizon for months.

115. Exuberant (Adj): energetic

Synonyms- enthusiastic, buoyant

Antonyms- discourage, dull

Usage- He emerged as the focus of interest for a large, exuberant crowd of loiterers.

116. Expedited (V): make happen faster

Synonyms- hasten, facilitate

Antonyms- retard, cease

Usage- A rumour of the King's having arrived in London expedited her resolves.

117. Distress (N): agony

Synonyms- pain, affliction

Antonyms- joyfulness, happiness

Usage- The government admitted the distress, but denied that it was increasing.

118. Insolvency (N): failure

Synonyms- deterioration, inadequacy

Antonyms- accomplishment, triumph

Usage- There's many a man lived to regret ever dreaming of insolvency.

119. Saddled (Adj): stuck

Synonyms- baffled, caught

Antonyms- assist, delight

Usage- They found that all the horses in the stable were saddled and bridled for use.

120. Overarching (Adj): encompassing

Synonyms- overall, throughout

Antonyms- release, exclude

Usage- He had plunged down the path beneath the overarching clematis.

122. Pechant (N): fondness

Synonyms- inclination, affinity

Antonyms- hatred, antipathy

Usage- I had a penchant for running away from disagreeable surroundings.

123. Provident (Adj): frugal

Synonyms- careful, canny

Antonyms- careless, wasteful

Usage- It is well to be provident and I'd paid for my meal in more than money.

124. Regal (Adj): fit for royalty

Synonyms- glorious, august

Antonyms- common

Usage- At bottom, the country is republican, and its monarchy is a sort of crowned presidency void of regal pomp.

125. **Obdurate** (Adj): stubborn

Synonyms- adamant, callous

Antonyms- submissive, amenable

Usage- The three young Argonauts pleaded, but the old pioneer was obdurate.

126. **Explicable** (Adj): explainable

Synonyms- solvable, intelligible

Antonyms- incomprehensible

Usage- His omissions as a correspondent were explicable in a sentence.

127. **Collateral** (Adj): secondary

Synonyms- ancillary, indirect

Antonyms- necessary, primary

Usage- Both testimonies are unsupported by any collateral evidence.

128. **Shear** (V): clip

Synonyms- cut, snip

Antonyms- gradual, heavy

Usage- Rise and shear —this flock of mine have too much wool on them.

129. **Exalt** (V): praise

Synonyms- extol, promote

Antonyms- disparage, despise

Usage- It is not in the nature of civilisation to exalt the savage.

130. **Levy** (N): assessment

Synonyms- tax, burden

Antonyms- exonerate, disapprove

Usage- They levy toll from every one who descends these long flights of stairs.

131. Presumption (N): belief

Synonyms- assumption, hypothesis

Antonyms- fact, reality

Usage- We may therefore begin by claiming this presumption in their favour.

132. Abandon (N): disregard

Synonyms- spontaneity, recklessness

Antonyms- restraint, self-control

Usage- Unless we help them they must abandon their homes, their all.

133. Slain (Adj): slaughtered

Synonyms- killed, murdered

Antonyms- alive, live

Usage- Who could have slain our little sister whom we loved so much?

134. Stagger (V): falter

Synonyms- lurch, wobble

Antonyms- decide, advance

Usage- They were uninjured, however; so he once more attempted to stagger on.

135. Inflict (V): impose something

Synonyms- exact, dispense

Antonyms- hold, take

Usage- But they had no power under the Roman government to inflict the death penalty.

136. Strive (V): try for

Synonyms- aim, contend

Antonyms- neglect, discourage

Usage- Something to strive for we demand, even at the risk of bereavement.

137. Deter (V): avert

Synonyms- block, daunt

Antonyms- facilitate, assist

Usage- Yet you see this did not deter her from entrusting her fortune to you.

138. Persuade (V): convince to do

Synonyms- advise, assure

Antonyms- dissuade, suppress

Usage- But by what means could He persuade the people that He was their King?

139. Enormity (N): horribleness

Synonyms- depravity, horror

Antonyms- delight, goodness

Usage- These chaps seemed to value a man by the enormity and number of his crimes.

140. Perseverance (N): hard work

Synonyms- dedication, endurance

Antonyms- apathy, indifference

Usage- Almost any job can be shaken off in time and with perseverance.

141. Ransacked (V): turn inside out in search

Synonyms- pillage, explore

Antonyms- neglect, protect

Usage- They will ransack the entire boat; but they won't find you down there.

142. Reassert (V): make known clearly

Synonyms- acknowledge, maintain

Antonyms- contradict, suppress

Usage- But by degrees the evil spirits in some of the party began to reassert their power.

143. **Evince (V): manifest**

Synonyms- declare, attest

Antonyms- conceal

Usage- I shall be happy, on every occasion, to evince my regard for the Fraternity.

144. **Adversary (N): opponent**

Synonyms- antagonist, competitor

Antonyms- ally, supporter

Usage- He tried to imagine the combat, his own attitude, and the position of his adversary.

145. **Recrimination (N): charge of wrongdoing**

Synonyms- allegation, denunciation

Antonyms- commendation, approval

Usage- There is one case I must observe to you in which recrimination has peculiar poignancy.

146. **Entail (V): require**

Synonyms- encompass, involve

Antonyms- exclude, untwist

Usage- It follows that the slightest check might entail a serious disaster.

147. **Atavism (N): return to a former state**

Synonyms- lapse, backsliding

Antonyms- progress

Usage- I used the word ‘ atavism ’ to mean a reversion to the primitive.

148. **Distrust (N): lack of faith in something**

Synonyms- doubt, misgiving

Antonyms- belief, confidence

Usage- Also, she had brought her niece up to hate and distrust them.

149. **Rampage (N): violence**
Synonyms- storm, turmoil
Antonyms- Calm, happiness
Usage- This stream is on a rampage and only a powerful man could get to shore.
150. **Snobbish (Adj): stuck up**
Synonyms- aloof, condescending
Antonyms- friendly, benevolent
Usage- They were snobbish folk with whom I had but little in common.
151. **Impetus (N): stimulus**
Synonyms- impulse, stimulant
Antonyms- hindrance, discouragement
Usage- It was then and there that I myself received my impetus toward an education.
152. **Exhilarated (Adj): happy**
Synonyms- ebullient, cheerful
Antonyms- depressed
Usage- Our success in crushing the first attack had exhilarated us.
153. **Undue (Adj): excessive**
Synonyms- extreme, disproportionate
Antonyms- appropriate, decent
Usage- The mischief is in the blood,—I mean, in the undue distribution of the blood.
154. **Penurious (Adj): lacking money; excessively unwilling to spend, not having enough money to pay for necessities.**
Synonyms- hard up, circumstances
Antonyms- generous, wealthy
Usage- Warren Buffett, famous multi-billionaire, still drives a cheap sedan, not because he is penurious, but because luxury cars are gaudy and impractical.

155. **Turpitude** (N): a corrupt or depraved or degenerate act or practice.
Synonyms- depravity, corruption
Antonyms- virtue, honour
Usage- During his reign, Caligula indulged in unspeakable sexual practices, so it is not surprising that he will forever be remembered for his turpitude.
156. **Byzantine** (Adj): intricate and complex
Synonyms- involved, tangled
Antonyms- noncomplicated, simple
Usage- Getting a driver's license is not simply a matter of taking a test; the regulations and procedures are so byzantine that many have found themselves at the mercy of the Department of Motor Vehicles.
157. **Expunge** (V): to eliminate completely; remove by erasing or crossing out or as if by drawing a line.
Synonyms- excise, scratch, strike
Antonyms- construct, establish
Usage- When I turned 18, all of the shoplifting and jaywalking charges were expunged from my criminal record.
158. **Aggrandize** (V): increase or intensify.
Synonyms- aggrandise, blow up, dramatise, embellish, embroider.
Antonyms- censure, denounce
Usage- The history of the past illustrates how Indira gandhi aggrandized her power to act aggressively in international affairs without considering the wishes of Congress.
159. **Besmirch** (V): charge falsely or with malicious intent; attack the good name and reputation of someone
Synonyms- defame, denigrate , smear.
Antonyms- honour, upgrade
Usage- The scandalous remarks in the newspaper besmirch the reputations of every member of the society.

160. Tenebrous (Adj): dark and gloomy.

Synonyms- Stygian, tenebrific, tenebrious

Antonyms- inviting, light

Usage- TENE BROUS > TENT+BRUSH. When you go camping, it is difficult, at night, to find your tooth BRUSH inside your TENT because it is so TENE BROUS without street lights

170. Coup (N): a sudden and decisive change of government illegally or by force

Synonyms- action, revolution

Antonyms- failure, election

Usage- Victoria Azarenka, Kerber pulled off an extraordinary coup under severe pressure

171. Iteration (N): the action or a process of iterating or repeating

Synonyms- emphasis, monotony

Antonyms- lack, want

Usage- We all grow so weary with the iteration of even the best of truths!

172. Peerless (Adj): unequalled

Synonyms- Expand, unmatched, unequaled

Antonyms- mediocre, inferior

Usage- Serena Williams has appeared just as peerless over a similar period, but one match in which anxiety reduced her level and a brave, inspired opponent elevated hers proved the difference between a Major won and one lost.

173. Intransigence (N): stubbornly refusing to compromise

Synonyms- inflexibility, rigidness, obstinacy

Antonyms- compliant, flexible

Usage- One could imagine a collective, global sigh of relief as the chief objector to the changes, the U.S. Congress, dropped its intransigence in December.

174. **Stratum (N): Layer**

Synonyms- level, grade

Antonyms- unstable, irregular

Usage- The reduction was greatest among households that belonged to the lowest socio-economic stratum.

175. **Recalcitrant (adj): stubbornly resistant to authority or control**

Synonyms- fractious, refractory

Antonyms- manageable, compliant

Usage- Banks have the habit of throwing good money after bad money, and letting the recalcitrant promoters freely run their enterprises"the University suspended the most recalcitrant demonstrators"

176. **Pervasive (adj): spreading or spread throughout**

Synonyms- permeant, permeating

Antonyms- scarce, uncommon

Usage- Discrimination is all-pervasive and is often suffered silently.

177. **Ferret (verb): dig**

Synonyms- uncover, uproot

Antonyms- ignore, dirty

Usage- Not only are we accused of not having the administrative capacity of ferreting out wrongdoing, we do not punish the wrong-doer, unless he is small and weak.

178. **Recalcitrant (Adj): stubborn**

Synonyms- obstinate, headstrong

Antonyms- manageable, agreeable

Usage- Banks have the habit of throwing good money after bad money, and letting the recalcitrant promoters freely run their enterprises.

180. Bombard (Verb): To attack with bombs, shells, or missiles.

Synonyms- assault, harass

Antonyms- aid, assist

Usage- He or she would be bombarded with telephone calls.

181. Discrete (Adj): Separate

Synonyms- unconnected, detached, different

Antonyms- connected, similar

Usage- A store room is a discrete place within a house.

182. Abjure (V): Give up

Synonyms- Renounce, take back, renege

Antonyms- allow, emphasize

Usage- I request you to abjure smoking.

183. Obdurate(Adj): stubborn

Synonyms- shameless, inflexible, callous

Antonyms- amenable, susceptible

Usage- The shopkeeper is very obdurate to collect the due amount.

184. Peril (N): Destruction

Synonyms- Danger, grave risk, loss

Antonyms- certainty, safety

Usage- Spending night in jungle will leave us in peril.

185. Mutate (V): To change

Synonyms- alter, modify, vary

Antonyms- remain, stay

Usage- Vaccines are available and, as long as the flu does not mutate too far from the known strains.

186. Affront (N): An insult

Synonyms- put down, impertinence, indignity

Antonyms- praise, flattery

Usage- She feels it was an affront to her when no one invited her to the party.

187. **Adjure (V):** Request earnestly
Synonyms- entreat, order, obligate
Antonyms- mind, obey
Usage- I adjure you to give up your bad habit for smoking.
188. **Bizarre (Adj):** Unusual
Synonyms- ludicrous, extraordinary, odd
Antonyms- ordinary, normal
Usage- On one bizarre occasion, Kavita found herself dependent upon an old woman who ran a rubber plant.
189. **Belligerent (Adj):** Unfriendly and aggressive
Synonyms- contentious, quarrelsome, bellicose
Antonyms- peaceful, neutral
Usage- she is always very belligerent towards her maid.
190. **Aversion (N):** an intense dislike
Synonyms- animosity, distaste, antipathy
Antonyms- liking, inclination
Usage- students have an aversion to getting up early.
191. **Incorrigible (Adj):** beyond correction
Synonyms- unreformable, incurable, intractable
Antonyms- occasional, repentent
Usage- he is incorrigible, not even the sternest punishment can make him mend his naughty habits.
193. **Indolent (Adj):** lazy
Synonyms- languid, lackadaisical, slothful
Antonyms- industrious, energetic
Usage- I was feeling indolent to leave the comfort of my bed that sunday morning.
194. **Meticulous (Adj):** extremely careful
Synonyms- diligent, punctilious
Antonyms- careless, sloppy
Usage- The work had been executed with meticulous attention.

195. **Nonchalant** (Adj): to appear calm
 Synonyms- unruffled, imperturbable
 Antonyms- attentive, aware
 Usage- She appeared nonchalant when her father handed him the exam timetable.
196. **Opprobrium** (N): severe criticism
 Synonyms- castigation, vituperation, vilification
 Antonyms- esteem, honour
 Usage- The government did not deserve the opprobrium heaped on it by public.
197. **Magnanimity** (N): generosity
 Synonyms- benevolence, philanthropy
 Antonyms- meanness, selfishness
 Usage- Jack accepted the criticism with generosity.
198. **Nudge** (V): push slightly
 Synonyms- touch, punch
 Antonyms- collide, knock
 Usage- A little nudge might bring students out of academic risk.
199. **Vindictive** (Adj.): disposed to seek revenge or intended for revenge.
 Synonyms- revengeful, vengeful.
 Antonyms- charitable, forgiving
 Usage- punishments...essentially vindictive in their nature.
200. **Allegiance** (Noun): Loyalty to a person, country, group, etc.
 Synonyms- adhesion, devotedness, loyalty, steadfastness.
 Antonyms- disloyalty, falseness
 Usage- Eventually he renounced his allegiance to the sultan, but was overthrown by a Turkish army in 1822.

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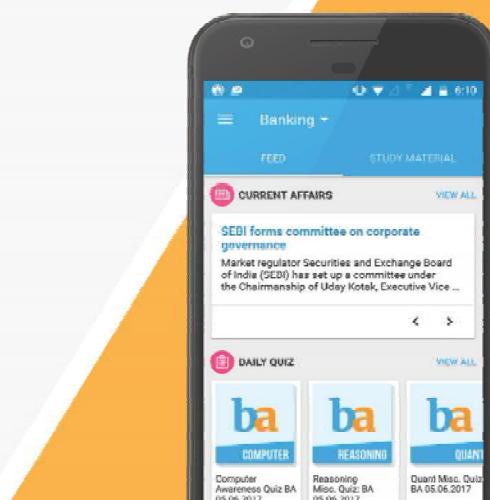


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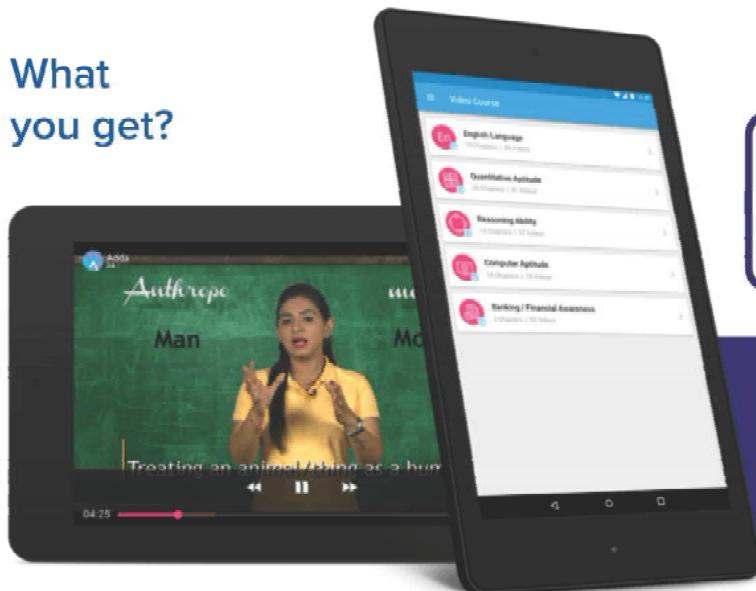
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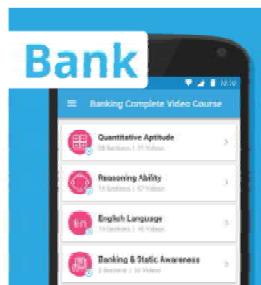


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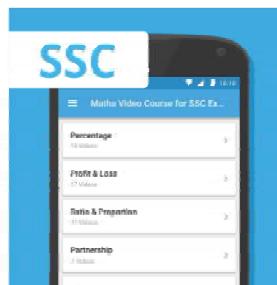


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Collocations

A

Abase (v.) to lower in rank, office, prestige, or esteem—I wouldn't abase myself by getting into an argument with him. Noun: abasement.

Abdicate (v.) abdicate: to cast off; to relinquish—He abdicated all responsibility for the work to his elder son. Noun: abdication.

Aberrant (adj.) straying from the right or normal way; deviating from the usual or natural type; atypical—His aberrant behaviour after his failure worried his friends. Nouns: aberrant (person who behaves exhibits aberrant behaviour) aberrance; aberrancy.

Abeyance (n.) a state of temporary suspension or inactivity—The plan was held in abeyance till the funds could be arranged.

Abnegation (n.) a denial; self-denial; Abnegation of responsibility is bringing with it the anarchy, chaos and violence in society.

Abrogate (v.) to cancel by authority—The treaty can be abrogated only by the President himself.

Abstemious (adj.) marked by restraint especially in the consumption of food or alcohol—The hermit led an abstemious way of life.

Abstruse (adj.) hard to understand; deep; recondite—The concept was too abstruse for the average student to grasp.

Acerbic (adj.) tasting sour; harsh in language or temper—The opposition party's acerbic comments about the Prime Minister was met with wide disapproval.

Acquiesce (v.) to agree without protest—The students acquiesced to the fee hike even though they were opposed to it.

Acrimony (n.) harsh or biting sharpness especially of words, manner, or disposition—There was too much acrimony between the brothers for the dispute to be solved amicably.

Adjure (v.) to command solemnly; to urge or advise earnestly; beg—The judge adjured the witness to speak honestly and truthfully.

Adroit (adj.) having or showing skill, cleverness, or resourcefulness in handling situations; clever; dexterous—His adroit handling of an awkward situation won him praise from everyone.

Aesthetic (adj.) of, relating to, or dealing with the beautiful aesthetic theories; artistic a work of aesthetic value; pleasing in appearance aesthetic features—His review made one wonder what kind of aesthetic taste the critic had.

Aggrandize (v.) to make more powerful; increase; enlarge—He exploited the situation to aggrandize himself.

Alacrity (n.) promptness in response; cheerful readiness—She accepted the invitation with alacrity.

Alleviate (v.) to relieve; lessen; to make (as suffering) more bearable. Her sympathy alleviated his distress.

Altruism (n.) unselfish regard for or devotion to the welfare of—There are certainly people who take up causes that help people they have never met with pure altruism.

Ambivalent (adj.) simultaneous and contradictory attitudes or feelings (as attraction and repulsion) toward; continual fluctuation (as between one thing and its opposite); uncertainty as to which approach to follow—Many parents are ambivalent about giving their child a cell phone, worried that their child will spend all their time chatting to their friends.

Ameliorate (v.) to improve or make better—There are several biologically plausible reasons why zinc may help in ameliorating symptoms of the common cold.

Anachronism (n.) a chronological misplacing of persons, events, objects, or customs in regard to each other. The film about Ice Age had an anachronism in one of the frames with a car in the background.

Anoint (v.) to smear with ointment or apply an oily substance; choose by or as if by divine intervention—She was anointed the head of the Christian fundamentalist group.

Anomaly (n.) an oddity, inconsistency; a deviation from the norm—The defence lawyer pointed out a glaring anomaly in the evidence.

Antagonism (n.) hostility; opposition—The antagonism was created by a misunderstanding.

Antipathy (n.) a strong dislike or repugnance—She had an antipathy toward meat as she was a vegetarian.

Apocalypse (n.) one of the Jewish and Christian writings of 200 BC to AD 150 marked by pseudonymity, symbolic imagery, and the expectation of an imminent cosmic cataclysm in which God destroys the ruling powers of evil and raises the righteous to life in a messianic kingdom; revelation; something viewed as a prophetic revelation; Armageddon—Science-fiction movies seem to relish apocalyptic visions—In the nuclear age, we live in the shadow of the apocalypse.

Apocryphal (adj.) counterfeit; of doubtful authorship or authenticity—Wildly apocryphal rumours about terrorist attacks raced through the city.

Arcane (adj.) obscure; mysterious; understood only by a few—The old men found the technical consultant's explanation of the problem arcane.

Archetype (n.) original pattern or model; prototype; a perfect example—Frankenstein, Dracula, Dr Jekyll, and Mr Hyde are the archetypes that have influenced many horror stories.

Assiduous (adj.) carefully attentive—She tended her garden with assiduous attention.

Assuage (v.) to relieve; ease; make less severe—Medication should assuage the pain.

Attenuate (v.) to thin out; to weaken—Medicine attenuated the fever's effect.

Austere (adj.) having a stern look; having strict self-discipline—Gandhi led an austere life.

Avarice (n.) excessive or insatiable desire for wealth or gain; greediness—His avarice for money made him work long hours and without rest.

Azure (adj.) the clear blue colour of the sky—The azure sky made the picnic day perfect.

B

Baleful (adj.) harmful, malign, deadly or pernicious in influence; foreboding evil—The Florida eagles have a fierce baleful look.

Banal (adj.) trite; without freshness or originality—this is the hundredth Hindi film that I have seen with the banal tale of unrequited love.

Baneful (adj.) deadly or causing distress; seriously harmful—He was ruined by the baneful habit of cocaine.

Bastion (n.) a fortified place or strong defence—The strength of the bastion saved the soldiers inside of it.

Batten (v.) to grow fat; to feed glutonously; to grow prosperous especially at the expense of another—Politicians batten themselves on the helpless.

Belligerent (adj.) quarrelsome; warlike—The belligerent guest would not be invited back again.

Beneficent (adj.) doing or producing good: especially, performing acts of kindness and charity—He is a beneficent person, always helping people in need.

Berate (v.) scold; reproach; criticize—The child was berated by the parents for telling lies.

Bilateral (adj.) having two sides; affecting reciprocally two nations or parties — The bilateral agreement between the neighbouring countries prevented war between them at all times.

Blasphemous (adj.) irreligious; away from acceptable standards; speaking ill of using profane language—The upper-class parents thought that it was blasphemous for their son to marry a waitress.

Blatant (adj.) obvious; unmistakable; crude; vulgar—She broke down at his words uttered with blatant disregard for a person's feelings.

Bode (v.) foretell; to indicate by signs; presage—The controversy about who should be chief bodes ill for both of the candidates.

Boor (n.) a rude person—The not invited, the boor turned up for the party.

Broach (v.) to open up (a subject) for discussion, to make known for the first time—We broached our plans for the new year.

Brusque (adj.) abrupt in manner or speech—His brusque answer was neither acceptable nor polite.

Bucolic (adj.) relating to or typical of rural life—The bucolic setting inspired the artist.

Burgeon (v.) to grow or develop quickly—Many people view the quickly burgeoning population of the cities as a problem.

Burlesque (n.) a literary or dramatic work that seeks to ridicule by means of grotesque exaggeration or comic imitation; a mockery—The antics of the defence attorneys turned the trial into a burlesque of justice.

Burly (adj.) strong; bulky; muscular—Her bodyguard was a burly man.

C

Cache (n.) a hiding place for goods—The cache of arms was hidden under the bed.

Cacophony (n.) a harsh and discordant sounds; dissonance—Rock music was termed by his grandfather as mere cacophony.

Cajole (v.) to persuade with flattery or gentle urging; to deceive with soothing words or false promises—The contractor resorted to lies in order to cajole the disgruntled workers back to work.

Callow (adj.) lacking adult sophistication; immature—Although the girl could be considered an adult, the action was very callow.

Calumny (n.) a misrepresentation intended to blacken another's ; slander—It is pure calumny to say that the tribal worship their idols in a way any different from ours.

Canard (n.) false or unfounded report or story—The ruling coalition is trying to prove that the scam was a canard contrived by the opposition.

Caprice (n.) a sudden, impulsive, and seemingly unmotivated notion or action; a sudden usually unpredictable condition, change, or series of changes—I'm tired of the old man and his caprices.

Captious (adj.) disposed to find fault—A captious attitude often causes difficulties in a relationship.

blanche (n.) unlimited authority—The interior designer was given carte blanche to do the house.

Castigate (v.) to punish through public criticism—The Minister castigated the bureaucrat for the delay in the implementation of the scheme.

Cataclysm (n.) flood, deluge, catastrophe; an event that brings great changes—The stress of puberty is the most intense natural cataclysm that a growing child has to undergo.

Catharsis (n.) a purging or relieving of the body or mind—The city may be in mourning, but the numerous prayers and candlelight vigils help provide some emotional catharsis.

Censure (v.) to criticize or disapprove of—He was censured by his employers for the impolite behaviour with a client.

Chafe (v.) to annoy, to irritate; to wear away or make sore by rubbing—His constant teasing chafed her.

Chagrin (n.) disquietude or distress of mind caused by humiliation, disappointment, or failure—To her chagrin, the party ended just as she arrived.

Chicanery (n.) trickery or deception—The swindler seemed to be well-trained in chicanery.

Chimera (n.) an impossible fancy—Perhaps he saw a flying saucer, but perhaps it was only a chimera.

Circumspect (adj.) careful considering all circumstances and possible consequences; prudent—After the first failure they became circumspect in all their decisions.

Cogent (adj.) appealing forcibly to the mind or reason convincing—The lawyer made a cogent and compelling presentation of the case in favour of the defendant.

Cogitate (v.) to think hard; ponder; meditate—It is necessary to cogitate on decisions which affect life goals.

Cognitive (adj.) possessing the power to think; capable of perception—An estimated 23% of people over 65 years of age suffer from mild cognitive impairment.

Cohesion (n.) the act of holding together; unity—The staff lacked cohesion in pursuing the common goals of the company.

Commiserate (v.) to show sympathy for—When I lost, she commiserated over my failure.

Complacent (adj.) content; self-satisfied; smug—He had become complacent after years of success.

Complaisance (n.) the quality of being agreeable or eager to please—The complaisant waiter was in no hum for us to leave.

Conceit (n.) an exaggerated personal opinion—The film star's belief that he was the most popular actor in the industry was pure conceit.

Conciliatory (adj.) reconciling, appeasing—The two neighbouring nations never seem to find any conciliatory ground between them.

Conclave (n.) any private meeting or closed assembly—The conclave was to meet outside the city.

Connoisseur (n.) expert; authority (usually refers to a wine or food expert)—Let him choose the wine—he's the connoisseur.

Consecrate (v.) to declare sacred; to dedicate—The park was consecrated to the memory of the missing soldiers.

Consternation (n.) amazement or dismay that hinders or throws into confusion—The two friends stared at each other in consternation, and neither knew what to do.

Contiguous (adj.) being in actual contact: touching along a boundary or at a point—Maharashtra, Gujarat, and Rajasthan are contiguous states.

Contravene (v.) to act contrary to; to oppose or contradict—The management cannot frame rules that contravene the law of the state.

Contrite (adj.) regretful; sorrowful; having repentance—The contrite man apologized profusely.

Conundrum (n.) a puzzle or riddle—I spent two hours trying to figure out the conundrum.

Corroborate (v.) to support with evidence; confirm—The account given by the accused was not corroborated by the statement of the witnesses.

Covenant (n.) a binding and solemn agreement—With the exchange of vows, the covenant was complete.

Cower (v.) to huddle and tremble—The hostages cowered in their seats.

Culpable (adj.) deserving blame; guilty—She was the one who committed the crime but he was culpable also.

Curmudgeon (n.) an ill-tempered person—The curmudgeon asked the children not to play near his house.

Cursory (adj.) rapidly and often superficially performed; hasty—A cursory reading of the report convinced him about her involvement in the crime.

Cynic (n.) a faultfinding captious critic; one who believes that human conduct is motivated wholly by self-interest—A cynic might see this charity drive as simply a ploy to make us part with more money.

D

Dauntless (adj.) fearless; not discouraged—The dauntless firefighters rescued the child.

Debacle (n.) disaster; collapse; a rout—The new regulations by the SEBI are meant to prevent another debacle in the stock markets.

Debase (v.) to make lower in quality—People from the North complain that people in Mumbai have debased the Hindi language.

Debauchery (n.) extreme indulgence in sensuality—It suits you so badly—all this debauchery, dissipation, and the rest of it.

Debilitate (v.) to enfeeble; to wear out—The prolonged illness debilitated him to the point that he was unable to walk.

Decadence (n.) a decline in morals or art; implies a reaching and passing the peak of development and a turn downward with a consequent loss in vitality or energy—Love of luxury as a sign of cultural decadence.

Decry (v.) to denounce or condemn openly—The critics decried the film for its lack of technical skill.

Deferential (adj.) respect and esteem due a superior or an elder; affected or ingratiating regard for another's wishes—The student was polite and deferential while speaking to his professor.

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Deleterious (adj.) harmful; hurtful; noxious—Deleterious fumes escaped from the overturned truck carrying chemicals.

Delineate (v.) to outline; to describe—the Minister delineated the steps taken by the government to control prices.

Demur (v.; n.) to delay, hesitate—She hated air travel, so when the subject of the vacation came up she demurred.

Deprecate (v.) to express disapproval of; to protest against—The environmentalists deprecated the cutting down of trees for the new road.

Desultory (adj.) moving in a random, directionless manner—Most of the audience felt that his speech was desultory.

Determinate (adj.) distinct limits—The new laws were very determinate as far as what was allowed and what was not allowed.

Dexterous (adj.) skillful, quick mentally or physically; clever—The batsman showed dexterous ingenuity with the bat.

Diatribute (n.) a bitter or abusive speech—Graceless in loss, he burst into a diatribe against his rivals when he lost the championship.

Didactic (adj.) instructive; dogmatic; preachy—Our teacher's didactic technique boosted our scores.

Dilettante (n.) an admirer of the fine arts; a dabbler; an amateur—Though she played the piano like a professional, she was merely a dilettante.

Disarray (n.) (state of) disorder—The thief left the house in disarray.

Discreet (adj.) showing good judgment in conduct; prudent—I told her about my affair, because I could trust her to be discreet.

Discrete (adj.) separate; individually distinct; composed of distinct parts—these are two discrete issues; they need to be discussed separately.

Disdain (n.) intense dislike; look down upon; scorn—The problem with my friend is that if I don't agree with him, he shows great disdain for me.

Disingenuous (adj.) not frank or candid; deceptively simple—His answers are always disingenuous; you cannot make out what he really means.

Disinterested (adj.) neutral; unbiased—His decision will be fair to everyone as he is the most disinterested party in this controversy.

Disparage (v.) to belittle; undervalue; to discredit—She disparaged her student's efforts in the event when she took the credit for its success all for herself.

Disparate (adj.) unequal; dissimilar; different—He and his poor friend come from starkly disparate backgrounds.

Dissemble (v.) to pretend; to feign; to conceal by pretence—The man dissembled his assets to avoid paying taxes.

Distension (n.) inflation or extension—The wooden table distended and lost shape after being left in the rain.

Dither (v.) to act indecisively; a confused condition—She dithered every time she had to make a decision.

Dogmatic (adj.) stubborn; biased; opinionated—When the professor became too dogmatic in his speech, the students began to leave his lectures.

Dormant (adj.) as if asleep—They say that only one-third of one's vocabulary is active; two-third is dormant.

Doughty (adj.) brave and strong—The doughty fireman saved the woman's life.

Duplicity (n.) deception—She broke up with him for his duplicity.

Duress (n.) imprisonment; the use of threats—The convict pleaded in the court that his confession to the police was made under duress.

E

Ebullience (n.) an overflowing of high spirits; effervescence—She emanated ebullience as she learnt about her first rank in the exam.

Eclectic (adj.) selecting what appears to be best in various doctrines, methods, or styles; composed of elements drawn from various sources—To be good in reading Comprehension your reading should be eclectic.

Edify (v.) to build or establish; to instruct and improve the mind; enlighten—The students found their philosophy professor's lectures to be edifying.

Efface (v.) to erase; to make inconspicuous—Daylight effaced the stars.

Effrontery (n.) arrogance—The effrontery of the young man was offensive.

Effusive (adj.) pouring out or forth; overflowing—The effusive currents rush through the broken dam.

Egress (n.) a way out; exit—The doorway provided an egress from the chamber.

Ellipsis (n.) omission of words that would make the meaning clear—The accidental ellipsis confused all those who heard the speech.

Elucidate (v.) to make clear; to explain—The first sentence of the chapter elucidated its purpose.

Elusive (adj.) hard to catch—The thief proved to be too elusive for the police, they could never catch him.

Emanate (v.) to emit—Thick smoke emanated from the building that was on fire.

Embellish (v.) to make beautiful with ornamentation; decorate—His fanciful account that embellishes the true story.

Encomium (n.) formal expression of high praise—The actor's speech was along encomium for his producer and director as he received the award.

Encumber (v.) to hold back; to hinder; to burden, weigh down—His was a life that has always been encumbered with responsibilities.

Endemic (adj.) native to a particular area; constantly present in a particular country or locality—The endemic fauna was of great interest to the anthropologist.

Enervate (v.) to weaken; to deprive of nerve or strength—The sickness enervates its victims completely.

Engender (v.) to cause to exist; produce—The group attempted to engender changes to the law.

Enigmatic (adj.) baffling—The enigmatic murder puzzled the detective.

Ennui (n.) boredom; apathy—Ennui set in when the children had broken all the toys.

Ephemeral (adj.) very short-lived; lasting only a short time—His happiness was always ephemeral as he lived alone; it was soon replaced by boredom.

Epicure (n.) a person who has good taste in food and drink—As an epicure, he visits only the best restaurants in town.

Epitome (n.) model; typical or ideal example—The student chosen to represent the school was the epitome of dedication and excellence.

Equivocal (adj.) doubtful; uncertain—His equivocal behaviour increased the uneasiness.

Erudite (adj.) learned, having a wide knowledge acquired through reading—He was erudite scholar in philosophy.

Eschew (v.) to shun; to avoid—Gandhiji exhorted people to eschew violence.

Esoteric (adj.) understood by only a chosen few; confidential—The esoteric language was only known by the select group.

Evanescence (adj.) vanishing quickly; dissipating like a vapour—The evanescent mirage could only be seen at a certain angle.

Exculpate (v.) to free from guilt—Though he was innocent he did not try to exculpate from the crime he was charged with.

Exhume (v.) to unearth; to reveal—The scientists exhumed the body from the grave to test the body's DNA.

Exigent (adj.) a situation calling for immediate attention—The exigent request for more assistance was answered quickly.

Exonerate (v.) to declare or prove blameless—Hopefully, the judge will exonerate you of any wrongdoing.

Expedient (adj.) convenient in obtaining a result; guided by self-interest—To drop the case against the minister was politically expedient decision.

Expedite (v.) to hasten the action of—We can expedite the transaction if we tell them it is an emergency.

F

Facetious (adj.) joking in an awkward or improper manner—When I called you a fool, I'm sure you realized I was only being very facetious.

Fallible (adj.) liable to be mistaken or erroneous—The sick man kept repeating that he was in the hands of God, not fallible human doctors.

Fanatic (n.) enthusiast; extremist—The terrorist group was comprised of fanatics.

Fastidious (adj.) difficult to please; dainty—The fastidious girl would not accept any offers as suitable.

Fathom (v.) to understand—It was difficult to fathom why he sold his business.

Fatuous (adj.) lacking in seriousness; vain and silly—This is going to sound completely fatuous, but it's my honest answer.

Fecund (adj.) productive; fertile; prolific—Zebrafish are highly fecund each female is capable of laying 200 eggs per clutch.

Feign (v.) pretend- It is not uncommon for a child to feign illness in order to stay home from school.

Ferret (v.) to force out of hiding; to search for—The police will ferret the fugitive out of his hiding place.

Fetish (n.) anything to which one gives excessive devotion; fixation—She has made a fetish of cleanliness, cleaning her house several times a day.

Finesse (n.) the ability to handle situations with skill and diplomacy—She managed that situation with great finesse.

Flaccid (adj.) lacking firmness—His muscles have become completely flaccid.

Flagrant (adj.) glaringly wrong—The flagrant foul during the game was apparent to everyone.

Flamboyant (adj.) being too showy or ornate—They were all very flamboyant women, very well dressed with lots of jewellery.

Flippant (adj.) talkative; disrespectful—The teacher became upset with the flippant answer from the student.

Flux (n.) a flow; a continual change—Fashion is always in a state of flux.

Foray (v.) to raid for spoil; a venture or an initial attempt outside one's usual area—An actor's foray into politics. Forbearance (n.) patience; self-restraint—He exhibited remarkable forbearance when his boss insulted him in public.

Forensic (adj.) belonging to, used in, or suitable to courts of judicature or to public discussion and debate; argumentative; rhetorical; relating to or dealing with the application of scientific knowledge to legal problems

forensic medicine, forensic science, forensic pathologist and forensic experts —The forensic squad dealt with the legal investigation.

Fortitude (n.) firm courage; strength—He showed great fortitude during his long illness.

Fortuitous (adj.) happening accidentally—His fortuitous meeting with his friend proved lucky for him.

Fractious (adj.) rebellious; apt to quarrel—Fractious siblings aggravate their parents.

Frenetic (adj.) frenzied—The police received a frenetic call from the scene of the crime.

Forward (adj.) not willing to yield or comply with what is reasonable—The executive had to deal with a forward peer who was becoming increasingly difficult.

Fulminate (v.) to blame, denounce—The social activist in his speech fulminated against political chicanery. Furtive (adj.) secretive; sly—He cast a furtive glance in her direction.

G

Gaffe (n.) a blunder—Calling his fiancée by the wrong name was a huge gaffe.

Gainsay (v.) to speak against; to contradict; to deny—During the group discussion, he tried to gainsay me, but I was well prepared with facts.

Galvanize (v.) to stimulate as if by electric shock; startle; excite—The group is trying to galvanize support for the victimized woman.

Gamut (n.) a complete range; any complete musical scale—SRK's roles in films run the entire gamut of villain to superhero to comedian.

Garish (adj.) gaudy, showy—The gold fixtures seemed garish.

Garner (v.) to gather up and store; to collect—The squirrels garnered nuts for the winter.

Garrulous (adj.) extremely talkative or wordy—He became more garrulous after drinking a couple of beer.

Gauche (adj.) awkward; lacking social grace—Would it be gauche of me to ask her how old she is?

Gauntlet (n.) a protective glove—The gauntlet saved the man's hand from being burned in the fire. (An open challenge (as to combat)—used in phrases like throw down the gauntlet).

Genre (adj.) designating a type of film or book—The genre of the book is popular science.

Germane (adj.) pertinent; related; to the point—My personal opinion isn't germane to our discussion of the facts of the case.

Gerrymander (v.) to gain advantage by manipulating unfairly—To gerrymander during negotiations is considered unfair.

Glib (adj.) smooth and slippery; speaking or spoken in a smooth manner—The salesman was so glib that the customers failed to notice the defects in the product.

Glutton (n.) overeater—He is such a glutton that he ate the whole cake.

Gourmand (n.) one who is excessively fond of eating and drinking—He is such a gourmand that he vacationed to Europe every year just for the wine.

Grandiose (adj.) magnificent; flamboyant—He was always full of grandiose ideas.

Gregarious (adj.) fond of the company of others—She is outgoing and gregarious.

Guile (n.) slyness; deceit—By using his guile, the gambler almost always won at the card table.

Gullible (adj.) easily fooled—They sell overpriced items to gullible tourists.

H

Hackneyed (adj.) lacking in freshness or originality; commonplace; trite—It may be hackneyed, but it is true that the harder you work, the luckier you get.

Haggard (adj.) untamed; having a worn look—She looked tired and haggard after the illness.

Halcyon (adj.) tranquil; happy—I keep remembering the halcyon years of growing up in a village.

Hapless (adj.) unlucky; unfortunate—The injured and hapless captain could not lead the team to victory.

Harangue (v.) a speech addressed to a public assembly; a ranting speech or writing—The chief guest launched into a long harangue about the evils of pop culture.

Harbinger (n.) forerunner; indication—The new year was seen as a harbinger of better times.

Haughty (adj.) proud of oneself and scornful of others—The haughty ways she displayed her work turned off her peers.

Hedonistic (adj.) living for pleasure—Their vacation to Switzerland turned to be hedonistic adventure.

Hegemony (n.) dominance, especially of one nation over others—Colonization was an example of imposing British hegemony over other regions.

Heresy (n.) opinion contrary to popular belief or ideology—The fact that the earth is round was considered heresy at one time.

Hiatus (n.) interval; break; period of rest—Summer vacation provided a much-needed hiatus for the students.

Hierarchy (n.) a system of persons or things arranged according to rank—When I joined the company I was at the bottom of the hierarchy.

Homily (n.) solemn moral talk; sermon—We listened to another one of his homilies about the value of public service.

Hubris (n.) arrogance—His failure in life was brought on by his hubris.

Histrionic (adj.) theatrical—She had a tendency to throw things, bang doors, and other histrionic displays of temper.

Holocaust (n.) destruction by fire—We live in the shadow of a nuclear holocaust.

Horticulture (n.) the science and art of growing fruits, vegetables, flowers, or ornamental plants—Women constitute the majority of workers in African export horticulture.

Humane (adj.) marked by kindness or consideration—It is not humane to treat animals that way.

Husbandry (n.) frugality; thrift; also agriculture—In accordance with his practice of good husbandry, he never buys anything on credit.

Hybrid (n.) anything of mixed origin—The flower was a hybrid of three different flowers.

Hyperbole (n.) an exaggeration, not to be taken seriously—The snake in the garden was 20 feet long, he said with a measure of hyperbole.

Hypochondriac (n.) person unduly worried about his health; worrier without cause about illness—My brother is a real hypochondriac. Every time he reads about some new disease, he thinks he has it.

I

Iconoclast (n.) one who destroys revered images; an attacker of cherished beliefs—His criticism of the government, religion, and custom made him an iconoclast.

Idiosyncrasy (n.) any personal peculiarity, mannerism—Her tendency to bite her nails is an idiosyncrasy.

Imbue (v.) to soak or stain; permeate—The values that he had imbued from education remained with him all his life.

Immaculate (adj.) perfectly clean; correct; pure—He always dressed immaculately.

Imminent (adj.) likely to happen without delay—The clouds signalled the imminent rains.

Immutable (adj.) unchangeable; permanent—Natures laws are immutable.

Impasse (n.) a situation tat has no solution or escape; deadlock—An arbitrator is necessary to break the impasse in the negotiations.

Impassive (adj.) showing no emotion—The culprit remained impassive throughout the trial.

Impecunious (adj.) poor; having no money—They were impecunious and did not buy any gift for the host.

Impede (v.) to stop the progress of; obstruct—The rain impeded the work on the building.

Impenitent (adj.) without regret, shame, or remorse—His impenitent remark proved that he did not regret the crime.

Imperious (adj.) arrogant; urgent—Her imperious manner cost her all her friends.

Imperturbable (adj.) calm; not easily excited—He remained imperturbable throughout the argument.

Impervious (adj.) impenetrable; not allowing anything to pass through; unaffected—The politician wore a vest that was impervious to bullets.

Impetuous (adj.) moving with great force; done with little thought—The young man had an impetuous temperament.

Impiety (n.) irreverence toward God; lack of respect—Gandhiji considered all forms of violence as impiety.

Implacable (adj.) unwilling to be pacified or appeased—She was implacable after she heard the news about her friend's accident.

Imprecate (v.) to pray for evil; to invoke a curse—Witches are known to imprecate people through a curse.

Impromptu (adj.) without preparation—His witty impromptu dialogues entertained everyone.

Improvident (adj.) not providing for the future—An improvident person may end up destitute in latter life.

Impudent (adj.) disrespectful and shameless—Impudent actions caused him to be unpopular.

Impugn (v.) to attack with words; to question the truthfulness or integrity—He impugned his rival's character.

Imputation (n.) to charge, to attribute a fault or misconduct to another—I resent the imputation that I am nice to her because she has money.

Inadvertent (adj.) not on purpose; unintentional—It was an inadvertent error on my part.

Inchoate (adj.) not yet fully formed; rudimentary—The outline of the thesis was the inchoate form of a very complex theory.

Incisive (adj.) getting to the heart of things; to the point—She's known for her incisive mind and quick wit.

Incognito (adj.) unidentified; disguised; concealed—The actor preferred to travel incognito.

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Incredulous (adj.) sceptical—Many people were incredulous that the investigating agency could not identify the murderer.

Inculcate (v.) to impress upon the mind, as by insistent urging—A mother tries to inculcate good habits in her child.

Incursion (n.) an entry into, especially when not desired—The Air-force does not allow any incursion into the country's air space.

Indelible (adj.) that which cannot be blotted out or erased—The stories that his grandmother told him left an indelible impression on his mind.

Indemnify (v.) to insure against or pay for loss or damage—It is important to indemnify your valuables with an insurance company.

Indict (v.) charge with a crime—The court indicted him for theft.

Indigence (n.) the condition of being poor—The family's indigence was obvious in the way they lived.

Indigenous (adj.) native to a region; inborn or innate—The plants are indigenous to the Deccan Plateau.

Indignant (adj.) expressing anger to an injustice—He was indignant over the way he was treated.

Indolent (adj.) lazy; inactive—The indolent man slept all day.

Indomitable (adj.) not easily discouraged or defeated—Though injured his indomitable spirit helped him win the match, even against unbearable pain.

Indubitable (adj.) unquestionable; sure—The student was the indubitable leader of the group.

Ineluctable (adj.) something inevitable—The sick man was preparing for the ineluctable death.

Ingenious (adj.) clever, resourceful—His ingenious ideas helped to market the product well.

Ingenuous (adj.) showing innocent or childlike simplicity and candidness; lacking craft or subtlety—The child's ingenuous admission of guilt touched everyone's heart.

Ingratiate (v.) to bring into one's good graces—The man was hoping to ingratiate himself with his boss by enquiring after his children.

Inimical (adj.) hostile, unfriendly—When I mentioned her boyfriend, she gave me an inimical stare.

Iniquitous (adj.) wicked; unjust—The insult to the man was truly iniquitous.

Innate (adj.) natural; inborn—She has an innate talent for art.

Innocuous (adj.) harmless; dull; innocent—His comment about the professor was inappropriate but innocuous.

Innuendo (n.) an indirect remark; insinuation—The office was rife with innuendo that a takeover was in the works.

Insinuate (v.) to work into gradually and indirectly—He was insinuating the need for a break by saying that they must be tired.

Insipid (adj.) uninteresting, boring flat, dull—Many people left the insipid movie before it was finished.

Insolvent (adj.) unable to pay debts—Unable to pay off his debts he declared himself insolvent.

Insular (adj.) having the characteristics of an island; narrow-minded, provincial—The insular community was not receptive to new ideas.

Intercede (v.) to plead on behalf of another; mediate—India does not want any nation to intercede between Pakistan and India.

Intermittent (adj.) periodic; occasional—The patient experienced intermittent pain in the chest.

Intractable (adj.) stubborn, obstinate; not easily taught or disciplined—Every teacher in the school became frustrated with the intractable student and sent him to the principal's office.

Intransigent (adj.) uncompromising—She was intransigent; no argument could change her mind.

Intrepid (adj.) fearless, bold—The intrepid reporter went right to the scene of the battle during the war.

Inundate (v.) to flood; to overwhelm with a large amount of—After the success of the show he was inundated by congratulatory calls.

Inured (adj.) accustomed to pain—The common man has become inured to constant price rise in commodities.

Inveterate (adj.) a practice settled on over a long period of time—He is an inveterate liar.

Irascible (adj.) prone to anger—He has an irascible disposition.

Itinerary (n.) travel plan; schedule; course—Their trip's itinerary was disrupted by unexpected bad weather.

J

Jaded (adj.) worn-out—The people are jaded by the number of scams in the government.

Jargon (n.) incoherent speech; specialized vocabulary in certain fields—The doctor spoke in medical jargon which we could not understand.

Jeopardy (n.) danger; peril—The firefighters routinely put their lives into jeopardy.

Jettison (v.) to throw overboard goods to lighten a vehicle; to discard—With his ship rapidly sinking, the captain ordered a last-ditch jettison of much of its cargo.

Jingoism (n.) extreme chauvinism or nationalism marked especially by a belligerent foreign policy—When the war began many people were caught up in a wave of jingoism.

Judicious (adj.) to have or show sound judgment—Judicious planning now can prevent problems later.

Juggernaut (n.) irresistible crushing force—There was no escaping the juggernaut of hype for the film maker's biggest summer blockbuster.

Juncture (n.) critical point; meeting—Negotiations between the countries reached a critical juncture.

Junket (n.) trip, especially one taken for pleasure by an official at public expense—The minister was criticized for his expensive junkets to foreign countries.

Junta (n.) group of persons joined in political intrigue; cabal—Although the country is very strictly ruled by a military junta, people are allowed to attend church.

Juxtapose (v.) place side-by-side—in the film, scenes of extravagance were often juxtaposed with scenes of scarcity.

K

Kleptomania (n.) an abnormal, persistent impulse or tendency to steal, not prompted by need—The film star caught shoplifting admitted that he was suffering from kleptomania.

Knavery (n.) a dishonest act—The teacher made it clear no knavery will be tolerated in the school.

Knead (v.) mix; massage—After mixing the ingredients, she kneaded the dough and set it aside to rise.

Knotty (adj.) to be puzzling or hard to explain—In the group discussion, the candidates cautiously gave their views on an array of knotty issues.

L

Labyrinth (n.) maze; something extremely complex or tortuous in structure—The culture that I grew up in was a labyrinth of customs and rules.

Lacerate (v.) to tear or rend roughly; to cause sharp mental or emotional pain to; distress—The broken glass lacerated his feet.

Laconic (adj.) sparing of words; terse, pithy—He was generally laconic, but always to the point.

Laggard (n.; adj.) a person who has fallen behind; moving slowly—I hate being stuck behind laggard motorists on the highway.

Lambaste (v.) to scold or beat harshly—His father lambasted him for failing in his exams.

Lament (v.; n.) to mourn or grieve; expression of grief or sorrow—The boy is lamenting the loss of his book.

Languid (adj.) lacking vitality; indifferent—The languid student was always late to class.

Larceny (n.) theft; stealing—He was found guilty of larceny for stealing from a shop.

Lascivious (adj.) indecent; immoral; involves lust—He was dismissed from his job for making lascivious comments to a female co-worker.

Lassitude (n.) a state of being tired or listless—Lassitude set in after they had worked for several continuous days.

Latency (n.) a period of inactivity—The buds went from latency to full bloom in a few days.

Laud (v.) praise—He lauded his daughter for winning the trophy.

Lecherous (adj.) impure in thought and act—The men at the bar were lecherous and were looking for some action.

Lethargic (adj.) lazy; passive—Feeling very lethargic, he watched television or slept the whole day.

Levity (n.) lack of seriousness; instability—The teacher did not tolerate any sign of levity during the class.

Lewd (adj.) lustful; wicked—The comment was so lewd it could not be repeated in front of children.

Liaison (n.) connection; link—The union leader served as a liaison between the management and the workers.

Licentious (adj.) morally lacking in restraint—The culture in the entertainment industry is seen to be licentious and corrupt.

Lithe (adj.) easily bent; pliable; supple—A gymnast needs to be lithe.

Livid (adj.) discoloured, as if bruised; extremely angry; furious—the boss was livid when yet another deadline was missed.

Loquacious (adj.) very talkative; garrulous—The radio jockey was a loquacious person.

Lucid (adj.) shiny; clear minded—The old man recognized his sons only in his lucid moments.

Lurid (adj.) glowing through haze; shocking, sensational—The tabloid was famous for lurid stories about celebrities.

Luxuriant (adj.) to grow with energy and in great abundance—She had a luxuriant garden in front of her house.

M

Magnanimity (n.; adj.) a quality of nobleness of mind, disdain of meanness or revenge; unselfish—The rich man was well known also for his magnanimity and his large contributions to charity.

Malediction (n.) putting a curse on someone; talking negatively about another—The two old women began cursing and heaping maledictions upon one another.

Malefactor (n.) an evil person—She regards anyone who would cause the break-up of a family as a malefactor of the worst sort.

Malevolent (adj.) wishing evil (opposite: benevolent)—Hindi films are generally about the struggle between relentlessly malevolent villains on one side and faultless saints on the other.

Malinger (v.) to pretend to be ill in order to escape work—He will malinger on Friday so he can go to the movies.

Malleable (adj.) easy to shape or bend; pliable—Clay is malleable.

Mandate (n.) order; charge—The winning political party believed that it had been given a mandate for change.

Maudlin (adj.) foolishly and tearfully sentimental—He became maudlin and started crying like a child.

Maverick (n.) a person who does not conform to the norm—There's always one maverick who has to go his own way.

Meander (v.; adj.) wind, wander; winding, wandering aimlessly—The stream meanders through the valley.

Mellifluous (adj.) having a sweet sound—The mellifluous sound of the flute held the audience captive.

Menagerie (n.) a collection of wild or foreign animals kept especially for exhibition—The living room had a menagerie of glass animals.

Mendacious (adj.) given to or characterized by deception or falsehood or divergence from absolute truth—The newspaper story was mendacious and hurtful.

Mercenary (adj.) working or done for payment only; a soldier—It became apparent that his affection was pretended and he was taking care of us only for mercenary reasons.

Metamorphosis (n.) change of form—The caterpillar becomes a butterfly in a beautiful metamorphosis.

Meticulous (adj.) exacting; precise—The lab technicians must be meticulous in their measurements to obtain exact results.

Mien (n.) appearance, demeanour—The professor's mien suggested that she would not put up with nonsense.

Minatory (adj.) threatening—A minatory black ghost is said to haunt that house.

Misanthrope (n.) a person who distrusts everything; a hater of mankind—After the man swindled all of the woman's savings, she became a misanthrope.

Mitigate (v.) alleviate; lessen; soothe—Government has announced myriad schemes to mitigate the suffering of the poor.

Modulate (v.) to regulate or adjust; to vary the pitch—He modulated the knob until the heater was just the right temperature.

Mollify (v.) to soften; to make less intense—All attempts to mollify the extremists have failed.

Moot (adj.) subject to or open for discussion or debate—Theorizing a work by such an emotive director is very tempting, but somewhat moot.

Mordant (adj.) cutting; sarcastic—Her mordant remark made me feel miserable.

Morose (adj.) moody, despondent—The fans were morose after the team lost.

Motif (n.) theme—The novel contained several recurring motifs.

Mundane (adj.) ordinary; commonplace—The city girls found the small town mundane and boring.

Munificent (adj.) giving generously—The wealthy man made a munificent donation for the blind.

Myriad (n.) a large number—There are a myriad of options available to us.

N

Narcissism (n.) self-love, excessive interest in one's appearance, comfort, abilities, etc.—The narcissistic actor was difficult to get along with.

Nascent (adj.) starting to grow or develop—His singing career is still in its nascent stages.

Nebulous (adj.) unclear or vague—These philosophical concepts are nebulous.

Nefarious (adj.) morally bad; wicked—The criminals hatched nefarious scheme to cheat people out of their money.

Nemesis (n.) a person who inflicts just punishment; retribution; a rival—Batman is the Joker's main nemesis and always foils his wicked plots.

Neophyte (n.) beginner; newcomer—The neophyte dancer was overcome by the fast tempo.

Nettle (v.) annoy; irritate—The younger brother nettled his older sister until she slapped him.

Noisome (adj.) harmful to health; having a foul odour—Noisome garbage was strewn all over the street.

Nostalgia (adj.) longing for the past; homesickness—A wave of nostalgia swept over me when I saw my childhood home.

Noxious (adj.) harmful to one's health—The factory was shut down for releasing noxious waste into the river.

Nugatory (adj.) trifling; futile; insignificant—The book is entertaining, but its contributions to scholarship are nugatory.

O

Obdurate (adj.) stubborn- The obdurate child refused to take medicines.

Obeisance (n.) a gesture, of respect or reverence—He touched the feet of the dead man paying obeisance to him.

Obfuscate (v.) to darken, confuse, bewilder—The explanation only helped to obfuscate and confuse the issue.

Obliterate (v.) destroy completely—The steep increase in property rates obliterated my plans of buying a house.

Obloquy (n.) widespread condemnation or abuse; disgrace or infamy resulting from this—the stranger became a victim of obloquy and hatred.

Obsequious (adj.) servilely attentive; fawning—He is obsequious to anyone in authority.

Obsolete (adj.) out of date—Cassettes have become obsolete with the popularity of compact discs and memory sticks.

Obtrude (v.) to force oneself or one's ideas upon another—Stop obtruding in others' affairs.

Obtuse (adj.) dull; slow to understand or perceive—he is too obtuse to take the hint.

Obviate (v.) to make unnecessary—Computers have obviated the use of typewriters.

Odious (adj.) hateful; disgusting—It was an odious and unforgivable insult.

Oligarchy (n.) form of government in which the supreme power is placed in the hands of a small, exclusive group—The oligarchy took control after the king was overthrown.

Ominous (adj.) being or exhibiting an omen—An ominous threat of war loomed over the standoff.

Omniscient (adj.) having infinite awareness, understanding, and insight—God is omniscient.

Opprobrious (adj.) abusive—Nobody liked working for him because he was so opprobrious.

Opulence (n.) wealth; fortune—In some parts of the city nearly unimaginable opulence can be found side by side with nearly unthinkable poverty.

Ostensible (adj.) apparent—The ostensible reason for the meeting turned out to be a trick to get him to the surprise party.

Ostentatious (adj.) being showy—He wears an ostentatious diamond ring on his little finger.

Ostracize (v.) to exclude—The students tend to ostracize the children they dislike.

P

Paean (n.) a song of praise or triumph; a work that praises or honours someone—His farewell party featured many paeans for his excellent service to the company.

Palindrome (n.) a word or phrase which reads the same backwards and forwards—"Dad" and "Madam" are examples of palindromes.

Palpable (adj.) touchable; clear, obvious—I felt a palpable sense of relief.

Panegyric (n.) formal or elaborate praise—His panegyric of the opponent was met with widespread disapproval.

Paradigm (n.) model, prototype; pattern—James Joyce's Ulysses set a new paradigm for the novel.

Paraphernalia (n.) equipment; accessories—The soldiers carried the paraphernalia of war with them.

Pariah (n.) an outcast—The match fixing charges against the captain made him a pariah in the world of cricket.

Parochial (adj.) narrow-minded—The protest against the influx of people into cities is sometimes looked upon as the expression of a parochial attitude.

Parody (n.) a piece of work imitating another in a satirical manner—The film was a parody of the affairs of the actor himself.

Parsimonious (adj.) very frugal; unwilling to spend—The parsimonious customer argued that a hundred rupees was too much for a shirt.

Peccadillo (n.) a slight fault or offence—We need to at all times forgive a child's peccadilloes.

Pecuniary (adj.) pertaining to money—The company forbids giving or accepting pecuniary gifts.

Pedagogue (n.) a teacher—He considered his teacher a true pedagogue.

Pedantic (adj.) characterized by a narrow, often ostentatious concern for book learning and formal rules—The pedantic attention to details resulted in the students not getting the big picture.

Pejorative (adj.) making things worse—The pejorative comment deepened the dislike between the two.

Pellucid (adj.) transparent—The pellucid roof of the tent was not a shield from the sun.

Penchant (n.) a liking for—I have a penchant for vanilla ice cream with chocolate sauce.

Penitent (adj.) feeling sorry for what one has done—The penitent man asked for forgiveness.

Pensive (adj.) reflective; contemplative—He was pensive and requested to be left alone.

Perfidious (adj.) faithless; treacherous—The business failed as one of the partners indulged in perfidious deals.

Perfunctory (adj.) done in a routine, mechanical way, without interest—He was bored with his job and did all his tasks perfunctorily.

Perjury (n.) the practice of lying—Lying while on the witness stand is perjury.

Pernicious (adj.) dangerous; harmful—She thinks television has a pernicious influence on our children.

Peruse (v.) to read carefully; to study—The letter stated all the facts of the case for his perusal.

Petulant (adj.) peevish; cranky; rude—The long illness put the boy in a petulant mood.

Philanthropy (n.) charity; unselfishness—Among the industrialist's philanthropies was a home for the blind.

Phlegmatic (adj.) without emotion or interest; sluggish and dull—The phlegmatic child rarely went outside to play.

Pique (n.) resentment at being slighted—He slammed the door in a fit of pique.

Pithy (adj.) terse/and full of meaning—His comments are always pithy.

Placate (v.) to appease or pacify—The angry customer was not placated by the salesman's apology.

Placid (adj.) undisturbed and calm—in the morning the lake was placid and beautiful.

Plaintive (adj.) being mournful or sad—The song was plaintive and melodious.

Platonic (adj.) idealistic or impractical; not amorous or sensual—They had a platonic friendship, not a romantic one.

Plausible (adj.) probable; feasible—We could not find a plausible explanation for our failure.

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FROM STAR FACULTIES OF BANKERSADDA

Plethora (n.) a superabundance—He thought an MBA would open a plethora of options.

Ponderous (adj.) unwieldy from weight; dull or laboured—the students fell asleep during the ponderous lecture.

Portend (v.) to be an omen of; signify—The thunder portends of an oncoming storm.

Pragmatic (adj.) matter-of-fact; practical—His pragmatic view comes from years of experience.

Precipitate (v.) to cause to happen; happening quickly—The insult to his wife precipitated the fight between them.

Precocious (adj.) developed or matured earlier than usual—The precocious eight-year-old could write poems.

Presage (n.) an omen; a foreshadowing characteristic—The lull presages a storm.

Prescience (n.) knowing about something before it happens—My prescience that I would win came true.

Prevaricate (v.) to speak equivocally or evasively, i.e., to lie—When questioned about his affair, he began to prevaricate.

Pristine (adj.) primitive, pure, uncorrupted—My native village is still in its pristine condition.

Privy (adj.) private; confidential—He was one of a handful of people privy to the news of the pending merger.

Probitiy (n.) honesty—The defence lawyer questioned the probity of the witness

Proliferate (v.) to reproduce quickly—Rumours about the secret wedding of the celebrity proliferated on the Internet.

Prolific (adj.) producing fruit; marked by abundant inventiveness or productivity—Winston Churchill was a prolific writer too.

Propensity (n.) a natural tendency towards; bias—She has a propensity to hire men over women.

Propinquity (n.) closeness in time or place; closeness of relationship—The propinquity of the disasters put the community in chaos.

Propitiate (v.) to win the goodwill of—The superstitious community performed animal sacrifices to propitiate the gods.

Prosaic (adj.) tiresome; ordinary—He wanted to escape from his prosaic life of a farmer.

Proselytize (v.) to convert from one belief or religion to another—The preacher's efforts to proselytize the villagers were met with resistance.

Provincial (adj.) regional; unsophisticated—Accustomed to city life, he found his family back home too provincial.

Q

Quaff (v.) to drink deeply—We stopped at a bar and quaffed a few beers.

Quagmire (n.) marshy land; a difficult, precarious, or entrapping position—

The protracted custody dispute between the divorced couple became a judicial quagmire.

Quaint (adj.) old-fashioned; unusual; odd—The book describes the quaint customs of the natives.

Qualm (n.) sudden feeling of uneasiness or doubt—He accepted their offer without a qualm.

Quandary (n.) dilemma—I'm in a quandary about whether I should try to repair my stereo or buy a new one.

Quarantine (n.) isolation of a person or persons to prevent the spread of disease—The astronauts were put under quarantine when they returned.

Quiescent (adj.) inactive, at rest—On Sunday morning everyone is quiescent.

Quintessence (n.) the pure essence of anything—This scam is the quintessence of India's political class.

Quirk (n.) peculiar behaviour; startling twist—Wearing white shoes everyday is one of his quirks.

R

Rabid (adj.; n.) furious; going to extreme lengths in expressing or pursuing a feeling, interest, or opinion—He is a rabid supporter of the political party.

Raconteur (n.) a person who excels in telling stories—Apart from being good in his subject, our teacher is also an excellent raconteur.

Ramification (n.) the arrangement of branches; consequence—We should take into account the ramifications of the decision.

Rampant (adj.) growing unchecked; widespread—Rumours were rampant about the imminent crash in the stock market.

Rancid (adj.) having a bad odour—Left out too long, the oil turned rancid.

Rancour (n.) strong ill will; enmity—Rancour filled every line that he wrote in the letter.

Ratify (v.) to make valid; confirm—The parliament ratified the new law.

Raucous (adj.) disagreeable to the sense of hearing; harsh; hoarse—The street was full of raucous protesters.

Rebuttal (n.) refutation—He noted the points made by his rival for a systematic rebuttal during the debate.

Recalcitrant (adj.) stubbornly rebellious—The recalcitrant girl did whatever the others did not want her to do.

Recidivism (n.) habitual or chronic relapse of criminal or antisocial offences—The criminal was sent back to prison as he experienced several episodes of recidivism.

Recondite (adj.) hard to understand; concealed—Many quantum physics theories are recondite.

Recusant (adj.) disobedient of authority—A recusant attitude will lead to denial of privileges.

Refurbish (v.) to make new; renovate—He is refurbishing his old house.

Refute (v.) challenge; disprove—She refuted the allegations against her.

Reiterate (v.) to repeat—The teacher reiterated the instructions for those who may have not understood.

Relegate (v.) banish; put to a lower position—The British used to relegate political rebels to faraway islands.

Relinquish (v.) to let go; abandon—in the face of fierce criticism he relinquished his position.

Remonstrate (v.) to protest or object to—The public remonstrated against the faulty verdict in the murder case.

Renegade (n.) a person who abandons something; a traitor—The opposition welcomed into their fold the renegade from the ruling party.
Repast (n.) food that is eaten—She offered us a light repast before we set out on our trip.

Reprehend (v.) to criticize—Without exception, book reviewers reprehended the novel's tired plot.

Reproach (v.) to scold—The major reproached his troops for not following orders.

Reprobate (v.) to condemn strongly as unworthy, unacceptable, or evil—Without hesitation she reprobated such an indecent idea.

Reproof (n.) a rebuke—For all his hard work, all he got was a reproof of his efforts.

Repudiate (v.) to disown; to deny support for; reject; cancel—The offer was repudiated because of its cost.

Repugnant (adj.) inconsistent; offensive or repulsive—The walls were full of repugnant graffiti.

Resplendent (adj.) dazzling and shining—Her new diamond was resplendent in the sunshine.

Resurgent (adj.) rising or tending to rise again—A resurgent wave of enthusiasm erupted from the crowd.

Reticent (adj.) silent; reserved; shy—The reticent child played alone.

Retract (v.) to draw or take back—You should not retract from your commitments.

Reverie (n.) trance; dreamy—He was lost in a reverie.

Revile (v.) to be abusive in speech—It is not appropriate for a teacher to revile a student.

Rhetorical (adj.) having to do with verbal communication; artificial eloquence—In posing a rhetorical question, he hoped to get people thinking.

Ribald (adj.) vulgar joking or mocking—Some of the ribald scenes were removed from the movie.

Rudimentary (adj.) elementary—This class requires a rudimentary knowledge of number system.

Ruminate (v.) to consider carefully—He ruminated over the implications of their decision.

Rummage (v.) search thoroughly—He rummaged the attic for his coin collection.

Rustic (adj.) plain and unsophisticated; rural—The suburb has a rustic atmosphere.

S

Sagacious (adj.) wise—The old man gave sagacious advice.

Salient (adj.) noticeable; prominent—Her most salient feature is her dark eyes.

Salubrious (adj.) promoting good health—The salubrious air of the hills helped him recover from his illness.

Salutatory (adj.) of or containing greetings—The institute sent out salutatory letters to every student.

Sanguine (adj.) optimistic; cheerful; red—Her sanguine temperament was infectious.

Sarcasm (n.) ironic; bitter humour—His unhappiness was evident in the petty sarcasms that he resorted to in his speech.

Sardonic (adj.) having a sarcastic quality—H. L. Mencken was known for his sardonic writings on political figures.

Satire (n.) a literary work holding up human vices and follies to ridicule or scorn—This novel is a political satire.

Saunter (v.) to walk at a leisurely pace; stroll—Not knowing what to do with his time, he sauntered into the park.

Savant (n.) one who is intelligent—He is a savant in the field of fuel cells.

Schism (n.) a division in an organized group—The issue exposed the schism between the members of the party.

Scourge (v.) to whip severely—The trainer will scourge the animal if it attacks someone.

Scrupulous (adj.) morally upright; careful—She is always scrupulous about her behaviour and work.

Scurrilous (adj.) vulgar—His scurrilous language offended everyone.

Sedition (n.) a revolt—The leaders of the tribal people were charged and arrested for sedition.

Sequester (v.) to separate or segregate—The suspects were sequestered in special room for identification by witnesses.

Serendipity (n.) making fortunate discoveries accidentally—They found each other by pure serendipity.

Servile (adj.) slavish; grovelling—He maintained a servile attitude around people with money.

Sinuous (adj.) full of curves; twisting and turning—The mountain road was sinuous and dangerous.

Sceptic (n.) doubter—Sceptics have pointed out flaws in the theory.

Skulk (v.) to move secretly—The burglar skulked in the area observing each house.

Slander (v.) defame; maliciously misrepresent—The celebrity filed suit against the critic for slander.

Slovenly (adv.) sloppy—His teachers did not approve of his slovenly manner.

Sojourn (v.) to stay temporarily—The family will sojourn at their ancestral house.

Solace (n.) hope; comfort during a time of grief—When she was sad she found solace in her friend.

Solemn (adj.) marked by the invocation of a religious sanction; sublime—They made a solemn vow to love each other for ever.

Sombre (adj.) gloomy—The sad story had put everyone in a sombre mood.

Soporific (adj.) causing sleep—As the medicine was soporific, he avoided it while driving.

Sordid (adj.) filthy; base; vile—He shared the sordid details of his past.

Sovereign (adj.) supreme—It is the government's sovereign duty to protect the rights of its citizens.

Specious (adj.) having a false look of truth or genuineness—We could see through his specious reasoning meant to deceive us.

Spurious (adj.) not genuine, false; bogus—The newspaper was notorious for spurious information.

Squalid (adj.) filthy; wretched (from squalor)—We were touched by the squalid conditions in the slum.

Stagnant (adj.) motionless—The stagnant water became breeding place for mosquitoes.

Staid (adj.) marked by self-control; serious—Were surprised by the joke from a usually staid professor.

Stigmatize (v.) to characterize or make as disgraceful—The pilferage she committed in her first job stigmatized her career.

Stoic (adj.) calm, indifferent to pleasure or pain—She bore the loss of her mother with stoic calm.

Stolid (adj.) showing no emotion—With a stolid expression, the man walked away from the confrontation.

Strident (adj.) harsh, loud—The procession raised strident slogans against the government.

Stupor (n.) a stunned or bewildered condition—The hit on the head sent him into a stupor.

Stymie (v.) to hinder or obstruct—My efforts were stymied by lack of funds.

Suave (adj.) effortlessly gracious—As a public relations officer he was suave in his dealings with others.

Subjugate (v.) to bring under control—The royal family subjugated the peasants.

Subsume (v.) to include within a larger group—Red, green, and yellow are subsumed under the term “colour.”

Subtlety (n.) understatement; barely noticeable—Please state your demand clearly and do not resort to subtleties.

Succinct (adj.) clearly stated; characterized by conciseness—The speech was succinct yet emotional.

Succour (n.) aid; assistance—The government provided succour to the victims of the earthquake in the relief camps.

Supplant (v.) to take the place of—Can you supplant my position in the team if I cannot play?

Suppliant (adj.) asking earnestly and submissively—He said he was a suppliant sinner asking forgiveness from god.

Surreptitious (adj.) done secretly—She gave a surreptitious glance in his direction.

Susceptible (adj.) easily imposed; inclined She is susceptible to all kinds of allergies. Sycophant (n.) flatterer—He is sycophantic to anyone in authority.

Syllogism (n.) reasoning in order from general to particular; deductive reasoning—"Every virtue is laudable; kindness is a virtue; therefore kindness is laudable" is a syllogism.

Synergy (n.) interaction of discrete agencies (as industrial firms), agents (as drugs), or conditions such that the total effect is greater than the sum of the individual effects—The synergy created by the merger is expected to reduce the cost of operations.

T

Tacit (adj.) not voiced or expressed—She felt that she had the tacit approval of her parents to marry her boyfriend.

Taciturn (adj.) inclined to silence; speaking little—Being taciturn, he never initiates a conversation.

Tawdry (adj.) cheap and gaudy in appearance or quality; ignoble—The celebrity's personal life as reported in the tabloid was a tawdry affair.

Temerity (n.) foolhardiness; recklessness—He was punished for his temerity.

Tenacious (adj.) persistent—He was tenacious in his pleas; she finally agreed.

Tenet (n.) a principle accepted as authoritative—The tenets of socialism were explained in the book.

Tenuous (adj.) thin; weak—His claim to the ownership of property was tenuous.

Terrestrial (adj.) pertaining to the earth—Cows are terrestrial animals; fish are aquatic.

Timorous (adj.) lacking courage; timid—The timorous child hid behind his parents.

Tortuous (adj.) full of twists and turns—The tortuous path had too many hairpin turns.

Tractable (adj.) easily managed—He is very tractable child.

Tranquillity (n.) peace; stillness; harmony—The tranquillity of the sunset filled with joy.

Transpire (v.) to take place; come about—Tell me what transpired in that room.

Trenchant (adj.) cutting; keen or incisive words—He was a writer with trenchant wit.

Trepidation (n.) apprehension; uneasiness—He felt trepidation at agreeing to their proposal.

Truculent (adj.) fierce, savage, cruel—The die-hard fans became truculent and violent when their team lost.

Truncate (v.) to shorten by cutting—The session was truncated owing to lack of time.

Tumult (n.) a noisy commotion; disturbance—The teacher had to shout to be heard over the tumult.

Turbid (adj.) thick and dense; cloudy—The river turned turbid after the rains.

Turpitude (n.) vileness—Have you ever been arrested or convicted for an offence involving moral turpitude?

Tyranny (n.) absolute power; autocracy—The king sought an absolute tyranny over the colonies.

U

Ubiquitous (adj.) omnipresent; present everywhere—Nowadays cell phones are ubiquitous.

Umbrage (n.) offence or resentment—The student took umbrage at the remark of his mentor.

Uncanny (adj.) of a strange nature; weird—She had an uncanny resemblance to someone I had seen before.

Undermine (v.) to weaken; often through subtle means—The scams have undermined people's confidence in the government.

Unequivocal (adj.) clear and unambiguous—It was an unequivocal mandate with 50-0 votes.

Ungainly (adj.) clumsy and unattractive—The ungainly man knocked over the expensive flower vase.

Unobtrusive (adj.) out of the way; remaining quietly in the background—The shy man found an unobtrusive seat in the far corner of the room.

Upshot (n.) the final act or result—The upshot of the debate was that the bill would be released to the floor.

Urbane (adj.) cultured; suave; notably polite or polished in manner—He was the most urbane in the group of aristocrats.

Usurp (v.) to take something by force—I shall not allow him to usurp my authority.

Utopia (n.) imaginary land with perfect social and political systems—Voltaire wrote of a utopia where the streets were paved with gold.

V

Vacuous (adj.) empty; lacking in ideas; stupid—He had a vacuous expression in his face.

Vagary (n.) caprice; whim—Most of my grandmother's ideas were dismissed as mere vagaries of age.

Valedictory (adj.) pertaining to farewell—The valedictory speech by the Principal was very emotional.

Vapid (adj.) dull and unimaginative; insipid—In her interview she came across as very vapid and artificial person.

Variegated (adj.) many-coloured—The dancers wore variegated costumes.

Vendetta (n.) blood feud; series of retaliatory, vengeful, or hostile acts—He waged a personal vendetta against those who opposed him.

Venerable (adj.) deserving high respect—The venerable old man was a source of advice for the villagers.

Venison (n.) the meat of a deer—Venison is said to be low in fat.

Veracity (n.) truthfulness—We questioned the veracity of his statements.

Verdant (adj.) green; lush in vegetation—Soon after the rains the hills were verdant.

Verisimilitude (n.) appearance of truth, likelihood—the novel's degree of verisimilitude is compromised by 18th-century characters who speak in very 21st-century English.

Vernal (adj.) pertaining to spring—The trees and flowers were in vernal bloom.

Viable (adj.) practical or workable; capable of maintaining life—The plan did not appear viable at all.

Vicarious (adj.) experienced imaginatively through another person—She had never seen the Himalayas but through the description of her friends she could experience its grandeur vicariously.

Vicissitude (n.) change of fortune—A business run on moral grounds may not survive the vicissitudes of the market.

Vignette (n.) picture; short literary sketch—The film is a series of vignettes about living with cancer.

Vindicate (v.) clear from blame; exonerate; justify or support—She will be completely vindicated by the evidence.

Vindictive (adj.) out for revenge; malicious—You are being vindictive for no apparent reason.

Virtuoso (n.) highly skilled artist—Ronald is a computer virtuoso.

Virulent (adj.) extremely poisonous; hostile; bitter—The disease is caused by a virulent bacterium.

Vitiate (adj.) spoil the effect of; make inoperative—The impact of the film was vitiated by poor acting.

Vitriolic (adj.) corrosive; sarcastic—His speech was vitriolic.

Vituperative (adj.) containing or characterized by verbal abuse—The discussion was in danger of becoming a vituperative, schoolboy argument.

Vociferous (adj.) clamorous; noisy—The decision was made over their vociferous objections.

Voluble (adj.) fluent; glib; talkative—Voluble consumer groups help build public opinion.

Voracious (adj.) ravenous—He has a voracious appetite.

Vulpine (adj.) like a fox; crafty—They were taken in by his vulpine charms.

W

Waft (v.) move gently by wind or breeze—The aroma of food cooking wafted out of the kitchen.

Waive (v.) to give up; to put off until later—Seeing his difficulty, the Principal waived part of the fees for the course.

Wan (adj.) lacking colour; sickly pale—Her face became wan at the sight of blood.

Wanton (adj.) playfully mean or cruel; mischievous—They were accused of wanton cruelty toward animals.

Warrant (v.) justify; authorize—The punishment he received was not warranted.

Whet (v.) to sharpen by rubbing; to stimulate—The ads are trying to whet the consumers' appetite.

Whimsical (adj.) fanciful; subject to erratic behaviour or unpredictable change—It is difficult to make plans with such a whimsical friend.

Wily (adj.) concealing; sly—He turned out to be a wily negotiator.

Winsome (adj.) charming; sweetly attractive—His winsome words moved the crowd to love him even more.

Wizened (adj.) shrivelled; withered—The wizened face of the old man was covered by his hat.

Wrath (n.) violent or unrestrained anger; fury—I waited until my initial wrath had eased before voicing my complaint.

Wreak (v.) to give vent; to inflict—Gangs have been wreaking mayhem in the city.

Wrest (v.) to pull or force away by a violent twisting—He wrested the book out of her hands.

Wry (adj.) mocking; cynical—He has a wry sense of humour which offends people.

X

Xenophobia (n.) fear of foreigners—He was apprehensive of going abroad to study because of the stories of violence due to xenophobia.

Y

Yeoman (n.) one that performs great and loyal service—The Principal has done a yeoman's job in enhancing the reputation of this institute.

Yoke (n.) harness; collar; bondage—India was able to throw off the yoke of imperialism and embrace freedom.

Yore (n.) time past and especially long past—My favourite stories are about the kings, princes, and princesses of yore.

Z

Zealot (n.) a believer, fanatic—The zealots on both sides of issue resorted to threats.

Zenith (n.) point directly overhead in the sky; highest point—The zenith of her career came when she became the CEO.

Zephyr (n.) a gentle wind; breeze—It was a beautiful day, with a zephyr adding to the pleasant chill.

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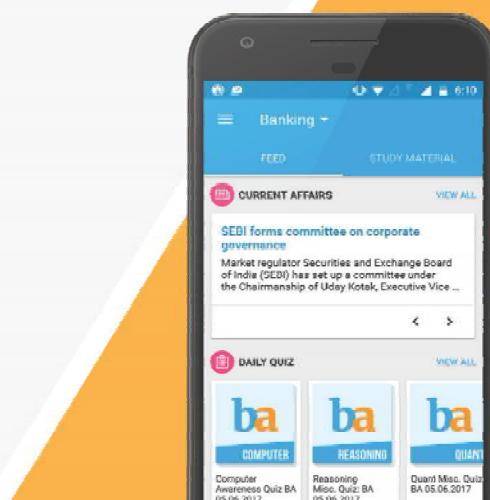


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Bank English Language

Chapter

26

Phrasal Verb

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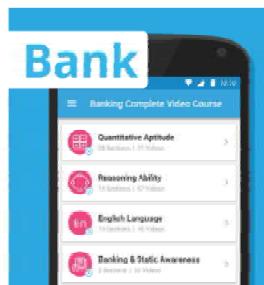


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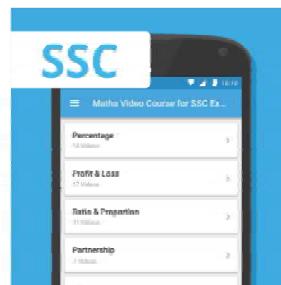


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Chapter
26**Phrasal Verb**

1. Ask after (ask about the welfare, inquire after) I met your brother at the party, he asked after you.
2. Ask for (request for) She asked for a glass of water.
3. Back out (go back on, withdraw from promise) He agreed to help but backed out at the last moment.
4. Bear away (win) Suhani bore away the first prize in the dance competition.
5. Bear on/upon [relevant, (bearing on)] Your remarks have no bearing on the main problem.
6. Bear out (support the argument, corroborate) I am sure my classmates will bear out my statement.
7. Bear with (to show patience, co-operate) In view of the heavy losses suffered by the company, the shareholders were requested to bear with.
8. Bear out (extinguish) The candle blew out as the gust of wind came in.
9. Blow over (pass off without harm, come to an end) Don't worry, the crisis are likely to blow over.
10. Blow up (explode, start suddenly) The plan of the enemy to blow up the fly-over was foiled by the police.
11. Break down (emotional collapse, stop functioning) While giving evidence in the court, she broke down.
12. Break into (enter by force) The robbers broke into his house last night.
13. Break out [spread (war, epidemic, fire, riots)] The fear that aids has broken out in India is not unfounded.
14. Break through (discover a secret, major achievement) There is no hope of break through in the murder case.

15. Break up [terminate (meeting, school, session)] The college will break up next week for summer vacation.
16. Bring about (cause to happen) The administration helped to bring about a peaceful settlement.
17. Bring out (explain the meaning, publish) When asked to explain, she could not bring out the meaning of the poem.
18. Bring round (to make one agree, bring to senses) I was able to bring my mother round to my views with great difficulty.
19. Bring up (rear, educate) Fathers are beginning to play a bigger role in bringing up their children.
20. Call in/call out (send for help) The police were called in without delay by the residents.
21. Call off (suspend or abandon) We decided to call off the strike.
22. Call on (go and visit a person) It is a tradition for the Prime Minister to call on the President.
23. Call upon (appeal, exhort) He was called upon to prove the correctness of the press reports.
24. Carry on (continue) Now it is difficult to carry on this business in the teeth of stiff competition.
25. Carry out (implement, obey, execute) It is not likely that your father will carry out the threat of disinheriting you.
26. Cast down (dejected, down cast) Now-a-days he is cast down as a result of his failure in the examination.
27. Cast off (release, remove) Organization must cast off old fashioned practices in order to survive.
28. Catch up with (make up for deficiency, overtake) He remained ill for many days but caught up with the pending work very soon.
29. Come about (happen) It is not good that such an unfortunate accident cam talent about.
30. Come across (meet by chance) I came across my old friend in the market yesterday.

31. Come by (get) How have you come by such a precious diamond?
32. Come of (belong to) Reeta comes of a family of freedom fighters.
33. Come round (agree, recover from illness) My father at first refused to let me continue study but he came round in the end.
34. Cope with (manage) They coped with all their problems cheerfully.
35. Cut down (curtail, reduce) Since you are out of job these days, you must cut down your expenditure.
36. Cut out for (suitable) He is cut out for an administrative career.
37. Die down [gradually disappear (riots, excitement, storm etc.)] The wind has died down.
38. Die out (become out of use or existence) He thought that the custom had died out a long time ago.
39. Do away with (eradicate) We should do away with social evils.
40. (Have) Done with (have no relation) I have done with him because of his dishonesty.
41. Drop out (retire in the midst of doing something) She could not qualify for the selection as she dropped out while the race was in progress.
42. Fall back (retreat) The rioters fell back when the police arrived.
43. Fall back on (depend on) You must save money to fall back on it in old age.
44. Fall off (decrease in number, get separated) In the wake of roof tragedy the admissions in the school have fallen off.
45. Fall out (quarrel) The two friends appear to have fallen out over a minor issue.
46. Get along (be friendly) They just can't get along together because of temperamental differences.
47. Get at (reach, understand) It is very difficult to get at the truth etc.
48. Get away (escape) They got away on scooter.
49. Get away with (without being punished or with little punishment) Although his fault was serious, he got away with light punishment.

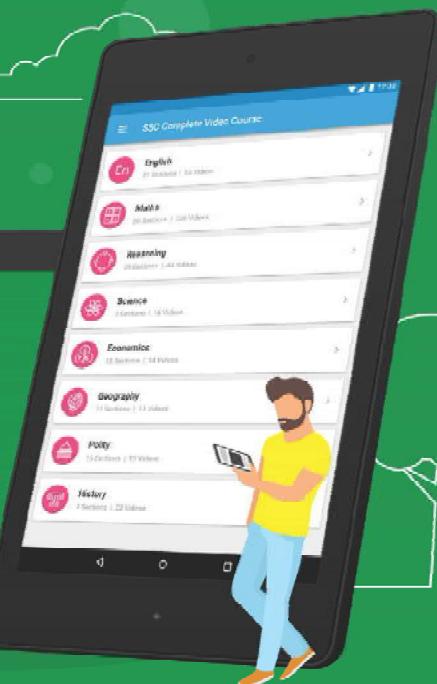
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50. Get on (progress) How is your son getting on with your study?
51. Get over (recover from illness or shock, come over) He is still trying to get over the financial crises.
52. Get through (pass through, succeed) It is not possible to get through examination without labour.
53. Give away (distribute) She has given away jewellery worth thousands of Rupees.
54. Give in (surrender, agree) At first she was adamant but at last she gave in to the request of her friend.
55. Give up (stop, abstain from) He gave up smoking to save money.
56. Give way (collapse under pressure, break) The contractor was charged with negligence when the roof of a new building gave way.
57. Go down (be believed) Your excuse will not go down.
58. Go off (explode and be discharged) When he was cleaning his gun it went off and killed him.
59. Go through (read hurriedly, endure) He didn't lend me the newspaper because he was going through it.
60. Hand out (distribute) Hand out the books to the students.
61. Hand over (give charge or authority) He has not handed over charge to the new manager.
62. Hold on (carry on, bear difficulties, persist) Inspite of financial difficulties he held on and succeeded in the long run.
63. Hold out (resist) When the robbers ran short of ammunition, they could no longer hold out.
64. Jump at (accept happily) He jumped at the offer of his boss to accept the job abroad.
65. Jump to (arrive suddenly [conclusion]) You should never jump to conclusions.
66. Keep from (refrain from, not to mix with) Always keep from selfish people because they can harm you anytime.

67. Keep off (keep at a distance) There was a notice at the site, "Keep off the bushes."
68. Keep on (continue) She kept on crying inspite of my assurance of help.
69. Lay by (save money) The wise men always lay by money for their old age.
70. Lay down (establish a rule, sacrifice, surrender) The conditions laid down by the Department of Health were violated by the nursing homes.
71. Lay off (to discontinue work, dismiss temporarily) The workers have been laid off for want of raw material.
72. Lay out (plan building, garden etc.) A number of gardens were laid out by the Moghuls.
73. Let down (humiliate, to lower down) We should never let down our friends.
74. Live on (depend for food (staple food) The lion is carnivorous and lives on flesh.
75. Live by (means/manner) You must learn to live by honest means.
76. Look after (take care of) In her old age she has no one to look after her.
77. Look at (see carefully) The boys are looking at the sky.
78. Look back on (to think of the past) People can often look back and reflect on happy childhood memories.
79. Look for (search for a lost thing) She was looking for her lost books.
80. Look down upon (hate, despise) It is folly on your part to look down upon the poor students.
81. Look into (investigate the matter) A committee was set up to look into the problem.
82. Look upto (respect) His younger brother looks upto him and obeys his every order.
83. Make off with/away with (run away, destroy) They made off with the cash and fled.

84. Make out (understand the meaning) The police could not make out the coded message they intercepted.
85. Make over (transfer possession, convert) Since she had no legal heir, she made over her house in charity.
86. Make up (to end (quarrel), compose) You should make an effort to make up a quarrel with your friend.
87. Make up for (compensate for) After her long illness she is trying her best to make up for her deficiency in study.
88. Pass away (die, expire) On the passing away of his father I sent him a message of condolence.
89. Pass for (regarded to be) The TATAs pass for philanthropists in the country.
90. Pass off (take place) The elections are likely to pass off peacefully.
91. Pass oneself off (show off) The hypocrites always pass themselves off as honest persons.
92. Pass out (leave after completing education) The cadets will pass out next month after completing their training.
93. Pull down (demolish a structure) Why did they pull the shops down?
94. Pull off (succeed) India pulled off victory in the last stage of the match.
95. Pull up (stop, scold) The students were pulled up by the Principal for their misbehaviour with the class teacher.
96. Put down (crush, keep down) The riots were put down by the local police.
97. Put off (postpone, avoid, discourage) The meeting had to be put off because the President could not come.
98. Put on (wear, pretend) It is difficult to put on the appearance of innocence for a long time.
99. Put out (extinguish) The fire was put out suddenly.
100. Put up (stays, question) He is putting up at a hostel these days.

101. Put up with (tolerate patiently) For an honourable person it is difficult to put up with the haughty behaviour of the Directors.
102. Run after (pursue, hanker after) We should not run after money.
103. Run down (criticise, poor health) As a result of long illness she has run down a lot.
104. Run into (come across, meet by chance) While walking along the roadside, I ran into my old schoolmates.
105. Run out (come to an end) When the rations ran out, the head office was informed.
106. Run over (crush under) He was run over by a speeding car.
107. Run through (waste money) It is a pity that he has run through his fortune over gambling and drinking.
108. See off (to escort a guest for his departure) His friends were present at the station to see him off.
109. See through (discover something hidden, motive) Man has grown so clever that it is difficult to see through his tricks.
110. Send for (summon) She sent for a doctor when her husband fell ill.
111. Set about (start doing) As soon as she reached home, she set about calling up her friends.
112. Set aside (allocate, strike down, turn down) The High court set aside the verdict of the lower court in this sensitive matter.
113. Set in (begin) As soon as the summer sets in, the reptiles come out of hibernation.
114. Set off (to start a series of events, process, improve)
(i) Cosmetics set off the natural grace.
(ii) Privatisation has set off the process of liberalisation in foreign trade.
115. Set forth (start on a journey, explain) The party will set forth its views on globalisation at a public rally.
116. Stand by (support, help) Although he promised to stand by me in difficulties, he did not live up to it.

117. Stand for (represent) T.E.C. stands for Technical Education Certificate.
118. Stand out (to be conspicuous) She stood out from the crowd because of her as
130. Turn up (arrive, take place) Who can say what will turn up next?
131. Wipe away (cleanse, remove) The marks of blood were wiped away by the accused.
132. Wipe out (destroy completely) We must try to wipe out poverty from the country.
133. Work up (incite, instigate) The politicians should not try to work up communal frenzy.
134. Work upon (influence) The leader tried to work upon the mob.

The advertisement features a large blue background with white text and icons. On the left, a white rounded rectangle contains the words "VIDEO COURSE" in large, bold, white letters, with a small icon of a video camera next to the "O". Below this, the text "by India's Top Faculties" is written in white. To the right of the text, there is a large black tablet-like device. On the screen of the device, a person is sitting cross-legged, looking at a smartphone. The text "more than 150 HOURS of video classes" is displayed prominently. To the right of the tablet, a woman in a yellow dress is standing and holding a smartphone. The Adda247 logo, which consists of a stylized 'A' inside a circle, is located in the top right corner. Below the logo, the word "Adda247" is written. At the bottom of the advertisement, there is contact information: "Call us at: +91 - 90691 42412" and "visit: elearning.adda247.com". There is also a note stating "Video Courses are available in Micro SD Card and Android Tablet (SD Card included)".

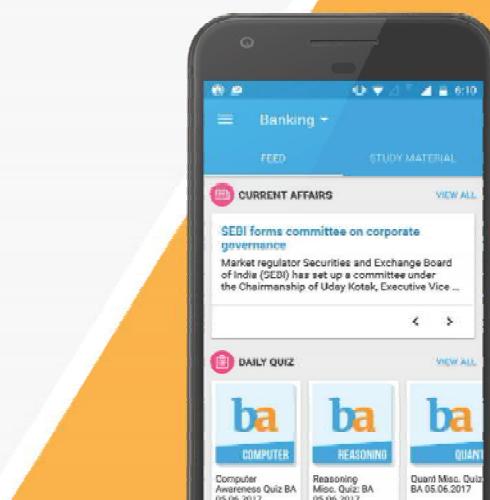


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SECTION D
(UPDATED PRACTICE SETS BASED ON CHANGES IN 2017-18)

Practice eBook

CHAPTER-1
Inferences

TYPE-A

Direction (1-27): In each of the given questions an inference is given in bold which is then followed by three statements. You have to find the statement(s) from where it is inferred. Choose the option with the best possible outcome as your choice.

dignity. How do we begin to understand the sanctity of life, dignity and bodily integrity for a person with disabilities? If handcuffing is an extraordinary and excessive restraint on an ordinary prisoner, what constitutes excessive restraint beyond the writ of law for a person with disabilities? Placing him in solitary confinement with no support violates his right to life, bodily integrity and autonomy even when conviction only imposes restraints on personal liberty.

heinous murder, a sense of disquiet among the public is inevitable.

- (1) One of the most problematic elements of cyber security is the quickly and constantly evolving nature of security risks. The traditional approach has been to focus most resources on the most crucial system components and protect against the biggest known threats, which necessitated leaving some less important system components undefended and some less dangerous risks not protected against. Such an approach is insufficient in the current environment.

(2) Effective network security targets a variety of threats and stops them from entering or spreading on the network. Network security components include: a) Anti-virus and anti-spyware, b) Firewall, to block unauthorized access to your network.

(3) A fixed-length hash value is computed as per the plain text that makes it impossible for the contents of the plain text to be recovered. Hash functions are also used by many operating systems to encrypt passwords.

(a) Only (1) (b) Only (2)
(c) Both (1) and (2) (d) Both (1) and (3)
(e) All (1), (2) and (3)

10. Bad loans are crippling the Indian economy.

(1) One of the major factors that facilitated Kamco's success was the existence of political will backed by a strong public interest in ensuring the right usage of public funds. India's government has demonstrated its political will for resolving the NPA crisis by putting in place a bankruptcy law. It must now follow up with reforms that address the imperfections in the market for distressed assets.

(2) In a bid to bring down the large pile of bad loans on its books, state-run lender Bank of India has put a large portfolio of non-performing assets on sale. Remember, the bank's gross NPAs stood at over 13 percent of its book at the end of the June quarter.

(3) As India's bankruptcy courts seek to resolve Rs 8 lakh crore worth of loan defaults, choking the banking system, it is clear that banks played a crucial role in the crisis by propping up ailing companies with fresh loans, even as firms struggled to repay old debts.

(a) Only (2) (b) Only (3)
(c) Both (1) and (2) (d) Both (1) and (3)
(e) All (1), (2) and (3)

11. Technology and its access is a critical factor for diversified agriculture.

(1) Any industry grows when it adapts to a competitive environment. If farmers get market signals from the market about upcoming trends of demands of consumers, total supply in the economy, new technologies, export opportunities or import vulnerabilities, they will find out more profitable crops, technologies and will keenly adapt. Present system creates a glut in the market of particular crops.

(2) The introduction of Agriculture Produce and Livestock Marketing Act (APML) 2017 may free both farmers and consumers from the core problem of price differences in different regions over different products. Higher market connectivity and free licensing mechanisms may prove to be highly responsive. Support of digital market tools like e-NAM (electronic national agriculture market) has though given some relief already.

(3) One of the biggest roadblocks to the growth of Indian agriculture is the low levels of yields. The predominant causes of low productivity are poor access to irrigation facilities; use of low-quality seeds, low adoption of improved technology and lack of knowledge dissemination on improved agricultural practices. The challenge of small landholding size impacts diversification indices negatively.

(a) Only (2) (b) Both (1) and (2)
(c) Both (2) and (3) (d) Both (1) and (3)
(e) All (1), (2) and (3)

12. Sports injury may cause damage to a child's mental growth.

(1) Many papers have shown that all it takes for your child to suffer brain damage is just one concussion. But before your son suffers a concussion, there must have been hundreds if not thousands of sub-concussions while playing various sports. The damage is permanent because the brain does not have any ability to regenerate itself.

(2) Concussions and TBI do real damage to the brain. Concussions and TBI occur when the brain suddenly shifts within the skull — usually as the result of a sudden blow, jolt or change of direction (e.g., whiplash). A football tackle, being hit with a baseball or softball, heading a soccer ball or tripping and falling are just a few of the athletic scenarios that can result in TBI.

(3) Some experts warn parents that there could be potential dangers to having children specialize in one sport year-round at a young age because of the physical toll it can take on a young athlete's body before he or she has matured.

(a) Only (1) (b) Only (3)
(c) Both (1) and (2) (d) Both (2) and (3)
(e) All (1), (2) and (3)

13. The downward trend is ascribed to the failure of neoliberal policy.

- (1) The FRBM Act effectively tied the hands of the government and has since its passage resulted in a decline in the fiscal deficit to GDP ratio to 3.5 per cent in 2016-17. Since this occurred in a period when the government sought to move to an investor-friendly tax regime, which capped and even reduced the tax-to-GDP ratio, a consequence has been curbs on spending that had an overall deflationary impact on the economy.
- (2) The Indian economy faces "serious downside risks" as the government's demonetisation drive, implementation of the goods and services tax (GST) and corporate deleveraging could accelerate a slowdown and make recovery difficult, the United Nations Conference on Trade and Development, or UNCTAD, said in its Trade and Development Report 2017.
- (3) This year's overall growth rate promises to be the worst in the last four years. At least one reason for this is the demonetization exercise last November which probably lopped off about one per cent from the overall growth rate. It is tempting to jump to the conclusion that demonetization - surely amongst the worst policy decisions in recent times - has been solely responsible for the rather dismal performance and also played an important role in slowing down the economy.
- (a) Only (1) (b) Only (2)
(c) Only (3) (d) Both (1) and (3)
(e) All (1), (2) and (3)
14. Education system in India should be autonomous.
- (1) Insights from the report showed that while education is one of the most funded causes in India, few models have achieved scale, and quality remains a pressing issue. Holistic development is not given due attention and as such, access to education has not been equitable, and teacher shortages have impeded quality education delivery. To remedy these gaps, the Report observes the critical need for relevant curriculum design, leadership development, and ecosystem interventions that will go a long way in driving the quality and sustainability of the education sector.
- (2) India's vision of being a world leader in the 21st century is unlikely to be realized without an education system that keeps abreast with the needs of our future citizens. There is a strong case for public-private partnerships in education which will unleash the true potential of Indian citizens in a competitive climate. Clear guidelines and an audit and accountability mechanism is necessary for such an endeavour to succeed.
- (3) Education is now a business activity devoted to immediate profits instead of long term benefits to society and rather than leave it to institutions as a mere suggestion (which would probably not be taken) the state could stipulate at least 100 hours of compulsory film viewing per annum for each school/college up to a certain level while also providing a large selection of films to pick from. The nation needs to have an educational programme of its own to create useful citizens, and cannot leave this to private initiatives.
- (a) Only (1) (b) Only (2)
(c) Both (1) and (2) (d) Both (1) and (3)
(e) All (1), (2) and (3)
15. Conservation should not be considered a drag on development.
- (1) The tiger population in countries where the big cat occurs had a chequered existence. Although assiduously conserved, tiger populations in some of the range countries are awfully precarious; their numbers lie around the presumed ecological thresholds as far as their viability is concerned. The world has already lost three of the nine subspecies of this charismatic species, further restricting its world population genetically to only six subspecies or geographical variations.
- (2) Tiger conservation basically demands stringent protection laws, vast landscapes and a good prey base. While these demands may sound innocuous, they conflict with the country's land-use planning for development, and as a result, conservation is sidelined in favor of more human-centered priorities.
- (3) India lost 69 tigers in 2015 and 52 in 2016. While poaching did not claim all these tigers, it does remain a serious threat to the tiger population. Among the tiger conservation practices, protection and intelligence gathering should be accorded priority and made more professional.
- (a) Only (2) (b) Only (3)
(c) Both (1) and (2) (d) Both (2) and (3)
(e) All (1), (2) and (3)
16. ISRO's recent accomplishments pronounce the autarky of Indian space prowess.
- (1) Success upon success has visited ISRO in the past several years. It successfully put into orbit its spacecraft around Mars in its first attempt on September 24, 2014. The spacecraft completed 1,000 earth days in its orbit on June 19, 2017, well beyond its designated mission life of six months. Its mission to the moon, Chandrayaan-1, was the first to discover the presence of water molecules on the lunar

surface soil and rocks. Majority of the mission was financed by Isro's commercial arm antrix which generates a profit of more than 28 million dollar a year by launching various foreign satellites.

are deeply embedded in communities and local institutions to address the economic and social root causes that lead to child labor in mining. In mines where the project has been active, Pact has found a reduction in child labor of between 77 to 97 percent, with variation influenced by seasonal factors and the influx of new conflict-displaced families, among others.

21. Climate change has definitely altered our environmental existence.

(1) Research studies across the world have shown that climate change may have negative health effects. A rise in heat-related illnesses and deaths, increased precipitation, floods and droughts are costing lives. With climate change, there is an increase in transmission and spread of infectious diseases due to changes in the distribution of water-borne, food-borne and vector-borne diseases, experts say.

(2) There are signs that climate change can influence hurricanes in several different ways. However, these signals are inconclusive due to our inadequate understanding of how hurricanes interact with the environment. Evidence of the environment's role on hurricane development has been noted since the early 1950s, yet a major milestone was achieved by Kerry Emanuel at MIT in his studies of hurricane dynamics in the late 1980s.

(3) The world has warmed more slowly than had been forecast by computer models, which were "on the hot side" and overstated the impact of emissions, a new study has found. Its projections suggest that the world has a better chance than previously claimed of meeting the goal set by the Paris agreement on climate change to limit warming to 1.5C above pre-industrial levels.

(a) Only (1)
(b) Both (1) and (2)
(c) Both (2) and (3)
(d) Both (1) and (3)
(e) All of the above

22. The current state of nuclear arsenals around the world is outside the realm of serious discussion.

(1) There is no doubt that South Korea has enough money and technical expertise to go nuclear, but there is less certainty in its ability to overcome the types of political obstacles blocking that goal. South Korea is a democracy, much dependent of foreign trade -- and this makes the nuclear option difficult to realize.

(2) According to the State Department's most recent status report on the treaty, Russia currently has 1,765 weapons at the ready compared to the United States' 1,411. The START treaty continued a bi-partisan international effort to reduce the number of nuclear weapons that was started by President Ronald Reagan after the Cold War.

(3) If North Korea seeks to prove that it can deliver a nuclear weapon effectively, the country's next test could carry an actual warhead. But

such a test—or even the suggestion of such a test—could push the US and its allies Japan and South Korea into attempting to shoot down the next launch. That is, if the test fits into the envelope of existing missile defenses—and the risks of a successful (or even failed) test outweigh the risks of trying to shoot it down.

- (a) Only (1)
 - (b) Only (3)
 - (c) Both (1) and (2)
 - (d) None of the above
 - (e) All of the above

23. The Communist society is more or less the perquisite of Marx's dogmas.

- (1) The Communist ideology is derived, on the one hand, from the penetrating insights of Karl Marx on the contradictions of Victorian capitalism and, on the other, from the violent determination of Leninist regimes to impose their version of utopia on feudal societies.
 - (2) Marx's vision of communist society is remarkably (and perhaps intentionally) vague. Unlike earlier "utopian socialists," whom Marx and Engels derided as unscientific and impractical—including Henri de Saint-Simon, Charles Fourier, and Robert Owen—Marx did not produce detailed blueprints for a future society. Some features that he did describe, such as free education for all and a graduated income tax, are now commonplace.

(3) The Russian Revolution in 1917 (exactly 100 years ago), was highly driven by the communist ideology. This led to the formation of the USSR which was primarily an ideology-driven state, the ideology being Marxism-Leninism. The reason why Marx and his works left such a deep impact on the masses was because Marx scientifically argued how a section of people were getting richer at the expense of a much larger poor population.

- (a) Only (1)
 - (b) Only (2)
 - (c) Only (3)
 - (d) Both (1) and (3)
 - (e) All of the above

24. China's rise as a draconian superpower may create bipolar disorder in international relations.

- (1) China's rise with an authoritarian regime has led to the 'war with China' theme propelling the American academic discourse. If only China were a democracy of some kind, the arguments of 'democratic peace theory (that is, democracies do not fight)' would have diluted the war-mongering theories.

(2) The consequences of an authoritarian China are already visible in its foreign policy behavior and wider international relations. The Chinese leadership is promoting nationalism as a diversionary tactics inducing aggressive posture in foreign policy behavior, particularly towards Japan, and to some extent, the US.

- (3) The rise of China's economic influence in the region, paired with diminished U.S. criticism on human-rights issues, has helped pave the way for a hardline agenda among regional governments, who also now stand to benefit from playing two of the world's major superpowers off each other.

25. A wealth of linguistic richness exists outside what are called the official languages of India.

- (1) Uttarakhand is home to Hindi and many Pahari languages like Garhwali, Kumaoni and Jaunsari. Sanskrit has been given the status of second official language in the state. But besides these languages, many Tibeto-Burman languages are also spoken in this region, including Bhoti, Jad, Rangkas, Darmiya, Byangsi, and Chaudangsi.

- (2) There is proof of the intermixing of Dravidian and Indo-Aryan languages through the pockets of Dravidian-based languages on remote areas of Pakistan, and interspersed areas of North India. In addition, there is a whole science regarding the tonal and cultural expression within the regional languages that are quite standard across India. Thus this process creates languages which deviate from its original structure.

- (3) Among the most persistent myths about languages in India is that Sanskrit is the ancestor of all Indian languages. This is as stubborn a myth as the other myth about Hindi being India's national language. (It isn't. The constitutional status of Hindi is that of an "official" language, along with English.)

- (a) Only (1)
 - (b) Only (3)
 - (c) Both (1) and (2)
 - (d) Both (2) and (3)
 - (e) All of the above

26. The Indian policies entail a greater effort in ensuring smooth and rational business environment.

- (1) In order to undertake effective policies to improve the business environment in India, we must strive to comprehend what causes it to be relatively good in some situations and poor in others. The NITI Aayog-IDFC study throws light on some of the broad trends in the country's business environment but fails to provide a deeper understanding of its causes due to the lack of a conceptual framework to analyse the data.

- (2) The Department of Industrial Policy and Promotion (DIPP) has been focused at improving policies and guidelines for doing business in India. The emphasis has been

mainly to rationalise and simplify the existing rules, along with introducing technology for making governance more effective and efficient. A prominent change had been online availability of applying for Industrial License and Industrial Entrepreneur Memorandum 24*7.

processed by optical readers, call centres use software to shorten the conversations between customer and employee, or even replace humans with bots. This has resulted in increased efficiency.

- (2) Some humans may hope to become immortal parts of these ecologies through brain scans and "mind uploads" into virtual realities or robots, a physically plausible idea discussed in fiction since the 1960s. However, to compete in rapidly evolving AI ecologies, uploaded human minds will eventually have to change beyond recognition, becoming something very different in the process.

(3) Humanity has, arguably, invested more faith – belief based on things we cannot know or do not understand – in artificial intelligence than any other concept in recent memory. When computers teach themselves to create better algorithms than the humans who created them – we're seeing things happen that even the developers themselves can't fully explain.

(a) Only (1) (b) Only (2) (c) Only (3)
(d) Both (1) and (3)
(e) All of the above

TYPE-B

Directions (28-29): Read the following passage and then answer the question that follows.

28. Two recent World Bank studies on India's rapidly depleting water resources have caused quite a stir. More interesting is how water seems to have become the new focus area for the Bank's assistance: at \$3.2 billion in 2005-08 from a mere \$700 million in 1999-04. Within water also, more money is going to rural water, large hydropower projects, and water resource management in poorer states.

Which of the following statements generates the most appropriate inference of the above paragraph?

- (a) The World Bank assistance to India for developing water resources has increased more than 4 times for 2005-08 as compared to the prior period.
 - (b) India's water resources are depleting.
 - (c) Poorer states of India require a larger fund for water resource management projects such as rural water, large hydropower projects.
 - (d) The two World Bank studies on India have caused a stir.
 - (e) Water conservation and water management processes have stirred the greater demand in allocation of fund in the recent past.

29. In spite of the economics of direct entry system of recruitment being appreciated and accepted by the merchant navy, our armed forces still seem to be dragging their feet on this issue. If anything, our defence organization appears to be continually augmenting its training establishments by having in its fold professional institutions providing basic university education. There is not dearth of such institutions in our civil educational system. This results in unnecessary duplication at the expense of the defence budget.

From the above paragraph, it may be inferred that

- (a) Merchant navy used to admit only college graduates in its training programmes.
 - (b) Merchant navy no longer provides basic university education in its training programmes.
 - (c) The nature of work involved in defence organization and merchant navy is similar.
 - (d) A major part of defence budget is spent on its training establishments.
 - (e) The direct entry system of recruitment is no more appreciated and accepted by the merchant navy.

Directions (30): Four alternative summaries are given below each text. Choose the option that best captures the essence of the text. If none follows, choose (e) as your answer.

30. Many central banks — most notably, but not only, the “inflation targeting” banks — have increasingly come to organise their policy deliberations around an attempt to conform to specific targets or objectives, sometimes explicit quantitative targets. Moreover, central banks world-wide have increased the degree to which they discuss their decisions with financial market participants and the general public, and this too has increased the importance that the banks assign to having a clear framework to guide their deliberations.
- (a) Recently, the role of the central banks is becoming more participating and this paradigm

shift is basically inspired by a will to play a decisive role in controlling inflation.

- (b) Today central banks tend to evolve a defined framework with basically two purposes -to meet specific targets and to evolve a consensus to their policy decisions.
- (c) These days, many central banks go for clear specified targets and for this they are open to discussion with market participants under a framework.
- (d) Controlling inflation being their foremost targets, many central banks set definite objectives and are willing to give public opinion a wider birth in their decisions but under a structured framework.
- (e) None of the above.

Chapter – 1: Solutions

TYPE-A

1. **(d);** The inference drawn is about the people who faced severities during the period starting with implementation of Demonetisation till situations eased out. Statement (I) talks about the emotional outcry of people and their criticism about government's step but nowhere presents any fact or example of unattended people's suffering . Statement (III) talks about only the introduction of the campaign and the related debates about its righteousness. Statement (II) presents soundly the fact that ordinary innocent people who believed in government intentions suffered the hardships and not much was done or thought about easing their suffering at the start of the process.

2. **(b);** The inference drawn is that Hindu outfits can no longer deny the existence of extremism among their ranks. Statement (II) though mentions the killing of Mahatama Gandhi by a fanatical Hindu, it fails to state that it has been backed by the community. Statement (I) & (III) support the inference based on facts that fringe Hindus radicals have created an atmosphere of intolerance for writers, academics speaking against them and predominance of Hinduism in Indian society, politics, and culture, which it

promotes through tactics that include violence and terror respectively.

3. **(b);** The inference drawn is based upon the fact that if the court finds out a circumstance where in there is need for special physical assistance for the prisoner daily life activities i.e. with a physical disability, he should be allowed bail on this ground. Statements (II) and (III) beat around the bush with references to the Indian Constitution stating right to life and liberty but it doesn't specify it particularly for the disabled accused. Statement (I) alone provides for consideration of a person's physical condition as a ground for bail provision.

4. **(b);** The inference drawn centers around the fact that police are not able to withstand public pressure and jump to conclusions that may be later refuted. Supporting this inference are Statements (I) & (III) which clearly mentions police investigations carried in wake of public pressure have resulted into debatable conclusions showing inadequacy. Statement (II) makes a mention of the public pressure but then deviates to badly carried out investigations. It doesn't show that a public statement was issued on the basis of any conclusion.

- 5. (e);** The inference drawn on the basis of increasing bilateral faceoffs in ODI cricket to make game watching boring is supported by all the Statements (I) (II) & (III) as all statements mention the facts : Number of bilateral series have increased with decrease in more than 2 team series tournaments hence resulting in increase of monotonous nature in these clashes.
- 6. (e);** Option (e) is the correct choice. In option (3) refer to "duplicated many times", tape recorder means an apparatus for recording sounds on magnetic tape and afterwards reproducing them, here, reproducing means produce a "copy". Therefore in a way, the Brahmin priest was behaving like a tape recorder. The same can be said about option (2) where it says, they are supposed to keep the Veda unchanged and in the way it is again signifying that they act like a tape recorder. Option (1) is also correct as there is a reference of memorization and recitation. Therefore, option (e) is the correct choice.
- 7. (a);** Option (a) is the correct choice as only paragraph (1) is correct. Paragraph (3) is talking about the dysfunctional element of our society only and is not giving any hint about how it must be tackled. Paragraph (2) is focusing on the topic of upgrading our system and facilities, but we cannot draw the given conclusion from it as the paragraph is very subtle in approach. Paragraph (1) is correct; refer to "pure public good such as health," and also prioritizing of access to health facilities with reasonable costs is the theme of the passage.
- 8. (d);** Passage (1) explains the term regionalism at the national level and its importance in reference to the idea of nationalism while Passage (3) talks about the growing influence of regionalism over nationalism in the country as it can be inferred from the examples of different regional states provided in the paragraph. Thus both the statements infer the same theme, i.e. "Regionalism is a subset of nationalism." Whereas passage (2) describes the regionalism in a broader sense as it talks about economic development by integrating economy of a developing nation with economies of other nations in the region to reap the benefits of global economy. Thus the paragraph is not in context with the required inference. Hence (d) is the correct option.
- 9. (c);** Passage (1) deals with the importance and the need of cyber security in mitigating the rising virtual threats in the current world. Similarly, passage (2) comes out with the effectiveness of cyber security mechanisms which is the need of the hour. It is to be noted that the inference so generated from both the paragraphs tally with the given statement. Whereas passage (3) talks about hash functions that can be used to encrypt secured passwords and thus it is totally out of context and in contrast to the required inference. Hence (c) is the correct choice.
- 10. (d);** Passage (1) indicates that the problem of NPAs has already created unrest in the Indian economy which can well be inferred from the government's decision to bring the bankruptcy law which further requires the aid in the form of better reforms in this sector to acknowledge the ailing economy of the country. Similarly, paragraph (3) have rightly pointed out to the disaster which is looming over the economy because of NPAs.
- 11. (e);** All the three paragraphs explain the problems that the Indian farmers are facing today along with the remedial measures that may help in diversifying the agricultural sector, especially the use of technology in agriculture can bring a revolution that would accelerate its growth. Thus all these factors comply with the required inference i.e. "Technology and its access is a critical factor for diversified agriculture." Hence (e) is the correct option.
- 12. (c);** Passage (1) focuses on possible injuries that a child may suffer in sports, more specifically the brain damage that can cause severe mental disabilities and hamper one's growth. Similarly, passage (2) describes the effects of concussions and TBI that can be fatal to one's growth both physically and mentally. Thus both these paragraphs generate the same inference i.e. "Sports injury may cause damage to a child's mental growth." Whereas, passage (3) talks about the same issue but it is to be noted that it focuses only on the physical strain that a child's body undergoes before he/she attains maturity. Hence (c) is the correct option.
- 13. (a);** The FRBM Act mentioned in paragraph 1 is about the Fiscal Responsibility and Budget Management (FRBM) Act enacted in 2003. The paragraph is more about the failure associated with neo-liberalism which resulted in an overall deflationary impact on the economy. The term "neo-liberalism" refers to a freeing of

the economy by eliminating regulations and barriers that restrict what actors can do and transfers control of economic factors to the private sector from the public sector. Neoliberal policies aim for a laissez-faire approach to economic development. Thus the given inference can be generated from this paragraph. However, the other two paragraphs have got similar perspectives citing demonetization drive and other recent economic decisions to be the reasons behind the downward trend of the Indian economy. It is to be noted that these decisions do not affirm to the neo-liberal policy failure and thus cannot be connected to the given inference. Hence (a) is the correct option.

14. (e); Passage 1 brings out the loopholes in our education system along with the need of remedies to sustain the deliverance in the education sector which is the need of the hour. Paragraph 2 states that our education system needs to move alongside the needs of our future citizens to fulfill the vision of being a world leader in the 21st century. Similarly, paragraph 3 talks about the need for proper reforms in the education system to create useful citizens. Thus all the three paragraphs direct to the given inference, "Education system in India should be autonomous." It is to be noted that the word "autonomous" in this case refers to "self-sufficient or self-governing." Hence (e) is the correct option.

15. (a); Both the paragraphs 1 and 3, talk about the need for conservation of tiger population and certain strict measures for the purpose. Both these articles fail to give any hint regarding the development process. Thus the given inference is untrue to both of them. In the case of paragraph 2, it is mentioned that protection mechanisms to conserve the tiger population is the need of the hour, but it should not be considered a drag on development. It is particularly mentioned in the last sentence of the paragraph that conservation is sidelined in favor of more human-centered priorities which should not have been the case. Thus the given inference, "Conservation should not be considered a drag on development" can be generated from this paragraph. Hence (a) is the correct option.

16. (e); All the three paragraphs mark the achievements of ISRO's space programs over the last few years. These successes proclaim the self-sufficiency of Indian space agency as it

is now independent enough to take bigger challenges in times to come. Thus all three passages agree to the given inference, "ISRO's recent accomplishments pronounce the autarky of Indian space prowess." Hence (e) is the correct option.

17. (e); All the three paragraphs are based on the common theme. All the three articles express the need of building leadership development culture in the not-for-profit sector. This infers that to achieve the bigger goals that NGOs in India perceive, they need to work hard to develop exceptional leaders that they lack in current management. Hence all three generate the same inference, "Most NGOs in India lack leaders to succeed Current Management."

18. (e); Study the first and the last sentences of the paragraph (1), it is quite evident that India's LPG reforms in 1991 gave the much needed boost to its economy which paid the dividends comprehensively and it could well be judged by the comparatively better GDP in last two decades or so. Thus the paragraph agrees with the required inference. Similarly, paragraph (2) deals with the achievements of LPG reforms which resulted in accelerating India's growth rate leading it to become the second fastest growing major economy in the world. Thus it also contributes to the required inference. In case of the paragraph (3), there is a direct comparison in GDP's after the reforms. Hence all the three paragraphs come out with the same inference, "India owes its present economic progress to LPG reforms."

19. (d); Passage (1) leaves an inference which partly agrees with the given one. The mention of "strong unified actions" cannot be derived from the first paragraph as the actions had been considered based on the Optional Protocol. Moreover, it is more about the children affected by armed conflict. Thus the given inference cannot be derived from the paragraph (1). Paragraphs (2) and (3) indicate the presence of strong unified actions against the child labor. Paragraph (2) shows the joint pilot project of Pact and Microsoft to eradicate child labor from mining and the positive result thereof. Similarly, paragraph (3) shows the unified actions by thousands of American students, workers, and consumers to help the children working in factories in overcoming violence, intimidation, etc. Hence both the

nuclear warheads. Moreover, it is very difficult to generate any idea related to serious discussion on such an important topic. Hence (d) is the correct option.

- 20. (a):** At the very outset, we need to understand the meaning of the given inference. The inference suggests that in today's world, electrification is a basic human necessity. Now we need to be specific about "basic human necessity" which infers how electrification would cater to our needs in bringing about a change in the existing condition. Among the three paragraphs, paragraph (1) provides a better explanation that could be referred from the last sentence of it. However, paragraphs (2) and (3) are out of the context. Paragraph (2) talks about the structural reforms in the power sector which would promote more electricity generation to meet up the required needs. Thus there is no mention of basic human necessity in the paragraph which marks its elimination. Similarly, paragraph (3) deals with the failure of the government's electrification program, the Deen Dayal Upadhyay Gram Jyoti Yojana launched in July 2015. Hence only paragraph (1) agrees with the given inference, "Electrification, in contemporary times, is a basic human necessity."
- 21. (a):** Read the inference carefully, it is to be noted that the inference is more about the effects of climate change on "our environmental existence." The term "our" here is more specific and refers to the adverse impacts of climate change on human environment. After going through all the three paragraphs, it can be easily inferred that paragraph (1) covers all those impacts of climate change on human environment that are dreadful to its existence. However, paragraphs (2) and (3) are out of the context as both of them miss the mentioning of the term "our" i.e. they fail to connect with the impacts on human environment. Thus they do not lead to the given inference. Hence only paragraph (1) agrees with the required inference, "Climate change has definitely altered our environmental existence."
- 22. (d):** The given inference requires a thorough understanding, it needs to be noted that the inference is referring towards a serious discussion on the current state of nuclear arms. Among the three given paragraphs, none of them derives the required inference as all three of them have different issues related to
- 23. (d):** Read the paragraph (1) carefully, it is clearly mentioned that the Communist ideology is derived on the backdrop of precepts from Karl Marx and Leninist regimes. Thus it agrees with the inference so generated. In the case of paragraph (2), there is a contradicting belief stating Marx's vision of communist society is vague and the certain features that he described are ordinary. Thus the given paragraph doesn't follow the inference. In the paragraph (3), the example of the Russian Revolution in 1917 which was highly driven by the communist ideology marks a valid contribution from Karl Marx and his unprecedented dogmas. Thus it also agrees with the given inference. Hence both the paragraphs (1) and (3) derive the similar inference, "The Communist society is more or less the perquisite of Marx's dogmas."
- 24. (e):** The passage (1) depicts the similar theme that China's rise as an authoritarian regime may create a disorder among different nations. The mention of "war-mongering theories" describes the possibility of unstable pattern of peaceful relations. In the case of paragraph (2), China's aggressive foreign policy behavior towards Japan and the US indicates the possible hot and cold relations between the two countries respectively. Thus the inference so generated makes a valid proof to this passage. Similarly, the paragraph (3) mentions the impact of economic domination of China that has led to some relief to regional governments. The given paragraph also indicates that there is a presence of unstable relation of China with other countries. Hence all the three paragraphs derive the same inference, "China's rise as a draconian superpower may create bipolar disorder in international relations."
- 25. (c):** Examine the inference carefully, it implies that the languages, besides officially considered ones describe the linguistic richness of our country. Among these three passages, paragraphs (1) and (2) describe the different languages being spoken in the state of Uttarakhand and North India and their importance in creating vast linguistic diversity. Thus both the paragraphs generate the same

inference. However, in the case of the paragraph (3), there is a mention of myths related to official language of the country. Thus it doesn't agree with the given inference. Hence both the paragraphs (1) and (2) derive the similar inference, "A wealth of linguistic richness exists outside what are called the official languages of India."

26. (b); There are clear indications in the paragraphs (1) and (2) that India needs to work towards improving its business environment through various extensive policies and bringing new changes and reforms in the existing mechanisms. Thus they infer the similar meanings. But in the case of paragraph (3), it infers a different meaning. It is more about the achievement in the field of business in the country and a need to maintain such progress in the future. Hence both the paragraphs (1) and (2) agree with the given inference, "The Indian policies entail a greater effort in ensuring smooth and rational business environment."

27. (a); The given inference specifically mentions the role of Artificial Intelligence in the economic transformation. If we study these three paragraphs carefully, we will be able to infer that only paragraph (1) can be related to the economy as it describes the changes that we have seen in our economic world with the evolution of Artificial Intelligence and its subsequent implementation in the system. Thus the paragraph agrees with the inference so generated. However, the other two paragraphs are out of the context. They are moving more towards the ifs and buts of Artificial Intelligence. There is a clear absence of discussion related to the economic transformation in the two paragraphs. Thus neither of them follows the given inference. Hence, only paragraph (1) expresses the correct inference, "Artificial Intelligence will be the growth driver of economic transformation."

TYPE-B

28. (c); All the five statements can be visualized to be the theme of the given paragraph, but it is to be noted that the question demands the most appropriate one. Among the given options, the statement (c) summarizes the paragraph perfectly as the last two sentences of the paragraph express the central theme which can be observed in the statement (c). It is due to this reason that the larger chunk of fund is going to rural sector. Hence option (c) is the correct choice.

29. (c); "The nature of work involved in defence organization and merchant navy is similar." is

the most appropriate inference that can be generated from the paragraph. It is to be noted that the paragraph gives a comparative image between the two organizations. The other options lack this central idea of the passage. Hence among the given options, the sentence (c) provides the most suitable inference.

30. (b); "Today central banks tend to evolve a defined framework with basically two purposes -to meet specific targets and to evolve a consensus to their policy decisions." captures the essence of the paragraph appropriately.

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CHAPTER-2
Sentence Connectors

Directions (1-7): In the question given below few sentences are given which are grammatically correct and meaningful. Connect them by the word given above the statements in the best possible way without changing the intended meaning. Choose your answer accordingly from the options to form a correct, coherent sentence.

1. NEVERTHELESS

- A. Ankara continues to defiantly say it doesn't need EU money or membership.
 - B. It is trying to develop ties with individual EU members, which seems to represent a search for another kind of relationship with Europe.
 - C. Turkey-EU ties are currently marked by mutual resentments and appear to be going nowhere.
 - D. It claims that it doesn't need EU membership, Ankara refuses to end this bid unilaterally.
- (a) Only A-B (b) Only B-C (c) Only A-D
 (d) Both A-B and A-D
 (e) None

2. WHEREAS

- (A) BJP has been routed in these elections having managed to win mere 18.7% of all seats
 - (B) The opposition, especially independent candidates, have walked away with flying colours.
 - (C) If Independents were a party they would have got a thumping majority in these elections.
 - (D) Out of 16 Mayoral positions they have captured 14 and that is the end of their success story.
- (a) only C-D (b) only A-B (c) Only D-A
 (d) only B-C (e) none

3. HOWEVER

- (A) The significance of intangible assets is often poorly reflected by statisticians.
 - (B) The authors draw on a range of rigorous research and include their own calculations to show that intangible investment is on the increase.
 - (C) Businesses which use intangible assets can grow more rapidly, and to greater sizes, than those using tangible ones.
 - (D) American company accounts often omit R&D from measures of their investment spending.
- (a) Only B-A (b) Only C-A (c) Only B-D
 (d) Both B-A and C-A
 (e) None of these

4. UNLESS

- (A) One may not stumble upon this architectural gem if one doesn't know about its location.
- (B) It seems to have been built during either Lodi era or the later part of the Tughlaq dynasty.
- (C) Agrasen ki baoli is located right in the heart of the national capital, on Hailey Road.

(D) It has been staying hidden among the multi-story buildings of Connaught Place for several decades now

- (a) Only A-B (b) Only C-A (c) Only D-B
 (d) Only A-D (e) None of these

5. BECAUSE

- (A) The federal department has twice rejected Lepage's requests for centralization
 - (B) Lepage has been in a tug of war with the regional boards for control of the federal money for several years.
 - (C) Lepage didn't work in collaboration with federal department as required.
 - (D) The organization claims that Lepage has broken federal law by refusing to release the funds within 30 days of them having become available in August.
- (a) Only B-D (b) Only D-A
 (c) Both C-B and D-A (d) Only A-C
 (e) None of these

6. WHEREAS

- (A) If for 8 hours of work in a day an employee (regular) gets Rs 2,000 then the 500 on contract basis gets just 300 rupees.
 - (B) It means that the regular employee is getting Rs 250 per hour work.
 - (C) The contract workmen are getting just Rs 300 for 8 hours.
 - (D) That the government employees do not work, is a myth that must be broken as soon as possible.
- (a) Only D-A (b) Only A-B (c) Only B-C
 (d) Both A-B and B-D
 (e) None

7. BY THE TIME

- (A) The storm crawls up the East Coast Wednesday and Thursday.
 - (B) It's expected to gust with strong 30 to 50 mph winds.
 - (C) That's a signal that the storm is going to get more intense, quickly.
 - (D) Once the storm reaches New England, it may bring dangerous, power line-snapping blizzard conditions and coastal flooding.
- (a) Only A-B (b) Only B-C (c) Only D-C
 (d) Only D-B (e) Only C-A

Directions (8-10): In the question given below few sentences are given which are grammatically correct and meaningful. Connect them by the word/phrase given above the statements in the best possible way without changing the intended meaning. Choose the best possible combination as your answer accordingly from the options to form a correct, coherent sentence.

8. Not only...but also

- (A) This redesigned seat is healthier for the body

- (B) It allows for a sounder sleep, so that when passengers arrive at their final destinations, they feel more refreshed.
- (C) The redesign focuses on a much more private experience for business-class travelers, one in which each passenger has his or her own compartment.
- (D) The redesign does, in some ways, look like what first class used to look like before the best seats on the airline turned into mini-lounges.
- (a) Only A-B (b) Only B-C (c) Only C-A
 (d) Both A-B and C-D (e) None
9. Rather than
- (A) As for the risk of a more pronounced slowdown, Bloxham says there is a risk, but if it were to occur it would likely be driven by external factors.
- (B) Australian house price growth is slowing, auction clearance rates are falling and housing finance is also starting to soften, all pointing to cooling in the broader housing market after years of strong price growth.
- (C) The question that many are now asking is whether this slowdown will lead to outright price declines.
- (D) Domestic factors influencing the risks of pronounced slowdown shall be avoided.
- (a) Only A-B (b) Only A-D
 (c) Both C-D and D-A (d) Both B-C and A-C
 (e) None
10. Although
- (A) Amanda Staveley has made a second bid in her attempt to buy Newcastle United
- (B) The current owner Mike Ashley is yet to accept it and could ask her to increase the offer for a second time.
- (C) Hopes are high that the negotiations are edging closer to completion.
- (D) The sources have told Telegraph Sport that Staveley's has still not offered enough for the takeover to go through at this stage.
- (a) Only A-B (b) Only A-D
 (c) Both A-B and C-D (d) Both A-C and B-C
 (e) None

Chapter-2: Solutions

1. (a); “nevertheless” means “however” connects statement A and statement B in the most appropriate manner.
 Ankara continues to defiantly say it doesn’t need EU money or membership; nevertheless, it is trying to develop ties with individual EU members, which seems to represent a search for another kind of relationship with Europe.
2. (b); “Whereas” is used while taking a fact into consideration.
 BJP has been routed in these elections having managed to win mere 18.7% of all seats whereas the opposition, especially independent candidates, have walked away with flying colours.
3. (d); The adverb ‘HOWEVER’ is used to introduce a statement that contrasts with or seems to contradict something that has been said previously. The word can be used to connect both the combinations of B-A and C-A.
 “The authors draw on a range of rigorous research and include their own calculations to show that intangible investment is on the increase; however, its significance is often poorly reflected by the statisticians.”
 “Businesses which use intangible assets can grow more rapidly, and to greater sizes, than those using tangible ones; however, the significance of intangible assets is often poorly reflected by statisticians.”
4. (b); The conjunction ‘UNLESS’ means except if. It is used to introduce the case in which a statement being made is not true or valid.
 “Unless, one knows Agrasen Baoli is located right in the heart of the national capital, on Hailey Road, one might not stumble upon it.”
5. (d); The conjunction ‘BECAUSE’ is used to introduce a word or phrase that stands for a clause expressing an explanation or reason.
 “The federal department has twice rejected LePage’s requests for centralization because he didn’t work in collaboration with federal department.”
6. (c); The conjunction “WHEREAS” means in contrast or comparison with the fact that. The word can be used to connect only the sentences (B) and (C) to produce a coherent sentence. Other combinations accordingly give incorrect impressions to the sentences so formed. Hence (c) is the correct choice.
 “It means that the regular employee is getting Rs 250 per hour work whereas the contract workmen are getting just Rs. 300 for 8 hours.”
7. (d); The phrase “BY THE TIME” is used for saying what has already happened at the time that something else happens. The phrase can be used to connect only the sentences (D) and (B) to frame a coherent sentence. Other alternatives would alter the intended meaning

of the sentences so formed. Hence option (d) is the correct choice.

By the time storm reaches New England, it's expected to gust with strong 30 to 50 mph winds, bringing dangerous, power line-snapping blizzard conditions and coastal flooding."

8. (a); Option (a) is the correct choice.

When using not only ... but also in a sentence, parallelism should be the goal. It means that the words following both parts of this correlative conjunction should belong to the same parts of speech. For example, if a noun follows not only, then that noun should also follow but also.

"Not only this redesigned seat is healthier for the body, but it also allows for a sounder sleep, so that when passengers arrive at their final destinations, they feel more refreshed."

9. (b); Option (b) is the correct choice.

'Rather than' is used to give more importance to one thing when two alternatives or preferences are being compared.

"As for the risk of a more pronounced slowdown, Bloxham says there is a risk, but if it were to occur it would likely be driven by external factors rather than domestic factors".

10. (c); 'Although' means 'in spite of the fact that; even though'.

'Although' also means 'however; but'.

"Amanda Staveley has made a second bid in her attempt to buy Newcastle United although, the current owner Mike Ashley is yet to accept it and could ask her to increase the offer for a second time."

"Hopes are high that the negotiations are edging closer to completion, although, the sources have told Telegraph Sport that Staveley's has still not offered enough for the takeover to go through at this stage."

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The advertisement features a blue background with a grid of smartphone screens displaying various app interfaces. In the center, a hand holds a smartphone showing the Adda 247 app's dashboard with sections like 'RANK P.O.', 'FEED', 'STUDY MATERIAL', and 'DISCUSS'. A large white text overlay reads 'Govt jobs coaching, now in your Pocket!'. Below it, another text says 'Download the Adda 247 App and boost your preparation.' A 'GET IT ON Google Play' button is visible.