

# Para Completion: How to Solve, Rules & Tips with Solved Examples

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Para Completion or Para Fillers means completing the missing paragraphs. Para Completion is majorly asked in Competitive Exams. In Banking examinations, we have seen different trends, especially in the English section. It is one of the major subjects where many changes have been observed. In this article, we will be helping out with the different variations in the topic “Para-Completion” so that you get to know all the types of fillers which can be asked in the upcoming Banking & Insurance exams.

For more details on the [Para Jumbles](#), refer to the linked article.

## Steps to Solve Para Completion

Follow the steps given below to solve Para Completion accurately and within time.

Step #1: Read the given statement carefully and try filling in the missing word without the help of the options given.

Step #2: Now match/replace the word with the one which you have thought of initially.

Step #3: Read the sentence again by filling the blank with the word that you have picked/chosen.

NOTE: Ensure that the word you have picked, must go with the sentence smoothly and correctly.

Step #4: Read the sentence one last time to ensure no grammatical errors in the sentence by filling the blank. Also, check if the sentence after filling up the blank is making some sense or not.

## Rules to Remember while Solving Para Fillers

Following are the important rules to keep in mind while solving Para Completion.

**Rule #1:** It is very important to read the sentence in a question carefully. In most cases, you will find a relevant clue to identify the correct answer. For instance, the grammatical structure of the sentence will determine the grammatical structure of the word/phrase to be put in the blank. In Para Completion, the context will facilitate the elimination of the irrelevant options and the selection of the correct one.

**Rule #2:** You should keep a close watch on grammar rules and have good command over Parts of Speech, for instance, if the article, “an” comes before the blank, then it implies that the answer must begin with a vowel. Such grammatical rules can be of great help in deciding the answers.

**Rule #3:** It is necessary to understand the context of the sentence. While reading the sentence and the options given in the question, you must try to determine the tone of the missing sentence whether the required sentence is positive or negative in the meaning it implies.

Attempt the [Banking and Insurance para completion quiz set](#) here and ace the examination.

Example:

**Q)** His defending ability has been criticised but he is a solid centre back and is excellent \_\_\_\_\_.

- On the ball.
- Wrap your head around something.
- Time flies when you are having fun.
- The best of both worlds.
- Go on a wild goose chase.

**Ans.** The correct answer is Option 1 The Sentence is having a positive tone, hence we search for a phrase that reflects a positive tone. ‘On the ball’ means ‘doing a good job’ Rule #4: In certain questions, your knowledge and understanding of Common idioms and phrases in the English Language may be tested. Hence, be sure to have a good skill set of such phrases. Example:

**Q)** The past five years have been \_\_\_\_\_ of low-interest rates, easy credit, and rising household costs.

- Don’t give up your day job
- Don’t put all your eggs in one basket
- Every cloud has a silver lining
- A perfect storm
- Get a taste of your own medicine

**Ans:** The correct answer is ‘A perfect storm’ refers to ‘the worst possible situation’ Rule #5: Ensure that the meaning of the sentence is intact. Once you have placed the likely option, do check that the sentence gives out a plausible meaning. Rule #6: In case you are confused between two or more options, you can also apply the hit & trial method – one by one place each of the likely options in place of the missing word in the sentence. The option which credits maximum meaning to the sentence should be the correct answer. Rule #7: Do not spend a lot of time on one question. If you are unable to spot the correct answer, despite repeated efforts, leave the question and move forward.

Now, go through all types of Fillers questions. It covers each and every pattern which has been asked in the banking exams.

## Types of Para Completions Based on Structure:

There are different types of conclusions and sets of ‘Para-Completion’ based on structure. Let’s have a close look:

1. Last line conclusion.

2. Last line as the continuation of an idea.
3. Startline conclusion (missing info).
4. Middle line conclusion (missing info).

If the last line is a conclusion, then:

1. The last line should bring the paragraph to a smooth end. The ending should not be abrupt.
2. The conclusion should be logically derivable, including all the pieces of the ideas expressed earlier. The conclusion should not leave any idea, instead, gather all information given in the paragraph.
3. The outcome should focus on the main idea.

Example:

**Q)** The Bangladesh Nationalist Party, the main constituent of the Opposition Jatiya Oikya Front, claims that 9,200 of its activists .....

1. has been arrested since the election schedule was announced.
2. have been arrested since the election schedule was announced.
3. having been arrested since the election schedule was announced.
4. have arrested since the election schedule was announced.
5. None of these

**Ans:** The correct answer choice is option 2 “have been arrested since the election schedule was announced.” is grammatically and contextually correct. If the last line is a continuation of an idea, then:

1. The line must not have any new element
2. The structure and order should be very similar to the preceding ideas.
3. It should have a very smooth transition from the preceding ideas without conflicting them.

Example:

**Q)** The political steps taken in Kashmir indicate a willingness to take courageous decisions

- 
1. that would providing equal opportunity for all.
  2. which provides equality of opportunity among all.
  3. that provided equality of opportunity for all.
  4. which provide equality of opportunity for all.
  5. None of these.

**Ans:** The correct answer choice is option (d) “which provide equality of opportunity for all” which is grammatically and contextually correct. If the middle line is missing the information, then:

1. Should be a preceding of the continued information.
2. Should either support or contradict the continued information or idea, depending on the context (or transitional words)

3. Should have nothing new but continued information.

Example:

**Q)** The government must urgently \_\_\_\_\_ improving the quality of expenditure.

1. shifted focus by increasing tax rates for
2. shifts focus towards the increasing tax rates to
3. shifting focus on increasing tax rates into
4. shift focus from increasing tax rates to
5. None of these.

**Ans:** The correct answer choice is option (d) “shift focus from increasing tax rates to” is grammatically and contextually correct.

## Types of Para Completions based on Pattern

### Pattern 1

Choose the sentence that completes the paragraph

**Q)** As people return to life and work post the lockdown, some predictions point to a mad rush to do even more than before. Travel more, buy more, meet more people, eat out more — do more of more.

\_\_\_\_\_ Much more is anticipated from the State. Some see it as an opportunity to overtake China.

1. The government too is expected to do more to restore economic growth and livelihoods.
2. One pathway is to shift from a mindset of scarcity to a mindset of abundance.
3. Last but not least, let's unlock our spiritual treasure trove.
4. Neurosciences and behavioural sciences increasingly corroborate this ancient wisdom
5. None of these

**Ans:**

- The correct answer is Option 1.
- Option 2 out of context as it talks about a pathway that is nowhere talked about.
- Option 3 is ‘last but not the least’ statement that would not fit in between the paragraphs.
- Option 4 is completely out of context.

Option 1 talks about what government ‘too’ is expected to do after the COVID crisis like other plans mentioned in previous sentences.

### Pattern 2

**Q**) Below a paragraph is given followed by three sentences A, B and C. Identify which sentence/s can be the first sentence of the paragraph to make it complete and coherent. \_\_\_\_\_ there will be a staggering 9.1 billion mobile subscriptions. According to telecom-focused technology company Cisco Systems, by 2020, connected mobile devices will produce 30.6 exabytes per month and annual global mobile data traffic will reach 366.8exabytes (one exabyte is one quintillion bytes).

1. The Medical Times and Gazette in London reported in 1884
2. The interaction of the three main decadal solar cycles suggests an upcoming reduction in solar activity
3. The World Economic Forum predicts that by 2023

Options:

1. B and C
2. Only C
3. A and C
4. Only A
5. A, B and C

**Ans:** The correct answer is option 2 i.e ‘Only C’.

- The paragraph talks about various predictions made by different consulting in a rise in the solar radiation reaching the Earth.
- Companies and agencies around the world regarding the telecom sector.
- Here, the only sentence making the paragraph meaningful whilst fitting in the context is Sentence C as it talks about the prediction made by WEF for the year 2023.
- The other sentences are out of context as Sentence A talks about the past while the original sentence is framed in future tense making it grammatically erroneous whereas, Sentence B talks about solar activity making it irrelevant

### Pattern 3

**Q**) In the given question, a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent. Choose option 5 if there is “No connecting line” required. The fragmentation of the anti-BJP vote now gives a clear edge to the incumbent party. But beyond the arithmetic, the collapse of the possible alliance in Delhi sends out two messages. It reinforces BJP’s narrative that opposition parties are weak and squabbling, dominated by narrow interests\_\_\_\_\_. And while seven seats may not be a lot, the battle in Delhi has always been symbolic and watched widely across the country. While calling it a bellwether state may be somewhat of an exaggeration, the party which wins Delhi has usually done well nationally.

1. with so much commons
2. without commons
3. with ecstasy
4. with little in common

5. No connecting line required

**Ans:** The correct answer is Option 4 i.e., “with little in common”

- The sentence prior to the addition phrase draws an analogy that there is hardly anything similar between the two parties. The analogy is furthered by the correct form of the phrase “with little in common”.
- The other options use the plural form of the verb which is inappropriate while pointing out the different mentalities of the opposition parties.

To get the detailed [Types, Rules & Cases of Sentence Correction](#), candidates can visit the linked article.

## Pattern 4

**Q)** Below a paragraph is given followed by four sentences A, B, C and D. Identify which sentence/s can be the first sentence of the paragraph to make the paragraph complete and coherent. \_\_\_\_\_ These include the chemistry at Earth’s surface, the rate of cooling of the planet’s interior, the gravitational interactions with other objects in the Solar System, and a steady increase in the Sun’s luminosity. An uncertain factor in this extrapolation is the ongoing influence of technology introduced by humans, such as climate engineering, which could cause significant changes to the planet. The current Holocene extinction is being caused by technology and the effects may last for up to five million years.

1. The biological and geological future of Earth can be extrapolated based upon the estimated effects of several long-term influences.
2. Over time intervals of hundreds of millions of years, random celestial events pose a global risk to the biosphere.
3. The luminosity of the Sun will steadily increase, rD. The extinction of plants will be the demise of almost all animal life since plants are the base of the food chain on Earth.

Options:

- A
- B
- C
- D

**Ans:** The correct answer is Option 1 Sentence A should be the first line of the paragraph. “These” mentioned in the second line refers to the several long-term influences mentioned in A. A is the introductory sentence. Hence the correct answer is option 1.

## Pattern 5

**Q)** One paragraph with three blanks and six potential answers. The correct combination needs to be found.

Many book \_\_\_\_\_ are from the first chapter but \_\_\_\_\_ excerpts will be shared from \_\_\_\_\_ chapters.

A. excerpts

B. reviews

C. some

D. sometimes

E. forward

F. interior

Options:

- A-D-E
- B-C-E
- A-C-F
- A-D-F
- A-D-E

**Ans:** Here the answer is A-D-F.

Many book excerpts are from the first chapter but sometimes excerpts will be shared from interior chapters.

## Pattern 6

**Q**) One statement with three blanks and the correct answer along with the sequence needs to be checked.

There is no shame in \_\_\_\_\_ being the object of a crime. You did not \_\_\_\_\_ to be the object. You are an \_\_\_\_\_ party.

A. have to

B. choose

C. innocent

Options:

1. Only A
2. Only A, B
3. All A, B, C
4. Only B, C

**Ans:** Here, Option 4 is correct. Only B, C. None of the words fills the first blank correctly and the sentence makes sense without the blank.

There is no shame in being the object of a crime. You did not choose to be the object. You are an innocent party.

## Pattern 7

**Q)** One statement with one blank and multiple correct answers.

The more it \_\_\_\_\_, the hungrier it gets.

1. devours
2. eats
3. hunts
4. looses

**Ans.** Here 1, 2, 3 all fit-in correctly. However, in such types of questions, it is necessary to find the best fit. Hence, option 1 is correct.

The more it devours, the hungrier it gets.

For more details on the [Cloze Test](#), refer to the linked article.

## Practice Problems

**Q)** Below a paragraph is given followed by four sentences A, B, C and D. Identify which sentence/s can be the first sentence of the paragraph to make the paragraph complete and coherent. \_\_\_\_\_ . This commonly involves a belief in witches, a group of individuals who invert the norms of their society and seek to harm their community, for instance by engaging in incest, murder, and cannibalism. Allegations of witchcraft may have different causes and serve different functions within a society. For instance, they may serve to uphold social norms,

1. Historical and anthropological research suggests that nearly all societies have developed the idea of a sinister and anti-human force that can hide itself within society.
2. Wicca phobia, or fear of witchcraft, was once a societal norm throughout much of Christian Europe and the United States.
3. Today, pagans and witches have religious freedom in most countries but fears remain.
4. The witch was treated as a threat to the community, someone believed to hate humanity and conspire with the devil.

**Ans:** The correct answer is Option A Sentence A should be the first line of the paragraph. "This" mentioned in the second sentence refers to the idea of a sinister and anti-human force mentioned in A. Hence the correct answer is option A.

**Q**) In the following question, a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent. No specific person has officially been credited with inventing ice cream. Its origins date back as far as 200 B.C. when people in China created a dish of rice mixed with milk that was then frozen by being packed in snow. The Chinese King Tang of Shang is thought to have had over ninety “ice men” who mixed flour, camphor, and buffalo milk with ice. The Chinese are also credited with inventing the first “ice cream machine.” They had pots they filled with a syrupy mixture, which they then packed into a mixture of snow and salt.

\_\_\_\_\_ .Emperor Nero Claudius Caesar of Rome was said to have sent people up to the mountains to collect snow and ice which would then be flavored with juice and fruit—kind of like a first century snow cone. These early “ice creams” were obviously a luxury indulged in by the rich, as not everyone had the ability to send servants up the mountains to collect snow for them.

1. One of the first places to serve ice cream to the general public in Europe was Café Procope in France.
2. The ice cream was made from a combination of milk, cream, butter, and eggs.
3. Up until the 1800s, ice cream was mostly a treat reserved for special occasions as it couldn’t be stored for long due to the lack of insulated freezers
4. Ice cream wasn’t big business until Jacob Fussel built an ice cream factory in Pennsylvania in 185
5. Other early ice cream-like confectionery indulgers include Alexander the Great, who enjoyed eating snow flavored with honey.

**Ans:** The correct answer is Option 5 We need to understand, not only the premise of the paragraph but also the extent of this premise. This means that chronological consistency should also be kept in mind. On reading the last sentence of the paragraph “These early ice creams were obviously a luxury indulged...” we understand that the premise of the paragraph is limited to these early ice creams. So, option 3 and 4 seems to be chronologically inconsistent. Also, the recipe of ice cream has already been mentioned before the blank. So, option 2 will not fit into the context as it suggests different ingredients (which will fit a different context). Option 5 seems to be a proper fit. It gives an example of early ice cream-like confectionary indulgers like Alexander the Great. The sentence that follows the blank mentions another example. This seems logically reasonable. Therefore, the correct answer is option 5.

To get the detailed [Idioms and Phrases](#), candidates can visit the linked article.

**Q**) In the following question, a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent. More than a million migrants and refugees crossed into Europe in 2015, compared with just 280,000 the year before. The scale of the crisis continues, with more than 135,000 people arriving in the first two months of 2015. Among the forces driving people to make the dangerous journey are the conflicts in Syria, Iraq and Afghanistan. The vast majority – more than 80% – of those who reached Europe by boat in 2015 came from those three countries. Poverty, human rights abuses and deteriorating security are also prompting people to set out from countries such as Eritrea, Pakistan, Morocco, Iran and Somalia in the hope of a new life in somewhere like Germany, Sweden or the UK. But as European countries struggle with the mass movement of people, some have tightened border controls. \_\_\_\_\_.

1. Most of those heading for Greece take the relatively short voyage from Turkey to the islands of Kos, Chios, Lesbos and Samos.
2. This has left tens of thousands of migrants stranded in Greece, raising fears of a humanitarian crisis.
3. Others migrants continue to travel by boat from Libya to Italy, a longer and more hazardous journey.
4. Under an EU rule known as the Dublin regulation, refugees are required to claim asylum in the member state in which they first arrive.
5. Despite some efforts to ease the burden on Italy and Greece, only small groups of migrants have been relocated so far.

**Ans:** The correct answer is Option 2 The paragraph needs a suitable conclusion. On a careful reading, we understand that the premise deals with the situation of migrants in Europe. The sentence that will fit into the blank should take care of the fluidity and the logical connections of the preceding sentences in the passage. Looking at option 2, we realize that the sentence gives the consequence of ‘tightening border controls’ which seems to be a proper continuation of the thought flow. Other options introduce ideas/thoughts disruptively without taking care of the consistency. Therefore, the correct answer is option 2.

For more details on the [Types and Rules of Tenses](#), refer to the linked article.

**Q)** It's about creating a stronger connection between the brain and body and how they work together," says Professor Ted Kaptchuk of Harvard-affiliated Beth Israel Deaconess Medical Center, whose research focuses on the placebo effect. Placebos won't lower your cholesterol or shrink a tumor. \_\_\_\_\_.

1. For years, a placebo effect was considered a sign of failure.
2. This way, the researchers can measure if the drug works by comparing how both groups react.
3. All this can have a profound impact on how the body perceives symptoms because you feel you are getting attention and care
4. Instead, they work on symptoms modulated by the brain, like the perception of pain.
5. For instance, people in one group get the tested drug, while the others receive a fake drug, or placebo, that they think is the real thing.

**Ans:** Option 4

- While reading the paragraph, we should follow the train of thought of the author, understand the context, pick up the intended clues and reach a suitable conclusion.
- Towards the end of the passage, the author tells us what placebos cannot do. The following sentence (the sentence which will fill the blank) can provide an appropriate contrast depicting what placebos can do. Looking at the options given, option 4 seems a proper fit as it states in a ‘matter of fact’ tone that placebos work on symptoms.

Therefore, the correct answer is option 4.

**Q**) Below a paragraph is given followed by four sentences A, B, C and D. Identify which sentence/s can be the first sentence of the paragraph to make the paragraph complete and coherent. \_\_\_\_\_ . Indian social system is a caste based hierarchical system. The lower caste people were exploited by the high castes and had suffered the demerits of socio-economic underdevelopment. The aim of reservations is to uplift the weaker sections of the society i.e. Scheduled Castes and Scheduled Tribes at par with the other sections. Though it appears as a violation of the principle of equality yet its justification is sustained by the obligation of a social welfare state.

1. The caste system and the provision of reservations go together in India.
2. It has origins in ancient India, and was transformed by various ruling elites in medieval, early-modern, and modern India.
3. The caste system as it exists today, is thought to be the result of developments during the collapse of the Mughal era and the rise of the British colonial regime in India.
4. The term caste is not originally an Indian word, though it is now widely used, both in English and in Indian languages.

**Ans:** The correct answer is Option A

- Sentence A should be the first line of the paragraph. The paragraph talks about reservations for scheduled castes and tribes and hence A should be the first sentence as it introduces this topic.
- Hence the correct answer is A.

To get detailed knowledge and examples on [Prefixes and Suffixes](#), candidates can visit the linked article.

#### Complete the paragraph given below-

**Q**) The immune system has two ways to defend the body against pathogens like the coronavirus — by producing antibodies that disable an infectious agent and by manufacturing T cells that have a long memory of such agents. \_\_\_\_\_ However, a robust T cell response can prevent the infection from recurring.

1. Early research has suggested that antibodies fade away within months of contracting the coronavirus.
2. The vaccine has shown encouraging results in early trials.
3. Large-scale trials are required to ascertain if the vaccine actually protects against the pathogen.
4. But we do not know how protective the memory in the T cells, induced by the vaccine, will be against the coronavirus.
5. The Oxford-AstraZeneca vaccine is designed to trigger both kinds of reactions.

**Ans:** The correct answer is option 1.

- We need to understand the paragraph and analyze each statement carefully before coming to a conclusion. The first sentence mentions that there are two ways for the body to fight against pathogens.
- The sentence “However, a robust T cell response...” indicates that the required sentence must be contradicting this sentence as words like ‘however, despite of, even though’ refer to something that is contradicting to what is said previously.

- Options 2 and 3 are irrelevant as there is no mention of any vaccine.
- Options 5 is a conclusion which does not fit in the paragraph as the second way for the body to defend is not yet mentioned.
- Also, Option 4 refers to the T-cells but with reference to the vaccine which is incorrect.

Learn about [Types of Conjunction Explained with Examples](#) Here.

**Complete the paragraph given below-**

**Q** It is no rocket science that, with their breathing capacity compromised by the viral attack, COVID patients are particularly vulnerable to any incident that affects their oxygen intake. \_\_\_\_\_ Some countries have issued fire safety guidelines in the aftermath of the pandemic.

1. Exposure to smoke that contains carbon monoxide could have fatal consequences for them.
2. It's evident that safety concerns were given short shrift in the scramble for standby arrangements, after Andhra Pradesh's COVID caseload began to increase.
3. But it's unfortunate that in India, where innumerable buildings are tinderboxes — the country accounts for nearly a fifth of the serious fire accidents in the world according to the Global Disease Burden Study 2017.
4. But the ripples caused by fire accidents in the country usually do not take long to die down.
5. It's high time, therefore, that measures were taken to root out the culture of cutting corners on safety.

**Ans:** The correct answer is option 1.

- We need to understand the paragraph and analyze each statement carefully before coming to a conclusion. The first sentence mentions the vulnerability of COVID patients.
- Options 2 and 3 are irrelevant as they are not connected to any of the sentences.
- Options 5 is a conclusion which does not fit in the blank appropriately.
- Option 4 is talking about 'fire accidents' which seems irrelevant.
- Option 1 seems to be a proper fit as it mentions what could be harmful to the COVID patients. This is clearly in continuation to the first sentence

To get the detailed [Common Rules for Spellings](#), candidates can visit the linked article.

**Complete the paragraph given below-**

**Q** The National Education Policy 2020 reiterates the importance of teachers and aspires for outstanding students (mentioned at least nine times in this section, without explaining what it really means) to choose the teaching profession. \_\_\_\_\_ The measures are good and need to be carried out.

1. While one agrees with this assumption, one is not convinced with the measures suggested in the NEP to attract "outstanding" talent.
2. Several measures are suggested for the same including scholarships, housing, ensuring "decent and pleasant" conditions in school and providing opportunities for their continuous professional development (CPD).
3. However, there are three key assumptions in this section which must be examined.

4. They indicate minimal conditions for teachers to work and can hardly be seen as making any value addition to their professional lives.
5. A comprehensive system of teacher assessment will lead to greater efficiency and accountability on the part of teachers.

**Ans:** The correct answer is option 2.

- We need to understand the paragraph and analyze each statement carefully before coming to a conclusion.
- The statement after the blank talks about some measures that are good and need to be carried out. The only option that mentions those good and needful measures is option 2.
- Option 3 is irrelevant as it gives reference to ‘the section’ which is incorrect.
- All the remaining options are also irrelevant.
- Option 2 seems to be logically correct as it mentions what the measures and the following sentence describes these measures as ‘good’.

For more details on the [Subject-Verb Agreement](#), refer to the linked article.

**Complete the paragraph given below-**

**Q)** In India, the anganwadis are also known as “khichdi ghars” — they provide food that in many cases is the only meal that children from most marginalised communities receive. \_\_\_\_\_ That means our plans need to now take account of such situations that affect the children’s well-being.

1. While it is hard to predict, the closure of learning facilities closures could last up to a year.
2. Closure of education facilities also means no nutrition for children from 0- 6 years.
3. There is no dispute that the closure of learning facilities, including anganwadis, is an effective measure to contain the spread of COVID-19.
4. But many of them struggle to perform this task.
5. The problem becomes grave for children from marginalised families.

**Ans:** The correct answer is option 2.

- We need to understand the paragraph and analyze each statement carefully before coming to a conclusion. The first sentence talks about anganwadis and what role they play. The sentence following the blank is giving a conclusion about a change that needs to be made in view of the children.
- Option 4 is contextually incorrect.
- Option 5 is incorrect as there is no mention of the ‘problem’ in the previous sentence.
- Options 2 and 3 are suitable but let us think about the most suitable one. We can see that there is no mention of any ‘effective measures’ so option 3 does not seem relevant.
- Option 1 mentions the duration of closure which is also not relevant.
- Option 2 is correct as it mentions how closure could affect the children and it is followed by the sentence which mentions what steps need to be taken.

To get the details on [Types of Sentences](#), candidates can visit the linked article.

**Complete the paragraph given below-**

**Q**) Banks' direct exposures to credit risk have declined as banks have shifted from an originate-to-retain to an originate-to-distribute business model. A broadening of the investor base beyond banks over the past few decades has contributed to the distribution of exposures to a wider set of creditors with varying risk profiles.

1. This has likely reduced some risks to the banking system, but it has also increased the complexity and opacity of credit markets, possibly introducing new risks and shock transmission channels.
2. Mutual funds and exchange-traded funds (ETFs) play a key role in the US high-yield bond market, while CLOs and banks account for a large share of leveraged loan holdings globally.
3. Estimates of indirect exposures suggest that international banks, including large banks in advanced Asia, hold about one-third of global CLOs.
4. Debt funds, the primary source of capital, appear to come from institutional investors, such as global private and public pension funds, foundations, and endowments.

**Ans:**

- The correct answer is option 1 i.e. 'This has likely reduced some risks to the banking system, but it has also increased the complexity and opacity of credit markets, possibly introducing new risks and shock transmission channels.' - This statement makes the sentence meaningful. Ans: The correct answer is option 2.
- The sentence before the blank explains the credit risk ecosystem that is at high-risk.
- In the sentence, there is nowhere discussion about the mutual funds and indirect exposures hence, options 2 and 3 are eliminated.
- Only Option 1, is giving further information about the credit risk. Hence it is the correct answer.

Hope these practise problems gave you good insights to solve this section. It's your turn now. Practise and learn from our free mock tests. Only on [Testbook App](#). Click to download now.

## Para Fillers FAQs

### **Q.1 What are Para Fillers?**

**Ans.1** Para Completion or Para Fillers means completing the missing paragraphs.

### **Q.2 Difference between Sentence Fillers and Para Fillers?**

**Ans.2** Sentence Fillers have blanks in them that are to be filled with one word. In Para Fillers, you have to fill the half-sentences to complete the para.

### **Q.3 What is meant by Potential Energy?**

**Ans.3** Read the paragraph thoroughly, understand the context, read the options, eliminate the wrong ones and find the best fit.

### **Q.4 Types of Para Fillers**

**Ans.4** There are three types of para fillers based on their structures; namely, the last line is a conclusion, the last line is a continuation of an idea, and the middle line is missing the information.

## Q.5 Which exams have Para Fillers in them?

**Ans.5** Generally, Bank and Insurance exams have para fillers. Para fillers are also part of SSC CGL, NDA, IBPS, UPSC, MBA, Aptitude and Verbal Ability exams,

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