# PARAGRAPH COMPLETION

As the name suggests, Para-completion requires you to complete the paragraph in a way that it is coherent and complete. It tests your comprehension skills.

## **Stepwise approach for Para-Completion questions:**

- Identify the gist of the paragraph.
- Identify the continuing thread of thought.
- Continue the thread of thought keep in mind the 'first thing'.

### **Tips & Tricks for solving Para completion**

- Tone of the passage: When a passage is written it follows a certain tone. This tone will
  never be changed abruptly. In case there is an option in which the tone of the passage
  changes bluntly and suddenly, we can easily eliminate the option. In case of change of
  tone the author will provide certain hints like the usage of words such as but,
  however, although, though etc.
- **Style of the author:** Every author has different style of writing, for example some authors use a lot of metaphors, simile etc. While other authors use a very simple language. While solving the question make sure that the option matches with the style of the author.
- **Key words:** In every paragraph there are certain key words that can be easily identified. If you are able to identify these key words they will help in solving the questions and reaching the appropriate conclusion. Now that we have identified the tricks to solve, let us also look at the tricks for eliminating the options.
- Do not get stuck on words.
- Do not get stuck on the last line. The last line is vastly different from the last thought. Para-completion in a way is thought completion.
- Last but not the least, avoid extreme answer choices.

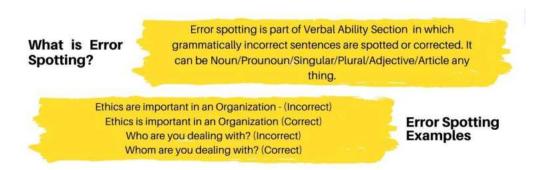
Directions: In the question given below, a short paragraph is given. Select the answer choice that provides the correct sentence that completes the passage and is contextually and grammatically correct:

On Friday, Facebook banned Cambridge Analytica (CA). We have been talking about the role CA's uniquely-targeted advertising approach played in the 2016 US presidential election since just after the election. This much-more-recent ban occurred because of a breach of data management protocol (which broadly covers how data are obtained, transferred, and stored) and not because of the way those data were used. An academic researcher ,Aleksandr Kogan obtained the data by asking users to opt-in to an app designed to estimate users' personalities from their pattern of behaviour on Facebook. \_\_\_\_\_\_\_(A)\_\_\_\_\_\_\_.

Facebook found out about the break in data management protocol and requested that CA delete the data. CA agreed, but then Facebook found out from a whistle blower that they had lied, and so now CA is banned. \_\_\_\_\_\_\_ (B)\_\_\_\_\_\_\_. Such prediction and

# **ERROR SPOTTING**

English language is a subject where even people who are proficient in the language end up making mistakes in the grammar section. It is a normal tendency but the error-spotting section is not hard to master. Practising some guidelines is all that is needed to excel in this topic of the English Language syllabus.



Attempt has been made in this section to organize, in a methodical way, the strategic error areas that you can use as a checklist when attempting to eliminate incorrect choices. English grammar can be intricate and confusing. This section will alert you to spot errors and will focus on the grammatical points frequently tested.

## **Tips for Error Spotting in the English Language Section**

Here, we bring you some tips for error spotting in the English Language section of the bank exam syllabus:

1. Certain nouns being a singular form represent plurality and therefore, take a plural verb in a sentence.

Example: police, clergy, people, peasantry, cattle.

- People has left. (Incorrect)
- People have left. (Correct)
- 2. Certain nouns take the plural verb because of their plural form.

Example: Clothes, Scissors, trousers, amends, spectacles, thanks.

- The spectacles is missing. (Incorrect)
- The spectacles are missing. (Correct)
- 3. When a noun denoting weight, number, money, length or measure is following a number, the noun form does not change as long as another noun or pronoun follows it.

Example: Million, pair, meter, year, dozen.

This is a 9-meters scale. (Incorrect)

- This is a 9-meter scale. (Correct)
- 4. When the pronoun 'one' is used, it should be maintained throughout the whole sentence.
  - One must help his siblings. (Incorrect)
  - One must help one's siblings. (Correct)
- 5. For living people 'whose' is generally used and for things that are non-living 'which' is used.
  - Which phone is kept on charging? (Incorrect)
  - Whose phone is kept on charging? (Correct)
- 6. 'Fewer' is used for denoting number while 'Less' is used for denoting quantity.
  - No less than thirty dogs were. (Incorrect)
  - No fewer than thirty dogs were. (Correct)
- 7. Sentences are always opposite to question tags, for example, if the question tag is positive then the sentence is negative and vice versa.
  - It's a bit early, is it? (Incorrect)
  - It's a bit early, isn't it? (Correct)
- 8. Instead of 'who' or 'which', the relative pronoun 'that' is used after adjectives in the superlative degree.
  - These are the best which he could get. (Incorrect)
  - These are the best that he could get. (Correct)
- 9. 'As' is used both before and after the adjective to show equality.
  - I can write as fast, if not faster than her. (Incorrect)
  - I can write as fast as, if not faster than her. (Correct)
- 10. 'Though' is always followed by 'yet' in a sentence and not by 'but'.

Thus,

- Though he is rich but he is kind. (Incorrect)
- Though he is rich, yet he is kind. (Correct)

11. 'Not' is never used with 'unless' as 'unless' expresses a condition that is always used in the negative sense.

Thus,

- Unless you do not pay the fine, you will not be excused. (Incorrect)
- Unless you pay the fine, you will not be excused. (Correct)
- 12. 'While' implies a time duration of doing something and 'When' denotes a general sense.

Thus,

- When learning how to box, the technique is of utmost importance. (Incorrect)
- While learning how to box, the technique is of utmost importance. (Correct)

## Strategies to be used

- 1. Read the question carefully for both meaning and structure, noting any errors you recognize immediately.
- 2. If an error does not become immediately evident, consider each choice independently, and see if it fits the correct pattern.
- 3. Remember that the error is always underlined.
- 4. Even if you think (A) or (B) is the correct answer, thoughtfully read and consider the remaining choices so that you are absolutely certain that (A) or (B) is truly the right choice.
- 5. Always select your answer after eliminating incorrect choices.

Directions: The given sentence has been broken up into four different parts. The error, if any, will be in one or more parts of the sentence. Select the option which contains the part/parts of the sentence which has/have an error (spelling, grammatical or contextual). If there is no error, choose option E.

Q1.

- I. It is very important to note that
- II. India is going through a grave financial crisis
- III. though the economical situation of the country
- IV. is strong, according to the Finance Minister.
- A. Only III
- B. I and II

- C. Only IV
- D. II and IV
- E. No error

Answer: A

### **Explanation:**

Fragment III is incorrect since here we are talking about the economic situation of the country and 'economical' refers to inexpensive or cheap, hence, this is incorrect in the given context.

All the other fragments are correct in all aspects.

The correct sentence would, therefore, be: It is very important to note that India is going through a grave financial crisis though the economic situation of the country is strong, according to the Finance Minister.

So, option A is the correct choice.

#### Q2.

- I. If we go through the criminal law guides of other countries.
- II. a lot of unnecessary laws can be founded.
- III. and the lawmakers ignored all such provisions.
- III. till date with no possible change in approach expected in near future also.
- A. I and II
- B. I, III and IV
- C. III and IV
- D. II and III
- E. No error

Answer: D

### **Explanation:**

Fragment II is incorrect since according to the context it implies that many unnecessary laws are there in the criminal guides of various countries. *Founded* refers to established or set up and is clearly irrelevant in the given context. It should have been *found* which refers to *finding something*.

Fragment III is also incorrect since if we go through the succeeding fragment the lawmakers have ignored the unnecessary provisions in the past and they are doing it now also since it has been made clear that no possible change is going to take place in this approach. The correct tense would have been present perfect continuous tense since the action has started in the past and is still going on. It should have been 'have been ignoring'.

The other fragments are all correct in all aspects.

The correct sentence would have been: If we go through the criminal law guides of other countries a lot of unnecessary laws can be found and the lawmakers have been ignoring all such provisions till date with no possible change in approach expected in near future also.

Hence, option D is the correct choice.

#### Q3.

- I. It is true that he is born of very rich parents
- II. But he has not been able to do much in life
- III. due to his addiction towards gambling
- IV. in which he has a lot of money
- A. II and IV
- B. III and IV
- C. I, II and III
- D. I, III and IV
- E. No error

Answer: E

Explanation:

All the given fragments are in order in all aspects and no correction is required in any of them.

This makes option E the correct choice among the given options.

## Q4.

- I. His friends are usually not as helpful and cooperative
- II. as that of mine but I was surprised
- III. to see that all his friends stood along him
- IV. during difficult times
- A. II and IV
- B. III and IV
- C. I and III
- D. II and III
- E. No error

Answer: D

Explanation:

Fragment II is incorrect since we are using 'mine' to imply that my friends and 'that of' is redundant in this context and should not be used. It should be 'mine' only.

Fragment III is again incorrect since *stood along* is not the correct usage in the given context where it is implied that his friends were with him during the difficult times. *Stood by* implies that his friends helped him during the difficult times and it should have been used in the given context.

All the other fragments are correct in all aspects.

The correct sentence would have been: His friends are usually not as helpful and cooperative as mine but I was surprised to see that all his friends stood by him during difficult times.

This makes option D the right choice among the given options.

### Q5.

- I. Most of the educational organizations are for-profit organizations
- II. but the government is not ready to address the same
- III. and it is still formulating policies considering
- IV. they as not-for-profit organizations
- A. Only IV
- B. II and IV
- C. III and IV
- D. I, II and IV
- E. No error

Answer: B

### Explanation:

Fragment II is not correct since according to the given context, the government is not ready to accept the fact that education has become a commercial affair now and it is of no use to carry on with the not-for-profit tag for this sector anymore. *Address* is not fit in the given context but it should be *admit or accept*.

Fragment IV is also not correct since *they* has been used in the nominative case whereas in this context objective case should have been used. Them should have been used.

The correct sentence would have been: *Most of the educational organizations are for-profit organizations but the government is not ready to accept the same and it is still formulating policies considering them as not-for-profit organizations.* 

Hence, option B is the correct choice among the given options.

Know More

Directions: Read the sentence to find out if there is any error in it. The error is any, will be in one part is the sentence. The number of that part will be the answer. If there is no error, then the answer is (5). Ignore error of punctuations if any.

1.	Their was a place near (1)/ the resort that was known (2)/to be a place haunted by (3)/ a multitude of ghosts. (4)/ No error (5)

- A. 1
- B. 2
- C. 3
- D. 4
- E. 5

The correct answer is option A.

### **Explanation:**

The error is in the determiner of the first part of the sentence. 'Their' needs to be replaced with 'there' as 'there' is used to indicate the location of a place whereas 'their' is a possessive pronoun used to indicate the possession of something by more than 1 person.

**Correct sentence:** "There was a place near the resort that was known to be a place haunted by a multitude of ghosts."

2. Katherine did not want (1)/ something to do with Richard (2)/ after the Ponzi (3)/ scheme he pulled (4)/ No error (5)

- A. 1
- B. 2
- C. 3
- D. 4
- E. 5

The correct answer is **option B.** 

- The error is in the determiner of the second part of the sentence and so 'something' needs to be replaced with 'anything'.
- In negative sentence 'any' is used to quantify something.
- 'Some' on the other hand is used for imperative sentences.
  - o Ex- You should do **something** about the problem," he said.

**Correct sentence:** "Katherine did not want anything to do with Richard after the Ponzi scheme he pulled"

3.	The results for the examination (1)/ weren't announced for much (2)/ time after the (3)/
	predetermined hour passed. (4)/ No error (5)

- A. 1
- B. 2
- C. 3
- D. 4
- E. 5

The correct answer is option B.

### Explanation:

- The error is in the determiner of the second part of the sentence.
- 'Much' needs to be replaced with 'some' to quantify 'time' as the quantity is undetermined.
- And for undetermined quantities 'some' is used instead of 'much'.

Correct sentence: "The results for the examination weren't announced for some time after the predetermined hour passed."

- 4. A only reason Mario decided (1)/ to partake in mass was to (2)/stop his mother (3)/ from complaining constantly (4)/ No error (5)
  - A. 1
  - B. 2
  - C. 3
  - D. 4
  - E. 5

The correct answer is **option A.** 

## Explanation:

- The error is in the determiner in the first part of the sentence.
- There is one particular reason that Mario went to church to stop his mother from complaining.
- This is not a universal reason to go to church and thus cannot be used with the determiner 'a' it needs to be replaced with 'the'.

Correct sentence: "The only reason Mario decided to partake in mass was to stop his mother from complaining constantly"

- 5. Much people decide to fast on (1)/ certain days of the year, (2)/ but there are very few (3)/ who can go through with it. (4)/ No error (5)
  - A. 1
  - B. 2
  - C. 3
  - D. 4
  - E. 5

The correct answer is option A.

## Explanation:

- There is an error in the determiner of the first part of the sentence.
- The determiner 'much' has to be replaced with 'many'.
- 'Many' is used with countable nouns as is the case here whereas 'much' is used for quantities that are uncountable.

Correct sentence: "Many people decide to fast on certain days of the year, but there are very few who can go through with it."

targeting happens every day, anytime you engage in a behaviour that can be linked to your identity, either online, through social media profiles that track individuals across websites by comparing email addresses or site cookies, or in the 'real world', with purchases made at different stores using different bank and credit cards being matched up by credit reporting agencies.

Most of this prediction happens in the background, with consumers rarely thinking about it,

and	consent for	the c	ollection a	nd use of	data e	xists in	the fine	e prin	t of user a	greeme	ents that
mos	t of us clic	k th	rough with	out thin	king.			(C	:)		If a
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	perfectly) by I to provide						•				
to	another,	it	doesn't	matter	if	that	link	is	obvious	or	causal.
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\_\_\_\_\_\_(E)\_\_\_\_\_\_. This is an example of the principle of aggregation: more data is always better, even if some or all of that data is of poor quality. Of course, you need less high-quality data to get the same accuracy of prediction; but if high-quality data might be suspect (for example, concerns about lying in direct, face-valid measures) or just flat out aren't available (for example, in-depth measures of millions of internet users), lots of low-quality data will do just fine.

## Α.

- 1. The problem began when Dr. Kogan chose to provide the data to someone else and that is why CA has been banned from Facebook not because they accessed and used the data, but because they didn't go through the proper channels to do it.
- 2. Aleksandr Kogan collected direct messages sent to and from Facebook users who installed his This Is Your Digital Life app.
- 3. A small number of people who logged into This Is Your Digital Life also shared their own news feed, timeline, posts and messages, which may have included posts and messages.
- 4. In 2014, Facebook's platform policy allowed developers to request mailbox permissions but only if the person explicitly gave consent for this to happen.
- 5. Kogan told the New York Times that he took messages only from people who had installed his app, not their friends, and that none of the information was shared with Cambridge Analytica.

**Correct Answer: Option 1** 

- Option 2 is incorrect because it talks Kogan's app and not about the Cambridge Analytica. The line following the blank talks about CA.
- Option 3 is incorrect because it focuses on the app's role in collecting data but it does not describe the role of Cambridge Analytica. The line following the blank talks about CA.
- Option 4 is incorrect. The statement talks about Facebook's policy, it does not talk about how Cambridge Analytica misused it.
- Option 5 is incorrect because it is a statement of Kogan which is irrelevant as the line following the blank talks about deleting of data.

Hence, option A is the correct answer.

### В.

- 1. The predictability of individual attributes from digital records of behaviour may have considerable negative implications, because it can easily be applied to large numbers of people without their individual consent and without them noticing.
- 2. But what's receiving the most attention is how those data were used and the extent to which seemingly innocuous online behaviours can be used to predict users' characteristics is shocking to most people.
- 3. The algorithm used in the Facebook data breach trawled though personal data for information on sexual orientation, race, gender and even intelligence and childhood trauma.
- 4. A few dozen "likes" can give a strong prediction of which party a user will vote for, reveal their gender and whether their partner is likely to be a man or woman, provide powerful clues about whether their parents stayed together throughout their childhood.
- 5. Some results may sound more like the result of updated online sleuthing than sophisticated data analysis; "liking" a political campaign page is little different from pinning a poster in a window.

**Correct Answer: Option 2** 

- Option 1 is incorrect. It talks about predicting behaviour. The line following the blank talks about targeting that users are subjected to using their data.
- Option 3 is incorrect. It gives an overview of the algorithm and does not explain predictions and targeting that the line following the blank talks about.
- Option 4 is incorrect. It describes how likes can be used to predict behaviour but it is irrelevant as the line following the blank talks about behaviour which has digital records.
- Option 5 is incorrect. This statement is irrelevant as it does not relate to online or digital data.

• Option 2 is correct as it describes the usage of data and digital records.

Hence, option 2 is the correct answer.

## C.

- 1. In the real world, it's not clear whether personality-based profiling would be better than the myriad other ways to target people that Facebook already provides.
- 2. The data set Kogan passed on could be politically useful whether or not it directly informed personality models.
- 3. We easily understand that something like political orientation may be guessed by seeing that a person likes or follows certain politicians or organizations.
- 4. Kogan suggested the exact model used doesn't matter much, though what matters is the accuracy of its predictions.
- 5. Likes provided a cheap, easily accessible behavioural record of billions of people all in one place, conveniently formatted for machine analysis.

**Correct Answer: Option 3** 

### **Explanation:**

- Option 1 is incorrect. It talks about personality based profiling and Facebook. It does not talks about political orientation.
- Option 2 is incorrect as it is ambiguous as it talks about models.
- Option 4 is incorrect as it talks of model and predictions which is irrelevant contextually.
- Option 5 gives a general idea about likes but it does not relate to the line after the blank.
- Option 3 is correct as it talks about political orientation which is what the line following the blank talks about.

Hence, option 3 is the correct answer.

### D.

- 1. It is difficult to establish a correlation with weak data sample.
- 2. Data can be mined by the companies at a cost which is trivial when compared to results.
- 3. It is irrelevant whether there is a link between the data and the behaviour.
- 4. All that matters is that link does exist, and now we can use it to make predictions.
- 5. Establishing a link is only half the job, it is important to check its accuracy as well.

**Correct Answer: Option 4** 

**Explanation:** 

• Option 1 is redundant as it talks of correlation while the preceding line talks of

consistency.

Option 2 is irrelevant as the line preceding the blank talk about quality of data and

predictions and not data mining.

• Option 3 is incorrect as it contradicts the argument made by preceding lines.

• Option 5 is incorrect because the preceding lines talks about accuracy and its

significance.

Option 4 is correct as it talks about the link between data and behaviour.

Hence, option 4 is the correct answer.

E.

1. The model which processes the data should not be vulnerable to data fluctuations.

2. Data becomes irrelevant after a point because of constant change in behavioural patterns.

3. Data quality may affect the accuracy of the predictions to a great degree.

4. A huge amount of information is needed to make deductions as the quality of data is poor.

5. Putting together a lot of these weak pieces of information allows us to make valid

inferences.

**Correct Answer: Option 5** 

Explanation:

• Option 1 is incorrect as it talks about a model but the line following the blank talks

about aggregation.

• Option 2 is incorrect because talks about data becoming irrelevant which is not related

to aggregation.

• Option 3 is incorrect as it talks about quality of data which is not related to

aggregation.

• Option 4 is incorrect because it talks about quantity of data which is not related to

aggregation.

• Option 5 is correct. **Aggregation** means the collection of related items of content so

that they can be displayed or linked to.

Hence, option 5 is the correct answer.

Direction: In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent.

1.	It is important for HR	and talent ma	anagement profe	essionals to understa	nd the distinction
	between happy, sati	sfied employe	es and engaged	l employees. Engage	ed employees are
	happy, satisfied empl	oyees, but not	all happy, satisfi	ed employees are en	gaged employees
	(	).	Similarly, satisfie	ed employees are ha	ppy to show up to
	work each day and	do their work	, but will be eq	ually happy to take	their satisfaction
	elsewhere	for	а	salary	increase.

- A) The renewed interest in improving employee engagement in organizations has originated from actions executives took during the recession.

  B) Engaged employees speak positively about their organizations to their co-workers, potential employees, and customers.

  C) Happy employees, for example, may gladly show up for work on most days, but that
- C) Happy employees, for example, may gladly show up for work on most days, but that happiness does not necessarily translate into productivity and profitability D) Not all satisfied, emotionally invested professionals are engaged at the same level in an organization.
- E) HR and talent management professionals must understand these various engagement levels before embarking on an employee engagement initiative because action steps to improve engagement need to be customized based on where employees fall on the scale.

#### **Answer: C**

### **Explanation:**

The last point starts with Similarly and discuses about satisfied employee, at the end its says that BUT satisfied employee will be equally happy to take their satisfaction elsewhere. The use of Similarly shows that last statement i.e the blank also discusses something related to the comparison between satisfied and happy employee, the use of BUT indicates a difference i.e in the previous case the reverse of the said sentence will be true. Option C) fulfills both these points.

2.	(). As the economy continues to recover and talent
	remains the last true competitive advantage, business leaders are right to be concerned
	about employee engagement. There is a real fear that the 70 percent disengaged workers
	will leave, taking their knowledge and talents to competitors, or worse, stay with the
	organization physically, but not mentally. The timing could not be more crucial for HR and
	talent managers to prioritize engagement as a strategic initiative.

A) Engaged employees feel emotionally connected to the organization, understand what it takes to help the organization succeed, and drive for that result. B) To achieve stronger bottom line results, it is essential that HR and talent leaders partner

with business leaders to create and communicate a culture of engagement.

C) Increasing an organization's employee engagement and commitment can dramatically impact and fuel operational excellence, innovation, and the ability to compete.

D) HR and talent management professionals should ensure communication plans are built into all employee engagement initiatives.

E) When implemented correctly, employee engagement initiatives can improve employee morale, create a more positive corporate culture, and significantly impact the bottom line.

**Answer: B** 

### **Explanation:**

The sentence after the blank says that Business leaders are right to be concerned about employee engagement. The last sentence in the paragraph says about HR and talent managers to prioritize engagement. This shows a link between business leaders and HR managers and ther both are related to employee engagement. Option B talks about the same theme and introduces the paragraph.

- - A) Mindfulness has roots that go back 2,500 years and uses an anchor—often breathing—to center attention and to bring awareness to the present moment B) Physiological or biological stress is an organism's response to a stressor such as an environmental condition
  - C) One child was said to have lost all their eyelashes due to stress, while others worried about academic failure and some had to be comforted. D) Psychologist Ela Amarie of the Switzerland-based consultancy Mindful Brain observes that there are three characteristics of mindfulness; intention, attention, and attitude. E) In today's work world, we face multiple stress inducing demands and pressures as well as constant connectivity through smart phones, social media, and tablet computers.

Answer: E

The passage is about stress reduction in employees. So the starting sentence must introduce this idea of stress. Option B and Option Eboth talk about stress. But Option E) relates it to work world, which is more close to the theme of the passage. Hence E) fits the blank.

4.	Thought lea	aders are	increasingly	calling tod	lay's turbulent	business wo	orld a "VUCA"
	environmen	t—one	that	is volat	tile, uncert	tain, com	nplex, and
	ambiguous.(	•••••		). Orga	nizations that I	ack resilience,	, that ability to
	bounce back	k after setb	acks, are of	ten stressful	places to work	c, a situation ir	າ which far too
	many	employers	s and	emp	loyees a	re well	versed.

A) But if you're looking to build resilient teams or entire organizations, it's the resilience of may relationships that matter more. B) But all isn't lost; it simply means shifting our focus from developing resilient leaders developing collectively resilient C) To succeed in this environment, organizations must be more adaptive and agile than ever before—they must he resilient D) Keep piling on ever bigger sales targets or changing mandates from on high, and most resilient individual is likely even the to E) Stress lowers employee performance, productivity, morale, and strains workplace

#### **Answer: C**

### **Explanation:**

relationships.

Option C) matches with both- previous and the next sentence of the blank. It mentions the environment and also resilient.

- 5. The workplace is often strained, stressful, and overwhelming.(..................................). As human beings, that is simply an impossibility; employees cannot leave their emotions and personalities at home. By building work communities that are safe and secure, yet also encouraging and stimulating, HR and talent management professionals can also create teams that are more productive, satisfied, and high-performing.
  - A) Employees have been taught to check their feelings at the door to focus on their work— "compart-mentalize" their personal and professional B) Developing resilient leaders will help them better grasp and support the benefits of building resilience all organizational levels. C) Each time a community meets—whether it is a team, a smaller working group or an entire division— the community leader should open with a few simple questions. D) Encourage employees to keep a running list of everything that is on their minds so they off can get it their minds.

E) Deeply focused, uninterrupted reading is an excellent way to train and sustain the brain's capacity for absorbed attention.

**Answer: A** 

# **Explanation:**

The sentence after the blank says that IT IS IMPOSSIBLE for an employee to leave their emotions at home. Means the previous statements is about the same theme. Option A) fits the blank.

