

SBI Clerk Mains Memory Based Paper 2021 Held on 01<sup>st</sup> October 2021 – 2<sup>nd</sup> Shift  
English Language

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### English Language

Directions (1-5): In each of the following questions two statements have been given, with three words highlighted in bold in each. These bold words may or may not be in their correct place. You are required to interchange them in order to make the given sentences

meaningful. (SBI CLERK mains 2021 mock-6(80-83), RRB CLERK mains 20221 mock-2(115-118), RRB CLERK mains 20221 mock-3(117-120))

1.

I. Following **establishments (a)** that the question and answer sheets of Rajasthan Eligibility Examination for Teachers (REET) were **broke out (b)**, five students have **petitioned (c)** in the Rajasthan High Court for a Central Bureau of Investigation (CBI) inquiry into the matter.

II. A **massive (d)** fire **leaked(e)** on Monday morning at a four-storey building in Kolkata, which houses several small business **allegations (f)** and storage rooms.

A. a-d and b-e

B. a-f

C. a-f and b-e

D. b-e

E. c-d and a-f

2. WhatsApp, the **instant (a)** web-based messaging **configuration (b)** used by millions of people across the world, is finally back online on Tuesday morning after an **outage (c)** that hit the Facebook family of apps on Monday.

Facebook late Monday **blamed (d)** a major outage across its platforms on **service(e)** changes it made to routers that **coordinate (f)** network traffic between its data center.

A. a-d and b-e

B. a-f

C. a-f and b-e

D. b-e

E. c-d and a-f

3. Britain's so-called "simplified" international travel system that **eligible (a)** an **angered (b)** list of medium COVID-19 risk countries took effect on Monday, but it offers no **benefits (c)** for vaccinated Indians travelling to the UK.

The UK **amber (d)** India by not **recognising (e)** fully vaccinated Indian travellers as part of the new rules announced last month, despite India-made Covishield among its listed globally **scraps (f)** vaccine formulations.

A. b-d and a-f

B. b-f

C. a-f and b-e

D. a-e

E. c-f

4. **Cumulative (a)** on responsible travel, researchers have warned that a rise in population density driven by tourist arrivals or mass **congregations (b)** due to social, religious or political events can lead to a surge in Covid

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infections **worsening (c)** an anticipated third wave scenario in selected states.

Illustrating a scenario where population density in India has a stronger effect on **transmission (d)** than in the USA, researchers said a holiday period can **amplify (e)** a possible third wave peak by up to 103 percent and **stressing (f)** incidence in that wave by 43 per cent.

- A. a-d and b-e
- B. a-f
- C. a-f and b-e
- D. b-e
- E. c-d and a-f

5. Mark Zuckerberg's personal wealth has fallen by nearly \$7 billion in a few hours, **publishing (a)** him down a **notch (b)** on the list of the world's richest people, after a whistleblower came forward and outages took Facebook Inc.'s **cache (c)** products offline.

On Sept. 13, the Wall Street Journal began **knocking (d)** a series of stories based on a **flagship (e)** of internal documents, **revealing (f)** that Facebook knew about a wide range of problems with its products.

- A. a-d and b-e
- B. a-d
- C. a-f and b-d
- D. b-e
- E. c-e and a-d

**Directions: (6-8) In each of the following questions one blank has been given. You are required to find out which word from the given options is/are most suitable for the blank. (RRB PO mains 2020 mock-3(81-85))**

6. Byju's is raising about Rs 2,200 crore (\$300 million) as part of a larger round of new investment as the world's most valuable edtech company focuses on expanding its business in global markets and explores to do more\_\_\_\_\_.

- I. Acquisition
- II. Purchase
- III. Accomplishment

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

7. Mahindra Group chairman felt a \_\_\_\_\_ of pride for India after the 150 troops of Indian Army's 57 Engineer Regiment unfurled the world's largest flag in Leh on Saturday on the occasion of Gandhi Jayanti.

- I. rush
- II. gush
- III. hush

- A. Only I
- B. Only II
- C. Only III
- D. Both I and II

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E. Both II and III

8. Weeks after scrapping the NEET examination in Tamil Nadu, chief minister MK Stalin has urged the chief ministers of 12 states to put up a united effort to restore the \_\_\_\_\_ of state governments in administering the education sector as envisaged in the Constitution.

I. prerequisite

II. preference

III. primacy

A. Only I

B. Only II

C. Only III

D. All I, II and III

E. Both II and III

Directions (9-13); Below seven sentences are given highlighted as A, B, C, D, E, F and G . Out of which C is in bold and assume it as the first sentence in the logical order. Arrange the rest of given sentences in order to form a coherent paragraph. (RRB PO mains 2020 mock-3(91-95) IBPS PO mains 2020 mock-5(116-120))

A) With the removal of silt, surface cleaning of rivers has become possible. Diseases caused due to polluted water will also be better controlled.

B) This will prevent dirty sewage water from flowing on the roads in cities.

C) The Uttar Pradesh government has set up 104 sewage treatment plants (STP) of 3,298.84 million litres daily (MLD) in the state in a bid to clean the major rivers including Ganga.

D) The water quality in Ganga, Gomti, Saryu, Yamuna and Rapti has improved significantly, according to the Uttar Pradesh government.

E) The state government has said that drains flowing in the rivers have been plugged.

F) Due to the reduction in the amount of \_\_\_\_\_ , aquatic beings are healthier.

G) Along with cleaning the rivers and stopping sewage from falling into them, efforts are also being made to provide domestic sewerage connections in cities.

9. Which of the following will be the logical sequence after rearrangement?

A. CDEFAGB

B. CDGBFAE

C. CDFAEGB

D. CDEFGAB

E. CDABEFG

10. Which of the following will be the **second** sentence after rearrangement?

A. G

B. D

C. B

D. E

E. F

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11. Which of the following will be the **fourth** sentence after rearrangement?

- A. B
- B. A
- C. F
- D. G
- E. D

12. Which of the following will be the **last** sentence after rearrangement?

- A. E
- B. G
- C. D
- D. A
- E. B

13. Which of the following words will perfectly fit in the given blank?

- A. Filth
- B. Garbage
- C. Residue
- D. Both A and C
- E. Both B and C

**Directions (14-16): Find the synonyms for the highlighted word from the given options. (RRB CLERK mains 2019 mock-3(106-110))**

14. Naive

- I. Innocent
- II. Ingenuous
- III. Inhibit
- IV. Instinct

- A. Both I and IV
- B. Both II and III
- C. Both I and III
- D. Both III and IV
- E. Both I and II

15. Haughty

- I. Conceited
- II. Modest
- III. Snobbish
- IV. Coward

- A. Both I and IV
- B. Both II and III
- C. Both I and III
- D. Both III and IV
- E. Both I and II

16. Erudite

- I. Benighted
- II. Scholarly
- III. Lettered
- IV. Moronic

- A. Both I and IV
- B. Both II and III
- C. Both I and III
- D. Both III and IV
- E. Both I and II

**Directions (17-20): In each of the following questions two sentences are given. You are required to connect these sentences with the most suitable connector/conjunction from the given options. (RRB PO mains 2021 mock-**

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**6(116-118), RRB PO mains 2021 mock-3(119-120), IBPS PO mains 2021 mock-5(102-105))**

17.

I. India faces the threat of two-front aggression from Pakistan and China.

II. The Air Force is working with a depleted fleet.

- A. Yet
- B. Also
- C. As
- D. Finally
- E. Clearly

18.

I. At least 30 students were injured after a hanging bridge collapsed in Assam's Karimganj district

II. The students were returning home from school.

- A. While
- B. Then
- C. Again
- D. Thus
- E. Because

19.

I. Employment in September 2021 is estimated at 406.2 million. This is the highest in 20 months or since the Covid-19 shock in March 2020.

II. It is still lower than the pre-Covid employment of 408.9 million in 2019-20.

- A. Similarly
- B. Moreover

- C. Infact
- D. However
- E. Hence

20.

I. The previous government in Uttar Pradesh did not want to construct houses for poor people.

Before 2017, Rs 18,000 crore was approved for houses in UP under PM AwasYojna

II. Not even 18 built, Yogi govt has completed 9 lakh houses.

- A. Additionally
- B. But
- C. Because
- D. Infact
- E. Leads to

**Directions(21-25): Read the following passage carefully and answer the following questions.(SBI PO mains 2020 mock - 7, IBPS PO mains 2020 mock - 3)**

A series of recent scams have exposed the vulnerabilities of the Aadhaar-enabled Payment System (AePS). The AePS enables a person to withdraw money from her bank account anywhere in the country using a local "business correspondent" (BC). A BC is an informal bank agent equipped with a biometric Point-of-Sale (PoS) machine — a kind of micro-ATM. If you want to withdraw, say, Rs 500 from your bank account using a BC, you just have to give him the name of your bank and submit yourself to

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Aadhaar-based biometric authentication (ABBA).

The BC will give you Rs 500 in cash, and his own account will be credited with the same amount. For this to be possible, your bank account must be linked with Aadhaar.

So far so good. But what if the BC enters “one thousand rupees” in the PoS machine even as he gives you five hundred? In that case, one thousand will be debited from your account, and credited to the BC’s account, but you will only get five hundred — fraud! This is unlikely to happen if you are educated and alert. You will ask for a receipt, and the BC will promptly give you the receipt generated by the PoS machine. BCs, however, routinely deny receipts to poor people, if they demand one at all. As a safeguard, some PoS machines have a voice-over, but the voice-over is easy to disable. There lies one major vulnerability of AePS. The AePS is a valuable facility for those who are able to use it safely. Like other micro-ATM systems, it has helped to decongest banks. It can be particularly useful to migrant workers who have no ATM facility. But AePS comes with serious risks of being cheated for those who are not clear about how it works.

There are ways of reducing the vulnerabilities of AePS. For instance, BCs could be required to make manual if not digital entries into printed customer passbooks. That would act as a permanent, verifiable receipt that cannot be denied to the customer so easily (a blank entry

would be incriminating). Ensuring that BCs are clearly identified in transaction records would also help. So would SMS alerts, when the customer has a mobile number. Roaming BCs should perhaps be banned, at least in states with low literacy levels. And most importantly, better grievance redressal facilities must be made available to the victims of AePS fraud.

### 21. What do you mean by Business correspondent as per the passage?

I. Business Correspondents are retail agents who represent banks and are responsible for delivering banking services at locations other than a bank branch/ATM.

II. The Business Correspondents helps banks in bringing door-step delivery of services especially ‘cash in - cash out’ transactions.

III. Business Correspondents is an informal bank agent equipped with a biometric Point-of-Sale (PoS) machine who provides cash to the person without having aadhar card.

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

### 22. Why did the need for business correspondents arise?

- A. To achieve financial inclusion.
- B. To provide banking facilities in urban and rural areas.

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C. To act as a bridge between banks and its customers.

D. To act as a micro ATM for poor beings.

E. More than one option is correct.

### 23. What are the cons of Business

#### Correspondents as mentioned in the passage?

A. Corporate BCs could misuse customer related information for their own commercial interests.

B. There are concerns of fraud especially amongst uninformed and illiterate consumers.

C. Greater chances of fraud with educated and literate ones by the BCs.

D. Both A and B

E. Both B and C

### 24. Complete the following according to the context of the passage...

The AePS is a valuable facility for those who \_\_\_\_\_?

A. don't have bank accounts.

B. are educated and literate.

C. lives in unbanked segments of the society.

D. are engaged in formal working.

E. None of the above

### 25. Which of the following are not the ways of reducing the vulnerabilities of AePS?

A. By demanding the receipt generated by the PoS machine.

B. Wandering BCs should be banned in states with low literacy levels.

C. By disabling the SMS alerts and voice overs in PoS machines.

D. BCs could be required to make entries in the customer passbooks.

E. Grievance redressal facilities must be there to the victims of AePS fraud.

**Directions (26-30): Read the following passage carefully and answer the following questions. (RRB PO mains 2021 mock-5, IBPS PO mains 2020 mock -9)**

Instead of carrying their medical records in polythene bags, Indians will be able to use IT-enabled tools to share prescriptions, blood test reports and X-ray diagnostics with doctors, irrespective of where they were generated. That's the thinking behind the Ayushman Bharat Digital Mission launched by Prime Minister Narendra Modi on Monday. It involves the creation of a unique health ID for every citizen and a digital registry that aims to facilitate seamless interactions between healthcare experts. This is a much-needed intervention given that management of chronic diseases has become a critical public health challenge in the past 15 years. Data portability could expedite the treatment of the critically ill, especially those who suffer from more than one ailment. The severity of Covid-19 effects amongst those with comorbidities has

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highlighted the need for a repository that alerts a doctor to a patient's medical history at the click of a computer mouse. In the long run, the creation of a health record system could improve public health monitoring and advance evidence-based policymaking. The attainment of these objectives will, however, depend on the manner in which policymakers navigate challenges that stem from the longstanding failings of the Indian healthcare sector. It will also require them to be mindful of the ethical issues germane to the use of digital data.

The UK's National Health Service was one of the first to deploy a digital system to make patients' records accessible to doctors across the country. The programme did not earn the trust of doctors and failed to adequately address issues related to data confidentiality. Aborted in 2011, the project is regarded as amongst the most expensive failures in IT history.

Evolving a language of communication in the digital health ecosphere could pose unforeseen problems in India given the country's diversity and its chronic shortage of doctors, especially in public health centres — the main source of medical care for a vast number of people in the country. Poor internet speeds could make data entry an onerous proposition for the rural healthcare provider. The Ayushman Bharat Digital Mission gives patients the option to choose the records they want to share.

However, given the asymmetrical relations between health service providers — doctors, hospitals, pharma and insurance companies — and the absence of a data protection law, breaching of patient confidentiality cannot be ruled out. In the coming months and years, policymakers will be watched for how they address these challenges.

**26. What was the reason behind the launch of Ayushman Bharat Digital Mission by Prime Minister Narendra Modi?**

- A. It will connect the digital health solutions of hospitals across the country with each other.
- B. The Mission will make the processes of hospitals lengthy but will increase ease of living.
- C. The Digital Ecosystem will enable a host of facilities like Digital Consultation, Consent of patients in letting medical practitioners access their records.
- D. Both A and C
- E. All A, B and C

**27. The digital health ecosphere could pose unforeseen problems in India. How?**

- I. Because of the shortage of doctors especially in public health centres.
- II. Because of the poor internet speeds in the rural areas, it will create trouble in making data entries.
- III. Because chronic diseases has become a critical public health challenge.

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

**28. What was the reason behind the failure of the UK's National Health Service?**

- A. Lack of trust of doctors and patients in the digital system.
- B. Lack of the privacy of information of the programme.
- C. Unable to protect data against unintentional and unauthorized access.
- D. Because of the expensive method of digital systems.
- E. Both C and D

**29. What will be pros of the Ayushman Bharat Digital Mission launched by Prime Minister Narendra Modi?**

- I. Health care professionals across disciplines will have better access to the patient's medical history
  - II. People will also have access to more accurate information on health facilities and service providers.
  - III. It will improve the efficiency, effectiveness, and transparency of health service delivery overall.
- A. Both I and II
  - B. Both I and III

- C. Both II and III
- D. Only III
- E. All I, II and III

**30. What challenges does the author is talking about in the last paragraph?**

- A. Doubts on ensuring the quality of registration and maintenance of records and their completeness.
- B. To secure the health data of the citizens along with other personal information to avoid a breach of the right to privacy.
- C. One big challenge is how to bring undiagnosed or untreated ailments into account.
- D. Difficulty to bring people to seek treatment for all ailments.
- E. All of the above

**Directions (31-36): Below sentences are divided into six parts in random order. You are required to rearrange the divided parts in a meaningful sentence. Note- "D" is given in bold, assume this as a first sentence.**

**31.**

- A. Inaugurated Koraput Coffee Cafe
  - B. He also launched a dedicated e-commerce platform
  - C. (koraputcoffee.org) which will make Odisha's
  - D. On the occasion of International Coffee Day, Odisha Chief Minister Naveen Patnaik**
  - E. Koraput coffee available around the globe
  - F. In Koraput district via video conferencing
- A. DAFCBE

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- B. DFABEC
- C. DAFBCE
- D. DFAEBC
- E. DBCEAF

**32. Which of the following is grammatically incorrect (Except the highlighted one)?**

- A. Inaugurated Koraput Coffee Cafe
  - B. He also launched a dedicated e-commerce platform
  - C. (koraputcoffee.org) which will make Odisha's
  - D. On the occasion of International Coffee Day, Odisha Chief Minister Naveen Patnaik**
  - E. Koraput coffee available around the globe
  - F. In Koraput district via video conferencing
- A. C
  - B. B
  - C. E
  - D. F
  - E. A

**33.**

- A. October 3 as a mark of respect to Mahatma Gandhi
- B. Mahatma Gandhi, celebrated as the father of the nation, was
- C. As the nation holiday of Gandhi Jayanti every year in India
- D. Casinos in Goa have been ordered to stop their**
- E. Born on October 2 in 1869. His birth anniversary is celebrated

F. Operations from 12 am on October 2 to 12 am on

- A. DAFCBE
- B. DFABEC
- C. DAFBCE
- D. DFEABC
- E. DBCEAF

**34. Which of the following is grammatically incorrect (Except the highlighted one)?**

- A. October 3 as a mark of respect to Mahatma Gandhi
- B. Mahatma Gandhi, celebrated as the father of the nation, was
- C. As the nation holiday of Gandhi Jayanti every year in India
- D. Casinos in Goa have been ordered to stop their**
- E. Born on October 2 in 1869. His birth anniversary is celebrated
- F. Operations from 12 am on October 2 to 12 am on

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

**35.**

- A. And repair broken patches
- B. By October 20 to ensuring
- C. Smooth travel for people

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**D. Chief Minister ArvindKejriwal on Friday**

E. Pothole-free in the next 10 days

F. Directed PWD officials to make Delhi roads

A. DAFCBE

B. DFABEC

C. DAFBCE

D. DFEABC

E. DBCEAF

**36. Which of the following is grammatically incorrect (Except the highlighted one)?**

A. And repair broken patches

B. By October 20 to ensuring

C. Smooth travel for people

**D. Chief Minister ArvindKejriwal on Friday**

E. Pothole-free in the next 10 days

F. Directed PWD officials to make Delhi roads

A. C

B. B

C. E

D. F

E. A

**Directions (37-40): In each of the following questions four sentences are given with a word highlighted in bold in each. You are required to choose the option in which the usage of the highlighted word is incorrect. If all are correct mark E as your answer.**

**37.**

A. Prime Minister NarendraModi**asserted** that the (AMRUT) and (SBM-U) missions were aimed at

making India's cities garbage-free and water-secure.

B. Telecom major BhartiAirtel recently announced its mega ₹21,000 crore**rights** issue which will open on Tuesday.

C. India, Vietnam and Pakistan are helping to lead the **exertion** of cryptocurrency markets in central and southern Asia.

D. Employees just starting out are risking their career advancement by **continuing** to work remotely, hedge fund manager Ken Griffin said.

E. All are correct

**38.**

A. Petrol and diesel prices **soared** to new record highs across the country on Tuesday after rates were hiked again by 25 paise and 30 paise a litre, respectively.

B. The Reserve Bank of India **ceased** two lenders of the Kolkata-based Srei group citing governance issues and payment defaults, in preparation for referring them to a bankruptcy court.

C. The **resumption** of services via Terminal 1 will help maintain social distancing measures, uphold passenger safety, and ensure a seamless transit.

D. To make stock trading easier and less time **consuming**, an IIT Delhi graduate founded Tradingo - a discount brokerage firm.

E. All are correct

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39.

- A. With the 89th Indian Air Force day right around the corner, its **personnel** seem to be busy in rehearsals of the parade-cum-investiture ceremony.
- B. In his Independence day speech on 15 August, PM Modi elaborated on the PM Gati Shakti Plan for an **integrated** infrastructure growth that will help reduce logistics costs and make the economy competitive.
- C. The World Trade Organization **upgraded** its forecast for global merchandise trade volume to an increase of 10.8% in 2021 from the 8% increase projected in March this year.
- D. The much delayed final investigation report of the Kozhikode air crash has squarely blamed the pilots for the **nonlethal** crash in August 2020 that killed 21 people including both pilots.
- E. All are correct

40.

- A. Indian Railways' South Central Railway zone has **converted** some of the existing express

- trains to the superfast category for the convenience of passengers travelling on those trains.
- B. Over 800 Indian peacekeepers serving in the UN mission in South Sudan have been honoured with a prestigious UN medal for their service on completion of their **employment**.
- C. Underscoring the government's focus on **indigenisation**, two private sector aerospace and defence manufacturers were invited to a prestigious military training institution in New Delhi.
- D. India's economic recovery from pandemic-related shutdowns is at risk of a further delay in the six months that are left of this fiscal year, and expects **elevated** inflation to hold or accelerate, not fall.
- E. All are correct

### Answer With Explanation

1. Answer: C

(a-f) i.e. "Establishments" and "allegations" at their current positions failed to impart the correct meaning of the given sentences. But after interchanging them they will form coherent sentences.

(b-e) i.e. "leaked" and "broke out" at their current positions failed to impart the correct meaning of the given sentences. But after interchanging them they will form coherent sentences.

Therefore, correct answer is option C

2. Answer: D

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(b-e) i.e. “configuration” and “service” at their current positions failed to impart the correct meaning of the given sentences. But after interchanging them they will form coherent sentences.

Therefore, correct answer is option D

**3. Answer: A**

(b-d) i.e. “angered” and “service” at their current positions failed to impart the correct meaning of the given sentences. But after interchanging them they will form coherent sentences.

(a-f) i.e. “scraps” and “eligible” at their current positions failed to impart the correct meaning of the given sentences. But after interchanging them they will form coherent sentences.

Therefore, correct answer is option A

**4. Answer: B**

(a-f) i.e. “cumulative” and “stressing” at their current positions failed to impart the correct meaning of the given sentences. But after interchanging them they will form coherent sentences.

Therefore, correct answer is option B

**5. Answer: E**

(c-e) i.e. “flagship” and “cache” at their current positions failed to impart the correct meaning of the given sentences. But after interchanging them they will form coherent sentences.

(a-d) i.e. “knocking” and “publishing” at their current positions failed to impart the correct meaning of the given sentences. But after interchanging them they will form coherent sentences.

Therefore, correct answer is option E

**6. Answer: D**

The above sentence is about the leading Indian company BYJU which is currently focusing on expanding its business in global markets through purchasing.

So using “Acquisition” and “Purchase” will be apt for the given blank.

Hence, correct answer is option D

**7. Answer: B**

The above sentence is about the largest flag in the country, which was unfurled atop a high mountain overlooking the Leh valley to commemorate Gandhi Jayanti.

So the apt word will be “gush”

Gush of pride means - **to express oneself extravagantly or emotionally**

Hence, correct answer is option B

**8. Answer: E**

The above sentence is about the chief minister of Tamil Nadu MK Stalin who urged the other state’s CM to put efforts in restoring the most important sector i.e. education.

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So apt word will be both “**primacy**” and “**preference**”

**Primacy** means the fact of being pre-eminent or most important.

Hence, correct answer is option E

### 9. Answer: A

The given paragraph is about the Uttar Pradesh government sewage treatment plants. **Statement (C)** is the opening sentence which mentioned that the Uttar Pradesh government has set up 104 sewage treatment plants to clean the major rivers including Ganga. **Statement (D)** will be the second sentence as it cites the names of different rivers. **Statement (E)** and **(F)** will be the third and fourth sentence respectively which mentioned that drains flowing in the rivers have filled in which leads to the healthier life of aquatic beings. **Statement (A)** will be the fifth sentence which further adds the benefits of the removal of silt. **Statement (G)** will be the sixth sentence which mentioned that along with cleaning the rivers efforts are also being made to provide domestic sewerage connections in cities. And at last **Statement (B)** will be the concluding sentence as it ends with the result of providing domestic sewerage connections in cities.

So the logical order will be - **CDEFAGB**

So the correct answer is option A

### 10. Answer: B

The given paragraph is about the Uttar Pradesh government sewage treatment plants. **Statement (C)** is the opening sentence which mentioned that the Uttar Pradesh government has set up 104 sewage treatment plants to clean the major rivers including Ganga. **Statement (D)** will be the second sentence as it cites the names of different rivers. **Statement (E)** and **(F)** will be the third and fourth sentence respectively which mentioned that drains flowing in the rivers have filled in which leads to the healthier life of aquatic beings. **Statement (A)** will be the fifth sentence which further adds the benefits of the removal of silt. **Statement (G)** will be the sixth sentence which mentioned that along with cleaning the rivers efforts are also being made to provide domestic sewerage connections in cities. And at last **Statement (B)** will be the concluding sentence as it ends with the result of providing domestic sewerage connections in cities.

So the logical order will be - **CDEFAGB**

So the correct answer is option B

### 11. Answer: C

The given paragraph is about the Uttar Pradesh government sewage treatment plants. **Statement (C)** is the opening sentence which mentioned that the Uttar Pradesh government has set up 104 sewage treatment plants to clean the major rivers including Ganga. **Statement (D)** will be the second sentence as it cites the names of

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different rivers. **Statement (E)** and **(F)** will be the third and fourth sentence respectively which mentioned that drains flowing in the rivers have filled in which leads to the healthier life of aquatic beings. **Statement (A)** will be the fifth sentence which further adds the benefits of the removal of silt. **Statement (G)** will be the sixth sentence which mentioned that along with cleaning the rivers efforts are also being made to provide domestic sewerage connections in cities. And at last **Statement (B)** will be the concluding sentence as it ends with the result of providing domestic sewerage connections in cities.

So the logical order will be - **CDEFAGB**

So the correct answer is option **C**

### 12. Answer: E

The given paragraph is about the Uttar Pradesh government sewage treatment plants. **Statement (C)** is the opening sentence which mentioned that the Uttar Pradesh government has set up 104 sewage treatment plants to clean the major rivers including Ganga. **Statement (D)** will be the second sentence as it cites the names of different rivers. **Statement (E)** and **(F)** will be the third and fourth sentence respectively which mentioned that drains flowing in the rivers have filled in which leads to the healthier life of aquatic beings. **Statement (A)** will be the fifth sentence which further adds the benefits of the removal of silt. **Statement (G)** will be the sixth

sentence which mentioned that along with cleaning the rivers efforts are also being made to provide domestic sewerage connections in cities. And at last **Statement (B)** will be the concluding sentence as it ends with the result of providing domestic sewerage connections in cities.

So the logical order will be - **CDEFAGB**

So the correct answer is option **E**

### 13. Answer: A

Most suitable word for the given blank is - **Filth** which means disgusting dirt

Due to the reduction in the amount of **filth**, aquatic beings are healthier.

Thus the correct answer is option **A**

### 14. Answer: E

Meaning of naive- **having or showing unaffected simplicity of nature or absence of artificiality.**

Out of the given words I, II, III and IV, **Innocent** and **Ingenuous** are synonyms of "Naive".

Hence the correct option is **E**.

### 15. Answer: C

Meaning of haughty - **arrogantly superior and disdainful.**

Out of the given words I, II, III and IV, **Conceited** and **Snobbish** are synonyms of "Haughty".

**Modest** (kind, humble), **Coward** (excessively afraid of danger or pain)

Hence the correct option is **C**.

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### 16. Answer: B

Meaning of Erudite- having or showing great knowledge or learning

Out of the given words I, II, III and IV, **Scholarly** and **Lettered** are synonyms of “**Erudite**”.

**Benighted** (uneducated), **Moronic** (stupid, dumb)

Hence the correct option is **B**.

### 17. Answer: C

The connector which connects both sentences is “**As**”.

We use as - to indicate that something happens during the time when something else is taking place.

**As** India faces the threat of two-front aggression from Pakistan and China, the Air Force is working with a depleted fleet.

Hence the correct answer is **option C**.

### 18. Answer: A

The connector which connects both sentences is “**While**”.

We use while- to indicate a contrast.

At least 30 students were injured after a hanging bridge collapsed in Assam’s Karimganj district **while** the students were returning home from school.

Hence the correct answer is **option A**.

### 19. Answer: D

The connector which connects both sentences is “**However**”

We use however- to introduce a statement that contrasts with or seems to contradict something that has been said previously.

Employment in September 2021 is estimated at 406.2 million. This is the highest in 20 months or since the Covid-19 shock in March 2020.

**However**, it is still lower than the pre-Covid employment of 408.9 million in 2019-20.

Hence the correct answer is **option C**.

### 20. Answer: B

The connector which connects both sentences is “**But**”

We use but- to introduce a statement that adds something to a previous statement and usually contrasts with it in some way.

The previous government in Uttar Pradesh did not want to construct houses for poor people. Before 2017, Rs 18,000 crore was approved for houses in UP under PM AwasYojnabut not even 18 built, Yogi govt has completed 9 lakh houses. Hence the correct answer is **option C**.

### 21. Answer: C

Refer to the first paragraph- “The AePS enables a person to withdraw money from her bank account anywhere in the country using a local “business correspondent” (BC). A BC is an informal bank agent equipped with a biometric Point-of-Sale (PoS) machine”.

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**Statement III** is incorrect because if a person wants to withdraw the amount then he must have the account linked with aadhar card.

From the above quoted lines we can say that **option C** is the correct answer.

### 22. Answer: E

The Reserve Bank of India has taken several initiatives over the years for increasing banking outreach and ensuring greater financial inclusion. A significant step in this direction was the issue of RBI guidelines for engagement of Business Correspondents (BCs) by banks for providing banking and financial services.

So A, C and D are correct. Hence option E is the apt choice.

### 23. Answer: B

Refer to the second paragraph- “So far so good. But what if the BC enters “one thousand rupees” in the PoS machine even as he gives you five hundred? In that case, one thousand will be debited from your account, and credited to the BC’s account, but you will only get five hundred — fraud! This is unlikely to happen if you are educated and alert.”

From the above quoted lines we can say that **option B** is the correct answer.

### 24. Answer: C

As mentioned in the passage AePS is a way to empower all segments of the society by making

banking and financial service areas accessible to everyone through Aadhaar. Hence option C is the correct answer choice.

### 25. Answer: C

Option C is incorrect, remaining all the options are the ways of **reducing the vulnerabilities of AePS**.

**Refer to the lines from the passage-** “Ensuring that BCs are clearly identified in transaction records would also help. So would SMS alerts, when the customer has a mobile number.”

“BCs, however, routinely deny receipts to poor people, if they demand one at all. As

a safeguard, some PoS machines have a voice-over, but the voice-over is easy to disable.”

Therefore, option C is the correct answer choice.

### 26. Answer: D

**Refer to the first paragraph-** “Instead of carrying their medical records in polythene bags, Indians will be able to use IT-enabled tools to share prescriptions, blood test reports and X-ray diagnostics with doctors, irrespective of where they were generated. That’s the thinking behind the Ayushman Bharat Digital Mission launched by Prime Minister NarendraModi”

From the above quoted lines we can say that option D is the correct answer.

### 27. Answer: A

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Refer to the last paragraph- “Evolving a language of communication in the digital health ecosphere could pose unforeseen problems in India given the country’s diversity and its chronic shortage of doctors, especially in public health centres — the main source of medical care for a vast number of people in the country. Poor internet speeds could make data entry an onerous proposition for the rural healthcare provider.”

From the above quoted lines we can say that option A is the correct answer.

### 28. Answer: C

Refer to the second paragraph- “The UK’s National Health Service was one of the first to deploy a digital system to make patients’ records accessible to doctors across the country. The programme did not earn the trust of doctors and failed to adequately address issues related to data confidentiality. Aborted in 2011, the project is regarded as amongst the most expensive failures in IT history.”

From the above quoted lines we can say that option C is the correct answer.

### 29. Answer: E

All of the given statements are the benefits of the Ayushman Bharat Digital Mission launched by Prime Minister Narendra Modi. The Government of India has formulated the National Digital Health Mission (NDHM) with the aim to

provide the necessary support for integration of digital health infrastructure in the country.

Read the first paragraph carefully.

Hence option E is the correct answer.

### 30. Answer: B

Refer to the last paragraph- “However, given the asymmetrical relations between health service providers — doctors, hospitals, pharma and insurance companies — and the absence of a data protection law, breaching of patient confidentiality cannot be ruled out. In the coming months and years, policymakers will be watched for how they address these challenges.”

From the above quoted lines we can say that option B is the correct answer.

### 31. Answer: C

The correct order is- DAFBCE

(Hint- in sentence B e commerce platform is given which should further be followed by the name of the platform which is given in C)

On the occasion of International Coffee Day, Odisha Chief Minister Naveen Patnaik inaugurated Koraput Coffee Cafe in Koraput district via video conferencing. He also launched a dedicated e-commerce platform (koraputcoffee.org) which will make Odisha’s Koraput coffee available across the globe.

### 32. Answer: C

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Sentence E is grammatically incorrect. Usage of the preposition “around” is grammatically incorrect. “Across” will fit aptly.

Correction- “Koraput coffee available **across** the globe”

Hence, option C is the correct answer.

### 33. Answer: B

The correct order is- DFABEC

(Hint- Before the prescribed date we always use preposition “on”, so FA becomes the pair)

Casinos in Goa have been ordered to stop their operations from 12 am on October 2 to 12 am on October 3 as a mark of respect to Mahatma Gandhi. Mahatma Gandhi, celebrated as the father of the nation, was born on October 2 in 1869. His birth anniversary is celebrated as the national holiday of Gandhi Jayanti every year in India.

### 34. Answer: A

Sentence C is grammatically incorrect. Usage of the “nation” is grammatically incorrect. “national” will fit aptly.

Correction- “as the **nation** holiday of Gandhi Jayanti every year in India”

Hence, option A is the correct answer.

### 35. Answer: D

The correct order is- DFEABC

(Hint- statement F is about some directions for Delhi roads which is further mentioned in

statement E i.e- “directions regarding potholes”.

So FE makes a pair)

Chief Minister ArvindKejriwal on Friday directed PWD officials to make Delhi roads pothole-free in the next 10 days and repair broken patches by October 20 to ensure smooth travel for people.

### 36. Answer: B

Sentence B is grammatically incorrect. Usage of the “ensuring” is grammatically incorrect.

“ensure” will fit aptly. (to+V1 structure should be followed)

Correction- “By October 20 to **ensure**”

Hence, option B is the correct answer.

### 37. Answer: C

The highlighted word used in option C is incorrect, the statement is about “India, Vietnam and Pakistan are enlarging the market of cryptocurrency in central and southern Asia. So using “**exertion**” ( which means physical or mental effort) is inapt. Instead we have to use “**expansion**” (which means the action of becoming larger or more extensive).

Remaining all the words are correct according to the context of the sentences. Hence **option C** is the correct answer.

### 38. Answer: B

The highlighted word used in option B is incorrect, the statement is about “The Reserve

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Bank of India took possession of two lenders of Kolkata due to governance issues and payment defaults. So using “**ceased**” (which means **come or bring to an end**) is inapt. Instead we have to use “**seized**” (which means **take hold suddenly and forcibly**).

Remaining all the words are correct according to the context of the sentences. Hence **option B** is the correct answer.

### 39. Answer: D

The highlighted word used in **option B** is incorrect, the statement is about “ The investigation report of the deadly Kozhikode air crash that happened in August 2020” So using “**nonlethal**” (which means **not causing death**) alters the entire meaning of the sentence. We

have to use “**fatal**” (which means likely to cause or capable of causing death, deadly).

Remaining all the words are correct according to the context of the sentences. Hence **option D** is the correct answer.

### 40. Answer: B

The highlighted word used in **option B** is incorrect, usage of “**employment**” is incorrect, instead “**deployment**” should be used to make the sentence contextually correct.

Deployment- the action of bringing resources into effective action

Remaining all the words are correct according to the context of the sentences. Hence **option B** is the correct answer.