



30 Most Important English Questions for IBPS Clerk Prelims 2018

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Direction (1-5): Read the following passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

To restore small investor faith in financial savings, policymakers have trained their guns on Ponzi schemes. But retail investors often lose money in regulated financial products as well, due to mis-selling, over-blown product claims and inherently flawed products peddled by financial firms. This is why the report of the Sumit Bose committee on the mis-selling and streamlining of incentives for market-linked products, submitted last week, deserves careful consideration. With an unerring focus on consumer interests, the report has gone into the nitty-gritty of products such as mutual funds and insurance to make very specific recommendations on how their incentive and product structures can be reworked. This was the missing piece in the draft of the Indian Financial Code as well as recent consumer protection guidelines from the RBI and IRDA, which merely laid down 'best practices' for market players.

This report identifies three main problem areas in investor protection and goes on to recommend fixes for them. One is that front-loaded commissions are at the root of the problem of mis-selling. It finds that first-year commissions, as high as 35 percent on traditional insurance plans and 7-8 percent on new fund offers, have led to agents hard-selling them over low-cost NPS or exchange-traded funds. Therefore, it suggests that upfront commissions be banned, with all financial products moving to a full trail model, where distributor fees are pegged to returns. This is indeed the best way to seamlessly align the interests of distributors with those of investors and financial firms. Incomplete disclosures and confusing jargon play a key role in misleading investors. The report frowns upon practices such as insurers using the term 'bonus' to describe plain-vanilla returns and new fund offers being marketed as 'at par'. It recommends moving all market-linked products to a uniform cap on costs and allowing investors an easy exit if they are disappointed with the performance. Noting the yawning regulatory arbitrage between assets, the committee recommends that either all the

financial market regulators be merged (as suggested by the Indian Financial Code) or, somewhat over-optimistically, they willingly cede turf to each other.

Overall, while the report offers unambiguous solutions to plug the regulatory gaps in market-linked products, implementing them will cause quite a shakeup in the financial markets. The blanket ban on upfront commissions, as the ban on mutual fund entry loads has shown, cannot be achieved without sizeable upheavals in the agent force. Cracking down on the sky-high commissions on traditional insurance plans is bound to dent the profitability of insurers and force them to completely rework their business model. Similarly, transitioning all financial products to uniform cost and incentive structures will require hundreds of products to be withdrawn and reworked, with grandfathering clauses for older investors. But if policymakers want investors to shed their mistrust of market-linked products, they may have to **bite the bullet** on at least some of these prescriptions.

1. What is the author trying to suggest to his readers through the given passage?
 - A. The Sumit Bose committee's suggestions to plug the regulatory gaps in the market-linked products are fine but their implementation won't be easy.
 - B. Reducing the rates of commission on insurance plans will affect the profitability of insurance companies hence, they will have to remodel their business structure.
 - C. Investors must be careful about mis-selling, over-blown product claims and inherently flawed products peddled by financial firms.
 - D. Both B and C
 - E. None of these
2. Why does the author of the given passage believe that the report submitted by the Sumit Bose Committee is a missing piece in the draft of the Indian Financial Code as well as recent consumer protection guidelines from the RBI and IRDA?
 - A. It streamlines the incentives for market-linked products.
 - B. It makes specific recommendations on how the incentives and product structures of financial structures can be reworked.



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- C. It restores the faith of small investors in financial savings.
 D. Both A and B
 E. A, B and C
3. Which of the following key problems have been identified in the report submitted by the Sumit Bose Committee?
 A. Insurance companies are willing to pitch their insurance plans to the investors instead of NPS or exchange-traded funds because of the high commissions they offer.
 B. The incomplete disclosures and confusing rules mislead the investors.
 C. The difference in the purchase and selling price of assets is not satisfying.
 D. Both A and C
 E. A, B and C
4. Which of the following represents the recommendations of the Sumit Bose Committee, as suggested in the report?
 A. Upfront commission should be removed.
 B. Market linked products must be moved to a uniform cap on costs and easy exit should be allowed to the investors.
 C. All financial markets should be merged.
 D. A and C
 E. A, B and C
5. Which of the following best defines 'bite the bullet', as used in the given passage?
 A. To renegotiate terms and conditions.
 B. To remodel policies and structures.
 C. To decide to do something difficult.
 D. To do the right thing.
 E. None of these

Direction (6-10): In the following passage, there are blanks, each followed by a word given in bold. Every blank has four alternative words given in options (A), (B), (C), (D) and (E). Find the word which best suits the place.

Eleven years after it was first mooted in Parliament, the Rajya Sabha has finally adopted a goods and services tax. After the mere formality of its passage in the Lok Sabha for an approval of the amendments made, it will have to be considered and approved by a majority of State Assemblies before it can be sent to the President for (###Q1###). For now, Parliament's stamp is historic as the proposed tax will alter the powers of taxation that States enjoyed under the Constitution and (###Q2###) in a uniform consumption-based tax structure across the land for almost all goods and

services. Only potable alcohol is proposed to be excluded from the GST's (###Q3###), according to Finance Minister Arun Jaitley, with petroleum products set to be pegged at a zero per cent rate till such time as the proposed GST Council reaches an agreement with the States and the Centre on an acceptable framework for taxation. That the two main players — the Bharatiya Janata Party and the Congress — were able to narrow their differences restores a degree of faith in the capacity of the political class to put the nation above petty self-serving interests. While it is a (###Q4###) that consensus took so long to forge, both parties deserve a measure of credit for seeing the legislation through. The BJP for being accommodative in the face of reservations about specific provisions, which was accompanied by a much-needed change in tack in dealing with the Opposition. And the Congress, which became increasingly isolated on the issue and risked appearing (###Q5###) obstructionist, for overcoming its desire to pay the BJP back in its own coin.

6. Find out the appropriate word in each case.
 A. rejection B. complication
 C. assent D. litigation
 E. dissent
7. Find out the appropriate word in each case.
 A. abandon B. desert
 C. abysmal D. lurked
 E. usher
8. Find out the appropriate word in each case.
 A. autogenous B. visceral
 C. endogenous D. ambit
 E. viscerous
9. Find out the appropriate word in each case.
 A. mimed B. pity
 C. disdain D. mercilessness
 E. malevolence
10. Find out the appropriate word in each case.
 A. cussedly B. tenebrously
 C. nebulously D. covertly
 E. dingily
11. **Direction:** In the given question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E) i.e. No correction required.



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By disregarding the opinions of your friends and family, one **often ran the danger of** alienating them.

- A. Often run the danger of
- B. Seldom is running the dangers of
- C. Seldom ran the danger of
- D. Often runs the danger of
- E. No correction required

12. **Direction:** In the given question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E) i.e. No correction required.

At work, if you are unable to follow the rules, you will find yourself **running out of disagreement** with many people.

- A. Running in disagreements
- B. Running with disagreements
- C. Running into disagreements
- D. Running within disagreement
- E. No correction required

13. **Direction:** Which of the phrases A, B, C and D can replace the part printed in bold in the sentence? If the given sentence is correct as it is, mark E i.e. no correction required as the answer.

The reason why she **had left the job** was that she was angry with the manager.

- A. Has left the job
- B. Having left the job
- C. Is having left the job
- D. Is leaving the job
- E. No correction required

14. **Direction:** Which of the phrases A, B, C and D can replace the part printed in bold in the sentence? If the given sentence is correct as it is, mark E i.e. no correction required as the answer.

The building had been under construction for a long time until a series of unprecedented events **led it to a halt**.

- A. Leads it to a halt
- B. Bringing it to a stop
- C. Brought it to a halt
- D. Led it to a stop
- E. No correction required

15. **Direction:** In the given question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E) i.e. No correction required.

For the people living below the poverty line, it is important to find jobs that **had provided** enough money to attain a minimum standard of living.

- A. Will having provided
- B. Has provided
- C. Have been providing
- D. Provide
- E. No correction required

16. **Direction:** In the given question, a part of the sentence is printed in bold. Below the sentence, three alternatives to the bold part are given which may help improve the sentence. Choose the option that reflects the correct use of the phrase in the context of the sentence. In case the given sentence is correct, your answer is (E) i.e. No correction required.

As the days passed, **it became more** difficult for the people trapped in the barren island to survive.

- i. It would become more
 - ii. It was becoming more
 - iii. It became lesser
- A. Only I
 - B. Only ii
 - C. Only iii
 - D. Both ii and iii
 - E. No correction required

17. **Direction:** In the given question, a part of the sentence is printed in bold. Below the sentence, three alternatives to the bold part are given which may help improve the sentence. Choose the option that reflects the correct use of the phrase in the context of the sentence. In case the given sentence is correct, your answer is (E) i.e. No correction required.

Evaporation, a process different from boiling, is a type of vaporization that occurs on the surface of a liquid **hence it boils** into the gaseous form before reaching its boiling point.

- i. Though it transforms
- ii. As it changes
- iii. Though it boils



- A. Only i B. Only ii
C. Only iii D. Both ii and iii
E. No correction required
18. **Direction:** In the given question, a part of the sentence is printed in bold. Below the sentence, three alternatives to the bold part are given which may help improve the sentence. Choose the option that reflects the correct use of the phrase in the context of the sentence. In case the given sentence is correct, your answer is (E) i.e. No correction required.

Though the government agreed to take up some of their demands to the parliament, the protestors refused to bring the strike to a halt; for they **need different kettles of fish**.

- i. Need different kettles of fishes.
ii. Wants a different kettle of fish.
iii. Wanted a different kettle of fish.
A. Only i B. Only ii
C. Only iii D. Both ii and iii
E. No correction required
19. **Direction:** In the given question, a part of the sentence is printed in bold. Below the sentence, three alternatives to the bold part are given which may help improve the sentence. Choose the option that reflects the correct use of the phrase in the context of the sentence. In case the given sentence is correct, your answer is (E) i.e. No correction required.

A tax is a mandatory financial charge **requested from a taxpayer** by a governmental organization in order to fund various public expenditures.

- i. Imposed upon a taxpayer
ii. Stolen from a taxpayer
iii. Reimbursed to a taxpayer
A. Only I B. Only ii
C. Only iii D. Both ii and iii
E. No correction required
20. **Direction:** In the given question, a part of the sentence is printed in bold. Below the sentence, three alternatives to the bold part are given which may help improve the sentence. Choose the option that reflects the correct use of the phrase in the context of the sentence. In case the given sentence is correct, your answer is (E) i.e. No correction required.

Kept his nose to the grindstone, he was the most punctual person you could meet.

- i. Kept his nose on the grindstone
ii. Keeping his nose on the grindstone
iii. Keeping his nose to the grindstone
A. Only I B. Only ii
C. Only iii D. Both ii and iii
E. No correction required
21. **Direction:** A statement with three blanks, followed by three words, is given below. These words fit in the given sentence in some sequence. Choose the correct sequence from the given alternatives. If the correct sequence is not given in the alternatives, mark 'None of these' as the answer.
- At 28 and with his _____ frame looking worse for wear after dealing with the _____ of top-flight football in South Africa, City are taking a gamble that Ngoma might not be as effective as he was previously proved and are looking to cash in on his value while Sundowns still have a _____ appetite to buy him.
- I. voracious
II. rigours
III. sleight
A. voracious, sleight, rigours
B. sleight, rigours, voracious
C. rigours, sleight, voracious
D. sleight, voracious, rigours
E. None of these
22. **Direction:** A statement with three blanks, followed by three words, is given below. These words fit in the given sentence in some sequence. Choose the correct sequence from the given alternatives. If the correct sequence is not given in the alternatives, mark 'None of these' as the answer.
- That image for most of the CCNY graduates who became New York intellectuals and have provided accounts of their college careers, faded in the face of the _____ memories of the political intensity of the cafeteria _____ and the vivacity and _____ with which they all, before, during, and after lunch, confronted the problems and dismal prospects of the thirties.
- I. Alcoves
II. Indelible
III. Tenaciousness
A. alcoves, tenaciousness, indelible
B. indelible, tenaciousness, alcoves
C. alcoves, indelible, tenaciousness
D. indelible, alcoves, tenaciousness
E. None of these



23. **Direction:** A statement with three blanks, followed by three words, is given below. These words fit in the given sentence in some sequence. Choose the correct sequence from the given alternatives. If the correct sequence is not given in the alternatives, mark 'None of these' as the answer.

The rise of the humorous or celeb-packed video version has taken some of the ___ of apathy out of the in-flight safety demonstration, but it remains a _____ that must be tackled by flight attendants, perhaps you've felt a _____ of empathy for your flight attendant who stands at the front of a plane full of disinterested passengers and goes through the ritual of explaining.

- I. Sting
 II. Twinge
 III. Chore
 A. sting, chore, twinge
 B. chore, twinge, sting
 C. chore, sting, twinge
 D. twinge, sting, chore
 E. None of these

24. **Direction:** In the given question, five words printed in bold are given one of which may be correctly spelt. Choose the correctly spelt word as the answer.

Weering an (1)/ **abdominel** (2)/ **girdle**, the dancer (3)/ was able to **conceel** her (4)/ stomach **bulje** under her dress.(5)

- A. Weering B. Abdominel
 C. Girdle D. Conceel
 E. Bulje

25. **Direction:** In each question below, a sentence with four words printed in bold type is given. These are numbered as 1), 2), 3), 4) and 5). One of these four words printed in bold may be either correctly spelt or appropriate in the context of the sentence. Find out the word which is correctly spelt or is appropriate, if any. The number of that word is your answer.

It never **enteered** (1)/ my **mined** that you went (2)/ about **distributing** (3)/ **alms** in that (4)/ **reckles** way. (5)

- A. Enteered B. Mined
 C. Distributing D. Alms
 E. Reckles

- Direction (26-30):** Rearrange the following seven sentences (A), (B), (C), (D), (E), (F) and (G) in a proper sequence to form a meaningful paragraph: then answer the questions that follow.

A. The editors, however, contest the Assam Rifles' remit in asking them to refrain from carrying press releases of banned groups such as the NSCN (K).

B. On November 16, a day marked as National Press Day, three newspapers made a statement in that cause by publishing blank spaces on their editorial pages.

C. The editors were told they could be violating the Unlawful Activities (Prevention) Act (UAPA), 1967.

D. They were protesting against a notice served by the Assam Rifles to the editors of newspapers in Nagaland, warning them on coverage of the banned National Socialist Council of Nagalim (Khaplang).

E. In its defence, the Assam Rifles has drawn attention to a clause in the UAPA, under which the press can be made accountable in the interests of the sovereignty and integrity of the country.

F. Such crucial technicalities apart, the diktat begs the larger question about both the freedom of expression and the independence of the press.

G. This expression of defiance draws attention to the problems faced by the press in places described as conflict zones, trapped as mediapersons are between the state armed with the law to enforce varying degrees of censorship, and militant groups who use all methods of intimidation to have their versions published.

26. Which of the following will be the fourth sentence?
 A. A
 B. B
 C. G
 D. D
 E. E
27. Which of the following will be the first sentence?
 A. A
 B. B
 C. C
 D. G
 E. F



28. Which of the following will be the last sentence?
A. E B. D
C. C D. F
E. A
29. Which of the following will be the third sentence?
A. A B. F
C. B D. C
E. D

30. Which of the following will be the sixth sentence?
A. A B. F
C. C D. G
E. E

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