

# LIC AAO Exam 2019

## 30 English Latest Pattern Questions



**Direction (1-10):** Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

Barely would one come across staff in the State Bank of India walking up to a customer to sell a product that one had not asked for. But that is set to change. Cross-selling has been a mantra on which many of the global lenders – from Citibank to the locally groomed HDFC Bank – rest their success on. For Indian state-run banks built on orders from their political master, that's hardly strength. While SBI followed a model of others such as HDFC Bank and ICICI Bank when it came to the idea of a financial supermarket, its large lending operations and other activities such as earning fee income from advisory remained in silos that reduced its ability to exploit the customers. Growth has all along been about increasing the asset size by cutting cheques for thousands of crores in project finance, but not looking at customers' needs for other services such as digital only and complex financial products.

As the 25th chairman of SBI, Rajnish Kumar is determined to change course. In what is a total **revamp** of the organisational structure for the first time in 18 years, the lender will see its corporate lending groups **amalgamated** with the idea of extracting higher share of the customers' wallet – from selling derivatives, encircling their suppliers for more business and make a business out of bad loans that it has **accumulated**. "The aim is to improve fee income as the corporate accounts group will also focus on project finance and credit accounts have huge supply chains around them," says Kumar.

The mighty corporate accounts group will focus on large corporates with the best credentials, but would not restrict its activity to lending, but would exploit the potential to bring in other banking business. These companies such as Tata Motors have thousands of suppliers around them that is a great catchment area. Although SBI is the biggest with 23% market share of assets, it has also one-fourth of the total deposits and loan market. For the nine month period in the last fiscal, its income from fees grew 9% and cross-selling income grew by 85%. At the end of the December quarter, the bank's fee income comprised only 8% of its total income, this compares to 30% for Axis Bank.

Increasing fee income may be a good strategy, but hard to execute as it comes with many challenges. "There is a huge potential to grow fee income just looking at the sheer size," says Darpin Shah, banking analyst, HDFC Securities. "I did a road-trip in UP. It was surprising that SBI is the only PSU bank putting up a tough challenge to NBFCs and other banks in that region, in some places it was even No 1 and this is getting them good fee growth."

The very strengths that an institution counts upon to build its future could by itself become a drag. The staff strength of 2.6 lakh, including the over 73,000 that it got after the merger of associate banks last year, was becoming as much a problem as it opened up opportunities. After a year when staff from amalgamated banks' lost out on promotions, the bank has come up with its own 'succession planning' up to the deputy managing director level within its ambit. For each DMD role, the bank will shortlist four chief general managers and, for every CGM position, there will be nearly 4 GMs who will prepare to take over senior management **mantle**.

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1. What is the exceptional thing about SBI that makes it different from other locally groomed banks?
  - A. International transactions have become easier as SBI has correspondent relation with all major international banks.
  - B. The staff doesn't try to sell a product to a customer which the customer has not asked for.
  - C. SBI has many branches and is very active in addressing the issues of its customers.
  - D. It is the largest bank of the country which has been declared a domestically important Bank by RBI.
  - E. Almost any kind of banking transactions can be done using SBI internet banking.
2. Despite following the model of banks like HDFC and ICICI, how did the customers of SBI remain unexploited?
  - A. While working on the idea of a financial supermarket, SBI's large lending operations and other activities like earning fee income from advisory remained in isolation.
  - B. Under Section 29A of IBC, defaulting companies are not eligible to submit resolution plan for companies facing bankruptcy.
  - C. SBI subsidiaries are capitalising on the bank's reach, franchise and the synergies that come with it.
  - D. SBI with 22,000 branches and over 42 crore customers is the only financial institution that reaches every nook and corner of the country, barring a Life Insurance Corp of India agent.
  - E. All of these
3. What renovation plan will the chairman of SBI bring to change the course of SBI?
  - A. To grow fast in the area of mutual funds and insurance.
  - B. To build trust, relationship and physical presence that are required to do business with customers.
  - C. The corporate lending groups will be merged with the idea of drawing out higher share of the customer's wallet.
  - D. To take a leap in customer convenience as it recently launched YONO app.
  - E. To launch many products such as loans to first time borrowers, salary overdraft loans, pre-approved loans and innovative top-up loans.
4. Which of the following is true with respect to the given passage?
  - A. In today's context when technology is creating disruptions by the minute, how nimble-footed you are and how well you can execute will be crucial, especially for PSU banks where there is resistance to change.
  - B. SBI has the least market share of assets and the highest of the total deposits and loan markets.
  - C. Increasing fee income is an easy thing to introduce and does not involve challenges.
  - D. Large corporates with the best credentials would be mainly focused on by the corporate accounts group and it would focus on bringing in other banking business.
  - E. SBI is offering curated loans to salaried account customers and is also using a lot of data analytics to offer loans to customers who don't have salary accounts with them.
5. According to Darpin Shah, in what way is SBI getting a good fee growth?
  - A. SBI offering new car loan scheme with low interest rates, zero foreclosure charges, minimal paperwork and quick disbursements.
  - B. SBI, being the only PSU bank, is giving a tough challenge to NBFC and other banks while making itself No 1 in many places.
  - C. The bank's taking a leap in customer convenience by launching YONO app has made the difference.
  - D. By asking its customers to withdraw

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cash from PoS machines installed across various merchant locations amid the problem of cash crunch being faced by people in several states.

E. By reaching out and facilitate maximum number of people looking for convenient cash withdrawal.

6. What 'succession planning' did the bank come up with, a year after the staff lost out on promotions?

A. SBI and GJEPC will be working together on the amendments of the bank's credit policy with the diamond sector in order to bring in strong risk mitigation measures without harming the operations and export growth of sector.

B. SBI is serious on tightening the noose around the borrowers by increasing the collateral by almost 50%.

C. SBI is planning to look at risk mitigating issues for the finance extended to the sector and is not taking any measures in the short run.

D. SBI will announce the launch of a term policy with critical illness cover for 36 diseases.

E. The senior management will be handled by 4 general managers who will be shortlisted for the role of chief general managers, who will then be shortlisted for the role of Deputy managing directors.

7. Which of the following is the MOST SIMILAR in meaning to the given word?

**Mantle**

- A. Duty  
C. Pedestal  
E. Reprimand
- B. Plinth  
D. Rebuke

8. Which of the following is the MOST SIMILAR in meaning to the given word?

**Revamp**

- A. Exasperate  
C. Jeopardize  
E. Ruffle
- B. Refurbish  
D. Imperil

9. Which of the following is the MOST OPPOSITE in meaning to the given word?

**Amalgamate**

- A. Apportion  
C. Fortify  
E. Intertwine
- B. Integrate  
D. Snarl

10. Which of the following is the MOST OPPOSITE in meaning to the given word?

**Accumulate**

- A. Requite  
C. Garner  
E. Amass
- B. Subtle  
D. Segregate

11. **Direction:** Four statements are given below at A, B, C and D. There may be some errors in the given statements. Mark the incorrect statement as the answer. If all the statements are incorrect, mark E i.e. All are incorrect as the answer.

A. Unlike Facebook and other social media platforms, Twitter doesn't require users to share their birthdate when they sign up, and though the company's always mandated users to be at least 13, it has never done a whole lot to enforce the rule.

B. Twitter is different from Facebook and other social media platforms because it doesn't require users to share their birthdate when they sign up, and also, it does not do much to make sure that users be at least 13, which though is a company policy.

C. While Facebook and other social media platforms require the users to share their birthdate when they sign up, Twitter does not; and despite it being clearly stated in the policy that the users must be at least 13 to use the platform, not much has ever been done to make sure that users stick to it.

D. Facebook and other social media platforms require users to share their birthdate when they sign up, so Twitter has only mandated its users to be at least 13, a rule that it does not adhere.

E. All are incorrect

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12. **Direction:** Four statements are given below at A, B, C and D. There may be some errors in the given statements. Mark the incorrect statement as the answer. If all the statements are incorrect, mark E i.e. All are incorrect as the answer.

A. There has been considerable pressure about how workers are treated in the gig economy, and this has driven Uber to consider offering the drivers several financial benefits and insurance packages.

B. Uber is considering to offer its drivers several financial benefits and insurance packages, following considerable pressure about how workers are treated in the gig economy.

C. By offering drivers several insurance packages and financial, Uber seeks to address considerate pressure about how workers are treated in the gig economy.

D. The reason behind Uber's consideration to offer drivers several financial benefits and insurance packages is the considerable pressure that has built up about how workers are treated in the gig economy.

E. All are incorrect

13. **Direction:** Four statements are given below at A, B, C and D. There may be some errors in the given statements. Mark the incorrect statement as the answer. If all the statements are incorrect, mark E i.e. All are incorrect as the answer.

A. Human have caused climate change played a key role in altering our atmosphere and the flooding in Maryland, is one of the best examples which shows how such extreme events will be more commonplace as a result of it.

B. The flooding in Maryland fits within the broader context of how human-caused climate change is altering our atmosphere, making these extreme

events more commonplace.

C. Human-caused climate change is altering our atmosphere, and the flooding in Maryland is a perfect example of the fact that such extreme events will be more commonplace as a result of it.

D. The reason behind extreme events like the flooding in Maryland becoming more commonplace is the human-caused climate change, which is altering our atmosphere.

E. All are incorrect

14. **Direction:** Four statements are given below at A, B, C and D. There may be some errors in the given statements. Mark the incorrect statement as the answer. If all the statements are incorrect, mark E i.e. All are incorrect as the answer.

A. The issue at play here isn't so much that the car is really bad at tracking parked cars and stationary objects out of view, but that Tesla isn't making it clear to its drivers that the car can't handle or anticipate these fairly typical driving scenarios.

B. Rather than the car being really bad at tracking parked cars and stationary objects out of view, the problem lies with Tesla which is not making it clear to its drivers that the car can't handle or anticipate these fairly typical driving scenarios.

C. Tesla isn't making it clear to its drivers that there car can't handle or anticipate the fairly typical driving scenario of tracking parked cars and stationary objects out of view, and as a result, it is being assumed that the car is really bad at it.

D. While the car is not really bad at tracking parked cars and stationary objects out of view, the real issue at play here is that Tesla isn't making it clear to its drivers that the car can't handle or anticipate these fairly typical driving scenarios.

E. All are incorrect

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15. **Direction:** Four statements are given below at A, B, C and D. There may be some errors in the given statements. Mark the incorrect statement as the answer. If all the statements are incorrect, mark E i.e. All are incorrect as the answer.
- A. The fact that the state government failed in its job of dealing with the friction in Tuticorin early, resulted in a situation where the closure of the Sterlite plant was ordered eventually.
- B. It was the job of the state government to deal with the friction in Tuticorin early, and after having failed in it and hence a stage was reached where the closure of the Sterlite plant was ordered.
- C. The state government failing in its job of dealing with the friction in Tuticorin early eventually led to the situation where the closure of the Sterlite plant was ordered.
- D. The ordering of the closure of the Sterlite plant culminated from the fact that the state government failed in its job of dealing with the friction in Tuticorin early.
- E. All are incorrect
16. **Direction:** Four statements are given below at A, B, C and D. There may be some errors in the given statements. Mark the incorrect statement as the answer. If all the statements are incorrect, mark E i.e. All are incorrect as the answer.
- A. Aadhaar-linked bank accounts and the General Anti-Avoidance Rules are at the disposal of the tax authorities to establish if the investment has been made from tax-compliant sources or not.
- B. The tax authorities are responsible for establishing if an investment had been made from tax-compliant sources or not, and hence Aadhar-linked bank accounts and the General Anti-Avoidance Rules are at its disposal.
- C. Whether an investment has been

made from tax-compliant source is for the tax authorities to scrutinize, thus putting Aadhar-linked bank accounts and the General Anti-Avoidance Rules at its disposal.

D. Whether or no an investment has been made from tax-compliant source is for the tax authority to judge, who are at the disposal of Aadhar-linked bank accounts and the General Anti-Avoidance Rules.

E. All are incorrect

17. **Direction:** Four statements are given below at A, B, C and D. There may be some errors in the given statements. Mark the incorrect statement as the answer. If all the statements are incorrect, mark E i.e. All are incorrect as the answer.
- A. Nipah virus outbreak which was contained by the authorities, acted as a wake up call to improve the public health delivery systems and to focusing attention on ensuring ecological integrity of habitats.
- B. Though authorities have contained its spread, the Nipah virus outbreak must serve as a wake-up call to improve public health delivery systems and to focus attention on ensuring ecological integrity of habitats.
- C. The Nipah virus outbreak must serve as a wake-up call to improve public health delivery systems and to focus attention on ensuring ecological integrity of habitats, even though authorities have been successful in containing its spread.
- D. The Nipah virus outbreak which was controlled by the authorities, can essentially be seen as a wake-up call to improve public health delivery systems and to focus attention on ensuring ecological integrity of habitats.
- E. All are incorrect
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

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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'.

Although he was sometimes too strict with his children, **him had his best interests at heart**.

- i. him had his best interests on heart
- ii. he had his best interests beyond heart
- iii. he had his best interests at heart

- 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. In case the given sentence is correct, your answer is (E) i.e. No correction required.

The only man who is really free is the one who **can turn on an invitation to dinner without** giving any excuse.

- i. can turn around an invitation to dinner without
- ii. can turn down an invitation to dinner without
- iii. can turn an invitation to dinner in without

- 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'.

A habit cannot be flung out of the window by any man **for coaxed downstairs a step a time**.

- i. but coaxed down a step down a time
- ii. but coaxed downstairs one step at a time
- iii. but coaxed downstairs a step a time

- A. Only I
- B. Only ii
- C. Only iii
- D. Both ii and iii
- E. No correction required

21. **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".

Helen was so interested in the boat that she **insisted on shown every inch of it**: from the engine to the flag on the flagstaff.

- i. insisted on being shown every inch of
- ii. insisted on having been shown every inch of
- iii. insisted to sought every inch

- A. Only I
- B. Only ii
- C. Only iii
- D. Both ii and iii
- E. No correction required

22. **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. In case the given sentence is correct, your answer is (E), i.e., 'No correction required'.

Disregarding its latest policy, the administration treats children in such a cruel manner which **violates not only their legal rights but so their basic needs too**.

- i. violates their legal rights as well as basic needs
- ii. violates not only their legal rights but even their basic needs

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- iii. violates not only their legal rights but also their basic needs  
A. Only i                      B. Only ii  
C. Only iii                    D. Both i and iii  
E. No correction required
23. **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'.
23. A Republican effort to pass an immigration law appears doomed to fail **amid a political battle of migration children separated** from their parents.  
i. amid a political battle for migration children separated  
ii. amid a political battle over immigration children separated  
iii. amid a political battle over migrant children separated  
A. Only i                      B. Only ii  
C. Both i and ii            D. Only iii  
E. No correction required
24. **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'.
- The Indian armed forces marked the World Yoga Day with yoga **being conducted at the world's highest and coldest battlefield** at the Siachen Glacier.  
i. being conducted the world's tallest and freezing battlefield  
ii. conduction at the world's tallest and coldest battlefield  
iii. being conducted in the world's highest and coldest battlefield  
A. Only i                      B. Only ii  
C. Only iii                    D. Both ii and iii  
E. No correction required
25. **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.
- Melbourne is **shivering from its coldest start to winter in 36 years**, with an average minimum temperature of less than 5 degrees in the past six days.  
i. shivering around with its coldest start of winter in 36 years  
ii. shivering through its coldest start to winter in 36 years  
iii. shivering into its coldest start to winter in 36 years  
A. Only i                      B. Only ii  
C. Only iii                    D. Both ii and iii  
E. No correction required
26. **Direction:** A statement with one blank is given below. Choose the set of words from the given options which can be used to fill the given blank.
- Everyone was so set on getting to their destination that I ended up having to lean up against a wall, trying so hard to breathe,\_\_\_\_\_.
- i. until the crowd dispersed  
ii. until there was more calm around me.  
iii. until there were hoards of people around me.  
A. Only i                      B. Only ii  
C. Both i and ii            D. Both ii and iii  
E. All of the above
27. **Direction:** A statement with one blank is given below. Choose the set of words from the given options which can be used to fill the given blank.
- The story of this small community is one of the \_\_\_\_\_ by the state.

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- i. erasures instigated  
ii. unjust obliteration of pieces of evidence  
iii. misconduct of information  
A. Only i                      B. Only ii  
C. Both i and ii            D. Both ii and iii  
E. All of the above
28. **Direction:** A statement with one blank is given below. Choose the set of words from the given options which can be used to fill the given blank.  
There is something behind \_\_\_\_\_ the king him-self.  
i. dethrone of the  
ii. the throne greater than  
iii. and ahead of time  
A. Only i                      B. Only ii  
C. Both i and ii            D. Both ii and iii  
E. All of the above
29. **Direction:** A statement carrying one blank is given below. Choose the phrase(s) which can fill the blank to

- make the sentence grammatically correct and meaningful.  
He shrugged whimsically, his eyes crinkling \_\_\_\_\_.  
i. beyond his spectacles  
ii. behind his foresight  
iii. behind his glasses  
A. Only i                      B. Only iii  
C. Both i and ii            D. Both ii and iii  
E. All of these
30. **Direction:** A statement with one blank is given below. Choose the set of words from the given options which can be used to fill in the given blank.  
The radio had been stolen, but otherwise we got the \_\_\_\_\_.  
i. car backed into one piece  
ii. car fixed in one piece  
iii. car back in one piece  
A. Only i                      B. Only iii  
C. Both i and ii            D. Both ii and iii  
E. All of the above

## ANSWERS

1. Ans. B.  
As stated in the 1<sup>st</sup> para, "Barely would one come across staff in the State Bank of India walking up to a customer to sell a product that one had not asked for." Hence, option B is correct.
2. Ans. A.  
As stated in the first para, "While SBI followed a model of others such as HDFC Bank and ICICI Bank when it came to the idea of a financial supermarket, its large lending operations and other activities such as earning fee income from advisory remained in silos that reduced its ability to exploit the customers." Hence, option A is correct. In the given context, silos refers a system, process, department, etc. that operates in isolation from others.
3. Ans. C.  
As mentioned in the 2<sup>nd</sup> para, "As the 25th chairman of SBI, Rajnish Kumar is determined to change course. In what is a total revamp of the organisational structure for the first time in 18 years, the lender will see its corporate

- lending groups amalgamated with the idea of extracting higher share of the customers' wallet – from selling derivatives, encircling their suppliers for more business and make a business out of bad loans that it has accumulated." Option C expresses this idea, thus it is the correct answer.
4. Ans. D.  
As stated in the 3<sup>rd</sup> para, "The mighty corporate accounts group will focus on large corporates with the best credentials, but would not restrict its activity to lending, but would exploit the potential to bring in other banking business." Hence, option D is correct. A and E are not mentioned in the passage. Option B is incorrect as the third paragraph states, "Although SBI is the biggest with 23% market share of assets, it has also one-fourth of the total deposits and loan market." Option C is incorrect as fourth paragraph states, "Increasing fee income may be a good strategy, but hard to execute as it comes with many challenges."

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5. Ans. B.

As stated in the 3<sup>rd</sup> para, "Darpin Shah, banking analyst, HDFC Securities stated "I did a road-trip in UP. It was surprising that SBI is the only PSU bank putting up a tough challenge to NBFCs and other banks in that region, in some places it was even No 1 and this is getting them good fee growth." Hence, option B is the correct answer.

6. Ans. E.

As mentioned in the last para, "For each DMD role, the bank will shortlist four chief general managers and, for every CGM position, there will be nearly 4 GMs who will prepare to take over senior management mantle. " Hence, option E is correct.

7. Ans. A.

The word "mantle" means role or responsibility and out of the given words, "duty" has a similar meaning. "Plinth" and "pedestal" mean base of something. "Rebuke" and "reprimand" mean scold. Hence, option A is the correct answer.

8. Ans. B.

The word "revamp" means to give new and improved form, structure, or appearance to.

"Refurbish" has a similar meaning.

"Exasperate" and "ruffle" means to annoy and "jeopardize" and "imperil" are antonyms of the given word. Hence, option B is correct.

9. Ans. A.

The word "amalgamate" means to combine and out of the given words, "apportion" has a meaning opposite to the given word. "Integrate" and "fortify" are the synonyms of "amalgamate" and "snarl" and "intertwine" means entangle. Hence, option A is the correct answer.

10. Ans. D.

The word "accumulate" means gather or collect and out of the given words, and "segregate" has an opposite meaning.

"Garner" and "amass" are its antonyms. "Requite" means revenge and "subtle" means fine. Hence, option D is correct.

11. Ans. D.

All statements except D are correct as a sentence carrying a same idea has been rephrased in different ways. Option D has two

errors. The usage of the conjunction 'so' is incorrect here as it is used to state a reason. But in the given sentence, it is being told Twitter is different from other social media platforms. Thus, 'while' can be used instead 'so'. Secondly, 'adhere' should be followed by the preposition 'to' to make the correct prepositional phrase which is required here. Hence, D is the answer.

12. Ans. C.

All the sentences except option C are correct. In C, the adjective 'financial' does not modify any noun, which makes the sentence incorrect. Additionally, since 'pressure' has been used as a verb here, an adverb should modify it. But since "considerate" is an adjective, an error occurs in the sentence. Thus, 'considerate' should be replaced by 'considerable'.

Thus, option C is the answer.

13. Ans. A.

All sentences except A are correct. In options B, C and D, "human" has been used as an adverb to modify the verb "caused", while in option A, human is used as a noun followed by a helping verb 'have', which is then later followed by 'played': "Human have caused climate change played". This sentence construction is grammatically incorrect. "Human- caused", on the other hand means "caused by humans". Hence, option A is the answer.

14. Ans. C.

All the sentences except option C are correct. In C, 'there' which indicates place has been used instead of the possessive noun "their" which would refer to the drivers. Thus, option C is the answer.

15. Ans. B.

All the sentences except option B are correct. The sentence construction in B is incorrect where "with the friction in Tuticorin early, and after having failed in it and hence a stage", does not make any coherent sense. Thus, option B is the correct answer.

16. Ans. D.

All the sentences except option D are correct. In option D the phrase "whether or no" is incorrect and the correct one is "whether or

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not". Additionally, "the tax authority" may refer to a person, hence, 'who' can be used, but the usage of the plural verb "are" is incorrect as a single person is being talked about. Thus, D is the correct answer.

17. Ans. A.

All the sentences except option A are correct. In A, 'to' has been wrongly used before the gerund 'focusing', which makes the sentence grammatically incorrect. Since, "to improve" has been mentioned earlier, "to focus" should be used to maintain parallelism. Thus, option A is the answer.

18. Ans. C.

Only alternative (iii) is correct. In the given sentence, 'him had his' is wrong because the subjective pronoun should be used instead of an objective one. So we should have 'he'. Thus, option C is the correct answer.

19. Ans. B.

Here the alternatives (ii) is correct. 'Turn on' is a completely different phrase which means 'to activate or cause to flow, operate, or function.' On the other hand the correct phrase i.e. 'turn down' means 'refuse request or offer.'

Thus, option D is the correct answer.

20. Ans. D.

When we use 'for' it shows the reason of occurrence. Therefore we can't use for in this sentence because it isn't giving any reason. 'But' is what we should use. 'But' changes the entire course of the sentence. It conveys the sense that rather than discarding habits at once, they need to be removed gradually. So here both (ii) and (iii) are correct. Therefore, option D is the correct answer.

21. Ans. A.

The expression "insisted on shown" is incorrect. The prepositional verb "insisted on" should always be followed by -ing form of the verb. Hence, here, "being" should be used after on. Alternatively, the sentence can be rephrased with the usage of that: "Helen was greatly interested in the boat, and insisted that she be shown every inch of it from the engine to the flag on the flagstaff." Among the given alternatives, only alternative (i) is correct and option A is the correct answer.

22. Ans. D.

The bold part in the given sentence and Option (ii) are incorrect because whenever the phrase "not only" is used, it is obligatory to use "but also" in the sentence. Option (i) is correct because it replaces "not only... but also" with "as well as" which is correct. Option 3 is correct as it uses "but also" with "not only". Thus, option D is the correct answer.

23. Ans. D.

The bold part of the sentence contains one error i.e. 'migration' is used before children and it is noun. Instead of a noun, an adjective is required here to qualify the noun 'children'. Similarly, immigration is also a noun, so sentence 2 is also incorrect. 'Migrant' meaning tending to migrate or having migrated can work as an adjective to qualify the noun children. Hence option D is the correct choice.

24. Ans. E.

This sentence does not need any correction and hence option E is the correct answer. Moreover, the three options are grammatically incorrect and they cannot replace any part of the sentence. In alternative i, the word 'freezing' is not appropriate because there should be a superlative degree after 'and' if a superlative degree is used before it. Also, the preposition "at" is missing in the segment. In alternative ii the word 'tallest' is inappropriate because for peaks, we use "highest" not tallest. In alternative iii, the preposition 'in' is incorrect because we use 'at' for places.

25. Ans. B.

In the given sentence the preposition 'from' is used with shivering which is incorrect in this context because here the sentence is talking about the time period i.e. start to winter. Hence the option B is correct as sentence 2 uses the preposition 'through'. Rest two sentences does not make not make any sense semantically.

26. Ans. C.

The sentence talks about the speaker finding it difficult to cope with the crowd around him, rushing to get to their respective destinations.

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"until the crowds dispersed" is correct because it implies that the speaker found peace only when there was less crowd around him. "until there was more calm around me" is correct because it implies the same thing as the previous snippet.

"until there were hoardes of people around me" is incorrect because it implies that the speaker found peace only when there was crowd around him, which doesn't make sense.

Thus, C is the correct option.

27. Ans. C.

The sentence talks about a story revolving around a small community whose identity has been erased by the government. "erasures instigated" perfectly fits into the blank as it completes the sentence and makes perfect sense.

"unjust obliteration of pieces of evidence" is correct too as obliteration means deletion or destruction. The finished sentence means that the evidence supporting the community has been erased by the government.

"misconduct of information" cannot be used here as the word "misconduct" means bad conduct which is not the case here, and thus

the sentence does not make sense. Thus, C is the correct answer.

28. Ans. B.

Here only option B is correct. It is the only option that makes the sentence logical. While "dethrone of the" doesn't make any sense, option iii makes the sentence grammatically incorrect.

Option i: dethrone means take the throne away from the king

Option ii: it is talking about something which is greater the king himslef

Option iii: something which is ahead of time

29. Ans. B.

"Crinkle" means wrinkle. Someone's eyes would perform actions behind his/ her glasses. Thus, only alternative (iii) is correct.

30. Ans. B.

Only option B is logical. It means that the subject got the car back without much damage.

Option i: car is reversed into one piece

Option ii: car repaired one piece. Also doesn't make sense. Repairing itself means bringing the car into one piece.

Option iii: car is received without much damage.

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