

Top 21 questions For All Bank & Insurance Exams



Direction (1 – 5) : Read the given passage carefully and answer the questions that follow. Certain words are highlighted to help you locate them while answering some of these.

A **considerable** body of evidence have established that individuals of low socioeconomic status are more likely to suffer from diseases, to experience loss of functioning, to be cognitively and physically impaired, and to experience higher mortality. The influence of socioeconomic status on health is assumed to begin in the prenatal environment and continue through life. Parents' socioeconomic status affects childhood conditions, such as exposure to toxins and infectious agents. These conditions affect health immediately and possibly for years afterwards, the effects being only partly moderated by later changes in status.

Socioeconomic status affects health through a variety of mechanisms, including psychosocial factors, health behaviours, and health care. In general, persons of higher socioeconomic status are less exposed to health-threatening conditions and have more resources to buffer health threats. For instance, persons with more education have greater ability to self-monitor and manage highly effective but complicated therapies for such conditions as diabetes and HIV. Variation in this ability may involve other factors in addition to education, however. In general, the intervening mechanisms that have been studied through which socioeconomic status affects health—such as behaviour risk factors - do not entirely account for the effects of socioeconomic status, leaving much of these effects still to be explained. In addition, these intervening mechanisms could operate independently of socioeconomic status.

Source: <https://www.nap.edu/>

1. Which of the following is the MOST SIMILAR in meaning to 'threatening' as used in the passage?

- A. Promising
- B. Intimidating
- C. Curtailing
- D. Diminishing

E. Encouraging

2. Which of the following is the MOST OPPOSITE in meaning to 'considerable' as used in the passage?

- A. Substantial
- B. Prominent
- C. Inquisitive
- D. Insignificant
- E. Blasphemous

3. Why are people with low socioeconomic status more likely to suffer from diseases?

- I. Exposure to toxins and infectious agents
- II. Lack of resources to buffer health threats
- III. Ample education
- A. Only I
- B. Only II
- C. All I, II and III
- D. Both I and II
- E. None of the given alternatives

4. The italicized line in the passage is grammatically incorrect. Locate the error and find the correct replacement of the phrase from the following options.

- A. Which individuals of low
- B. Physically impairment
- C. Experiences loss of functioning
- D. Status is more likely
- E. Evidence has established

5. Which of the following statement is FALSE with reference to the passage?

- A. The after-effects of parental socioeconomic status are short-lived.
- B. Behaviour risk factors are a few of the reasons why socioeconomic status affects health.
- C. More educated people have more awareness, therefore, they are less prone to diseases as compared to less educated people.
- D. Both A and B
- E. None of these

Direction (6 – 10) : Read the given passage carefully and answer the questions that follow.

America did as much as any country to create post-war Europe. In the late 1940s and the 1950s it was midwife to the treaty that became the European Union (EU) and to NATO, the military alliance



that won the cold war. The United States acted partly out of charity, but chiefly out of self-interest. Having been dragged into two world wars, it wanted to banish Franco-German rivalry and build a rampart against the Soviet threat. After the Soviet collapse in 1991, the alliance anchored democracy in the newly liberated states of eastern Europe.

Today, however, America and Europe are separated by a growing rift. The mood before the NATO summit in Brussels on July 11th and 12th is poisonous. As President Donald Trump accuses the Europeans of bad faith and of failing to pull their weight, they accuse him of crass vandalism. A second summit, between Vladimir Putin and Mr Trump in Helsinki on July 16th, could produce the once-unthinkable spectacle of an American president treating his Russian opponent better than he has just treated his allies. Even if the two summits pass off without controversy—as they might, given how Mr Trump delights in confounding his critics—the differing priorities, divergent beliefs and clashing political cultures will remain. The Western alliance is in trouble, and that should worry Europe, America and the world.

Every alliance has its tensions, but the Western one is strained on a bewildering number of fronts. Mr Trump, and his generals, are exasperated by the feeble efforts of many NATO members to honour their promise to raise defence spending towards 2% of GDP by 2024. The American right tends to condemn European support for the Iranian nuclear deal (which Mr Trump quit), and what it sees as a bias against Israel. And policymakers from both parties think that, as the world's attention shifts to Asia, whining, sanctimonious Europeans deserve less of their time.

As if that were not enough, Mr Trump fatuously accuses the EU of being "set up to take advantage of the United States" and chastises it for unfair trade. Meanwhile, Europe is divided. Italy has a new populist coalition that is pro-Putin. So, increasingly, is Turkey, a member of NATO (but not the EU) which is hostile to

the liberal democratic values that bind the alliance. Worse could be in store. A Labour government in Britain under Jeremy Corbyn, who has a long history of opposing the use of arms by the West, would treat America with deep suspicion; he could even try to leave NATO.

Source: media.economist.com

6. Which of the following correctly states the reason for America playing a crucial role in introducing and bringing about the international alliance, NATO?

- A. America wanted to make the world a more peaceful place to live in.
- B. America wanted to distance itself from the Soviet Union, against whom they could not win the cold war.
- C. America wanted to stop the constant conflicts between France and Germany and to protect itself from the Soviet Union.
- D. America wanted to feel protected and ensure that the Soviet Union wouldn't militarily ally with the European nations and become a threat to them.
- E. America, having being part of two world wars, wanted to make sure that a third one never happens.

7. Which of the following statements can be correctly inferred from the passage?

- I. America and Russia are not allies of each other.
 - II. The American President is best known for his ability to spring surprises, especially when least expected.
 - III. The Americans favour the Israelis over the people of Iran.
- A. Only I
 - B. Only II
 - C. Both I and II
 - D. Both II and III
 - E. All of these

8. With reference to the passage, which of the following statements is NOT true?

- A. The American President feels that the member countries of the EU are involved in unfair trade.
- B. NATO member countries are expected to spend a certain amount of money for defence.
- C. There is a possibility that Britain might soon be out of NATO.



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D. Turkey is not in favour of the liberal political ideologies that is followed amongst the members of NATO.

E. The focus is shifting towards Asia because of the whining attitude of some of the European countries.

9. What is the tone of the given passage?

- A. Critical
- B. Submissive
- C. Objective
- D. Apologetic
- E. Cynical

10. Which of the following would be the most appropriate title of the passage?

- A. The North Atlantic Treaty Organization (NATO)
- B. NATO's Purpose After the Cold War
- C. NATO and the Western Alliance
- D. Trouble in the Western Alliance
- E. Unrest and Cohesion in the Western Alliance

Direction (11 – 15) : Read the following passage carefully and answer the questions.

These are difficult times for America's free-traders. There is anger at 'globalism'. Even Americans who were in favour of the Trans-Pacific Partnership (TPP)-an ambitious new agreement between 12 Pacific-rim-countries- have turned against it. This may be linked to a globalisation of supply chains. Production of traded goods has become 'unbundled'. Firms once tended to design new gadgets and order the supplies needed to build them in a single factory or city. In the past few decades, more efficient global shipping and improvements in communications allow firms to spread production across far-flung locations to design a phone in America, source parts from several Asian economies, and assemble it in China. The share of parts and components in trade rose from 22% to 28% between 1980 and 2000. In 2005, trade in 'intermediate inputs' accounted for an estimate 56% of trade in goods and 73% in services across rich countries. This contributed to a dramatic acceleration in global trade growth. It also changed the way money workers view trade. As production has spread

around the world, countries have specialized in different segments of the supply-chain. While those, such as China, with lots of low-cost labour, focused on manufacturing and assembly, more advanced economies followed a different path. Cities like New York and San Francisco enjoyed an initial advantage in the most lucrative bits of the modern supply chain: research and development, engineering and finance. As a result, growth in supply-chain trade has been a boon for the powerful and profitable firms with headquarters in those cities, and for the highly skilled, well compensated workers they employ. America's lot in this new world is, on the whole, a happy one. Many countries envy its fortunate position as a hub for innovative cities. Most studies of the potential effects of TPP conclude that the deal would raise American output by a small but meaningful amount: just under a percentage point of GDP, perhaps over the next 15 years. But the obstacles confronting new trade deal are formidable. More generous redistribution, perhaps through an expanded programme of trade-adjustment assistance, could help neutralize some opposition. But discomfort with TPP is mostly rooted in a mistrust of the elite. Voters who are skeptical of the value of TPP will be unlikely to change their stripes without some demonstration that pacts of its kind benefit the many rather than just the few.

Source:

<https://www.economist.com/finance-and-economics>

11. Which of the following is true in context of the passage?

- A. Global public opinion is against America's trade policies.
- B. In America, wages of low skilled workers have risen tremendously over the last decade.
- C. America's GDP growth has fallen in the past few years.
- D. American firms are no longer leader in technology.
- E. None of these



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12. Which of the following best describes the America's view of TPP?

- A. Americans are unequivocally in favour of the TPP as it will benefit them the most.
- B. The TPP is detrimental as it has fuelled long-term conflicts between rich and developing nations.
- C. The TPP has elevated mass unemployment and is resented by all Americans.
- D. The TPP has strengthened America's relationship with Asia and Europe.
- E. Americans are wary of the TPP as its benefits are indeterminate.

13. What can be inferred from the statistics given in the passage?

- A. Developed countries are benefitting most from trade agreements.
- B. The TPP has benefitted China and America the most.
- C. China's dominance in manufacturing is waning.
- D. Global trade has grown explosively.
- E. Contrary to political projections, trade in Asian has not risen dramatically.

14. Which of the following is the author's view of free trade?

- A. Uniform laws and regulations across developing countries have vastly benefitted free trade.
- B. There have been tremendous shifts in free trade but it's benefits need to be more equitably distributed.
- C. Protecting national interest at the cost of free trade is the need of the hour.
- D. It is service to reduce the gap between the haves and the have-nots.
- E. None of the options illustrate the author's view of free trade.

15. According to the passage, which of the following is/are (an) effects of 'unbundling'?

- A) Unfair and exploitative working condition in developing countries.
 - B) Drop in quality standard of manufactured goods.
 - C) Unemployment for some sections of the workforce in developed countries.
- A. Only A and B B. Only B and C
C. Only C D. All A, B and C

E. Only A and C

Direction (16 – 20) : 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 the questions.

Maglev (derived from magnetic levitation) is a system of train transportation that uses two sets of magnets, one set to repel and push the train up off the track as in levitation (hence Maglev, Magnetic-levitation), then another set to move the 'floating train' ahead at great speed taking advantage of the lack of friction. Along certain "medium range" routes (usually 200–400 miles) Maglev can compete favorably with high speed rail and airplanes.

With Maglev technology, there are no moving parts. The train travels along a guideway of magnets which control the train's stability and speed. Maglev trains are therefore quieter and smoother than conventional trains, and have the potential for much higher speeds.

Maglev vehicles have set several speed records and Maglev trains can accelerate and decelerate much faster than **conventional** trains; the only practical limitation is the safety and comfort of the passengers.

The power needed for levitation is typically not a large percentage of the overall energy consumption of a high speed maglev system. Overcoming drag, which makes all land transport more energy intensive at higher speeds, takes up the most energy. Vactrain technology has been proposed as a means to overcome this limitation.

Maglev systems have been much more expensive to construct than conventional train systems, although the simpler construction of maglev vehicles makes them cheaper to manufacture and maintain. Despite over a century of research and development, maglev transport systems are in operation in just three countries (Japan, South Korea and China). The **incremental** benefits of maglev technology have often been hard to justify against cost and risk, especially



where there is an existing or proposed conventional high speed train line with spare passenger carrying capacity, as in continental Europe, the UK and Japan.

Source: <https://en.wikipedia.org>

16. Which of the following statements can be correctly inferred from the passage?

- A. Maglev trains run on tracks which are levitated from the ground.
- B. The construction of Maglev train systems has been cheaper than the conventional high speed train systems.
- C. Maglev trains have a very aerodynamic body so the electricity needed to push the train forward isn't much.
- D. Maglev trains are smoother and quieter than conventional trains as there are no moving parts in them.
- E. None of the above

17. What is the main reason for the Maglev train system not being implemented in most countries?

- A. Maglev trains increase the travel time by 30% as compared to that of conventional trains.
- B. Maglev trains are very loud which isn't suitable for urban areas.
- C. Maglev train systems are very expensive as compared to conventional train systems.

- D. Maglev is the latest technology and no country apart from Japan, China and South Korea is capable of building one.
- E. None of the above

18. Which of the following words is the MOST OPPOSITE in meaning to the given words?

- Conventional A. Aphrodisiac
- B. Radical C. Linguistic
- D. Conditional
- E. Stimulant

19. Which of the following words is the MOST SIMILAR in meaning to the given words?

- Incremental B. Linchpin
- A. Marginal D. Aggravation
- C. Commiseration
- E. Inebriate

20. Which of the following would be the most appropriate title of the passage?

- A. Maglev and its success in developing countries
- B. Slow speed is the Maglev's biggest problem
- C. Maglev: High speed trains of the future?
- D. Maglev and its rise in India
- E. Maglev: A cheaper alternative to conventional trains

###ANSWERS###

1. Ans. B.

The meanings of the given words are as follows:

Threatening: having a hostile or deliberately frightening quality or manner

Promising: showing signs of future success

Intimidating: having a frightening, overawing, or threatening effect

Curtailing: reducing in extent or quantity; impose a restriction on

Diminishing: making or becoming less

Encouraging: giving someone support or confidence; supportive

Therefore, 'intimidating' is similar to 'threatening'.

2. Ans. D.

The meanings of the given words are as follows:

Considerable: sufficiently great or important to be worthy of attention; noteworthy

Substantial: of considerable importance, size, or worth

Prominent: important; famous

Inquisitive: having or showing an interest in learning things; curious

Insignificant: too small or unimportant to be worth consideration

Blasphemous: sacrilegious against God or sacred things; profane

Therefore, 'insignificant' is antonym of 'considerable'.

3. Ans. D.

The passage states that due to lower socioeconomic status of parents, children's health is suffered from the very beginning due to the exposure to toxins and infectious agents. Hence, I is one of the reasons.

Also, it is stated that 'persons of higher socioeconomic status are less exposed to health-threatening conditions and have more resources to buffer health threats' which implies that persons of lower socioeconomic status do not have sufficient resources to buffer health threats. Hence, II is also one of the reasons.

However, III cannot be the reason of people suffering from diseases as persons with more education have greater ability to self-monitor the disease and take appropriate action.

Therefore, **option D** is the correct answer.

4. Ans. E.

The subject of the italicized sentence is **considerable body of evidence** which is singular. However, the verb used i.e. 'have' is plural, which violates the subject-verb agreement.

Therefore, the correct replacement will be **evidence has established** to satisfy subject-verb agreement.

All the other fragments are grammatically correct.

Hence, **option E** is the correct answer.

5. Ans. A.

Out of the given statements, **option A** is false. It is stated in the passage that 'Parents' socioeconomic status affects childhood conditions, such as exposure to toxins and infectious agents. These conditions affect health immediately and possibly for years afterwards, the effects being only partly moderated by later changes in status'. This implies that the after-effects of parental socioeconomic status continue for years and are not short-lived.

6. Ans. C.

Refer to the first paragraph of the passage where the author explains why America played such a crucial role in bringing about the NATO – because "it wanted to banish Franco-German rivalry and build a rampart against the Soviet threat". Therefore, option C is the correct answer.

Midwife means someone who assists in or takes a part in bringing about a result.

7. Ans. A.

Statement I can be correctly inferred. Refer to the last line of the second paragraph, where the author refers to Putin as the "Russian Opponent", which clearly tells us that America and Russia are anything but allies. Statements II and



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III cannot be inferred. Though the author does tell us that the American President "delights in confounding his critics", we cannot say for certain that this ability is what he is best known for. And simply because America is not in support of Iran's nuclear deal as they feel it is biased against the Israelis, we cannot infer that they favour the Israelis more. Therefore, option A is the correct answer.

Fatuous means silly and pointless.

Confounding means to cause surprise or confusion in someone, (especially not expected)

8. Ans. E.

Option E is not true. The author simply mentions that the focus and the attention of the world is shifting towards Asia. We have not been told the reason as to why that is happening. Therefore, option E is the correct answer. All the other options are true as per the given passage.

9. Ans. C.

The tone of a given passage is basically the author's feelings or emotions towards the subject that he is talking about. In the given passage, the author is simply giving information and stating facts. He hasn't adopted any particular tone – either positive or negative while talking about the trouble brewing in the Western Alliance. Therefore, option C – objective, which refers to a detached and impersonal tone, is the correct answer.

10. Ans. D.

A title usually summarizes the author's main points succinctly and is at most times, a common theme that runs in the passage. The main theme of the given passage revolves around the fact that there is a rift taking place between America and the European nations and the entire mood before the NATO summits in Brussels and Helsinki doesn't seem to be very upbeat. The author then goes on to tell us that the Western Alliance is going through a lot more problems than what is usually expected in alliances between nations. Therefore, option D – Trouble in the Western Alliance would be the most appropriate title for the passage.

11. Ans. A.

The first line of the passage states, "These are difficult times for America's free-traders. There is anger at 'globalism'". This means that the whole globe is critical of America's trade policies. The rest of the options are false. Thus, option A is the correct answer.

12. Ans. E.

According to the passage, "But discomfort with TPP is mostly rooted in a **mistrust of the elite**. Voters who are **skeptical of the value of TPP** will be unlikely to change their stripes." This means that the elite do not trust the TPP as its value is undetermined/ unstable. Thus, option E is the correct answer.

13. Ans. A.

With respect to the statistics mentioned in the passage, "As a result, growth in supply-chain trade has been a boon for the powerful and profitable firms with headquarters in those (New York and San Francisco) cities, and for the highly skilled, well compensated workers they employ. America's lot in this new world is, on the whole, a happy one". Since America is a developed country, option A is the correct answer.

14. Ans. B.

As discussed in the passage, the author charts out the changes that have taken place with respect to free trade. Towards the end, the author states, "But the obstacles confronting new trade deal are formidable. More generous redistribution, perhaps through an expanded programme of trade-adjustment assistance, could help neutralize some opposition." The fact that the author advocates for a generous redistribution, makes it clear that he/ she wants the benefits to be distributed more equally. Hence, option B is the correct answer.

15. Ans. C.

"Unbundled" means to market or charge for (items or services) separately rather than as part of a package. According to the passage, "Production of traded goods has become 'unbundled'", which has led to the segregation of processes involved in the supply chain: "global shipping and improvements in communications allow firms to spread production across far-



flung locations to design a phone in America, source parts from several Asian economies, and assemble it in China". This means that since certain services are not being performed in the developed country, there would be a lack of employment in that particular sector. Thus, only alternative C is correct and option C is the correct answer.

16. Ans. D.

In the second paragraph it is clearly stated that Maglev trains are much smoother and quieter when compared to the conventional trains because there are no moving parts. Thus, the correct answer is option D.

17. Ans. C.

Although the Maglev systems is easier to maintain and construct, the technology and components required to make the lines and the whole system is way costlier than the conventional lines. The initial investment is too much for a small country to handle. This is the main reason why most developing and under developed countries avoid Maglev systems. Hence, the correct answer is option C.

18. Ans. B.

'Conventional' means something which is based on or in accordance with what is generally done or believed.

'Radical' is characterized by departure from traditional way. This is the most opposite in meaning to 'Conventional'. Hence the correct answer is option B.

'Aphrodisiac' means a food, drink, or other thing that stimulates sexual desire.

'Linguistic' means relating to language

'Stimulant' means a substance that raises levels of physiological or nervous activity in the body.

Hence, option B is the correct response.

19. Ans. A.

'Incremental' is something relating to or denoting an increase or addition, especially one of a series on a fixed scale.

'Marginal' is a series of successive changes which makes it the most similar in meaning to incremental. Here the passage describes that small benefits of Maglev trains are difficult to justify. The correct answer is option A.

'Linchpin' is a person or thing vital to an enterprise or organization.

'Commiseration' is sympathy and sorrow for the misfortunes of others; compassion.

'Aggravation' is the state of becoming worse or more serious; exacerbation.

'Inebriate' is to make (someone) drunk; intoxicate.

Hence option A is the correct response.

20. Ans. C.

Maglev hasn't been a success in most developing countries as its being used in just 3 countries hence option A can be eliminated. Maglev trains are faster than conventional trains hence option B can be eliminated as well. India hasn't adopted Maglev technology for trains hence option D should be eliminated as well. Maglev trains aren't cheaper than conventional trains by any means, hence option E must be eliminated. Only option C looks appropriate as it asks a question, whether Maglev is an appropriate option for the trains in the future. The author has explained the benefits of the train but has also showed us that the cost and risk associated with it makes it less viable. Hence, the correct answer is option C.

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