

Banking Daily Quiz Blog - January 10



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1. In the following passage, some of the words have been left out. Read the passage carefully and fill in the blanks by selecting the most appropriate alternatives. The question number from which a word is to be selected out of the four given as alternatives, is written in each blank space.

The microfinance market in India is expected to grow rapidly, supported by Government of India's (5) to achieve greater financial inclusion, and growth in the country's retail sector. MFI's have a (6) level reach and understanding of the (7) needs of the poor. The growing retail market in India provides opportunities for MFI's to act as (8) in the retail supply chain. The banking sector will also help microfinance sector grow – banks are expected to use MFI's to meet their financial services and other (9) products.

A. chose the right option for blank __ 8 __ :

A intermediaries

B link

C retailers

D managers

E dealer

Solution

The correct answer is option A i.e. intermediaries

By reading the paragraph we can see that through the passage the author is trying to convey that the MFI's have a wider reach that is till the bottom of the pyramid.

Therefore, it is clear that 'intermediaries' is the apt. option to be used here.

All other options are inappropriate to be used here.

Hence the chosen option is correct.

B. chose the right option for blank 7 :

A political

B social

C technological

D economic

E homely

Solution

The correct answer is option D i.e. economic

By reading the paragraph we can see that the best answer would be economic needs as the other three do not relate to the agenda of financial inclusion. Social needs are related to better education or health care facilities.

Therefore, it is clear that 'economic' is the apt. option to be used here.

All other options are inappropriate to be used here.

Hence the chosen option is correct.

C. **chose the right option for blank __9__ :**

A inevitable

B structured

C accessible

D feckless

E chain

Solution

The correct answer is option B i.e. structured

By reading the paragraph we can reject option 'A' and 'D' as they won't fit the context, accessible won't fit as if the products are accessible then there is no need to distribute it.

Therefore, it is clear that 'structured' is the apt. option to be used here.

Inevitable: that cannot be avoided or prevented from happening.

Structured: to arrange something in an organized way.

Accessible: possible to be reached or entered.

Feckless: lacking initiative or strength of character; irresponsible.

Chain: a series of connected things or people.

All other options are inappropriate to be used here.

Hence the chosen option is correct.

D. chose the right option for blank __ 6 __ :

A upper

B narrow

C grass – root

D higher

E moderate

Solution

The correct answer is option C i.e. grass – root

By reading the paragraph we can see that through the passage the author is trying to convey that the MFI's have a wider reach that is till the bottom of the pyramid.

Therefore, it is clear that 'grass – root' is the apt. option to be used here.

Narrow: having only a short distance from side to side.

Grass – root: the most basic level of an activity or organization.

Higher: (used about things) having a large distance between the bottom and the top.

Moderate: being, having, using, etc. neither too much nor too little of something.

All other options are inappropriate to be used here.

Hence the chosen option is correct.

E. chose the right option for blank __5__ :

A areas

B initiative

C

will

D

enthusiasm

E

demotivation

Solution

The correct answer is option B i.e. initiative

By reading the paragraph we can see that only option ‘b’ and ‘d’ would fit in the context. Enthusiasm can be invalidate as it does not go with the tone of the passage.

Therefore, it is clear that ‘initiative’ is the apt. option to be used here.

Initiative: official action that is taken to solve a problem or improve a situation.

Enthusiasm: a strong feeling of excitement or interest in something and a desire to become involved in it.

Demotivation: lack of interest in and enthusiasm about your work.

All other options are inappropriate to be used here.

Hence the chosen option is correct.

Four sentences are given with a blank in each. Five words are also given to fill the blanks. Identify the number of sentences each word can go into, and mark as your answer the maximum number of sentences any word can go into.

2. 1) Unable to _ the grief of his beloved's death, he ended his life.
- 2) _ is an animal, which lives on fruits and roots.
- 3) Please _ with us for the delay.
- 4) __ is an intoxicating drink.

A Beer

B Withstand

C Bear

D Overcome

E Endure

Solution

The correct answer is option C i.e. Bear

‘beer’ means a type of alcoholic drink that is made from grain, which fits into only blank 4.

‘withstand’ means to be strong enough not to break, give up, be damaged, etc., which fit into only 1.

‘bear’ as a noun means

1. a large, heavy wild animal with thick fur and sharp teeth
2. (in business) a person who sells shares in a company, hoping to buy them back later at a lower price

‘Bear’ as a verb means

1. to be able to accept and deal with something unpleasant
2. to not be suitable for something; to not allow something

and it fits into blank 1, 2 and 3.

‘Overcome’ means to manage to control or defeat somebody/something, which fits into blank 1 alone.

‘Endure’ means to bear and which fits only blank 1.

Therefore, ‘bear’ fits into a maximum number of 3 statements.

Hence, option ‘c’ is the best choice for the given blanks.

Four sentences are given with a blank in each. Five words are also given to fill the blanks. Identify the number of sentences each word can go into, and mark as your answer the maximum number of sentences any word can go into.

3. 1) “Those who _ will teach those who can’t”, said George Bernard Shaw.
- 2) The white-water issue proved to be a _ of worms to the Clintons.
- 3) “_ you wait for a few minutes?” the secretary asked politely.
- 4) He had no __ of his own; he would listen to anyone.

A Ideas

B Can

C Will

D Would

E Could

Solution

The correct answer is option B i.e. Can

‘Ideas’ means a plan, thought or suggestion, especially about what to do in a particular situation, which fits into blank 4.

‘can’ means:

1. used for showing that it is possible for somebody/something to do something or that somebody/something has the ability to do something
2. a metal or plastic container that is used for holding or carrying liquid
3. a metal container in which food or drink is kept without air so that it stays fresh
4. to put food, drink, etc. into a can in order to keep it fresh for a long time

"Can" is one of the most commonly used modal verbs in English. It can be used to express ability or opportunity, to request or offer permission, and to show possibility or impossibility.

Examples: I can ride a horse.

It fits into blanks 1, 2 and 3.

‘will’ means the power of the mind to choose what to do; a feeling of strong determination, which fits into blank 4.

Could, would, and should are all used to talk about possible events or situations, but each one tells us something different. Could is used to say that an action or event is possible. Would is used to talk about a possible or imagined situation, and is often used when that possible situation is not going to happen. It only fit into blank 3.

Therefore, ‘can’ fits into a maximum number of 3 statements.

Hence, option ‘B’ is the best choice for the given blanks.

In the given questions, one word in every sentence has been highlighted. Pick the option that best describes the meaning of the highlighted word in the give context.

4. **As they stood atop the hill, a beautiful *panorama* of city lights unfolded beneath their eyes.**

A Incoherent

B Curt

C Succinct

D Vista

E Captured

Solution

The correct answer is option D i.e. Vista

a) Incoherent: To be incoherent is to be unable to express your thoughts logically.

b) Curt: To be curt is to be brief and to that point to the extent of being rude.

c) Succinct: To be succinct is to briefly give the gist of something.

d) Vista: a beautiful view, for example of the countryside, a city, etc.

Therefore, A panorama is a vista perception of a region.

e) captured: to take control of something

Therefore, Vista is the most apt. option to be used here.

Hence the chosen option is correct.

In the given questions, one word in every sentence has been highlighted. Pick the option that best describes the meaning of the highlighted word in the give context.

5. **Mason arose resolutely from the realm of suffering and embarked boldly on a course of *arduous* study.**

A Upright

B Conscientious

C Exhilarating

D Grueling

E Comfortable

Solution

The correct answer is option D i.e. Grueling

Arduous means ‘involving or requiring difficult and tiring efforts.’ And ‘Grueling’ is synonym to it.

a) Upright: honest and responsible

b) Conscientious: (used about people) careful to do something correctly and well.

c) Exhilarating: a feeling of great happiness and excitement.

d) Grueling: very tiring and long.

e) Comfortable: that makes you feel physically relaxed and in no pain; that provides you with everything your body needs.

Therefore, Grueling is the most apt. option to be used here.

Hence the chosen option is correct.

Rearrange the following seven sentences (1), (2), (3), (4), (5), (6) and (7) in the proper sequences to form a meaningful paragraph and then answer the questions given below:

- 6. 1) Whenever he felt hungry, he killed one of his subjects and ate it.**
- 2) His attitude changed, and he stopped taking interest in the matters of his subjects.**
- 3) All the animals were sad, but nobody had the courage to speak about it to king lion.**
- 4) Once upon a time there was a lion who loved his subjects and whenever there was any problem, he applied his wit and brought an amicable settlement to their problems.**
- 5) He became cruel.**
- 6) Every animal appreciated him.**
- 7) But after some time, he became over-confident and arrogant in his behavior.**

What is the correct rearrangement of the sentences?

A 2 6 5 7 3 4 1

B 4 6 7 2 5 1 3

C 2 4 3 5 1 6 7

D

1 2 3 4 5 6 7

E

3 4 5 6 2 7 1

Solution

The correct answer is option B i.e. 4 6 7 2 5 1 3

While arranging sentences in a paragraph, it is important to understand the central theme of the paragraph so that the series of events can be well adjusted.

Here, first sentence is sentence 4 as it introduce the title of the paragraph 'lion'. i.e. Once upon a time there was a lion...

Second sentence is sentence 6 as it further explains that other animals appreciated the lion for his nature/behaviour.

Third sentence is sentence 7 as it explains how the behaviour of lion changed.

Fourth sentence is sentence 2, as it further explains that his attitude changed, and he stopped taking interest in the matters of his subjects.

Fifth sentence is sentence 5 as it further explain the consequence of all this arrogance and rude behaviour was that "He became cruel."

Sixth sentence 1 as it explains that his cruelty was grown this much that whenever he felt hungry, he killed one of his subjects and ate it.

Last sentence is sentence 3 as it conclude about the result of all this i.e. All the animals were sad, but nobody had the courage to speak about it to king lion.

Therefore, the correct sequence will be 4 6 7 2 5 1 3.

The paragraph formed after rearrangement is:

Once upon a time there was a lion who loved his subjects and whenever there was any problem, he applied his wit and brought an amicable settlement to their problems. Every animal appreciated him. But after some time, he became over-confident and arrogant in his behavior. His attitude changed, and he stopped taking interest in the matters of his subjects. He became cruel. Whenever he felt hungry, he killed one of his subjects and ate it. All the animals were sad, but nobody had the courage to speak about it to king lion



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