50 Important Practice English Questions on Cloze Test for SBI PO Preliminary Exam:

Directions (Q.1-10): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The traditional method of managing credit risk is (1) diversification. Although (2) credit risk through diversification is effective, institutions are often constrained by (3) of diversification (4) on account of limited area of (5). During the last few years, managing credit risk through selling assets by way of securitization has (6) in popularity. The market for securitized assets has grown (7) in the last few years and is expected to grow further in the (8) years. This mode of credit risk mitigation is most (9) to loans with standardized payment schedule and similar credit risk characteristics such as housing loans, auto loans, credit card receivables, etc. Further, shedding loans through securitization might (10) client relationship. In this context, credit derivatives provide a new technique for managing credit risk.

1).
   a) at
   b) for
   c) onto
   d) by
   e) through

2).
   a) seeing
   b) mitigating
   c) watching
   d) affording
   e) taking

3).
a) lack
b) want
c) void
d) scanty
e) supply

4).
   a) chance
   b) luck
c) fortune
d) opportunities
e) activities

5).
   a) work
   b) dealing
c) operations
d) transaction
e) place

6).
   a) gained
   b) profited
c) brought
d) valued
e) sold

7).
   a) needlessly
   b) gigantic
c) slowly
d) slightly  
e) impressively

8).
   a) past  
   b) golden  
   c) futuristic  
   d) coming  
   e) yester

9).
   a) wanted  
   b) suited  
   c) desired  
   d) popular  
   e) suitable

10).
   a) burn  
   b) kill  
   c) promote  
   d) damage  
   e) lynch

Answers:

Directions (Questions.11-20): In the following passage, there are blanks each of which has been numbered. For each blank five words have been suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.
With Rahane batting (11) at the other end, Kohli gradually regained his (12). By the time Johnson returned for his next spell, the India vice-captain had scored his third century of the tour. He and Rahane were well on their way to post the first-ever fourth-wicket double-hundred stand at the historic MCG. Johnson was welcomed to the crease with three (13) pull shots, each more (14) than the next. It was Johnson who was (15) now. Two balls later, Kohli did what he had been doing for the rest of the day. He covered the line of a full delivery and punched the ball down the ground. Kohli and Rahane ran three. Johnson had (16) over a 100 runs without a wicket.

Suddenly, India lost wickets in a heap. Rahane went followed by MS Dhoni and R Ashwin. Another collapse seemed (17). Kohli batted on to reach 169, his highest Test score to date. Then, as if it was scripted, he fell to Johnson in the last over of the day, with Haddin pulling off an acrobatic catch behind the stumps. The MCG (18). But not so much for Johnson’s first wicket of the Indian innings. Instead, every Indian and Australian around the MCG was on his feet, (19) and cheering Kohli as he walked (20) like a gladiator who’s just won another battle.

11).  
   a) immodestly  
   b) imperiously  
   c) arrogantly  
   d) snobbishly  
   e) quietly

12).  
   a) mien  
   b) arousal  
   c) excitement  
   d) composure  
   e) agitation

13).  
   a) spanking  
   b) clobbering
c) chastising  
d) thumping  
e) lashing

14).
   a) irritating  
   b) vexing  
   c) scraping  
   d) grinding  
   e) rasping

15).
   a) shattered  
   b) rattled  
   c) clattered  
   d) vibrated  
   e) gabbled

16).
   a) conceded  
   b) repudiated  
   c) refused  
   d) disputed  
   e) contradicted

17).
   a) expecting  
   b) nearby  
   c) doubtful  
   d) menacing  
   e) imminent
18).
   a) disabled
   b) smattered
   c) exploded
   d) crunched
   e) wracked

19).
   a) applauding
   b) partying
   c) ranking
   d) raving
   e) eulogising

20).
   a) in
   b) off
   c) on
   d) over
   e) along

Answers:

Directions (Questions.21-30): In the following passage, there are blanks each of which has been numbered. For each blank five words have been suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The skin’s worst enemy is the sun. If you avoid 21 you can 22 to prolog the young and 23 skin. The sun 24 deprive the skin of 25 hastening the appearance of 26 line and wrinkles that 27 is all about. It is 28 responsible for many skin 29 like
pigmentation, discoloration, freckles and skin cancer. So, protect the skin with a sunscreen and moisturize it daily.

21.
   a) extra exposure to the sun
   b) Much
   c) Additional
   d) Excessive

22.
   a) Aid
   b) Help
   c) Assist
   d) Make

23.
   a) Handsomeness of the
   b) Luxury
   c) Beauty
   d) Suppleness

24.
   a) can
   b) may
   c) shall
   d) will

25.
   a) water
   b) Dampness
   c) Wetness
   d) Moisture
26.  
   a) these  
   b) those  
   c) some  
   d) certain  

27.  
   a) growing  
   b) increasing  
   c) ageing  
   d) mellowing  

28.  
   a) also  
   b) besides  
   c) even  
   d) possibly  

29.  
   a) itches  
   b) illness  
   c) questions  
   d) problems  

30.  
   a) a certainly  
   b) even  
   c) some  
   d) certain  

**Answers:**
  21) a) 22. b) 23. d) 24. a) 25. d) 26. d) 27. c) 28. a) 29. d) 30. b)
The Ordinance to raise the foreign capital cap in insurance from 26% to 49% is not the best way to do it, as it **(31)** the parliament **(32)**. Presumably, however, US President Barack Obama’s visit explains the government’s tearing hurry. New Delhi wants to show that it is resolute in **(33)** reform. However, it would be naive to expect that foreign investors will rush to raise their **(34)** in India joint ventures and infuse more funds in the sector that needs lots of capital to grow. Investors want certainty in law. Foreign partners will **(35)** and watch to see how things pan out as an Ordinance is a stopgap arrangement. Eventually, Parliament must approve the law.

The NDA does not have a majority in the Rajya Sabha and the Opposition must cooperate for the numbers to stack up. It has been irresponsible, just as the BJP had been, when it refused to cooperate **(36)** the UPA government to push this reform it had first **(37)**. But that’s not an excuse for the Opposition to now **(38)** the Bill. The select committee has already **(39)** the amendments to the insurance law. The Congress should support its passage, more so because the NDA is only continuing with many policies **(40)** of the UPA.

31).
   a) encourages
   b) circumvents
   c) hoodwinks
   d) evades
   e) helps

32).
   a) method
   b) procedure
c) inaction
d) process
e) growth

33).
a) presuming
b) aggressive
c) pushing
d) hasty
e) effective

34).
a) stakes
b) goals
c) roles
d) risks
e) profits

35).
a) halt
b) stay
c) stop
d) think
e) wait

36).
a) for
b) with
c) to
d) along
e) upon
37).  
   a) pressed  
   b) intended  
   c) expected  
   d) proposed  
   e) submitted  

38).  
   a) intercept  
   b) precede  
   c) block  
   d) foot  
   e) chunk  

39).  
   a) vetted  
   b) audited  
   c) weighed  
   d) perused  
   e) scanned  

40).  
   a) actions  
   b) drives  
   c) dynamism  
   d) leadership  
   e) initiatives  

Answers:  
Directions (Q.41-50): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.

A Planning Commission by any other name will (41) pretty much the same. The government has (42) announced the successor body to the Planning Commission, which had been decommissioned by the Prime Minister halfway (43) his first Independence Day address. It will be called NITI Aayog (meaning policy institution) and is (44) as a think tank that will service both the Centre and the States. Much is made of the new body promotion cooperative (45) as opposed to the top-down approach of the (46) commission. This is much of a muchness. The new body is (47) with, among other things, designing planning at the (48) of the village and monitoring and evaluation of implementation of schemes. Both sound decidedly top-down, rather than of a call to states to (49) in unfettered autonomy. Nor is there anything (50) within this.

41).
   a) stink
   b) smell
   c) have
   d) call
   e) deserve

42).
   a) definitely
   b) dubiously
   c) completely
   d) finally
   e) certainly

43).
   a) stopped
   b) ended
44).
   a) conceived
   b) took
   c) destroyed
   d) followed
   e) felt

45).
   a) goodwill
   b) federation
   c) effort
   d) intimacy
   e) accord

46).
   a) late
   b) lost
   c) ancient
   d) one-time
   e) erstwhile

47).
   a) helped
   b) aided
   c) tasked
   d) assisted
   e) pushed
48).
   a) cost
   b) part
   c) line
   d) level
   e) verge

49).
   a) trust
   b) revel
   c) anguish
   d) level
   e) despair

50).
   a) wrong
   b) faulty
   c) right
   d) mistake
   e) inaccurate

Answers:

To Subscribe Us Via Email: Click Here
To Follow Us on Facebook: Click Here
Website: www.ibpsguide.com