





SC Ban

Banking

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Date: 23rd Nov 2023

English Language - Phrase Connectors

English

Q:1 Select the phrase/connector from the given options which can be used to combine the given two sentences into a single sentence, implying the same meaning.

A. The Budget has been negative for the life insurance industry as the Centre announced the removal of all major exemptions proposed in the new tax regime, which takes away one of the key incentives that boost the sale of life insurance products.

- B. The abolishment of DDT and making dividends taxable in the hands of the recipients will result in higher tax rates for life insurers, particularly for those who are ULIPheavy.
- 1. Beside
- 2. Hence
- 3. Moreover
- **4.** But
- **5.**For

Q:2 Select the phrase/connector from the given options which can be used to combine the given two sentences into a single sentence, implying the same meaning.

- A. The finance expert of the board is expected to look over the shoulder of the CFO
- B. the company is protected from the mistakes of the latter.
- 1. So that
- 2. Instead of
- 3. In spite of
- 4. Not only
- 5.But also

Q:3 Select the phrase/connector from the given options which can be used to combine the given two sentences into a single sentence, implying the same meaning.

A. According to the World Gold Council (WGC), India's gold demand is expected to fall to its lowest level in three years in 2021,

B. Domestic prices climb to a record high against a backdrop of falling earnings in rural areas.

- 1. Therefore
- **2**. As
- 3. Although
- **4.** But
- 5.Whether

Q:4 Select the phrase/connectors from the given options which can be used to combine the given two sentences into a single sentence, implying the same meaning.

A. For an economy that is undeniably in slowdown mode, it does come as a surprise that the first Budget of the Modi 2.0 government has eschewed any sort of pump priming,

- B. preferring to leave the job of stepping up investment to the private sector.
- 1. Because
- **2**. For
- 3. Nor
- 4. Wherever
- 5.Instead

Q:5 Select the phrase/connector from the given options which can be used to combine the given two sentences, implying the same meaning.

A. WHO acts as a clearinghouse for investigation, data and technical recommendations on emerging disease threats such as the coronavirus and Ebola.

B. Its role in emerging diseases is most familiar in the developed world with its more resilient healthcare systems, its practical involvement is far more marked in the global south.

- 1. Likewise
- 2. Since
- 3. While
- 4. Indeed
- 5. Also

Q:6 Select the phrase/connectors from the given options which can be used to combine the given two sentences into a single sentence, implying the same meaning.



















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- A. For quite some time, consumer expenditure data based on all-India household expenditure surveys (AIHS) by the NSSO served as the proxy for income inequality estimates.
- B. It is well known that consumption expenditure as a proxy for income would be a gross underestimation of income, especially of the higher income groups.
- 1. However
- 2. Besides
- 3. Therefore
- 4. Before
- **5.** As
- Q:7 Select the phrase/connectors from the given options which can be used to combine the given two sentences into a single sentence, implying the same meaning.
- A. The Fed has limited reach into non-bank companies and can typically only regulate them through their partnerships with banks
- B. they're designated someday as systematically important by the Financial Stability Oversight Council, a group of regulators that monitors threats to the economy.
- 1. Yet
- 2. Though
- 3. Whereas
- **4**. If
- 5. Unless
- Q:8 Select the phrase/connector from the given options which can be used to combine the given two sentences, implying the same meaning.
- **A.** A character that has been developed well is Tokyo. Her volatile nature notwithstanding, she attempts to do the right thing for everyone involved.
- **B.** It does not diminish her sometimes crass wit as the Professor seems too far off the mark from what has been established in previous seasons.

- 1. However
- 2. All the same
- 3. Provided
- 4. In addition
- 5. As a consequence
- Q:9 Select the phrase/connector from the given options which can be used to combine the given two sentences into a single sentence, implying the same meaning
- A. Fed Vice Chairman Randal Quarles, the US' most influential banking watchdog, is monitoring the potential for disruption to the industry
- B. has expressed concern about how tech companies could provide financial services outside of regulators' oversight according to people who've spoken with him privately.
- 1. So
- 2. And
- 3. Meanwhile
- 4. Moreover
- **5.** But
- Q:10 Select the phrase/connectors from the given options which can be used to combine the given two sentences into a single sentence, implying the same meaning.
- A. Five years ago, any sign of weakness in the Rupee would have been the cue for RBI officials, ministers and sundry economic commentators to lash out at Indian households
- B. their unreasonable and unpatriotic love for gold
- 1. Despite
- 2. Instead
- 3. Since
- 4. Because
- **5.** For



















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Answer Key				
1. (3)	2. (1)	3 . (2)	4 . (5)	5 . (3)
6. (1)	7. (5)	8. (1)	9. (2)	10 . (5)

Answers and Solutions

Q:1 The correct answer is **Option 3** i.e. **Moreover.**

The theme of the question is to find a suitable connector for the given two statements so as to make both sentences coherent together.

'Beside' means 'by the side of'.

'Hence' shows a conclusion.

'But' shows the opposite ideas.

'For' means 'reason', 'intended to be given to'.

None of the above options gives additional information so they cannot be used.

'Moreover' shows the extension of information. Hence, it is an appropriate option.

Hence, the correct answer is **Option 3** i.e. **Moreover.**

Q:2 The correct answer is **option 1 i.e 'So that'**. 'So that' indicates 'purpose', 'explanation' or 'reason'

The first sentence is an initiative and the second is its purpose.

'Instead of' means 'in place of'.

In spite of shows the opposite ideas.

'Not only' and 'but also' are used together. Since 'not only' is not used, 'but also' cannot be

'So that' depicts the purpose of an action. Hence, it would be most appropriate among the given connectors.

Q:3 The correct answer is option 2 i.e 'As'.

'As' indicates 'reason'.

The first sentence is a statement and the second one is the reason. Therefore, the usage of 'as' is absolutely correct here.

'Therefore' shows a conclusion.

'Although' and 'but' show opposite ideas.

'Whether' indicates 'doubt' or 'choice'.

Since none of the above words depicts reason, they cannot be used here.

Hence, 'as' is the most appropriate option among them.

Q:4 The correct answer is option 5 i.e 'instead'.

'Instead' means 'in place of'. The sentences indicate that since the economy is in slowdown mode, the government is not avoiding investment, instead, it is investing in the private sector.

'Because' and 'for' indicate the reason.

'Nor' shows negativity.

Wherever' means 'to whatever place'.

Q:5 The correct answer is Option 3 i.e. While.

The theme of the question is to find a suitable connector so as to merge both the statements making them contextually coherent.

The above two statements need a contrast based connector.

'Likewise' is used for Comparison.

'Since' is used in cause and effect type statements.

'Whil<mark>e' is</mark> used in contrast based statements.

'Indee<mark>d' is</mark> used in persuasions.

'Also' is used in addition to the previous statement.

Thus, only the word 'while' best fits here.

The sentence will be: WHO acts as a clearinghouse for investigation, data and technical recommendations on emerging disease threats such as the coronavirus and Ebola_while its role in emerging diseases is most familiar in the developed world with its more resilient healthcare systems, its practical involvement is far more marked in the global south.

Hence, the correct answer is **Option 3** i.e. **While.**

Q:6 The correct answer is **Option 1** i.e **However**. The adverb 'however' which is used to indicate 'despite this; in whatever way' is the most appropriate connector which should be used







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English Language - Phrase Connectors

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in the given question to make the sentences meaningful.

The sentences tell that consumer expenditure surveys income inequalities, however, they produce underestimated income.

Uses of other given adverbs:

'Besides' means 'apart from'.

'Therefore' gives a 'conclusion'.

'Before' means 'prior to'.

'As' shows 'similarity and reason'.

The sentence will be: For quite some time, consumer expenditure data based on all-India household expenditure surveys (AIHS) by the NSSO served as the proxy for income inequality estimates. However, it is well known that consumption expenditure as a proxy for income would be a gross underestimation of income, especially of the higher income groups.

Hence, the correct answer is **Option 1** i.e **However**.

Q:7 The correct answer is option 5 i.e. 'unless'.

'Unless' is used when there is a condition after 'unless' as it is here. The first sentence is a statement and the second one is the condition for this.

'Yet' means 'but at the same time'.

'Though' means 'despite the fact that'.

'Whereas' means 'in contrast with the fact that'.

'If' means 'on the condition that'.

Q:8 The correct answer is Option 1 i.e. However.

The theme of the question is to find a suitable connector for the given two statements so as to make both sentences coherent together.

Out of all the options, the most suitable answer seems to be **Option 1** i.e. **However.**

'However' is used in contrast statements.

In the given question, statement A and B are used in contrast with other. So the correct word is 'however' that will imply the same meaning.

The sentence will be: A character that has been developed well is Tokyo. Her volatile nature

notwithstanding, she attempts to do the right thing for everyone involved. <u>However</u>_It does not diminish her sometimes crass wit as the Professor seems too far off the mark from what has been established in previous seasons.

Hence, the correct answer is **Option 1** i.e. **However.**

Q:9 The correct answer is option 2 i.e 'and'.

'And' is used when two similar qualities, views or circumstances are mentioned. Both sentences are showing concern about tech companies and financial services.

'So' is used when some reason is expressed in the previous sentence.

'Meanwhile' means 'for the moment'.

'Moreover' shows the additional idea.

'But' shows contradictory ideas.

Hence, 'and' suits the best among all connectors.

Q:10 The correct answer is option 5 i.e 'for'.

'F<mark>or' g</mark>ives the purpose or reason for something.

In the second sentence, the purpose of lashing out is mentioned.

'Because' and 'since' also give a reason but after them, a clause is required which is not here. Instead, there is a phrase only (no verb). 'Instead' is used as an alternative.

'Despite' means 'without being affected by'.

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