

# Memory Based Paper

## SBI PO Prelims 2020 (English)

Paper-7

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Vishal Parihar sir

**Directions (1-6):** Read the following passage and answer the following questions. Some words are highlighted to help you answer some of the questions.

**Question Type:** Reading Comprehension

**Difficulty of Question:** Medium

**Expected time to solve(in seconds):**300

**Concept:** Comprehension

**Sub Concept:** Reading Comprehension

**Concept Field:**

Barely four months after the Reserve Bank of India switched its monetary policy stance to one of ‘calibrated tightening’, signalling interest rates were set to trend higher, it has reversed direction. Not only did the RBI’s monetary policy committee unanimously opt to revert to a ‘neutral’ posture, but the rate-setting panel unexpectedly decided, by a 4-2 majority, to cut the benchmark repo rate by 25 basis points, to 6.25%. The MPC’s reasoning has been fairly straightforward.

With Consumer Price Index-based inflation **has** continued to slow and projected to stay well below the medium-term target of 4% till at least the October-December quarter, the MPC saw an opportune moment to pivot to a growth-supportive stance. That there is a need to bolster economic momentum is evident from the RBI’s downward revision of the forecast for growth in the first half of the next fiscal year. The projection has been lowered to a range of 7.2-7.4%, from 7.5% posited in the RBI’s December statement, as moderating global growth and slowing overseas demand add uncertainties to the prevailing domestic imbalances.

Specifically, the key measures indicating investment demand- production and import of capital goods- had slowed down in November/ December and credit flows to **the industry** remain muted. With an overall shortfall of 4% in rabi sowing across various crops, and storage in major reservoirs at just 44% of the full level, the slowdown in farm output growth may, worryingly, end up being more protracted.

The less-than-**sanguine** outlook for the rural economy is also reflected in the high-frequency indicators of the services sector. Data on sales of both motorcycles and tractors in December underscore weakening demand in the hinterland. This weakness in the farm sector is undergirding the unprecedented softness in food prices. The December CPI data showed continuous **fall in prices** of food items. While the RBI’s inflation calculus clearly benefits from the ongoing trend in price gains, the MPC is justifiably cognisant of the tenuousness of the assumptions it has made for its forward projections.

Importantly, while it has assumed a normal monsoon this year, the central bank acknowledges that any variation in geographic spread or uneven distribution in terms of time could roil the inflation outlook. Inexplicably, however, the RBI’s policy statement .....(A)..... about fiscal prudence. With the Interim Budget showing some slippage from the fiscal roadmap and projecting a budget deficit of 3.4% for both the current financial year and the next, the risk of government borrowing crowding out private investment demand remains tangibly real. One must assume that the central bank will resume normal service on providing **salutary** caution to the government after the coming general election.

Q1. Which of the following statements is not true with respect to the information given in the passage above?

- (a) There has been a continuous reduction in farm output.
- (b) The central banks **fell** the need to strengthen the economic situation within the country.
- (c) MPC is unsure of its weaknesses in the predictions it made regarding the future growth.
- (d) RBI has projected the budget deficit of 3.4% for the current and the coming financial year.
- (e) None of these.

S1. Ans.(c)

Sol. Referring to the 4th paragraph which states, "MPC is justifiably cognisant of the tenuousness of the assumptions it has made for its forward projections", we can conclude that the statement given in option (c) is incorrect. Hence, option (c) is the most suitable answer choice.

Cognisant: having knowledge or awareness.

Tenuousness: weaknesses

Q2. Why did the author state that the central bank has switched its course for deciding the monetary policy rates?

- (a) The MPC had earlier decided to keep the policy rates high.
- (b) The recent higher policy rates were supported by majority of RBI's monetary policy committee members.
- (c) In a recent meeting MPC had decided to cut down the repo rate from 6.50% to 6.25%.
- (d) Both (a) and (c)
- (e) All (a), (b), (c)

S2. Ans. (d)

Sol. Refer to the first paragraph of the passage given above which states, "signalling interest rates were set to trend higher, it has reversed direction. Not only did the RBI's monetary policy committee unanimously opt to revert to a 'neutral' posture, but the rate-setting panel unexpectedly decided, by a 4-2 majority, to cut the benchmark repo rate by 25 basis points, to 6.25%". From these lines, we can conclude that the statement given in option (b) is incorrect in context of the question. Hence, option (d) is the most suitable answer choice.

Q3. According to the passage given above, what has been the reason cited by Monetary Policy Committee for changing the policy rates?

- (a) Due to several factors RBI had to bring down its growth projection for the first half of the next fiscal year.
- (b) Production and import of capital goods, which is a key gauge of investment demand, contracted by the end of the year.
- (c) The credit inflow to various industries remained faint.
- (d) Earlier the inflation rates continued to slowdown which was then seen as the moment for optimum growth.
- (e) All of the above.

S3. Ans. (e)

Sol. Referring to the second paragraph, "With Consumer Price Index-based inflation **has** continued to slow and projected to stay well below the medium-term target of 4% till at least the October-December quarter, the MPC saw an opportune moment to pivot to a growth-supportive stance. That there is a need to bolster economic momentum is evident from the RBI's downward revision of the forecast for growth in the first half of the next fiscal year. The projection has been lowered to a range of 7.2-7.4%, from 7.5% posited in the RBI's December statement, as moderating global growth and slowing overseas demand add uncertainties to the prevailing domestic imbalances", we can conclude that statements given in options (a) and (d) are correct.

Also, refer to the first line of third paragraph, which mentions, "Specifically, the key measures indicating investment demand- production and import of capital goods- had slowed down in November/ December and credit flows to industry remain muted". Therefore, we can conclude that options (b) and (c) are correct. Hence, option (e) is the most suitable answer choice.

Q4. Which of the following phrases can replace (A) to make a contextually meaningful and grammatically correct statement?

- (a) Focus on headline inflation numbers but core inflation.
- (b) There is a scope for interest rates to move either way.

- (c) Fails to make any mention of its hitherto abiding concern.  
(d) Suggesting a 50 basis point (bps) interest rate cut.  
(e) It should reverse with oil and commodity prices coming off.

S4. Ans. (c)

Sol. Here, option (c), "fails to make any mention of its hitherto abiding concern", perfectly fits in the given blank. All the other options do not make either contextually meaningful or grammatically correct statement. Hence, option (c) is the most suitable answer choice.

Q5. Choose the word which is most similar to "SANGUINE" as highlighted in the passage above.

- (a) Wretched  
(b) Buoyant  
(c) Gloomy  
(d) Anguished  
(e) Doleful

S5. Ans. (b)

Sol. sanguine: optimistic or positive, especially in an apparently bad or difficult situation.

buoyant: cheerful and optimistic.

Since, "sanguine" and "buoyant" are synonymous with each other, option (b) is the most suitable answer choice.

wretched: (of a person) in a very unhappy or unfortunate state.

anguished: experiencing or expressing severe mental or physical pain or suffering.

doleful: expressing sorrow; mournful.

Q6. Choose the word opposite to "SALUTARY", as highlighted in the passage above.

- (a) Worthwhile  
(b) Irrelevant  
(c) Timely  
(d) Salubrious  
(e) Upmarket

S6. Ans. (b)

Sol. Salutary: (especially with reference to something unwelcome or unpleasant) producing good effects; beneficial.

Irrelevant: not connected with or relevant to something.

Since, "salutary" is opposite to "irrelevant", option (b) is the most suitable answer choice.

Upmarket: relatively expensive and designed to appeal to affluent consumers.

Salubrious: health-giving; healthy.

**Directions (7-12): Read the following passage and answer the questions as directed. There are some blanks given in the passage based on which some questions are framed, and some words are highlighted as well to help you answer some of the questions.**

**Question Type: Reading Comprehension**

**Difficulty of Question:Medium**

**Expected time to solve(in seconds):150**

**Concept:Cloze test**

**Sub Concept: Cloze test**

**Concept Field:**

SARS coronavirus 2, which is causing the Covid-19 disease, has brought the world and its estimated 7.8-billion population to its knees. The global lockdown and paralysis can be attributed to several reasons, including overconfidence and a **(A)** attitude on the part of governments that resulted in downplaying the impact of the virus.

**(B)** Having (1) **enforced** traditional measures in place, for instance, police officers in China now wear AI-(2)**powered** helmets that can (3) **pedestrians** record the temperatures of (4) **automatically**. The high-tech headgear has an infrared camera, and sounds an alarm if anyone in a radius of 16ft has fever. Equipped with the facial-recognition technology, **(C)**, such as their name on a virtual screen.

Officials at railway stations, airports and in other public areas in India, too, are using smart thermal scanners to record temperatures from a distance, thus helping in identifying potential coronavirus carriers. **(D)** *Health tech startups focused on the India market, too, are innovating and gear up to diagnose patients, in a bid to ease the load on the healthcare system, according to Jayanth Kolla, founder and partner, Convergence Catalyst, a deep tech research and advisory firm.*

*He cited the example of Bengaluru-based startup, OneBreath, that has developed affordable, portable ventilators. (E) This solution reduces the load on the*

healthcare systems significantly, and keeps healthcare workers from the danger of contracting the infection. On average, 22% of healthcare workers tending to Covid-19 patients contract the infection and, as days pass by, the ratio of patients to doctors and nurses increases exponentially. Such solutions mitigate these issues.

Kolla believes there is significant potential and need for health tech companies to develop data analytics and profiling-based early disease \_\_\_\_\_ (F) solutions to help reduce the load on doctors and hospitals. Besides, Kolla concludes that there is a strong need in India to "take testing and diagnostics to consumers, and scale up the development of home kits".

Q7. Which of the following word given in the options should come at the place marked as (A) in the above passage to make it grammatically correct and meaningful? Also, the word should fill in the two sentences given below to make them contextually correct and meaningful.

(I) Although I personally love my daughter's teacher, I am not impressed by her \_\_\_\_\_ approach to teaching.

(II) If I receive \_\_\_\_\_ service in a restaurant, I generally will not return to that establishment.

- (a) extol
- (b) lackadaisical
- (c) vindictive
- (d) relentless
- (e) None of these

S7. Ans. (b)

Sol. In all the given blanks, '**lackadaisical**' (adj.) which means '*lacking enthusiasm and determination; carelessly lazy*' can fit in perfectly to make the statements grammatically correct and contextually meaningful. Hence, option (b) is the most suitable answer choice.

Extol (verb): praise enthusiastically

Vindictive (adj.): having or showing a strong or unreasoning desire for revenge

Relentless (adj.): unceasingly intense

Q8. The sentence given in (B) has four words given in bold. Amongst the given bold words, which of the followings must replace each other to make the sentence contextually correct and meaningful?

- (a) 2-4
- (b) 2-3
- (c) 3-4
- (d) 1-4
- (e) 1-3

S8. Ans. (c)

Sol. Among the given words, 'automatically' and 'pedestrians' have been incorrectly placed and must be interchanged to make the statement grammatically correct and contextually meaningful. Hence, option (c) is the most suitable answer choice.

Q9. Which of the following phrases should fill the blank (C) to make it contextually and grammatically meaningful and correct respectively?

- (a) robo-dances to entertain bored quarantined patients
- (b) limiting the spread of coronavirus without exposing
- (c) now helping solve one of the biggest problems
- (d) it can also display the pedestrian's personal information
- (e) none of these

S9. Ans. (d)

Sol. Among the given phrases, the most suitable phrase to fill in the given blank will be "***it can also display the pedestrian's personal information***". The hint can be driven by establishing connection between '*pedestrian's personal information*' and '*such as their name*'. Hence, option (d) is the most suitable answer choice.

Q10. In the passage given, a sentence (D) is given in Italics. There may or may not be an error in one part of the sentence. Choose the part which has an error in it as your answer.

- (a) Health tech startups focused on the
- (b) India market, too, are innovating and
- (c) gear up to diagnose patients, in a bid to
- (d) ease the load on the healthcare system
- (e) No error

S10. Ans. (c)

Sol. Among the given parts of the sentence, the error lies in part of the sentence given in option (c) where 'gear up' must be replaced with 'gearing up' because of **parallelism**. Hence, option (c) is the most suitable answer choice.

Q11. Two sentences are given in italics on both sides of (E). Which of the following statements can come in between the two sentences in place of F and maintain the continuity of the paragraph?

- (a) This, even as it alerts the nearest facility with testing ability that a health check is likely needed.
- (b) These are aimed at the rural population in India which lacks adequate access to hospitals and doctors.
- (c) People will not have to wait for hospitals to screen them directly.
- (d) Italy is battling one of the world's worst outbreaks of coronavirus outside of China.
- (e) None of these.

S11. Ans. (b)

Sol. Among the given statements, only the statement given in option (b) can follow the former italicized statement. We can establish the connection between the affordable ventilators and targeting rural population with these ventilators. Hence, option (b) is the most suitable answer choice.

Q12. Which of the following words should fill the blank given in (F) to make it contextually correct and meaningful?

- (a) resentment
- (b) preponderance
- (c) detection
- (d) resistant
- (e) none of these

S12. Ans. (c)

Sol. Among the given words, the most suitable word to fill in the given blank will be 'detection' (noun) which means 'the action or process of identifying the presence of something concealed'. Hence, option (c) is the most suitable answer choice.

Resentment (noun)- bitter indignation at having been treated unfairly

Preponderance (noun)- the quality or fact of being greater in number, quantity, or importance

Resistant (adj.)- offering resistance to something or someone

**Directions (13-15): A word has been given in each question and has been used in the sentences given below. Identify the statements where the word has been used in a contextually and grammatically correct manner. If the word**

**has been used incorrectly in all the statements, mark (e), "None of these", as your answer. The word may or may not be used in similar form as given. (Eg: argue can be used as argued)**

**Question Type: Grammar/Sentence**

**Correction**

**Difficulty of Question: Medium**

**Expected time to solve(in seconds):90**

**Concept: Vocabulary**

**Sub Concept: Usage of word**

**Concept Field:**

**Q13. CANVASS**

(i) The painter brushed over the **canvass** to bring out a more vivid effect.

(ii) The Labour candidate will **canvass** the constituency next month.

(iii) **Canvass** boots are all right but they're not as waterproof as leather.

- (a) only (i)
- (b) only (ii)
- (c) both (ii) & (iii)
- (d) both (i) & (iii)
- (e) none of these

S13. Ans. (b)

Sol. Among the given statements, 'canvass' has been used correctly in statements (ii) only. In the statement (i) and (ii), 'canvass' can be replaced with 'canvas', to make the statement grammatically correct and contextually meaningful. Hence, option (b) is the most suitable answer choice.

CANVASS - solicit votes from (electors or members).  
CANVAS - a strong, coarse unbleached cloth made from hemp, flax, or a similar yarn, used to make items such as sails and tents and as a surface for oil painting.

**Q14. PRUDENT**

(i) When he couldn't get what he wanted openly and honestly, he resorted to low **prudence**.

(ii) A **prudent** builder should forecast how long the stuff is like to last.

(iii) Mobs burned the streets, and the **prudent** stayed at home while soldiers drove around firing their weapons.

- (a) only (i)
- (b) only (ii)

- (c) both (ii) & (iii)
- (d) both (i) & (iii)
- (e) none of these

S14. Ans. (c)

Sol. Among the given statements, 'prudent' has been used correctly in statements (ii) and (iii). In the statement (i), 'prudence' can be replaced with 'cunning', to make the statement grammatically correct and contextually meaningful. Hence, option (c) is the most suitable answer choice.

Prudence means 'acting with or showing care and thought for the future'.

Cunning means 'having or showing skill in achieving one's ends by deceit or evasion'.

#### Q15. ATROCITY

(i) The killing was cold-blooded, and those who committed this **atroc**ity should be tried and punished.

(ii) Tina exclaimed with **atroc**ity at the sight of the birthday presents.

(iii) Starvation is an **atroc**ity, and should never happen in the modern world.

- (a) only (i)
- (b) only (ii)
- (c) both (ii) & (iii)
- (d) both (i) & (iii)
- (e) none of these

S15. Ans. (d)

Sol. Among the given statements, 'atrocity' has been used correctly in statements (i) and (iii). In the statement (ii), 'atrocity' must be replaced with 'delight', to make the statement grammatically correct and contextually meaningful. Hence, option (d) is the most suitable answer choice.

Delight means 'to take great pleasure in'.

Atrocity means 'an extremely wicked or cruel act, typically one involving physical violence or injury.'

**Directions (16-20): In the sentences given below, four words have been highlighted and placed in a sentence. Identify the correct sequence of the words in the sentence and mark that option as your answer.**

**Question Type: Grammar/Sentence**

**Correction**

**Difficulty of Question: Medium**

**Expected time to solve(in seconds):120**

**Concept: Vocabulary**

**Sub Concept: Usage of word**

**Concept Field:**

Q16. Sales of smartphones and other electronics products have been **(A) ordered** after the central government **(B) banned** a nationwide **(C) movement** for 21 days, limiting the **(D) lockdown** of people in a country of 1.3 billion.

- (a) BADC
- (b) CADB
- (c) BDCA
- (d) ABDC
- (e) No interchange required

S16. Ans. (a)

Sol. The correct rearrangement of the highlighted words will be BADC. No other arrangement could make a grammatically correct and contextually meaningful statement. Hence, option (a) is the most suitable answer choice.

Q17. The **(A) allowed** to migrate and **(B) stigma** non-farm work outside villages has also **(C) ability** workers to escape the **(D) seek** associated with certain kinds of manual work within one's own village.

- (a) BADC
- (b) CDAB
- (c) BDCA
- (d) ABDC
- (e) No interchange required

S17. Ans. (b)

Sol. The correct rearrangement of the highlighted words will be CDAB. No other arrangement could make a grammatically correct and contextually meaningful statement. Hence, option (b) is the most suitable answer choice.

Q18. Japan's factory activity **(A) contracted** at the **(B) fastest** pace in about a decade in March, adding to **(C) views** that the world's third-largest economy is likely already in **(D) recession**.

- (a) BADC
- (b) CADB
- (c) BDCA
- (d) ABDC
- (e) No interchange required

S18. Ans. (e)

Sol. The sentence is already grammatically correct and contextually meaningful. Hence, option (e) is the most suitable answer choice.

Q19. The central government has **(A) additional** the date of **(B) purchase** tax benefit for first-time home **(C) extended** who **(D) buyers** a house priced up to Rs 45 lakh till March 31, 2021.

- (a) BADC
- (b) CADB
- (c) BDCA
- (d) ABDC
- (e) No interchange required

S19. Ans. (b)

Sol. The correct rearrangement of the highlighted words will be CADB. No other arrangement could make a grammatically correct and contextually meaningful statement. Hence, option (b) is the most suitable answer choice.

Q20. Gold is **(A) considered** an **(B) attractive** investment during times of political or economic **(C) highly** as it is **(D) uncertainty** sensitive to interest rates.

- (a) BADC
- (b) CADB
- (c) BDCA
- (d) ABDC
- (e) No interchange required

S20. Ans. (d)

Sol. The correct rearrangement of the highlighted words will be ABDC. No other arrangement could make a grammatically correct and contextually meaningful statement. Hence, option (d) is the most suitable answer choice.

**Directions (21-25): In the following questions, a sentence is given which is divided into four parts. One of the parts may have grammatical error. Choose the part that contains error as your answer. If there is no error, the answer is option (e). (Ignore the errors of punctuation, if any.)**

**Question Type: Grammar/Sentence**

**Correction Difficulty of Question: Medium**

**Expected time to solve(in seconds):60**

**Concept: Error detection**

**Sub Concept: Grammar**

**Concept Field:**

Q21. Scarcely had we (A)/ entered the auditorium (B)/ than the fans (C)/ started throwing eggs on us (D)/.

- (a) A
- (b) B
- (c) C
- (d) D
- (e) None of these.

S21. Ans. (c)

Sol. Among the given parts of the statement, the error lies in part (C), where 'than' will be replaced with 'when' because 'scarcely' is always followed by 'when' and not 'than'. Hence, option (c) is the most suitable answer choice.

Q22. If the retired captain tried (A) / again, he can bring (B) / his team home (C) / with the world cup (D)/.

- (a) C
- (b) B
- (c) A
- (d) D
- (e) None of these.

S22. Ans. (b)

Sol. The error lies in part (B) of the sentence. To make the sentence grammatically correct replace "can" by "could" because the sentence is in past.

Q23. Many a woman (A) / have not done their (B) / task of decorating (C) / the wedding hall (D)/.

- (a) A
- (b) B
- (c) C
- (d) D
- (e) None of these.

S23. Ans. (b)

Sol. The error lies in part (B) of the sentence. To make the sentence grammatically correct replace "have" by "has" and "their" by "her" because singular noun/pronoun/verb will follow 'many a'.

Q24. . My wife's secretary's (A)/ father was (B) / selected by the members of the (C)/ society for the post of president (D)/.

- (a) A
- (b) D
- (c) C
- (d) B
- (e) None of these.

S24. Ans. (a)

Sol. In the given sentence part(A) has the error and to correct the sentence 'My wife's secretary's father' will be replaced by 'The father of my wife's secretary' in the given sentence as 'double apostrophe' is never used.

Q25. I remember meet (A) / him five years ago (B) / while we were on (C) / a trip to the Himalayas (D)/.

- (a) C
- (b) B
- (c) A
- (d) D
- (e) None of these.

S25. Ans. (c)

Sol. The error lies in part (A) of the sentence. To make the sentence grammatically correct, replace "meet" by "meeting" because Gerund comes after 'remember'.

**Directions (26–30): In the following questions a sentence is given, followed by three words. Choose among the following words which can fit in the sentence correctly.**

**Question Type: Grammar/Sentence**

**Correction**

**Difficulty of Question: Medium**

**Expected time to solve(in seconds):60**

**Concept: Fill in the blank**

**Sub Concept: Usage of word**

**Concept Field:**

Q26. Because Max is not good in science, he will find medical school to be a \_\_\_\_\_ task.

- (A) Delightful
- (B) Intimidating
- (C) Daunting

- (a)Only (A)
- (b)Only (B)
- (c)Only (C)
- (d)All are correct
- (e)Only (B) and (C)

S26. Ans. (e)

Sol. Among the given words, 'daunting' and 'intimidating' can fit in the given blank. 'delightful' will not fit in the blank because it is contextually incorrect. Hence, option (e) is the most suitable answer choice.

Intimidating means 'frighten or overawe (someone), especially in order to make them do what one wants. Daunting means 'seeming difficult to deal with in prospect; intimidating'.  
Delightful means 'invoking to take great pleasure in'.

Q27. Community leaders were quick to \_\_\_\_\_ the police for reacting too violently to the disturbances.

- (A) Denounce
- (B) **Deceive**
- (C) Criticising

- (a)Only (A)
- (b)Only (B)
- (c)Only (C)
- (d)All are correct
- (e)Only (B) and (C)

S27. Ans. (a)

Sol. Among the given words, 'denounce' can fit in the given blank. '**deceive**' and 'criticising' will not fit in the blank because they are grammatically and contextually incorrect. Hence, option (a) is the most suitable answer choice.

Deceive means 'deliberately cause (someone) to believe something that is not true, especially for personal gain'.

Denounce means 'publicly declare to be wrong or evil, inform against'.

Q28. Rahul is very rich, but he doesn't like to \_\_\_\_\_ his wealth or waste his money.

- (A) Disguise
- (B) Disguised
- (C) Flaunt

- (a) Only (A)
- (b) Only (B)
- (c) Only (C)
- (d) All are correct
- (e) Only (B) and (C)

S28. Ans. (c)

Sol. Among the given words, 'flaunt' can fit in the given blank. 'disguise' and 'disguised' will not fit in the blank because they are grammatically and contextually incorrect. Hence, option (c) is the most suitable answer choice.

Flaunt means 'display (something) ostentatiously, especially in order to provoke envy or admiration or to show defiance'.

Disguise means 'give (someone or oneself) a different appearance in order to conceal one's identity'.

Q29. The rainforest is also held to be useful to us because it will help to \_\_\_\_\_ the worst impacts of global warming.

- (A) Provoke
- (B) Mitigate
- (C) Addendum

- (a) Only (A)
- (b) Only (B)
- (c) Only (C)
- (d) All are correct
- (e) Only (B) and (C)

S29. Ans. (b)

Sol. Among the given words, 'mitigate' can fit in the given blank. 'provoke' and 'addendum' will not fit in the blank because they are grammatically and contextually incorrect. Hence, option (b) is the most suitable answer choice.

Mitigate means 'make (something bad) less severe, serious, or painful'.

Addendum means 'things to be added at the end of a book etc.'

Q30. A major global trade war in the 1930s had \_\_\_\_\_ results as it deepened the Great Depression.

- (A) Fortunate
- (B) Disastrous
- (C) Tragic

- (a) Only (A)
- (b) Only (B)
- (c) Only (C)
- (d) All are correct
- (e) Only (B) and (C)

S30. Ans. (e)

Sol. Among the given words, 'disastrous' and 'tragic' can fit in the given blank. 'Fortunate' will not fit in the blank because of the adverse results. Hence, option (e) is the most suitable answer choice.

Disastrous- causing great damage

Tragic- causing or characterized by extreme distress or sorrow

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