www.BankExamsToday.com

Reading Comprehensions Workbook

By Ramandeep Singh

Ramandeep Singh 2/16/2015

Read the following passage carefully and answer the questions given below it.

A long time ago, on a big tree in the lap of the mountain, lived a bird named Sindhuka. It was a **rather** special bird because its droppings turned into gold as soon as they hit the ground.

One day, a hunter came to the tree in search of prey and he saw Sindhuka's droppings hit the ground and turn into gold. The hunter was struck with wonder. He though, "I have been hunting birds and small animals since I was a boy, but in all my 80 years, I have never seen such a miraculous creature. He decided that he had to catch the bird somehow. He climbed the tree and **skillfully** set a trap for the bird. The bird, quite unaware of the danger it was in, stayed on the tree and sang merrily. But it was soon caught in the hunter's trap. The hunter immediately seized it and shoved it into a cage.

The hunter took the bird home joyfully. But as he had time to think over his good fortune later, he suddenly realised, "If the king comes to know of this wonder, he will certainly take away the bird from me and he might even punish me for keeping such a rare treasure all to myself. So it would be safer and more honourable if I were to go to the king and present the unique bird to him," The next day, the hunter took the bird to the king and presented it to him in court with great **reverence.** The king was delighted to receive such an unusual and rare gift. He told his courtiers to keep the bird safe and feed it with the best bird food available.

The king's prime minister though, was **reluctant** to accept the bird. He said "O Rajah, how can you believe the word of a foolish hunter accept this bird? Has anyone in our kingdom ever seen abird dropping gold? The hunter must be either crazy or telling lies. I think it is best that you **release** the bird from the cage." After a little thought, the king felt that his prime minister's words were correct. So he ordered the bird to be released. But as soon as the door of the cage was thrown open, the bird flew out, perched itself on a nearby doorway and defecated. To everyone's surprise, the dropping immediately turned into gold. The king mourned his loss.

- 1. Which of the following is possible the most appropriate title for the story?
 - a) The Skilled Hunter
 - b) The King's Prime Minister
 - c) The King's Defeat
 - d) The Bird with the Gold Dropping
 - e) The Trials and Tribulations of the Foolish Bird Sindhuka
- 2. Which of the following emotions made the hunter gift the bird to the king?
 - a) Respect
- b) Joy

c) Pride

- d) Fear
- e) Awe
- 3. Which of the following is true according to the story?
 - a) Birds like Sindhuka were very common in the area near the mountain

- b) Sindhuka remained caged for the rest of its life
- c) Sindhuka was unaware of the trap laid by the hunter
- d) The King, when told to not accept the bird, did not listen to his Prime Minister
- e) All are true
- 4. Why was the king's Prime Minister reluctant to accept the bird?
 - a) He believed that the bird would die if caged
 - b) He know about the hunter's habit of lying
 - c) He believed that the bird would bring bad luck to the king
 - d) His sources had informed him that the hunter was crazy
 - e) None of these
- 5. How did the hunter find Sindhuka?
 - a) He had read stories about the bird and had set traps at various locations in the city
 - b) He followed the bird's droppings
 - c) He was on the lookout for a prey when he chanced upon it
 - d) People from the city had informed him about the bird's whereabouts
 - e) He was attracted by the birds calls

Directions (Q. 6-8) Choose the word which is most similar in meaning to the word/group of words printed in bold as used in the passage.

6.	Rather a) Regular d) But	b) Quite e) Known	c) Instead
7.	Release a) Free d) Let expire	b) Vacate e) Make public	c) Vent
8.	Reverence a) Respect d) Hope	b) Detail e) Remembrance	c) Astonishment

Directions (Q. 9-10) Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

9.	Reluctant a) True d) Hesitant	b) Clever e) Keen	c) Averse
10.	Skilfully a) Angrily d) Cheaply	b) Haphazardly e) Deftly	c) Highly

Read the following passage carefully and answer the questions given below it.

Once a thief named Kalu had planned to loot the king's treasury. At midnight, he went to the palace and began to drill a hole in the side wall of the treasury. The king, who was awake in his bedroom just above the treasury, came out to investigate the whirring sound. He was dressed in a simple nightgown and the thief could not recognize him. He asked Kalu who he was and what he was doing. The latter said, "Sir, I am a thief and intend to loot this treasury. I presume that you are also a thief and have come with the same intentin. No matter, let us both go inside and we shall share the loot equally. "Both entered the treasury and divided all the money and the jewels equally between them.

Inside a locker they found three big diamond pieces. As the thief was puzzled as to how to divide the three pieces into two portions, the king siggested. "We have taken away everything else. Let us leave one diamond piece for the poor king and share the rest equally". Kalu agreed and when he took his leave, the king asked for his name and address. As Kalu had taken a vow of telling only the truth, he have the correct information.

The king took away his share of the loot and hid it in his room. Next morning he asked his Prime Minister to inspect the treasury as he had heard some strange sounds during the **previous** night. The Prime Minister saw to his horror that all the valuables were missing and only a single diamond was left, perhaps inadvertantly, by the theif. He put the diamond in his oiwn shift pocket as its loss could be ascribed to the thief and nobody would suspect the Prime Minister. The Prime Minister went back to the king. The king particularly enquirerd. "Do you mean that the theif has completely **denuded** the treasury of its valuables and not a single item has been left?" The Prime Minister confirmed it. The king asked the chief of police to bring in Kalu. When Kalu came he was unable to recfognize the king as his accomplice of the previous night. The king asked him, "Are you the theif who h as stolen everything from my treasury leaving nothing back?" Kalu confirmed it but said, "Sir, I did leave one diamond back in the locker as advised by an accomplice of mine and it should still be there." The Prime Minister interrupted saying, "Your Majesty, this thief is lying. There is nothing left in the locker." The king asked the police chief to search the pockets of the Prime Minister, from where the missing diamond was recovered. The kind told his courtiers, "Here is a Prime Minister, who is a liar and a thief and here is a thief who is at truthful gentleman."

- 11. The king came out in the middle of the night in order to
 - a) Help kalu to break into the palace treasury
 - b) Share the loot equally between Kalu and himself
 - c) Find out the source of and reason for the sound he had heard
 - d) Catch the thief who had come to steal his valuables
 - e) None of these
- 12. Kalu could not recognize the king because
 - a) The king was wearing clothes like those of an ordinary person

- b) The king's clothes were covered by a simple nightdown
- c) Kalu had never seen the king before
- d) Kalu had not seen the king descending from his bedroom
- e) None of these
- 13. Which of the following made the king suspect the Prime Minister? The Prime Minister's statement that
 - a) Except for one piece of diamond all other valuables were stolen
 - b) All the valuables without any exception were stolen from the treasury
 - c) The thief was lying when he said he had left one diamond back in the locker
 - d) The search for the diamond did not yield any favourable result
 - e) None of these
- 14. Which of the following horified the Prime Minister?
 - a) The valuables missing from the king's treasury
 - b) A piece of diamond left in the locker
 - c) Certain strange sounds heard by the Prime Minister
 - d) The fact that the king suspected him of stealth
 - e) None of these

Directions (Q. 15-17) Choose the word which is most nearly the same in meaning as the word given in bold as used in the passage.

15. Accomplicea) Co-travellerd) Coordinator	b) Collaboratore) Commuter	c) Controller
16. Ascribed a) Attributed d) Withdrew	b) Donated e) Connected	c) Attached
17. Denuded a) Uncovered d) Discarded	b) strippede) Abandoned	c) Destroyed

Directions (Q. 18-19) Choose the word which is most opposite in meaning of the word given in bold as used in the passage.

18.	Inadvertently a) Knowingly d) Unwittingly	b) Sensibly e) Unscrupulously	c) Indifferently
19.	Previous a) New d) Modern	b) Preceding e) Subsequent	c) Novel

Read the following passage carefully and answer the questions given below it.

Banking sector reforms in India were introduced in order to improve efficiency in the process of financial intermediation. It was expected that banks would take advantage of the changing operational environment and improve their performance. Towards this end, the Reserve Bank of India initiated a host of measures for the creation of a competitive environment. Deregulation of interest rates on both deposit and lending sides imparted freedom to banks to appropriate price their products and services. To compete effectively with non-banking entities, banks were permitted to undertake newer activities like investment banking, securities trading and insurance business. This was facilitated through amendments in the **relevant** acts which permitted PSBs to raise equity from the market up to threshold limit and also enabling the entry of new private and foreign banks. This changing face of banking led to an erosion of margins on traditional banking business, promoting banks to search for newer activities to augment their free incomes. At the same time, banks also needed to devote focused attention to operational efficiency in order to contain their transaction costs. Simultaneously with the deregulation measures prudential norms were instituted to strengthen the safety and soundness of the banking system. Recent internal empirical research found that over the period 1992-2003, there has been a discernible improvement in the efficiency of Indian banks. The increasing trend in efficiency has been fairly uniform, irrespective of the ownership pattern. The rate of such improvement has, however, not been sufficiently high. The analysis also reveals that PSBs and private sector banks in India did not differe significantly in terms of their efficiency measures. Foreign banks, on the other hand, recorded higher efficiency as compared with their Indian counterparts.

- 20. Prudential norms were initiated in the banking sector with a view to
 - a) Increase operational efficiency
 - b) Contain the non-performing assets
 - c) Strengthen the soundness of banking system
 - d) Improve the custome service
 - e) None of these
- 21. Banking sector reforms in India were introduced for the purpose of
 - a) Giving more and more employment opportunities to the educated unemployed
 - b) Taking care of the downtrodden masses
 - c) Increasing efficiency in the banking activities
 - d) Giving better return to the Central Government
 - e) None of these
- 22. Banks can control their transaction costs by
 - a) Restricting their lending activities
 - b) Undertaking more and more non-banking activities

- c) Encouraging the customers to bank with other banks
- d) Devoting more attention to operational efficiency
- e) None of these
- 23. The recent internal empirical research conducted by the RBI found that
 - a) There is cut-throat competition in banking industry
 - b) The rate of return is not commensurate with the operational cost
 - c) The rate of improvement has not been high
 - d) Nationalised banks and private sector banks did differ in the efficiency measures
 - e) None of these
- 24. Which of the following statements recognising improvement in efficiency is true in the context of the passage?
 - a) There is no discremible difference in efficiency parameters
 - b) The foreign banks recorded higher efficiency
 - c) The efficiency of foreign banks is not comparable with Indian banks
 - d) The rate of such improvement in efficiency was very high
 - e) None of these

Directions (Q. 25-26) Choose the word which is most nearly the same in meaning as the word printed in bold as used in the passage.

25. Relevant

a) Recorded
b) Opposite
c) Appropriate

26. Augment

a) Make
b) Become
c) Enlarge

b) Become
c) Enlarge

Directions (Q. 27-28) Choose the word that is most opposite of the word printed in bold as used in the passage.

27. Improve

a) Retard

b) Disprove

c) Prove

d) Accelerate

e) Degenerate

28. Reveal

a) Show

b) Conceal

c) Secretive

d) Exhibit

e) None of these

Read the following passage carefully and answer the questions given below it.

King Hutamasan felt he had everything in the World not only due to his riches and his noble knights, but because of his beautiful queen, Rani Matsya. The rays of the Sun were put to shame with the iridescent light that Matsya illuminated,

with her beauty and brain. At the right hand of the king, she was known to sit and aid him in all his judicial probes. You could not escape her deep-set eyes, when you committed a crime as she always knew the victim and the culprit. Her generosity preceded her reputation in the kingdom and her hands were always full to give. People in the kingdom **revered** her because if she passed by, she always gave to the compassionate and poor.

Far away from the kingly palace lived a man named Raman with only ends to his poverty and no means to rectify it. Raman was wrecked with poverty as he had lost all his land to the landlord. His age enabled him little towards manual labour and so begging was the only alternative to salvage his wife and children. Every morning, he went door to door for some work, food or money. The kindness of people always got him enough to take home. But Raman was a little self-centered. His World began with him first, followed by his family and the rest. So, he would eat and drink to his delight and ret urn home with whatever he found excess. This routine followed and he never let anyone discover his interests as he always put on a long face, when he reached home.

One day as he was relising the bowl of rice he had just received from a humble home, he heard that Rani Matsya was to pass from the very place he was standing. Her g enerosity had reached his ears and he knew if he pulled a long face and showed how poor he was, she would hand him a bag full of gold coins – enough for the rest of his life, enough to buy food and supplies for his family. He thought he could keep some coins for himself and only reveal a few to his wife, so he can fulfil his own wishes.

He ran to the chariot of the Rani and begged her soldiers to allow him to speak to the queen. Listening to the arguments outside Rani Matsya opened the curtains of her chariot and asked Raman what he wanted. Raman went on his knees and praised the queen. I have heard you are most generous and most chaste, show this beggar some charity. Rani narrowed her brows and asked Raman what he could give her in return, surprised by such a question, Raman looked at his bowl full of rice. With spite in him he just pricked up a few grains of rice and gave it to the queen. Rani Matsya counted the 5 grains and looked at his bowl full of rice and said, you shall be given what is due to you. Saying this, the chariot galloped away.

Raman abused her under his breath. This he never thought would happen. How could she ask him for something in return, when she hadn't given him anything? Irked with anger he stormed home and gave his wife the bowl of rice. Just then he saw a sack at the entrance. His wife said men had come and kept it there. He opened it to find it full of rice. He put his hand inside and caught hold of a hard mental only to discover it was a gold coin. Elated he upturned the sack to find 5 gold coins in exact for the five rice grains. If only I had given my entire bowl, thought Raman, I would have had a sack full of gold.

- 29. According to the passage, which of the following is definitely true about Rani Matsya?
 - A. She was beautiful.
 - B. She was intelligent.

	C. She was kind.		
	a) Only A	b) Only B	c) Only C
	d) A and B	e) All the three	
30.	What does the phrase 'pa' a) Scratched his face	oulled a long face' as used	d in the passage mean?
	b) Looked very sorrowf	511	
	c) Disguised himself	ui	
	d) Put on makeup		
	e) None of these		
31	What can possibly be th	ne moral of the story?	
51.		u would want others to do	o to you
	b) Patience is a virtue	a would want others to do	3 to you
	· ·	thing, it is the journey tha	at counts
	d) Change is the only co		
	e) Teamwork is more w	_	
32.	Why was begging the o	nly option for Raman to	get food?
	a) As Raman belonged		
	_	easiest way for him to obt	tain food
	c) As Raman's family h	ad forced him to beg	
	d) As he had lost all his	property and was too old	d to do manual work
	e) None of these		
33.	Which of the following	words can be used to des	scribe Raman?
	A. Deceitful		
	B. Selfish		
	C. Timid		
	•	b) Only B	c) A and B
	d) B and C	e) All the three	
34.	What did Raman find a Matsya?	after he returned home f	from his meeting with Rani
	a) The Rani's soldiers		
	b) An empty house		
		e that he had given to Ra	ni Matsya
	d) A sack full of rice an	•	•
	e) None of these	-	
		the word/group of word/ords printed in bold as u	ds which is most similar in sed in the passage.
35.	Galloped		
	a) Hurtled	b) Stumbled	c) Slumbered
	d) Jumped	e) Ran	

- 36. Revered
 - a) Remembered
- b) Feared
- c) Talked about

- d) Embraced
- e) Respected

Directions (Q. 37-38) Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in the passage.

- 37. Reveal
 - a) Stop
- b) Conceal
- c) Present

- d) Pending
- e) Tell

- 38. Elated
 - a) Afraid
- b) Poor
- c) Happy

- d) Depressed
- e) Grounded

Read the following passage carefully and answer the questions given below it.

Rahul a young householder, used to study the scriptures everyday under a guru. One day the guru was explaining the following passage from the Upanishads.

"No husband is loved by his wife for his own sake but it is all for the sake of the self _____ No sons are lov ed by their fathers for their sake but it is all for the sake of the self that the sons become dear to him."

At that stage, Rahul intervened and said, "Sir, in my case, both my parents and my wife love me so dearly for my own sake that if I am delayed by a few minutes in reach ing home they get highly agitated and if something happens to me they will die." Guruji said, "You shall learn the truth of it tomorrow, when you see the result of a test I am going to h old. Before going to bed tonight, you must swallow this herbal powder. As a result, you will lie as if dead tomorrow morning, but you will be able to hear all that is spoken in your presence. After a few hours, when the effect of this medicine wears off, you will become normal and get up. You will see the fun."

Rahul did as instructed and in the morning his wife and parents found him 'dead'-lying motionless without any pulse or heartbeat. The guruji asked for a jar full of water and said, "I shall draw out all the bad destiny responsible for yhour son's death into this water. One of you will have to drink this water. The one who drinks will die immediately, while Rahul will be restored to life. Tell me who among you is prepared to die for him?

Both the parents refused saying, "we are old and, helping each other mutually. If one dies, the other will not have anybody to help. So our drinking the water is out of question." Rahul's young wife also said, "I am very young and have not seen anything of this world yet. When such old people, who have seen life in its fulness, do not want to die how can you expect me to volunteer for death?

A brighter idea flashed into the mind if the fat her who told the guruji, "Sir, you are a reunciate and have no relatives to mourn your death. Why don't you drink the water yourself? We will conduct your funeral in a grand manner."

- 39. The contents of the passage prove that
 - a) What the Upanishad states appears to be true
 - b) Rahul's initial understanding about his family members was true
 - c) The guru did not have any miraculous power
 - d) The guru did not have thorough knowledge of scriptures
 - e) None of these
- 40. After experimenting as per the guru's plan, Rahul realised that
 - a) His parents would do anything for his sake
 - b) His wife would readily sacrifice for his welfare
 - c) The guru's prediction had proved to be wrong
 - d) One loves oneself more than one loves anyone else
 - e) None of these
- 41. What according to the passage, was the essence of the Upanishad passage?
 - a) Sons are loved by their fathers for the sake of themselves
 - b) Relatives are dear to us because we love them
 - c) Most human beings are not selfish
 - d) Every person's actions are to gratify himself or herself
 - e) None of these
- 42. The guru wanted a jar of water to
 - a) Drink from as he was very thirsty
 - b) Extract the bad elements responsible for Rahul's death
 - c) Give it to Rahul's parents to drink from
 - d) Sprinkle it on Rahul's dead body to bring him to life
 - e) None of these
- 43. Which of the following was proposed by Rahul's father to the guru?
 - a) He may be given the enchanted water to drink
 - b) Rahul's wife was the most appropriate person to drink the magical water
 - c) Rahul be brought back to life without the death of anybody else
 - d) The guru himself should participate in Rahul's grand funeral
 - e) None of these

Directions: (Q. 44-46) Choose the word which is most opposite in meaning of the word given in bold as used in the passage.

44. Refused a) Denied d) Defused	b) Accepted e) Accomplished	c) Declined
45. Bright a) Vivid d) Shadow	b) Dark e) Stupid	c) Dazzling

46. Agitated

a) Roused

b) Troubled

c) Excited

d) Claim e) Angered

Directions (Q. 47-48) Choose the word which is most nearly the same in meaning of the word given in bold as used in the passage.

47. Apprised

a) Respected d) Shown

b) Valued e) Informed

c) Assessed

48. Entreated

a) Respected

b) Implored

c) Desired

d) Commanded

e) Managed

Read the following passage carefully and answer the questions given below it.

"Uncle" said Luke to the old Sean, "You seem to be well fed, though I know no one looks after you. Nor have I seen you leave your residence at any time. Tell me how do you manage it?"

"Because" Sean replied, "I have a good feed every night at the emperor's orchard. After dark, I go there myself and pick out enough fruits to last a fortnight."

Luke proposed to accompany his uncle to the orchard. Though **reluctant** because of Luke's habit of euphoric exhibition of **extreme** excitement, Sean agreed to take him along.

At the orchard while Sean hurriedly collected the fruits and left, Luke on the other hand at the sight of unlimited supply of fruits was excited and lifted his voice which brought ecmperor's men immediately to his side. They seized him and mistook him as the sole cause of damage to the orchard. Although Luke **reiterated** that he was a bird of passage, they **pounded** him **mercilessly** before setting him free.

- 49. How did old Sean manage to meet his food requirements?
 - a) By buying food from the market
 - b) His nephew Luke took care of his requirements
 - c) Luke brought fruits from the emperor's orchard for Sean
 - d) He picked up fruits from the emperor's orchard
 - e) The emperor provided him with ample supply of fruits
- 50. Which of the following is not true in the context of the passage?
 - a) Sean was a poor and suffering man
 - b) Luke came to know about the orchard from his uncle
 - c) Sean initially hesitated to take his nephew along
 - d) Luke as finally set free
 - e) Both Sean and Luke collected fruits from Emperor's orchard

- 51. Why was Sean reluctant to take Luke along?
 - a) Becausre he was a selfish man
 - b) He feared that Luke's reaction may alert the Emperor's men
 - c) Because Luke could harm him
 - d) He wanted to bring fruits for Luke himself
 - e) He knew Luke was a greedy person
- 52. How often did Sean visit the emperor's orchard?
 - a) Daily
 - b) Once a month
 - c) In a period of two weeks
 - d) Never, his nephew Luke brought fruits for him
 - e) Everyday during midnight
- 53. Luke remitted behind at the orchard because he
 - a) Was greedy and wanted to collect more fruits
 - b) Waited for the Emperor's men to arrest him
 - c) Lost his composure and started expressing his feelings loudly
 - d) Had waited for his uncle to return
 - e) Could not move in the dark

Directions (Q. 54-56) Choose the word/phrase which is most nearly the same in meaning of the word printed in bold as used in the passage.

- 54. Reiterated
 - a) Pleaded
- b) Regurgitated
- c) Protested

- d) Repeated
- e) Recapitulated
- 55. Extreme
 - a) End

- b) High
- c) Severe

- d) Serious
- e) Moderate
- 56. Reluctant
 - a) Disinclined
- b) Opposed
- c) Against

- d) Resistant
- e) None of these

Directions (**Q. 57-58**) Choose the word which is most opposite in meaning of the word printed in bold as used in the passage.

- 57. Pounded
 - a) Weighed
- b) Released
- c) Paid

- d) Attended
- e) Caressed
- 58. Mercilessly
 - a) Calmly
- b) Compassionately
- c) Mildly

d) Forgivably

e) Sympathetically

Read the following passage carefully and answer the questions given below it.

The King of Kanchi set off to conquer Kamat. He was victorious in battle. The elephants were laden with sandalwood, ivory gold and precious stones, taken from the conquered kingdom of Kamat. They would be a part of the victory parade for his sujbjects. On his way back home he stopped at a temple, finished his prayers to the goddess and turned to leave. Around his neck, was a garland of scarlet hibiscus and as was the custom for all, his forehead was anointed with red sandal paste. His Minister and the court jester were his only companions. At one spot, in a mango grove by the wayside, they **spied** some children play. The King said, "Let me go and see what they are playing."

The children had lined up two ros of clay dolls and were playing warriors and battles. The king asked, "Who is fighting with whom?" They said, "Kamat is at battle with Kanchi." The king asked, "who is winning and who is the loser?" The children puffed their chests up and said, "Kamat will win and Kanchi will lose." The Minister **froze** in disbelief, the King was furious and the juester burst into laughter.

The King was soon joined by his troops and the children were still **immersed in** their game. The King commanded, "Cane them hard." The children's parents came running from the nearby village and said, "They are naïve, it was just a game, please grant them **pardon.**" The King called his commander and ordred, "Teach these children and the village a slesson so that they never forget the king of Kanchi." He went back to his camp.

That evening the commander stood before the King. He bowed low in shame and said, "Your Majesty, with the exception of hyenas and vultures, all lie silent in the village." The Minister said, "His Majesty's honour has been saved." The priest said, "The goddess has blessed our King." The jester said, "Your highness, please grant me **leave** to go now." The King asked, "But why?" The jester said, "I cannot kill, I cannot maim, I can only laugh at God's gift of life." Trembling In the face of the King's anger he bravely continued, "If I stay in your Majesty's court, I shall become like you and I shall forget how to laugh."

- 59. Why were the elephants carrying loads of gold and other valuables?
 - a) This was what the king had looted from Karnat to distribute among his soldiers as a reward
 - b) This was the king's offering to the deity out of gratitude for making him victorious
 - c) It was what the king had plundered from Karnat to display to the people of his kingdom as a sign of victory
 - d) So that the people of the kingdom of Karnat acknowledged him as their rew ruler
 - e) None of these
- 60. Why did the king anoint his head with red sandal paste?

- a) As a mark of celebration to show he had been victorious
- b) It was the usual practice for all devotees at the temple
- c) To show other devotees that he was king
- d) To priest requested him to do so
- e) To show his soldiers that he had visited the temple
- 61. What excuse was given for the children's behaviour?
 - a) They were disobedient to their parent's wishes
 - b) They were unaware of the true facts of the battle
 - c) They were upset that their army had lost
 - d) They were in the habit of lying
 - e) None of these
- 62. Which of the following is true in the context of the passage?
 - a) The king stopped at the temple to see what else could be plundered
 - b) The people of the village to which the children belonged developed great respect for the king
 - c) The commander was ashamed at having obeyed the king's orders to cane the children
 - d) The jester was unhappy that the king had defeated the army of karnat
 - e) None of these
- 63. Why did the jester resign from his post?
 - a) He felt that the king was too influenced by the Minister
 - b) To show that he disapproved of the king's action of punishing the children
 - c) He did not want to accompany the king on his war campaign
 - d) He was no longer able to make the king laugh
 - e) None of these
- 64. Why was the king angry with the children?
 - a) Because the game they were playing was dangerous
 - b) They had lied him
 - c) They did not recognize him as king
 - d) They had unknowingly insulted him
 - e) They were rude to him

Directions (Q. 65-67) Choose the word which is most nearly the same in meaning as the word printed in bold as used in the passage.

 Froze a) Cold d) Stood still	b) Numb e) Chill	c) Shivered
 Leave a) Holiday	b) Transfer	c) Exit

d) Permission e) Farewell

67. Spied
a) Noticed b) Keep watch c) Followed
d) Spot e) Caught

Directions (Q. 68-69) Choose the word which is most opposite in meaning of the word printed in bold as used in the passage.

68. Immersed in

a) Safe from
b) Distracted from
c) Boring

69. Pardon

a) Punishment
b) Excuse
c) Convict
d) Intolerance
e) Imprison

Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

Various measures have been deployed to combat food inflation. Subsidies on food and fertilisers, imports of food as well as regulations to prevent hoarding farm produce did succeed in stabilising prices from time to time. But such crisis management has been able to provide only short lived relief, and prices have gone up from 2007.

Bringing down food inflation will benefit the consumer, but make prices unattractive to farmers. This will **accentuate** poverty. Unremunerative prices discourage investments in agriculture, causing supply side shortages, **fueling** inflation further. So, the most effective way of prices, ploughing a larger share of the consumer spend back to the farmer.

First we need to lower transaction costs. The Agricultural Produce Market Committee Acts mandate all farm produce should be brought to mandis for farmer pays to transport his produce over loing distances, before knowing the price at which his produce would be sold, or whether any other market would have paid a better price.

The journey from farm to consumer involves multiple levels of transportation, handling expenses, commissions of agents and a mandi cess, adding nearly 20% cost to food prices. This **absurdity** was acknowledged years ago, and a new Model APMC Act recommended by the Centre in 2003.

This Model Act must be implemented in all states. Unless farmers have the freedom to sell at farm-gate or other transparent platforms directly to buyers, transaction costs will remain high and drive consumer prices higher. Next, we need to cut wastage. Anywhere from, 5% to 40% of food is wasted along the chain, depending on the perishability of the crop and the season. First, market instruments

must empower farmers to produce as per tommorrow's demand, rather than be guided by yesterdat's prices.

If the Forward Contracts Regulation Act is amended to permit trading in options, farmers are assured of a minimum price when sowing, based on future projections **simulated** by a market consensus. This will align production volumes to future demand conditions and minimise wastage.

- 70. What has been the overall effect of the various measures taken to combat food inflation?
 - a) Such measures have successfully stablisied prices of food items for a longer period
 - b) Such measures have proved ineffective in the long run, and the prices have gone up.
 - c) Such measures could provide only a short lived relief
 - d) Only b) and c)
- 71. What prompted the Centre to bring about a new Model APMC Act? Select the most appropriate option.
 - a) The earlier version of the APMC Act forced the farmers to bear huge transportation cost
 - b) The APMC Act provided that every farmer had to sell his produce only in man di and that also through agents.
 - c) APMC Act was not acceptable to farmers, and on several occasions they had expressed their resentment against the said Act.
 - d) The APMC Act could not provide relief to farmers, rather it led the food prices to costlier by 20%.
- 72. Which of the following statements is contrary to the facts mentioned in the given passage?
 - a) Unremunerative prices discourage investment in agriculture resulting into supply side shortage
 - b) To contain food inflation the consumer prices should be lowered.
 - c) Market instruments must empower farmers to produce as per yesterday's demand
 - d) The new Model of APMC Act was recommended by the centre to lower the transaction cost.
- 73. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

Absurdity

a) Logic

b) Wisdom

c) Folly

- d) Seriousness
- 74. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

 Virtual

a) Real	b) Practical	c) Authentic
d) Actual		

75. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

Simulated

- a) Unexpected b) Classified c) Delivered d) Imitated
- 76. Choose the word/group of words which is most opposite in meaning of the word/group of words printed in bold as used in the passage.

Accentuate

- a) Alleviate b) Increase c) Accentuate d) Highlight
- 77. Choose the word/group of words which is most opposite in meaning of the word/group of words printed in bold as used in the passage

Fueling

- a) Inciting b) Lessening c) Inflaming
 - d) Sustaining

Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

India's external debt profile appears similar to that of other major market economies. But its short term external debt stock is now higher than countries such as Brazil and Russia (in terms of percentage of GDP), according to Taimur Baig and Kaushik Datta, economists at Deutsche Bank. India's share of short term debt relative to the stock of total external debt is also higher than other emerging market economies, with the exception of Turkey, they say.

Though short term debt was **contained** in FY 14, it was largely due to a slowdown in imports and may again rise once there is a rebound in growth and imports pick up. Some economists point out that since GDP is expressed in dollar terms, a weak rupee translates into a lower GDP number and hence, a lower ratio could be misleading.

However, the composition of long term debt which is reckoned to be durable and 'safe' is also worrisome. While the share of almost risk free sovereign, multilateral and bilateral credit has reduced significantly over the years, it is private corporate sector debt and 'retail' component in terms of NRI deposits that has swelled over the years. **Proceeds** from the FCNR (B) swap and overseas borrowing schemes were, in fact, the main contributors to the \$31.2 bn increase in external debt in FY 14, which were facilitated by the Reserve Bank to stabilise the Indian currency.

"NRI deposits do not pose material risks (as they are generally rolled over). But the increase in the share of external commercial borrowings exposes the

domestic corporate sector significantly to external shocks, including adverse exchange rate movements," says Samiran Chakrabarty, Chief India Economist, Standard Ch artered Bank. Every year about \$20 bn is scheduled for repayment. The amount may not seem alarming, but the risk arises if there is a global liquidity **squeeze.**

The recent trouble in Iraq has added another dimension to external sector woes, which is that the reduction in trade deficit in FY 14 may reverse again. "Already struggling with a record low growth, high inflation, a weak currency, low manufacturing growth and possibility of sub-normal monsoon, the threat of oil supply shock and the resultant increase in prices add to the risks faced by the country, which could hamper India's **envisaged** improvement in economic growth in FY 15," say Madan Sabnavis and Kavita Chacko of Care Ratings. If crude price risks persist, the current account deficit, which was contained in 2013-14, could deteriorate further and also add to pressure on the rupee. Care Ratings has projected a CAD for the year at 2.5% of GDP, assuming stable crude oil prices and a re covery in industrial production. Higher persistent crude prices would upset this calculation.

- 78. Which of the following statements is contrary to the facts mentioned in the given passage?
 - a) In FY 14, short term debt was contained due to slowdown in imports.
 - b) Short term debt is directly proportional to t he quantum of imports.
 - c) A weak rupee translates into a lower GDP number
 - d) Private corporate sector debt has decreased over the years
- 79. What is/are the reasons of the author being apprehensive about India's improvement in economic growth in FY 15?
 - a) The recent Iraq crisis may lead to reduction in trade deficit in the current financial year
 - b) The possibility of sub-normal monsoon
 - c) High inflation and low manufacturing growth
 - d) All of the above
- 80. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

Contained

a) Neglected

b) Accomodated

c) Controlled

- d) Excluded
- 81. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

Reckoned

a) Nullified

b) Abandoned

c) Started

d) Considered

82. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

Envisaged

- a) Anticipated
- b) Amazed

c) Doubted

- d) Discarded
- 83. Choose the word/group of words which is most opposite in meaning of the word/group of words printed in bold as used in the passage.

Proceeds

- a) Profit
- b) Outgo

c) Income

- d) Interests
- 84. Choose the word/group of words which is most opposite in meaning of the word/group of words printed in bold as used in the passage.

Squeeze

- a) Congestion
- b) Crunch

c) Restraint

d) Release

Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

The first budget of the new administration needed to focus on two key macro problems – a path to fiscal consolidation and a clear signal for structural reforms – to boost the long run growth trajectory of the economy. The budget delivers on both counts.

On the fiscal deficit, the new government has continued from where the previous administration left in laying out a path and a commitmen to reducing the deficit to 3% of GDP by FY 17. On the structural reform path, there was a clear focus on boosting labour intensive manufacturing and growth.

The excise duty cuts for food processing and footwear industries, creation of SEZs, single window clearance, tax deductions for investments, reforms to the Apprenticeship Act and Rs.10,000 Crore as venture capital for SMEs were all small steps in that direction. While the fiscal path is admirable, it also may be too aggressive. It may be difficult to get a 20% increase in tax revenues in a year when growth is likely to remain below 6%.

The assumption of service tax revenues growing by 40% may be a tad optimistic. Further, the 3G telecom privatisation proceeds of Rs.45,000 Crore also look ambitious. To achieve the government's medium term targets will not be easy. First, we would have preferred a more realistic and gradual approach to consolidation. Taking an extra year to reach the 3% deficit target (i.e. by FY 18 instead of FY 17) might be more realistic, and would not compromise macro stability. Second, there is an urgent need for a return to fiscal rules and the FRBM Act, with due sanctions, as the Economic Survey argues. Without it, and despite the medium term path laid out in the budget, there may be an incentive to pause on fiscal consolidation, as happened in FY 09 and was witnessed through FY 12.

More than 80 countries follow some sort of a fiscal rule and have found them very useful in imposing fiscal descipline.

Third, if consolidation is based on increasing the tax base, then further **erosions** could be avoided. In this regard, the increase in income tax exemption limits further reduces an already small tax base. Only 3% of Indians (35 mn) pay income tax compared with more than 20% of Chinese and over 45% of Americans. The strategy that China followed was to not raise I ncome tax thresholds with rising incomes to increase the base further. If the government **consistently** raises the threshold limits, it would be difficult to expand the tax base.

Fourth, tax administration could be improved by having an independent revenue service, with its own budget and autonomy in hiring staff. As the government implements its revenue strategy, autonomy and reforms in administration could be potentially very helpful.

Fifth, a road map for reducing subsidies, particularly the large fertiliser subsidy, can give greater **credence** to the consolidation path.

The budget marks a very good beginning in terms of signalling a commitment to fiscal discipline and structural regorms. While the strategy seems to improve GDP growth and, thereby, reduce fiscal deficit through revenue **byoyancy**, such a strategy is **fraught** with risks.

We think that to meet the consolidation path requires a clear set of rules, measures to broadbase the tax system and a road map to reduce subsidies. This budget lays out the overall vision.

- 85. Which of the following statements is not based on the facts mentioned in the given passage?
 - a) It will be difficult to get a 20% increase in income tax revenue if the growth remains below 6%.
 - b) It will be difficult to achieve government's medium term targets.
 - c) The new government has committed to reducing the fiscal deficit to 3% of GDP by FY 17.
 - d) Among India, China and America, the highest number of tax payers live in America.
- 86. What is being done by the government for structural reform?
 - a) Special attention was paid on the growth of labour intensive manufacturing.
 - b) Excise duty cut for food processing and footwear industries was allowed
 - c) SEZs are to be created
 - d) All of the above
- 87. What is/are the prerequisite(s) to meet the consolidation path? Give your answer in the context of the given passage.
 - a) More and more people should be brought under the net of income tax.
 - b) A blue print should be prepared to reduce subsidies.
 - c) An independent, autonomous body with an authority to inspect the functioning of income tax department should be brought into existence.

d) Only a) and b)

	a) only a) and o)		
88.		o of words which is mos rinted in bold as used in t	st similar in meaning to the he passage.
	a) Destructiond) Consumption	b) Deterioration	c) Strengthening
89.	0 1	o of words which is mos rinted in bold as used in t	st similar in meaning to the he passage.
	a) Elasticityd) Feslience	b) Snap	c) Rigidity
90.		o of words which is mos rinted in bold as used in t	st similar in meaning to the he passage.
	a) Emptyd) Abound	b) Devoid	c) Lack
91.	C I	of words which is most inted in bold as used in t	opposite in meaning of the he passage.
	a) Steadilyd) Congruously	b) Customarily	c) Never
92.	0 1	of words which is most inted in bold as used in t	opposite in meaning of the he passage.
	a) Distrustd) Credit	b) Assurance	c) Belief
			ns given below it. Certain nem while answering some
	uestions.		_

Rea n wo e of t

The RBI orders a moratorium when a bank's financial stability is threatened. Depositors face some restrictions on withdrawing money from their accounts during this period. Currently the restriction is confined to premature withdrawl of FDs in case of Kapol Bank. Customers can still withdraw money from their savings and current accounts. However, the Bhanking Regulation Act has provisions for relief to customers facing a financial emergency. "Banks' administrative board can approach the RBI with a plea for relaxing the withdrawal limits in case of account holders such as those who have saved or deposited money for their medical treatment or educational purpose and pensioners," says VN

Kulkarni, chief credit counsellor with the Bank of India backed Abhay Credit Counselling Centre.

Since one cannot do much after the bank gets into trouble or the RBI comes into the **picture**, it would be wise to take some precautions. "Depositors need to be selective not only in choosing the bank, but also in depositing the amount using different combinations," says Kulkarni. For instance, you can maintain the first deposit in your name, held jointly with your spouse or children. Similarly, the second joint FD could be created with your wife as the first holder. This will help you benefit from the deposit insurance cover extended to retail depositors.

Currently, deposits are insured upto Rs.1 Lakh per bank, and not per branch of the same bank. You can also look at maintaining FDs in more than one bank to spread out the risk.

However, this may not be feasible for some individuals. For instance, a retiree who wishes to invest her huge retirement corpus in FDs. "It is not feasible to split a huge amount of, say, Rs.50 Lakh into 50 deposits with different banks. Senior citizens have to **strike** a balance between convenience, risks and higher returns that some of the smaller banks offer," says Suresh Sadagopan, certified financial planner and founder, Ladder. Financial Advisories. He recommends **diversification** by investing in fixed income options like company FDs, nonconvertible debentures as also more secure alternatives such as tax free bonds and senior citizens savings scheme, which offers an interest rate of 9.2%. You must also evaluate the bank's credentials carefully before **parking** your money in it. "While selecting the bank, you need to ascertain its gross NPAs. It should be not higher than 5%. Similarly, ensure that your bank has adequate capital as prescribed by the regulators," says Kulkarni. "That is, minimum 9% of risk-weighted assets, and at least 12%, in case of cooperative banks." You will find this information in the balance sheets of banks.

- 93. Which of the following is not definitely true with respect to Kapol Bank?
 - a) It is a private sector bank
 - b) At present, premature withdrawal of FD cannot be allowed.
 - c) Customers of this bank have been allowed withdrawal of money from their CASA.
 - d) There are no restrictions on withdrawal except of premature fixed deposits.
- 94. Find the statement which is not based on the facts mentioned in the passage.
 - a) Under certain circumstances, account holders facing financial emergency can be allowed withdrawal of moiney beyond withdrawal limit as per the provisions laid down in the Banking Regulation Act.
 - b) When the bank gets into trouble it is better for a depositor to be selective in both ch oosing the bank and depositing the amount using different combinations.
 - c) When the financial stability of a bank is at stake the central bank ordres a moratorium
 - d) The central bank has ordered a moratorium on Kapol Bank.

95.	Choose the word which bold as used in the pass Parking		nning to the word printed in
	a) Removing d) Walking	b) Depositing	c) Stopping
96.	Choose the word which bold as used in the pass Picture		nning to the word printed in
	a) Scene d) Role	b) Mainstream	c) Portrait
97.	Choose the word which bold as used in the pass Diversification		nning to the word printed in
	a) Variegationd) Division	b) Homogenous	c) Allocation
98.	0 1	of words which is most rinted in bold as used in t	t opposite in meaning of the che passage.
	a) Warned d) Exposed	b) Jeopardised	c) Ensured
99.		of words which is most rinted in bold as used in t	t opposite in meaning of the che passage.
	a) Maintaind) Smack	b) Hit	c) Knock
_	_		

Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

India's banking sector may be getting ready for a wave of consolidation as the country tries to build institutions of world class proportions. Four big state run banks – State Bank of India, Punjab National Bank, Bank of Baroda and Bank of India – have already begun on exercise to identify takeover targets to gain access to franchises that would **augment** their capabilities, said three top bankers familiar with the move. The top managements of the four banks are in the process of preparing a blueprint that would explain the rationale for absorbing one or two entities, said the people cited above, none of whom wanted to be named. Employees at these state run banks are engaged in the exercise after Finance Minister Arun Jaitley gave the lenders the go-ahead to decide how they would strategiese to remain relevant in the emerging economic scenario.

"We are hearing from the corridors of finance ministry that there is seriousness on consolidation of banks," said an executive from one of the top four banks. "The sense we are getting is that first there could be merger of at least one SBI associate bank with SBI to **kick off** the consolidation process." Although no names of likely **acquisition** targets are being discussed at these four banks, the key conditions for a smaller bank will be regional, technological and cultural advantages. For instance, a bank such as Bank of Baroda, which does not have a presence in the East, may prefer one from that part of the country. State run banks have weakened over the years as governments have treated them as an organ of the administration and used them to push their social agenda. Meanwhile, lenders in neighbouring China have acquired scale while those in India are **puny** by comparison, giving them little clout in global markets.

The economic downturn, with growth having almost halved from the peak, has exposed the fault lines in the system. The **parlous** financial position of the government has left banks capital starved - the allocation for this year is tiny compared with the amount needed to meet Basel III standards. And, to access capital from the market, the state run banks need a strategy to turn more profitable. Currently, they are labouring under bad debt on account of companies finding it difficult to repay loans because of the slump.

"Government has made it clear that they will not give any capital," said one of the bankers. "Banks that have the capital and the capability to raise capital could look at acquisitions," he said, while adding "Nothing has reached the drawing board. Banks are only doing all kinds of permutations and combinations."

To be sure, state run bank consolidation has been discussed for nearly a decade, but little progress has been made, except for shotgun weddings that were aimed at rescuing ventures in poor shape. **Inertia** among banks, cultural issues and fears of trade union unrest held up any such move. That may now change with the new government.

"There have been some suggestions for consolidation of public sector banks," Jaitley said in his July 10 Budget speech. "Government, in principle, agress to consider these suggestions."

A committee set up by the Reserve Bank of India under former Axis Bank Chairman P.J. Nayak had suggested that the health of state run banks was poor. To strengthen them, the report said it would be better "either to privatise these banks and allow their future **solvency** to be subject to market competition, including through mergers; or to design a radically new governance structure for these banks which would better ensure their ability to compete successfully, in order that repeated claims for capital support from the government, unconnected with market returns, are avoided."

The market share of the public sector banks is forecast to decline from 80% in 2000 to just over 60% in 2025, Nayak had said. They stack up poorly in many respects against non-state institutions. For instance, net profit per employee at the new private sector banks was about four tiems that of the SBI Group in the year ended March 2013.

100. Which of the following is not true in the context of the passage?

- a) Four big state run banks have begun to identify takeover targets.
- b) The finance minister has given free hand to state run banks to make their own strategy for banking business.
- c) The four big state run banks have already decided the names of some small banks likely to be taken over
- d) According to PJ Nayak Committee report, the state run banks were not performing well.
- 101. Why have banks turned capital starved? Answer in the context of the passage?
 - a) Because of excessive loans santioned to malafide customers
 - b) Because of bad monetary policy of the RBI
 - c) Because of the excessive payments towards government sponsored schemes without appropriate provision for them
 - d) Because of the dangerous financial position of the government
- 102. Which of the following is possibly the most appropriate title for the passage?
 - a) Policy Paralysis of the Central Government
 - b) The Economic Downturn
 - c) Union Budget 2014: A Review
 - d) Consolidation of Banks
- 103. Which of the following statements regarding the consolidation of state run banks is/are true? Answer in the context of the passage.
 - a) Efforts for consolidation of state run banks are on for past one decade but nothing remarkable has come out as yet.
 - b) The consolidation of state run banks is a complex task and it will take some more years for its completion.
 - c) Banks are doing all kinds of permutations and combinations but the result is cipher.
 - d) Only a) and b)
- 104. What does the phrase 'kick off' mean as used in the passage?
 - a) Discontinue
- b) Breakdown
- c) Smash

- d) Begin
- 105. Under the current scenarioi what do state run banks need to do to access capital from the market?
 - a) They need to float public shares
 - b) They need a strategy to earn more profit
 - c) They should increase lending rate to attract depositors.
 - d) They should announce handsome returns to depositors.
- 106. Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

a) Redemptiond) Dearth	b) Forfeit	c) Possession	
printed in bold as	ne word which is most sused in the passage.	similar in meaning to the w	ord
Parlous a) Harmful d) Powerful	b) Strong	c) Critical	
	ne word which is most sused in the passage.	similar in meaning to the w	ord
a) Inactivity d) Interest	b) Liveliness	c) Awakening	
	used in the passage. b) Depriviation	similar in meaning to the w	ord/
	O 1	ds which is most opposited in bold as used in the passage	
a) Trivial d) Tiny	b) Strong	c) Inferior	
	C I	ds which is most opposited in bold as used in the passage	
a) Reinforced) Multiply	b) Strengthen	c) Magnify	
		he given below it. Cert te them while answering so	

Sanjaya Baru's book has been perceived as an attack on PM Manmohan Singh by a disgruntled employee who was denied a job by the Prime Minister in his second term. This is a completely wrong reading of the book. It is, in fact, a defence of Manmohan by a member of his fan club. Fortunately, it is not a fawning hagiography. It is straightforward and gossipy, but not excessively so. It is an important contribution to contemporary Indian history; it can also be read as a text book for those who wish to understand how politics and administration actually

work in India of our times. Like the Crossman Diaries in Britain in earlier times and

Acquisition

like Duty by Robert Gates in the US in recent times, it throws light on contingencies and counterfactuals.

Future historians may see inevitable and **inexorable** patterns in the way things have unfolded in India in the last decade. Baru's book will be a source that will help the historian focus with some humility on issues of choice and chance.

Baru was recruited by Manmohan and worked with him closely as Media Adviser, Baru is a loyal defender of his boss. Contrary to the popular perception of Manmohan being dour or politically clumsy, Baru makes the case that the economist turned politician is, in fact, a clever and sophisticated operator. Manmohan's excellent relationship with wily and experienced politicians like Sharad Pawar, Karunanidhi, Lalu Prasad, Harkishen Surjeet, Jyoti Basu and even Vajpayee and Jaswant Singh would not have been possible if he had been naïve or weak. On issues which mattered to Manmohan like Free Trade Agreements or the Nuclear Accord, he can be a cool and consummate political operator. But he does have his blind spots. Whether it is because he has a lifelong commitment to civil service traditions that one department must not **intrude** on the turf of another department, or it is out of a conviction that party politics is not his forte, or for whatever unmentioned reason, Manmohan has kept himself severely and completely away from the Congress Party. Perhaps, Manmohan felt that his own political guru, Narasimha Rao, paid a price for intruding into areas where both fools and angels should fear to tread. The net result was that Man mohan had less support from his own party leaders and, in Baru's opinion, that proved very costly for our "accidental Prime Minister".

There are some self-serving bits in this memoir. Manmohan's performance in UPA-1 is portrayed as outstanding. After all, Baru was with him most of that time, was he not? And some of the achievements of that time seem to have a greater Baru imprint than what other observers might concede. And virtually all the problems of Manmohan seem to have coincided with UPA-2 when Baru was no longer around! Neverthless, Baru's professionalism and better nature does assert itself almost everywhere in the book. He gives himself far less credit than others who have written similar books tend to do. He is lucid enough to concede that in economic matters, effects are preceded by causes with some lags. The good times of UPA-1 were not merely because the global economy was strong, but because Manmohan inherited a good legacy from Vajapayee. The roots of many of the problems in UPA-2 were the results of sins of profligacy committed during UPA-1 when economic growth was not only taken for granted, but treated with some contempt by the elitist do-gooders of the National Advisory Council, which could have been a source of anodyne amusement, if so many of its actions had not ended up being dangerous, even disastrous for the country.

- 112. Which of the following, according to the author, is true about Sanjaya Baru's book?
 - a) It is a book intended to attack the former PM Manmohan Singh
 - b) It is a fawning hagiography
 - c) It is straightforward and excessively gossipy

- d) It is a book which throws light on contingencies and counterfactuals of Indian politics
- 113. Which of the following statements is contrary to the facts mentined in the given passage?
 - a) Narasimha Rao was the political guru of Manmohan Singh
 - b) As per civil service traditions, one department must not intrude on the turf of another department
 - c) Manmohan Singh kept himself severely and completely away from the Congress Party.
 - d) None of these
- 114. Which of the following facts supports the view that Manmohan was neither a naïve nor a weak Prime Minister?
 - a) During his regime the nuclear deal was signed, which is one of most important achievements
 - b) He had a very good relationship with wily and experienced politicians
 - c) Manmohan Singh preferred to keep mum than to indulge into controversy
 - d) He was aware of the fact that party politics is not his forte and hence he kept himself away from active politics.
- 115. Why, according to Baru, was Manmohan's performance in UPA-1 outstanding?
 - a) Because Baru was with him most of the time
 - b) Because the Congress Party had done a lot of good work to alleviate poverty
 - c) Because the global economy was strong and Manmohan Singh had inherited a good legacy from Vajpayee.
 - d) Because UPA-2 was full of scams
- 116. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage. Intrude
 - a) Associate
- b) Interfere
- c) Leave

- d) Combine
- 117. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

Profligacy

- a) Fraglity
- b) Restraint
- c) Lacking

- d) Recklessness
- 118. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

 Anodyne

- a) Soother b) Upsetting c) Excitative d) Agitating
- 119. Choose the word/group of words which is most opposite in meaning of the word/group of words printed in bold as used in the passage. Inexorable
 - a) Harsh b) Dogged c) Flexible d) Relentless
- 120. Choose the word/group of words which is most opposite in meaning of the word/group of words printed in bold as used in the passage.
- Concede
 a) Allow
 b) Accord
 c) Acknowledge
 d) Reject

Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

Since 1947, Indians have not spoken out so strongly and clearly for a completely new brand of people running government. Mercifully, there are no ministers educated abroad. Thankfully, none of them has been brainwashed at Harvard, Stanford, Cambridge, the World bank or the IMF, subtly forcing expensive Western solutions on typically Indian problems at the cost of the poor. Look what the high powered, foreign returned degree wallahs have reduced this country to. They wasted opportunities to show the inner strength of what is essentially Indian because they never really knew their own people living in Bharat. In the eyes of the World, we have lost our self-respect, dignity and identity.

All the ministers now have gone through average government schools. Some have never been to college. Many have experienced poverty, exploitation, injustice and discrimination at some point of time in their lives. It is truly the first barefoot government ever to be voted into power in independent India. Where else in the World would you have a one time tea seller on a railway station becoming Prime Minister, shaping the **destiny** of more than one billion people?

The first example the Modi government must set is by drastically reducing the **perks** and privileges of MPs. Free power, food, housing, travel to those whose personal assets run into crores and a Rs.2 Crore annual fund for development for over 500 MPs is costing the exchequer nearly Rs.2000 Crore. Only the Prime Minister will be able to make it happen and, at the same time, stifle any **dissent** from BJP MPs. The time is now.

No other government in the World has a Class 12 pass woman ministers speaking as an equal to almost 120 heavily qualified, on paper, vice chancellors (90 % male). Today, as we judge them, the VCs are all to intellectually and morally **fatigued.** There is something dreadfully wrong with an education system that produces graduates from even private, expensive, **snobbish** schools and colleges who are still prejudiced about caste, class, religion, sex and colour. These

"graduates", who roam the streets of small towns and cities by the thousands, call themselves "educated", practise the worst forms of cruelty, slavery and crimes against humanity, against society and in their own families. Indeed, some of them rose to the level of their incompetence by becoming ministers in previous governments, reinforcing the status quo, wasting vast public resources by implementing silly Western ideas, listening to foreign returned "experts" and making a hopeless mess of this country. The tragedy is that they cannot see the colossal damage they have done to the very fabric of this country.

- 121. What is/are true about the ministers of the new government formed at the Centre?
 - a) Some of them are ghighly qualified and foreign degree holders.
 - b) Only a few of them are t he products of average government schools.
 - c) There are so me ministers who have never been to college.
 - d) Our Prime Minister is a postgraduate in Political Science.
- 122. Which of the following is not one of the characteristics of the ministers of the last government at the Centre?
 - a) Some of the ministers of the last government at the Centre were educated abroad.
 - b) The ministers of the last government were brainwashed at foreign universities to suggest Western solutions for Indian problems.
 - c) The Western degree holder ministers coming from the elite class never knew their own people living in Bharat.
 - d) Though the ministers of the last government were Western educated yet they had great concern about the gripping problems of India
- 123. Which of the following statements is based on the facts mentioned in the passage?
 - a) The present government aims at reducing the perks and privileges of MLAs.
 - b) There is something wrong with those educational institutions that produjce graduates who remain prejudiced about caste, class and gender
 - c) The elitist education policy has still managed to make students humble and sensitive towards humanity.
 - d) None of the present ministers has gone through poverty, injustice, exploitation and discrimination
- 124. What is the perception about India in the eyes of the World?
 - a) That India is a developing nation
 - b) That we don't have self respect, dignity and identity
 - c) That India is still a c ountry of snake charmers
 - d) That India is an educationally backward nation
- 125. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

	d) Concept	b) Flospect	c) Future
12		ord/group of words which cords printed in bold as us	h is most similar in meaning sed in the passage.
	a) Benefitsd) Constraints	b) Candy	c) Loss
12		ord/group of words which words printed in bold as us	n is most similar in meaning sed in the passage.
	a) Freshd) Vivacious	b) Lively	c) Exhausted
12			which is most opposite in bold as used in the passage.
	a) Strifed) Approval	b) Marvellous	c) Objections
12	meaning of the word/g Snobbish	roup of words printed in	which is most opposite in bold as used in the passage.
	a) Haughty d) Humble	b) Pompous	c) Arrogant

Read the following passage carefully and answer the questions given below it. Certain words/expressions are given in bold in the passage to help you locate them while answering some of the questions.

"My God, it speaks" uttered the Emperor of Brazil and the receivr of the Telephone slipped from his hand and banged around. At the other end Alexander Graham Bell was still on line.

This incident goes back to 1876 when at an exhibition in Philadelphia, Alexander Graham Bell was giving a demonstration of his new invention. This strange instrument known as Telephone was to **revolutionize** life in the years to come.

Bell was born at Edinborough, Scotland. He was a teacher and, was **dedicated** to the noble cause of teaching the deaf and the dumb. Due to a severe illness, Bell was sent to Canada in 1870, where too he got engaged in helping the dumb deaf to hear and speak. Thereafter, he shifted to the USA but **continuted** with his work by opening a school f or deaf to hear and dumb.

Bell was fond of scientific inventions and was ever engaged in making some machines in his spare time. While at Boston, he tried to communicate through

Destiny

metal wire. His companion in this work was Watson. One day while experimenting with this instrument, Bell spoke to Watson standing at a distance. Watson was taken by a **pleasant** surprise as he had heard Bell clearly through his instrument. The instrument was a success and Bell patented it.

Graham Bell had some sterling qualities of head and heart. Apart from being as artist, he was a kind human being, ready to help the needy. He established an institution for the deaf and dumb children. He died in 1922 in Canada. The entire northern America paid him a tribute by hanging up their telephones for a while during his funeral.

- 130. The teaching activity undertaken by Bell was considered 'noble' particularly because ...
 - a) He was teaching the physically under privileged persons
 - b) There was nobody else in the field of education
 - c) He was not accepting any salary of that job
 - d) He was a very famous scientist of his times
- 131. The words uttered by the Emperor of Brazil suggest that it was extremely
 - a) Angry
- b) Insulted
- c) Surprised

- d) Agitated
- 132. What according to the passage was the contribution of invention of telephone?
 - a) Interaction between two persons at some distance was possible
 - b) Rich people were able to communicate with others
 - c) Graham Bell could converse with Watson regarding invention through telephone
 - d) It revolutionized human life
- 133. Which of the following made Bell to invent telephone?
 - a) His activity of teaching
 - b) His service to the deaf and dumb
 - c) He kept interest in scientific inventions
 - d) Encouragement received from Watson
- 134. Graham Bell made the telephone call of his invention to the Emperor from the city of
 - a) Edinborough
- b) Philadelphia
- c) Brazil

- d) Boston
- 135. Bell had gone to Canada in 1870 for
 - a) Treating a patient who was seiously ill
 - b) Helping the deaf and dumb children to hear and speak
 - c) Undergoing medical treatment for himself
 - d) Devoting his full time to his invention

136. Choose the word or group of words which is most nearly the same in meaning as the word printed in bold?

Revolutionize

- a) Affect adversely
- b) Develop gradually
- c) Illuminate completely
- d) Change drastically
- 137. Choose the word or group of words which is most nearly the same in meaning as the word printed in bold?

Dedicated

- a) Appointed
- b) Deployed
- c) Devoted

- d) Religious
- 138. Choose the word which is most opposite in meaning of the word printed in bold.

Continued

- a) Irregular
- b) Destroyed
- c) Reckoned

- d) Suspended
- 139. Choose the word which is most opposite in meaning of the word printed in bold.

Pleasant

- a) Admirable
- b) Disgusting
- c) Nice

d) Indecent

Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you to locate them while answering some of the questions.

The yearly festival was close at hand. The store room was **packed** with silk fabrics, gold ornaments, clay bowls full of sweet curd and platefuls of sweetmeats. The orders had been placed with shops well in advance. The mother was sending out gifts to everyone.

The eldest son, a government servant, lived with his wife and children in far off lands. The second son had left home at an early age. As a merchant he travelled all over the World. The other sons had split up over petty squabbles and they now lived in homes of their own. The relatives were spread all across the World. They rarely visited. The youngest son, left in the company of a servant, was soon bored left her and stood at the door all day long, waiting and watching. His mother, thrilled and excited, loaded the presents on trays and plates, covered them with colourful kerchiefs, and sent them off with maids and servants. The neighbours looked on.

The day came to an end. All the presents had been sent off.

The child came back into the house and **dejectedly** said to his mother, "Maa, you gave present to everyone, but you d idn't give me anything!"

His mother laughed, "I have given all the gifts away to everyone, now see what's **left** for you." She kissed him on the forehead.

The child said in a tearful voice. "Don't get a gift?"

"You'll get it when you go far away." "But when I am close to you, don't I get something from your own hands?"

His mother reached out her arms and drew him to her "This is all I have in my own hands. It is the most precious of all."

- 140. Why did the woman's second son travel?
 - a) He was restless by nature
 - b) He did not want to stay at home
 - c) He was rich and could afford to travel
 - d) His job was such that he had to travel
- 141. Why did the woman's eldest son not attend the festival?
 - a) He was not on good terms with his youngest brother who lived at home
 - b) He had quarrelled with his mother
 - c) His wife did not allow him to return home
 - d) None of these
- 142. Which of the following can be said about the woman?
 - a) She was a widow who had brought up her children single handedly
 - b) She was not a good mother since her children had left home at an early age
 - c) She enjoyed sending her family gifts at festival time
 - d) She gave expensive presents to show that she was wealthy
- 143. What did the boy receive from his mother?
 - a) She taught him the value of patience
 - b) She encouraged him to grow up and live independently like his brother
 - c) She showed him the importance of giving expensive gifts
 - d) She gave him a hug to express her love
- 144. Which of the following is true in the context of the passage?
 - a) The woman usually ignored her youngest son
 - b) The woman's eldest son lived abroad
 - c) The members of the woman's family did not care about her
 - d) The woman made all the preparations herself since she did not want to burden the servants
- 145. Choose the word which is most nearly the same in meaning as the word printed in bold as used in the passage.
 - Left
 - a) Gone
- b) Quit
- c) Remaining

- d) Disappeared
- 146. Choose the word which is most nearly the same in meaning as the word printed in bold as used in the passage.

Packed

- a) Filled
- b) Squeezed
- c) Crowd

- d) Collected
- 147. Choose the word which is most opposite in meaning of the word '**Dejectedly**' as used in the passage.
 - a) Calmly
- b) Happily
- c) Willingly

d) Fortunately

Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you to locate them while answering some of the questions.

During Emperor Akbar's reign, there was a poor man in Agra, who was throught to bring bad luck. People believed that if any one looked at his face in the morning, they would have a bad day.

"Get lost, you ugly fellow!" he would be cursed by one and all. "**Hide** your face before you kill someone with your evil eye!"

The emperor soon heard of this man's reputation and wanted to see him. The poor fellow, who had not harmed a single person in his life, was brought to Akbar.

Akbar took a look at him and asked him to be brought back in the evening.

That particular day was an especially full and tiring day for the emperor and his courtiers.

So, many matters had to be attended to that Akbar even forgot to eat. By the end of the day, the emperor was **exhausted.** To make matters worse, Akbar was informed that his favourite child, little Prince Salim, had fallen ill.

Then the emperor suddenly remembered that he had seen the face of the 'unlucky' man that morning.

That was it. It was that man's entire fault, Akbar decided.

Akbar called his courtiers and told them that he was going to have 'unlucky' man executed. All of them agreed immediately.

That is all except Birbal. Instead, Birbal let out a short laugh.

"What is the matter, Birbal?" asked the emperor "You seem to find something funny!"

"Nothing, your majesty, "replied Birbal

"You say this man brings bad luck because you had to go without food ever since you saw him this morn ing. Look at his luck. Yours was the first face he saw today, and has to die because to it."

Akbar immediately realized his **folly** and rewarded Birbal for his wisdom.

148. Why had the king not eaten his food?

b) He c) He	was very busy had seen the fa was not feeling ne of these	ace of the unlucky fe	llow	
b) The c) Bir	ng Akbar e King's courti	ot well on that particu	ılar day?	
b) He c) He	was a famous had lost his se was very poor	nses	s Birbal?	
b) The	e poor man wa e poor man wa e courtiers wer	e following is true in nted to see the king s well educated e sympathetic with the and his mistake	the context of the pa	ssage?
a) He b) He c) He	l be executed? was angry bec laughed slight	ause Akbar had not t	on when he heard that taken his advice tange to the poor man	t the poorman
Reput	phrase printed ation aracter	word that is most in bold as used in th b) Respect	nearly the same meet passage. c) Fame	eaning as the
Folly	phrase printed gument	word that is most in bold as used in th b) Mistake	nearly the same meet passage.	eaning as the
155.	Choose the	word which is the as used in the passa	most opposite in m	eaning of the

b) Show

a) Seek

c) Go away

d) Indicate

156. Choose the word which is the most opposite in meaning of the word printed in bold as used in the passage.

Exhausted

- a) Consumed
- b) Drained
- c) Restless

d) Energetic

Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you locate them while, answering some of the questions.

In the town, where Abhiram painted pictures of gods and goddesses, everyone knew him only as a stranger, who had always painted pictures for a living. No one knew him or his past. He would think, "I was once wealthy but its all gone now _____ and in a way it is for the better. I meditate on various forms of God all day long now, my bread and butter comes from that. I also place his image in all the houses. None can take away the respect and goodwill this earns me." One day the royal Minister passed away. The King employed a new Minister from a foreign land. The whole town was abuzz with the news but that day Abhiram's fingers stilled to a halt. Abhiram's father and adopted an orphan boy, whom he raised and trusted more than his own son, Abhiram. But the boy had turned traitor and had stolen the old man's fortune from him. The very same man and now come to the new kingdom as the new Minister. The room where Abhiram painted was also his puja room. He went in, folded his hands and queried, "Is this why I have spent so many years meditating on. You through every colour, every line? Is this how you reward me – with such an insult?"

The chariot pageant was coming up. At the fairgrounds many people from different lands thronged to buy Abhiram's pictures. In that throng, there was a little boy watched over by servants. He picked out one picture. Abhiram turned to the child's attendant and asked, "who is this boy?" He replied, "The only son of our royal Minister." Abhiram covered his paintings with a cloth and said, "I will not sell my pictures." Which only made the child want the picture even more? He came home and sulked in the corner and refused to eat. The Minister sent a bagful of coins for Abhiram, but the bag came back to the Minister untouched. The Minister said to himself, "what **audacity!**" The more he was pestered, the more **dogged** was Abhiram's refusal and he thought, "This is my victory."

Every morning the first thing Abhiram did was to paint a picture of his own beloved deity. This was the only form of worship known to him. One day, he realized the painting wasn't to his satisfaction. Something looked different. It wasn't looking right. He felt tormented. As the days passed, the subtle difference became more apparent until one day Abhiram looked up, started by the realization he could see it clearly now - the face oif his God was beginning to look more and more like the Minister. He hurled his brush to the ground and said, "So the Ministger wins!" That same day the painting to the Minister and said, "Here is the picture, give it to your son." The Minister asked, "How much?" Abhiram said,

"You robbed me of my devotion to God I shall **gain** it back by gifting you this picture." The Minister had no **idea** what he was talking about.

- 157. Why did Abhiram paint a picture of one particular deity every morning?
 - a) His paintings of this particular deity were very popular and he sold many of them
 - b) He kept trying to paint the picture well but he never succeeded
 - c) In memory of his father, who had great devotion for the deity
 - d) It was his way of praying
- 158. Why did the Minister send a bagful of gold to Abhiram's house?
 - a) As penance for taking Abhiram's rightful share of their father's property
 - b) He admired artists and wanted to pay his respects to Abhiram
 - c) As a bribe to ensure that Abhiram would keep t heir past a secret
 - d) He wanted to purchase a painting that his son was determined to have
- 159. Why was Abhiram disappointed with his most recent painting?
 - a) Despite his best efforts, he could not get the painting to resemble the Minister
 - b) Attention to details which made his paintings so popular was missing
 - c) Instead of resembling, a replica of a deity, the painting looked like a portrait of the Minister
 - d) Since, he was unable to paint the lighting effects properly, the deity did not look lifelike in the portrait
- 160. What was Abhiram's first reaction when, he heard about the appointment of the new Royal Minister?
 - a) He decided not to sell his paintings at the chariot pageant
 - b) He stopped praying because he believed that God had abandoned him
 - c) He gave up his carrer as an artist
 - d) None of these
- 161. Choose the word which is most nearly the same in meaning as the word given in bold as used in the passage.

Audacity

a) Courage

b) Fear

c) Insult

d) Rudeness

162. Choose the word which is most nearly the same in meaning as the word given in bold as used in the passage.

Idea

a) Image

b) Understanding

c) Design

d) Plan

163. Choose the word, which is most opposite in meaning of the word given in bold as used in the passage.

Gain

a) Lose

b) Decrease

c) Lack

d) Fail

164. Choose the word, which is most opposite in meaning of the word given in bold as used in the passage.

Dogged

a) Polite

b) Weak

c) Unstable

d) Soft

Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in the bold to help you to locate them while answering some of the questions.

A goat was struggling violently and injured many people, as it was being led away by a dozen men through the street. It was being taken away for a sacrificial offering. But it became calm the moment it saw a saint. The saint bent down and said something in its ear and **patted** it on its back. He then **withdrew** covering his face and muttering "How sad! My poor friend!".

The animal now **tame** allowed itself to be led away. The onlookers **flocked** around the saint and asked him what he had whispered to the goat?

The Saint explained that the goiat was a reincarnation of his good friend, a wealthy man who **instituted** the sacrifice as a ritual in the village and that he had told the goat that the game was started by it in its previous birth so why was it complaining now when it was its time toi be in the same boat. He continued "As one sows, so shall he reap."

The story spread and even tually brought an **end** to the ritual of animal slaughter in the name of sacrificial offering in the village.

- 165. Which of the following can be inferred from the passage?
 - a) Reincarnation is a phenomenon which occurs
 - b) One receives as one propagates
 - c) Animal slaughter is now banned by law
 - d) Saints do have magical powers
- 166. Which of the following is true in the context of the passage?
 - a) The goat was not sacrificed
 - b) The ritual of sacrifice gradually stopped in the village
 - c) The Saint did not believe in reincarnation
 - d) The onlookers were ashamed of themselves and avoided the Saint
- 167. Why did the goat recognize the Saint?
 - a) It was the Saint who had asked people to sacrifice it
 - b) The Saint was wearing a robe unlike the other onlookers

c) The Saint had a d) The Saint had be	peculiar look een a good friend of the g	goat in its previous birth
a) He was against tb) The goat had bec) The goat was dy	ne Saint mutter "How sad the lifestyle of his friend en injured while it was be ving from its wounds ause his friend was going	eing led away
a) It was keen to beb) It had already inc) The priest prome		
	e word that is most neald as used in the passage.	rly the same in meaning to the
a) Stroked d) Hurt	b) Flattened	c) Hit
	e word that is most neald as used in the passage.	rly the same in meaning to the
a) Herd d) Accompanied	b) Together	c) Gathered
	e word which is most oppused in the passage.	oosite in the meaning to the word
a) Spirited d) Insane	b) Disciplined	c) Cruel
	e word which is most oppused in the passage.	posite in the meaning to the word
a) Lifed) Start	b) Begin	c) Middle
	en printed in bold to	r the questions given below it. help you locate them, while

Though the US prides itself on being a leader in the World community, a recent report shows that it lags far behind other industrialised countries in meeting the needs of its youngest and most vulnerable citizens. The US has a higher infant

mortality rate, a higher proportion of low birth weight babies, a smaller proportion of babies immunised against childhood diseases and a much higher rate of adolescent pregnancies. These findings, described as a "quiet crisis" requiring immediate and far reching action, appeared in a report prepared by a task force of educators, doctors, politicians and business people. According to the report, a fourth of the nation's 12 million infants and toddlers live in poverty. As many as half **confront** risk factors that could harm their ability to develop intellectually, physically and socially. Child immunisations are too low, more children are born into poverty, more are in **substandard** care, while their parents work and more are being raised by single parents. When taken together, these and other risk factors can lead to educational and health problems that are much harder and more costly to reverse.

The crisis begins in the womb with unplanned parenthood. Women with unplanned pregnancies are less likely to seek pre natal care. In the US 80% of teenage pregnancies and 56% of all pregnancies are unplanned. The problmes continue after birth, where unplanned pregnancies and unstable partnerships often go hand in hand. Since 1950, the number of single parent families has nearly tripled. More than 25% of all births today are to unmarried mothers. As the number of single parent families grows and more women enter the work force, infants and toddlers are increasingly in the care of people other than their parents.

Most disturbingly, recent statistics show that American parents are increasingly neglecting or abusing their children. In only four years from 1987-1991, the number of children in foster care increased by over 50%. Babies under the age of one are the fastest growing category of children entering foster care. This crisis affects children under the age of three most **severely**, the report says. Yet, it is this period – from infancy through preschool years – that sets the stage for a child's future.

- 174. The main focus of the passage is on the plight of
 - a) Orphaned children
 - b) Teenage mothers
 - c) Low birth weight babies
 - d) None of these
- 175. Which of the following does not constitute 'quiet crisis' in the US as per the task force report?
 - a) Lower proportion of new born babies with normal weight
 - b) Higher incidence of adolescent girls becoming mothers
 - c) Lower rate of babies surviving childhood diseases
 - d) Increasing cases of teenage couples getting divorced
- 176. Which of the following statements is not true in the context of the passage?
 - a) The number of single parent families today is approximately three times that four decades ago

	1991 c) In the US, the numb	lren in the US entering for er of infants living in pove pregnancies in the US ar	•
177			rried mothers in the US is of children born to unwed
	a) 1.5 times d) 3.5 times	b) 2 times	c) 3 times
178	3. The task force period a) 1987-91 b) 1950 onwards till da c) 1987 onwards till da d) 1950-91	ıta	on the data pertaining to the
179		ord which is most nearly old as used in the passage	the same in meaning to the .
	a) Faced) Eliminate	b) Tolerate	c) Succumb
180		ord which is most nearly old as used in the passage	the same in meaning to the .
	a) Insecure d) Promising	b) Indispensable	c) Risky
181	. Choose the wo word in bold as used in Severely		site in meaning to the given
	a) Drasticallyd) Slightly	b) Intensely	c) Minutely
182	2. Choose the wow word in bold as used in Substandard a) Impoverished b) Compassionate c) Excellent d) Valuable		site in meaning to the given

Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in the bold to help you to locate them while answering some of the questions.

One day, the king came to the court and began attending to the routine mattres people had brought to him. He happened to be in a bad mood that day. Just then, a messenger arrived out of breath, with a message that the queen wanted to see the king in her palace. The king **rose** immediately and all the courtiers respectfully got to their feet. The jester however remained seated unaware that the king was departing. He belatedly got to his feet but while doing so, he was noticed by the king, who perceived this behavioiur as an insult. He ordered the jester to leave his kingdom with immediate effect and not set foot on its soil under penalty of death.

The courtiers were upset and protested. The jester was amusing and well liked. But the jester obeyed the king's commands and left the palace **promptly.** Several months passed after the ing had ordred the jester to leave his court. The king's anger had **subsided.** He decided to invite the jester to return to his court. Messengers were sent to neighbouring kingdoms to search for the jester and bring him before the king. However the very next day, when the king was standing in one of the palace balconies, he saw a horse carriage pass outside the palace. He glanced at the carriage out of curiostly and **spied** the jester sitting inside. The carriage was stopped. The king asked the jester angrily, "Why have you come back to the kingdom without my permission?' "Your Majesty" the jester replied politely, "I left for China the day you drove me out of your court. I returned only after I had covered the floor of my carriage with the soil of the neighbouring country. I have thus not set my foot on your soil," The king found the jester's answer **pleasing.** He smiled and asked him to come to court from the next morning.

- 183. Why did the king leave the court suddenly one day?
 - a) He was bored as the word was routine
 - b) He realised that he had forgotten to meet the queen that day
 - c) He was upset that day
 - d) None of these
- 184. Why did the king himself ask the jester to return to his court?
 - a) He missed the jester's wit and humour
 - b) The jester did not need the request, the king had sent through his messengers
 - c) The courtiers throught the king was foolish for throwing out the jester
 - d) The king appreciated the jester's cleverness in interpreting his orders
- 185. Why did the jester remain seated, while the king was leaving?
 - a) To show he was unhappy with king's decision toi leave early
 - b) To get the king's attention
 - c) To show the king that leaving early was insulting to those, who had come to the court
 - d) He did not realise that the king was leaving

- a) The king was stubborn and never listened to his courtiers advice b) The jester was quick witted c) The king's messengers did not try very hard to find the jester
 - d) The jester did not return to the court till the k ing had asked forgiveness
- 187. Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

Spied

a) Watched

b) Followed

c) Stared

d) Noticed

188. Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

Subsided

a) Lessened

b) Failed

c) Collapse

d) Calm

189. Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

Promptly

a) Later

b) Behind

c) Relaxed

d) Lately

190. Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

Pleasing

a) Sorrow

b) Disliking

c) Worsening

d) Hating

Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in the bold to help you to locate them, while answering some of the questions.

It is time, we looked at the **latent** causes. Where does the strength of India lie? Not in numbers, not necessarily in our moral stands on international issues. In modern times, the strength of a nation lies in its achievements in science and technology. This is not to say that other fields do not count.

In the five decades after independence, we have yet to demonstrate our originality in applied science and technology. Though Japan also started like us, yet by cultivating the technology of the West, the Japanese adapted, improved and displayed originality in several areas of science and technology. The generation which is at the helm of affairs in science and in our country after independence mostly consisted of self seekers. By and large with a few exceptions. The science and technology managers in India concentrated in gaining power and influence.

They loved publicity. Most of them stopped doing science while they managed science. Things would have been better had they been **humble** enough to acknowledge the difference between doing and managing science. Instead they claimed they were the foremost in science and technology, simply because they were at the helm of affairs. As a result, they ceased to inspire the younger lot. India continues to be a borrowers of science and technology, even though its potential for originality is substantial.

Our achievements in nuclear science and technology may be **dazzling** to our people. But, in worth and originality, they are ordinary and routine. While our own people remain ignorant the people of other countries know all about the pretensions to knowledge of our nuclear science and technology managers. Our subtle way of sabotaging our nuclear goals is to help hollow persons reach and remain at the helm of affairs. International bodies come in as **handy** tools in that subtle process. The veil of secrecy effectively protects the mismanagement in our nuclear establishments. The talk of national security comes as an easy weapon to prevent any probe into mismanagement. On nuclear matters the media in our country, by and large avoid the mismatch between promise and hence performance in the nuclear field does not get exposed as much as the mismanagement in other fields.

- 191. What does the author mean by "doing" science?
 - a) Demonstrating exaggerated performance without achieving the desired level
 - b) Managing effectively the administrative functions involved in the power game
 - c) Concentrating on such researches which have very low practical utility
 - d) Displaying genuine acumen and performance in scientific studies
- 192. "Doing science" and "managing science" are implied by the author is analogous to
 - a) Set target and achieving it
 - b) Fact and fantasy
 - c) Originality and adaptability
 - d) Scientific inventions and disc overy of principles
- 193. The author of the passage has
 - a) Criticised the power hung Indian technocrats
 - b) Appreciated the Japanese scientists unduly and exorbitantly
 - c) Hailed India's technological advancement in the past five decades
 - d) Underestimated the Japanese and Chinese scientists and t echnologists
- 194. Which of the following is the commonality between the Indian and the Japanese scientists?
 - a) Both have displayed originally in applied sciences
 - b) Both have displayed and advancement of substandard quality
 - c) Both have displayed greed f or influence and power

- d) Both have displayed remarkable just for publicity
- 195. Which of the following is the correct assessment of India's post independence nuclear and scientific advancements?
 - a) Originality and adaptability is duly displayed in the field of applied science
 - b) Our achievement in nuclear science and technology are dazzling
 - c) Our achievements are of a very ordinary quality and routine nature
 - d) Our scientists have done full justice to the developmental needs of nuclear science
- 196. Find out the word from the given options, which is most nearly the same in meaning as the word given in bold as used in the passage.

 Latent
 - a) Cautions
- b) Hidden
- c) Overt

- d) Brilliant
- 197. Find out the word from the given options, which is most nearly the same in meaning as the word given in bold as used in the passage. Handy
 - a) Silent
- b) Hand-rolled
- c) Suitable

- d) Solemn
- 198. Find the word which is most nearly opposite in meaning to the word given in bold as used in the passage.

Dazzling

- a) Tremendous
- b) Domineering
- c) Deafening

- d) Brilliant
- 199. Find the word which is most nearly opposite in meaning to the word given in bold as used in the passage.

Humble

- a) Doctile
- b) Llethargic
- c) Stupid

d) Cunning

Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in the bold to help you locate them while answering some of the questions.

During the reign of King, Veer, there lived a wise magistrate. Haripant's verdicts were always just and people from all over the vast kingdom came to him in order to settle their disputes. In the city where Haripant lived, there was a greedy ghee merchant named Niranjan. He always kept twenty barrels of ghee. Of these, fifteen would contain good quality ghee and the remaining would be adulterated, he would mix into and sell it. This went on for a time, till finally the people fed up being **cheated** and complained to Haripant.

Haripant had the ghee examined and found it to be adulterated. He gave Niranjan a choice of punishment drink the five barrels of adulterated ghee from his shop or receive a hundred lashings or pay a thousand gold coins in the treasury. Niranjan thought for a while. Losing a thousand gold coins was too much and a hundred lashings are painful. So, he decided to drink the barrels of ghee.

Though Niranjan adulterated goods in his shop, they made sure his own food was of the best quality. So, after drinking one barrel of ghee, he began to feel sick. By the second barrel, he was vomiting. At this point he decided to opt for the lashings instead. But he was pampered and his body was **unused** to any harsh treatment. After ten lashes, he started trembling and by twenty he was giddy. Stop! He screamed 'I will pay the thousand gold coins!' and he handed them.

So, he ended up **suffering** all three punishments something he did not forget in a hurry and the people of the city got to use only the **best** quality ghee in their food from then on!.

- 200. Why did the people decide to go to Haripant with their complaint?
 - a) He was close to the King and would get justice for them
 - b) Thuey knew Niranjan was afraid of Haripant, who punished people severely
 - c) They were confident that he would listen to their complaint and give a fair judgement
 - d) He was the only magistrate in the entire kingdom
- 201. Why did Haripant allow Niranjan to choose his own punishment?
 - a) He felt sorry for Niranjan
 - b) Niranjan's offence was minor
 - c) He did not want Niranjan to appeal of the king for leniency
 - d) None of these
- 202. Why did Niranjan decide to drink adulterated ghee for his punishment?
 - a) Since the barrels were from his shop he thought he could substitute the adulterated ghee with good ghee
 - b) He wanted to prove that the quality of ghee he sold was good
 - c) He was greedy and had a big appetite so he thought he would easily drink the ghee
 - d) He considered it the easiest of the punishments as he did not realise what effect the ghee would have on him
- 203. Why did Niranjan suffer three punishments?
 - a) He had cheated so many people that his punishment had to be severe
 - b) Haripant had ordered this so that Niranjan would never repat his offence
 - c) Haripant wanted to make an example of him so that other merchants would not cheat their customers
 - d) Niranjan could not decide which punishment to under go. So, Haripant awarded him all three punishments.

204. Choose the word which is most similar in meaning as the word printed in bold as used in the passage.

Cheated

- a) Unfaithful
- b) Blamed
- c) Exploited

- d) Dodged
- 205. Choose the word which is most similar in meaning as the word printed in bold as used in the passage.

Suffering

- a) Hardship
- b) Distressing
- c) Hurting

- d) Experiencing
- 206. Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

Best

- a) Damaged
- b) Inferior
- c) Spoiled

- d) Defective
- 207. Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

Unused

- a) Accustomed
- b) Routine
- c) Often

d) Normal

Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in the bold to help you to locate them while answering some of the questions.

Many years ago, I was the chief guest at a function. This was held in a hostel for poor students that had been built by a philanthropist. Food and shelter were free, but students had to **bear** other expenses like tuition and clothing.

In my younger days, I have come across many families, who would look after students who were economically backward but otherwise **bright.** They used to help them with their fees or clothing and often with their food as well. In those days, most colleges were located in larger towns. Many poor students, who came to study in these towns used to stay with these families and would be treated as a part of the family. The woman of the house considered this a good deed and helped the poor students whole heartedly. Today, the situation is different. Even smaller towns have schools and colleges, so this custom has disappeared.

While I was sitting on the dais, I remembered the past and congratulated the person, who had built the hostel. It was a good deed and of great help to many students. The hostel secretary told me about some of the students in the hostel, who had secured ranks but had a problem paying their tuition fees.

He said, "Madam, this year we have three students from different disciplines who have secured ranks. All of these are from extremely poor families.

They have one more year to complete their degrees". "What are they studying?" "One is in medicine, the second in engineering and the third in commerce." "Can I meet them after the function?"

The function went on as usual. Often, at such functions too much praise is **lavished** on the chief guest. Sometimes, they even make **exaggerated** and false claims about the chief guest. I feel this unnecessary praising is the highest form of corruption where people are easily fooled, and it encourages those who are praised to develop an inflated opinion of themselves. That's why in the twelfth century, in Karnataka, the great revolutionary leader Basaveshwara warned in his teaching that praise is like a golden gallows.

After the function, I met the three poor bright boys whom the secretary had told me about. They were a little puzzled, shy and nervous. All of them had the same story father in a small job unable to make ends meet, a large family back in the village, no land or any other asset. Only sheer determination to excel in studies had brought them here against all odds.

- 208. How did poor students manage their expenses in towns, if a college education was not available to them in their villages?
 - a) They used to get regular help from the philantrhropist
 - b) Their fees and clothing expenses were borne by the colleges
 - c) Many families used to provide them facilities on payment
 - d) None of these
- 209. Why has the practice of students from villages staying with families in towns stopped now a days?
 - a) Families have found education has become very expensive
 - b) Higher education is available to students even in smaller towns
 - c) There is no need for students to go in for higher education these days
 - d) The situation is altogether different as t he educational structure has changed
- 210. What does the author dislike about functions?
 - a) The false or exaggerated praise showered on the chief guest
 - b) Selection of corrupt persons as chief guests
 - c) The awkward situation created by the audience
 - d) The shyness and nervousness of the audience
- 211. Which of the following was not a common factor among the three students?
 - a) Subjects of study
 - b) Family background
 - c) Lack of resources
 - d) Intelligence
- 212. Choose the word which is most nearly the same in meaning to the word given in bold as used in the passage.

Bear		
a) Tolerate	b) Ensure	c) Pay
d) Receive		

213. Choose the word which is most nearly the same in meaning to the word given in bold as used in the passage.

Lavished

a) Showered b) Taken c) Abundant d) Warranted

214. Choose the word which is most nearly opposite in meaning to the word given in bold as used in the passage.

Bright

a) Light b) Dark c) Unintelligent d) Glowing

215. Choose the word which is most nearly opposite in meaning to the word given in bold as used in the passage.

Exaggerated

a) Narranted b) Expelled c) Stopped d) Understand

Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you to locate them while answering some of the questions.

In a reversal of the norm elsewhere, in India policymakers and economists have become optimists while bosses do the worrying. The country's Central Bank has predicted that the country's economy is likely to grow at a double digit rate during the next 20-30 years. India has the capability with its vast labour and lauded entrepreneurial spirit. But he private sector which is supposed to do the heavy lifting that turns India from the world's tenth largest economy to its third largest by 2030 has become fed up. Business people often carp bout India's problems but their irritation this time has a nervous edge. In the first quarter of 2011, GDP grew at an annual rate of 7.8%; in 2005-07 it managed 9-10%. The economy may be slowing naturally as the low interest rates and public spending that got India through the global crisis are belatedly withdrawn. At the same time the surge in inflation caused by exorbitant food prices has spread more widely, casting doubts over whether India can grow at 8-10 % in the medium term without overheating.

In India, as in many fast growing nations, the confidence to invest depends on the conviction that the long term trajectory is intact and it is that which is in doubt. Big Indian firms too sometimes seem happier to invest abroad than at home, in deals thatare often hailed as symbols of the country's growing **clout** but sometimes speak to its weaknesses – purchases of natural resources that India has in abundance but struggles to get out of the ground. In fact a further dip in investment

could be self fulfilling: if fewer roads, ports and factories are built, this will hurt both short term growth figures and reduce the economy's long term capacity.

There is a view that because a fair amount of growth is assured the government need to try very hard. The liberalization reforms that began in 1991 freed markets for products and gave rise to vibrant competition, at the same time what economists call factor markets, those for basic inputs like land, power, labour etc. remain unreformed and largely under state control, which creates difficulties. Clearances today can take three to four years and many employers are keen to replace workers with machines despite an abundance of labour force. This can be attributed to labour laws which are inimical to employee creation and an education system that means finding quality manpower a major problem. In fact the Planning Commission, concluded that even achieving 9% growth will need **marked** policy action in unreformed sectors. Twenty years ago it was said that the yardstick against which India should be measured was its potential and it is clear that there remains much to do.

- 216. What is the state of India's basic input sectors at present?
 - a) These sectors attract Foreign Direct Investment because of their vast potential.
 - b) These sectors are lagging as projects are usually awarded to foreign companies.
 - c) These sectors are stagnating and badly in need of reforms.
 - d) These sectors are well regulated as there are governed by the State
- 217. Which of the following can be said about the Indian economy at present?
 - a) It can comfortably achieve doubel digit growth rate at present.
 - b) High food prices have led to overheating of the economy.
 - c) Citizens are affluent owing to laxity in regulation.
 - d) Unreformed sectors are a drag on economic growth.
- 218. Which of the following is most opposite in meaning to the word MARKED given in bold as used in the passage?
 - a) Decreased
- b) Ignored
- c) Clear

d) Assessed

Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you to locate them while answering some of the questions.

The great fear in Asia a short while ago was that the region would suffer through the wealth destruction already taking place in the U.S. as a result of the financial crisis. Stock markets tumbled as exports plunged and economic growth deteriorated. Lofty property prices in China and elsewhere looked set to bust as credit tightened and buyers **evaporated.** But with surprising speed, fear in Asia

swung back to greed as the regin shows signs of recovery and property and stock prices are soaring in many parts of Asia.

Why should this **sharp** Asian turn around be greeted with skepticism? Higher asset prices mean households feel wealthier and better able to spend, which could further fuel the region's nascent rebound. But just as easily, Asia could soon find itself saddled with overheated markets similar to the U.S. housing market. In short, the world has not changed, it has just moved placed.

The incipient bubble is being created by government policy. In response to the global credit crunch of 2008, Policy makers in Asia slashed interest rates and flooded financial sectors with cash in frantic attempts to keep loans flowing and economies growing. These steps were logical for central bankers striving to reverse a deepening economic crisis but there is evidence that there is too much easy money around. It's winding up in stocks and real estate, pushing prices up too far and too fast for the undenying economic fundamentals. Much of the concern is focused on China where government stimulus efforts have been large and effective, Money in China has been especially easy to find. Aggreegate new bank lending surged 201% in first half of 2009 from the same period a year earlier, to nearly 51.1 turn on, Exuberance over a quick recovery which was given a boost by China's surprisingly strong 7.9% GDP growth in the second quarter hjas buoyed investor sentiment not just for stocks but also for real estate.

Former U.S. Federal Reserve Chairman Alan Greenspan argued that bubbles could only be recognised in hand sight. But investors who have been well schooled in the dangers of bubbles over the past decade are increasingly wary that prices have risen too far and that the slightest bit of negative, economic news could knock markets for a loop. These fears are compounded by the possibility that Asia's central bankers willbegin taking stops to shut off the money. Rumours that Beijing was on the verge of tightening credit led to Shanghai stocks plunging 5%. Yet many economists believe that, there is close to a zero possibility that the Chinese government will do anything this year that constitutes tightening. And without a major shift in thinking, the easy-money conditions will stay in place. In a global economy that has produced more dramatic ups and downs than anyone thought possible over the past two years. Asia may beneading for another disheartening plunge.

- 219. What does the author want to convey through the phrase "The world has not changed it has just moved places"?
 - a) At present countries are more dependent on Asian economies than on the US economy
 - b) Economies have become interlinked on account of globalisation
 - c) Asian governments are implementing the same economic reforms as developed countries
 - d) None of these
- 220. Which of the following can be said about the Chinese government's efforts to revive the economy?
 - a) These were largely unsuccessful as only the housing market improved

- b) The governments only concern was to boost investor confidence in stocks
- c) These efforts were ineffectual as the economy recovered owing to the US market stabilising
- d) These were appropriate and accomplished the goal of economic revival
- What do the statistics about loans given by Chinese banks in 2009 indicate?
 - a) There was hardly any demand for loans in 2008
 - b) The Chinese government has borrowed funds from the US
 - c) China will take longer than the US to recover from the economic crisis
 - d) None of these
- 222. What is the author's main objective in writing the passage?
 - a) Illustrating that Asian economies are financially more sound than those of developed countries
 - b) Disputing financial theories about how recessions can be predicted and avoided
 - c) Warning Asian countries about the dangers of favouring fast growth and profits over sound economic-principles
 - d) Extoiling China's incredible growth and urging other countries to emulate it
- 223. Why does the author doubt the current resurgence of Asian economics?
 - a) Their economies are too heavily reliant on the American economy which is yet to recover
 - b) Central banks have slashed interest rates too abruptly which is likely to cause stock markets to crash
 - c) With their prevailing economic conditions they are at risk for a financial crisis
 - d) Their GDP has not grown significantly during the last financial year

Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you to locate them while answering some of the questions.

Delays of several months in National Rural Employment Guarantee Scheme wage payments and work sites where labourers have lost all hope of being paid at all have become the norm in many states. How are workers who exist on the margins of subsistence supposed to feed their families? Under the scheme, workers must be paid within 15 days, failing which they are entitled to compensation under the Payment of Wages Act – upto Rs.3000 per aggrieved worker. In reality, compensation is received in only a few isolated instances. It is often argued by officials that the main reason for the delay is the inability of banks and post offices to handle mass payments of NREGS wages. Though there is agrain of truth in this,

as a diagnosis it is misleading. The 'jam' in the banking system has been the result of the hasty switch to bank payments imposed by the Central Government against the recommendation of the Central Employment Guarantee Council which advocated a gradual transition starting with villages relatively close to the nearest bank. However, delays are not **confined** solely to the banking system. Operational hurdles include implementing agencies taking more than fifteen days to issue payment orders, viewing of work measurement as a cumbersome process resulting in procrastination by the engineering staff and non maintenance of muster rolls and job card etc. But behind these delays lies a deeper and **deliberate** 'backlash' against the NREGS. With bank payments making it much harder to embezzle NREGS funds, the programme is seen as a headache by many government functionaries the workload has remained without the "inducements". Slowing down wage payments is a **convenient** way of sabotaging the scheme because workers will **desert** NREGS worksites.

The common sense solution advocated by the government is to adopt the business correspondent model. Where in bank agents will go to villages to make cash payments and duly record them on handheld, electronic devices. This solution is based on the wrong diagnosis that distance separating villages from banks is the main issue. In order to accelerate payments, clear timilines for every step of the payment process should be incorporated into the system as Programme Officers often have no data on delays and cannot exert due pressure to remedy the situation. Workers are both clueless and powerless with no provision for them to air their grievances and seek redress. In drought affected areas the system of piece rate work can be dispensed with where work measurement is not completed withinn a week and wages may be paid on the basis of attendance. Buffer funds can be provided to gram panchayats and post offices to avoid bottlenecks in the flow of funds. Partial advances could also be considered provided wage payment are meticulously tracked. But failure to recognise problems and unwillingness to remedy them will remain major threats to the NREGS.

- 224. What impact have late wage payments had on NREGS workers?
 - a) They cannot obtain employment till their dues are cleared
 - b) They have benefited from the compensation awarded to them
 - c) They have been unable to provide for their families
 - d) None of these
- 225. Which of the following factors has not been responsible for untimely payment of NREGS wages?
 - a) Communication delays between agencies implementing the scheme
 - b) Improper record keeping
 - c) Behind schedule release of payments by banks
 - d) Drought conditions prevalent in the country
- 226. What has the outcome of disbursing NREGS wages through banks been?

- a) Theft of funds by administratioin officials responsible for the scheme has reduced
- b) Increased work load for local government officials
- c) Protests by workers who have to travel long distances to the nearest bank to claim their wages
- d) Time consuming formalities have to be completed by workers
- 227. To which of the following has the author attributed the delay in wage payments?
 - a) Embezzlement of funds by corrupt bank staff
 - b) Lack of monitoring by the Central Employment Guarantee Council
 - c) An attempt to derail the NREGS by vested interests
 - d) Overworked bank staff deliberately delay payments to protest against extra work
- 228. Which of the following can be considered a deficiency in the NREGS?
 - a) Lack of co-ordination among Programme Officers
 - b) Local officials are unaware of correct operational procedures
 - c) Workers have no means of obtaining redressal for untimely wage payments
 - d) Disbursing wages through banks instead of readily accessible post offices

In the following questions, you have one brief passage with five questions. Read the passage carefully and choose the best answer to each question out of the four alternatives.

Although Indians spend less money on allopathic medicines than people in most Asian Countries, more than 40,000 drugs formulations are available here. All manufacturers are required by law to provide information about their product either on the packaging or in a pamphlet inside. But, in many cases, this information is very meagre and hard to understand. Many doctors, too do not tell their patients anything about the drugs they prescribe.

What should we be concerned about when we take drugs? There are two areas: (1) Side effects. Many people taking a drug will notice an undesirable reaction, usually minor. But even the mildest drugs can do harm if taken improperly, long enough or in excessive doses. And everyone responds to a drug differently. (2) Failyre to follow directions. Many of us disobey prescription instructions on how much to take and when. It is eady to fall into thinking that more of the drug will speed up the healing. It is more common, however, for people to stop taking a drug when they begin to feel better. This, too, can be dangerous.

What are the steps to be taken for safety? Take a drug only as recommended on the label or by the doctor. (2) If you feel ill after taking a drug, check it with a doctor. (3) Do not mix drugs. (4) Check whether any food or activities are to avoided.

- 229. Which one of the following statements is true?
 - a) Indians use more than 40,000 allopathic drugs
 - b) Indians hate allopathic medicines
 - c) Other Asian countries do not have allopathic medicines
 - d) Indians cannot afford allopathic drugs
- 230. How are drug users to be instructed by the manufacturers?
 - a) Doctors should give a manual of instructions.
 - b) The Chemist should issue an instruction manual.
 - c) Information should be printed on the carton or in a pamphlet kept inside it.
 - d) Patients should keep in touch with drug manufactuters.
- 231. Only one of the following sentences is right identify it.
 - a) All medicines produce reactions of various degrees in their users
 - b) Even mild drugs are not always safe
 - c) Medicines should be discontinued as soon as we feel better
 - d) More than the prescribed dose brings quicker recovery
- 232. Drug manufacturers _____
 - a) do not give instructions
 - b) give all necessary instructions
 - c) give very little and unintelligible information
 - d) give information only when asked
- 233. Which one of the following is true?
 - a) Throw away the drug that produces side effects and try another
 - b) Drugs may be taken with all kinds of foods
 - c) Drugs do not inhibit our normal life style
 - d) Drugs should be used only according to prescription

Read the following passage carefully and answer the given questions. Certain words have been given in bold to help you locate them while answering some of the questions.

On attending a conference, which focused on the role of the services sector in Indian economy I was amazed. The conference gave a very interesting **perspective** on the role of the service sector in the growth of Indian economy in relation to growth rates in agriculture and industry. The current situation in India is that the growth rate of services has overtaken both agriculture and industry and is now contributing to more than 50% of GDP. The services sector has the highest growth rate and is the least **volatile** sector. Growth is particularly marked in public services, IT and financial services. In some areas, the growth rate of the services sector is 40-50% due to increased use of mobile technologies. India, therefore has, a services oriented economy. It hasn't followed traditional growth models as in

China. However, in the process of doing so it has skipped the manufacturing stage and has jumped straight from the agriculture stage to service stage which is also the main reason for the expansion of the service sector. In fact, the situation now is such that the growth in the service sector can and will support in the agriculture and industrial sectors.

However, the only setback for Indian economy is the lack of growth in the manufacturing sector, which causes dependence on other countries, which is not so desirable in terms of job creation and increased prosperity.

Population is also a major concern of the Indian economy. As the population of India grows so also does the number of dependents in the population in both the lower and higher age groups. In such a scenario of increasing population, especially in an economy which still recovering from crisis, growth becomes difficult. For such an economy to grow it has to invest.

Currently, the public sector invests more than it saves. The household sector saves in surplus, but it is not increasing so it cannot continue to support private and public sectors. There is a **massive** need to spend on agriculture and infrastructure development of the country. Apart from that health and education should also be the priority of the government particularly the education of women in order to reduce the birth rate.

234. Choose the word which is most opposite in meaning to word given in **bold** as used in the passage.

Volatile

a) Erratic

b) Impatient

c) Stable

d) Solid

- 235. What does the author mean by the statement, "... a growth window for India will open."?
 - a) In the coming years, the Indian economy will grow as the service sector of the country would be booming due to the focus of the government in that sector.
 - b) In the next two decades, Indian economy will have an opportunity to grow as the working population of India will be high as compared to the dependent population.
 - c) There would be only a small period of time in which the economy of India has to grow and if it fails to do so it will never be able to recover from the economic downfall.
 - d) Only upto the next two decades would Indian people be interested in finding jobs in the country beyond which they would search for jobs abroad thus hampering the growth of Indian economy.
- 236. Choose the word which is most similar in meaning to the word given in bold as used in the passage.

Prerequisites

a) Requirements

b) Instincts

c) Prohibitions

d) Acknowldgements

- What does the author mean by the statement, "to change the bad sectors to good sectors."?
 - a) In order to deal with the problem of poverty it is important to distinguish between good and bad sectors and encourage people to start searching fro jobs in the good sectors.
 - b) The government should make efforts to improve the sectors that are not functioning well in order create greater job opportunities in those sectors and in turn eradicate poverty
 - c) Poverty alleviation is possible only if the government understands the importance of good sectors and provides it with necessary opportunities
 - d) The bad sectors of the country should be identified and such jobs should be outsourced to other underprivileged countries in order to eradicate poverty from those countries.
- 238. Choose the word which is most similar in meaning to the word given in bold as used in the passage?

Perspective

- a) View point
- b) Prospect
- c) Attitude

- d) Agreement
- 239. Which of the following is true as per the passage?
 - a) India has not followed the conventional model of growth and has moved directly from the agriculture sector to the service sector.
 - b) The service sector of the country is yet to make a mark on the IT and financial sectors of the country.
 - c) With availability of labour and growth in human skills, the service sector of Indian economy is booming limitlessly as there is no restriction on movement of labour.
 - d) India has become self reliant and does not have to depend on other countries because of the development in the manufacturing sector
- 240. According to the author, which of the following can be said about the growth of service sector in India?
 - a) India is essentially an agrarian economy and is not yet ready to shift forcus from agriculture sector to service sector
 - b) The expansion of service sector in India was seen mainly because of the growth in the agricultural sector
 - c) Indian economy cannot run only on the basis of service sector i.e., without further development in the agriculture and the industrial sector
 - d) The growth of service sector in India is facilitated by the improvement in technology
- 241. Choose the word which is most opposite in meaning to the word given in bold as used in the passage.

Massive

a) Prominent

b) Proactive

c) Short

d) Little

Read the following passage carefully and answer the given questions. Certain words/phrases are given in bold to help you to locate them while answering some of the questions.

We should never confuse education with training or the 'tools' that educators use. Education is no more a computer or an online class than it is a chalkboard-those are simply tools. Additionally, precious few new and relevant findings have been added to our into the learning process; much of what many proclaim to be insightful turns out to be faddish and misguided. What we need for learning to occur are well prepared and motivated teachers, students who are willing and able to learn and a social system that values educational attainment. Many might take exception to these assertions, raising a host of ancillary social, economic, nutritional and sociological issues. However, decades of data from failed public experiments aimed at **mitigating** these problems argue to the contrary.

What are we to do? Create a wave of educational entrepreneurship? Despite all of the hype and media attention, no one currently knows the best way forward. We must incentivise educationalists, technologists, and classroom teachers to experiment and innovate. Such partnershhips should truly explore alternatives as we seek to define the blended face to face and online class rooms of the future. Some approaches will fail, but that is part of the change process.

There will be no one size fits all experience success will vary by discipline and educational objectives. Unless everyone involved in this process is inspired to take risks, we will not enjoy the full potential these new approaches represent. Also, we should not forget the extent to which those who most benefit from the current system will attempt to hijack this change process for their own purposes.

With these issues in mind, consider the following vision of the change process to the classroom of tomorrow – a vision that leverages technology to create a more personalised learning experience. With the onset of this vision the professor student relationship will change. What is not likely to survive is the large class in which every one progress at the same pace.

That paradigm will be replaced by a more customised and colloborative learning process. The reality of a technology enabled personalised learning environment is till evolving. What seems clear is that at its heart is a more collaborative and student mapped and paced process. The function of the professor, aided by educationalists, will also change.

Student professor collaboration will then determine both what content can be assigned to practice methods and how the student demonstrates mastery of that content. In such cases, timing issues will most likely be left entirely in the student's hands, while technology specialists recommend the best hardware and software solutions.

Critical thinking or application ideas will involve more specialised, face to face and interactive online approaches geared to the real time needs and progress the students is making.

Thus, the professor, with the students help, will vigilantly mix and blend the learning ingredients to produce a new learning environment. How this process plays out in reality will be the result of educational entrepreneurship but is will surely **entail** both successes and some failures.

The administration and accreditation of education will also have to change. As more education occurs outside the bricks and mortar framework and is more centred on the student professor interaction, the role of all non teaching staff will need to be reassessed. As students and faculty increase their use of technology to **personalise** their formal and informal learning, educational technologists must be on hand to facilitate the effective use of that technology.

Also, the current hierarchical and standardised oucomes formulas for administration and accreditation of colleges and universities are no longer tenable. Realistically, they are an **impediment** to the change needed.

Finally, we must address one of the most serious challenges facing online education – cheating, simply put, cheating is rampant and we are turning a blind eye to the problem. Cheating threatenes the integrity of the educational process and the value added of the degree. Solutions must be found and implemented or all changes will be for naught.

242	Which of the following is most nearly the same in meaning as the
	word given in bold as used in the passage?
	Entail

a) Limit

b) Occasion

c) Involve

d) Subject

- 243. Which of the following can be the most suitable title for the passage?
 - a) Educating through technology what the future can be
 - b) Teachers An obsolete future
 - c) The hype around technology aided education
 - d) Limitations of technology
- 244. Which of the following is most **OPPOSITE** in meaning to the word given in **bold** as used in the passage?

Mitigating

a) Aggravating

b) Irritating

c) Annoying

d) Frustrating

245. Which of the following is most nearly the same is meaning in the word given is **bold** as used in the passage?

Personalise

a) Customise

b) Cause

c) Sensible

d) Own

246. Which of the following is most **OPPOSITE** is meaning word given in **bold** as used in the passage?

Impediment

- a) Freedom
- b) Advantage
- c) Extravagancy

- d) Luxury
- 247. What does the author mean when he uses the words 'will be for naught'?
 - a) will be in trouble
 - b) will face complications
 - c) will not be allowed
 - d) will come together
- 248. According to the author, which of the following is **not true** about cheating?
 - a) It is one of the gravest problems faced in education
 - b) It undermines the value of the credential obtained through education
 - c) Not much is being done to curtail it at present
 - d) It is quite prevalent at present

Read the following passage carefully and answer the questions given below it. Certain words/phrases in the passage are printed in bold to help you locate them while answering some of the questions.

Indra foresaw that a supreme contest was inevitable between his son Arjuna and Karna; and he put on the garb of a Brahmana and came to Karna, who was reputed for his charity, and begged of him his earrings and armour. The Sun god had already warned Karna in a dream that Indra would try to deceive him in this manner. Still, Karna could not bring himself to refuse any gift that was asked of him. Hence he cut off the earrings and armour with which he was born and gave them to the Brahmana.

Indra, the king of gods, was filled with surprise and joy. After accepting the gift, he praised Karna as having done what no one else would do, and shamed into generosity, bade Karna ask for any boon he wanted.

Karna replied: "I desire to get your weapon, the Sakti which has the power to kill enemies." Indra granted the boon, but with a fateful proviso. He said: "You can use this weapon against but one enemy, and it will kill him whosoever he may be. But this killing done, this weapon will no longer be available to you but will return to me." With these words Indra disappeared.

Karna went to Parasurama and became his disciple by representing to him that he was a Brahmana. He learnt of Parasurama the mantra for using the master weapon known as Brahmastra. One day Parasurama was **reclining** with the head on Karna's lap when a stinging worm burrowed into Karna's thigh. Blood began to flow and the pain was terrible, but Karna bore it without **tremor** lest he should disturb the master's sleep. Parasurama awoke and saw the blood which had poured from the wound. He said: "Dear pupil, you are not a Brahmana. A Kshatriya alone can remain unmoved under all bodily **torments.** Tell me the truth."

Karna confessed that he had told a lie in presenting himself as a Brahmana and that he was in fact the son of a charioteer. Parasurama in his anger pronounced this curse on him: "Since you deceived your guru, the Brahmastra you have learnt shall fail you at the fated moment. You will be unable to recall the invocatory mantra when you hour comes."

It was because of this curse that at the crisis of his last fight with Arjuna, Karna was not able to recall the Brahmastra spell, though he had remembered it till then. Karna was the faithful friend of Duryodhana and remained loyal with the Kauravas until the end. After the fall of Bhishma and Drona, Karna became the leader of the Kaurava army and fought brilliantly for two days. In the end, the wheel of his chariot stuck in the ground and he was not able to lift it free and drive the chariot along. While he was in this **predicament**, Arjuna killed him. Kunti was sunk in sorrow, all the more **poignant** because she had, at that time, to conceal it.

- 249. How did Parasurama find that Karna was not a Brahmana?
 - a) Karna himself confessed his identity before Parasurama.
 - b) Karna bore the sting of a worm without any tremor
 - c) Parasurama had acquire3d the ability to know everything through his third eye.
 - d) He asked Karna's father about his identity.
- 250. Why did Karna decide toi become Parasurama's disciple on the pretext that he was a Brahmana?
 - a) Because Parsurama was a Brahmana.
 - b) Parasurama hated Kshatriyas and Sudras.
 - c) Parasurama was a man who believed in strict notions of castes.
 - d) Not given in the passage
- 251. Why could Karna not refuse the demands for his earrings and armour made by Indra?
 - a) Because Karna was the son of Indra
 - b) Because Karna was known for his charity.
 - c) Karna, being the son of a charioteer, could not refuse Indra, the King of Gods.
 - d) Karna was deceived by Indra in the guise of a Brahmana.
- 252. Why did Parasurama curse Karna?
 - a) Because Karna decided to use the Brahmastra on Parasurama.
 - b) Because Karna failed to learn the techniques of a Kshatriya.
 - c) Because Karna concealed his identity and betrayed his master.
 - d) Because Karna had vowed to destroy the hermitage of Parasurama.
- 253. What would be the effect of the curse?
 - a) That Karna would not be able to recall the Brahmastra spell when his hour came
 - b) That the invocatory mantra would cease to act on the person targeted.

	-	e able to pass the spell to led by his own invocator	his friends. ry mantra of the Brahmastra.
254			ich is MOST SIMILAR in bold as used in the passage.
	a) Feard) Sorrow	b) Trembling	c) Offering
255		0 1	ich is MOST SIMILAR in bold as used in the passage. c) Foul
256			ich is MOST SIMILAR in bold as used in the passage. c) Hurry
257		0 1	ch is MOST OPPOSITE in bold as used in the passage.

258. Choose the word/group of words which is MOST OPPOSITE in meaning of the word/group of words printed in bold as used in the passage.

Torments

a) Resting

d) Thinking

a) Sufferingd) Comfort

b) Pain

b) Standing

c) Anxiety

c) Waiting

Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you to locate them, while answering some of the questions.

The wakeup call that China represents to India is not limited to its showpiece urban centres or that New Delhi hopes India will experience the benefits that the Olympic Games have brought to Beijing. More **pertinent** is the comparison of the agricultural sectors of the two countries. Why and how has China managed to outstrip India in agriculture when 25 years ago the two countries were on par on most parameters? Both have traditionally been agrarian economies and over half their populations continue to depend on the land for their livelihood. With large populations and histories of famine, India and China share **concern** on issues such as food security, however, while India's agricultural sector is projected to grow by

about 2.5% this year – a slide from the previous year's growth. China's has been steadily growing at between 4% and 5% over the last fifteen years. The widest divergence between India and China is in the profitable horticultural sector with the production of fruits and vegetables in China leaping from 60 million tonnes in 1980 compared to India's 55 million tonnes at the same time, to 450 million tonnes in 2003 ahead of India's corresponding 135 million tonnes. China's added advantage lies in the more diversified composition of its agricultural sector with animal husbandry and fisheries which account for close to 45% of growth compared to 30% for India.

According to the latest report by Economic Advisory Council the traditional excuses for India's substandard is placed favourably when compared to China in terms of quantity of arable land, average farm size, farm mechanization etc. The reasons for China having outperformed India are threefold: technological improvements accruing from research and development (China has over 1000 R and D centres devoted to agriculture), Investment in rural infrastructure and an increasingly liberalised agricultural policy moving away from self-sufficiency to leveraging the competitive advantage with a focus on "efficiency as much as equity". Investment in rural infrastructure, roads, storage facilities, marketing facilities are also crucial but government support in India has been mainly been through subsidies, not investment. There has been much debate about sibsidies and their utility, the opposing view being that subsidies are against the market reforms and distort the market as well as reduce resource efficiency. In contrast to the 2046 applications for the registration of new plant varieties in China over the past few years data reveals that despite India having the largest number of agricultural scientists in the World India's current research track record is abysmal, equivalent to what China achieved in the 1908s. Far from developing new strains, the number of field crop varieties fell by 50% between 1997 and 2001 despite the fact that there was sharp and **sustained** increase in funding. One reason is that majority of the budget is eaten up by staff salaries with only 3% being allotted for research. In contrast, most agricultural research centres in China must use Central Government funding purely for research. Funds relating to salareis and other administrative incidentals must be generated by the centres themselves. The centres and sci entists are thus, encouraged to engage in joint ventures with private sector companies to form commercial signoffs from their research. In fact research staff are now being hired on a contract basis with pay based on performance and salaries raised proportionately for those who perform well. India needs to learn from China's example and adopt a **pragmatic** approach if it has to meet its targets of the Eleventh five year plan.

- 259. What has been the major area of difference in the development of the agricultural sectors of India and China?
 - a) Quantity of arable land in China is far greater than in India
 - b) Food security is not a concern for China as the country is basically self sufficient
 - c) China has experienced substantial growth in production in allied agricultural activities like horticulture

- d) India's agricultural sector is too diversified so it is difficult to channel funds for development
- 260. How are Chinese agricultural research facilities governed?
 - a) Salaries of staff are linked to performance which hampers productive research
 - b) Their funding comes from the government alone to prevent private companies from manipulating the direction of their research
 - c) A fixed proportion of government grants is allotted to be utilized for administrative incidentals which cannot be exceeded
 - d) None of these
- 261. Which of the following is an advantage that India holds over China with respect to the agricultural sector?
 - a) Lack of diversification of the agricultural sector
 - b) Superior technology and farming practices
 - c) Greater prevalence of farm mechanisation
 - d) Provision of fertilizer and power subsidies
- 262. Why was there a drop in development of new crop varieties for five years from 1997?
 - a) Government funding for research fell during that period
 - b) Funds were diverted during this period to agricultural mechanisation
 - c) The private sector was not allowed to fund research
 - d) None of these
- 263. Which of the following is not true in the context of the passage?
 - a) Agricultural status of China and India was equivalent a quarter of a century ago
 - b) India's current economic growth rate is half that of China
 - c) China is traditionally an agrarian economy
 - d) Agricultural research in India is inadequate

Read the following passage carefully and answer the questions given.

It is difficult to imaginje the extraordinary number of controls on Indian industry before 1991. Enterpreneurs needed permission to invest and could be penalized for exceeding production capacity. Even with the given investment capacity they had, entering certain areas was prohibited as these were reserved for the public sector. If they had to import anything, they required licences. To get these licences was tough, they had to persuade a bureaucrat that the item was required but even so permission was unvailable if somebody was already producing it in India.

The impact of the reforms was not instantaneously and permanently wonderful. In India's case it began to show after about a year and a half. After 1993 there came three years of rapid industrial growth of about 8% or so. But, in the second half of the 90s, there had an impact on the Indian industry. But, in the last

few years there has been a tremendous upturn. With the rise of investment industrial growth has reached double digits or close.

However, even during the period when industrial growth was not that rapid, there is a lot of evidence that positive results of the reforms were seen. There were companies that didn't look at all internally but instead performed remarkably in the highly competitive global market. For instance, the software sector's performance was ouotstanding in an almost totally global market. Reliance built a world class Tatas developed an indigenously designed car. The success of the software sector has created much higher expectations from and much higher confidence in what Indian industry can do. On the government's side it's a vindication that liberalization of both domestic and external policies, including the increased inflow of Foreign Direct Investment, has created an environment in which industry can do well, has done well and is preparing to do even better. What they need is not sops, but good quality infrastructure. For the 11th plan an industrial growth rate of around 12% is projected. It will have methods of developing infrastructure, which will close the deficit. This can be done through increased investment in public sector for those infrastructure areas, which cannot attract private investment, and through efforts to improve private participation in different ways of public private participation.

In the early stages of reforms, the liberalization of trade policies and a shift to a market determined exchange rate had the effect of removing constrains on agriculture in terms of depressed prices. The removal of protection on industry helped to produce a more level playing field, because the earlier system was extremely unfair to agriculture. The lesson to be learnt from the reforms process is to persevere in reforming the strategic parts of the economy, which will lead to even higher growth rate. India has to do better than its current average growth rate of 8% and ensure that benefits from this higher growth go beyond industry and urban areas and extend to agriculture.

- 264. Which of the following factors was responsible for the fall in India's growth rate in the late 1990s?
 - a) The implementation of economic reforms was too rapid
 - b) It was expected after achieving a high growth at 10%
 - c) There was a slowdown in the global economy
 - d) There were sanctions against East Asian countries by WTO
- 265. Which of the following can be said about the reforms of 1991?
 - a) They benefited Indian industry immediately
 - b) All Indian companies began to focus on indigenous development instead
 - of looking for opportunities abroad
 - c) They were targeted only at the software sector
 - d) They encouraged Foreign Direct Investment in India
- 266. What was the impact of the flourishing Indian software sector?
 - a) Other companies were unable to be competitive in the global market
 - b) It fulled expectations of a good performance f rom the Indian economy

- c) Growth rate rose to 12%
- d) It created cut throat competition among software companies which would hinder the sector in the long run
- 267. Why was investment by private business disallowed in certain sectors?
 - a) To ensure proper development in these sectors
 - b) To prevent corruption in key sectors like infrastructure
 - c) To ensure steady not inconsistent growth in key sectors
 - d) To protect the interest of the public sector in these sectors
- 268. What is the author's opinion about the government's decision to liberalise the economy in 1991?
 - a) It was beneficial because it created confidence in the Indian economy
 - b) The timing was wrong since the economy experienced a slowdown in growth rate
 - c) It led to a focus on software and other sectors were neglected
 - d) Foreign companies took advantage of the new policies and exploited certain sectors
- 269. How did software companies deal with slow industrial growth in an open Indian economy?
 - a) They focused on strengthening their position in the domestic market
 - b) They campaigned for infrastructure development
 - c) They diversified into different sectors
 - d) They targeted global markets
- 270. What does the author recommend to ensure that the industrial sector continues to perform better?
 - a) Subsidies should be provided in infrastructure development
 - b) Government should keep control of and monitor all infrastructure projects
 - c) Wipe out any infrastructure deficit by transferring respnsibility of these projects to the private sector
 - d) Ensure a combination of public and private sector involvement in developing infrastructure
- 271. How did the economic reforms affect the agriculture sector?
 - a) A system of market determined exchange rate was introduced
 - b) Constraints in agriculture increase
 - c) Prices were depressed because there was a removal of protection on the sector
 - d) Agriculture growth rate doubled

Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Nobel Prize winner Joseph E. Stiglitz, described "globalisation as a double edged sword. For those willing to seize the opportunities and manage globalisation on their own terms, it has provided the basis of unprecedented growth." Taking full advantage of globalisation India has managed a historically unprecedented growth rate for more than a decade and half. Following the Washington consensus in the last quarter of 20th century, international institutions including the World Bank and the International Monetary Fund mounted a sustained campaign to push liberalisation of national economies and privatisation of their public sector. Empirical studies have **amply** demonstrated that the benefits of the globalisation have not been shared by all the countries. Even in the same country, the benefits arising out of globalisation have not filtered to the various strate of the population and disparities have widened. Thus, there are transparent inequalities amongst the countries as also within the same country. India is no exception to the latter. In most of the poorer countries in Africa growth rates have not registered any improvements and the number of people below poverty line has in some cases doubled. Moreover there is reluctance of developed countries in removing the trade distorting subsidies in agriculture and giving duty-free market access to the least developed countries with very limited exportable products.

The issue is how has India reaped benefits of globalisation? To assume that economic, fiscal, trade and allied policies initiated by the government created an environment which facilitated economic advancement on these fronts will amount to manipulation of ground realities. The foremost factor which engineered the growth in India was emergence of a self-reliant middle class equipped with strong knowledge base with technical qualifications. They pursued innovative businesses requiring managerial and technical skills in the upcoming sectors like information technology and other allied fields. Instead of the traditional industry led growth path followed by the west and other developing countries India opted for services-led growth which had visible, tangible results. In the manufacturing sector, technological innovation, low-cost production, ability to quickly adapt to changes, establishing word class R and D facilities etc., greatly helped in successfully meeting global competition. The automobile industry is a classic example, Strong presence of non-resident Indians in the developed countries occupying senior management positions in several multinational corporations built confidence in Indian managerial competence and leadership. This promoted MNCs' networking with India (as also in China) with its expanding domestic market which in the present circumstances remained the only viable option for their sustained growth in future. The success stories of businesses controlled by NRIs in the western markets established India's reputation as dependable and disciplined businessmen. Well established democratic political framework, large young population ingrained with absorption capaicty of new technologies have all created a responsive realisation that India is marching ahead. The initiative largely of its private sector in expanding connectivity by improved telecommunications, low-cost air transportation and vast

press, TV and other media penetration ignited awareness amongst all sections of its people of a bright future and thus radically changed their perception, thinking and actions. Furthermore the entire world took note of unexploited potentials of India in becoming a competitive centre of excellence and cost efficiency.

- 272. According to the author, which of the following was primarily responsible for India's growth?
 - a) Well developed and implemented economic, fiscal and trade policies
 - b) Detailed microlevel analysis of the economy
 - c) A workforce with managerial rather than technical qualification
 - d) None of these
- 273. What was the fallout of improvement in connectivity?
 - a) Decline in travel by traditional modes like road and rail
 - b) Optimism was created among the Indian public about the future of the Indian economy
 - c) Youth in urban areas m ainly benefited from the exposure to western styles of management and business.
 - d) It made Indian entrepreneurs realise that they should concentrate on domestic not global markets.
- 274. What does the example of the auto industry indicate?
 - a) Indian cars were too expensive for the Indian market but were competitively priced for global markets.
 - b) Investment by multinationals in Indian firms boosted the Indian auto industry.
 - c) Collaboration with foreign scientists reduced time needed for research and development
 - d) NRIs were responsible for the success of the automobile industry
- 275. Choose the word which is most nearly the same in meaning as the word given in bold as used in the passage.

Mounted

a) Increased

b) Grew

c) Organized

d) Climbed

276. Choose the word which is most nearly the same in meaning as the word given in bold as used in the passage.

Tangible

a) Valuable

b) Complex

c) Touch

d) Concrete

277. Choose the word which is most nearly the same in meaning as the word given in bold as used in the passage.

Manipulation

a) Distortion

b) Calculation c) Utilisation

- d) Indication
- 278. Choose the word which is most opposite in meaning of the word given in bold as used in the passage.

Viable

- a) Indirect
- b) Impractical
- c) Unsatisfied

- d) Unpleasant
- 279. Choose the word which is most opposite in meaning of the word given in bold as used in the passage.

Amply

- a) Slowly
- b) Intensively
- c) Least

d) Hardly

Read the following passage carefully and answer the questins given below it. Certain words/phrases have been printed in bold to help you to locate them while answering some of the questions.

Rural India faces serious shortages – power, water, health facilities, roads, etc. these are known and recognized. However, the role of technology in solving these and other problems is barely acknowledged and the actual availability of technology in rural areas is **marginal**. The backbone of the rural economy is agriculture, which also provides sustenance to over half the country's population. The 'green revolution' of the 1970s was, in fact, powered by the scientific work in various agricultural research institutions. While some **fault** the green revolution for excessive exploitation of water and land resources through overuse of fertilizers, it did bring about a wheat surplus and prosperity in certain pockets of the country.

In rural India today, there is a **dire** inadequacy of both science (i.e. knowledge) and technology (which derives from science and manifsts itself in physical form). The scope to apply technology to both farm and non-farm activities in rural areas is huge, as are the **potential** benefits. In fact, crop yields are far lower than what they are in demonstration farms, where science and technology are more fully applied. Technologies that redmuce power consumption of pumps are vital, unfortunately, their use is minimal, since agricultural power is free or largely subsidized. Similarly, there is little incentive to optimise through technology or otherwise water use, especially in irrigated areas (a third of total arable land), given the water rates, post harvest technologies for processing and adding value could greatly enhance rural employment and incomes but at present deployment of technology is marginal. Cold storage and cold chains for transportation to market is of great importance for many agricultural products particularly, fruits and vegetables, but are non-existent. These are clearly technologies with an immediate return on investment, and benefits for all, the farmer, the end consumer, the technology provider.

However, regulatory and structural barriers are holding back investments.

Power is a key requirement in rural areas, for agricultural as well as domestic uses. Technology can provide reliable power at comparatively low cost in

a decentralized manner. However, this needs to be upgraded and scaled in a big way, with emphasis on renewable and non-polluting technologies, Reliable and low cost means of transporting goods and people is an essential need for rural areas. The bullock-cart and the tractor-trailer are present vehicles of choice. Surely, technology can provide a better, cheaper and more efficient solution? Information related to commodity prices, agricultural practices, weather etc. are crucial for the farmer. Technology can provide these through mobile phones, which is a proven technology however the challenge to ensure connectivity remains. Thus, there is a pressing need for technology as currently economic growth though skewed and **iniquitous** has created an economically attractive market in rural India.

- 280. Which of the following is not an impact of the green revolution?
 - a) Over utilization of water resources
 - b) Application of scientific research only in demonstration farms
 - c) Wealth creation restricted to creation areas
 - d) Damage caused to land by inordinate use of fertilizers
- 281. Why is there no motivation to reduce power consumption?
 - a) Freely available sources of energy
 - b) Government will have to subsidise the cost of technology required to reduce power consumption
 - c) Power distribution has been decentralized
 - d) None of these
- 282. What effect will the implementation of post harvest technologies such as cold storages have?
 - a) Regulatory procedures will have to be more stringent.
 - b) Prices of commodities like fruits and vegetables will fall since there is no wastage from spoilage
 - c) Incomes of rural population will fall
 - d) Pollution of the environment
- 283. The author's main objective in writing the passage is to
 - a) Censure scientists for not undertaking research
 - b) Criticise farmers for not utilising experimental low cost post h arvesting technology
 - c) Exhort the government subsidise the cost of utilising technology
 - d) Advocate broadening the scope of research and use of technology in agriculture
- 284. Choose the word which is most nearly the same in meaning as the word printed in bold as used in the passage.

Marginal

- a) Austere
- b) Severe
- c) Detrimental

d) Insignificant

285.	Choose the word which is most nearly the same in meaning as the
word pr	rinted in bold as used in the passage.
Fault	

a) Defect b) Offend

c) Imperfect

d) Blame

286. Choose the word which is most nearly the same in meaning as the word printed in bold as used in the passage.

Dire

a) Pessimistic

b) Alarming

c) Futile

d) Frightened

287. Choose the word which is most opposite in meaning of the word printed in bold as used in the passage.

Potential

a) Unlikely

b) Incapable

c) Unable

d) Ineffective

288. Choose the word which is most opposite in meaning of the word printed in bold as used in the passage.

Iniquitous

a) Immoral

b) Godly

c) Victatious

d) Just

Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some of the questions.

Giving loans to impoverished women to make ceramics or to farmers to buy milk cows were not seen as great business. Microfinance was an industry championed by antipoverty activists. Today it is on the **verge** of a revolution, with billions of dollars from big banks, private equity shops and pension funds pouring in, driving growth of 30% to 40% this year alone. In 1998, a nonprofit microfinance organization in Peru, converted into a bank (called Mibanco). This demonstrated that the poor are good risks who repay loans on time and getting them together, not only chips away at poverty but also turns a profit. The success of Mibanco has **piqued** the interest of commercial banks, which had previously shunned the country's poor. Now big banks are going after Mibanco's clients with low-rate loans and realising it takes special know how to work with the unbanked are hiring away Mibanco's staff.

But with the emergence of players who are only out for profit, microfinance schemes could end up milking the poor. This could happen in countries where lenders don't have to disclose interest rates. When a Mexican microfinancier went public, revealing its loans had rates of about 86% annually, the Consultative Group to Assist the Poor criticised it for putting shareholders ahead of clients. The pressure to turn a profit also forces microfinanciers to change their business models in ways

that **depart** from the industry's **core** mission, to help poor people lead better lives. Such shifts have caused the average loan size to triple. Moreover smaller loans being costlier to service, a lower percentage of loans go to women because they tend to take out smaller sums, According to CGAP, with the flood of new large en tities there is the risk that a large percentage of cross border funds go to Latin America and Eastern Europe, the World's most developed microfinance markets. "The poorest of the World's poor, who are predominantly in Asia and Africa get left out,' says the CEO of the nonprofit Grameen Foundation, which helps develop microfinance institutions.

Segementing the industry, might be worthwhile if it allows more of the poor to get access to credit. Multinational corporations could take the top microfinance institutions to the next level, and the remainder could be the responsibility of development groups and regional banks. Yet making loans to poor people is hardly a poverty cure. Property rights and the rule of law matter too. One cannot overidealize what microfinance alone can do. Most nonprofits started with lending simply because local laws prohibited nonbanks from offering deposit accounts. With an increase in competition and marketing efforts, poverty alleviation experts are concerned that people will be talked into loans they wouldn't otherwise want. For example, organisations like Mibanco are providing consumer loans. There is nothing wrong with buying. TVs and microwaves on credit, but certain markets, like Mexico, have been flooded w ith loans that have nothing to do with providing capital to aspiring entrepreneurs just increasing household debt.

- 289. Why did most microfinance institutions initially provide only credit services?
 - a) They were unable to compete with the interest rates o ffered on deposits by commercial banks
 - b) They have to operate purely on a nonprofit basis
 - c) Government restrictions prevented them from offering additional services
 - d) To ensure the poor have access to modern necessities like microwaves
- 290. What was the impact of the non-disclosure of their interest rates by lending institutions?
 - a) The Government issued sanctions against such firms
 - b) Shareholders interests were not protected
 - c) More microfinance institutions were motivated to go public
 - d) The poor were exploited
- 291. What is CGAP's fear with respect to new entities providing microfinance?
 - a) NGOs will be unable to survive in an environment of cut throat competition
 - b) The poor will hesitate to take advantage of credit facilities because of the formalities involved
 - c) The poor in the developed world will be overlooked

d) The interests of	he most deserving amon	ng the poor will be neglected
among microfinance a) It benefits the otherwise not had a b) It is futile since loans	iers? poor by providing ther ccess to the poor have to pay h	the competition for customers m with loans they would have igh rates of interest on property profits on marketing rather than
293. Choose the printed in bold as u Depart		similar in meaning to the word
a) Absentd) Vary	b) Retirement c)	Divide
printed in bold as u Piqued a) Provoked		similar in meaning to the word c) Disturb
d) Offended 295. Choose the printed in bold as u Verge a) Tend d) Slope		similar in meaning to the word c) Ascent
296. Choose the printed in bold as u Aspiring a) Uninterested d) Miserable		pposite in meaning of the word c) Anxious
297. Choose the printed in bold as u Core		pposite in meaning of the word
a) Clear	b) Unnecessary	c) Crust

Read the following passage carefully and answer the questions given below it. Certain words are printed in bold to help you to locate them while answering

some of the questions.

Sixty years after independence, India remains one of the unhealthiest places on earth. Millions of people still suffer from disease that no longer exist almost anywhere else on the planet. What makes the picture even bleaker is the fact that India's economic boom has so far had, little impact on health standards. Between 2001 and 2006 India's economy grew almost 50%, the country's biggest expansion in decades. Meantime, its child malnutrition rate, dropped just a single percentage point, to 46%. This is worse than in most African countries. The incredible economic growth is having an impact in other ways by driving up rates or rich world diseases sch as obesity and encouraging high end health services, some of which offer world class care but remain far beyond the **reach** of the vast majority of Indians. The country brags about the skill of India's world class doctors when its marketers sell India as a medical tourism destination and emerging health service giant. The truth behind the glossy advertising that: India is the sick man of Asia, malnourished and, beset by epidemics of AIDS and diabetes and with spending levels on public h ealth that even its Prime Minister has coinceded are seriously lagging behind other developing countries in Asia.

Part of the reason for sorry state of India's medical services is the crumbling public health infrastructure not fancy hospitals or equipment but basic services such as clean water, a functioning sewage system, power. The World Health Organisation estimates that more than 900000 Indians die every year from drinking bad water and breathing bad air. Public health experts believe that India's vast population adds to the burden, overloading systems where they do exist and aiding the spread of disease in many places they don't. Moreover, for the past decade or so, funding for preventive public health initiatives such as immunization drives and programmes to control the spread of communicable diseases has been cut. Experts also blame policies that concentrate on the latest scientific techniques and not enough on basics for the fact that millions of people in India are suffering and dying. Especially in rural India, health services are poor to non-existent. Current staff often doesn't turn up for work, clinics are badly maintained and people end up seeking help from pharmacists who are not sufficiently trained. India need more than a million more doctors and nurses. The government has also promised more money for rural health through its ambitious National Rural Health Mission. It will increase public health spending from the current 1% of India's GDP to upto 3% by 2010, but that's still just half the rate at which countries with comparable per capita incomes such as Senegal and Mongolia fund their health sectors. If that is to change, we must realise that the link between wealth and good health isn't clear cut. Poor states that have made efforts in child immunization over the past few years now have better coverage than richr states, where immunization has actually slipped.

India needs to stop being **complacent** and prepare to spend on health but whenever it is mentioned there is always this debate about cost. Why don't we have the same debate when we spend tens of billions on new arms? It's hard to be an economic superpower if you're too sick to work.

298. What can be inferred from the statistics given for 2001-2006? a) India has made strides in reducing its malnutrition rate

- b) During this period India managed to achieve a growth rate equivalent to that of developed countries
- c) India managed to achieve high standards both in economic growth and in healthcare
- d) Though India achieved a high economic growth rate this did not positively impact the healthcare sector to a great extent
- 299. What is the author's main objective in writing the passage?
 - a) Comparing India and Africa in terms of economic growth
 - b) Cautioning India to improve its healthcare system
 - c) Exhorting India to have higher growth rate which will benefit the healthcare sector
 - d) Criticising medical practitioners for their lack of concern for the health of the weaker sections of society
- 300. Which of the following cannot be seen as a cause for the state of India's healthcare system?
 - a) Vast population
 - b) Lack of basic services like water, power etc.
 - c) Inadequate waste management facilities
 - d) Lack of funding from the World Health Organisation
- 301. Choose the word /phrase which is most nearly the same in meaning as the word printed in bold as used in the passage.

 Sorry
 - a) Forgiveness
- b) Apology
- c) Repentant

- d) Miserable
- 302. Choose the word /phrase which is most nearly the same in meaning as the word printed in bold as used in the passage.

Complacent

- a) Pleasing
- b) Self satisfied
- c) Conforming

- d) Willing
- 303. Choose the word /phrase which is most nearly the same in meaning as the word printed in bold as used in the passage.

Reach

- a) Extend
- b) Span
- c) Grasp

- d) Distance
- 304. Choose the word which is most opposite in meaning of the word printed in bold as used in the passage.

Bleaker

- a) Hopeful
- b) Warm
- c) Cozy

d) Sheltered

305. Choose the word which is most opposite in meaning of the word printed in bold as used in the passage.

Non-existent

a) Hypothetical

b) Active

c) Realistic

d) Available

Read the following passage carefully and answer the questions given below it. Certain words are given in bold in the passage to help you to locate them while answering some of the questions.

It is difficult to compare countries because various factors such as size, culture, history, geography, natural **endowments**, geopolitics and internal polity comes into play. There are some goals which can be achieved by smaller countries, but sometimes smaller countries find it difficult to mbark upon certain big technological plans even if they have the funds, because the size of the domestic market is too small. If we consider the bigger countries, the closest comparison to India is China, though there are many **crucial** differences.

The Chinese vision is to prepare the country for entry into the ranks of mid level developed nations by the middle of the twenty first century. Acceleration of the nation's economic growth and social development by relying on advances in science and technology is **pivotal** in this.

Documents describing the Chinese vision state that science and technology constitute premier productive forces and represent a great revolutionary power that can propel economic and social development. It is interesting to note that the main lessons the Chinese have drawn from their past performance is their failure to promote science and technology as strategic tools for empowerment. They also point to the absence of mechanisms and motivations in their economic activity to promote dependence on science and technology. Similarly, they hold that their scientific and technological efforts were not oriented towards economic growth. As a consequence they conclude, a large number of scientific and technological achievements were not converted into productive forces as they were too far removed from China's immediate economic and social needs. The Chinese vision is therefore aimed at exploiting state of art science and technology to enhance the nation's overall power and strength, to improve the people's living standards, to focus on resolving problems encountered in large scale industrial and agricultural production and to effectively control and alleviate pressures brought on by population, resources and the environment. By the year 2000, China had aimed at bringing the main industrial sectors upto the technological levels achieved by the developed countries in the 1970s or 80s, and by 2020 to the level they would have attained by the early twenty first century. The aim is to bridge the overall gap with the advanced World. There is a speci al emphasis on research and development of high technologies that would find defence applications. Some of these technologies are critical for improving the features of key conventional weapons. Some technologies are meant for enhancing futur military capab ilities. Other efforts are aimed at maintaining the momentum to develop capabilities for cutting edge defence technologies. They call for unremitting efforts in this regard with the aim of

maintaining effective self defence and nuclear deterrent capabilities and to enable parity in defence, science and technology with the advanced world.

a) They have other goials to achieve b) They have smaller domestic market size

c) Smaller countries lack technological know how d) Bigger countries do not permit them to do so

Why can't smaller countries take up big technological planning?

What is the goal of China to be accomplished by the middle of 21st

margin c) To be the most influe d) None of these 308. What accordin development? a) Science and technology	g to the Chinese vision	can boost socio-economic
b) Minds united with re c) Premier productive f d) A vision which prop	evolutionary powers forces	
309. Choose the wo word given in bold as u Endowments	•	the same in meaning as the
a) Powersd) Gifts	b) Measures	c) Habitats
310. Choose the wo word given in bold as u Oriented		the same in meaning as the
a) Statedd) Leaning	b) Tempting	c) Deciding
311. Choose the wo word given in bold as u Conventional		the same in meaning as the
a) Functionald) Traditional	b) Activist	c) Deliberate
312. Choose the worbold as used in the pass		neaning of the word given in
a) Central	b) Trivial	c) Decisive
ww.BankExamsToday.com	-	Page 79

306.

307.

d) Fundamental

313. bold as Parity	Choose the wo		in meaning of the word given in
a) Imp	ropriety uspicious	b) Impartiality	c) Inequality
/group of wor	ds are suggested meaning of the	d, one of which can	Below the sentence, five words replace the bold word, without the appropriate word/group of
314.	If you familia nd enjoy life there		e culture of that area, you will be
a) Sub		b) Acquaint	c) Associate
315. a) Triv d) Gal	rial	antic task, there shownshot in the bound in	ald be some special task force. c) Huge
316. inevita	<u> </u>	quired to handle th	ings under stress, mistakes are
a) Cor	rectable avoidable	b) Detectable	c) Unpardonable
b) Clir	ss without permi nb up and cross ak unlawfully		be fined.
Find out the	word which is v	wrongly spelt, if the	ir words may be wrongly spelt. ere is any. The number of that ly spelt mark All correct as the
numbe mark A	ly spelt. Find ou	t the word which is vis your answer. If a	One of these four words may be wrongly spelt, if there is any. The all the words are correctly spelt c) Environment
a) Auv	CITUIE	o) Demonstration	C) EIIVII OIIIIIEIIL

d) Innosent

319. Below the four words are given. One of these four words may be wrongly spelt. Find out the word which is wrongly spelt, if there is any. The number of that word is your answer. If all the words are correctly spelt mark All correct as the answer. a) Limitasion b) Dependable c) Miniature d) Qualitative
320. Below the four words are given. One of these four words may be wrongly spelt. Find out the word which is wrongly spelt, if there is any. The number of that word is your answer. If all the words are correctly spelt mark All correct as the answer. a) Lucrative b) Ancestral c) Performanse d) Incidentally
321. Below the four words are given. One of these four words may be wrongly spelt. Find out the word which is wrongly spelt, if there is any. The number of that word is your answer. If all the words are correctly spelt mark All correct as the answer. a) Futility b) Separasion c) Embarrassment d) Positively
322. Below the four words are given. One of these four words may be wrongly spelt. Find out the word which is wrongly spelt, if there is any. The number of that word is your answer. If all the words are correctly spelt mark All correct as the answer. a) Tournament b) Enhancement c) Amazingly d) All are correct
 A. The researchers in these companies claim that they could do better by allowing their employees to doze off at work place. B. The dreams, while at work, are thus helpful to solve crucial problems. C. Would you believe that some UK based companies are arranging for bed at the work place? D. The reason, they claim, could be that dreams produce creative solutions.
 E. We only hope that these crucial problems in UK are different from those of ours. F. But it is true and is considered as a step to improve quality of their products.
323. Which of the following should be the First sentence after rearrangement? a) A b) B c) C d) D

Which of the following should be the Third sentence after

rearrang a) A d) D	gement'?			b) B			c) C	1		
325. rearrang a) A d) D	Which gement?	of	the	following b) B	should	be	the		sentence	after
326. rearrang a) A d) D	Which gement?	of	the	following b) B	should	be	the		sentence	after
327. rearrang a) A d) E	Which gement?	of	the	following b) B	should	be	the		sentence	after
In the followin Select the alter	_				_		_			hted.
b) Gave c) Did	a. ed the dis e her opir not agree	scus nion on	ssion in t the o	ned the distance to the discussion to the discussion	on	on	the a	larming	rate of po	verty
b) Long c) A su	nts that we g list of fu ccession	ere utur of u	plan e ev inex		ts				o start wor	king.
b) Be a c) Be in	orced upo	on the fro	ne pe om no next	ext month o month		ıfety	' will	come	into force	e next
331.		ne g	girl v	vanted to st	ay out p	ast 1	midn	ight, he	r father p u	ıt his

a) Gave in to her request

324.

c) O	b) Walked away disapprovinglyc) Obstructed her from leaving the housed) Requested her to be home on time					
 A. The reasons for their happiness was that they had come to the Vithal temple of Pandharpur to see their beloved Lord. B. There were rich, poor men, women, children, blind, handicapped among them. C. They were all in a very happy state of mind, as was apparent from their glowing faces. D. They would worship and seek the Divine blessings while in Pandharpur. 						
	ns an auspicious on the sugh different ther		_		the temple	•
a) A	rangement?	b) B	should be t	the Fourth c) C	statement	after
	Which of the angement?	ne following	should be		statement	after
a) A d) D		b) B		c) C		
334. rearr a) A d) D	angement?	b) B	should be	the Sixth	statement	after
a) A	rangement?	b) B	should be	the First c) C	statement	after
d) E 336. rearr		e following s	should be t	he Second	statement	after
a) A d) D		b) B		c) C		
Which of the phrases given below should be replaced the phrase given in bold in the sentence to make the sentence grammatically meaningful and correct?						
337. a) Lo	There are lot ot many of	many opportu	nities for yo	ung IT grad	uates today	'.

b) Very many of c) Lots of

d)	No	correct	rec	uired
Ψ,	110	COLLECT	100	GII C G

	y 1 to consecreduned
338	Along the course off his carrer, he has established a reputation for fficiency. In the course off During the course of While the course of No correct required
339	It is much likely his train has been delayed due to bad weather. O Quite likely that O Mostly like that O Much likely that O No correct required
340	He answered every question put on him frankly.) Put for him) Put to him) Put by himself) Putting on him
341	The engineers have been working overtime, but have been not able to locate the fault. Have not been unable Are not unable Have been unable No correct required
B.	Besides, they get a lot of exposure to novel things through media. Cherefore, their mental development did not show any extraordinary signs. Children of the present generation appear to be smarter than their earlier ounterparts.
D. E. F.	Thus, the environment of present days has brought out these changes. This is probably because there are lots of opportunities for their indirect earning. Children of yester years did not have these facilities.
342	Which of the following will be the Third sentence after earrangement? b) A b) B c) C
343	Which of the following will be the First sentence after earrangement? (a) A (b) B (c) C

344. Wherearrangem a) A d) D		the following by B	ng will	be the		sentence	after
345. Wherearrangem a) A d) E		the following b) B	ng will	be the S		sentence	after
346. Wherearrangem a) A d) D		the following b) B	ng will	be the		sentence	after
Choose the word/g /group of words pr			is most	similar ir	n meani	ing to the	word
347. Ga a) Hurtled d) Jumped	lloped	b) Stumb	led	c) S	Slumber	ed	
348. Re a) Rememb d) Respecte		b) Feared	1	с) Т	alked		
349. Re a) Stop d) Pending	veal	b) Conce	al	c) P	resent		
350. Ela a) Afraid d) Depresso	ated ed	b) Door		c) H	Нарру		
Answers: 1. Option D 2. Option D 3. Option C 4. Option E 5. Option C 6. Option B 7. Option A 8. Option A							

- 9. Option E
- 10. Option E
- 11. Option C
- 12. Option B
- 13. Option B
- 14. Option A
- 15. Option B
- 16. Option A
- 17. Option B
- 18. Option A
- 19. Option E
- 20. Option C
- 21. Option C
- 22. Option D
- 23. Option C
- 24. Option B
- 25. Option A
- 26. Option D
- 27. Option A
- 28. Option B
- 29. Option E
- 30. Option B
- 31. Option A
- 32. Option D
- 33. Option C
- 34. Option D
- 35. Option A
- 36. Option E
- 37. Option B
- 38. Option B
- 39. Option A
- 40. Option D
- 41. Option D
- 42. Option B
- 43. Option E
- 44. Option B
- 45. Option E
- 46. Option D
- 47. Option E
- 48. Option B
- 49. Option C
- 50. Option A
- 51. Option B
- 52. Option E
- 53. Option C
- 54. Option D

- 55. Option B
- 56. Option A
- 57. Option E
- 58. Option E
- 59. Option C
- 60. Option B
- 61. Option B
- 62. Option C
- 63. Option E
- 64. Option D
- 65. Option B
- 66. Option D
- 67. Option A
- 68. Option B
- 69. Option A 70. Option D
- 71. Option D
- 72. Option C
- 73. Option C
- 74. Option B
- 75. Option D
- 76. Option C
- 77. Option B
- 78. Option D
- 79. Option D
- 80. Option C
- 81. Option D 82. Option A
- 83. Option B
- 84. Option D
- 85. Option D
- 86. Option D
- 87. Option D
- 88. Option B
- 89. Option D
- 90. Option D
- 91. Option C
- 92. Option A
- 93. Option A
- 94. Option B
- 95. Option B
- 96. Option A
- 97. Option A
- 98. Option C
- 99. Option D
- 100. Option C

101.	Option D
102.	Option D
103.	Option A
104.	Option D
104.	•
	Option B
106.	Option C
107.	Option A
108.	Option C
109.	Option D
110.	Option B
111.	Option D
112.	Option D
113.	Option D
114.	Option B
115.	Option C
116.	Option B
117.	Option D
118.	Option A
119.	Option C
120.	Option D
121.	Option C
122.	Option D
123.	Option B
124.	Option B
125.	Option C
126.	Option C
120.	Option C
127. 128.	_
	Option D
129.	Option D
130.	Option A
131.	Option C
132.	Option D
133.	Option C
134.	Option B
135.	Option C
136.	Option B
137.	Option C
138.	Option D
139.	Option B
140.	Option D
141.	Option D
142.	Option C
143.	Option D
144.	Option D
145.	Option C
146.	Option A
170.	Option A

147.	Option B
148.	Option D
149.	Option D
150.	Option D
150.	_
	Option D
152.	Option D
153.	Option D
154.	Option B
155.	Option B
156.	Option D
157.	Option D
158.	Option D
159.	Option C
160.	Option D
161.	Option A
162.	Option B
163.	Option A
164.	Option B
165.	Option B
166.	Option B
167.	Option D
168.	Option D
169.	Option D
170.	Option A
171.	Option C
172.	Option D
172.	Option D
173. 174.	
	Option D
175.	Option D
176.	Option B
177.	Option C
178.	Option D
179.	Option A
180.	Option A
181.	Option D
182.	Option C
183.	Option D
184.	Option D
185.	Option D
186.	Option B
187.	Option D
188.	Option A
189.	Option A
190.	Option D
191.	Option B
192.	Option C
1/4.	Option C

193.	Option A
193. 194.	Option D
194. 195.	
	Option B
196.	Option D
197.	Option B
198.	Option C
199.	Option A
200.	Option C
201.	Option D
202.	Option D
203.	Option D
204.	Option D
205.	Option D
206.	Option B
207.	Option A
208.	Option D
209.	Option B
	•
210.	Option A
211.	Option A
212.	Option C
213.	Option A
214.	Option C
215.	Option D
216.	Option C
217.	Option D
218.	Option B
219.	Option D
220.	Option D
221.	Option D
222.	Option C
223.	Option C
224.	Option D
225.	Option D
225. 226.	Option B
227.	Option C
228.	Option C
229.	Option A
230.	Option C
231.	Option B
232.	Option C
233.	Option D
234.	Option A
235.	Option B
236.	Option D
237.	Option C
238.	Option A
	- r ·

239.	Option D
240.	Option D
240. 241.	Option D Option D
242.	Option C
243.	Option C
244.	Option C
245.	Option A
246.	Option B
247.	Option B
248.	Option B
249.	Option B
250.	Option D
251.	Option B
251. 252.	•
	Option C
253.	Option A
254.	Option B
255.	Option D
256.	Option A
257.	Option B
258.	Option D
259.	Option C
260.	Option D
261.	Option C
262.	Option D
263.	Option C
264.	Option C
265.	Option D
266.	Option B
267.	Option D
268.	Option A
269.	Option D
270.	Option D
271.	Option A
272.	Option D
273.	Option B
274.	_
	Option D
275.	Option C
276.	Option D
277.	Option A
278.	Option B
279.	Option C
280.	Option B
281.	Option D
282.	Option B
283.	Option D
284.	_
∠0 4.	Option D

285.	Option D
286.	Option B
287.	Option A
288.	Option D
289.	Option C
	_
290.	Option D
291.	Option D
292.	Option D
293.	Option D
294.	Option C
295.	Option D
296.	Option C
297.	Option C
298.	Option D
299.	Option B
300.	Option D
301.	Option D
302.	Option B
303.	Option C
304.	Option A
305.	Option C
306.	Option B
300. 307.	Option D
308.	Option A
309.	Option D
310.	Option D
311.	Option D
312.	Option B
313.	Option A
314.	Option B
315.	Option C
316.	Option D
317.	Option A
318.	Option D
319.	Option A
320.	Option C
321.	Option B
322.	Option D
323.	Option C
323. 324.	
	Option A
325.	Option D
326.	Option B
327.	Option D
328.	Option A
329.	Option C
330.	Option C

331.	Option C
332.	Option C
333.	Option D
334.	Option B
335.	Option D
336.	Option A
337.	Option C
338.	Option B
339.	Option A
340.	Option B
341.	Option C
342.	Option A
343.	Option C
344.	Option D
345.	Option D
346.	Option B
347.	Option A
348.	Option D
349.	Option B
350.	Option D
550.	Option D