

## ENGLISH

Q-1 Which of the Phrases(1), (2) (3) and (4) given below each sentence should replace the phrases printed in bold in the sentence to make it grammatically correct. If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

Turn to yoga and meditation work place to beat stress levels and fight health blues, it is said in a research.

01. at work place for beat stress levels
02. at work place in beat stress levels
03. at work place about to beat stress levels
04. at work place to beat stress levels
05. No improvement

Q-2 Which of the Phrases(1), (2) (3) and (4) given below each sentence should replace the phrases printed in bold in the sentence to make it grammatically correct. If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

On stage, a dancer is grace personify and her movements and expressions turn into supreme poetic statements.

01. a dancer is grace personified and his
02. a dance is grace personified and its
03. a dancer is grace personified and its
04. a dancer is grace personified and her
05. No improvement

Q-3 Which of the Phrases(1), (2) (3) and (4) given below each sentence should replace the phrases printed in bold in the sentence to make it grammatically correct. If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

Junk food is easily available, convenient, need a little or no preparation, and is usually consumed on the go.

01. Junk food easily available
02. Junk food is easily available
03. Junk food is easy available
04. Jung food is easily available
05. No improvement

Q-4 Which of the Phrases(1), (2) (3) and (4) given below each sentence should replace the phrases printed in bold in the sentence to make it grammatically correct. If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

Sometimes, even children whose have healthy eating habits may move towards ready-to-eat, high-fat processed food as prefer choice.

01. children who have healthy eaten
02. child who have healthy eating
03. children who has healthy eating
04. children who have healthy eating
05. No improvement

Q-5 Which of the Phrases(1), (2) (3) and (4) given below each sentence should replace the phrases printed in bold in the sentence to make it grammatically correct. If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

Having a job which requires one to sit at a place to long hours can affect health, experts have claimed.

01. to sit at a place for a long hours
02. to sit on a place for long hours
03. to sit at a place for lengthy hours
04. to sit at a place for long hours
05. No improvement

Q-6 In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentences in the same sequence to make the sentence meaningfully complete.

Quality of ————— is in the focus in the 12th Five-Year Plan for ————— implementing the right to education.

01. Qualification, frugally
02. Teaching, successfully
03. Lecture, carefully
04. Inculcating, favorably
05. Instruction, triumphantly

Q-7 In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentences in the same sequence to make the sentence meaningfully complete.

Although the work has been —————, the authority is examining the road to make sure whether the ————— during the construction work have been followed or not.



01. Completed, standards
02. Cherished, prototype
03. Exhaustive, specified
04. Synonymous, ethics
05. Expurgated, guide

Q-8 In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentences in the same sequence to make the sentence meaningfully complete.

———threw acid on a sales girl who was ————home after day's work at a nearby showroom

01. Felony, shattering
02. Ministers, liberalizing
03. Police, fascinating
04. Guards, describing
05. Miscreants, returning

Q-9 In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentences in the same sequence to make the sentence meaningfully complete.

Children should have at least 60 minutes of ————to vigorous exercise a day, including ————  
———part in sports, brisk walking and running.

01. Cautious, making





- 02. Moderate, taking
- 03. Considered, setting
- 04. Impartial, rounding
- 05. Judicious, hailing

Q-10 In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentences in the same sequence to make the sentence meaningfully complete.

————— sewage water from damaged line is further —————to the woes of not only commuters, but also the people living in the vicinity.

- 01. aggregated, tallying
- 02. Incorporated, following
- 03. Acquired, connecting
- 04. Accumulated, adding
- 05. Assembled, combining

Q-11 In each question below a sentence with four words printed in bold type is given. These are numbered (1),(2),(3) and (4) . One of these four words printed in bold may be either wrongly spelt or inappropriate in context of the sentence. Find out the word which is wrongly spelt or inappropriate if any. The number of that word is your answer. If all the words printed in bold are correctly spelt & also appropriate in the context of the sentence, mark (5) "All correct" as your answer.

In a first of its kind move to prevent candidates from leaking questions from the examination hall, the examining body has decided to use the Global Positioning System (GPS) to trek calls and emails made from and to the exam centres All correct



01. prevent
02. leaking
03. examining
04. trek
05. All correct

Q-12 In each question below a sentence with four words printed in bold type is given. These are numbered (1),(2),(3) and (4) . One of these four words printed in bold may be either wrongly spelt or inappropriate in context of the sentence. Find out the word which is wrongly spelt or inappropriate if any. The number of that word is your answer. If all the words printed in bold are correctly spelt & also appropriate in the context of the sentence, mark (5) "All correct" as your answer.

'Fly kites, but let the birds fly too' is the message that representatives of various welfare organizations in the city are trying to spread in order to save lives of thousands of birds that fall pree to the annual kite-flying ritual during Sankranti All correct

01. representatives
02. thousands
03. pree
04. kite-flying
05. All correct

Q-13 In each question below a sentence with four words printed in bold type is given. These are numbered (1),(2),(3) and (4) . One of these four words printed in bold may be either wrongly spelt or inappropriate in context of the sentence. Find out the word which is wrongly spelt or inappropriate if any. The number of that word is your answer. If all the words printed in bold are correctly spelt & also appropriate in the context of the sentence, mark (5) "All correct" as your answer.

The state electricity board announced the list of winners in the power conservation drive it launched last year as part of increasing public awareness on need for prudence use of electricity All correct

- 01. announced
- 02. conservation
- 03. launched
- 04. prudence
- 05. All correct

Q-14 In each question below a sentence with four words printed in bold type is given. These are numbered (1),(2),(3) and (4) . One of these four words printed in bold may be either wrongly spelt or inappropriate in context of the sentence. Find out the word which is wrongly spelt or inappropriate if any. The number of that word is your answer. If all the words printed in bold are correctly spelt & also appropriate in the context of the sentence, mark (5) "All correct" as your answer.

The rescue tube, a long piece of vinyl-coated foam pad procured by the tourism department which is meant for saving people, was not coated properly and sank in water instead of floating

All correct

- 01. rescue
- 02. procured
- 03. meant
- 04. sank
- 05. All correct

Q-15 In each question below a sentence with four words printed in bold type is given. These are numbered (1),(2),(3) and (4) . One of these four words printed in bold may be either wrongly spelt or inappropriate in context of the sentence. Find out the word which is wrongly spelt or inappropriate if



any. The number of that word is your answer. If all the words printed in bold are correctly spelt & also appropriate in the context of the sentence, mark (5) "All correct" as your answer.

Adding technology based resources, sophisticated devices, installing ambitious traffic management infrastructure projects are some ways through which the traffic situation can be improved, provided the state is willing to implementation them All correct

- 01.     sophisticated
- 02.     installing
- 03.     infrastructure
- 04.     implementation
- 05.     All correct

Q-16 Read each part of the sentence to find out if there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, mark your answer as (5).

The faculty members should (1)/ put in their best efforts to make (2)/ the government-run educational institutes perform (3)/ better than the private ones. (4)/ No error (5)

- 01.     1
- 02.     2
- 03.     3
- 04.     4
- 05.     5







Q-17 Read each part of the sentence to find out if there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, mark your answer as (5).

Wearing woolen clothes (1)/ people were seen clicking pictures (2)/ during the fog morning near tourist places (3)/ and heritage buildings in the city. (4)/ No error (5)

01. 1

02. 2

03. 3

04. 4

05. 5

Q-18 Read each part of the sentence to find out if there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, mark your answer as (5).

According to retail industry sources (1)/ the harvest festival is one of the biggest festivals (2)/ for the cloth and garment industry as a majority of the sales takes place (3)/ during the onset of the New Year to Sankranti day (4)/ No error (5)

01. 1

02. 2

03. 3

04. 4

05. 5





Q-19 Read each part of the sentence to find out if there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, mark your answer as (5).

Scores of small-scale garment units (1)/ were burden by heavy losses (2)/ and many, having few options left (3)/ started running under capacity. (4)/ No error (5)

01. 1

02. 2

03. 3

04. 4

05. 5

Q-20 Read each part of the sentence to find out if there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, mark your answer as (5).

Whenever there is a huge turnout of visitors at the zoo (1)/ haphazard parked vehicles (2)/ make it difficult for people (3)/ in the locality to commute. (4)/ No error (5)

01. 1

02. 2

03. 3

04. 4

05. 5

Q-21 Read each part of the sentence to find out if there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, mark your answer as (5).





English as a means of communication (1)/ has spread far and wide (2)/ and have also facilitated (3)/ the development and growth of nations. (4)/ No error (5)

01. 1

02. 2

03. 3

04. 4

05. 5

In the following passage there are blanks each of which has been numbered. These numbers are printed below the passage and against each five words have been suggested, one of which fits the blanks appropriately. Find out the appropriate word in each case.

Despite tepid credit demand due to slowdown in the economy, the newly launched Bhartiya Mahila Bank (BMB) is (16) of catering to women across India and says the low sentiments would not have a major impact on it. The appetite for overall credit has been a little weak, it will not have a bearing on the bank as it is targeting (17) customers. The women seek small sized loans to start an (18) which can be anything like a day-care centre or a catering service or even a beauty salon. These enterprises have no major correlation with the broader economy. Large companies are not the prime target audience for BMB which has about 150-160 employees. Critics have already (19) doubts over the banks' sustainability saying that there is nothing new to this concept and some all women bank branches and even all-women banks such as sewa bank and Mann Deshi bank already (20).

Q-22 Choose the correct option for (16)

01. convinced

02. specified

03. inclined





04. confident

05. courageous

Q-23 Choose the correct option for (17)

01. new

02. women

03. men

04. children

05. old

Q-24 Choose the correct option for (18)

01. enterprise

02. speculation

03. aspiration

04. performance

05. trade

Q-25 Choose the correct option for (19)

01. faintly





- 02. surely
- 03. currently
- 04. brightly
- 05. nominally

Q-26 Choose the correct option for (20)

- 01. suggested
- 02. mastered
- 03. intended
- 04. expressed
- 05. hidden

Rearrange the following sentences (A),(B),(C), (D),(F) and (G) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.

- (A) The next generation might never see some of the bird species if we keep on ignoring the problems.
- (B) Despite being vital for the ecosystem a large number of birds are falling prey to poaching, chemical poisoning and preventable accidental deaths.
- (C) About the birds which are almost on the verge of extinction and even the reasons for their extinction.
- (D) National Bird Day is observed every year on January 5 and adherents celebrate by organizing bird-related activities.
- (E) Many species of parrots and songbirds are on the verge of extinction due to illegal pet trade, disease and habitat loss due to urbanization.
- (F) This year, the day would be observed by including events to attract students and make them aware





(G) Bird lovers say lack of awareness that even an individual can do something to prevent bird deaths ,is adding to the problem.

Q-27 Which of the following would be the FIFTH sentence after rearrangement?

- 01. E
- 02. D
- 03. B
- 04. C
- 05. A

Q-28 Which of the following would be the SECOND sentence after rearrangement?

- 01. F
- 02. C
- 03. E
- 04. A
- 05. G

Q-29 Which of the following would be the FOURTH sentence after rearrangement?

- 01. B
- 02. D





03. A

04. E

05. C

Q-30 Which of the following would be the LAST sentence after rearrangement?

01. F

02. G

03. E

04. C

05. B

Q-31 Which of the following would be the FIRST sentence after rearrangement?

01. B

02. D

03. A

04. C

05. G

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.



Service has increasingly assumed an important role in the economic development of many countries, including India. Almost all developed countries and many developing countries are emerging as service economy or service societies. An economy is called a service economy when the contribution of the service sector to the GDP of the nation is more than 50 percent. USA was the first economy to be declared as a service economy back in 1948 with about 53 percent contribution of the service sector to the GDP of the nation. There is an argument that the statistics of the service sector's contribution in many countries is a gross underestimation of the truth, since the value of the services produced by manufacturers of goods in the industrial sector is not included in service output value. As such, there is a large hidden service sector that is not classified under the service sector.

Services are becoming a critical source of wealth in many ways to the economies. Economies experienced increase in employment with the growth in service sector. While employment in the manufacturing sector is receding every year, employment in the service sector is rising. Even in times of economic recession unlike in the manufacturing sector, the service sector has kept employment up.

All human beings are service producers as well as consumers. We cannot imagine our life in the absence of services. Transportation, education, communication, health care, hospitality, entertainment, banking, information technology, electricity and a host of services have become a part of our lives. In fact, the concept of service is as old as humankind and began when man started serving himself (self - servicing). When a part of the society became affluent it started utilizing the service of others at a price. Then service became a business proposition. Over the years, services have grown in different ways throughout the world. However, until the beginning of the 20th century, the focus of the economies was to produce more and more tangible goods and sell agricultural and manufactured product. Service such as accounting, banking, insurance and transportation were considered as support to the manufacturing units.

In the beginning, throughout the world most services were in the public sector. Most organizations enjoyed the status of monopoly. The situation of excessive demand over supply and absence of competition or negligible competition led many service organizations to be insensitive to the marketing concept. The management and the marketing literature developed until the 1970s depicted manufacturing organizations and suggested that the same philosophies and technology be applied to the service organizations also.

The deregulation of services in many parts of the world during the early 1980s particularly in the areas of banking and insurance telecommunications, transportation and health care services led to intensified competition among various organizations. The growth in size and volume of business and the growing demand made the organizations identify the gap between the available technical support and the support that is required to face the distinctive marketing challenges. The American Marketing Association took up the task of developing marketing technology and organized a series of marketing conferences on themes related to services marketing. One of the prominent works that appeared in the late 1970s was the writings of Lynn Shostack.

In 1977, Lynn Shostack, the then Vice President at Citi Bank, wrote an article 'Breaking free from product marketing' in the Journal of Marketing. This article influenced the course of thought related to services marketing. She asserted, 'New concepts are necessary if service marketing is to succeed... merely adopting product marketing's labels does not resolve the question of whether product marketing can be



overlaid on service businesses. Could marketing itself be 'myopic' in having failed to create relevant paradigms for the service sector?" Since then, efforts are on the develop new concepts, strategies and techniques for handling marketing problems of service organization.

During the 1980s and later, there has been a huge growth in the number of publication and research reports with empirical base. Several key issues and concepts were brought forth, including service quality, customer relationship marketing, internal marketing, internal marketing designing of service packages, interactive marketing moments of truth, service encounter management, customer evaluation process, customer perceived service quality, service failures and recovery strategies, losses of customer defections and so on.

Q-32 What is the condition for ascertaining an economy to be a 'service economy' ?

01. That the economy has adequate infrastructure facilities.
02. That the contribution of the service sector to the GDP of the nation is more than 50 percent.
03. That the economy should have a sound governance system.
04. That the service sector must offer more than 50 percent of job opportunities.
05. That the service sector is controlled, prominently by government sector only.

Q-33 US was the first economy to be declared as service economy registering how much percent contribution to GDP ?

01. 54
02. 50
03. 51
04. 53



05. 20

Q-34 Which of the following sectors were not deregulated during the 1980's ?

- 01. Transportation
- 02. Banking & Insurance
- 03. Telecommunications
- 04. Health care services
- 05. Tourism

Q-35 Which of the following is FALSE in context of the passage ?

- 01. All human being are service producers as well as consumers.
- 02. During the beginning of the 20th century, services such as accounting, banking, insurance were considered as support to the manufacturing units
- 03. Lynn Shostack was the Vice President at Citi Bank.
- 04. Many economies have experienced increase in employment with the growth of service sector.
- 05. India contributes more than 50 percent to the GDP of the nation.

Q-36 Which of the following questions can not be answered after reading the passage ?

- 01. Has the level of employment risen in the service sector, in the recent times ?
- 02. What is the name of the article written by Lyn Shostack ?



03. State the activity under taken by the American Marketing Association to develop the marketing technology?

04. When did the service sector enter Indian market ?

05. Which was the first economy to be declared as a service economy ?

Q-37 Which of the following is TRUE in context of the passage ?

01. India is a developed country therefore service sector can never play an important role in its development.

02. The globalization and liberalization along with deregulation of services led to intensified competition among various organizations.

03. The growth in size of business made the organizations identify the gap between the available technical support and the support that is required to face the distinctive marketing challenges.

04. During the beginning of 18th century, services were a part of the manufacturing sector.

05. The management and the marketing literature developed until the 1970s.

Q-38 Choose the word which is most nearly the **OPPOSITE** in meaning as the word printed in bold as used in the passage.

Receding

01. disappearing

02. increasing

03. disturbing

04. retiring



05. retreat

Q-39 Choose the word which is most nearly the OPPOSITE in meaning as the word printed in bold as used in the passage.

Negligible

- 01. insignificant
- 02. careless
- 03. critical
- 04. importance
- 05. intense

Q-40 Choose the word which is most nearly the OPPOSITE in meaning as the word printed in bold as used in the passage.

Critical

- 01. appreciative
- 02. dangerous
- 03. crucial
- 04. accurate
- 05. perilous





Q-41 Choose the word which is most nearly the **OPPOSITE** in meaning as the word printed in bold as used in the passage.

Prominent

- 01. popular
- 02. obscure
- 03. famous
- 04. passable
- 05. tolerable

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 questions.

Wondering whether to invest in a liquid fund instead of squirreling away your excess cash in a tried-and-true savings account? The other week, we chanced on a conversation between two friends pitting the pros and cons of liquid funds against savings bank accounts. Here's recounting their discussion to help you make a decision:

Asha: Did you invest some of that pile of cash in your savings bank account in a liquid fund, as I suggested?

Ravi: Not yet. You did not explain what a liquid fund is and how risky it is. Was thinking I already have a systematic investment strategy going on that draws money out of my bank account every month. So, I can afford to leave my money in my bank account!

Asha: Fine then, here goes. A liquid fund is a debt mutual fund that invests in very short-term instruments — commercial papers, treasury bills, certificates of deposit, and so on. Liquid funds generally invest in instruments that have a very high credit rating.

The maturity of the instrument can go up to 91 days. But portfolios of most liquid funds have average maturities well below that; even six or eight days sometimes. So a liquid fund holds very low risk.

Ravi: How so?

Asha: Patience! I'm coming to that. Since the instruments have very short tenures, they are not traded in the market, and instead held-to-maturity by the fund. This removes mark-to-market losses on the instruments and eliminates volatility. Other debt funds have securities with longer maturities and so are more influenced by interest rate changes and market movement.



Ravi: How does the net asset value move then and how do we make any returns?

Asha: A change in the net asset value of a liquid fund comes about as interest on the instrument accrues. In the past one year, liquid funds have given an average 9 per cent return.

Top performers have even delivered 10 per cent. Most banks pay annual rates of 4 per cent on savings accounts, though some pay 5.5 per cent. Liquid funds also give dividends, ranging from daily to quarterly payouts.

Ravi: But I can withdraw money from my bank at any time. Plus, funds charge exit loads on early redemption. So why would I choose liquid funds?

Asha: Yes, you cannot draw money from a liquid fund as you would from an ATM, except with maybe one or two funds. So yes, a bank account definitely scores highest on liquidity. But since liquid funds have low average maturities, they can be redeemed easily without suffering losses. And these funds don't have any exit loads! Expenses in a liquid fund are usually less than 1 per cent.

Ravi: But funds can incur losses. A savings bank account is very safe.

Asha: No, liquid funds very rarely deliver capital losses, because of the low risk I just explained. There may be one-time instances, such as last July, when liquid funds did slip. Even in such cases, don't panic and sell. Instead, allow the benefit of holding the instrument till maturity to come into play.

Ravi: What about taxes?

Asha: Liquid funds are subject to dividend distribution tax of 28.325 per cent, which the fund house pays. When you sell a liquid fund, it attracts short-term capital gains tax at your income tax slab rate if the holding period is less than one year. Long-term capital gains tax at 20 per cent with indexation and 10 per cent without applies to holding periods over one year. Interest above Rs 10,000 in a year from your savings bank account is subject to tax according to your slab.

Ravi: So which has better post-tax returns?

Asha: Liquid funds give higher returns than savings bank accounts even on a post-tax basis. Across interest rate cycles in the past five years, liquid fund returns have held above the savings bank rate.

Ravi: All this talk, and I'm still not clear on when to use liquid funds!

Asha: All right, let me spell it out. If there's a large sum in your bank account lying idle, then a liquid fund is a good parking ground.

Part of your 'emergency' cash pile can be invested here too. Also, say you've got a sudden inflow of money. You can temporarily put it in a liquid fund and earn good returns until you work out how to invest it.

Q-42 Choose the word most SIMILAR in meaning to the word printed in bold, as used in the passage.



Pitting

01. Trading
02. Exhibiting
03. Modifying
04. Arguing
05. Allocating

Q-43 Choose the word most SIMILAR in meaning to the word printed in bold, as used in the passage.

Accrues

01. Reduces
02. Distributes
03. Accumulates
04. Classifies
05. Gains

Q-44 Choose the word which is most nearly the OPPOSITE in meaning as the word printed in bold as used in the passage.

Volatility

01. Stability
02. Quality
03. Mobility





- 04. Unity
- 05. Austerity

Q-45 Choose the word which is most nearly the **OPPOSITE** in meaning as the word printed in bold as used in the passage.

Holding

- 01. Belonging
- 02. Keeping
- 03. Managing
- 04. Selling
- 05. Recommending

Q-46 How should a liquid fund be viewed by the investor, in terms of taking risk?

- 01. The risk factor associated with it remains high.
- 02. The risk factor associated with it remains moderate.
- 03. The risk factor associated with it remains very low.
- 04. Liquid funds are not risky at all.
- 05. Not mentioned in the passage

Q-47 What is the reason that liquid funds are not considered a volatile means of investment?





01. The government lends security and therefore they offer assured return.
02. The instruments in it are not traded in the market and therefore, are not affected by the volatility present in the market.
03. One can change the instruments in which the money gets invested under the liquid fund.
04. Either 1 or 3
05. Not mentioned in the passage

Q-48 In which of the following funds, does the liquid fund invest investors' amount in?

- (A) Certificates of deposit (B) Real estate  
(C) Gold ETF (D) Treasury bills

01. Only A and C
02. Only A and D
03. All except B
04. All except D
05. All of the above

Q-49 Which of the following is FALSE in the context of the passage?

01. The interest on one's saving bank account, if exceeds Rs 10,000 in a year, remains subject to tax depending on the slab in which one's income falls.
02. In the past years, liquid funds have given better returns than what was offered by saving bank account.
03. Investing in liquid fund can be a good option for those who have a huge sum in their saving account lying idle



- 04. One does not get exposed to capital losses if one invests in liquid funds
- 05. All of the above are true

Q-50 Which of the following brings about a change in the Net Asset Value of a liquid fund?

- 01. Due to the pooled interest on the instruments of that fund
- 02. Due to the prevailing market conditions.
- 03. Due to the additional units bought of the liquid fund
- 04. Due to the sudden changes in the job of the investor
- 05. Cannot be understood from the passage

