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Directions (1-5): Read the following passage and answer the questions that follow accordingly:

Paragraph 1: "SELL in May and go away," say the denizens of Wall Street, and to the usual summer lethargy is added the excuse of a heat wave. But for those working in private equity, there is no let-up. The "shops", as private-equity funds like to call themselves, are stuffed with money and raising more: $1.1trn in "dry powder" ready to spend around the world, according to Preqin, a consultancy, with another $950bn being raised by 3,050 firms. So hot is the market that there are rumors of money being turned away. Even the firms themselves, which receive fees linked to assets under management, cannot fathom how to use all that may come their way. It is not for want of trying. The year to date has seen nearly 1,000 acquisitions.

Paragraph 2: Even more noteworthy than the volume of money pouring into private equity is the way the business is maturing. Banks are reconfiguring their operations to serve such a transaction-heavy clientele. Limited partners—the public-pension schemes, sovereign-wealth funds, endowments and family offices that provide the bulk of private-equity investment—are playing more active roles. It all adds up to a stealthy, but significant, reshaping of the financial ecosystem. Data on returns are patchy. Odd measures are often used to gauge performance and disclosure is intermittent. But there is plenty of reason to believe that private-equity funds have done well in the past decade. Low interest rates have favored their debt-heavy business model. Rising asset prices have made it easy to sell for large gains. And some recent clouds on the horizon have dissipated. Mooted tax

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reforms would have stopped private-equity firms from deducting the interest they pay on debt from their taxable income and forced their managers to pay the personal-tax rate on their investment profits (or "carried interest"), rather than the lower capital-gains rate. In the event, however, the new rules brought in last year did not touch carried interest at all and only slightly reduced the benefits of debt.

Paragraph 3: Private equity's growing heft has knock-on effects throughout the financial sector. Goldman Sachs has 25 merger bankers assigned to private-equity firms, working on deals alongside colleagues who focus on specific industries. Its analysts monitor 5,500 private-equity holdings—50% more than the number of listings on the American public markets. The other big institutional banks, such as Morgan Stanley and JPMorgan Chase, are just as attentive to private equity. The most significant change may be in private equity's investor base. In the past two years the number of limited partners with more than $1bn invested has grown from 304 to 359. Together they account for $1.5trn—half of all private-equity money, according to Preqin. And this statistic does not fully capture their growing activism. As well as placing cash in private-equity funds, they increasingly "co-invest"—i.e., take direct stakes in a buy-out.

Paragraph 4: The advantage for limited partners is that they avoid management fees—often 2% annually, plus 20% of profits. Private-equity funds gain from being less reliant on each other. Not long ago, large deals often required several funds to collaborate. The purchase of Nielsen Media in 2006, for example, involved seven. That alarmed antitrust regulators, complicated management and made it hard to exit from investments, since many potential buyers were already co-owners. The value of deals done by more than one private-equity firm has fallen by half since the Nielsen deal. Even when firms work together, the average number involved is smaller than it was. For the

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biggest deals, private-equity firms are today making acquisitions solo and then syndicating large stakes through co-investments to limited partners. Notable among numerous recent examples are Blackstone's purchase of Thomson Reuters' finance and risk division in January for $20bn, and Carlyle's of the specialty-chemicals division of Akzo Nobel, a Dutch multinational, in March for $12bn. The process often begins with a phone call by a private-equity firm to big, sophisticated investors such as GIC, Singapore's sovereign-wealth fund, or CPP Investment Board, a giant Canadian pension fund. They can quickly put together teams to analyze transactions. Smaller limited partners are brought in later if needed, along with select outsiders, notably family offices.

Paragraph 5: This trend does not just reduce risk for private-equity managers. It also underlines a change in financial markets. Why should companies accept the costs and scrutiny that come with selling shares to the general public when there is a sophisticated, rich, private alternative? And when the time comes for one private-equity owner to sell, another private-equity fund can put together such a network to buy. Brokers and exchanges developed a century ago to help companies tap money where it lay—in individual pockets. Today that capital increasingly lies elsewhere.

1. What are some of the factors that add up to the molding up of the current financial ecosystem?

(a) Endowments and family offices that provide the bulk of private equity investment.
(b) Decreased asset prices making it easy to sell for large gains.
(c) Public pension schemes, sovereign wealth funds.
(d) Both (b) and (c)
(e) Both (a) and (c)

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2. The author would interpret the essence of phrase "Sell in May and Go Away" as:
   (a) Staying in equity markets throughout the year starting from the period of May.
   (b) Stock market returns during the May-October period are systematically higher than the short- term interest rate.
   (c) Trading adage that warns investors to sell their stock holdings in May to avoid a seasonal decline in equity markets.
   (d) Private equity funds sell their money in the month of May and then there is a downgrade and no raising of funds throughout the rest of the year.
   (e) None of the above.

3. Which of the following is definitely false according to the passage?
   (a) Private-equity funds gain from being less reliant on each other.
   (b) Even when firms work together, the average number of deals involved is larger than it was.
   (c) The way business is maturing is more significant than the amount of money pouring into the private equity.
   (d) Data on returns are not of the same quality throughout.
   (e) For the biggest deals, private-equity firms are today making acquisitions solo and then syndicating large stakes through co-investments to limited partners.

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4. Which of the following statement would most likely relate paragraph 4 with paragraph 5 appropriately?

(a) That alarmed antitrust regulators, complicated management and made it hard to exit from investments, since many potential buyers were already co-owners.

(b) When the time comes for one private-equity owner to sell, another private-equity fund can put together such a network to buy.

(c) Smaller limited partners can quickly put together teams to analyze transactions.

(d) For the biggest deals, private-equity firms are today making acquisitions solo and then syndicating large stakes through co-investments to limited partners which reduces risk for private equity managers.

(e) None of these.

5. "A bulk of private equity investment is actuated by limited partners." Which of the following statement (s) supports the given statement?

(a) 20% of profits and 2 % annual management fees is avoided by limited partners.

(b) Limited partners account for $1.5 bn----—half of all private-equity money, according to Preqin.

(c) In the past two years the number of limited partners with more than $1bn invested has grown.

(d) both (a) and (c)

(e) both (b) and (c)

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Directions (6-10): 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.

Chinese smartphone users have the world at their fingertips. With a few taps, they can order food, message their friends, send money, read the news, play games, hail a taxi, pay off utility bills, and more through a single app like WeChat. But there's a catch. All this convenience comes with a heavy price: their freedom and privacy. Thanks to China's Internet giants – Baidu, Tencent, and Alibaba – the authoritarian regime now has the means to monitor a user's every action, purchase, thought, and location in real-time. The Chinese government has long sought the means to more closely keep tabs on its citizens, but with smartphones, people are **voluntarily** logging their every move for the government. While tech titans like Google, Amazon, and Facebook have become essential to the daily lives of many Americans, their reach pales in comparison to their Chinese counterparts. This year, 79.1 percent of all smartphone users in China are expected to use WeChat, a messaging app, with nearly 500 million people using it at least once a month. To put that in perspective, that's more than the entire population of the United States, Canada, and Mexico combined.

But what makes WeChat's use so significant is how deeply integrated it is with a person's daily life. Far more than just a messaging app, WeChat is a hub through which Chinese smartphone users access the Internet and other services. In addition to its basic communication functions, WeChat enables users to order wine, check in for a flight, make a doctor's appointment, get banking statements, search for books at their local library, donate to charity, pay for things offline, and more. An American venture capitalist described WeChat as being "at every point of your daily contact with the world, from morning until night." Meanwhile, Alibaba China's equivalent of Amazon, delivers an average of 30 million packages a day, more than the U.S.

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Postal Service on its busiest day in history. In 2014, 86 percent of all shopping done on smartphones in China was through Alibaba. A byproduct from all this heavy use is a torrent of rich data that reveal highly-detailed specifics about each individual user. But unlike the United States, which has laws – imperfect as they may be – about when and how the government can access this type of data, no such **prohibitions** exist in China. Tech companies routinely hand their data to the government which has made no secret about its efforts to integrate that data into its surveillance apparatus.

With the help of a mobile phone company, police in the city of Guiyang are tracking the movements of migrant workers in real-time. And as part of its anti-corruption crackdown, officials are monitoring social media accounts to trace spending on wine and luxury goods. China's censors already **meticulously** monitor social media for taboo topics like criticizing the government or promoting democracy, and now they are going even further. The Chinese Ministry of Education has suggested cataloging the individual political sentiments of university students. By pulling data from library records, surveys, and social media posts they hope to create a political ideology database. But perhaps the most worrying development is the government's plan to create a "social credit" rating system. An individual's score will be determined by social, financial, and political behaviors that are drawn from a variety of databases. Infractions would include falling behind on bills, jaywalking, and violating family-planning rules. Those with low scores will have a harder time travelling, securing loans and insurance, and would be barred from privileges likes staying in a luxury hotel. Meanwhile, individuals like lawyers and journalists will be more closely monitored. According to government planning documents, the system will "allow the trustworthy to roam everywhere under heaven while making it hard for the discredited to take a single step."

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The rating system is currently being tested in 40 towns and cities across China with plans to expand it nation-wide by 2020.The elaborate social rating system envisioned by the Chinese government can be traced to the dang'an. Created under Chairman Mao, the dang'an, or personal file, contains an individual's grades, employment record, and reports on how they interact with others, their religious affiliations, psychological problems, and potential political liabilities. But the proposed rating system would take the dang'an to another level. The government can now add every purchase an individual makes online as well as their search history to their digital file. Purchasing certain products could potentially affect a person's score. In a **controversial** move, Alibaba's rating system Sesame Credit, which functions like eBay seller ratings, takes into account what a user buys online. "Someone who plays video games for 10 hours a day, for example, would be considered an idle person, and someone who frequently buys diapers would be considered as probably a parent, who on balance is more likely to have a sense of responsibility," said Li Yingyun, Sesame's technology director.

6. According to the passage, why does the convenience of using the Chinese smartphones comes with a heavy price?

(I) they can do a large number of things like-messaging, reading news, paying bills etc.

(II) they don't have freedom to choose their course of life

(III) they are forced to lead a life full of restrictions and misery

(a) Only (I)

(b) Only (III)

(c) Both (II) and (III)

(d) Both (I) and (III)

(e) None is true

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7. Why does the WeChat is considered as the 'lifeline' of people in China?
   (a) because it can be used to order wine, book flight tickets, get banking statements, search books in library, donate to charity, pay things offline etc
   (b) because people are using WeChat for different activities from morning till night
   (c) as about 500 million people uses WeChat, a message app atleast once a month.
   (d) Both (b) and (c)
   (e) All of these

8. Why the government is planning to roll -out the concept of "social credit" rating system in China?
   (a) to calculate individual score for each individual
   (b) as the government will determine the social credit score on the basis of social, financial, and political behaviors
   (c) as the government will calculate social credit score from a variety of databases
   (d) as it will help track the people on the basis of social credit which will further decide various actions like travel, loan, insurance, etc.
   (e) Both (a) and (d)

9. The dang'an will indirectly slit the throat of the common people of China. What does it signify?
   (a) the people won't have any privacy of their personal data
   (b) they can't even use internet without the fear of being tracked down by some authority
   (c) they can't make any online purchase
   (d) both(a) and (b)
   (e) All of these

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10. Give a suitable title for the passage.
(a) China- The Superpower
(b) The Dark Side of China's Tech Boom
(c) The Gloomy world of We-Chat
(d) China's Technical Advancement
(e) None of these

Direction (11-18): Read the following passage and answer the following questions.

Energy is generated in the interior of the Sun through sequences of nuclear reactions in which four protons fuse together to form a helium-4 nucleus. These sequences are accompanied by the release of two particles known as electron neutrinos. Models suggest that 99% of the nuclear energy released by the Sun originates from three reaction sequences — collectively known as the proton–proton (*pp*) chain — that are initiated by the fusion of two protons. In a paper in *Nature*, the Borexino Collaboration reports the first complete measurement of neutrino fluxes that originate from these three sequences, based on an analysis of more than 2,000 days of data collection. The results help us to understand the details of how and why the Sun shines.
Neutrinos interact weakly with matter, and therefore escape almost **unhindered** from the Sun's interior, to reach Earth about eight minutes later. Solar neutrinos therefore provide a direct view into the nuclear furnace in the Sun's core. The Borexino experiment detects such neutrinos and determines how much energy they have by measuring the amount of light produced when the particles interact with the detecting agent (an organic liquid, called the scintillator, which is kept underground to minimize the amount of background radiation that can interfere with the neutrino signals). In contrast to all other solar-neutrino experiments, Borexino can measure the

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energies of both high- and low-energy neutrinos, which makes it possible to study the structure of the solar core using a technique known as neutrino spectroscopy.

Electron neutrinos can change into two other types (or flavours) of neutrino, known as tau and muon neutrinos, as they travel to Earth, a phenomenon known as flavour oscillation. The Borexino experiment is more sensitive to electron neutrinos than to tau or muon neutrinos, and so flavour oscillation needs to be accounted for when the measured neutrino fluxes are used to calculate the fluxes produced in the Sun. Taking this into consideration, the Borexino collaborators used the measured neutrino flux to work out the total power generated by nuclear reactions in the Sun's core, with an uncertainty of about 10%, and found that this is the same as the measured photon output — thus showing that nuclear fusion is indeed the source of energy in the Sun. This value, calculated for the amount of energy produced through nuclear reactions, is comparable with previous results obtained by combining data from several neutrino-detection experiments, and places the most robust and model-independent constraints on the source of solar energy.

The findings also have interesting ramifications for neutrino physics. By combining their data with predictions from standard solar models, the collaborators determine a quantity known as the electron neutrino survival probability (which describes the probability that an electron neutrino created in the Sun will also be detected as an electron neutrino at the detector) for neutrinos produced in four reactions of the *pp* chain. The calculated survival probabilities include the best available value for low-energy neutrinos, which correspond to an energy regime in which flavour oscillation is expected to occur mostly in vacuum conditions. Combined with the survival probabilities determined for higher-energy neutrinos, the findings give strong support to our current understanding of neutrino oscillations — that is, the idea that low-energy neutrinos change

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flavour as they propagate through a vacuum, and that the oscillations of high-energy neutrinos are enhanced by their interactions with electrons.

The new results also shed light on a long-standing paradox in solar physics, which arises because the chemical composition of the Sun is not well established. The most-recent complete spectroscopic determinations of the Sun's metallicity (the abundance of all solar elements heavier than helium) yielded a value that is 35% lower than older spectroscopic results. Intriguingly, when numerical models of the solar interior are constructed using the lower value of metallicity as a constraint, the simulated properties are at odds with our knowledge of the Sun's interior structure (which is well characterized by helioseismological studies that analyse oscillations produced by waves that propagate through the Sun's interior). But when the older (higher) metallicity values are used, the simulations reproduce solar properties very well. This is known as the solar abundance problem and calls into question the validity of the present models of stellar evolution, or of spectroscopic methods for determining the Sun's composition, or both.

However, the relative contributions of the three different reaction sequences in the *pp*-chain, determined from the Borexino experiment, can be used to infer the temperature in the solar core — a region that is poorly mapped by helioseismological studies. The Borexino findings hint at a core temperature that is consistent with predictions from models that assume high solar metallicity. That said, the results are not yet precise enough to provide a definite answer to the solar abundance problem, because neutrino fluxes predicted by both the high- and low-metallicity solar models are compatible with the new results.

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11. If flavor oscillation wasn't a reality (assume, if this to be true), which of the followings would have been plausible?

(I) More solar energy per nuclear fusion reaction would be produced.

(II) The calculation of the neutrino flux produced in the Sun based on the Borexino collaborators experiment would have been more accurate.

(III) The solar abundance paradox wouldn't be there.

(a) Only (I)
(b) Only (II)
(c) Only (III)
(d) Both (I) and (III)
(e) All of (I), (II) and (III)

12. Which of the following statements, if true (assume all the following statements to be true), will prove that nuclear fusion reactions are ***approximately*** the only source of energy in the Sun?

(I) A highly accurate and powerful neutrino detector at Alaska didn't detect any neutrino in the solar radiations.

(II) A neutrino detector which is highly sensitive and equally sensitive to electron neutrino, tau neutrino and muon neutrino detects only electron neutrinos in the solar radiation.

(III) The power output measured for the solar radiation is equal to the value obtained for the power generated by the nuclear fusion reactions, calculated after measuring and using the value of the neutrino fluxes present in the solar radiation, which take place in the Sun.

(a) Only (I)
(b) Only (II)
(c) Only (III)
(d) Both (I) and (III)
(e) All of (I), (II) and (III)

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13. If the experiment discussed in the passage could only measure the energies of high-energy neutrinos, but not of low-energy neutrinos (assume this to be true), then which of the following statements would be false?

(I) Nuclear Fusion is indeed the source of energy in the Sun.

(II) The Borexino Collaboration reporting the first complete measurement of neutrino fluxes that are produced in the Sun because of the three nuclear fusion reaction sequences known as proton-proton (pp) chain which takes place in the Sun.

(III) Electron neutrinos can change into two other types (or flavours) of neutrino, known as tau and muon neutrinos, as they travel to Earth, a phenomenon known as flavor oscillation.

(IV) The solar neutrinos detected by the experiment provide a direct view into the nuclear furnace in the Sun.

(a) All of (I), (II), (III) and (IV)
(b) Both (II) and (IV)
(c) Both (I) and (II)
(d) Both (I) and (III)
(e) All of (I), (II) and (III)

14. The likelihood of which of the following processes or events would get sharply reduced if there had been no vacuum in the space between the Sun and the Earth? Kindly answer the question based on the available information of the given passage.

(a) Occurrence of the Nuclear Fusion Reactions in the Sun.
(b) Creation of two electron neutrinos during the nuclear fusion reactions.
(c) Abilities of the neutrinos to escape almost unhindered from the Sun's interior to reach Earth.
(d) The occurrence of Flavours oscillation.
(e) None of the above

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15. If human could observe the light produced by one neutrino as a pulse of Blue light observable to a human till the duration of the point of contact between the neutrino and detecting agent, then, while conducting the Borexino experiment on favourable conditions, what would be the visual spectacles of the detecting agent when it is shaped like a thin TV screen? Assume the colour of the detecting agent to be white.

(a) The screen-shaped detecting agent would turn blue uniformly across the screen during the time the experiment was being conducted.

(b) The neutrinos wouldn't produce any visual spectacle on the screen-shaped detecting agent.

(c) The neutrinos would produce sparks of blue light of equal brightness on the screen-shaped detecting agent.

(d) The neutrinos would produce sparks of blue light of unequal brightness on the screen-shaped detecting agent.

(e) None of the above.

16. Why could the Borexino experiment not provide a definite answer to the solar abundance problem?

(I) The neutrino fluxes predicted by both the High- and low-metallicity solar models are compatible with the total neutrino flux calculated by the Borexino experiment.

(II) The most-recent complete spectroscopic determinations of the Sun's metallicity (the abundance of all solar elements heavier than helium) yielded a value that is 35% lower than older spectroscopic results.

(III) The Borexino findings hint at a core temperature that is consistent with predictions from models that assume high solar metallicity.

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(a) Only (I)
(b) Both (II) and (III)
(c) Both (I) and (III)
(d) Both (I) and (II)
(e) All of (I), (II) and (III)

17. If neutrinos were interacting with matter strongly, then which of the following would be true?
(I) The number of neutrinos reaching the Earth would be lesser.
(II) The Sun would have a higher value of metallicity.
(III) The Borexino experiment couldn't be able to prove if nuclear fusion reactions were indeed the reason for more than 99% of energy produced in the Sun.
(a) Only (I)
(b) Both (I) and (III)
(c) All of (I), (II) and (III)
(d) Both (II) and (III)
(e) None of (I), (II) and (III)

18. Which of the following words has a meaning which is SIMILAR to the meaning of the highlighted word '**unhindered**', as mentioned in the second paragraph of the passage?
(a) Viscous
(b) Cryptic
(c) Remiss
(d) Unbridled
(e) Imperious

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Direction (19-25): Read the following passage and answer the following questions.

A fundamental feature of any electrical measurement is noise — random and uncorrelated fluctuations of signals. Although noise is typically regarded as undesirable, it can be used to probe quantum effects and thermodynamic quantities. Writing in Nature, Shein Lumbroso et al. report the discovery of a type of electronic noise that is distinct from all others previously observed. Understanding such noise could be essential for designing efficient nanoscale electronics.

A century ago, the German physicist Walter Schottky published a **seminal** paper that described different causes and manifestations of noise in electrical measurements. Schottky showed that an electric current produced by an applied voltage is noisy, even at absolute zero temperature, when all random heat-induced motion has stopped. This noise is a direct consequence of the fact that electric charge is quantized — it comes in discrete units. Because the noise results from the granularity of the charge flow, it is called shot noise.

It was already known at the time of Schottky's work that, in systems that are in thermal equilibrium, noise with distinctly different properties from shot noise comes into play at non-zero temperatures — this is known as thermal (Johnson–Nyquist) noise. Today, shot noise is a key tool for characterizing nanoscale electrical conductors because it contains information about quantum-transport properties that cannot be revealed from mere electric-current measurements.

Shein Lumbroso et al. studied junctions composed of single atoms or molecules suspended between a pair of gold electrodes. The authors fabricated the electrodes by breaking a thin gold wire into two parts and bringing the parts gently back into contact. They evaporated hydrogen molecules on to this device, which is known as a mechanically controllable break junction, so that individual hydrogen atoms or molecules were captured between the tips of the electrodes, thereby establishing an electrical contact.

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The resulting junctions constituted a single quantum-mechanical transport channel in which electrons could be transmitted from one electrode to the other with a probability that could be adjusted by varying the openness of the channel. This set-up provided an ideal test bed for exploring the properties of the so-far-overlooked noise contribution.

The authors observed a strong increase in electronic noise when they applied a temperature difference between the two electrodes, compared with when the electrodes were at the same temperature. The additional noise, which the authors call delta-T noise, scaled with the square of the temperature difference. It exhibited the same dependence on electrical conductance as shot noise.

Shein Lumbroso and colleagues explained their finding using the quantum theory of charge transport, known as the Landauer theory, which has been developed in the past few decades. This theory incorporates both shot noise and thermal noise and has been tested intensively down to the atomic and molecular scale3. It has been found to accurately describe many experimental observations obtained when working entirely in thermal equilibrium, or when applying small voltages. The authors took a closer look at the theory and found that it includes a noise component that occurs when solely a temperature difference is applied across a junction: delta-T noise.

It is well established that an electric current can arise from a temperature difference in the absence of an applied voltage — a phenomenon called the Seebeck effect. However, delta-T noise is not the shot noise associated with this thermally induced current. The authors' results indicate that delta-T noise is larger than this shot noise, and has a different dependence on the temperature difference. Instead, the results suggest that delta-T noise arises from the discreteness of the charge carriers mediating the heat transport.

Because the Landauer theory is widely used, it is surprising that delta-T noise has not previously been observed. The importance of carefully

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considering all of the spatial temperature differences and resulting electric currents to understand the current flow in atomic and molecular contacts was pointed out in a 2013 paper, but implications for noise were not addressed.

Shein Lumbroso et al. found that the Landauer theory accurately describes all of the characteristic properties of delta-T noise. In this sense, their experiments are yet another beautiful demonstration of the theory. But the work also conveys a key message: careful design and rigorous analysis of experiments are required when studying any of the details of quantum transport.

The authors' discovery also has practical implications. In particular, quantum-transport experiments that are not entirely in thermal equilibrium could show strongly enhanced noise, which might be mistaken for noise arising from interactions between the charge carriers or from other subtle effects. Experimentalists who wonder about finding unexpectedly high noise in their electric-current measurements might wish to revisit their set-ups to search for unintentional temperature gradients. The most practical application of the authors' work is probably that the enhanced noise could be used to detect unwanted hotspots in electrical circuits.

19. Which of the followings describe a/the utility/utilities of random and uncorrelated fluctuations of signals?

(a) They cause the electric current produced by an applied voltage at absolute zero temperature to get quantized.

(b) They cause Seebeck effect which is flowing of electric current across two electrodes due to temperature difference in the absence of voltage.

(c) They help in probing quantum effects and thermodynamic quantities.

(d) Both (b) and (c)

(e) None of the above

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20. Which of the followings information has/have encouraged the author of the passage to say, '*the work of Shein Lumbroso and his colleagues, as mentioned in the passage, also conveys a key message: careful design and rigorous analysis of experiments are required when studying any of the details of quantum transport*?'

(I) A 2013 paper pointed out the importance of careful consideration all of the spatial temperature differences and resulting electric currents to understand the current flow in atomic and molecular contacts but still the implications for noise were not addressed.

(II) Although Landauer theory is widely used and it accurately describes all the characteristic properties of delta-T noise, the delta-T noise has not previously been observed.

(III) The results from the experiments by Shein Lumbroso and his colleagues indicate that delta-T noise is larger than shot noise and has a different dependence on the temperature difference.

(a) Only (I)
(b) Both (I) and (II)
(c) All of (I), (II) and (III)
(d) Both (II) and (III)
(e) None of these

21. Which of the following statements explain the cause of shot-noise?

(a) Discreetness of the charge carriers mediating the heat transport.
(b) Flow of electric charge in discrete units.
(c) Application of different temperature across the electrodes
(d) Both of (a) and (b)
(e) None of the above

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Directions (22-24): Consider a single quantum-mechanical transport channel which consists of a mechanically controllable break junction. The mechanically controllable break junction has an individual hydrogen atom captured between a pair of gold electrodes which are fabricated by breaking a thin gold wire into two parts and bringing the parts gently back into contact, thereby establishing an electrical contact. The name of one of the electrodes is the electrode-A and the same for the other the electrode-B.

22. The temperature of the electrode-A and electrode-B is zero kelvin. The potential difference between the electrode-A and electrode-B is 4V. Which of the following electronic noises would be observed in the experiment?
(I) Shot noise
(II) Thermal noise
(III) Delta-T noise
(a) Both (I) and (II)
(b) Both (II) and (III)
(c) Only (I)
(d) Only (III)
(e) All of (I), (II) and (III)

23. The temperature of the electrode-A and electrode-B is zero-degree Celsius. The potential difference between the electrode-A and electrode-B is 54V. Which of the following noises would be observed in the experiment?
(I) Shot noise
(II) Thermal noise
(III) Delta-T noise
(a) Both (I) and (II)
(b) Both (II) and (III)
(c) Only (I)
(d) Only (III)
(e) All of (I), (II) and (III)

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24. The temperature of the electrode-A is five-degree Kelvin and that of electrode-B is zero-degree Celsius. The Voltage difference between the electrode-A and electrode-B is 0V. Which of the following noises would be observed in the experiment if thermal noise arises from the random thermal motion of electrons - even at equilibrium conditions when current is not flowing?
(I) Shot noise
(II) Thermal noise
(III) Delta-T noise
(a) Both (I) and (II)
(b) Both (II) and (III)
(c) Only (I)
(d) Only (III)
(e) All of (I), (II) and (III)

25. Which of the following words has a meaning which is SIMILAR to the meaning of the highlighted word '**seminal**', as mentioned in the second paragraph of the passage?
(a) Remis
(b) Imperious
(c) Baleful
(d) Formative
(e) Grating

Directions (26- 30): Read the following passage carefully and answer the questions given below them.
Paragraph 1: On 7 June, the Union ministry of finance dispatched a letter to the Chairman/Managing Directors of sponsor banks. The letter indicated that the Union government, in consultation with the National Bank for Agriculture and Rural Development (NABARD), has decided to go ahead with phase III of the amalgamation of regional rural banks (RRBs). This will bring down the total number from 56 to

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38 and ensure that most of the smaller states have only one RRB, while the larger might have two. There is a lot to be said about the merits of this decision (as well as the previous decisions) of amalgamating RRBs cutting across sponsor banks. First, these banks, when they were set up, were seen as alternatives to cooperatives, adding a touch of professionalism to the local feel ,a cooperative society provided. They were seen as decentralized solutions for the skewed banking development that was happening across the country, with the south and west being well banked while the north-east, east, and central regions suffered. While we do have large nationalized banks for the purposes of banking services in general, RRBs provide services proximate to the rural customer. There are merits in the argument that size reduces overheads, makes regulation easier and optimizes the use of technology. But what is the additional benefit it creates for customers?

Paragraph 2: While the merits of that argument can be debated, let us look at the blatant travesty when it comes to corporate governance. This decision is not being taken in unusual times where the banks are in distress and customer interests are to be protected. Even then, it would be the Reserve Bank of India (RBI) rather than the government that would take this call. These are decisions taken in cold blood. If that is the case, what is the role of the respective boards of the RRBs, and the boards of the sponsor banks?

Paragraph 3: The government does not seem to be carrying out even a token consultation with the RRBs' boards. Of course, they are substantially owned by the government. The Union government has a 50% stake, the respective state governments, 15%, and the sponsor banks have a 35% stake. There is no indication that the Union government consulted the respective state governments. The letter from the ministry is terse. It just asks the chairmen/managing

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directors to send a no-objection before a certain date. That is it. It does not expect anybody except the people in the ministry to apply their minds to the proposal. The forced merger of RRBs without consultation of the owners can only be seen as tyranny. This is a warning bell for the public-sector banking reforms that might be in the offing.

Paragraph 4: Even in the case of public sector banks, there is constant talk about the Union government wanting to merge some banks and have a few larger banks. We saw that with the associate banks of the State Bank of India (SBI) getting merged with the SBI and the chairperson (getting an extension of tenure just to oversee this merger process). There is much chatter on the possibility of large-scale merger proposals. These, when they happen, will be legally valid because the government has the power to do so under the Bank Nationalization Act. But is this the most appropriate way of going about the task? After all, these are large listed institutions that not only have minority shareholders but a large number of depositors whose savings are at stake. Does the bureaucracy have the necessary expertise to understand the nuances and see the merits of the mergers? What should be the reform agenda? Should we not first identify the horse and the cart and then get the sequence right?

Paragraph 5: Governance reform should perhaps start with making public sector institutions more accountable to market discipline. Move them from the Bank Nationalization Act to the Companies Act, make them accountable to the Securities and Exchange Board of India, and address the concerns expressed by the RBI governor about a level playing field in the supervision and regulation of public sector banks by removing all the exemptions under the Banking Regulation Act. This would make them more accountable with regard to their strategy and financials to a larger set of analysts. This would also help them

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discover their strategic positioning. The next step would be to move towards reducing the government stake, both directly and indirectly. Not only does the government own these entities directly, it also exerts control through institutions controlled by the government such as the Life Insurance Corporation of India. Once that is done, the state has to ensure that there is an interested single promoter-like shareholder.

26. The reason (s) behind merging of RRBs is/ are

(I) to improve the condition of the cooperative sector.

(II) to make the banks recover from bad lo

(III) to systematize the banking system across the country.

(IV) to make regulation easier in banks.

(a) Only (IV)

(b) Only (I), (III) and (IV)

(c) Only (III)

(d) Only (II) and (III)

(e) All are correct

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27. Which of the following sentences can be inferred from paragraph 3 which form(s) a connection with paragraph 2?

(a) Union government is the maximum stake holder of RRB.

(b) Union government should reduce its stake holding either directly or indirectly.

(c) Many public- sector banks are merging with private sector institutions.

(d) The government has not consulted Board members before giving their decision.

(e) All of the above

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28. In which context is 'cold blood' used in the passage?

(a) to display insensitive step taken by government without consent of boards members.
(b) to make government realize their role towards banks.
(c) to promote RRBs at larger level.
(d) to underscore the urgency of good governance in the banking industry.
(e) to highlight the advantages of amalgamating the banks.

29. According to the passage, which is the most appropriate way of regulating good governance in banks?

(I) investing in government bonds.
(II) making banks responsible and reliable entity to market discipline.
(III) infusing adequate capital to the banks.
(IV) employing other institutions to control the banks.
(a) Only (IV)
(b) Only (I), (III) and (IV)
(c) Only (III)
(d) Only (II) and (IV)
(e) All are correct

30. According to the passage, what is the main purpose of forming RRBs?

(a) to assist government in raising the capital.
(b) to support commercial banking in bad lo
(c) to provide basic facilities to low class families.
(d) to connect rural population to banking sector.
(e) All of the above.

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Directions (31-35): 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.

Paragraph 1: The United States has entered a treacherous era that threatens their system of government and they risk losing the democracy that has long defined them. The most visible embodiment of this challenge is Donald Trump. His victory in the 2016 presidential election was a watershed development in U.S. history, vesting the presidency in a man whose authoritarian leanings, disdain for the rule of law, and utter disregard for the truth have put him on a collision course with the nation's long-standing democratic traditions. But today's crisis did not come about because of Trump himself. He is the proximate cause of serious trouble for U.S. democracy, but he is better thought of as a symptom of deeper, more basic causes that propagate the dangers U.S. currently face. They are what the nation needs to understand if it is to keep its democracy intact and forge a more secure future.

Paragraph 2: The place to begin is by asking: how did Trump, who has so many obvious flaws as a leader and as a human being, manage to get elected president of the United States? The answer comes in two parts. The first is that, since the mid-1970s, the world has been swept by powerful forces of globalization, technological innovation, and immigration that have brought disruptive changes to the economically advanced nations of the West: where labor costs and taxes are very high, businesses have strong incentives to outsource production, and the insulated lives of locals are increasingly vulnerable to a competitive, low-cost, more ethnically and religiously diverse world. In the United States in particular, these developments have been accompanied by a sharp decline in manufacturing jobs, a hollowing out of the middle class, a stagnation in family income, a steep rise in inequality, and a surge in the number of undocumented

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immigrants—all of which, taken together, have generated pain, frustration, and a sense of hopelessness, anger, and cultural displacement within segments of the population.

Paragraph 3: Among U.S. presidents, Trump's style of leadership is unique. But in larger context, there is nothing unique about it; populists have come to power in many countries, and what we are witnessing with Trump is a populist style of leadership that is very familiar, well-tested and has been an integral part of politics for millennia. Trump follows in the familiar footsteps of Argentina's Juan Peron, Venezuela's Hugo Chávez, Italy's Silvio Berlusconi, and many other populist demagogues. There is a common political logic to how all these populists behave, the nature of their public appeals, and the bizarre, offensive, and threatening things that they say. Trump is simply doing what the others have done. He is following a formula that works. We want to be clear, however, that these are relative assessments of presidents. Presidents are not angels. And not every expansion of presidential power promotes a more effective government. Indeed, as the Trump experience vividly illustrates, some of the president's current powers may even inhibit it, and they need to be constrained by targeted reforms.

Paragraph 4: Among other things: (1) The president's ability to control the nation's law enforcement and intelligence agencies needs to be curtailed through limitations on the appointment power and the adoption of strict rules for behavior. These agencies are super-powerful, and they can too easily be put to nefarious use. They need to be mainly in professional hands, guided by professional norms. (2) The president's pardon power, granted by the Constitution, is entirely unjustified—and dangerous if criminal activity infects the president's inner circles—and should be eliminated. It has nothing to do with effective government. (3) The president needs to be required, by law,

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to be totally transparent about his business and economic interests, and to take appropriate actions—through divestment, for example—to ensure that no conflicts of interest exist, or even appear to exist, that might compromise his decisions in office.

Paragraph 5: A focus on specific policies, however, is the wrong way to approach the problem of effective government. Much more fundamental than the policies that get passed at any given time are the institutions that govern how those policies get made. Specifically, it is a big mistake for the nation, and for U.S. democracy, to think that government should be tied up in protective knots—for the ages, regardless of who holds elective office—to ensure that no president or government could ever do anything that we don't like. The price of such tightly protective arrangements, after all, is that action of any kind becomes very difficult, and government will rarely be able to do anything positive either. Above all, it will lack the capacity to do what government should be doing and must be doing—by responding effectively to the demands and needs of U.S. society—if it is going to defuse the populist threat to our democracy and prevent the rise of future demagogues. An effective government won't always do what we want. But it will facilitate problem solving. And in so doing, it will protect our democracy. A presidency that is selectively more powerful is the key to making that happen.

31. Why has the government consistently failed to meet the challenges of modernity?

(a) due to inability in meeting demands of U.S.
(b) Tightly protective arrangements.
(c) Trump's contempt for truth and rule of law having a collision with the nation's long-standing democratic traditions.
(d) opacity in business and economic interests.
(e) all of these.

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32. What is/are the factor(s) that have caused a cultural ousting within various sectors of population?

(a) doldrums in family earnings accompanied by steep rise in inequality

(b) undermining of middle class

(c) plummeting the manufacturing jobs along with upgradation in the number of undocumented immigrants.

(d) both (b) and (c)

(e) all (a), (b) and (c)

33. What is the key condition that has fueled populist threat's rise?

(a) Sharp surge in manufacturing jobs.

(b) The ineffective government working its way from years under U.S. presidency.

(c) Steep incrementing in equality

(d) Existing interest rates confliction

(e) Their public appeals though bizarre and offensive, are promising.

34. How can President's pardon power turn out to be nefarious or depraved?

(a) it will not help in facilitating the methods of problem solving.

(b) it could lead to further rise in future demagogues.

(c) decisions in his office may be compromised.

(d) effective government has no role to play if criminal activity infects President's inner circles.

(e) none of these.

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35. What is the appropriate way of approaching the problem of effective government?

(a) Focusing on specific policies that are run by the government.
(b) Tightly protective arrangements are the only option for the inefficacy of the problem.
(c) how the policies are made and governed by institutions is more crucial than the passing of policies.
(d) both (a) and (b)
(e) both (b) and (c)

Directions (36-40): 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.

Built heritage is **a significant public good** and is recognized as such in the Constitution's Seventh Schedule. It nurtures our collective memories of places and is a significant constituent in the identity of cities. It has invaluable potential to contribute to our knowledge of not just history and the arts, but also science and technology. Several buildings and sites throughout the country, even entire areas or parts of historic cities, are examples of sustainable development. They demonstrate complex **connections of man with nature.**

Unlike other intangible forms of cultural inheritance, our built heritage is an irreplaceable resource. It is site-specific. Knowledge gained from such resources can provide constructive ways to address development challenges.

India, with several millennia of history, boasts of a diverse and rich built heritage. Each region of our subcontinent boasts of monumental buildings and remarkable archaeology. Yet, less than 15,000 monuments and heritage structures are legally protected in India—a fraction of the 600,000 protected in the UK. **Persistent** oversight of the values of our heritage is one of the major **paradoxes** of physical planning and urban development in post-colonial India. People show

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less interest to save monuments and heritage. Heritage sites are more often than not seen as consumables and usually end up as the tourism industry's cash cows and little else. Even those structures considered to be of national/state or local importance in India and protected as such remain under threat from urban pressures, neglect, vandalism and, worse, **demolition**, only for the value of the land they stand upon. This poor state of preservation of a large part of our national heritage is a result of the inability of those entrusted with their care and management to unlock the economic potential of these sites and demonstrate that conservation efforts can lead to meeting development objectives in a more sustainable manner.

The government must ensure that visits to monuments and archaeological sites are exciting for visitors. It is required that the cultural context and intangible heritage—music, food, ritual, dress, personalities, sport, festivals—associated with the sites be explained to the visitor. Cultural events that would usually attract large numbers should be organized at less visited monuments and heritage enthusiasts encouraged to buy annual passes that allow unlimited repeat visits. Funds spent on introducing such measures and facilities will quickly yield rich dividends. To pass on our built heritage to future generations in a better condition than we inherited it, liberalization of the cultural sector needs to be brought in and responsibility entrusted to private entities, universities, non-profits, even resident welfare associations. A combination of non-governmental partners engaging the specialists required and government agencies supervising conservation efforts could ensure that the highest standards are met. Heritage buildings everywhere utilize local materials; the skills to work upon these are in the local communities. Obviously, any conservation effort then has to source locally—creating employment and economic opportunities.

Many an Indian ruler commissioned forts, palaces and temples in times of drought as a life-saving economic incentive for the populace.

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"Make in India" objectives will thus be met by any well planned and implemented conservation effort while simultaneously creating an economic asset that continues to pay rich dividends for years to come. Central government grants could be made available to fund conservation efforts by the states and private owners. Property tax waivers, permission for change of land use and transferable development rights are amongst other incentives those residing within the 100m "prohibited zones" of nationally protected monuments could receive. Besides being used as hotels or museums or libraries, heritage buildings could also easily be adapted to serve as schools or clinics—lending economic value to local communities. While representing a higher aesthetic and building quality, it is always more economical to convert a building than to build afresh. To be meaningful, conservation works need to be coupled with urban improvements, improved transport infrastructure, providing economic opportunities, and improving health, education and sanitation infrastructure. Only then will heritage assets be valued by those living around them. Conservationists have often expected local communities to contribute towards the conservation effort while not offering any incentives and imposing heavy restrictions. Such an approach is never likely to succeed.

36. According to the passage, what are the concerns related to the heritage sites?

(a) Only few monuments and heritage structures are protected.
(b) Person in charge is incompetent to take care of the monuments.
(c) Conservation of heritage is not seen as a priority to human need and development.
(d) It remains under threat for the value of land they stand upon.
(e) All are correct

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37. Which of the following is true in context of the passage?

(a) Knowledge gained from such resources cannot provide constructive ways to address development challenges.

(b) Central government grants could be made available to fund conservation efforts by the states and private owners.

(c) Conservationists have often expected local communities to contribute towards the conservation effort while offering any incentives and imposing heavy restrictions.

(d) Inbuilt heritage nurtures our collective memories of places and is a significant constituent in the identity of cities.

(e) All are correct

38. According to the passage, what needs to be done in order to protect the heritage?

(a) Awareness campaigning needs to be organized.

(b) Government should make the visit of monument sites interesting to attract the tourists.

(c) Government should team up with private companies to conduct the conservation efforts.

(d) Both (b) and (c) are correct

(e) All are correct

39. Why there is need to protect heritage sites?

(i) To make local people aware of the importance of monuments and heritage sites.

(ii) Because Heritage sites provide knowledge and useful ways to address development challenges.

(iii) To raise country's income.

(a) Only (i) is correct

(b) Only (ii) is correct

(c) Both (i) and (iii) are correct

(d) Both (ii) and (iii) are correct

(e) All are correct

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40. Which of the following is false in context of the passage?

(a) While representing a higher aesthetic and building quality, it is always less economical to convert a building than to build afresh.

(b) Only then will heritage assets be valued by those living around them.

(c) Any conservation effort then has to source locally—creating employment and economic opportunities.

(d) Several buildings

Directions (41-45): Read the following passage carefully and answer the questions. Certain words/ phrases are given in bold to help you locate them while answering some of the questions.

Paragraph 1: Existing advances in technology from smartphones to new car services affect our everyday lives. Yet aggregate productivity has been growing very sluggishly. The disconnect between productivity growth and the technology revolution has triggered a sharp debate in economics. A scintillating new paper by Adair Turner of the Institute for New Economic Thinking suggests that rather than presenting a puzzle, the combination of technological innovation and low measured productivity growth is exactly what we should expect.

Paragraph 2: Before turning to Turner's argument, it's worth revisiting previous attempts to resolve the apparent puzzle. One perspective argues that slow productivity growth is at least partly a mirage. For example, if new inventions improve the quality of goods and services but the improvements are not properly incorporated into the economic statistics, the result would be that measured productivity is lower than actual productivity. The challenge is to determine whether the measurement errors are any bigger today than in the past and how large they plausibly are in any case. Some

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new research suggests that the errors may be growing meaningfully larger, but most studies suggest that any effect is too small to explain the bulk of the productivity slowdown.

Paragraph 3: A second argument is that there is a lag before new technologies raise productivity, because businesses need to adjust operations to take advantage of them and that takes time. According to this perspective, **we are still in the interregnum.** A third perspective attributes the phenomenon to sand in the wheels of the economy, as reflected in the decline in geographic mobility and the rising gap between leading firms and others in the same sector. At frontier firms, productivity growth has not declined, which raises the question of why those advances are not spilling over to other companies.

Paragraph 4: After all the important arguments enter Turner, who has punctured many economic debates, from pensions to climate change. He writes that "it is quite possible that an acceleration in underlying technological progress, which allows us to achieve dramatic productivity improvement in existing production processes, can be accompanied by a decline in total measured productivity". The core of Turner's argument is that the impact of new technology on total productivity growth depends on who accrues the income from the new inventions; what additional consumption they choose to enjoy with that income; and the nature of productivity advances in the sectors that workers are shifted into as a result. In particular, if those who directly accrue income from the new inventions choose to consume more services (such as personal services or artistic ones) in which it is hard to replace people with machines, the net result could be the coexistence of rapid technological progress and slow or non-existent overall productivity growth.

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Paragraph 5: So technological progress and productivity growth have tended to coexist in the past because the workers shifted from one sector (say, farming) to another (manufacturing) and in both the sender and recipient sector rapid productivity growth was occurring. However, if the recipient sectors suffer from "Baumol's disease", which features limited potential for productivity improvements because it is hard to replace people with machines in those areas, then, overall productivity growth will be slow or non-existent. Furthermore, as our incomes rise, we may demand more services with Baumol's disease characteristics. The employment projections from the Bureau of Labor Statistics highlight the point. The top four occupations ranked by the number of new jobs projected to be created between 2016 and 2026, for example, are personal care aides, cooks and servers, registered nurses and home health aides.

Paragraph 6: There's no doubt that Turner may be right in theory, the question is how important this phenomenon is to the aggregate productivity puzzle. One piece of evidence comes from a recent McKinsey report, which estimates that productivity growth declined by 0.2 percentage points per year between 1987 and 2014. The McKinsey numbers suggest that, at least until recently, Turner's argument does not fully eliminate the empirical productivity puzzle. But Turner is focused on the next several decades, and over that period he may prove to be increasingly correct

41. Why is it necessary to determine how bigger are the measurement errors today in comparison to that in past for the argument to hold true?

(a) To demonstrate that the slowdown in productivity is just an illusion.

(b) As if they are not bigger they could not explain the deceleration in measured productivity.

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(c) To determine how credible are the measurement of errors.
(d) To comprehensively explain the reason for the entire slowdown in the productivity.
(e) None of these

42. What is the probable reason for slow or non-existent economic growth according to Turner's argument given in **para 4**?

(a) The workers have shifted from farming to manufacturing sectors.
(b) Technological advances achieve dramatic productivity improvement in existing production processes only.
(c) The potential for productivity improvement is limited in the manufacturing sector.
(d) The consumption of services which are hard to automate.
(e) None of these.

43. What can be the possible impact(s) with the increase in the services with Baumol's disease characteristics?
(i) Aggregate productivity growth will not march in lockstep with technological progress.
(ii) Employment transitioned from high-productivity manufacturing sectors to lower-productivity sectors.
(iii) Automation will dramatically change how services ranging from personal care to education to healthcare can be delivered.
(a) Both (i) and (ii)
(b) Only (i)
(c) Only (ii)
(d) Both (ii) and (iii)
(e) All are correct

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44. What does the author want(s) to imply by the phrase "**we are still in the interregnum**" given in bold in the third paragraph of the passage?

(a) We are far from resolving the productivity puzzle.
(b) It takes a considerable time to be able to sufficiently harness new technologies.
(c) We are still far from the technological advancement which will increase our productivity.
(d) We are in a period where there is a gap(lag) between technology and productivity.
(e) None of these

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

(a) Impact of sector shifting is an important pillar of Turner's argument.
(b) Rise in the income can indirectly contribute to slow productivity.
(c) None of the arguments given in the passage have resolved the productivity puzzle.
(d) According to Turner low productivity is not a puzzle but an expected outcome.
(e) All are correct

Directions (46-50): Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

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Paragraph 1: The viability of the multinational corporate system depends upon the degree to which people will tolerate the unevenness it creates. It is well to remember that the 'New Imperialism' which began after 1870 in a spirit of Capitalism Triumphant, soon became seriously troubled and after 1914 was characterized by war, depression, breakdown of the international economic system and war again, rather than Free Trade, Pax Britannica and Material Improvement. A major reason was Britain's inability to cope with the by-products of its own rapid accumulation of capital; i.e., a class-conscious labour force at home; a middle class in the hinterland; and rival centres of capital on the Continent and in America. Britain's policy tended to be **atavistic** and defensive rather than progressive- more concerned with warding off new threats than creating new areas of expansion. Ironically, Edwardian England **revived the paraphernalia of the landed aristocracy it had just destroyed.** Instead of embarking on a 'big push' to develop the vast hinterland of the Empire, colonial administrators often adopted policies to arrest the development of either a native capitalist class or a native proletariat which could overthrow them.

Paragraph 2: As time went on, the centre had to devote an increasing share of government activity to military and other unproductive expenditures; they had to rely on alliances with an inefficient class of landlords, officials and soldiers in the hinterland to maintain stability at the cost of development. A great part of the surplus extracted from the population was thus wasted locally.

Paragraph 3: The New Mercantilism (as the Multinational Corporate System of special alliances and privileges, aid and tariff concessions is sometimes called) faces similar problems of internal and external division. The centre is troubled: excluded groups revolt and even some of the affluent are dissatisfied with the roles. Nationalistic

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rivalry between major capitalist countries remains an important divisive factor. Finally, there is the threat presented by the middle classes and the excluded groups of the underdeveloped countries. The national middle classes in the underdeveloped countries came to power when the centre weakened but could not, through their policy of import substitution manufacturing, establish a viable basis for sustained growth. They now face a foreign exchange crisis and an unemployment (or population) crisis -the first indicating their inability to function in the international economy and the second indicating their **alienation** from the people they are supposed to lead. In the immediate future, these national middle classes will gain a new lease of life as they take advantage of the spaces created by the rivalry between American and non-American oligopolists striving to establish global market positions.

Paragraph 4: The native capitalists will again become the champions of national independence as they bargain with multinational corporations. But the conflict at this level is more apparent than real, for in the end the **fervent** nationalism of the middle class asks only for promotion within the corporate structure and not for a break with that structure. In the last analysis their power derives from the metropolis and they cannot easily afford to challenge the international system. They do not command the loyalty of their own population and cannot really compete with the large, powerful, aggregate capitals from the centre. They are prisoners of the taste patterns and consumption standards set at the centre.

Paragraph 5: The main threat comes from the excluded groups. It is not unusual in underdeveloped countries for the top 5 per cent to obtain between 30 and 40 per cent of the total national income, and for the top one-third to obtain anywhere from 60 to 70 per cent. At most, one-third of the population can be said to benefit in some sense

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from the dualistic growth that characterizes development in the hinterland. The remaining two-thirds, who together get only one-third of the income, are outsiders, not because they do not contribute to the economy, but because they do not share in the benefits. They provide a source of cheap labour which helps keep exports-to the developed world at a low price and which has financed the urban-biased growth of recent years. In fact, it is difficult to see how the system in most underdeveloped countries could survive without cheap labour since removing it (e.g. diverting it to public works projects as is done in socialist countries) would raise consumption costs to capitalists and professional elites.

46. The author is in a position to draw parallels between New Imperialism and New Mercantilism because

(a) both originated in the developed Western capitalist countries.

(b) New Mercantilism was a logical sequel to New Imperialism.

(c) they create the same set of outputs- a labour force, middle classes and rival centres of capital.

(d) both have comparable uneven and divisive effects.

(e) None of the above

47. According to the author, the British policy during the 'New Imperialism' period tended to be defensive because

(a) it was unable to deal with the fallouts of a sharp increase in capital.

(b) its cumulative capital had undesirable side effects.

(c) its policies favoured developing the vast hinterland.

(d) it prevented the growth of a set-up which could have been capitalistic in nature.

(e) None of these

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48. In the sentence, "They are prisoners of the taste patterns and consumption standards set at the centre." **(fourth paragraph)**, what is the meaning of 'centre'?

(a) National government
(b) Native capitalists
(c) New capitalists
(d) Both (b) and (c)
(e) None of these

49. Under New Mercantilism, the fervent nationalism of the native middle classes does not create conflict with the multinational corporations because they (the middle classes)

(a) negotiate with the multinational corporations.
(b) are dependent on the international system for their continued prosperity
(c) are not in a position to challenge the status quo.
(d) do not enjoy popular support.
(e) All of the above

50. What does the author mean by "**revived the paraphernalia of the landed aristocracy it had just destroyed**" as given in **1st paragraph** of the passage?

(a) It revived the aristocratic regime which was destroyed completely in the Edwardian government.
(b) Atavistic policy culture which was recently destroyed was revived again in the Edwardian government.
(c) All the perils associated with the authoritarian regime were revived once again revived.
(d) All the liabilities associated with this 'new imperialism' were revived once again after being comprehensively destroyed in the Edwardian government.
(e) Britain's policies gave rise to the asymmetry in the expansion which is ironic as they had destroyed it recently.

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1. **(e);** The appropriate choice here is option (e). We can deduce our answer from paragraph 2 where it is mentioned rather than the money that pours into the private equity, the way the business is maturing is more noteworthy. The exact answer is quoted from the text as, "*Limited partners—the public-pension schemes, sovereign-wealth funds, endowments and family offices that provide the bulk of private-equity investment—are playing more active roles. It all adds up to a stealthy, but significant, reshaping of the financial ecosystem.*"

2. **(c);** This is mentioned in first paragraph of the passage. Among all the options, the option that best suits the meaning of the given phrase is option (c). An adage is a common formula that warns investors to sell their stock holdings in May to avoid a seasonal decline in equity markets. *It is an investment strategy for stocks based on theory that the period from November to April has significantly stronger stock market growth on average than other months.* All other options are irrelevant and not even meaningful to the term. Hence option (c) is the answer.

3. **(b);** Option (b) is false according to the passage. This can be inferred from paragraph 4 where the text is quoted as, "*Even when firms work together, the average number involved is smaller than it was.*" All the other options are true in reference to the passage.

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4. **(d);** The most appropriate choice here is option (d). In the paragraph 4, it is given, "*For the biggest deals, private-equity firms are today making acquisitions solo and then syndicating large stakes through co-investments to limited partners*" and then the paragraph 5 has an opening line which says , "*This trend does not just reduce risk for private-equity managers. It also underlines a change in financial markets.*" Hence option (d) is the most suitable option.

5. **(d);** The appropriate answer here is option (d). Option (a) can be deduced from paragraph 4 which is stated as, "*The advantage for limited partners is that they avoid management fees—often 2% annually, plus 20% of profits.*" While option (c) is given in paragraph 3 which can be quoted as , "*In the past two years the number of limited partners with more than $1bn invested has grown from 304 to 359. Together they account for $1.5trn—half of all private-equity money, according to Preqin.*"

6. **(e);** Refer to paragraph1 of the passage, it is clearly mentioned that people in China have technology at their fingertips, they can do so many things like-message their friends, send money, read the news, play games, hail a taxi, pay off utility bills, and more through a single app like WeChat. But their each action is tracked down by the government so they don't have the luxury of living life without any interference.

7. **(d);** Read the passage carefully, it can be easily inferred that We Chat serves wide number of purposes of people in China on daily basis, infact people are accustomed to use We Chat from morning till evening, so it has captured the mind of the common man in China. Hence it can be called as lifeline.

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8. **(d);** From the paragraph3 of the passage we can easily conclude that the government in China has decided to create a "social credit" rating system which will keep track of an individual's social, financial, and political behaviors. So the government authority will have a database comprising details of each individual accordingly.

9. **(d);** Refer to paragraph4 of the passage, it is evident that dang'an, or personal file, contains an individual's grades, employment record, and reports on how they interact with others, their religious affiliations, psychological problems, and potential political liabilities. Further the government is planning to keep track over online shopping and search history of the common people of China which will definitely kill their privacy.

10. **(b);** In context of the passage, as compared to other options, option(b) seems to be the most appropriate title for the given passage.

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11. **(b);** The correct answer is the option (b). The first sentence of the third paragraph tells us about what flavor oscillation is. The phenomenon in which electron neutrinos change into two other types (or flavours) of neutrino, known as tau and muon neutrinos, ***as they travel to Earth***, a phenomenon known as flavor oscillation. Now, read the third sentence of the fourth paragraph which is '*The calculated survival probabilities include the best available value for low-energy neutrinos, which correspond to an energy regime in which flavour oscillation is expected to occur* ***mostly in vacuum conditions***.' Upon read these sentences, we understand that

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the flavor oscillation of electron neutrinos which are produced in the sun mostly take place in vacuum conditions when they leave the Sun and travel to other places like the Earth, and it doesn't take place in the sun and/or isn't the part of the nuclear fusion reactions which take place in the sun. So, neither (I) nor (III) could be correct.

Now, read the first two sentences of the third paragraph. Upon reading them, we understand that electron neutrinos are produced during the nuclear fusion reactions which take place in the Sun and when these electron neutrinos travels from the Sun to Earth, some of them get converted to other two neutrinos, which are tau and muon. And, the Borexino experiment is more sensitive to electron neutrinos than to tau or muon neutrinos. If there were no such phenomenon as flavor oscillation, then electron neutrinos which were produced in the Sun during the nuclear fusion reactions would reach the earth and were detected by the equipment of the Borexino experiment ***as it is*** and wouldn't get converted into the other two neutrinos. And because the detector of the Borexino experiment is ***more sensitive*** to electron neutrinos than to the tau or muon neutrinos (which wouldn't produce if flavor oscillation weren't a reality), so the calculation of the neutrino flux produced in the Sun based on the Borexino collaborators experiment would have been more accurate. Hence, the statement (II) is correct.

The option (b) is the correct answer.

12. (c); Detecting only electron neutrinos in the solar radiation could be used to calculate the neutrino flux, and consequently could help in calculating the total energy generated ***through nuclear fusion process*** in the sun. But, this would not prove if the Nuclear Reactions produces

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nearly all the energy produced in the Sun. To prove if the Nuclear Fusion Reactions is the major source of solar energy or produces nearly all the energy produced in the Sun, one must prove if the energy produced through nuclear fusion reactions, which is ***calculated through measuring the neutrinos fluxes present in the solar radiation***, is equal to the ***total power output in the solar radiation.***

Among the given statements, if only statement (III) is true, one can prove that the nuclear fusion reactions are approximately the only source of energy in the Sun.

Hence, the correct answer is the option (c).

13. (b); The experiment discussed in the passage is the Borexino Collaboration project which detects neutrinos and determines how much energy they have, and these measurements could also be used to calculate the neutrino fluxes present in the solar radiation (or generated in the Sun, knowing both are equal). If the experiment could only detect high-energy neutrinos, then it would mean that the low energy neutrinos which were generated in the Sun after a nuclear-fusion reaction wouldn't be detected by the Borexino Collaboration project, meaning that the measurement made through using the observation made by the experiment would **not be complete.** So, the value of neutrino fluxes which were calculated through employing the observation made by the experiment **and neutrinos detected** by the Borexino collaboration project would **not be complete. So,** claiming if the Borexino collaboration made the first complete measurement of neutrino fluxes that are produced in the Sun would be **wrong**.

Also, because the Borexino collaboration experiment detects **incomplete neutrinos**. Therefore, **claiming** if the solar

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neutrinos (or neutrinos present in the Sun) provide a direct view into the nuclear furnace in the Sun would also be **wrong**.

The abilities or inabilities of an experiment can't change the attributes of things which are observed. So, the inabilities of the experiment won't change the source of energy in the Sun. Neither would it change the abilities of the electron neutrinos to change into two other types of neutrino, known as tau and muon neutrinos.

Hence, the Statements (II) and (IV) would be false, and the option (b) is the correct answer.

14. (d); Let's try to find out the occurrence of which of the given events depends on the vacuum in the space between the Sun and the Earth. And we have to answer the question based on the information available in the passage.

Does the nuclear fusion reaction which take place inside the Sun depend on the vacuum in the space between the Sun and the Earth?

No. The passage doesn't mention any of the above. So, the option (a) is incorrect.

Does the creation of the two electron neutrinos during the nuclear fusion reactions depend on the vacuum in the space between the Sun and the Earth?

The two electron neutrinos are the products of the nuclear fusion reactions which take place in the Sun as given in the first paragraph. Because the given passage doesn't mention about the dependence of the nuclear fusion reactions which take place in the Sun on the vacuum in the space between the Sun and the Earth, so the by-products of the same nuclear fusion reactions shouldn't depend on the vacuum.

So, the option (b) is also incorrect.

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Kindly read the first sentence of the second paragraph which is '*Neutrinos interact weakly with matter…*'

If there wouldn't be vacuum in the space between the Sun and the Earth, then there would be matter in the space between the Sun and the Earth. But **the neutrinos interact weakly with matter and the same neutrinos escape the interior of the Sun *unhindered.*** So, had there been matter or no vacuum in the space between the Earth and the Sun, the neutrinos would not interact with the matter and should reach the Earth unhindered in the same way as the neutrinos escape the inner core of the Sun.

So, the option (c) is also incorrect.

Now, kindly read the third sentence of the fourth paragraph which is '*The calculated survival probabilities include the best available value for low-energy neutrinos, which correspond to an energy regime in which flavour oscillation is expected to occur* ***mostly in vacuum conditions.***' The statement seems to suggest that '*low-energy neutrinos correspond to an energy regime in which flavor oscillation is expected to occur mostly in vacuum conditions*'. Meaning, Favourable conditions for the occurrence of flavor oscillation are: *neutrinos having a certain energy level which correspond to a certain energy regime*; second is the presence of *vacuum.* If the vacuum in the space between the Sun and the Earth is replaced with matter, then the likelihood of the occurrence of the Flavour Oscillations should decrease sharply.

Hence, the option (d) is the correct answer.

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15. (d); The correct answer is the option (d).

As mentioned in the third sentence of the second paragraph, the Borexino experiment detects neutrinos and determine how much energy they have by measuring the amount of light produced when the particles interact with the detecting agent. The question asks us to assume that a human could observe the light produced by the neutrinos when they interact with the detecting agent, the colour of the light produced when a neutrino interact with the detecting agent is ***blue***, the detecting-agent is shaped like a thin TV screen, and the colour of the screen-shaped detecting-agent is white. The last sentence of the second paragraph tells us that the Borexino can detect both high- and low-energy neutrinos. From the paragraph 2, we also understand that the amount of light produced by a neutrino while it interacts with the detecting agent would reflect the energy it has. This would mean that a low-energy neutrino should produce an amount of light ***different*** from that produced by a high-energy neutrino. So, while conducting the borexino experiment, the screen-shaped detecting agent should be illuminated with sparks of blue light of ***unequal brightness.***

Hence, the option (d) is the correct answer.

16. (a); The answer to the question can be determined from the last sentence of the last paragraph which is '*That said, the results are not yet precise enough to provide a definite answer to the solar abundance problem, because neutrino fluxes predicted by both the high-and low-metallicity solar models are compatible with the new results*'.

Hence, the statement (I) is the correct reason and the option (a) is the correct answer.

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17. (b); The answer to the question can be found from the second paragraph. The first sentence says, '*Neutrinos interact weakly with matter, and therefore escape almost unhindered from the Sun's interior, to reach Earth about eight minutes later.*' Were neutrinos interacting highly with matter, and it might not be possible for them to reach Earth in large numbers as a significant proportion of them would have transformed to something else due to their interaction with matters present in the interior of the Sun. If the number of neutrinos which were reaching the Earth are lesser than the number of neutrinos produced in the Sun due to the nuclear fusion reaction, then the flux calculated by the Borexino experiment would be less than the neutrino flux generated in the Sun Core and hence, the ability of the Borexino experiment to use the measured neutrino flux to work out the total power generated by nuclear reactions in the Sun's core would be less. Hence, the Borexino experiment couldn't be able to prove if nuclear fusion reactions produce more than 99% of energy produced in the Sun.

Hence, the statements (I) and (III) are correct, and the option (b) is the correct answer.

18. (d); Unhindered [adjective] means '*not hindered or obstructed*';

Viscous [adjective] means '*having a thick, sticky consistency between solid and liquid*';

Cryptic [adjective] means '*having a meaning that is mysterious or obscure*';

Remiss [adjective] means '*lacking care or attention to duty; negligent*';

Imperious [adjective] means '*arrogant and domineering*';

Unbridled [adjective] means '*unconstrained*; *uncontrolled*';

From above, we can say that the option (d) is the correct answer.

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19. (c); The answer to the question can be derived from the second sentence of the first paragraph which says, '*although noise is typically regarded as undesirable, it can be used to probe quantum effects and thermodynamic quantities.*'
Hence, the option (c) is the correct answer.

20. (b); The answer to the question can be found from the seventh, ninth and tenth paragraphs. Kindly notice the following sentences:
Seventh Paragraph, last sentence: *The authors took a closer look at the theory (Landuer theory) and found that it includes a noise component that occurs when solely a temperature difference is applied across a junction: delta-T noise.*
Ninth Paragraph, whole paragraph: *Because the Landauer theory is widely used, it is surprising that delta-T noise has not previously been observed. The importance of carefully considering all of the spatial temperature differences and resulting electric currents to understand the current flow in atomic and molecular contacts was pointed out in a 2013 paper, but implications for noise were not addressed.*
Tenth paragraph, first sentence: *Shein Lumbroso et al. found that the Landauer theory accurately describes all of the characteristic properties of delta-T noise.*
The Landauer theory is known for many years, has been widely used and includes a noise component that occurs when solely a temperature difference is applied across a junction: delta-T noise. But still the delta-T noise is observed ***only*** recently which is somewhat surprising and reflects that rigorous analysis while conducting the experiments relating to the Landauer experiment were not made.
It seems that in that respect, the author of the passage made the highlighted sentence in the paragraph.
Hence, the option (b) is the correct answer.

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21. (b); The answer of the question can be derived from the second-last and last sentence of the second paragraph, '*This noise is a direct consequence of the fact that electric charge is quantized—it comes in discrete units. Because the noise results from the granularity of the charge flow, it is called shot noise.*'

From above, it can be understood that the option (b) is the correct answer.

22. (c); The correct answer is the option (c). The correct answer to the question can be derived from the second, third and fourth sentences of the paragraph 2. It is given to us that the temperature of the electrodes A and B is zero kelvin or absolute zero, and there is a potential gradient between the two electrodes. At a temperature of absolute zero, there won't be any thermal-noise (as discussed in the paragraph 3), and because there is an absence of temperature gradient across the electrodes, so the Delta-T noise would also be absent. So, the only noise which would be observed must be the ***Shot-noise***.

Hence, the option (c) is the correct answer.

23. (a); Zero-degree Celsius is ***different*** from Zero-degree Kelvin. Zero-degree Celsius is **not** an absolute-zero temperature. So, the equipment is ***both*** at a ***temperature greater than absolute-zero and at a temperature-equilibrium***.

The answer to the question can be derived upon reading the second and the third paragraphs.

Upon reading the paragraph 2, we understand that there is an electronic noise, called ***shot noise***, associated because of the voltage difference across the electrodes, which is observed even at temperature of absolute-zero.

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Upon reading the third paragraph, we understand that in systems that are in thermal equilibrium at non-zero temperatures (temperature greater than absolute-zero or zero-degree Kelvin), noise with distinctly different properties from shot noise comes into play which is known as ***thermal noise***.

The given system is at a thermal equilibrium at a temperature greater than absolute-zero and there is a voltage gradient across the electrodes.

So, the noises which should be observed in the experiment are ***shot noise*** *and* ***thermal noise***.

Hence, the option (a) is the correct answer.

24. (e); The answer to the question can be derived from when the sixth paragraph is read along with the first five paragraphs.

The first sentence of the sixth paragraph says, '*The authors observed a* ***strong increase in electronic noise*** *when they applied a temperature difference between the two electrodes, compared with when the electrodes were at the same temperature.*'

The phrase '*strong increase in electronic noise*' means that the noise which is observed (when there is a temperature gradient across the electrodes) ***in addition to the other noises.***

The voltage gradient across the electrodes causes ***shot noise***. Because the temperature of both the electrodes is greater than 0-degree Kelvin (absolute-zero). So, there will be ***thermal noise***.

The presence of temperature gradient across the electrodes would cause ***Delta-T noise***.

From above, we understand that all the three noises would be observed.

Hence, the correct answer is the option (e).

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25. (d); Seminal [adjective] means 'Strongly influencing later developments';
Remis [adjective] means '*lacking care or attention to duty' negligent*';
Imperious [adjective] means '*arrogant and domineering*';
Baleful [adjective] means '*having a harmful or destructive effect*';
Formative [adjective] means '*Serving to form something, especially having a profound influence on a person's development*';
Grating [adjective] means '*irritating*';
From above, we understand that the word 'formative' has a meaning similar to the word 'seminal' and hence, the option (d) is the correct answer.

26. (b); Sentence (I),(III) and (IV) are correct as they provide the correct reason behind merging of RRBs. Paragraph 1 mentions the merits of amalgamation of RRBs, making regulation easier is one of them. Refer the lines (i) "First, these banks, when they were set up, were seen as alternatives to cooperatives."

(ii) "They were seen as decentralized solutions for the skewed banking development that was happening across the country, with the south and west being well banked while the north-east, east, and central regions suffered."

(iii) "There are merits in the argument that size reduces overheads, makes regulation easier and optimizes the use of technology."

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27. (d); It has been discussed in Paragraphs 3 the step taken by government without even a token consultation with the RRBs' board, forming a connection with paragraph 2.
All the other options are irrelevant.
Hence option (d) is the correct answer choice.

28. (a); Referring to the second paragraph of the passage we can infer that 'cold blood' is used in terms of the decision taken by the government without consultation of boards of RRBs. Hence this step is regarded as insensitive taken in unusual times.
Hence sentence (a) is the most appropriate choice here.
Refer the lines "Even then, it would be the Reserve Bank of India (RBI) rather than the government that would take this call. These are decisions taken in cold blood. If that is the case, what is the role of the respective boards of the RRBs, and the boards of the sponsor banks?"

29. (d); Refer the fifth paragraph of the passage in which it is mentioned that government should instead of merging the banks go for other options like reducing their stake and giving it to other institutions for controlling the banks. Government should also work towards making public sector institutions more accountable to market discipline.
Hence only sentences (II) and (IV) are correct proving fidelity of option (d).
Refer the lines "Governance reform should perhaps start with making public sector institutions more accountable to market discipline."
"The next step would be to move towards reducing the government stake, both directly and indirectly. Not only does the government own these entities directly, it also exerts control through institutions controlled by the government such as the Life Insurance Corporation of India."

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30. (d); Refer first paragraph of the passage in which it is mentioned the purpose of RRB which is to provide banking services to rural customers.
All the other sentences are not its correct explanation.
Hence option (d) is the most appropriate choice.
Refer the lines "While we do have large nationalized banks for the purposes of banking services in general, RRBs provide services proximate to the rural customer."

31. (c); The correct choice is option (c). The answer can be deduced from paragraph 1 of the passage where it is given that today's crisis did not come about because of Trump himself though yes, he is the major cause of the crisis. His contempt for the rule of law, utter disregard for the truth have put him on a collision course with the nation's long-standing democratic traditions. Hence only option (c) is the answer.

32. (e); Option (e) is the correct choice. The answer can be referred from paragraph 2 of the passage. It is given that globalization, technological innovation, and immigration have brought disruptive changes to the economically advanced nations of the West. While the next line has been quoted as *"In the United States in particular, these developments have been accompanied by a sharp decline in manufacturing jobs, a hollowing out of the middle class, a stagnation in family income, a steep rise in inequality, and a surge in the number of undocumented immigrants—all of which, taken together, have generated pain, frustration, and a sense of hopelessness, anger, and cultural displacement within segments of the population."*

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33. (b); The correct choice is option (b). For the answer we can refer to the paragraph 3 where it is mentioned that not every expansion of Presidential power promotes a more effective government.

"Indeed, as the Trump experience vividly illustrates, some of the president's current powers may even inhibit it, and they need to be constrained by targeted reforms."

34. (d); The only option that is suitable here is option (d) .The answer can be inferred from paragraph 4 where the President's ability to control the nation's law enforcement and various other rights including pardon power are asked to be curtailed as they can turn out to be harmful. These are granted by the Constitution and are unjustified – *"and dangerous if criminal activity infects the president's inner circles—and should be eliminated."* Thus the author is asking to constrain the current powers of the President by targeted reforms.

35. (c); The most appropriate choice is option (c).Refer to the last paragraph .It is based on how focusing on specific policies is the wrong way to approach the problem of effective government. It can be quoted from the text, *"Much more fundamental than the policies that get passed at any given time are the institutions that govern how those policies get made."* Hence option (c) is the answer.

36. (e); Refer to the third paragraph. All the statements are true in context of the passage.

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37. (b); Refer to the third sentence of fifth paragraph, "Central government grants could be made available to fund conservation efforts by the states and private owners." Hence sentence (b) is true in context of the passage.

38. (d); Refer to the fourth paragraph, "Cultural events that would usually attract large numbers should be organized at less visited monuments and heritage enthusiasts encouraged to buy annual passes that allow unlimited repeat visits." "A combination of non-governmental partners engaging the specialists required and government agencies supervising conservation efforts could ensure that the highest standards are met."

39. (b); Refer to the second paragraph, "Knowledge gained from such resources can provide constructive ways to address development challenges." Hence only statement (ii) is true in context of the passage.

40. (a); Refer to the last fifth sentence of the last paragraph, "While representing a higher aesthetic and building quality, it is always more economical to convert a building than to build afresh." Hence sentence (a) is false in context of the passage.

41. (b); The whole point of the argument was that slow productivity growth is at least partly a mirage and for that to be plausible we need to prove that the measurement errors are bigger today as if they are not then it nullifies the whole argument (slow productivity is due to measurement errors and is not a reality). If measurement errors are less, than the productivity slowdown is not just a mirage but a reality,

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thus, we need it to be bigger if we want the argument to explain at least the partial reason for productivity's slowdown and blame the measurement errors for the slowdown.

42. (d); Option (d) is the obvious choice. Refer to the last few lines of the 4th paragraph of the passage.
"In particular, if those who directly accrue ..... choose to consume more services (such as personal services or artistic ones) in which it is hard to replace people with machines, the net result..... slow or non-existent overall productivity growth." Automate means to make a process in a factory or office operate by machines or computers, in order to reduce the amount of work done by humans and the time taken to do the work.

43. (a); Option (a) is the correct choice for the given question. Refer to the 5th line of the 5th paragraph of the passage, "Furthermore, as our incomes rise, we may demand more services with Baumol's disease characteristics.....The top four occupations ranked by the number of new jobs projected to ..... are personal care aides, cooks and servers, registered nurses and home health aides" which indicates that there is a transition because of the limited potential for productivity in the services with Baumol's disease characteristic. (iii) is incorrect because there is no surety and it is not implied or mentioned.

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44. (b); This phrase was used for second argument. **Interregnum** means a gap in a continuity. Here a gap refers to the gap between the technology that is produced and the time which it will take to be fully functional. Option (d) is not correct because it is not specific and just mentions lag between technology and productivity.

45. (e); All the given statements are correct. According to Turner those who are directly benefited from the new inventions may choose the services which are not productive or don't require automation which in turn slows down the productivity. Thus, we can say that option (a) is correct. Refer to the 3rd line of the 1st paragraph of the passage, "Adair Turner.....suggests that rather than presenting a puzzle, the combination of technological innovation and low measured productivity growth .....what we should expect". We can, therefore, conclude that option (d) is also correct. Refer to the 6th line of the 5th paragraph of the passage, from there we can infer that increase in income can increase the demand for services with Baumol's disease characteristics which we know can further slowdown the productivity hence (b) is also correct.

46. (d); Refer the second and third sentences of the third paragraph "The centre is troubled: excluded groups revolt and even some of the affluent are dissatisfied with the roles. Nationalistic rivalry between major capitalist countries remains an important divisive factor."

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47. (a); Refer the third sentence of the first paragraph " A major reason was Britain's inability to cope with the by-products of its own rapid accumulation of capital; i.e., a class-conscious labour force at home; a middle class in the hinterland; and rival centres of capital on the Continent and in America."

48. (e); Referring the fourth paragraph, it may mean metropolis or corporate hub.

49. (c); Refer the fourth paragraph of the passage.

50. (e); "Paraphernalia" means trappings associated with a particular institution or activity that are regarded as superfluous. According to the passage the author is explaining how the elimination of landed aristocracy has resulted in a 'paradox' as the policies that were made afterward are not progressive and has resulted in the lack of expansion.

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LOD-DIFFICULT

Directions (1-5): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it.

Paragraph 1: United States President Donald Trump finally made his move against the Iran nuclear deal in the second week of October. In a rambling speech on October 13, he virtually repudiated the nuclear deal the Barack Obama administration had painstakingly negotiated with Iran along with five other governments. Trump announced that he would not certify that Iran was complying with the Joint Comprehensive Plan of Action (JCPOA), as the nuclear deal is called formally.

Paragraph 2: The deadline for presidential certification was October 15. Trump said he was directing his administration "to work closely with the U.S. Congress and our allies to address the deal's many serious flaws so that the Iranian regime can never threaten the world with nuclear weapons". His action does not mean that the U.S. has formally withdrawn from the nuclear deal, but it is a significant step forward in his professed goal of dismantling it and reintroducing sanctions against Iran.

Paragraph 3: In his speech, Trump used the kind of jargon he used on the campaign trail to describe the U.S.-Iran nuclear deal, calling it "one of the worst and most one-sided transactions the United States has ever entered into". The Iranian side had made a lot of concessions to make the deal a reality, including the right for intrusive inspection of its nuclear facilities. When the deal was signed in 2015, it was greeted

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with enthusiasm by the international community barring Israel and the U.S.' new-found allies in the Arab world such as Saudi Arabia and the United Arab Emirates.

Paragraph 4: The U.S. Congress, dominated by the Republican Party, was overwhelmingly against the signing of the nuclear deal but could do little to stymie it. Trump has now given it another opportunity to do so. Many Republicans are in cahoots with the rich and influential pro-Israeli lobby in the country. Israeli Prime Minister Benjamin Netanyahu had been trying his best to scupper the deal. He met Trump before the recent developments took place. Trump chose Israel and Saudi Arabia as his first port of call after taking over as President in January 2017.

Paragraph 5: Trump, in his speech, demanded that the nuclear deal be renegotiated in such a way that Iran was permanently barred from testing its missiles and conducting meaningful nuclear research in the future. His speech against Iran, the most belligerent by any U.S. President so far, contained a litany of lies and was littered with calumny against the Iranian people and their leadership. Trump claimed with a straight face that the deal gave Iran "over $100 billion its government could use to fund terrorism". The money, rightfully belonging to Iran, was frozen in Western banks as the draconian international and unilateral U.S. sanctions came into play. The funds were used by the Iranian government to prop up the faltering economy. Trump claimed that the Obama administration signed the nuclear deal with Iran when the Iranian government was on the verge of collapsing as a result of international sanctions. Iran has never instigated war against any nation. On the other hand, it has been targeted continuously since the Islamic Revolution of 1979. More than a million Iranians perished in the eight-year-long Iraq-Iran war of the 1980s that was instigated by the U.S. and Saudi Arabia.

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1. What is the reason behind Trump rejecting the nuclear deal against Iran in accordance with paragraph 1?
   (a) Trump has other plans and hence he is not giving importance to re sanctioning the deal with Iran.
   (b) He does not want to engage with Iran that may involve threatening the world with recertifying the nuclear deal.
   (c) As according to him, Iran is not acting in accordance with the deal sanctioned earlier during Barack Obama's presidency.
   (d) Both (b) and (c)
   (e) All are correct

2. Trump has certain goals behind rejecting the deal with Iran. Justify.
   (I) Apart from rejecting the deal, he is working towards making the deal more efficient by involving other Arab countries with them.
   (II) He is engaging his army towards alleviating the flaws in this deal.
   (III) He has made plans to safeguard the world from getting threatened by Iran's nuclear attack.
   (a) Only (I)
   (c) Only (III)
   (c) Both (I) and (III)
   (d) Both (II) and (III) (e) All are correct

3. Which of the following statements can be inferred from the paragraph 3?
   (a) Trump has made necessary steps to dismantle the deal.
   (b) Trump wants Iran to stop testing its missiles and conducting meaningful nuclear research in the future.
   (c) Israeli Prime Minister Benjamin Netanyahu made his best attempts to destroy the deal.

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(d) Iran had made a lot of negotiations to enter into the deal but failed to entertain the United Arab Emirates and Saudi Arabia.
(e) None of the above.

4. Which of the following statements can follow paragraph 3 to form a connection with paragraph 4?
(a) According to Trump, The nuclear deal was signed with Iran by Obama when Iranian government was on the verge of collapse.
(b) The Iraq- Iran war was instigated by U.S and Saudi Arabia perished millions of Irani
(c) Trump, in his still speech strongly condemned the deal and called it as worst and one-sided transaction.
(d) Iran, among the Arab countries has never provoked any war.
(e) Many republicans entities like Israel were against the nuclear deal of U.S with Iran.

5. How is it correct to say, "According to Trump, Nuclear deal with Iran is precarious to others"?
(I) Trump claimed that the nuclear deal with Iran was the factor that faltered the economy.
(II) According to him, Iran could be made responsible for Iraq-Iran war that led to loss of many lives.
(III) Trump claimed that the fund received by Iran through deal were used to fund and support terrorism.
(a) Only (I)
(b) Only (III)
(c) Both (I) and (II)
(d) Both (I) and (III)
(e) All are correct

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Direction (6-10): Read the following passage carefully and answer the questions that follow. Certain words are given in bold to help you locate them while answering some of the questions.

The distinguishing feature of life is that here the relational modes are of a dynamic nature, such that reality or existence of any particular mode is dependent on other modes of a different order and vice versa. We have here a situation in which a particular relation - mode or function does not exist per se but through others, and there is thus a mutual dependence of such a nature that it is impossible to start with any one of them as being prior to the other. We have here a circle of revolutions in which any point can be regarded either as the first or as the last. Yet the first is in the last and the last is in the first. If this relationship is such in life, it is still more so with regard to the flowing activity of the mind-complex, which absolutely unrepresentable by any terms of physical notation, which behaves as an integrated growing whole and yet keeps its co-variant relations with life-processes, the body and the environment. Another point is that even the cellular membrane has a special selective action which attains its highest evolution and development in instinct and human intelligence. The selective action in the case of all animals beginning with the uni-cellular is to be found in the peculiar phenomenon called behaviour, which is the registration in an unknown manner of past experiences. This peculiar phenomenon of behaviour serves to destroy the barrier of time and makes the past, present and the future **coalesce** at any given instant, and thus starts the history of the individual as personality. In the lower grades of life where the behaviour of the individual animal is largely under the control of the body-complex, the term personality may not suitably be used. But as the mind emerges out of the body and begins to assert itself in its spontaneous existence though carrying with it the peculiar body-emergents as appetitive functions, begins to show itself as a true individual, the integrated history of which, having risen above the appetitive functions, begins

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to reveal itself in accordance with a selective purpose, which is its own emergent as value. The appetitive functions here do not lose their existence but have a transmuted modification in consonance with the value-sense. Here the biological tendencies are not destroyed but their potency, and indeed the potency of the whale life-history, converges towards the achievement of the self-emergent purpose, the value. There -is thus here a new ordering of the old existent states of previous history producing by their harmony, contentment, and blissfulness associated with the progressive march of the higher man. In the lower order the conflicts between the animal and the environment are annulled by the life-process itself in a very naturalistic manner. With the evolution of mind, mental conflicts of different orders arise through our intercourse with other minds. Such conflicts are natural and obvious; and the life-process instead of annulling them often increases them. But as a new selective purpose as value emerges in man, he sets his house in order. The integrated history behaves as a person and the conflicts are annulled and the whole history becomes a history of self-realisation in the light of the value. Where the emergent value cannot exert itself as the real and constant selective purpose of the man but is in conflict with the biological selective purpose and only inconstantly shows its supremacy from time to time, we have the picture of the ordinary struggling man.

6. The factor that most distinguishingly discriminates a lower-being with a higher-being is that

(a) the former misses the special selective action
(b) the physical purpose dominates the value-purpose
(c) the former lacks harmony, contentment and blissfulness
(d) the former lacks the dynamic nature of relation
(e) All of the above

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7. Which one of the aspects of behaviour is not supported by the passage?
   (a) Every organism is blessed with it.
   (b) It passes through the phases of evolution.
   (c) It transcends temporal barrier.
   (d) Gradually the physical aspect of behaviour pales into insignificance.
   (e) None of the above

8. The phrase "**registration in an unknown number of past experiences**" signifies that
   (a) behavioral tenets from the past superimpose one over another.
   (b) personality is an exhibition of all the three aspects of time.
   (c) experiences when accumulated transcend the barrier of time.
   (d) one is not discriminating while learning lessons from the past.
   (e) None of the above

9. Which one of the following represents the main theme of the passage most suitably?
   (a) An ordinary man struggles because he lives physically.
   (b) With the evolution of cellular organism there is an evolution of behaviour.
   (c) There occurs a transmutation of appetitive functions in Homo-sapiens.
   (d) Behaviour is an evolution from physical to mental.
   (e) Value orientation gives precedence to mind over body.

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10. Choose the word among the given options which is most similar in meaning to the word "**COALESCE**" as used in the passage.

(a)Unfasten
(b)Sever
(c)Affiliate
(d)Sunder
(e)Lacerate

Directions (11-15): Read the following passage divided into the number of paragraphs carefully and answer the questions that follow it.

Paragraph 1: India's ambitious plan to interlink rivers to achieve greater equity in the distribution of water in the country reached an important milestone on July 6, when water from the Godavari, its second-longest river, rushed to meet the fourth-longest, the Krishna. The two became the first of 30 rivers to be linked under the Interlinking of Rivers (ILR) program. Touted as the world's largest irrigation infrastructure project, the ILR program involves construction of around 15,000 km of new canals and 3,000 big and small dams and storage structures. Broadly, it has two parts: the Himalayan rivers component with 14 links and the peninsular component with 16 links, which will transport 33 and 141 trillion liters of water, respectively, per year. The Godavari-Krishna link is part of the latter.

Paragraph 2: The idea of interlinking rivers isn't new. Even in ancient times, rulers and engineers the world over sought to divert rivers to parched lands. In 1858, when India was under colonial rule, British engineer Sir Arthur Cotton proposed interlinking India's major rivers

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for inland navigation but his plan remained on the drawing board. Variations of this project have been put up in more recent decades. But successive governments did not pursue these plans due to financial and environmental concerns. It was only with the Bharatiya Janata Party coming to power in 2014 – it is a strong proponent of interlinking rivers – that the ILR program took off.

Paragraph 3: India has multiple water-related woes. Besides its enormous dependence on the erratic monsoons, its basin-wise availability of water varies greatly due to uneven rainfall and population density. According to a Ministry of Water Resources report, in 2010 the average per capita availability of water in the Ganga-Brahmaputra-Meghna system was 20,136 cubic meters per year compared to 263 cubic meters in the Sabarmati basin. While a third of the country grapples with drought, an eighth struggles with floods. Interlinking rivers is seen as the way to deal with these problems. According to the Ministry of Water Resources, the ILR program will not only extend irrigation to an additional 35 million hectares of land and boost hydropower capacity by around 34,000 megawatts of electricity power but also will improve management of floods and droughts.

Paragraph 4: The ILR program involves transfer of water from "surplus" river basins to "deficit" ones. On the face of it, it appears to be just about diverting water. However, it isn't that simple. Water will have to be channeled across different terrains, topographies, and elevations. It involves very complex engineering. And it comes with a hefty price tag. It is estimated to cost $168 billion. This being a project that will take decades to complete, serious cost overruns can be expected. Engineering a diversion of water carries enormous human, ecological, and environmental costs too. Millions of people are likely to be displaced by the ILR's canals and dams.

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Paragraph 5: Environmentalists are drawing attention to the irreversible damage that reduced downstream flows would have on a river's ecology and biodiversity. A change in the ecology of the River Ken on account of the Ken-Betwa link project in central India is expected to doom the already critically endangered gharial. Also, this project would submerge around 10 percent of the Panna Tiger reserve, reversing the huge gains of India's tiger conservation project.

11. According to paragraph 1, what is the Interlinking of Rivers (ILR) program all about?

(a) The Godavari and the Krishna are the Himalayan rivers that became the part of the project Interlinking of Rivers (ILR) transporting trillion litres of water.

(b) Interlinking of Rivers program will bring investments as it will enable the government to transport many litres of the linked river's water to other nations. \

(c) To meet the basic demands of farmers, Government is stepping towards a project called Interlinking of Rivers. The project will link two or more rivers and thereby use its water for primary purposes.

(d) Interlinking of rivers refers to linking of rivers and using its water for the purpose like construction of canals, big and small dams and storage structures.

(e) All of the above statements are true.

12. The Interlinking of Rivers (ILR) project has its roots in ancient times, how is it correct to say that?

(I) It is evident from Ancient times that people are taking benefit by interlinking the rivers and using their water for their needs like transportation by rivers and canals etc.

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(II) The idea of interlinking the rivers and using its water for many purposes like irrigation, inland navigation was derived in ancient times.

(III) Previous government has failed to follow this program as it would affect the environment and this project would disturb the budget of the economy.

(a) Only (I) is correct
(b) Only (II) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

13. Which of the following sentences cannot be inferred from paragraph 3?

(a) The Interlinking of Rivers (ILR) project will not only provide irrigation facilities but also boost hydropower capacity.
(b) Major portion of the country is dependent on monsoon.
(c) Interlinking of rivers can solve the problem of availability of water in the areas of uneven rainfall.
(d) In 2010 the average per capita availability of water in the Ganga-Brahmaputra-Meghna system was 20,136 cubic meters per year.
(e) Interlinking of the project requires higher man power and financial stability so that it is able to function smoothly.

14. Why the ILR project took such a long time to implement?

(I) Huge budget is required to make the ILR project work.
(II) The Interlinking of rivers is not that feasible project as many people residing near the rivers have to leave the place for the construction of dams and canals.

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(III) The Interlinking of Rivers (ILR) project requires a much complicated engineering that needs a big task force to divert the water of rivers.

(a) Only (I) is correct
(b) Only (II) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

15. Which of the following statements can follow paragraph 4 to form a connection with paragraph 5?

(a) The ILR project requires a correct planning by engineers to implement it in a correct way.
(b) The damage which will be there after implementing the ILR project is irreversible as many people are to be displaced while river's ecology will also get affected.
(c) For interlinking the rivers, the water will have to be channeled across different terrains, topographies, and elevations, which is found difficult to construct.
(d) The Interlinking of Rivers (ILR) program will supply the required water to parched lands.\
(e) The Interlinking of Rivers (ILR) project is now gaining the traction, as compared to ancient times, by the present government to meet various demands.

Directions (16-20): Read the following passage divided into a number of paragraphs carefully and answer the questions that follow it.

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Paragraph 1: SURAT, the famed "cloth city" of India, accounts for as much as 80 per cent of the country's man-made fibre market and virtually 100 per cent of its production of synthetic sarees and dress material. The wholesale synthetic textile market in Surat is located on a 1.5-km stretch of its arterial ring road, lined with 185 multi-storey buildings on both sides. Each building has an average of six floors and about 5,000 to 7,000 shops. The scale of business is staggering. Through the year, this business hub teems with trucks laden with fabric, businessmen from across the country, local wholesale traders and labour who help with transport and packing.

Paragraph 2: On July 1, though, when the Goods and Services Tax (GST) was introduced, Surat's bustling markets went silent. Earlier, all stages of the textile industry other than yarn had been free of the tax net, but these were now brought into the GST regime at one stroke. The enormity of the task ahead, as well as the consequent loss due to taxes, has stunned and shattered textile traders.

Paragraph 3: The centuries-old textile sector is an integral part of India's sociocultural fabric. Chiefly made up of small businesses, the textile trade in Surat is carried out through traditional methods such as long-term credit and consignments based on trust. The GST move appears to encourage vertical integration and is expected to shift the sector towards big industry, which seems to be the mission of the current government. The immediate reaction of the textile traders was to go on strike. For three weeks, the markets in Surat shut down, leading to massive losses to traders. Tarachand Kasat, president of the GST Sangharsh Samiti, told Frontline: "We lost close to Rs.1.25 crore a day. More than 65,000 textile traders participated in the strike. Every stage in the chain will be taxed and therefore affected."

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Paragraph 4: In spite of the sizeable mobilisation within the textile community, the strike had a bleak outcome. Finance Minister Arun Jaitley refused to remove the tax altogether, saying it would break the input tax credit chain. However, the GST Council, which met on August 5, did roll back taxes on jobwork, reducing the percentage from 18 to 5. While this is a slight improvement, traders are nevertheless deeply disappointed as they believe they have been let down by a government which they helped bring to power. "Hamari bhul, kamal ka phool (our fault was [voting for] the lotus)," says Kasat. He says this will have repercussions in the Gujarat Assembly elections and, later, in the Lok Sabha elections.

Paragraph 5: For now, the textile traders seem to have accepted it as a **fait accompli**. "The festival season is upon us. Our orders are a third of what usually goes out during this period owing to the strike and because everyone in the industry is busy sorting out their paperwork," says Gurumukh Kunjwani, president of the Millennium Market Traders Association. "It is not as though we are against paying taxes or even GST; after all, we do pay income tax. As a sector that has hitherto not been taxed, all we are asking for is some time to put systems in place," says Kunjwani. "Most of us are small businesses, and are not well versed in technology. We also have to hire professional accountants. These are added costs that will eat into our marginal profits. We estimate that about Rs.8 lakh will be added to our costs annually." Most traders Frontline spoke to clarified that their protest was not against GST per se but the fact that they needed time to implement accounting and other processes.

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16. How according to the passage, the bustling markets of Surat went silent after the introduction of GST?

(I) All stages of the textile industry except yarn which were free of tax net earlier had been brought under the GST regime.

(II) The traders went through a massive loss of 1.25 crore per day after the implementation of GST.

(III) The traders and businessmen were skeptical about rising costs to their production that would consume their marginal profits.

(a)Only (I) is correct
(b)Only (II) is correct
(c)Both (II) and (III) are correct
(d)Both (I) and (III) are correct
(e)All are correct

17. What does the author mean by the phrase "**fait accompli**", used in context of the traders of Surat, as mentioned in paragraph 5?

(I) The traders and businessmen of Surat were left with no option than to accept the new change in the form of GST as they felt that the implementation was done without their consent.

(II) The traders of Surat found the new tax regime under GST too complicated to apprehend that affected their business and marginal profits badly.

(III) The traders of Surat felt that they were the most vulnerable faction to this sudden change in the system as they would hardly get any benefit of GST except input tax credit.

(a)Only (I) is correct
(b)Only (II) is correct
(c)Both (I) and (III) are correct
(d)Both (II) and (III) are correct
(e)All are correct

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18. Which of the following statements is not true regarding the famed "cloth city" of India?

(a) The city accounts for almost 80 per cent of the country's man-made fibre market.

(b) The wholesale synthetic textile market in Surat is located on a 1.5-km stretch of its arterial ring road, lined with 185 multi-storey buildings on both sides.

(c) The business hub of the country is always thronged with trucks laden with fabric, businessmen from across the country, local wholesale traders and labour who help with transport and packing.

(d) Surat is home to seven lakh looms, 1.10 lakh embroidery machines and nine industrial estates with thousands of textile weaving, dyeing and printing mills.

(e) All are true.

19. What according to the author is the aim of the government behind bringing the textile sector within the GST regime?

(I) This would entail a fair and better practice of taxation in the system especially by bringing the sectors which were tax free earlier.

(II) This is an attempt to bring various unorganized sectors into the tax net with an intention to curtail cash transactions and black money and show more accountability.

(III) This would encourage the vertical integration of traditional methods of textile trade such as long-term credit and consignments based on trust and shift the sector towards big industry.

(a) Only (I) is correct

(b) Only (III) is correct

(c) Both (I) and (II) are correct

(d) Both (II) and (III) are correct

(e) All are correct

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20. Which of the following problems related to GST did the author feel that traders were more concerned with?

(I) The traders needed more time to implement accounting and other processes in their existing system.

(II) The traders had had to hire professional accountants which could have reduced their marginal profits.

(III) Most of the traders were not that skilled with the technology.

(a) Only (I) is correct

(b) Only (II) is correct

(c) Both (I) and (II) are correct

(d) Both (II) and (III) are correct

(e) All are correct

Directions (21-25): Read the following passage divided into a number of paragraphs carefully and answer the questions that follow it.

Paragraph 1: The recent agitation by scientists, asking for more allocation of funds, underlines the need to focus on science and innovation as a priority area. One of the biggest constraints to advancing scientific research is the lack of sufficient funding and inadequate allocations by the government. At 0.83% of gross domestic product (GDP), India is among the countries with the lowest investment in scientific research. While India boasts of several innovations in the non-formal sector, breakthrough scientific research, especially in healthcare, has been markedly lacking. New medicines, devices, diagnostics, patient aids and monitoring tools are mostly imported, often coming to India several years after they are available to patients in the developed world.

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Paragraph 2: An industry study of 2016 examined the extent to which public investment, intellectual property rights and drug pricing policies in 56 countries actively contribute to or detract from innovation in global life-sciences. Not surprisingly, India ranked among the lowest (in the bottom five) due to weak intellectual property protection, lack of data protection for biologics, low investment in R&D and price regulations, all of which contribute to reduced revenue and therefore reduced future investment in biopharmaceuticals. India also ranked No.19 in a 28-nation survey of biomedical investment attractiveness of countries, with an overall score of 59 out of 100. Five metrics were used to determine rankings: scientific capabilities and infrastructure; clinical research conditions and framework; regulatory system; market access and financing; and effective intellectual property protections. India scored low on almost all metrics except for partial step-ups on scientific capabilities and infrastructure, and clinical research conditions and framework.

Paragraph 3: India's growing economy, coupled with its changing "epidemiological profile" with cardiovascular problems and other chronic diseases, make it a strong candidate to become a future powerhouse of R&D and manufacturing in pharmaceuticals. In addition, clean water, rising incomes and better health infrastructure for the nation are contributing to an ageing population with a greater demand for different types of pharmaceutical drugs. Some of the leading domestic pharma manufacturers are emerging as innovators, both in-house as well as through external collaborations. Patients are also beginning to benefit from research advancement in the Indian industry. For instance, Biocon's insulin product that can be consumed orally could provide relief from the burden of daily injections for millions of people with diabetes worldwide, including 67 million in India.

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Paragraph 4: While these are early signs of success, the industry has a long way to travel. The R&D investment as a percentage of sales has been rising for several years and now stands at 6% for some Indian companies. This is still well short of the 20% typical of Western pharma companies. Moreover, innovation in chronic diseases and rare diseases has not yet taken off. The education system is to blame as well, imparting theoretical knowledge with no emphasis on product development and application of theory. This leads to the deterioration of the knack for problem-solving and innovation. Those who manage to keep their enthusiasm alive for research have to deal with the lack of facilities or face delayed funding issues. Educational and academic institutions should be encouraged to participate in research programmes with funding from both the government as well as the private sector.

Paragraph 5: An October 2016 PwC report, "Unlocking India's Potential For Leadership In Pharmaceutical Innovation", highlights four pillars for strengthening the innovation environment in the biopharmaceutical industry: human resources, finances, infrastructure, and legal and regulatory framework. The environment to support the development of these verticals could emerge through our various government-led initiatives such as Skill India, Make in India, Atal Innovation Mission, etc.

21. India is lagging behind in pharmaceutical research and development. How can this statement be justified in the context of paragraph 1?

(a) Allocating little around 0.83% of GDP, science and innovation have not been taken into account by the Indian government as a priority field.

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(b) The Indian government is granting fewer funds for scientific research programs, marking the biggest limitation in this area.
(c) India is far behind the other countries regarding innovation and development of new medicines, devices, diagnostics, patient aids and monitoring tools.
(d) Both (b) and (c) are correct.
(e) All are true.

22. Which of the following sentences cannot be inferred from paragraph 2?
(a) India ranked among the lowest due to weak intellectual property protection, lack of data protection for biologics, low investment in R&D and price regulations.
(b) A study analyzed the extent to which public investment, intellectual property rights, and drug pricing policies influence the innovation in global life-sciences.
(c) The scientists got agitated by the lack of funds provided to them by the government indicating the poor condition of research and development sector in the country.
(d) The metrics which were used to determine rankings were scientific capabilities and infrastructure, clinical research conditions and framework, regulatory system, market access and financing, and effective intellectual property protections.
(e) None of these.

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23. What are the factors compelling India to make advancements in research and development?

(I) There is a growing competition among the pharmaceutical manufacturing companies to get emerged as innovators.

(II) The increasing number of various Chronic and Cardiovascular problems in India has initiated the advancement in the production of pharmaceutical drugs.

(III) There is a rise in the demand of pharmaceutical drugs among the people with the growth in incomes and better health infrastructure leading to innovations of different types of drugs in India.

(a) Only (I) is correct
(b) Only (II) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

24. India still needs a lot more efforts in the field of pharmaceutical research and development. What efforts have been discussed in the passage?

(a) India needs to import the better facilities like machines and equipment for the research purposes.

(b) The education system should be improved by giving more emphasis on practical knowledge of the theory concerned. Moreover, research programs must be encouraged.

(c) The tendency to problem-solving skills and innovation must be boosted with funding from both the government as well as the private sector.

(d) Pharma companies should be raised with the required facilities so that they can innovate against the chronic diseases.

(e) All are correct

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25. Which of the following statements can follow paragraph 4 to form a connection with paragraph 5?

(I) The R&D investment as a percentage of sales stands at 6% for some Indian companies, which is still well short of the 20% typical of Western pharma companies.

(II) The factors influencing the research and innovation need a concerted focus and a long-term commitment from industry as well as the government.

(III) Despite the rise in the R&D investments from several years, innovation in chronic diseases and rare diseases has not yet started resulting in the poor ranking of India in pharmaceutical innovations.

(a) Only (I) is correct
(b) Only (II) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

Directions (26-30): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it.

Paragraph 1: India's infrastructure deficit continues to persist despite the relative catch-up in recent years. The Asian Development Bank, in its report titled "Meeting Asia's Infrastructure Needs", has estimated that $4.36 trillion is needed to fix India's infrastructure deficit by 2030. That entails more than $300 billion of spending every year for the next 13 years as compared to recent spend rates of $120 billion per year. Much of this has to come from the private sector, but weakening economic growth and the debt overhang problem have constrained both the capacity and flow of private investment in asset creation. Even the successful awards in roads, rail, airports and other infrastructure segments have been mired in implementation challenges, affecting the private sector's capacity to invest afresh.

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Paragraph 2: Broad estimates indicate that the private arm of public-private partnerships (PPPs) will need to contribute at least $90 billion every year for the next 10 years, entailing a potential borrowing of at least $55-60 billion a year. The difficult circumstances have prompted the government to step in and increase public expenditure on infrastructure but by all counts the private sector will need to play a key role. India's debt-to-gross domestic product ratio is relatively high (65%) and with already stretched finances, the government's ability to fund new assets will remain constrained.

Paragraph 3: Three aspects need immediate attention—restructuring PPP contracts through an objective process, broadening and deepening access to long-term credit and tightening procurement processes and timelines. On the first, it is noteworthy that many of the base contracts were drawn up in a different era. That has changed, with disruptions in many forms overtaking every sector. It has become impossible to foresee factors that would have a significant impact on the performance over a long-term contract period.

Paragraph 4: Poor project preparation also remains an issue. Without adequate preparedness and appropriate risk allocation, large capital pools remain out of access. Bonds have worked very well overseas as a source of project finance, given their relative advantages over commercial bank debt, but the corporate or municipal bond market in India is still not deep enough to support long-term credit and refinancing commitments, unless backed by sovereign guarantees, which are difficult to come by. High project risks, poor entity rating and regulatory uncertainties also make yield-based structures difficult to implement.

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Paragraph 5: Finally, elongated timelines due to lack of institutional capacity in the project-award process have been hurting. Single-window clearance has rarely worked and inability to resolve disputes during the implementation stage quickly has been a big deterrent for high-quality investors. The whole value-for-money principle that favours PPPs over traditional public sector procurement is defeated with time and cost overruns resulting from delayed pre-development and procurement activities.

26. According to the paragraph 1, what problem does India face today?

(a) Weak economic growth and debt overhang problem are the problems that India is facing today.

(b) Complications in implementing the infrastructure segments by the government, limiting the flow of private investment in asset creation.

(c) Lack of capital for project implementation, as estimated by Asian Development Bank.

(d) India's Infrastructure deficit requires $300 billion of spending every year, which is currently $120 billion per year.

(e) All of these.

27. Which of the following statements can follow paragraph 2 to form a connection with paragraph 3?

(a) The government took a step to overcome the infrastructure deficit problem by increasing the public expenditure on infrastructure.

(b) The government has to hit the reset button on PPPs to address core issues.

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(c) The government is finding difficult to fund the new assets and to lower the debt-to-gross domestic product ratio.
(d) Both (a) and (b) are correct.
(e) All are correct.

28. Which of the following can be inferred from the paragraph 3?
(a) The factors responsible for the better performance of projects over a long-term period are difficult to predict.
(b) Many projects have been closed due to obstructions in various fields during its implementation.
(c) Public-private partnership is required for strengthening the economy of the country by getting access to new assets required for the project.
(d) Both (a) and (c) can be inferred from the paragraph 3.
(e) All are correct

29. It can be stated from paragraph 4 that proper implementation of the project is a difficult task. How?
(I) Proper implementation of the project is a difficult task due to disagreement of private companies to invest in project under public-private partnerships (PPP).
(II) India's corporate and municipal bond market is unable to provide assistance for proper implementation of the project.
(III) The lack of appropriate planning, resources required and poor project preparation is making the implementation of the project a difficult task.
(a) Only (I) is true.
(b) Only (II) is true.
(c) Both (I) and (III) are true.
(d) Both (II) and (III) are true.
(e) All are true.

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30. In the context of paragraph 5, what are the causes of retardation in the progress of implementation of the government's project?

(a) The long time required in completion of the project and thereby costs extending beyond the limit.

(b) The inability to resolve the disputes quickly among the traders regarding implementation of project.

(c) The improper planning of project and its execution issues are deterring the implementation of the government's project.

(d) The lack of goods and services required for the project is causing the obstruction in project's implementation.

(e) Both (a) and (b)

Directions (31-35): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it.

Passage 1: When "facts" are at variance with widely observed reality, as is certainly the case with demonetisation, it is time to question the basis on which the "facts" stand. So, why is it that c? First off, it is important to recognise that the statistical concept of growth of any kind, economic or other, is always relative. When the CSO's latest estimate arrived, all eyes were on how the economy had fared in the third quarter of the current financial year. But tucked away in the release was the fact that the estimates of GDP for the comparable quarter of the previous year (the third quarter of 2015-16) were revised downward. Of course, there is nothing wrong with later estimates making corrections for earlier estimates, but it is indisputable that the lowering of the earlier estimate creates the statistical illusion of a buoyant performance during a period in which the economy experienced an unprecedented shock.

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Passage 2: Observers such as Soumya Kanti Ghosh, Chief Economist at State Bank of India, have pointed out that the "steep downward revision" of GDP estimates for the third quarter of 2015-16 has had the effect of "masking" the impact of demonetisation. Indeed, if the unrevised figures for GDP in the third quarter of 2015-16 are used for comparison with the third quarter of the current year, GDP growth for the quarter would amount to only 6.2 per cent and not 7 per cent. Another puzzling aspect of the downward revision is that it has been done only for the third quarter; the estimates for all other quarters of 2015-16 have been revised upwards.

Passage 3: But this statistical illusion is only one major problem. Another aspect of the problem pertains to the estimates of GDP emanating from the manufacturing sector. The CSO's latest estimate reveals that growth in gross value added (GVA) in manufacturing increased by 8.3 per cent during the October-December 2016 quarter. However, another set of data, the Index of Industrial Production (IIP), which is also collected by the CSO, show that industrial growth in the three months of that period was up 2.4 per cent, up 5.5 per cent and down 2 per cent, respectively. Interestingly, the IIP data show that compared with figures for a year earlier, industrial growth was in negative territory. Bank credit, which is another indicator, also sits uncomfortably with the GDP estimates. Data published by the Reserve Bank of India (RBI) show that bank credit shrank by 4.3 per cent in December 2016, which raises an obvious question: how could a growing economy do with less credit, especially in a period of widespread cash shortage?

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Passage 4: One of the most significant drivers of GDP growth in the current year appears to be agriculture, going by the latest CSO estimate. Of course, a part of the problem with the statistics arises from the new methodology that has been adopted after the Modi government assumed office, in 2015 ("Rejigging statistics", *Frontline*, March 20, 2015). GVA in agriculture is estimated to have grown by 6 per cent in the third quarter of 2016-17. There are two problems with the estimates. For one, there is an element of a statistical illusion arising from the fact that GVA in agriculture contracted by 2.2 per cent in the comparable quarter of the previous year. But an even more significant surprise is that it does not appear to reflect the across-the-board collapse in agricultural commodity prices after demonetisation took effect.

Passage 5: The fact that demonetisation was initiated right in the middle of the harvesting season (and which also affected subsequent sowing operations) resulted in a steep decline in prices. Given that the value of agricultural output is dependent not just on output levels but also on price levels, the sharp increase does appear odd. At the very least, the data reflect a disconnection with reality. It is possible that extrapolation of previous data may be responsible for this anomaly. Incidentally, this may also be the reason why the output of the informal sector appears exaggerated, contrary to popular expectation after demonetisation.

31. Why according to the author demonetization has created confusion regarding the growth of the economy in the mind of people?

(I) The gleeful acceptance of the latest CSO estimate by partisans in favor of demonetization is perplexing.

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(II) There was evidence that the key sectors such as manufacturing and real estate had been hit hard.

(III) Due to the conflicting statistics obtained from CSO's reports and IIP.

(IV) The changes in the CSO's methodology, which has increased dependence on data from the Ministry of Corporate Affairs have tainted the sanctity of the data.

(a)Both (I) and (II) are correct

(b)Both (II) and (III) are correct

(c)Only (III) is correct

(d)Only (II), (III) and (IV) are correct

(e)All are correct

32. What is the tone of the author in paragraph 3?

(a)Acerbic

(b)Vindictive

(c)Evasive

(d)Caustic

(e)Sardonic

33. What does the author mean by "facts" are at variance with widely observed reality?

(I) The statistical concept of growth of any kind, economic or other, is always exact.

(II) The CSO's latest estimate reveals that growth in gross value added (GVA) in manufacturing increased by 8.3 percent during the October-December 2016 quarter.

(III) The Index of Industrial Production (IIP), revealed industrial growth from October-December 2016 period was up 2.4 percent, up 5.5 percent and down 2 percent, respectively.

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(a)Only (I) is true
(b)Only (III) is true
(c)Both (I) and (II) are true
(d)Both (II) and (III) are true
(e)All are true

34. Which of the following statements connects the Paragraph 4 with Paragraph 5?

(a) One of the most significant drivers of GDP growth in the current year appears to be agriculture, going by the latest CSO estimate.
(b) Another aspect of the problem pertains to the estimates of GDP emanating from the manufacturing sector.
(c) This could explain the significant disconnection with reality that the CSO's latest estimate appears to suggest.
(d) As was evident in reports from across the country, there was widespread distress in rural India following demonetization.
(e) It is not just the government's long-standing critics who have questioned the CSO's estimates.

35. How does the CSO's estimates of output in the informal sector are captured by "proxy", rather than relying on direct and verifiable methods of estimation?

(I) The official GDP statistics are significantly underestimating the growth impact of demonetization.
(II) Rejigging statistics, explains the significant disconnection with reality that the CSO's latest estimate appears to suggest.
(III) It needs to be emphasized that consumption estimates in the CSO's data set are residual.

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(a) Only (I) is correct
(b) Only (II) is correct
(c) Both (II) and (III) are correct
(d) Both (I) and (II) are correct
(e) All are correct

Directions (36-43): 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.

China, the United States, and Germany are currently among the most 15 globally competitive manufacturing countries in the world. But in the next five years, according to a survey of industry CEOs carried out by Deloitte, the MITI-V of Malaysia, India, Thailand, Indonesia, and Vietnam are set to enter the top 15 most competitive manufacturing countries. They are the "new China," the top economies for low-cost manufacturing (i.e., labor intensive commodity type products like apparel, toys, textiles and basic consumer electronics). Manufacturing goods in China is now only 4 percent cheaper than in the United States, in large part because labor costs in China have increased by 80 percent since 2010. It is in response to this that China, backed by billions of dollars in investment from its government, has vigorously moved into higher value manufacturing.

Manufacturing experts see a variety of areas as important for low-cost manufacturing competitiveness: young populations, low labor costs, a supportive policy environment, good quality infrastructure, availability of engineers, a minimum level of education for all workers, economic growth and a large internal consumer market. The different economies all have their distinct advantages and disadvantages but China's equally giant neighbor to the west stands out from the crowd. "My opinion is that India has the potential to be the next hub for low-

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cost manufacturing," says Zhang. He sees India as being the next center for electronics assembly. He points to Chinese consumer appliances giant Huawei, which in September announced that it would manufacture three million smartphones a year in India, and Foxconn, the Apple supplier, which is opening a $10 billion iPhone manufacturing plant in India. In particular, India's strengths are its mixture of high- and low-skilled labor and the potential to sell to its huge market of 1.2 billion consumers. Although much of the population is poor, their incomes are rising. In India there is growing number of graduated population. This is very important. You still require manufacturing engineers; you also need design engineers. You need supervisors. They compare very nicely to other countries in the MITI-V," says Zhang.

India's policy environment is also becoming much more supportive of manufacturing. The Indian government launched the "Make in India" campaign in 2014, which aims to increase the level of manufacturing in the country. The government has achieved some success – India overtook China in 2015 as the country receiving the most foreign direct investment globally and companies have reported improving administrative efficiency at the federal level. Despite all these positives, India has many problems. In order to have a flourishing manufacturing base, workers need to be able to at least read and write to operate machinery. India scores low on general skills attainment, ranking 105th in the world according to the UN's Human Capital Index 2016, lower than any other MITI-V nation. India's infrastructure is woeful, in particular transport and energy supply, where it ranks lower than most other emerging economies. Government inefficiency is also a major stumbling block – delays in land acquisition and environmental clearances have stalled more than 270 projects across the country. Nevertheless, India's huge market,

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low costs, and positive noises from the government make it unavoidable for any manufacturer looking to produce bulk commodity products. According to Drew Rodriguez, there are major signals, such as "graduation rates, government and regulatory nods," that may cement India's position as the next low-cost manufacturing hub. A senior engineer at BSH Hausgeräte GmbH, the largest home appliances manufacturer in Europe and a major investor across Asia, who works closely with low-cost Chinese manufacturers, also agrees: "India is the future. Infrastructure is not so good but they have so many people," he says. However, he has also seen Chinese companies moving into Vietnam due to its very stable political environment. Indeed, Malaysia, Indonesia, Thailand, and Vietnam all have their own benefits and some similarities with India.

"The fundamental risks of the global south are not there," says Dr. Carlo Bonura, region head of Southeast Asia at political risk consultancy Oxford Analytica, referring to the Southeast Asian nations of the MITI-V. There are few risks of **expropriation** of assets or labor risks, for example. According to Bonura, "This is a region where all the major regimes, regardless if they're democracies or autocratic, they recognize [the] importance of sequestering political instability from economic stability." This contrasts with India, which before current Prime Minister Narendra Modi was well known among international investors for being unwelcoming to foreign businesses. Both Bonura and Zhang see Thailand and Malaysia as more focused on high- and medium-tech manufacturing rather than being the next centers of low-cost manufacturing. Thailand has strong automotive, electronics, food, and chemicals industries, while Malaysia has strong chemicals, machinery, and rubber processing industries. This is borne out in the relative prosperity of the MITI-V countries as Malaysia and Thailand are by far the richest of the group.

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That leaves Indonesia and Vietnam. "I hear from a lot of companies that they are moving to Vietnam…wages are half that of China," says the senior engineer at BSH Hausgeräte GmbH, who also thinks that Vietnam's very stable political environment is advantageous. Vietnam also has better infrastructure than Indonesia and the advantage of being close to China. "The problem for Indonesia is the state's capacity to implement industrial strategy; the state is highly **decentralized** and there are huge infrastructure issues. You don't have these challenges in Vietnam; Vietnam is also a smaller country," says Bonura. Yet Vietnam's population of 95 million is smaller than Indonesia's population of over 255 million and therefore represents a smaller potential consumer market — and neither country compares to India's huge population.It seems clear therefore that India is the manufacturing industry's pick as the mightiest of the MITI-V for low-cost manufacturing. Indeed, Delloite's report already has India as the 11th most competitive manufacturing country globally, thereby piercing the top 15 earlier than any of the other MITI-V countries.

Yet for all the talk of the MITI-V countries taking over China as workshops of the world, a nagging fear will haunt regulators of India and other MITI-V countries. With robots becoming ever more sophisticated, analysts are predicting manufacturing will employ far less people in the future. Martin Ford's bestselling 2016 book, *The Rise of the Robots: Technology and the Threat of Mass Unemployment* paints a bleak picture of whole swathes of professional sector jobs, let alone low-cost manufacturing, being automated. Commentators and policymakers in India in particular seem downbeat on India conjuring up a jobs boom like China experienced during its rapid growth. Should they be so worried? Zhang and Drew Rodriguez do not think so. "The MITI-V are still going to be very competitive for the next decade plus," says Drew Rodriguez. Zhang is not pessimistic either: "I am the

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opposite. There are different schools of thought… From my research, I don't see it. Maybe we will be less dependent on human labor. But there is no way this will eliminate the need for people in the next 15-20 years. We are entering high speed growth for robotics but in 2014 global density for robotics was still very low at 66 per 10,000 employees, 36 in China, 57 in Thailand, and close to none in India."Other roadblocks lie in wait for the MITI-V, such as the threat of **protectionism**, which is all the more real after U.S. President Donald Trump's call for tariffs on Chinese imports and threats to companies moving jobs away from the United States. But this does not seem to be dampening the prospects of the MITI-V just yet. "Every month, every year, the world is a more connected place," says Drew Rodriguez. All of the MITI-V have their own distinct advantages but India's huge internal market and low labor costs give it the edge. However, this is not to say that other MITI-V countries will not also become "new China" hubs for low-cost manufacturing. This will be the case regardless of the threat from robots or protectionism. "I haven't seen anything in the recent shift that would lead me to change my impression of the competitiveness of the MITI-V," adds Drew Rodriguez.

36. How according to the author China has become the second largest economy after U.S.?

(a) Due to large number of exports and low imports.
(b) As it has got a new generation population, a fragile policy environment, good quality infrastructure.
(c) China has moved into high tech manufacturing as its yearly average manufacturing costs have increased.
(d) It has grown in the fields like: Education for management, economic growth and a trifling internal consumer market.
(e) Both (b) and (c) are true

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37. According to the passage, how India can be considered as the mightiest among other four countries (MITI-V)?

(i) Foreign investors are showing great interest in establishing their manufacturing plants in India like iPhone etc.

(ii) India has a large base of well-educated graduates and a huge market of consumers.

(iii) India has strong automotive, electronics, food, and chemicals industries.

(a) Only (ii) is correct

(b) Only (i) is correct

(c) Both (ii) and (iii) are correct

(d) Both (i) and (ii) are correct

(e) All are correct

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

(a) Commentators and policymakers in India in particular seem downbeat on India conjuring up a jobs boom like China experienced during its rapid growth.

(b) Thailand has strong chemicals, machinery, and rubber processing industries.

(c) India's huge market, low costs, and positive noises from the government make it unavoidable for any manufacturer looking to produce bulk commodity products.

(d) Zhang sees India as being the next center for electronics assembly.

(e) All are true.

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39. According to the paragraph, what challenges India face in the manufacturing sector?

(i) India scores low on general skills attainment as workers do not have that much idea on how to operate machinery.

(ii) Foreign Direct Investment makes a negligible impact towards the growth of this sector.

(iii) There is a lack of proper policy making and its implementation by the government.

(a) Only (i) is true

(b) Only (ii) is true

(c) Only (iii) is true

(d) Both (i) and (iii) are true

(e) None of the above is true

40. According to the passage, what fear will stalk policy makers in India and other countries?

(a) The practice of shielding a country's domestic industries from foreign competition by taxing imports.

(b) Lack of skills of labor force towards the use of machinery used in manufacturing.

(c) Rising use of robots in manufacturing sector thereby reducing the man power in future.

(d) Political instability in MITI-V countries that might affect their growth in future.

(e) Both (a) and (c) are true.

Directions (41-42): Choose the word which is the same in meaning as the word given in bold as used in the passage.

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41. Protectionism

(a)Submission
(b)Salvation
(c)Import barrier
(d)Insecurity
(e)Door cover

42. Expropriation

(a)Declaration
(b)Confiscation
(c)Possession
(d)Malfeasance
(e)Configuration

Directions (43): Choose the word which is opposite in meaning as the word given in bold as used in the passage.

43. Decentralize

(a)Propagate
(b)Apportion
(c)Regionalize
(d)Broadcast
(e) coalesce

Directions (44-50): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

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Around the turn of the century; and interesting trend was slowly becoming prominent in retailing across the globe. Department stores were slowly becoming prominent in retailing across the globe. Department stores were slowly becoming less and less popular with customers. Large department stores offered a wide range of product categories - from apparel, luggage, toys, crockery, to home furnishing - as well as owned and managed the stock of products they sold inside the store and from their warehouses. Industry analysts started questioning whether this could still be the ideal retail model, and whether the changing retail environment marked the end of large department stores as we knew them.

On one side there were the stores that focused on a particular category - electronics, toys, women's wear or home appliances. Over the years, these had evolved into giant superstores and had become very popular with customers who went shopping for a particular product. On the other hand, there were discounters, hypermarkets and wholesale clubs that served the new age shoppers found their ambiance to be formal and boring.

To keep pace with these trends, some department stores were steadily reinventing themselves. The most prominent among them was UK based Selfridge's chain. In 2003, Selfridges launched a new store in Birmingham, England that completely reinvented the idea of the department store. Brands competed with each other within the store but there was no hierarchy of goods: watches competed with perfume and luggage with fashion. In addition the store organized various show stunts and performances through the day and called it, 'shopping entertainment.' Similar stores had come up in various parts of Southeast Asia, Japan and Europe. For customers, these new-age department stores seemed like a mall, just that they didn't have the walls that separate the different stores within a mall.

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While this trend was becoming more and more apparent abroad, within India too, certain consumer patterns were emerging. Our experience showed that a customer visiting a mall typically walks into four or five stores. That includes a large store and a few smaller brand showrooms. After that fatigue sets in and he or she is unwilling to walk into any more stores at the mall. So we asked ourselves, what would happen if we removed the walls between the different stores in a mall? In that case, a customer would be exposed to multiple brands at the same time, without the necessity of walking in and out of different stores. And along with shopping we could also provide her with other entertainment options.

Within the company itself there was a renewed confidence and an urge to play a larger role in shaping the modern retailing space in India. We had completed more than six years in retailing. With Big Bazaar we had tried and tested our skills at offering a wide range of categories while Pantaloons was firmly positioned in the lifestyle segment. We could now create shopping and entertainment landmarks in the cities in which we had already established a strong presence.

These three insights - the metamorphosis of department stores into developed markets; customer fatigue at the existing shopping malls in India; and the need to create destination malls in Indian cities – formed the **genesis** of the next format we started working on, Central. The objective was to create a retail format that was must larger and totally different from what India had seen till then. It would offer everything - from multiple brands for shopping, to restaurants, coffee shops, entertainment options and gaming zones - all under one roof. If we were able to deliver on these two fronts, we could attract customers from every part of the city and make it the city's prime shopping destination.

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There were a couple of other issues that the Central model addressed quite well. Pantaloons outlets had limited space. We were positioning it as a fashion destination and their business model was based on selling mostly brands that we owned, or what are called private labels. However, with its increasing popularity; we were being approached by multiple foreign and Indian brands to stock these at Pantaloons. Central, being far bigger in size allowed us to open up a lot of space for other brands paid us a certain percentage of their sales in the mall as commission. Based on the performance of these brands, we could decide on which to keep and which to discard.

The first Central mall was launched in Bangalore in May 2004. Measuring 1,20,000 square feet, it was spread over six floors and housed over three husband brands in categories like apparel, footwear, accessories, home furnishing, music and books. In addition we had coffee shops, food courts, a Food Bazaar, restaurants, pubs and discotheques. A customer could also book tickets for movies and concerts, book travel tickets and make bill payments.

What has primarily made Central the 'destination mall' for Bangalore is its location. It is located in the heart of the city, at M.G. Road, where once Hotel Victoria stood. Moreover, we added a lot of features to further establish it as the **focal** point of the city. The Central Square located outside the mall building has been made available for art exhibitions, cultural performances, shows and product launches. And in 2005, the vintage car rally was flagged off from the Central flag-point, which has since become the epicentre for many such events. Thus, Central captured in all its glory what we wanted a destination mall to be, and loved up to its tagline of 'Shop, Eat, and Celebrate.'

Soon after the launch of Bangalore Central, we opened the second Central in Hyderabad in November 2004. Once again it was located at the heart of the city on the Punjagutta Cross Road. Here, the roads

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connecting the city centre with Secunderabad, Jubilee Hills and the old part of the city; converge. It was more than double the size of Bangalore Central. Apart from over hundreds of brands to shop, it had food courts, restaurants, as well as a five-screen multiplex managed by PVR Cinemas. Much like the one Bangalore, Hyderabad Central didn't take much time to become the nerve centre of the city. With an annual retail turnover of around Rs 200 crore it is presently among the largest retail destinations in the country.

44. Which of the following statement is true?

(a) The Central mall in Hyderabad in 2004 occupies more than 2,40,000 square meter in area and currently considered as one of the largest retail destinations in the country with a generated annual retail turnover of around Rs. 200 crore.

(b) It has been observed during the last decade that the hypermarkets are slowing, failing to retain consumers in competition with the department stores.

(c) The market analysis convinced the company referred in the text that the time is rope to introduce now shopping and entertainment landmarks in cities, where they already enjoy some market presence.

(d) While the consumers were able to look for a certain category of products at length in the specialty stores, wholesale clubs allowed them to purchase a number of products at a cheap and negotiable rate.

(e) None of the above

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45. Which of the following statement is false?

(a) The recent consumer response towards department stores led to the quest for a new business Model which may replace it in the coming days.

(b) Since inauguration the Central Square outside the mall in Hyderabad has been used for various purposes so far including, art exhibitions, cultural shows, product launches etc.

(c) When the company mentioned in the passage decided to capitalize on the emerging changes in consumer mindset on the retail sales, they already had an experience of nearly six years of operating in this market segment.

(d) The changing structural framework of the new type of malls became very popular in various European and Southeast Asian countries, owing to their boundary-less arrangement of products, coupled with shopping entertainment options.

(e) None of the above

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46. Which of the following terms has not been mentioned in the above passage?

(a) Department Stores

(b) Hypermarkets

(c) Wholesale Clubs

(d) Super-speciality stores

(e) All are mentioned.

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47. Which of the following statement is true?

(a) The firm discussed here allowed various foreign and Indian garment companies to display their products in their show room on the condition that they will pay them either some rent, or a pre-decided percentage of their sales as commission.

(b) Before going for the Central venture, the firm already had the experience of offering a wide range of product categories through Big Bazaar and in specialized segments through Pantaloons.

(c) The Central mall in Bangalore provided importance to both goods and services for business development: it displayed around two hundred brands in categories like garments, footwear, music, books etc. on one hand, and ensured eating and entertainment options, ticket-booking for movies and concerts, travel services and bill payments within its premises on the other.

(d) The reasons behind losing out of the specialty stores had been multifarious, covering the traditional and unexciting environment, steep price competition from other rivals, inflexibility in operation etc.

(e) None of the above

48. Which of the following statement is false?

(a) In tune with the changing time, the new store created in Birmingham allowed brand competition within the store without explicit hierarchy of products, and organized various events to ensure lively amusement for the shoppers.

(b) Since visiting different stores even within a mega shopping complex gets monotonous once the initial excitement is over, the exposure to multiple brands simultaneously with removal of the walls has been a consumer-friendly move.

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(c) The idea behind setting up a mega retail network was to make it city's unique shopping location by ensuring exposure to multiple brands on one hand, and by making it an excellent hang-out option through setting up of entertainment and nourishment options on the other.
(d) The market analysis by the company described in the passage revealed that a representative buyer to a shopping centre goes to at the most four or five stores, selecting large or small showrooms randomly.
(e) None of the above

Directions (49): 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.

49. Genesis
(a)Epilogue
(b)Consummation
(c)Result
(d)Capper
(e)Provenance

Direction (50): 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.

50. Focal
(a)Frivolous
(b)Umbilical
(c)Intrinsic
(d)Visceral
(e)Esoteric

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Solutions

1. **(c);** We can determine the answer from the following sentence of paragraph 1, "Trump announced that he would not certify that Iran was complying with the Joint Comprehensive Plan of Action (JCPOA), as the nuclear deal is called formally." Hence option (c) is the correct choice.

2. **(d);** We can infer from following lines of paragraph 2 that sentence (II) and (III) are correct "to work closely with the U.S. Congress and our allies to address the deal's many serious flaws so that the Iranian regime can never threaten the world with nuclear weapons". Sentence (I) is not the correct explanation.

3. **(d);** All the other sentences are not true as they are not mentioned in paragraph 3. Hence sentence (d) is the correct choice.

4. **(e);** Read both the paragraphs 3 and 4, they state that republicans like Israel tried their best to scupper the deal, hence sentence (e) is making a connection with paragraph 5 if it follows paragraph 4.

5. **(b);** Referring to the fifth paragraph, we can easily conclude that only sentence (III) is true in the context of the passage. Refer this statement from the paragraph 5, "Trump claimed with a straight face that the deal gave Iran over $100 billion its government could use to fund terrorism." Hence option (b) is the correct choice.

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6. **(b);** Refer the last sentence of the passage, "Where the emergent value cannot exert itself as the real and constant selective purpose of the man but is in conflict with the biological selective purpose and only inconstantly shows its supremacy from time to time, we have the picture of the ordinary struggling man." Hence (b) is the correct choice in the context of the passage.

7. **(e);** Refer the statement, "Here the biological tendencies are not destroyed but their potency, and indeed the potency of the whale life-history, converges towards the achievement of the self-emergent purpose, the value." Thus it does not become insignificant, rather it is directed towards fulfillment of values. Hence (e) is the correct choice.

8. **(d);** The phrase "***resignation in an unknown number of past experiences***" signifies that one is not discriminating while learning lessons from the past. Behaviour registers innumerable experiences of the past. Hence (d) is the correct choice in the context of the passage.

9. **(e);** Read the passage carefully, it can be inferred that the most suitable theme of the passage is "***Value orientation gives precedence to mind over body***." Hence option (e) is the correct choice.

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10. (c); The word "***Coalesce***" means come together to form one mass or whole. The word "***Affiliate***" means officially join or become attached to an organization. Hence both are similar in meanings.

Sever means put an end to (a connection or relationship); break off.

Sunder means split apart.

Lacerate means criticize forcefully or severely.

11. (d); If we read Paragraph 1 carefully, we infer that only sentence (d) goes in harmony with the paragraph. Sentence (a) is wrong as the Godavari and Krishna, though being part of ILR project, is not Himalayan rivers rather they are peninsular rivers. Sentence (b) is wrong as it talks about investments by transporting the water to other nations, which is not related to paragraph. Sentence (c) is wrong as it talks about meeting the primary purpose of the farmer, which is not specific. Hence only sentence (d) is correct as it talks about what ILR project consists of.

12. (d); Referring to paragraph 2, we can conclude that only sentences (II) and (III) are correct. "The Interlinking of Rivers (ILR) project has its roots in ancient times", It is correct to say this as it is mentioned in the paragraph that many rulers and engineers from ancient times had sought to divert the water to dried lands. Sentence (III) is correct as it tells that previous government did not pursue these plans due to financial and environmental issues. Sentence (I) is not correct as the idea of using the water of interlinked rivers was not implemented. Hence option (d) is the correct choice.

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13. (e); All the above sentences can be inferred from paragraph 3 except sentence (e). Sentence (e) is not mentioned in the paragraph hence it cannot be inferred from paragraph 3.

14. (e); All of the above factors are true as they are responsible for the delay in the implementation of ILR project. Hence option (e) is the correct choice.

15. (b); While going through both the paragraphs, we find that here the demerits of the Interlinking of Rivers (ILR) program are discussed. The harm that living entities will get by constructing this project is discussed in this paragraph. Hence sentence (b) is the correct option that can follow paragraph 4 to form a connection with paragraph 5.

16. (d); The passage is more about the problems and differences in opinions of traders and businessmen of Surat regarding the implementation of GST. The bustling markets of Surat went silent after the introduction of GST as all stages of the textile industry which were free of tax net earlier had been brought under the GST regime at one go. It can be inferred from the second paragraph of the passage, "Earlier, all stages of the textile industry other than yarn had been free of the tax net, but these were now brought into the GST regime at one stroke." Thus statement (I) is correct.

The statement (II) is incorrect as according to the passage, the traders went through a massive loss of 1.25 crore per day due to continuous strike from them for three weeks against the implementation of GST. It can be inferred from the third paragraph.

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The statement (III) is correct as it can be inferred from the last paragraph of the passage, "Most of us are small businesses, and are not well versed in technology. We also have to hire professional accountants. These are added costs that will eat into our marginal profits…"
Hence (d) is the correct option in context of the passage.

17. (a); The literal meaning of the phrase "**fait accompli**" means a thing that has already happened or been decided before those affected hear about it, leaving them with no option but to accept it. In this context, the author has tried to express the grievances and concerns of traders and businessmen of Surat who were badly affected after the implementation of GST. Read the first sentence of the last paragraph carefully, the author has clearly indicated that the textile traders are left with no alternative but to accept the new tax regime in the system. They had already incurred the loss due to shut down and any further acts of such extent would have an adverse impact on their business. So they have accepted GST though it was imposed without their consent. Other two statements are out of the context. Hence only statement (I) is correct in context of the passage.

18. (d); All the statements except (d) can be inferred from the first paragraph of the passage. However, statement (d) seems to be another fact which may or may not be true as there is no clear evidence of this fact in the passage. None of the paragraphs has got any connection with the given statement. Thus it can be left out on the basis of its truancy from the passage. Hence (d) is the correct option in context of the passage.

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19. (b); It is to be noted that both the statements (I) and (II) are generalized versions of government's motives behind bringing GST into the system. However, the question is about the aim behind bringing the textile sector within the GST regime which the author has pointed out in the third paragraph of the passage, "Chiefly made up of small businesses, the textile trade in Surat is carried out through traditional methods such as long-term credit and consignments based on trust. The GST move appears to encourage vertical integration and is expected to shift the sector towards big industry, which seems to be the mission of the current government." Hence, in context of the passage only statement (III) brings out the correct motive behind the decision of the government.

20. (e); All three statements are the problems related to the implementation of GST that the author felt that the traders of Surat were concerned with. This can be verified after going through last few sentences of the last paragraph, "Most of us are small businesses, and are not well versed in technology. We also have to hire professional accountants. These are added costs that will eat into our marginal profits..... but the fact that they needed time to implement accounting and other processes." Hence (e) is the correct option in context of the passage.

21. (e); Paragraph 1 has provided all the reasons given as options regarding why India is lagging behind in pharmaceutical research. Hence option (e) is the correct choice.

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22. (c); Sentence (c) cannot be inferred from paragraph 2 as it is not mentioned in the paragraph.

23. (d); Both the sentences (II) and (III) correctly explain the factors that result in making advancements in research and development. About the paragraph 3, it can be stated that the growing Chronic and Cardiovascular problems and rising demand lead to innovations in pharmaceutical research and development in the country. Sentence (I) is not the correct explanation.
Hence option (d) is the correct choice.

24. (e); All of the above statements are correct with respect to the paragraph 4. The given statements are the efforts which need to be set on priority by the government to develop Pharma research and innovation. Hence option (e) is the right choice.

25. (b); Sentence (II) forms a connection with paragraph 5 if it follows paragraph 4. In both the paragraphs, the pillars have been given to improve the condition of research and innovation in the country.

26. (b); If we read the first paragraph and thereby the options given in the question, we find that sentence (b) is the correct explanation of the problem being faced by India. All other sentences are either incorrect or out of the context. Hence option (b) is the correct choice.

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27. (b); After going through both the paragraphs, we find that sentence (b) is correct as government is giving emphasis on public-private partnerships PPP for funding new assets which can well be connected with both the paragraphs. Hence option (b) is the right choice.

28. (e); All the given sentences are correct as they all are mentioned in the paragraph. Hence option (e) is the correct choice.

29. (d); With reference to paragraph 4, both sentences (II) and (III) are correct as it tells about the reasons of improper implementation of the project. Sentence (I) is not mentioned in the paragraph. Hence option (d) is the correct choice.

30. (e); In reference to the paragraph 5, we infer that both the sentences (a) and (b) are correct. The elongated time, costs overrun and inability to resolve the disputes quickly are the hindrances in the development of project. Hence option (e) is the correct choice.

31. (c); Demonetization has created confusion regarding the growth of the economy in the mind of people because the CSO's data do not appear to square up with reality. The effects of demonetization on formal and informal sectors are not properly estimated; hence any action taken by the estimation will lead to fatal error/ failure. Thus statement (III) is the only correct reason in the context of the passage.

32. (e); The tone of the author is sardonic because of the error in estimation of the GDP from different sectors.

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33. (d); Because of the difference in results obtained from CSO and Index of industrial production (IIP) for the same time span. Hence both the statements (II) and (III) are right in the context of the passage.

34. (d); Read both the paragraphs carefully, the author clarifies in paragraph 4 about the effects of demonetization on the life of people, so the option which best connects both the paragraph is –"was evident in reports from across the country, there was widespread distress in rural India following demonetization." Rest options don't discuss demonetization.

35. (c); The CSO's estimates of output in the informal sector are captured by "proxy", rather than relying on direct and verifiable methods of estimation because of the problem arising due to the adoption of new methodology ("Rejigging statistics"), by Modi government in 2015. The data obtained reflect a disconnection with reality due to the extrapolation of previous data which might be responsible for the anomaly.

36. (c); Refer to the fourth and fifth sentences of the first paragraph, "Manufacturing goods in China ..... higher value manufacturing." Hence option (c) is true in the context of the passage.

37. (d); Refer to the fourth sentence of second paragraph, "My opinion.....design engineers." Hence both options (i) and (ii) are correct.

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38. (b); Refer to the last lines of fourth paragraph, "Malaysia has …….. processing industries." Hence only option (b) is not true in the context of the passage.

39. (a); Refer to fourth sentence of third paragraph, "Despite all the ……. Operate machinery." Hence only sentence (i) is true in the context of the passage.

40. (e); Refer to the sixth paragraph, "Yet for all the……. in the future."
Hence sentences (a) and (c) are true in the context of the passage.

41. (c); **Protectionism** means the policy of imposing duties or quotas on imports in order to protect home industries from overseas competition. Hence '**import barrier**' is the word most similar in meaning to it.

42. (b); **Expropriation** means the action by the state or an authority of taking property from its owner for public use or benefit. **Confiscation** means the action of taking or seizing someone's property with authority; seizure. Hence both are similar in meanings.

43. (e); **Decentralize** means move departments of (a large organization) away from a single administrative centre to other locations. Hence '**coalesce'** is the word most opposite in meaning to it.

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44. (c); Refer the last sentence of the fifth paragraph, "We could now create shopping and entertainment landmarks in the cities in which we had already established a strong presence." Hence only (c) is true in the context of the passage.
Option (d) is wrong because wholesale clubs did offer cheaper products; there was no hierarchy of goods yet.

45. (b); Central Square is there in Bangalore. Hence option (b) is the false statement among the given options.

46. (d); Refer the second paragraph. Option (a), (b) and (c) are mentioned in the above passage, only option (d) is not mentioned. Hence option (d) is the correct choice.

47. (b); Refer the fifth paragraph, "With Big Bazaar we had tried and tested our skills at offering a wide range of categories while Pantaloons was firmly positioned in the lifestyle segment". Hence option (b) is the correct choice

48. (d); Refer the second and third sentences of the fourth paragraph. (He selects one large store and three or four smaller ones). Hence option (d) is the incorrect statement in the context of the passage.

49. (e); **Genesis** means the origin or mode of formation of something. **Provenance** means the beginning of something's existence; something's origin. Hence both are similar in meanings.

50. (a); **Focal** means relating to the centre or most important part. **Frivolous** means not having any serious purpose or value. Hence both are opposite in meanings.

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LOD-DIFFICULT

Directions (1-5): Read the following passage carefully and answer the questions given below them.

Paragraph 1: Former Reserve Bank of India (RBI) governor Y.V. Reddy, in a speech last week, said that confidence in the working of public sector banks is at a historic low. The reason for this is not very difficult to discern. PSU banks are grappling with a high level of bad loans, and a number of them have been put under RBI's prompt corrective action and are not in a position to lend. In the March quarter, PSU banks booked losses in excess of Rs 62,000 crore and the total gross non-performing assets (NPAs) stood at about Rs 9 trillion. Although the government is in the process of recapitalising state-run banks, it is likely that the current Rs 2.11 trillion PSU bank recapitalization plan will not be sufficient to put the PSU banks back on track. Since PSU banks own about 70% of banking assets, their inability to lend will have a direct impact on economic growth. Therefore, it is important that the situation is handled with care.

Paragraph 2: As recently reported by Bloomberg, four out of 21 PSU banks have not appointed replacements for chief executive officers (CEOs) and top executives in nine more banks are expected to leave in the coming months. Given this state of affairs, it is possible that new CEOs may not be appointed in time. It is certainly not a desirable situation, especially at a time when banks are stressed and need swift decision making. It is important to have a plan in place for a smooth transition at the top. However, it is also likely that the government will find it difficult to attract talent due to the fear of investigative agencies among bankers. A number of present and former senior executives are under investigation for past transactions. The government must ensure that investigations don't become a witch-hunt, and that the issue is handled with utmost care.

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Paragraph 3: The government is now mulling the formation of an asset reconstruction company(ARC) for faster resolution of bad loans and has constituted a committee to make recommendations in this regard. The committee is expected to submit its recommendation in two weeks. While it will be interesting to see the suggestions, in principle, the idea is unlikely to go very far. The basic problem will be one of valuation of stressed assets. For instance, if they are transferred at par and the resolution is left to a government-owned ARC, it could end up creating more complications in the system. Also, the ARC will need a significant amount of capital, which the government is not in a position to provide. Banks should be able to resolve bad assets under this framework. If the government can actually find resources to reduce stress in the banking system, it would do well to reassess the capital requirement of PSU banks and revisit the capital infusion plan.

Paragraph 4: Apart from capital needs and faster resolution of stress assets, PSU banks need governance reforms—something that has been largely missing so far from the picture. It is correct that the present government has refrained from micromanaging PSU banks, but this in itself will not solve the problem. The government, perhaps, needs to put in place a new framework for governance where, for instance, appointments at higher levels are made in time, and the board is professional and accountable. A situation where banks run without a CEO should never arise. PSU banks should be in a position to attract talent by offering competitive compensation at every level to be able to improve their operation and risk management systems. Only when banks are run by professionals will they be in a position to fund India's growth in the long run and create value for all stakeholders, including the taxpayer.

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Paragraph 5: At a broader level, as Reddy noted in his remarks, there should be clarity on the future of PSU banks. In fact, some of the banking reforms will only work if a clear road map is defined. For instance, if the government believes that a few banks should focus on underbanked areas, some fiscal support may be warranted. Perhaps banks should be allowed to focus on specific areas of strength so that they become more efficient over time and are not dependent on budgetary support for growth.

Though the government has entered its last year in office, it still has time to initiate broad reforms and give a fresh direction to PSBs. It will be difficult to sustain higher growth in the medium term without a strong banking system.

1. What is/ are the issue(s) that need attention in order to ameliorate the condition of banks?

(I) No reform concocted to create better governance structures in banks

(II) Government policies are acting as a hindrance to raise funds for recapitalization.

(III) Absence of senior officials to supervise the activities of banks.

(IV) Inability of the banks to resolve the bad assets.

(a) Only (I)

(b) Only (II) and (III)

(c) Only (I), (III) and (IV)

(d) Only (I), (II) and (III)

(e) All are correct

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2. Is it correct to say that formation of a government owned asset reconstruction company is detrimental in the current situation?

(a) Yes, as government has inadequate amount of capital to reconstruct the assets.
(b) No, as banks are incompetent to resolve their bad assets.
(c) Yes, as banks need support of the government to reduce its stress.
(d) No, asset reconstruction company needs regular supervision by the government.
(e) None of these

3. Which of the following can be inferred from paragraph 5 which forms a connection with paragraph 4?

(a) Public sector banks should make appointments of new talents, thus bringing a transformation.
(b) Banks should focus on strengthening its specific areas of interest at one time.
(c) The government should implement new reforms to strengthen the banks.
(d) Banks should directed and controlled by professionals so that they can influence the growth of the nation.
(e) Strong banking system is needed to boost economic growth.

4. In context of the passage, the government should focus on

(I) recapitalizing the public- sector banks.
(II) administering the investigations of banks' supervisors.
(III) improving the regulation of banks by making appointments on time.

(a) Only (I) and (II)
(b) Only (II)
(c) Only (II) and (III)
(d) Only (III)
(e) All of the above.

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5. In which context does the word 'mulling' used in the passage?
   (a) to investigate the regulation of the banks.
   (b) to initiate new reforms thus giving a fresh direction to Public sector banks.
   (c) to ponder on the construction of a committee for the clearance of bad lo
   (d) to influx an asset reconstruction company in the banking system.
   (e) All of the above.

Directions (6-10): Read the following passage carefully and answer the questions given below them.

Paragraph 1: In the run-up to the 2019 Lok Sabha elections, the protectionist din is growing louder in India. This is not unexpected, since, despite liberalization, we have not fully embraced an open-market identity. And despite our growing aspirations of becoming a stakeholder at the global economic high table, most political parties still seem to lack a cogent economic vision. Consequently, those in the protectionist camp have strengthened their attack on foreign companies, particularly on digital economy firms. Such companies are the softest targets, because they tend to lack the institutional experience, and sometimes even the will, to take political positions in emerging markets. However, in the spirit of debate, some rebuttals are in order. Let us analyse the protectionist proposals first: the government should create different compliance burdens for foreign and Indian firms. This stems from the assumption that owing to superior technology and abundant capital, foreign-owned firms can easily outmanoeuvre domestic incumbents, if they compete on a level playing field. Therefore, like China, we should put strict conditions on foreign direct investment (FDI).

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Paragraph 2: Moreover, India must account for a larger share of global value chains (GVCs), currently estimated to be only 2% of the total, before we can start selectively evoking the China model. We must harness inward investments to strategically generate this value. Many companies in the information technology (IT) and IT-enabled services space are now struggling to achieve this objective through outmoded cost-arbitrage-based business models. Ironically, some of them, unable to keep pace with innovation, are now asking for protection. This demand may be at the cost of the same market logic that created them—the ability to competitively serve global markets, with minimum government intervention. The proposition of the protectionist camp is that India should adopt a preferential approach towards strategic government procurements in the digital industries. Proponents of this approach are quick to cite examples such as the US government's Defence Advanced Research Projects Agency (Darpa), which played a role in the invention of the modern internet.

Paragraph 3: In an effort to promote self-reliance, India has been trying to create preferential private sector partnerships in the defence industry for over a decade. Most recently, strategic partnerships were defined and envisioned under the defence procurement policy, 2016. However, this potentially meaningful modality of deep public-private partnerships has been throttled by reticence on part of the unions representing public sector enterprises, as well as an all-pervasive lack of trust in the private sector. The solutions cannot possibly lie outside, or in the politics of protectionism.

Paragraph 4: Lastly, the newest avatar of protectionism is manifesting itself in the so-called "data economy", the data-driven subset of the digital economy. A legitimate hypothesis is that as India transitions from data-poor to data-rich, owing to factors such as increased internet penetration and the Jan Dhan-Aadhaar-Mobile (JAM) trinity, the data-linked rights of citizens must be secured better. However, the protectionist camp goes on to offer a tenuous extension

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of this hypothesis: India should mandate localization of all data owned by foreign companies, again inspired by China. There are several technical arguments in favour of cross-border data flows, but let us forget those. The central issue is that, analogous to the case for enhancing contribution to GVCs for goods and services, India will have to service global data flows if it is to become a hub for data-driven industries.

Paragraph 5: Despite large volumes, the potential for earning large value from the domestic data market remains limited. Low average revenues per user in telecom and low transaction values in digital payments are indicative of this "high-volume and low-value" paradigm. The need for data services to achieve scale is almost a prerequisite to their survival. Unlike China, we do not have a large enough economic footprint to deter advanced countries from taking reciprocal measures against our "tactical protectionism". And unlike in the US, our institutions and businesses do not generate enough surpluses to invest in cutting-edge research. Our markets are shallow, and our technological self-reliance has to be earned through internal reform. So, if we are to be protectionist, we must at least adopt a strategic lens—investments cannot be turned away for meeting political ends.

6. Deduce the most common protectionist proposition from the passage.

(I) Government should concoct reforms in order to develop the competitive environment hence letting the economy grow.

(II) India should adopt the government's acquirements in the digital industries.

(III) The government should provide superior technology and abundant capital to Indian firms.

(IV) Government should provide assistance to risky firms enabling them to build a stronger position in global market.

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(a) Only (I)
(b) Only (II)
(c) Only (I), (III) and (IV)
(d) Only (I), (II) and (III)
(e) All are correct

7. In context of paragraph 2, what is/ are the reason (s) behind India being low on global value chain?
(a) The government's regulations and restrictions in the economy have not been liberalized.
(b) The profit rate of many companies of India is low.
(c) The innovation rate of India is low.
(d) Both (b) and (c)
(e) All are correct

8. According to the passage, the challenge (s) within government is/ are:
(I) Negligence in implementation of the reforms concocted to bring transformations in the economy.
(II) The lack of bilateral relations within the government of other countries.
(III) The lack of trust on private enterprises for creating public private partnership.
(a) Only (II)
(b) Only (II) and (III)
(c) Only (I)
(d) Only (I) and (III)
(e) All are correct.

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9. Which of the following can be inferred from paragraph 4?
(a) Protectionists are giving emphasis on public private partnership to serve global markets.
(b) Protectionists proposed that localization of all data should be sanctioned by India.
(c) Investments should not be ignored to protect our domestic enterprises.
(d) It is difficult to outwit foreign companies as they have superior technology and abundant capital.
(e) None of these

10. What does the author mean by "high-volume and low-value" as mentioned in paragraph 5?
(a) The need of data services is immense but the capital required is limited.
(b) The range of data flow is wide but it is incompetent to generate large revenue.
(c) The Domestic data market and foreign data market varies in terms of generation of revenues.
(d) The flow of data services is limited providing less revenue.
(e) None of these.

Directions (11-15): Read the following passage carefully and answer the questions given below them.

Paragraph 1: Many commercial banks in India are under financial stress. This has imparted a fragility to the banking system as a whole. Scams and scandals surface from time to time, making headline news. There is also a quiet crisis that runs deep. It is not audible yet. But it is mounting, since recurring failures of regulation or governance have not led to any accountability or corrective action. Some erosion of confidence is no surprise. If the problem continues to be neglected, a trust deficit could develop over time.

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Paragraph 2: The fundamental problem is the non-performing assets (NPAs) of commercial banks. An asset becomes non-performing when it ceases to yield any interest or income for the bank. Simply put, it is a bad loan. Such NPAs are rising rapidly. This rise is partly a consequence of the far more rigorous asset quality review by the Reserve Bank of India (RBI) based on its income-recognition and asset-classification norms. The RBI financial stability report shows that for all commercial banks, gross NPAs as a proportion of total assets were 9.6% in March 2017 and an estimated 10.8% in March 2018. For public sector banks, these proportions were higher at 11.4% and 14.5%, respectively. The problem is obviously serious in public sector banks. Even if private sector banks fare better, they also have the same problem. The systemic problem of bad loans needs to be addressed.

Paragraph 3: The underlying factors are common. Lending at political behest plagues public sector banks but private sector banks are not immune either. Lending could be driven by corrupt behaviour if bank managers collude with corporate borrowers to collect margins for themselves without assessing risk before extending bad lo Lending could also be inept if bank managers do not have the ability to assess risk or do not exercise due diligence. These reasons have always existed. The problem is not new. It has just grown rapidly over the past decade.

Paragraph 4: Until the early 2000s, development finance institutions (DFIs) had done much of the lending to corporate entities for investment in the manufacturing or services sectors. These began winding down in 2000 and were closed down in 2005. For a while, companies used retained profits or cash reserves, before turning to external commercial borrowing, the domestic bond market, or equity markets as sources of finance. It was not long before borrowing from commercial banks emerged as an important alternative source of

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corporate financing. Apart from behest, corrupt or inept lending, some systemic problems arose. Commercial banks simply did not have the capability to assess credit risk on long-term investment lending because they have always been engaged in advancing short-term working capital. Moreover, commercial banks were caught in a maturity mismatch, because they borrowed short from depositors but had to lend long to investors.

Paragraph 5: In countries that are latecomers to industrialization, this role has always been performed by development banks, which meet the investment financing needs of new firms in underdeveloped manufacturing sectors that are not met by capital markets or commercial banks because, in their calculus, the risk is too great. Starting around 1950, this model was adopted not only by several underdeveloped countries in Asia and Latin America seeking to industrialize, but also by Germany and Japan, which were seeking to reconstruct their economies. India was a pioneer in establishing DFIs, its equivalent of development banks elsewhere, to kick-start industrialization.

11. What is meant by the statement "It is not audible yet" as used in the passage?

(a) The regulatory policies formulated to evade the situation of financial stress in banking system are not feasible to implement.

(b) Banks are under financial stress which is difficult to overcome.

(c) The scams and scandals in the banking system are still unknown to everyone.

(d) The adversities facing by banking system have not been yet taken into consideration by the regulatory body.

(e) The crises in the banking system are due to weak regulation and governance.

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12. How we can deduce the fact that "privatization is no solution"?

(a) As private sector banks have larger proportion of NPA as compared to public sector banks.

(b) As both public sector and private sector banks are undergoing the rising problem of non- performing assets.

(c) As both public and private sector banks are not capable of resolving their issues.

(d) Both (b) and (c)

(e) All are correct

13. According to the passage, How can the problem of Bad Loan in Banking system be avoided?

(I) Banks should mortgage necessary assets of the borrower to avoid the loss.

(II) Asset Quality must be reviewed by RBI strictly and carefully.

(III) Bank managers should have the ability to assess the risks before lending.

(a) Only (I)

(b) Only (III)

(c) Both (II) and (III)

(d) Both (I) and (III)

(e) All are correct

14. How did India plan to start industralisation at faster pace?

(a) by infusing large capital in the banking system

(b) by imposing high interest rate on borrowed sum of money.

(c) by reducing the lending rate to new firms as it is risky.

(d) by investing through development banks.

(e) All are correct

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15. What is/ are the problem(s) related to commercial borrowings?
(I) maturity mismatch
(II) Not capable to assess credit risk on long term investment lending
(III) corrupt and inept lending
(a) Only (I)
(b) Only (II)
(c) Both (II) and (III)
(d) Both (I) and (III)
(e) All are correct

Directions (16-23): Read the following passage carefully and answer the questions given below it. Certain parts are given in bold to answer some of the questions based on the passage.

Sometimes it is not only a book, but the book read with an insightful review of it that gives us an understanding of a reality. One has to read Seymour M. Hersh's memoir, Reporter, and Alan Rusbridger's review of it for The New York Times to understand modern journalism. Mr. Hersh is what he calls "a survivor from the golden age of journalism" — the 1960s and '70s. Those were the days when reporters were "free to travel anywhere, anytime, for any reason, with company credit cards". However, with the onset of a financial squeeze, which continues till now, Mr. Hersh's editor asked him in 2011 to interview an important source by telephone rather than fly 3,000 miles. In the memoir, Mr. Hersh shares the difficulties and punishing work schedule of an investigative reporter. Mr. Rusbridger's review locates those difficulties within the overall framework of journalism.

From a reader's point of view, the most striking aspect of this honest memoir is the role of the desk in making copies readable. Mr. Hersh being touchy, and sometimes too demanding a reporter, in 1976 complained to his managing editor at The New York Times, Abe Rosenthal, that the desk was indulging in a rather tedious editing of

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one of his stories.**[A] He spoke of the bureaucratic systems in the desk that were delaying the publication of his report.** Rosenthal's response, which Mr. Hersh terms as "testy, albeit funny", explains the wonderful work done by the desk: "It should interest you to note that at this moment a good part of The New York Times has come to a standstill because the deputy managing editor, one assistant managing editor, one acting national editor and one assistant national editor are tied up as they have been all day, and for days past, in trying to get your series into printable form. It seems to me that if I were a reporter whose work needed that much attention, I would be slightly embarrassed and hugely grateful. Unlike you and me, the editors involved are polite and civilised individuals. Perhaps that is why it has not come across to you that it is you, not the 'system' nor the 'bureaucracy' that is responsible for the delay between your handling in the piece and the day it will eventually be printed."

The uneasy relationship between the reporters and the desk is not new. With their bylines and visibility, reporters tend to think that they are the aristocrats of the profession. Though they never say it in as many words, they tend to view the desk as their proletariat counterpart, whose work is to run their eyes over copies. The reporter gets the credit for a good story not only for its content but also for its readability; however, when a copy is sloppy, the desk is easily blamed. **[B]Sometimes I get complaints against the desk from readers who contribute for the Open Page and the letters section when their stories and letters are cut for length.** In a newsroom, two values that are most talked about are independence and freedom. But we need to inculcate another supreme value: interdependence. Reporters and the desk bring a different set of skills together to publish a newspaper. **[D]An editor of a news organisation works like the conductor of an orchestra. It is not a solo performance. [C]The job is to bring out the full import of each note assigned to different players and ensure that the resultant product is not a**

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cacophony but a pleasant symphony. In a newspaper, the various notes are facts, accuracy and ease of reading. The desk's job is to essentially harness all the details that have been filed by the reporters into cohesive text that not only makes sense to a general reader but also fits within the newspaper format.

Some journalists opt for editing because it enhances the reading experience. Harold Evans once said that text editors are surgeons who can save facts and who can make the body of the story more vigorous and healthy. He wrote: "When it is necessary to cut for length they struggle to save details by using the language more economically than the writer. They are specialists in concise writing." These invisible warriors perform multiple tasks, from fact-checking to polishing to ensuring ease of reading.

16. According to the passage what is the need of inculcating the other value 'interdependence' apart from independence and freedom, between reporters and the employees from the desk?

(a) The dependence of employees from the desk and the reporters on each other bring a different set of skills together to publish a newspaper.

(b) The dependence of employees from the desk and the reporters on each other might eradicate the conflicts between them.

(c) Interdependence between reporters and employees from the desk might increase the profit of the organization.

(d) Both (a) and (c)

(e) None of these

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17. Why has the author called an era of the 1960s and '70s as the golden age of journalism"?

(a) Those were the days when reporters were free to travel anywhere, anytime, for any reason, with company credit cards.

(b) Mr. Hersh's editor asked him in 2011 to interview an important source by telephone rather than fly 3,000 miles.

(c) The relationship between the reporters and the desk used to be very healthy.

(d) Both (a) and (c)

(e) None of these

18. Why has author called the employees from desk (text editors) as invisible warriors?

(a) They can make the body of the story more vigorous and healthy.

(b) They struggle to save the details of a news by using the language more economically than the writer.

(c) They are specialists in concise writing.

(d) Perform multiple tasks, from fact-checking to polishing to ensuring ease of reading.

(e) All of these.

19. Why some journalists opt for editing?

(a) Because it enhances the reading experience.

(b) Editing gives Insightful review of it.

(c) Editing essentially harness all the details that have been filed by the reporters into cohesive text.

(d) Both (a) and (b)

(e) All of these

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20. What can be illustrated from statement [C] "**The job is to bring out the full import of each note assigned to different players and ensure that the resultant product is not a cacophony but a pleasant symphony**."

(a) The editor gives set of particular notes to each artist and he ensures that the outcome is sweet sounding.

(b) The editor gives set of particular notes to each player and ensures that they perform to win.

(c) The editor presents the various notes that are facts, accuracy and ease of reading, and ensures that the resultant details fit cohesively that not only makes sense to a general reader but also fits within the newspaper format.

(d) Both (a) and (b)

(e) None of these

21. What can be inferred from statement [A] "**He spoke of the bureaucratic systems in the desk that were delaying the publication of his report**"?

(a) The bureaucratic system is going in the office where people are doing deeds as per their own interest.

(b) All the paper work of the publication is derived from the bureaucratic system

(c) He talked about the people from the desk who are taking decisions on their own and thus delaying the publication work

(d) The delay in the publications is derived by bureaucratic people in the office.

(e) None of these

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22. Statement [B] "**Sometimes I get complements against the desk from readers who contribute for the Open Page and the letters section when their stories and letters are cut for length**." in the passage may not be grammatically or contextually correct. Choose the most suitable alternative that will replace the statement to adhere to the grammatical syntax of the paragraph.

(a) Sometimes I get complaints against the desk from readers who contribute for the Open Page and the letters section when their stories and letters are cut for length.

(b) Sometimes I get compliant against the desk from readers who contribute for the Open Page and the letters section when their stories and letters are cut for length.

(c) Sometimes I get complaints against the desk from readers which contribute for the Open Page and the letters section when their stories and letters are cut for length.

(d) Sometimes I get complaints against the desk from readers who contribute from the Open Page and the letters section when their stories and letters are cut for length.

(e) None of these

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23. According to the author, in reference with the statement [D] "**An editor of a news organisation works like the conductor of an orchestra. It is not a solo performance**." Whom has the author referred to as the orchestra of the news organisation?

(a) All the staff from the desk and the reporters

(b) Only the reporters

(c) Only the staff from the desk

(d) The various facts, accuracy and ease of reading in a newspaper

(e) Both (b) and (d)

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Direction (24-30): 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.

A question being raised about the GDP estimates for the first quarter of this year (April-June) is: How should 8.2% GDP growth be interpreted in, or **reconciled** with, the overall context of some of the pronounced trends in the economy? These include the depreciating rupee, rising bank bad loans, or non-performing assets (NPAs), a trade deficit that has shot up to a five-year high, and retail fuel prices that are inching up every day. One of the explanations being offered for the missing feel-good sentiment is that the faster growth has come on a low base which has produced a statistical effect, making growth appear faster. This is partly correct. The low base does explain a part of the growth estimated, but not all of it so the first thing to do when considering the figures is to get the base effect out of the way. The full picture emerges from sectoral estimates, which show that while some parts of the economy grew faster, a few others did not. Agricultural GDP growth quickened as two successive years of good rains improved farm produce. Manufacturing and construction, both industries that were dealt a severe shock by demonetization, recovered, as the cash shortage moderated. Policy support — such as simplification of the messy Goods and Services Tax collection systems — can strengthen this revival. If nurtured, it can be employment-positive.

Services growth slowed. Industries such as trade, hotels and transport, and the financial, real estate and professional services fall in this segment, as do public administration and defense services. **[A] Services growth is relatively more representative of the economic sentiment of the vocal among urban and semi-urban Indi** The performance of services probably explains the sense of disconnect with the growth estimate being expressed in some quarters. Despite slowing as compared to a year ago, the services

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sector grew faster than the agricultural GDP. Surprisingly, the slower services sector growth has not been a drag on consumption. Private consumption expenditure growth has quickened, relative to the preceding quarter, as well as compared to the same quarter last year. The strong, sustained growth, despite the high base, suggests that a consumption boom is in the making. Government salary and pension hikes including at the State level are feeding this consumption spree that is funded by taxpayer money and has remained unaffected by the sharp surge in retail fuel prices. Consumer industries are also reporting robust rural sales growth.

The cause for caution is that the GDP growth continues to be powered by consumption, not investments. Consumption-led growth is sustainable up to a point, especially if it is financed by expanding the government (Centre plus States' cumulative fiscal) deficit. The high growth in the years preceding the global financial crisis was driven by savings and investments. After the global economic downturn disrupted that trend, an investments **famine** followed. A recapitalization of banks was undertaken. It has not measured up to the problem. The insolvency mechanism has just about started functioning after **dithering** and delays. The government, in spite of its majority in Parliament, has made little progress in reforming public sector banks.

The estimates for the subsequent quarters of this year will not enjoy the benefit of the low-base effect. First quarter estimates are early indicators and not necessarily representative of the remaining nine months of a year. To sustain the 8%-plus growth rate beyond the first quarter, through the rest of the year, will require a far more pro-active policy push than appears probable in an election year that is also **fraught** with global economic challenges and mounting macroeconomic pressures. Ranging from rising international crude prices to the risk of inter-country trade wars, these are likely to keep

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the current account deficit — and therefore the rupee — under stress. **[B] A depreciating rupee inflates retail fuel prices, unless if the Central and State governments cut the taxes on them.** But tax cuts will increase the fiscal deficit. The Reserve Bank of India can hike interest rates to arrest the rupee's depreciation. But that will further increase the cost of borrowing, including the government's debt. Reforms, by removing bottlenecks, could have promoted growth even in an environment of rising macroeconomic vulnerability.

24. According to the author what was/were the reason(s) for the misinterpretation of GDP growth?

(a) Usage of the lower base while estimating the GDP
(b) Slow growth rate in services sector
(c) Quickening of Private consumption expenditure growth
(d) GDP growth continues to be powered by consumption, not investments.
(e) Both (a) and (b)

25. Why the estimation of the GDP growth based on the low base might go wrong?

(a) The low base does explain a part of the growth estimated, but not all of it.
(b) Low base effect ignores the variability of the sectors.
(c) As the GDP growth continues to be powered by consumption, not investments.
(d) Both (a) and (b)
(e) None of these

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26. Which of the following statements is false according to the passage?

(a) Consumption-led growth is sustainable up to a point only.

(b) An investments famine followed the global economic crisis of 2007-08.

(c) Despite slowing as compared to a year ago, the services sector grew faster than the agricultural GDP

(d) The performance of services probably explains a sense of connection with the growth estimate being expressed in some quarters.

(e) None of these

27. Choose the word which is most nearly the SAME in meaning to **reconciled** as used in the passage.

(a) Estrange

(b) Alienate

(c) Harmony

(d) Illicit

(e) Incite

28. Choose the word which is most opposite in meaning to **famine** as used in the passage?

(a) Scantiness

(b) Rareness

(c) Paucity

(d) Plenty

(e) plunder

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29. What can be illustrated from the statement [A] "**Services growth is relatively more representative of the economic sentiment of the vocal among urban and semi-urban Indians**" of the passage?

(a) Services growth provides a better idea of the economic expectations among the urban and semi-urban Indi

(b) Economic sentiment can be estimated through Services growth as it is comparatively better among the urban and semi-urban Indi

(c) Urban and semi-urban Indians consider services growth as a better indicator of economic growth.

(d) Urban and semi-urban Indians express their views on the services growth as an emotional sentiment towards economic growth.

(e) None of these

30. Statement [B] "**A depreciating rupee inflates retail fuel prices, unless if the Central and State governments cut the taxes on them**" in the passage may not be grammatically or contextually correct. Choose the most suitable alternative that will replace the statement to adhere to the grammatical syntax of the paragraph.

(a) The depreciating rupee inflates retail fuel prices, unless the Central and State governments cut the taxes on them.

(b) A depreciating rupee should inflate retail fuel prices, unless if the Central and State governments cut the taxes on them.

(c) A depreciated rupee will inflate retail fuel prices, so that the Central and State governments cut the taxes on them.

(d) A depreciating rupee will inflate retail fuel prices, unless the Central and State governments cut the taxes on them.

(e) None of these

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Directions (31-38): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it.

Media coverage of Russian President Putin's visit to India earlier this month focused strongly on a US law, Countering America's Adversaries Through Sanctions Act (CAATSA), and its implications for the India-Russia defence cooperation. CAATSA originated from allegations, in the aftermath of President Trump's election, of collusion between his campaign staff and Russia. This **snowballed** into a wider, bipartisan concern that he might undermine American security interests by allowing unwise concessions to Russia. A bill, introduced in the US Congress, sought to restrain President Trump from diluting the Russia sanctions regime, which was established after the 2014 "annexation" of Crimea and subsequent events.

As it progressed through Congressional deliberations, the bill developed a more ambitious objective — **dovetailing** sanctions with US commercial interests. The hitherto sanctions compelled companies in the US and European Union to deny Russia technologies, investments and financing in specified sectors and put restrictions on transactions in US dollar or Euro. The CAATSA bill introduced sanctions against third countries for "significant" transactions with Russia in defence and energy. The menu of sanctions includes technology denials, visa bans and access restrictions to US banking, currency and financing. Official US briefings admit that, besides denying revenues to Russia, the principal focus of sanctions is on ***weaning business away*** from Russia and towards the US. India is the world's largest arms importer, sourcing over 60% of its weapons from Russia. Its major defence purchases from Russia obviously attract the CAATSA scanner.

CAATSA is like a nuclear weapon, which is meant to deter but not to be used. The Indian government imports Russian weapons; if sanctions are slapped on it, it cannot buy weapons from other countries. It is the threat of sanctions that is expected to yield the

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desired result: thinking twice before negotiating a new Russian defence platform, exploring US alternatives and seeking CAATSA waiver on a transaction to transaction basis. The US has so far imposed CAATSA sanctions only once: on a Chinese state-owned company that imported the S-400 air defence system. Since then US does not sell arms to China, these sanctions had the symbolic purpose of warning India against acquiring the system.

In implicit recognition of India's situation, US officials acknowledge publicly that countries will not undermine their defence capabilities by suddenly discontinuing arms purchases from Russia. They indicate that, as long as these countries do not go in for new, "advanced" systems (like the S-400), there would be flexibility even in respect of new purchases, provided the overall share of Russian arms in their inventory is reducing (which it is, in India's case). India-Russia defence deals in the pipeline — helicopters, frigates and rifles — should benefit from this.

There is also some flexibility now on "significant" defence transactions. As per provisions in the 2019 US defence budget, the President can waive sanctions, provided he certifies that it is in US national security interest and that the country concerned is reducing the share of major Russian defence equipment or cooperating on other critical US strategic interests. The debate on whether such unilateral sanctions for political ends violate international law has no practical impact. The US will continue to pursue what it considers its national interest. The challenge for India is to safeguard its national interests.

India has to continue to strive for US accommodation of its perspectives. Its arguments are well known. The India-US strategic partnership is built on a strong mutuality of interests but it is not an alliance. The US has important interests in India: defence sales, vibrant market and convergent perspectives on the Indo-Pacific, which it would not want to sacrifice. India's diversification of defence

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acquisitions has followed a consistent course, which predates CAATSA; the US has been the main beneficiary of it in recent years. The process cannot be rushed without damage to defence preparedness, but it can be accelerated by more emphasis on technology transfers than military sales. India needs the autonomy to shape its relations with Russia in accordance with its political, economic and security interests. CAATSA waivers should be based on this overall perspective and not on a case-by-case review of transactions. Finally, India should be willing to make significant concessions on economic issues that President Trump keeps highlighting, in return for US understanding of our strategic perspectives.

31. What is/are the reason(s) that led to the formation of CAATSA act in the US Congress?

(I) Trump might subvert American security interests by granting favours to Russia.

(II) To restrain Trump from dissolving the Russia sanctions regime.

(III) To pace up the India-Russia defence cooperation

(a) Both (I) and (II)

(b) Only (II)

(c) Both (II) and (III)

(d) Only (I)

(e) All (I) (II) and (III)

32. Which one of the following is not an objective of the CAATSA sanctions?

(a) To align the sanctions with the overall commercial benefits of US.

(b) To protect the American security interests.

(c) To divert the trade towards US form Russia.

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(d) To add restriction on the US for trading technologies with the third country.
(e) None of these

33. What is/are the desired result(s) expected from the CAATSA sanctions?
(I) To consider the implications before trading a new defence technology form Russia.
(II) Analyzing the US alternatives before trading with any other country.
(III) Seeking CAATSA waiver on each and every transaction.
(a) Both (I) and (III)
(b) Only (II)
(c) Both (II) and (III)
(d) Only (I)
(e) All (I) (II) and (III)

34. Which of the following statement is TRUE according to the given passage?
(a) US does not have any significant social, economic, political or security interests in India.
(b) The debate on whether unilateral sanctions for political ends violate international law has provided practical solutions to resolve this.
(c) The sanctions include technology denials, visa bans and access restrictions to US banking, currency and financing.
(d) US has imposed CAATSA only once on a China-state owned company on the purchase of new production technology for companies.
(e) None of these

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35. What are the expectations of India from US regarding CAATSA waivers?

(I) India desires the autonomy to contours its relations with Russia.

(II) CAATSA remissions should be based on an overall perspective and not on case-by-case transactions.

(III) US should understand the strategic perspectives of India.

(a) Both (I) and (III)

(b) Only (II)

(c) Both (I) and (II)

(d) Only (I)

(e) All (I) (II) and (III)

36. Choose the word which is most similar in meaning with the highlighted word **DOVETAILING** as given in the passage?

(a) Alienating

(b) Jibing

(c) Abnegating

(d) Acclaiming

(e) Baiting

37. Choose the word which is most opposite to the highlighted word **SNOWBALLED** as given in the passage?

(a) Abatement

(b) Escalated

(c) Proliferated

(d) Annexed

(e) Bemused

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38. What does the phrase "***weaning business (something) away***" means?

(a) To diversify business opportunities
(b) To force someone break a habit.
(c) To acquire business from someone
(d) To gain undue advantage from someone.
(e) None of these

Directions (39-45): Read the following passage carefully and answer the questions given below it. Certain parts are given in bold to answer some of the questions based on the passage.

Economist Jeffrey Sachs has rarely met a boondoggle he didn't like. So it shouldn't be surprising that he has now argued for a "tech tax"—essentially, "finding ways to tax capital income and IP [intellectual property] income". The thing is, he is not the only one. The concept of a tech tax is gathering momentum. The European Union (EU) has been **grappling** with it since March this year. India introduced it in the Finance Act 2018. Australia is considering it and so are a number of other countries. It is a clear sign of the difficulty of dealing with the changing nature of the digital economy.

Cheap services and products built on the back of technological innovation enable productivity growth among the poor. They can aid farmers in price discovery, say, or give a push to financial inclusion and credit access. This is a given. But Dani Rodrik has pointed out that new technologies can also have downsides for developing economies. They show a bias towards skill and education when it comes to job creation. This reduces the labour arbitrage advantage developing economies have. The overall shift in income distribution from labour to IP doesn't help.

The digital economy's combination of intangible capital and disaggregated business models also creates an almighty headache for governments when it comes to taxation. Businesses that depend on

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monetizing user data for revenue, for instance, may realize millions of dollars of value from a tax jurisdiction without having a significant, taxable presence in it. The revenue can be registered to dummy head offices set up in low tax jurisdictions. Meanwhile, the difficulty of pricing intangible capital accurately undercuts measures such as the arm's length principle meant to keep companies reasonably honest when indulging in transfer pricing for tax avoidance purposes.

In 2011, San Francisco, the heart of the global tech industry, phased out the payroll tax and replaced it with a gross receipts tax—a popular move with tech companies since they often have large workforces before they have revenue. The tactic worked. Tech companies flooded into formerly blighted parts of the city. The unemployment rate fell by almost two-thirds over the next few years. But with the growth came disruption as gentrification pushed poor residents out of their houses and home prices rocketed to well over the national average. Thus, in 2016, members of the city's administration proposed a payroll tax targeting only tech companies; the revenue would be used to build affordable housing and homeless shelters. They had seized upon the most visible target—no matter that a tax targeting a job-creating sector could be counterproductive or that the city's long-running housing problem had as much to do with restrictive building regulations that **choke** supply.

As for India, the 'significant economic presence' (SEP) concept introduced in the Finance Act this year—it means that if a company has an SEP in India, it has tax liabilities here whether it is based here or not—makes instinctive sense. The problem is creating thresholds that don't stifle competition or open New Delhi up to accusations of protectionism. An even bigger problem is finagling such a regulatory change without becoming entangled in existing bilateral tax treaties. These moves take aim at legitimate problems which will grow in scale as IP comes to play an increasingly important role in traditional sectors such as automobile. But the transnational nature of digital

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businesses demands a multilateral response rather than a patchwork of rivalrous measures. This is difficult at a time when protectionism is on the rise, but all the more important for it. The Organisation for Economic Co-operation and Development's work on a new framework for base erosion and profit shifting for example, could do far more to shape an effective response to the digital economy than the EU's levy. Getting there, however, will require governments to refrain from letting frustration **goad** them into making counterproductive policy.

39. What is/are the impediments associated with the implementation of SEP under Finance Act?

(I) Identifying the intensity of the economic presence of a company so that it doesn't restrain the competition.

(II) Intellectual property plays an important role in traditional sectors.

(III) Implementation of SEP might muddle with the existing bilateral tax treaties

(a) Both (II) and (III)
(b) Only (II)
(c) Only (III)
(d) Both (I) and (III)
(e) All of these

40. How can new technologies become a pitfall for the developing economies?

(a) Economies wouldn't be able to gain from the available resource of cheap labour.

(b) Technologies fail to address the skill and educated mass of the country.

(c) There will be a shift in income distribution from IP to Labour.

(d) Both (b) and (c)

(e) All of these

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41. What were the outcomes of the implementation of the gross receipt tax in San Francisco?

(I) Tech companies had spread even to the areas which were once neglected in the city.

(II) Poor residents had to face severe hardship as the home prices were increased to well over the national average.

(III) Unemployment rate had fallen by two-thirds over the next few years

(a) Only (I)
(b) Only (III)
(c) Both (I) and (II)
(d) Both (II) and (III)
(e) All (I) (II) and (III)

42. What is the author's opinion regarding the proposal for the re-introduction of the payroll tax?

(I) Payroll tax on tech companies wouldn't solve the housing problem as restrictive building regulations contributes equally to the problem.

(II) Payroll tax on tech companies might be disadvantageous as they reduce the unemployment rate of the country.

(III) Payroll tax would push the poor residents to out of their houses and home prices will rise over the national average.

(a) Only (I)
(b) Only (III)
(c) Both (I) and (II)
(d) Both (II) and (III)
(e) All (I) (II) and (III)

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43. Choose the word which is most similar in the meaning of the word given in bold "**GRAPPLING**" as given in the passage.
(a) Tussling
(b) Annexing
(c) Avowing
(d) Blanching
(e) Capitulating

44. Choose the word which is most similar in the meaning of the word given in bold "**GOAD**" as given in the passage.
(a) Capacious
(b) Provoke
(c) Certitude
(d) Debacle
(e) Elucidate

45. Choose the word which is opposite to the word given in bold "**CHOKE**" as given in the passage.
(a) Throttle
(b) Occlude
(c) Liberate
(d) Obstruct
(e) Rapport

Directions (46-50): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it.

Paragraph 1: Conservation reserves and community reserves in India are terms denoting protected areas of India which typically act as buffer zones to or connectors and migration corridors between established national parks, wildlife sanctuaries and reserved and protected forests of India. The Kadalundi-Vallikkunnu Community

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Reserve, the Kerala's first community reserve with a unique estuarial ecosystem, is in bad shape ***as none cares for it.*** The initial interest shown by the government and people in conserving the mangroves and mudflats of Kadalundi when the concept of community reserve was launched in 2017 no longer exists. Nothing visible has been done for the community reserve in the last few years. Moreover, a master plan prepared for the facility has been apparently dumped.

Paragraph 2: U. Kalanathan, former president of Vallikkunnu grama panchayat and an *outspoken* exponent of mangrove conservation, said that strong political interests shown by those in the managing committee had virtually killed the community reserve.

Paragraph 3: "Nothing is taking place at Kadalundi. It is indeed a sad thing. In fact, a lot could have been done to lift this community reserve to a state where the world would take note of it," said Mr. Kalanathan. At present, a few tour operators are offering sightseeing services in country boats and homestays at Kadalundi. However, the promotion of local tourism in a small way by involving entrepreneurs should not be a mandate for the community reserve managing committee, according to Mr. Kalanathan.

Paragraph 4: Unabated dumping of waste in the ecologically fragile estuary continues to be the biggest menace for the community reserve. Some boards warning against dumping of waste at the community reserve have long disappeared.

Paragraph 5: Echoing concerns raised by scientists studying the mudflats of Kadalundi and the foraging habits of migratory birds reaching there, Mr. Kalanathan said: "Major changes have taken place in the mangrove and mudflat ecosystems of Kadalundi of late. This does not augur well for both the community reserve and thousands of

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migratory birds reaching the estuarial mudflats for annual summering." He demanded that the government take solid and visible action not only to conserve the mangroves of Kadalundi but also to give the community reserve a momentum.

46. What is the opposite of the phrase "**as none cares for it**" as mentioned in the Paragraph 1?

(a) The people who are in the managing committee for the Kadalundi-Vallikkunnu Community Reserve don't discuss and take discussion in the managing committee based on their political and personal interests.

(b) The government and people of Kerala have been showing interest and actively committing themselves toward conserving the mangroves and mudflats of Kadalundi.

(c) Involving entrepreneurs is a mandate for the community reserve managing committee.

(d) The existing master plan prepared for the facility will be dropped.

(e) None of the above

47. What does the author mean by the term "**outspoken**" as used in Paragraph 2?

(i) U. Kalanathan crossed line while he was expressing his opinions on the efforts made toward conserving the Kadalundi-Vallikkunnu Community Reserve.

(ii) U. Kalanathan tried to belittle the efforts made toward conserving the Kadalundi-Vallikkunnu Community Reserve.

(iii) U. Kalanathan honestly shared his opinion on the efforts made toward conserving the Kadalundi-Vallikkunnu Community Reserve.

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(a) Only (i)
(b) Only (ii)
(c) Both (i) and (ii)
(d) Only (iii)
(e) All of (i), (ii) and (iii)

48. Why does according to Mr. Kalanathan involving entrepreneurs to promote local tourism should not be a mandate for the community reserve managing committee, as mentioned in the third paragraph?

(i) Involving entrepreneurs to promote local tourism, according to Mr. Kalanathan, would enhance the instances of dumping of waste in the ecological fragile estuary.

(ii) Involving entrepreneurs to promote local tourism, according to Mr. Kalanathan, would decrease the livelihood means for the local people.

(iii) Involving entrepreneurs to promote local tourism, according to Mr. Kalanathan, would threaten the ecological system of the Kadalundi-Vallikkunnu Community Reserve.

(a) Only (i)

(b) Both (ii) and (iii)

(c) Only (ii)

(d) All of (i), (ii) and (iii)

(e) None of (i), (ii) and (iii) are correct

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49. Which of the following statements can be inferred as the opinion of the author in respect of the characteristics of the Kadalundi-Vallikkunnu Community Reserve?

(i) The Kadalundi-Vallikkunnu Community Reserve doesn't deserve to be called as a community reserve anymore.

(ii) The government is apathetic about improving the conditions in the Kadalundi-Vallikkunnu.

(iii) The community reserve is akin to a waste landfill.

(a) Both (ii) and (iii)
(b) Only (i)
(c) Both (i) and (iii)
(d) Both (i) and (ii)
(e) All of (i), (ii) and (iii)

50. Which of the followings can be inferred from the paragraph 5?

(i) The situation of the ecological system in the Kadalundi-Vallikkunnu Community Reserve is poignant.

(ii) The situation of the ecological system in the Kadaulundi-Vallikkunnu Community Reserve is propitious.

(iii) The situation of the ecological system in the Kadaulundi-Vallikkunnu Community Reserve is providential.

(a) Both (i) and (ii)
(b) Both (ii) and (iii)
(c) Both (i) and (iii)
(d) Only (i)
(e) Only (iii)

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1. **(c);** Going through the passage, we come across the issues PSU banks are facing.

In Paragraph 2, it has been mentioned that appointment of top officials has not been done since long time, which signifies the poor supervision of the activities of banks.

In paragraph 3, the inability of banks to resolve the bad assets has been discussed for which asset reconstruction company has been decided to form.

In paragraph 4, The need for governance reforms has been discussed.

Whereas, Sentence (II) is irrelevant with respect to the passage.

Hence option (c) is the most appropriate choice.

2. **(a);** We can assert from paragraph 3 that formation of a government owned asset reconstruction company is detrimental since, that the government is not in the position to provide significant amount of capital to resolve the bad assets.

This proves the fidelity of option (a).

Refer to the lines of 3rd paragraph "The basic problem will be one of valuation of stressed assets. For instance, if they are transferred at par and the resolution is left to a government-owned ARC, it could end up creating more complications in the system. Also, the ARC will need a significant amount of capital, which the government is not in a position to provide."

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3. **(c);** Here (paragraph 4 and paragraph 5) the emphasis has been laid on the governance reforms needed by the banks. By initiating broad reforms, government can bring transformation in the current situation of banks. Thus, we can easily point out that sentence (c) forms a connection with paragraph 4 and hence is the correct answer choice.

4. **(e);** All the three objectives of the government have been mentioned in the passage. For expression (I) refer to the 1st paragraph "Although the government is in the process of recapitalizing state-run banks, it is likely that the current Rs 2.11 trillion PSU bank recapitalization plan will not be sufficient to put the PSU banks back on track."

For the 2nd objective, refer to the 2nd paragraph, "A number of present and former senior executives are under investigation for past transactions. The government must ensure that investigations don't become a witch-hunt, and that the issue is handled with utmost care."

While the 3rd objective to be focused by banks is mentioned in 2nd paragraph "However, it is also likely that the government will find it difficult to attract talent due to the fear of investigative agencies among bankers." Since, all three areas of government that requires focus have been illustrated in the passage, option (e) becomes the right choice.

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5. **(c);** 'Mulling' is a verb which means think about (something) carefully, especially before making a decision or reaching a conclusion. It has been used in paragraph 3 indicating the deep thought given on the formation of an asset reconstruction committee for resolving the bad lo This suggests that sentence (c) is the most appropriate choice. Other sentences are not related to the word 'mulling'.
Refer the lines "The government is now mulling the formation of an asset reconstruction company(ARC) for faster resolution of bad loans and has constituted a committee to make recommendations in this regard."

6. **(b);** Here if we go through the passage, we come to the conclusion that the proposals of protectionist to strengthen the economy have been discussed in the paragraph.
Sentence (II) has been discussed in paragraph 1.
Hence option (b) is the correct choice.
"The proposition of the protectionist camp is that India should adopt a preferential approach towards strategic government procurements in the digital industries."
Statement (III) is incorrect as there is no such proposal as it was on this ground they want Foreign firms to get lesser advantage

7. **(c);** We can conclude from paragraph 2 that low innovation rate of India is the reason behind India's low share of global value chains.
Global Value Chain refers to the production of a good or service and its global level supply, distribution and post sales activities.
Refer the lines "Many companies in the information technology (IT) and IT-enabled services space are now

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struggling to achieve this objective through outmoded cost-arbitrage-based business models. Ironically, some of them, unable to keep pace with innovation, are now asking for protection."

Sentence (a) and (b) are irrelevant in context of the passage.

Hence option (c) is the correct answer choice.

8. **(d);** Refer the third paragraph in which it has mentioned the factors which India is facing in order to bring public- private partnership to transform the current condition of India. As public sector lacks trust on private enterprises and are negligent to adopt this reform, public private partnership is found difficult to implement.

Hence option (d) is the most appropriate choice.

Refer the lines "However, this potentially meaningful modality of deep public-private partnerships has been throttled by reticence on part of the unions representing public sector enterprises, as well as an all-pervasive lack of trust in the private sector."

9. **(b);** It has been mentioned in paragraph 4 that according to protectionists India should mandate localization of all data owned by foreign companies, which proves fidelity of option (b).

All the other sentences cannot be inferred from paragraph 4.

Refer the lines from paragraph 4 "However, the protectionist camp goes on to offer a tenuous extension of this hypothesis: India should mandate localization of all data owned by foreign companies, again inspired by China."

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10. (b); "high-volume and low-value" mentioned in paragraph 5 in which 'high volume' refers to the global flow of data services and 'low- value' refers to the limited earnings from domestic data market. Hence, we can infer that option (b) is the most appropriate choice.

Refer the lines "Despite large volumes, the potential for earning large value from the domestic data market remains limited. Low average revenues per user in telecom and low transaction values in digital payments are indicative of this "high-volume and low-value" paradigm."

11. (d); We can infer from first paragraph of the passage that sentence (d) is the correct choice.

The recurring failures (scams and scandals) of regulation or governance have not been corrected yet. Hence it needs to be taken into consideration by the regulatory body to avoid this situation.

Hence option (d) is the correct choice.

Refer the lines "There is also a quiet crisis that runs deep. It is not audible yet. But it is mounting, since recurring failures of regulation or governance have not led to any accountability or corrective action."

12. (b); "privatization is no solution" is the fact that we can deduct from second paragraph of the passage. As mentioned in the paragraph that even the gross NPA as a proportion of total assets of private sector banks are better than public sector banks but they are facing the same problem. Hence privatizing the public- sector banks is not a solution.

Options (a) and (c) are incorrect in context to the passage.

This makes option (b) as correct.

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Refer the lines "For public sector banks, these proportions were higher at 11.4% and 14.5%, respectively. The problem is obviously serious in public sector banks. Even if private sector banks fare better, they also have the same problem. The systemic problem of bad loans needs to be addressed."

13. (b); Only sentence (III) is correct with respect to the third paragraph of the passage.
Refer the lines "Lending could also be inept if bank managers do not have the ability to assess risk or do not exercise due diligence."
Hence option (b) is the correct choice.

14. (d); Only option (d) is correct according to the last paragraph of the passage where it has been mentioned that India was a pioneer in establishing DFIs to start industralisation.
Hence option (d) is the most appropriate choice.
Refer the lines "India was a pioneer in establishing DFIs, its equivalent of development banks elsewhere, to kick-start industrialization."

15. (e); Refer the fourth paragraph of the passage "Apart from behest, corrupt or inept lending, some systemic problems arose. Commercial banks simply did not have the capability to assess credit risk on long-term investment lending because they have always been engaged in advancing short-term working capital. Moreover, commercial banks were caught in a maturity mismatch, because they borrowed short from depositors but had to lend long to investors."
Hence option (e) is the correct choice.

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16. (a); Option (a) is the best answer choice. The given option (a) can be traced from the 3rd paragraph where it is stated that "In a newsroom, two values that are most talked about are independence and freedom. But we need to inculcate another supreme value: interdependence. Reporters and the desk bring a different set of skills together to publish a newspaper."

17. (a); The Option (a) is the correct answer choice. Refer to the paragraph 1 where it is given that "Mr. Hersh is what he calls "a survivor from the golden age of journalism" — the 1960s and '70s. Those were the days when reporters were free to travel anywhere, anytime, for any reason, with company credit cards." Hence option (a) is the correct choice.

18. (e); Option (e) is the correct answer choice. All the given options (a), (b) and (c) can be traced from the following stanza "Harold Evans once said that text editors are surgeons who can save facts and who can make the body of the story more vigorous and healthy. He wrote: "When it is necessary to cut for length they struggle to save details by using the language more economically than the writer. They are specialists in concise writing." These Invisible warriors perform multiple tasks, from fact-checking to polishing to ensuring ease of reading."

19. (a); Option (a) is the correct answer choice. All the given options (a) can be traced from the following lines of last paragraph "Some journalists opt for editing because it enhances the reading experience."

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20. (c); The option (c) articulates the statement (C) in the most precise manner. To understand the given statement, hint from the following stanza can be drawn "An editor of a news organization works like the conductor of an orchestra. It is not a solo performance. The job is to bring out the full import of each note assigned to different players and ensure that the resultant product is not a cacophony but a pleasant symphony. In a newspaper, the various notes are facts, accuracy and ease of reading. The desk's job is to essentially harness all the details that have been filed by the reporters into cohesive text that not only makes sense to a general reader but also fits within the newspaper format." which explains how an editor of a news organisation works like the conductor of an orchestra. Thus, the option (c) is the most suitable answer choice.

21. (c); Option (c) can be aptly inferred from the sentence [A] as given "He spoke of the bureaucratic systems in the desk that were delaying the publication of his report." In context to the passage it can be understood that the people from the desk were indulge in a tedious editing work of one of his stories and thus they were not concerned about the publication work. Hence, option (c) is the most suitable answer choice.

22. (a); Option (a) is the most appropriate sentence to replace the grammatically incorrect statement [B]. Compliant- disposed to agree with others or obey rules, especially to an excessive degree; acquiescent, which doesn't fit contextually in the given sentence. Option (d) can be omitted as it should be ……. who contribute 'for' the Open Page and the…. Hence, option (a) becomes the most suitable answer choice.

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23. (a); Option (a) is the most suitable answer choice. Option (a) can be traced from the given stanza "An editor of a news organisation works like the conductor of an orchestra. It is not a solo performance. The job is to bring out the full impact of each note assigned to different players and ensure that the resultant product is not a cacophony but a pleasant symphony. In a newspaper, the various notes are facts, accuracy and ease of reading. The desk's job is to essentially harness all the details that have been filed by the reporters into cohesive text that not only makes sense to a general reader but also fits within the newspaper format.

24. (a); Option (a) is the correct answer choice. Option (a) as the answer can be deduced from the first paragraph where it has been stated as "One of the explanations being offered for the missing feel-good sentiment is that the faster growth has come on a low base which has produced a statistical effect, making growth appear faster."

25. (d); Option (d) is the correct answer choice. Option (a) as the answer can be deduced from the first paragraph where it is stated "The low base does explain a part of the growth estimated, but not all of it so the first thing to do when considering the figures is to get the base effect out of the way." Option (b) can be deduced from the lines stated "The full picture emerges from sectoral estimates, which show that while some parts of the economy grew faster, a few others did not."

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26. (d); Option (d) is the only statement which is definitely false according to the given passage. Refer to the 4th line of 2nd paragraph where this particular statement is given as "The performance of services probably explains the sense of disconnect with the growth estimate being expressed in some quarters."

27. (c); Reconciled- restore friendly relations between. Option (a) and (b) are antonyms of the given word. The correct answer choice here is option (c).

28. (d); famine- extreme scarcity of food. Options (a) (b) and (c) are synonyms of the given word 'famine'.
Plunder- steal goods from, typically using force and in a time of war or civil disorder. So the best answer choice here should be option (d). plenty- abundance.

29. (a); Option (a) suitably deciphers the meaning of statement [A]. The statement expresses that urban and semi-urban Indians judges the economic growth of the country based on the growth in the services. All the other statements are contextually irrelevant. Hence, option (a) is the most suitable answer choice,.

30. (d); Option (d) is the most appropriate sentence to replace statement [B] as it is grammatically viable and contextually meaningful. Options (a) (b) and (c) along with the statement [B] is incorrect.
In option (a): the article "the" is incorrectly used as the article is not mentioning the depreciation of a specific rupee.
In option (b) as well as in statement [B]: 'Unless' and 'if" cannot be used together as they both are used to introduce

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the conditional clause of the sentence. If one is used, another becomes redundant.

Option (c) is contextually incorrect as rupee has not been depreciated deliberately to fulfill the purpose of cutting the taxes.

Therefore, option (d) becomes the most suitable answer choice.

31. (a); Refer to the 1st Paragraph of the passage, it can be deduced clearly that alternatives (I) and (II) clearly provide the reasons for the formation of the act in the US Congress. However, it is to be further noted that alternative (III) is not the cause. Hence, option (a) is the most viable answer choice.

32. (d); While referring to the 2nd paragraph of the passage, we can identify the objectives of CAATSA. For option (a) refer to the 1st sentence of second paragraph "As it progressed through Congressional deliberations, the bill developed a more ambitious objective — **dovetailing sanctions with US commercial interests**.". This also indicates that the primary objective of CAATSA was different. The primary objective can be deduced from the 4th sentence of the 1st paragraph "This snowballed into a wider, bipartisan concern that **he might undermine American security interests** by allowing unwise concessions to Russia" . This validates option (b). For option (c) refer to the 7th line of the 2nd paragraph "...the **principal focus of sanctions is on weaning business away from Russia** and towards the US." However, option (d) is irrelevant as the sanctions compelled companies in the US and European Union to deny Russia technologies, investments and financing in specified sectors and put restrictions on transactions in US dollar or Euro. Hence, option (d) is the most suitable answer choice.

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33. (e); To affirm all the alternatives, refer to the 2nd sentence of the 3rd paragraph, "It is the threat of sanctions that is expected to yield the desired result: **thinking twice before negotiating a new Russian defence platform, exploring US alternatives and seeking CAATSA waiver on a transaction to transaction basis."** Hence, option (e) is the most suitable answer choice.

34. (c); Among the given options, only option (c) is true. Refer to the 5th sentence of 2nd paragraph "The menu of sanctions includes technology denials, visa bans and access restrictions to US banking, currency and financing."
For option (a), refer to the 2nd sentence of 5th paragraph "The US has important interests in India: defence sales, vibrant market and convergent perspectives on the Indo-Pacific, which it would not want to sacrifice."
For option (b), refer to the 4th sentence of 5th paragraph "The debate on whether such unilateral sanctions for political ends violate international law has no practical impact."
For option (d), refer to the 5th sentence of the 3rd paragraph "The US has so far imposed CAATSA sanctions only once: on a Chinese state-owned company that imported the S-400 air defence system."
Since only option (c) holds to be true, it becomes the most suitable answer choice.

35. (c); To verify all the alternatives, refer to the 7th line of the last paragraph "India needs the autonomy to **shape its relations with Russia** in accordance with its political, economic and security interests. CAATSA waivers should be based **on this overall perspective and not on a case-by-case review of transactions."**
Hence, option (c) is the most suitable answer choice.

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36. (b); **Dovetailing** means fit or cause to fit together easily and conveniently; While **Jibing** means be in accord; agree. Since they both are synonyms to each other, option (b) is the most suitable answer choice.

Alienating means make (someone) feel isolated or estranged.

Abnegating means renounce or reject (something desired or valuable).

Acclaiming means praise enthusiastically and publicly.

Baiting means deliberately annoy or taunt (someone).

37. (a); **Snowballed** means increase rapidly in size, intensity, or importance; while **Abatement** means the action of abating or being abated; ending or subsiding. Since they both are antonyms of each other, option (a) is the most suitable answer choice.

Escalated means increase rapidly.

Proliferated means increase rapidly in number; multiply.

Annexed means add as an extra or subordinate part, especially to a document.

Bemused means puzzle, confuse, or bewilder.

38. (b); "**To wean away**" is an idiom which means to force someone or an animal to break a habit. E.g. It was almost impossible to wean her from her high spending habits. Hence, option (b) is the most suitable answer choice.

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39. (d); Both the alternatives (I) and (III) are correct. Refer to the 3rd line of the 5th paragraph, **"The problem is creating thresholds that don't stifle competition or open New Delhi up to accusations of protectionism. An even bigger problem is finagling such a regulatory change without becoming entangled in existing bilateral tax treaties."** However, alternative (II) is incorrect. It is to be noted that the next line "These moves take aim at legitimate problems which will grow in scale as IP comes to play an increasingly important role in traditional sectors such as automobile" does not state any challenge for SEP. Hence, option (d) is the most viable answer choice.

40. (a); Refer to the 3rd sentence of the 2nd paragraph "But Dani Rodrik has pointed out that new technologies can also have downsides for developing economies. They show a bias towards skill and education when it comes to job creation. **This reduces the labour arbitrage advantage developing economies have**. The overall shift in income distribution from labour to IP doesn't help." These lines also indicates that new technologies create more jobs for the skilled and educated. Also there has been a shift in the income distribution from labour to IP. Hence, only option (a) is correct.

41. (e); Refer to the 3rd line of the 4th paragraph "The tactic worked. Tech companies flooded into formerly blighted parts of the city. The unemployment rate fell by almost two-thirds over the next few years. But with the growth came disruption as gentrification pushed poor residents out of their houses and home prices rocketed to well over the national average." All the given points are mentioned in these sentences of the passage. Hence, option (e) is the most suitable answer choice.

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42. (c); Refer to the 6th line of the 4th paragraph "Thus, in 2016, members of the city's administration **proposed a payroll tax** targeting only tech companies; the revenue would be used to build affordable housing and homeless shelters. They had seized upon the most visible target—**no matter that a tax targeting a job-creating sector could be counterproductive** or **that the city's long-running housing problem had as much to do with restrictive building regulations** that choke supply." These lines verify the author's opinion towards payroll tax on tech companies. However, alternative (III) is an outcome of the implementation of gross receipt tax. Since, alternatives (I) and (II) are correct, option (c) becomes the most suitable answer choice.

43. (a); Grappling means engage in a close fight or struggle without weapons; wrestle; while Tussling means engage in a vigorous struggle or scuffle. Since, both the words have similar meaning, option (a) becomes the most suitable answer choice.

Annexing means add as an extra or subordinate part, especially to a document.

Avowing means assert or confess openly.

Blanching means flinch or grow pale from shock, fear, or a similar emotion.

Capitulating means cease to resist an opponent or an unwelcome demand; yield.

44. (b); Goad means provoke or annoy (someone) so as to stimulate an action or reaction; while Provoke means stimulate or incite (someone) to do or feel something, especially by arousing anger in them. Since, both the words have similar

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meaning, option (b) becomes the most suitable answer choice.
Capacious means having a lot of space inside; roomy.
Certitude means absolute certainty or conviction that something is the case.
Debacle means a sudden and ignominious failure; a fiasco.
Elucidate means make (something) clear; explain.

45. (c); Choke means fill (a space) so as to make movement difficult or impossible; while Liberate means to help someone or something to be free. Since both the words are opposite of each other, option (c) is the most suitable answer choice.
Throttle means attack or kill (someone) by choking or strangling them.
Occlude means stop, close up, or obstruct (an opening, orifice, or passage).
Obstruct means block (an opening, path, road, etc.); be or get in the way of.
Rapport means a close and harmonious relationship in which the people or groups concerned understand each other's feelings or ideas and communicate well.

46. (b); The phrase "as none cares for it" is intended to reflect the attitude of the government and people toward conserving the Kadalundi-Vallikkunnu Community Reserve. The passage reflects that the attitude of the government and people is apathetic toward conserving the mentioned community reserve. The opposite of the phrase would be the government and people are actively committing themselves toward conserving the given community reserve. Among the given options, only option (b) correctly reflects the **opposite** of the given phrase.
Hence, the correct answer is the option (b).

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47. (d); The correct answer is the option (d). 'Outspoken' means 'Frank in stating one's opinions, especially if they are shocking or controversial';

'Belittle' means 'Dismiss (someone or something) as unimportant';

From the above stated meanings of words, we understand that the author intends to say that U.Kalanathan had honestly shared his opinion on the efforts made toward conserving the Kadalundi-Vallikkunnu Community Reserve. So, the alternative (iii) is the correct answer while the other two alternatives i.e., (i) and (ii) are incorrect.

Hence, the correct answer is the option (d).

48. (e); The correct answer is the option (e). Kindly note that the answer to the question has to be given from the point of view of Mr. Kalanathan—why, according to Mr. Kalanathan… The given passage doesn't inform readers about the reasoning behind the opinion of Mr. Kalanathan about not making involving entrepreneurs to promote local tourism a mandate for the community reserve managing committee.

So, it can't be said with certainty that the reason(s) behind Mr. Kalanathan holding the given opinion are mentioned in either of the alternatives (i), (ii) and (iii).

Hence, the correct answer is the option (e).

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49. (e); All the three statements can be inferred as the opinions of the author.

The statement (i) can be inferred from the second sentence of the first paragraph '**The initial interest shown** by the government and people **in conserving** the mangroves and mudflats of Kadalundi **when the concept of community reserve was launched in 2017 no longer exists**.' The mentioned sentence was made by the author and she/he opined in the sentence that the interest shown by the government and people in preserving the mangroves and mudflats of Kadalundi no longer exists. If a land of ecological system isn't preserved as per the criteria of community reserve, then it doesn't deserve to be called a community reserve. So, the statement (i) is correct.

The statement (ii) can be inferred from the first two sentences of the first paragraph 'The Kadalundi-Vallikkunnu Community Reserve, the Kerala's first community reserve with a unique estuarial ecosystem, **is in bad shape as none cares for it**. **The initial interest shown by the government and people in conserving... ... no longer exists.** Again, the mentioned sentences were made by the author and she/he opined that 'none cares for it' and 'the interest in conserving the community reserve no longer exists'. So, the statement (ii) is also correct.

The statement (iii) can be inferred from the paragraph 4. '**Unabated dumping of waste in the ecologically fragile estuary continues** to be the **biggest menance** for the community reserve. Some boards warning against dumping

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of waste… have long disappeared.' The community reserve is subjected to **unabated dumping of waste**. This is akin to the situation of a waste landfill. So, the statement (iii) is also correct.

Hence, the option (e) is the correct answer.

50. (d); Poignant [adjective] means 'evoking a keen sense of sadness or regret';

Propitious [adjective] means 'giving or indicating a good chance of success; favourable';

Providential [adjective] means 'occurring at a favourable time; opportune'; 'involving divine foresight or providence';

Upon reading the paragraph 5 and sentences like 'Echoing concerns raised by scientists…' and the meaning of the above words, it can be inferred that **the situation of the ecosystem** of the Kadalundi-Vallikkunnu Community Reserve **evokes sadness or regret**.

So, the statement (i) is the correct inference which can be drawn upon reading the fifth paragraph.

Hence, the option (d) is the correct answer.

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LOD- DIFFICULT

Directions (1-5): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it.

Paragraph 1: As it happens every September, the international community's attention focuses on New York for the annual UN General Assembly. The Indian delegation is sizeable—not least in its agenda. Besides meetings with leaders from 20 states, Indian officials are participating in discussions on UN reform, counterterrorism, climate change, human rights and peacekeeping. The annual event also gives us an opportunity to audit and clear up some longstanding myths that cloud our thinking and judgment on India's multilateral diplomacy. These myths propagate perceptions that have outlived their utility. Problematically, such views prevent us from better understanding what considerations influence India's multilateral diplomacy, how her behavior, influenced by strategic considerations, has changed over the years, and why it is important to view India's multilateral positions in the context of the country's economic trajectory.

Paragraph 2: India is generally regarded as a "naysayer" while negotiating international rules and while interacting on multilateral issues like climate change, nuclear proliferation, trade, etc. By identifying India as a multilateral naysayer, analysts point to instances when India has either blocked multilateral efforts from going forward, refused to accede to rules that others have agreed to or has blocked multilateral negotiations. Defensiveness, these analysts claim, has restrained India's potential and multilateral ambitions. Defensiveness is de rigueur. Negotiations are characterized by attrition where compromises and breakthroughs are made on the margins.

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Paragraph 3: Another enduring myth is that ideas and ideologies shape India's multilateral postures. Interests are lost in the picture. Early on, India's multilateral interventions at the UN were shaped by the political currents of the time, particularly decolonization and the desire for autonomy in foreign policy and development. But over the years, these ideas have given way to positions that are influenced by rational considerations. Growth has generated convergence in some areas, like trade, public health, intellectual property rights, and increasingly on issues like climate change.

Paragraph 4: India has pushed the General Agreement on Tariffs and Trade/World Trade Organization to liberalize tariffs in industries like services and agriculture where Indian firms have a competitive advantage. At the World Health Organization, India endorsed a strong set of rules to curb rising tobacco use worldwide, having seen the raging effects of tobacco consumption at home. Political economy constraints have made Indian negotiators more sensitive to international rules that either advance or harm the material interests of specific interest groups. Ideas are not entirely lost but a heavy reliance on rhetoric alone does not negate the presence and significance of interests.

Paragraph 5: There is a tendency among Indian analysts to focus inordinately on big-ticket multilateral issues, like nuclear proliferation and arms control, international trade, climate change, and the UN Security Council. As a result, India's positions and behaviour in these areas overtly colour our perceptions of India's multilateral diplomacy. No doubt, these issues matter and India's ability to deftly manage them redounds to her position in the international system. But multilateralism is far more prosaic and

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defined by incremental advances made within international organizations. India has negotiated international rules covering issues like tobacco control, desertification, food security and agriculture, labour, disability rights, and refugee rights. Unsurprisingly, India's positions on these issues are shaped by how bureaucrats are confronting that particular policy problem (like tobacco use or the rights of people with disabilities) and whether multilateral engagement could help remedy the problem at home. When that is the case, Indian negotiators have proactively influenced provisions and protocols of these rules.

1. With reference to paragraph 1, the participation of India in annual UN General Assembly is indispensable. How?

(I) The participation of India along with 20 other countries in UN assembly ameliorates to interact on the multilateral issues like terrorism, human rights, UN reform and climate change.

(II) The annual event helps to analyze India's multilateral positions in the context of the country's economic trajectory.

(III) India's participation in UN General Assembly will lead to debunking of myths about India's multilateralism which in turn would result in understanding the factors influencing India's multilateral diplomacy.

(a) Only (I) is correct.
(b) Only (III) is correct
(c) Both (I) and (II) are correct.
(d) Both (II) and (III) are correct.
(e) All are correct

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2. What is the reason behind India being regarded as multilateral naysayer, in reference to paragraph 2?

(a) India is regarded as naysayer for not ratifying the negotiable agreements restraining the act to proceed forward.

(b) India has expressed its negative views by blocking multilateral negotiations on multilateral issues like climate change, nuclear proliferation and trade.

(c) India has shown its dissent to international rules which other nations agreed to, making India as a multilateral naysayer.

(d) Both (b) and (c) are correct.

(e) All are correct

3. What is /are the author's tone(s) in accordance with the paragraph 3?

(a) The author's tone is reflective as both sides of an argument have been presented by him that is India's position on multilateral issues in early days and nowadays.

(b) The author's tone is descriptive as he has presented the detailed description of India's multilateral postures with respect to ideas and ideologies.

(c) The author's tone is didactic as he instructed the ways to uplift the position of India with international association.

(d) Both (b) and (c) are correct

(e) All are correct

4. Which of the following statements can follow paragraph 3 to form a connection with the paragraph 4?

(a) Indian negotiators became more tactful to International rules due to the political constraints that affect material interests of specific interest groups.

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(b) India has made efforts to curb the rising tobacco use worldwide with the engagement of World Health Organization.

(c) Interests have come into play and become more salient as India's engagement with the international economy has grown.

(d) Ideas and interests have imparted the way for India to agree to multilateral agreements with international economy.

(e) All of the above.

5. With reference to paragraph 5, how is it correct to say that Multilateralism is mostly about power politics?

(I) India's Multilateral intervention with international economy is shaped by current political economy to agree with them.

(II) India's multilateral diplomacy depends on how bureaucrats shape the policy to confront the policy problem like tobacco use.\

(III) India's position is influenced by bureaucrats having different interests and priorities, like some focus on big-ticket multilateral issues like nuclear proliferation, arms control etc. and some on tobacco control, desertification, food security and agriculture, labour etc.

(a) Only (I) is correct.

(b) Only (III) is correct

(c) Both (I) and (II) are correct.

(d) Both (II) and (III) are correct.

(e) All are correct

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Directions (6-10): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it.

Paragraph 1: There is a fundamental shift in industry today—of ecosystems, rather than individual firms, competing with each other. Companies are looking outside their organizations to acquire skills and capabilities rather than building them in-house. This means that they are also integrating and partnering with other organizations more proactively than before. The first driver is the rise of the new-age consumer who is more aware and has access to more information. This makes them extremely demanding, and at the same time not loyal to any one brand. With digital and new-age technology, empowering the consumer, it is no longer about companies saying, "This is what I have and, hence, this is what you get". Today's consumers are saying, "This is what I want, how I want, and if you can't give this to me, I am going elsewhere". This shift is putting immense pressure on organizations to take a holistic, long-term view in terms of revenue and create a sustainable business by increasing proximity with consumers.

Paragraph 2: Agility has hence become the norm. New technologies and the pace at which they are advancing have added more complexity to these requirements. While everyone understands that technologies such as blockchain, cognitive, Artificial Intelligence (AI), robotics, etc., can do wonders for their business, developing in-house capabilities and continuously upgrading those can also become a distraction from the core business. That in itself drives organizations to tie up with start-ups and companies excelling in specific areas to deliver these requirements. The age of deliveries coming in 8-12 months has passed and the new way of delivering requirements, especially through ecosystem partners, is here to stay.

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Paragraph 3: Let's take the example of automobile companies. With the advent of the shared economy, car sales are going down. Hence, it has become more important for auto companies to sweat their assets and increase service revenue. This means that it is becoming critical to keep "in touch" with the car even after the car leaves the showroom and eventually even goes beyond its first owner. This can be made possible only if all the players in the ecosystem, including service centres, original equipment manufacturers (OEMs), garages, mechanics, etc., are on a common platform. It's easier said than done. There are, however, companies that are investing in creating digital platforms to get these stakeholders on board and the one who reaches there first will clearly have the competitive advantage.

Paragraph 4: It is interesting to see how companies are acquiring or investing in other companies to extend their capabilities and offer value-added services to their clients. For example, consulting firms are acquiring design and advertising agencies to provide digital marketing related services, advertising agencies are acquiring analytics companies to bring more value to their clients, manufacturing companies are investing in digital platforms while transportation and logistics companies are investing in companies who own related products. While the operating expenses model of selling and buying services is not new, digital technologies today have made it possible to provide almost anything as a service.

Paragraph 5: As we move into an age where we will see more disintermediation, we are also looking at a future where organizations and people come together to create an ecosystem for a purpose, and then disintegrate once that purpose has been achieved. This might be as short as a project, stated need or as long as the life cycle of the company but the need to be agile, innovative and relevant will drive organizations to look beyond themselves.

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6. According to the paragraph 1, how is it correct to say that the competition is rising among organization nowadays?
   (a) With the growing number of companies worldwide, giving consumers a wide range of choices to make is the factor which is responsible for the rise in the competition among organizations.
   (b) With the rise in digital and new age technology, the consumers are growing smarter and have access to more information and thus it makes them more demanding.
   (c) The organizations are becoming more specific to the choice of the consumers to get them fixed to their brand and thus asking the companies to enter into the competitive world.
   (d) The pressure on the organizations to meet the growing demands of the consumers is making the environment more competitive.
   (e) All are correct.

7. With reference to paragraph 2, what make(s) the companies to look outside their organizations?
   (a) The increase in complexities in technology has made the Companies to look outside their organizations.
   (b) The growing demands of consumers are making the companies more inclined to technology, which some other companies are good at and that impelled them to tie up with these companies to grow their business.
   (c) The companies found themselves as less proficient to live long in the market and hence they are looking to tie up with other companies.
   (d) Both (b) and (c) are correct
   (e) All are correct

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8. Automobile industry is facing a slowdown in its business with the advent of shared economy. How can this situation be circumvented?

(I) Automobile companies should bring all the players in the ecosystem, including service centres, original equipment manufacturers (OEMs), garages, mechanics, etc., on a common platform.

(II) Automobile companies need to look beyond their company to exude their assets and increase the revenue.

(III) Automobile companies should make necessary arrangements to be in correspondence with the car even after selling it.

(a) Only (I) is correct
(b) Only (II) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct.

9. Which of the following sentences cannot be inferred from paragraph 4 of the passage?

(a) To acquire skills and capabilities, companies are looking outside their organizations rather than building them in-house.(

b) Digital technologies have made this easy for consumers to get access to the information and to grow the business of the companies.

(c) Manufacturing companies are linking up with digital firms to bring more value to the consumers and to get stakeholders on board.

(d) To offer the consumers with additional features, companies are investing in other companies.

(e) All are correct

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10. What is /are the author's tone(s) in accordance with the paragraph 5?

(I) The author's tone is didactic as he is instructing through his writing about the methods to fulfill the growing needs of consumers with the growing technology.

(II) The author's tone is analytical as he is presenting the deep analysis of how the companies can be made innovative and can develop in- house capabilities.

(III) The author's tone is argumentative as the author is taking a particular stand and is justifying his opinion regarding the integration of people and organization for a particular purpose.

(a) Only (I) is correct
(b) Only (II) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct.

Directions (11-18): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it. (moderate - difficult)

Paragraph 1: ON August 30, after almost 10 months of waiting, India finally got to know what happened as a result of its biggest economic adventure, euphemistically termed demonetisation. Tucked away deep inside the Reserve Bank of India's (RBI) Annual Report for 2016-17 were a few nuggets of information that revealed the travails of the Indian currency, which the central bank, with some cooperation from the Union Finance Ministry and Prime Minister Narendra Modi, had kept carefully hidden away from a nation that went through and is still going through a crisis of **unprecedented** proportions.

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Paragraph 2: The troika has added newer and newer dimensions to its explanation of the logic of demonetisation as the magnitude of the crisis spreads far and wide. Initially, it was about an assault on black money, which Modi and his supporters claimed was hoarded as cash, especially in high-denomination notes. This explained the November 8, 2016, decision to demonetise high-value currencies—the 500- and the 1,000-rupee notes. The RBI's report reveals that almost 99 per cent of the two denominations came back via the banks, raising the question, If all the money came back, where is the black money? In fact, if the banned notes in the possession of the cooperative banks and those in Nepal are **accounted** for, almost all the money in these two denominations are back safely with the government.

Paragraph 3: Soon after demonetisation, as it became anecdotally evident that most of these notes were returned via the banking system, the narrative of the logic of demonetisation shifted to replacing the evil of cash with the more "modern" digital payments for conducting financial transactions. Still later, when evidence revealed that this was not happening, the narrative shifted to how demonetisation was resulting in improved tax collections or about how "shell" companies were being unearthed as a result of the grand exercise.

Paragraph 4: Before demonetisation, the 500-rupee note was the central pivot of the Indian currency system, accounting for almost 48 per cent of the value of all currency in circulation. In any case, if the logic of demonetisation was to reduce the scope for high-denomination notes in circulation (ostensibly, to fight the black money menace), it did not make sense to replace the 1,000-rupee note with one that was double its value. But this is exactly what has happened as a result of demonetisation. The RBI report shows that

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demonetisation has resulted in the 2,000-rupee note occupying the role of the central pivot in the Indian currency system. While the 2,000-rupee note accounts for a little more than half of all value of currency in circulation, the share of the 500-rupee note has fallen from a little less than half of the value of all currency to just over a fifth.

Paragraph 5: As the impact of demonetisation resulted in massive dislocation of lives and livelihoods of a kind never seen before, it became clear that the only **plausible** reason for the introduction of the 2,000-rupee note was to quickly pump currency into a system that went through a sudden deflation, like a tyre of an aeroplane travelling at great speed on a runway. More importantly, it seriously undermines the stability of the Indian currency system. In short, demonetisation may well be a work in progress for some time, although nobody knows for how long, simply because of the troika's insistence on keeping information that ought to be in the public domain secret.

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11. What does the author mean by the phrase 'tucked away deep inside' as used in paragraph 1?

(a) Demonetisation has not become as successful as the government and RBI had expected hence to reconcile the issue, the government is not discussing the resolving pl

(b) The annual report for 2016- 17 containing the information regarding the troubles that Indian currency had faced due to demonetization, had been kept hidden from the nation by RBI.

(c) The government and RBI are hiding the bad consequences of demonetisation from the public to prevent the chaos in the country.

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(d) Demonetisation has affected the economic condition of the nation and hence affected the people leading to the unprecedented annual report 2016-17.
(e) All are correct.

12. Which of the following sentence(s) cannot be inferred from paragraph 2?
(a) According to the government, Demonetisation has resulted in improved tax collections and improved digital payments in financial transactions.
(b) The government who introduced Demonetisation to remove the black money claimed that high denomination notes were collected via banks.
(c) The finance Ministry, PM Modi and RBI are adding new dimensions and giving their explanations against the crises due to domenatisation.
(d) RBI has announced that most of the two denomination notes have come back safely.
(e) None of these.

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13. With reference to the passage, how is it correct to say that demonetization is a failure?
(a) The endeavour of the government to promote digital payments for financial transaction to remove the black money has turned out to be a failure.
(b) The main purpose of demonetization to evict the black money from the economy has failed in getting the desired result.
(c) Demonetization has resulted in the un- proportional flow of Indian currency in the nation.
(d) Both (a) and (b) are true.
(e) All of the above.

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14. Demonetisation has distorted the Indian currency system. How can this statement be justified?

(I) The share of the low-denomination notes has fallen from a little less than half of the value of all currency, which was the central pivot of the Indian currency system before demonetization.

(II) Demonetisation has resulted in high-denomination notes in circulation occupying the central pivot role in the Indian currency system.

(III) Demonetisation has resulted in the massive dislocation of lives and livelihoods.

(a) Only (I) is correct
(b) Only (III) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

15. Which of the following statements can follow paragraph 4 to form a connection with paragraph 5?

(I) Demonetisation has resulted in the massive flow of high and low denomination notes after growing agitation in the nation.

(II) Demonetisation needs some time to progress and thus bring stability in the Indian currency system.

(III) The introduction of the 2,000-rupee note has seriously distorted the currency system which was meant to quickly pump currency into the system.

(a) Only (I) is correct
(b) Only (III) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

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Directions (16-17): 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.

16. UNPRECEDENTED

(a) Exceptional
(b) atypical
(c) anomalous
(d) Conventional
(e) untypical

17. ACCOUNTED

(a) Reckon
(b) Consideration
(c) Indifference
(d) Adjudge
(e) Deem

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Directions (18): 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.

18. PLAUSIBLE

(a) Improbable
(b) Unlikely
(c) Implausible
(d) Debatable
(e) Tenable

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Directions (19–25): 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. (**moderate**)

What is the function of transportation? What place does locomotion occupy in the whole spectrum of human needs? Perhaps, the first step in developing an adequate transportation policy would be to clear our minds of technocratic cant. Those who believe that transportation is the chief end of life should be put in orbit at a safe lunar distance from the earth. They are probably living in their make-believe world by placing so much importance to transportation itself.

Though the physical movement of people and goods is an important function of transportation, the prime purpose of passenger transportation is not to increase the amount of physical movement but to increase the possibilities for human association, cooperation, personal intercourse, and choice.

A balanced transportation system, accordingly, calls for a balance of resources and facilities and opportunities in every other part of the economy. Neither speed nor mass demand offers a criterion of social efficiency. Hence such limited technocratic proposals as that for high-speed trains between already overcrowded and overextended urban centers would only add to the present lack of functional balance and purposeful organization viewed in terms of human need. Variety of choices, facilities and destinations, not speed alone, is the mark of an organic transportation system. And, incidentally, this is an important factor of safety when any part of the system breaks down. Even confirmed air travelers appreciate the railroad in foul weather.

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If we took human needs seriously in recasting the whole transportation system, we should begin with the human body and make the fullest use of pedestrian movement, not only for health but for efficiency in moving large crowds over short distances. The current introduction of shopping malls, free from wheeled traffic, is both a far simpler and far better technical solution than the many costly proposals for introducing moving sidewalks or other rigidly automated modes of locomotion. At every stage we should provide for the right type of locomotion, at the right speed, within the right radius, to meet human needs. Neither maximum speed nor maximum traffic nor maximum distance has by itself any human significance.

With the over-exploitation of the motor car comes an increased demand for engineering equipment, to roll over wider carpets of concrete over the bulldozed landscape and to endow the petroleum magnates of Texas, Venezuela and Arabia with fabulous capacities for personal luxury and political corruption. Finally, the purpose of this system, **abetted** by similar concentration on planes and rockets, is to keep an increasing volume of motorists and tourists in motion, at the highest possible speed, in a sufficiently, **comatose** state not to mind the fact that their distant destination has become the exact counterpart of the very place they have left. The end product everywhere is environmental **desolation**.

If this is the best our technological civilization can do to satisfy genuine human needs and nurture means further development, its plainly time to close up shop. If indeed we go farther and faster along this route, there is plenty of evidence to show that the shop will close up without our help. Behind our power blackouts, our polluted environments, our transportation breakdowns, our nuclear threats, is a failure of mind. Technocratic anesthesia has put us to sleep. Results

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that were predictable and predicted! half a century ago without awakening any response still find us unready to copy with them or even to admit their existence.

19. It can be inferred that the author would oppose
(a) a balanced transportation system.
(b) shopping malls.
(c) expansion of the interstate highway system.
(d) less emphasis on speed and mass demand
(e) a transportation system with a variety of choices

20. The author predicts that if we continue our present transportation setup
(a) we will succumb to speed and technology
(b) Our society may not survive
(c) we will attain a balanced transportation system.
(d) rockets and planes will be extinct
(e) human associations would increase

21. According to the article, the reframing of the transportation system would require
(a) far greater use of walking.
(b) more resources devoted to transportation.
(c) abandoning the profit system.
(d) a better legislative policy.
(e) more high-speed trains

22. It is stated in the article that safety in transportation is aided by the existence of
(a) remote air-to-ground control for airplanes.
(b) technological sophistication.

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(c) a variety of transport modes.
(d) full-proof systems
(e) speedy modes of transport.

23. The word **comatose** means:
(a) responsive
(b) inaudible
(c) astonished
(d) infatuated
(e) unconscious and not able to be awakened, usually because of illness or injury.

24. Choose the word/group of words which is most **similar** in meaning to the word "**Abet**" as used in the passage.
(a) succour
(b) assent
(c) pertinent
(d) apportion
(e) plausible

25. Choose the word/group of words which is most **opposite** in meaning to the word "**Desolation**" as used in the passage.
(a) prudent
(b) Append
(c) elation
(d) affiliate
(e) passable

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Directions (26-30): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it.

Paragraph 1: From August 19 to 30, Taiwan's capital Taipei will host more than 7,700 student athletes from 153 countries for the 2017 Summer Universiade. The latter is the premier international multi-sport event for University athletes who consider it to be a stepping stone to participation in the Commonwealth Games, Asian Games and the Olympics. The Taipei Universiade will see the young athletes vie for laurels in 21 sports at 38 different venues. In fact, this Universiade will be the largest international sporting event in Taiwan – a big feat for this island nation of 23 million people.

Paragraph 2: But what's even more important for Taiwan is that the Universiade is an opportunity for it to broaden its international engagements and build ties of friendship. As is well known, Taiwan has official diplomatic ties with a handful of small countries. Saddled by the historical baggage of the Chinese civil war that forced the Kuomintang to flee to Taiwan and transplant the Republic of China there, the Taiwanese today continue to navigate complicated narratives of identity and state. Add to this the fact that an overwhelming majority of countries in the world recognise only one China, which being the People's Republic of China, and it's easy to see why Taiwan has had to find creative ways to keep its diplomatic and strategic depth intact.

Paragraph 3: And one of the ways in which Taiwan has done that – and continues to do so – is to become a giver. It has tried its best to share its successes with the rest of the world, be it through outbound investments, manufacturing and research collaboration, or medical aid and technical assistance. Of course, all of this hasn't been easy with

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China constantly pressuring Taiwan to toe its line of eventual re-unification. However, the reality is that Taiwan today is very different from China. The former has evolved into a robust multi-party democracy, while the latter has become a Communist powerhouse. Plus, the new generation in Taiwan has no real attachment with China. And having grown up in a free-thinking, democratic atmosphere, it is hard to see Taiwanese youth even consider re-unification with the mainland.

Paragraph 4: Nonetheless, Taiwan's challenges remain as it continues to be constrained from taking part in the comity of nations as a normal country. And it's here that Taiwan's well-wishers need to help it. After all, Taiwan is a unique success story – a manufacturing dynamo, a beacon of democracy and a leader in cutting-edge innovation and research – that needs to be nurtured further. All Taiwan asks for is friendship and mutually beneficial partnerships. It is focused on building long-lasting relationships rather than cost-benefit economic activities that usually determine foreign policy. Taiwan is thinking about everyone's future and solutions to global challenges – it simply can't afford to be selfish.

Paragraph 5: This is precisely why the Taipei Universiade is so important for Taiwan. By welcoming young people from across the world to Taiwanese shores, Taiwan wants to build ever-lasting friendships. Indian athletes too will be participating at this Universiade. It is hoped that they, along with athletes from other nations, will become bridges for their respective countries to Taiwan – the heart of Asia.

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26. Which of the following explanations of the phrase "**stepping stone**" used by the author in paragraph 1 is correct?

(a) By qualifying the Summer Universiade in Taiwan, the University athletes will be able to participate in other games too.

(b) The Summer Universiade in Taiwan will help the university athletes in achieving their goals by participating in the Commonwealth Games, Asian Games and the Olympics.

(c) Participating in the international events like Summer Universiade will give athletes the platform to perform in major events like Commonwealth Games, Asian Games and the Olympics.

(d) Participating in Summer Universiade will give the international athletes the experience so that they can perform well in the Commonwealth Games, Asian Games and the Olympics.

(e) Summer Universiade is an opportunity for the athletes, from different parts of the world, to get them success in the major events like Commonwealth Games, Asian Games and the Olympics.

27. According to the second paragraph, why the summer Universiade is important for the country Taiwan?

(I) Taiwan, being a small nation, is hosting Summer Universiade that will help to attract investments.

(II) Events like summer Universiade will help Taiwan to keep its diplomatic and strategic depth intact.

(III) Summer Universiade in Taiwan will help to build official diplomatic ties with the small countries.

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(a) Only (I) is correct
(b) Only (II) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

28. What are the Taiwan's efforts to make its own identity as a nation?

(I) Taiwan's youths are not interested in re-unification of their nation with China.
(II) Taiwan is building diplomatic and friendly relations with other countries.
(III) Taiwan is sharing its outbound investments, manufacturing and research collaboration, or medical aid and technical assistance with rest of the world.
(IV) Taiwan is welcoming young people for Summer Universiade which is to be held in Taiwan giving young talents the opportunity to explore their capabilities as well as giving Taiwan to broaden its international engagements.

(a) Only (I) is correct
(b) Both (I) and (II) are correct
(c) Both (II) and (IV) are correct
(d) Only (II), (III) and (IV) are correct
(e) All are correct

29. Which of the following cannot be inferred from paragraph 4?

(a) Taiwan needs the support of its friendly countries to get associated with different organizations for its benefit.
(b) Taiwan is making its efforts towards building long-lasting relationships with other countries rather than their socio economic benefit.

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(c) Taiwan has still been restricted to take part in association of other nations for mutual benefit, that's the biggest challenge for the country.
(d) China being a robust multi-party democracy is constantly pressurizing Taiwan for re- unification.
(e) None of the above

30. What is /are the author's point of view in accordance with the paragraph 5?
(I) The author is argumentative as he is justifying his opinion regarding Taiwan as a nation and the challenges the country is facing for being an independent and prosperous nation.
(II) The author is critical as he gave his nuances of the two nations i.e. China and Taiwan. China became robust multi-party democracy and Taiwan became Communist powerhouse.
(III) The author is analytical as he is providing a brief description of Taiwan as a small nation.
(a) Only (I) is correct
(b) Only (II) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

Directions (31-35): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it.

Paragraph 1: India's independence was the harbinger of a wave of decolonisation, which by the mid-1970s, had brought the age of European empires to an end across Asia and Africa. Since then, the erstwhile **Jewel in the Crown** has stood out among the cohort of countries that became independent since the middle of the last

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century. For all of India's myriad flaws, on the 70th anniversary of our independence, a little bit of triumphalism is surely in order. The big picture is that India is the world's fastest-growing major economy and a rambunctious and reasonably successful democracy. Seven decades of institutional stability — the same Constitution, parliamentary democracy, regular transfers of powers, and an independent, if deeply flawed, judiciary — is nothing to be scoffed at. All success is relative.

Paragraph 2: The benefits of **institutional stability** are obvious, and we would urge the utmost caution in attempting to tamper with long-standing arrangements, such as the special status of Kashmir. Or, for that matter, sudden attempts to introduce rules that appear to make it impossible to lawfully consume beef in a diverse country. This stability has enabled the ship of state to change course, notably when it comes to the economy. In 1991, India pivoted to a market economy abandoning a stated commitment to socialism, a transition that continues today, more than a quarter-century later.

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Paragraph 3: Greater freedom for business has resulted in the creation of a large and vibrant private sector. India is today a member of the G20, largely due to the success of private sector-led development since 1991. The coming to power of the second BJP government, led by Prime Minister Narendra Modi, appears to be bringing about a change of course almost as consequential as the 1991reforms. It's hard to argue, that the government is not carrying out big-bang reforms. Besides introducing the goods and services tax (GST) and a bankruptcy code, it has quietly moved to eliminate both the cooking gas and kerosene subsidies.

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Paragraph 4: The war on corruption (essentially tax evasion) has been ferocious. It involves investigative agencies such as the CBI and ED, regulators such as SEBI, structural reforms such as GST and, more controversially, demonetisation. Few can cavil at this. Greater tax compliance is a significant structural reform and history shows that countries whose citizens dodge taxes less tend to do better in the long run. Less unaccounted-for money would mean stronger balance sheets and, hence, more capacity to invest. Bad Indian habits, such as paying for real estate and luxury good with cash, deserve to disappear. But the government must also take care to ensure that the tax inspector does not get overmighty. The crackdown on tax evasion —as distinct from legal tax avoidance — must be accompanied by vigorous implementation of other parts of the Prime Minister's agenda such as ease of doing business, and reducing uncertainty by not indulging in frequent rule changes, bans and retrospective amendments.

Paragraph 5: Going forward, fixing the so-called twin balance sheet problem by way of the bankruptcy code is key to reversing a slump in investment and fixed capital formation. A worrying aspect of the Modi years is a sharp decline in the savings and investment from the 34-35% range achieved at the height of the 2004-08 boom. There is no easy solution to this. The new bankruptcy framework is forcing some of the great and good of Indian business to confront a fundamental rule of capitalism: you will lose control of your company if you can't service your debt. Hopefully, the cleaning up of company and bank balance sheets will lead to higher investment and growth and, concomitantly, more revenues for the social sector, which can tackle the still widespread poverty that continues to blight India's tryst with destiny.

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31. Which of the following is the correct explanation of the phrase "**the jewel in the crown**" as used by the author in paragraph 1?

(I) India has emerged as a fastest growing economy and a successful democracy since independence as compared to other countries which became independent by mid-1970s.

(II) India that was under the British Empire became independent in the middle of the last century along with other countries of the world.

(III) India's Independence has been termed as the most valuable thing as it has brought the end of decolonization in various parts of the world.

(a) Only (I) is correct
(b) Only (III) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) None of the above

32. '**Institutional Stability**' is discussed in Paragraph 2, which of the following statements is/ are correctly justifies/justify it?

(a) Recent moves in our country like ban on beef and question on the autonomy of Kashmir can disturb the long standing stability.

(b) Institutional stability has its benefits as it can bring the social and economic changes in the country and can also work towards the welfare of the country.\

(c) Because of the stability in our country, the economic reforms became possible as we moved on to capitalism from socialism.\

(d) Both (a) and (c) are correct.

(e) All are correct

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33. How is it correct to say that India is turning towards a change under current government?

(I) The government is giving freedom to establish new businesses and providing many opportunities to the young talents.

(II) The current government is making big reforms to end the corruption in the country.

(III) The current government is letting the private sector led development to flourish in the country as it has brought big investments to the country since 1991.

(a) Only (I) is correct
(b) Only (II) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

34. What message does the author want to convey in Paragraph 4?

(I) Tax evasion brings less investment and makes balance sheets weak.

(II) Some people are making objections to different agencies and reforms made by the government for ending the corruption which is intensely growing in the country.

(III) Nation has to suffer if citizens avoid giving taxes and for eradicating the situation, the government is implementing several agendas.

(a) Only (I) is correct
(b) Only (III) is correct
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

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35. According to the paragraph 5, what is the reason behind decline in saving and investment in Modi's government?

(a) Bad debts of the company and weak bank balance sheets lead to decline in saving and investment.

(b) Intense increment of corruption in the country is making the saving and investment of the country decrease.

(c) The lack of proper implementation of reforms by the government is responsible for the decline.

(d) Tax evasion is the main reason behind decline in saving and investment.

(e) All are correct.

Directions (36-41): Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

Paragraph 1: Such is the cynicism in politics that India's steady rise as an economic power is met with **derision** and not appreciation. The World Bank's data has placed India at rank six with GDP of $2.597 trillion, slightly ahead of France with $2.582 trillion for 2017. The top five are US ($19.39 trillion), China ($12.23 trillion), Japan ($4.87 trillion), Germany ($3.67 trillion) and UK ($2.62 trillion).India is within striking distance of being in the Top 5 now even as it predicted to be among the Top 2 if it maintains growth rates. For a population of 1.3 billion, the per capita income is still very poor. The per capita of $1,940 is lower than its neighbors like Sri Lanka and nowhere close to China's $8,826.

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Paragraph 2: Where India is today is better appreciated when one considers where it has arrived from. Let's take a look at all the shackles that the Indian economy had to endure and still does. For over 200 years of British rule, there was active de-industrialization. The British government proactively destroyed India enterprise in ship-building, textiles and overseas trade. To ensure total economic dominance, the Indian economy was forced to go on its knees. The 70 years of Independence allowed India to rebuild its economic infrastructure to a level that helped it stand on its legs. Self-reliance as a motto allowed it to create domestic manufacturing and engineering prowess. However, this was hobbled by the unwanted and catastrophic spirit of nationalization. The focus on government-run companies and a command economy kept India's growth at poor levels.

Paragraph 3: [8] The last 25 years of economic reforms launched by former Prime Minister Narasimha Rao helped accelerate India's growth. The Indian economy continues to endure severe many challenges that are holding back growth. Some are created by legacy and many by internal dynamics. India continues to suffer under a bureaucratic system created to oppress and dominate a people. Petty politics and poor leadership has avoided administrative reforms that could be built on trust and not distrust. As a result of this, governance structure continues to stifle enterprise and entrepreneurship. The licensing mindset is more focused on the process than the outcome. Take the reforms for driving license for instance. The new law of the Motor Vehicles Bill 2016 that will be sent to the Rajya Sabha in the next session of Parliament is more intent on punishment than preparedness. Instead of focusing on preparing drivers to earn the responsibility of manning a vehicle, the bill places more emphasis on penalties. In most countries, citizens have to go through a rigorous training process to earn a license to drive. The chaos on Indian roads is squarely because of poorly trained drivers with no self-discipline or civic sense.

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Paragraph 4: [7] The same lack of civic sense being visible in petty politics that encourages undermining of institutions and rules. Actively encouraging illegal residential areas and challenging city planning norms is just one of the many such examples. This lack of trust and sense of **apathy** encouraged crony capitalism. For decades Indian enterprise was run on access based licensing rather than competitiveness and merit. If India has not grown fast enough, it is largely because of industry leaders who have led the war against creating an open, competitive, merit-based economy. Slowly, transparency is replacing opacity and a discretion-based system of approvals for both individuals and institutions. The animal spirits of the Indian economy are straining at the leash. The focus on ease of doing business and Make in India by the Narendra Modi government is an attempt to change the mindset of a bureaucracy which eyes every enterprise with suspicion.

Paragraph 5: Much needs to be done to improve education, health and social infrastructure. Governance models have to change to ensure higher momentum of growth. Indian leaders in politics, business and governance have to invest in the future of India. The figures from the World Bank depict how new engines like India will power global growth. Between 2017-19, the $75 trillion global economy will grow by $ 6.5 trillion. Much of this growth will come from Asian countries. China will contribute 35 per cent to the growth. India (8.6 per cent), Indonesia (2.5 per cent), South Korea (2 per cent) and Japan (1.5 per cent) will be the other main contributors from within the circle. The US with a contribution of 17.9 per cent is almost half of China. And the European Union with 7.9 per cent contribution is a shade less than India. There is a bigger global role awaiting India, if it can prepare for it. For the moment, let us celebrate what has been achieved against much odds. There is a long way to go, but it appears that our trajectory has improved. Proactive optimism should overcome lazy cynicism.

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36. What were the factors that stagnated India's growth?
(a) Unfortunate spirit of nationalization.
(b) Focus on government run companies and a command economy.
(c) Not creating an open, competitive and merit-based economy.
(d) both (a) and (b)
(e) all (a), (b) and (c).

37. What are all the confinements that the Indian economy confronted due to British Government?
(a) active reduction of industrial activity in an economy.
(b) destruction of Indian enterprise in ship-building, textiles and overseas trade.
(c) Exploitation, prejudice, and discrimination that are associated with the hierarchical aspect of the caste system which stifled economic mobility.
(d) both (a) and (b)
(e) both (a) and (c)

38. What are some of the key features of bureaucratic system encountered by India?
(a) Ministers and bureaucrats in India have often enjoyed a highly mutual beneficial relationship based on a quid pro quo basis; i.e. a relationship based on mutual exchange of favors.
(b) oppressing and dominating common public.
(c) Fiddling politics and poor leadership that avoided administrative reforms that could be built on trust.
(d) both (b) and (c)
(e) both (a) and (b)

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39. What is the tone that is author trying to portray, of the common people in India, according to the passage?
(a)Speculative
(b)Provocative
(c)Incendiary
(d)Obsequious
(e)Cynical

40. Identify the word which has the same meaning as the given word in bold in the passage.
Derision
(a)acclamation
(b)commendation
(c)accolade
(d)Satire
(e)excogitate

41. Identify the word which has opposite meaning as the given word in bold in the passage.
Apathy
(a)alacrity
(b)lassitude
(c)languor
(d)nonchalance
(e)inertia

Directions (42-49): Read the following passage carefully and answer the questions given below it. Certain parts are given in bold to answer some of the questions based on the passage.

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Cuttlefish are masters at **altering** their appearance to blend into their surroundings. But the cephalopods can no longer hide their inner thoughts, thanks to a technique that infers a cuttlefish's brain activity by tracking the ever-changing patterns on its skin. The findings, published in Nature on 17 October, could help researchers to better understand how the brain controls behaviour. The cuttlefish (Sepia officinalis) camouflages itself by contracting the muscles around tiny, coloured skin cells called chromatophores. The cells come in several colours and act as pixels across the cuttlefish's body, changing their size to alter the pattern on the animal's skin. The cuttlefish doesn't always conjure up an exact match for its background. It can also blanket itself in stripes, rings, mottles or other complex patterns to make itself less noticeable to predators. "On any background, especially a coral reef, it can't look like a thousand things," says Roger Hanlon, a cephalopod biologist at the Marine Biological Laboratory in Chicago, Illinois. "Camouflage is about deceiving the visual system."

To better understand how cuttlefish create these patterns across their bodies, neuroscientist Gilles Laurent at the Max Planck Institute for Brain Research in Frankfurt, Germany, and his collaborators built a system of 20 video cameras to film cuttlefish at 60 frames per second as they swam around their enclosures. The cameras captured the cuttlefish changing colour as they passed by backgrounds such as gravel or printed images that the researchers placed in the tanks. The recording began soon after the cuttlefish hatched and continued for weeks. Laurent's team developed video-processing techniques to identify tens of thousands of individual chromatophores on each cuttlefish, including cells that emerged as the animal grew larger over time. The team used statistical tools to determine how different chromatophores act in synchrony to change the animal's overall skin patterns. Previous studies have shown that each chromatophore is

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controlled by multiple motor neurons that reach from the brain to muscles in the skin, and that each motor neuron controls several chromatophores. These in turn group together into larger motor systems that create patterns across the cuttlefish's body.

The latest study maps how the animal links chromatophores together in different ways to create a pattern that mimics the geometry of its surroundings. The findings should allow the researchers to work backwards from the skin patterns to determine the pathways through which neurons in the cuttlefish's brain control its **camouflage**. The imaging technique "gives you amazing neural data by proxy", Laurent says. "It's just an amazing thing to work on animals that are so different from us and about which we have very little intuition about what makes them tick."

The ability to see the inner workings of the cuttlefish's brain reflected on its skin — without cutting the animal open, attaching electrodes to it or training it to behave in a certain way — could also help researchers to understand the links between brain activity and behaviour. Right now, Laurent says, the link between what the cuttlefish sees and what it sends to the motor neurons is a mystery. The answer probably lies in the brain, which processes both input from the eyes and output to the chromatophores. It creates a geometrical pattern that resembles the cuttlefish's surroundings, instead of an exact copy. "There's got to be a neurobiological shortcut," says Hanlon, who was not involved in the study. "There's so much visual information available that it would take a supercomputer to manage it." Working out that computational shortcut could provide inspiration to researchers creating artificial neural networks with computers, Laurent says. These include programs that attempt to fill in a missing part of an image using information from pixels around it.

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Laure Bonnaud-Ponticelli, a biologist at the National Museum of Natural History in Paris, is impressed by the researchers' statistical analyses of the chromatophore data. She suspects that other biological mechanisms, such as light-sensing proteins on the cuttlefish's skin, could help the brain to form these complex patterns. "It is the beginning of another story," she says.

42. Which of the following names haven't been used to refer to the cuttlefish?
(i) Chromatophores
(ii) Cephalopods
(iii) Sepia Officinalis
(a) (ii) and (i)
(b) Only (ii)
(c) (i), (ii) and (iii)
(d) Only (i)
(e) (i) and (iii)

43. Which of the following, options correctly delineate the process through which cuttlefish camouflage themselves?
(a) Contracting from the original size and then completely regaining the original size of the muscles around chromatophores, but not increasing further.
(b) Expanding from the original size and then completely coming back to the original size of the muscles around chromatophores, but not decreasing further.
(c) Through continuous contraction of the muscles around chromatophores.
(d) Through continuous expansion of the muscles around chromatophores.
(e) None of the above.

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44. Why did Roger Hanlon say, '*Camouflage is about deceiving the visual system*'?

(a) To announce the idiosyncrasy of the skin cells which come in several colours and act as pixels across the cuttlefish's body, changing their size to alter the pattern on the animal's skin.

(b) To justify the idiosyncrasy of the cuttlefish which is to not attempt to become alike of its background but attempts to have resemblance to its surroundings.

(c) To discourage the ability of the cuttlefish to blanket itself in stripes, rings, mottles or other complex patterns to make itself less noticeable to predators.

(d) To conceal a characteristic of the cuttlefish to not look like a thousand things on any background especially a coral reef.

(e) None of the above

45. What does the Hanlon mean by '*There's got to be a neurobiological shortcut*'?

(a) Hanlon talks about the process by which cuttlefish creates complex geometrical pattern on its skin.

(b) Hanlon tried to explain that cuttlefish creates a geometrical pattern that resembles it's surrounding instead of an exact copy.

(c) Hanlon tried to explain the ability of the cuttlefish to create complex geometrical pattern. According to him, the brain of the cuttlefish takes input from the eyes and processes it and then, send the processing to the chromatophores.

(d) According to Hanlon, the ability of the cuttlefish to create complex geometrical patterns is due to some process which is currently unknown and doesn't involve the lengthy process of sending signals from sensory organs to brain and then instructing the chromatophores to create patterns based on the processing of the brain.

(e) None of the above

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46. What is/are the utility(/ies) of the research, intending to understand the camouflaging ability of the cuttlefish, for humans as mentioned in the given passage?

(i) It could help us to better understand how cuttlefish create patterns, that resembles their surrounding but still aren't the exact copies, across their bodies.

(ii) It could help researchers to better understand how the brain controls behave.

(iii) It could provide inspiration to researchers creating artificial neural networks with computers.

(a) Only (i)
(b) Both (i) and (ii)
(c) Both (ii) and (iii)
(d) Both (i) and (iii)
(e) All of (i), (ii) and (iii)

47. Which of the following hypothesis, if proved correct, could inspire the researchers creating artificial neural networks with computers?

(a) The cuttlefish (Sepia officinalis) camouflages itself by contracting the muscles around tiny, coloured skin cells called chromatophores.

(b) The cuttlefish doesn't always conjure up an exact match for its background.

(c) The cattlefish create complex pattern on its skin across its body by first taking information as input signal from the eyes about its surrounding, then sending the signal back to the brain for processing and then the brain decides what action is to be taken and instruct the motor neuron to direct the chromatophores to behave in a certain way (and hence, creating a particular pattern).

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(d) The cattlefish create complex pattern on its skin across its body through a process which shouldn't involve or have minimum involvement of sending signals and receiving instructions from brain.

(e) None of the above

48. Which of the following words has a meaning which is SIMILAR to the meaning of the word '**altering**'?

(a) transmuting

(b) decimating

(c) contending

(d) refuting

(e) waning

49. Which of the following words has a meaning which is OPPOSITE to the meaning of the word '**camouflage**'?

(a) Unison

(b) Mishap

(c) Glut

(d) Defiling

(e) Revelation

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1. **(e);** With reference to paragraph 1, we can infer that all the sentences are correct as they describe the importance of participation of India in UN General Assembly with 20 other nations. Hence option (e) is the right choice.

2. **(d);** Referring to paragraph 2, we can infer that both the sentences (b) and (c) are correct. India has been regarded as multilayer naysayer for blocking the multilateral negotiations to move forward.
Hence option (d) is the correct choice.

3. **(b);** The author's tone here is descriptive as the author has given the full description of aspects of India's multilateral postures with respect to ideas and ideologies. Hence option (b) is the correct choice.

4. **(c);** After going through both the paragraphs, we find that India's engagement with the international economy has grown as India has pushed the General Agreement on Tariffs and Trade/World Trade Organization and at the World Health Organization India has endorsed a strong set of rules to curb rising tobacco use worldwide. Hence option (c) is the correct choice.

5. **(d);** We can conclude from paragraph 5 that both the statements (II) and (III) are correct as they correctly explain how Multilateralism is mostly connected to power politics. Hence option (d) is the correct choice.

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6. **(b);** With reference to the first paragraph, we find that sentence (b) is the only reason behind growing competition among organizations nowadays. All other sentences are not the correct explanation. Hence option (b) is the correct choice.

7. **(b);** Paragraph 2 is talking about the company tying up with other startups which are proficient in technology that helps them to develop in house capabilities and thereby grow their business. Hence option (b) is the correct choice.

8. **(e);** Referring to the third paragraph, we infer that all the sentences are correct. Hence (e) is the correct option.

9. **(b);** Sentence (b) cannot be inferred from the fourth paragraph while all other sentences are related to it. Hence sentence (b) is the correct option.

10. **(d);** We can infer from the paragraph that the author's tone is both analytical and argumentative as he is giving detailed explanation regarding the organization looking beyond themselves. Hence option (d) is the correct choice.

11. **(b);** Here '**tucked away deep inside'** refers to the annual report of the year 2016-17, which was kept hidden from the nation by RBI, carrying the information that revealed the travails of the Indian currency. All other sentences are not the correct explanation of the phrase in the context of the paragraph. Hence sentence (b) is the correct choice.

12. **(a);** Sentence (a) cannot be inferred from paragraph 2 as it is not mentioned in the paragraph.

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13. (d); Here both the sentences (a) and (b) are correct with respect to the third paragraph of the passage. The author has mentioned various motives of demonetisation set by the government which turned out to be a failure in the economy.

14. (c); Referring to the fourth paragraph of the passage, it can be inferred that both the sentences (I) and (II) are correct. Low-denomination notes have fallen from a little less than half of the value of all currency and high-denomination notes occupied the central pivot role in the Indian currency system.

Sentence (III) is not correct as it is not about the distortion in the Indian currency system.

15. (b); Sentence (III) forms a connection with paragraph 5 if it follows paragraph 4 as the common topic has been discussed here and that is the flow of high denomination notes leading to distort the currency system.

16. (d); Unprecedented means never done or known before. Conventional is based on or in accordance with what is generally done or believed. Therefore both are opposite in meaning, hence option (d) is the correct choice.

17. (c); **Accounted** means consider or regard in a specified way hence **indifference** which means lack of interest, concern, or sympathy is opposite in meaning and therefore, option (c) is the correct choice for the given question.

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18. (e); Sol. Plausible means (of an argument or statement) Seeming reasonable or probable, hence, Tenable which means able to be maintained or defended against attack or objection is similar in meaning and therefore, option (e) is the correct choice for the given question.

19. (c); Option (c) is the best choice because, in paragraph 5, the author explains that with the over-exploitation of the motor car comes an increased demand for engineering equipment, to roll over wider carpets of concrete over the bulldozed landscape. Hence the author agrees that the motor car is over- exploited and that the landscape is under threat.

20. (b); Option (b) is the best choice because as in the last paragraph, the author predicts that, if indeed we go farther and faster along this route, there is plenty of evidence to show that the shop will close up without our help.

Option (c) is incorrect because throughout the passage the author suggests that the present system is faulty and fails to fulfill human needs.

Option (d) is incorrect because the author suggests, in paragraph 5, that this system, abetted by similar concentration on planes and rockets. This justifies that the present system encourages the invention and use of rockets and planes.

Option (e) is incorrect because according to the author the present system does not increase human associations. This is explained as a central flaw in the present setup in paragraph 2.

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21. (a); Option (a) is the correct choice because the author explains in paragraph 4 that if we took human needs seriously in recasting the whole transportation system, we should begin with the human body and make the fullest use of pedestrian movement, not only for health but for efficiency in moving large crowds over short distances.

22. (c); Option (c) is the best choice because the author mentions in paragraph 3 that Variety of choices ..... is an important factor of safety when any part of the system breaks down.
Option (a) is incorrect because it is not mentioned anywhere in the passage.
Option (b) is incorrect because the author does not refer to technological sophistication.
Option (d) is incorrect because the author does not discuss fool-proof systems anywhere.
Option (e) contradicts the views of the author who believes that speed alone is not the mark of an organic transport system.

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23. (e); **Comatose** means in a state of deep and prolonged unconsciousness, usually because of illness or injury. Hence (e) is the correct choice.

24. (a); **Abet** means to encourage or assist (someone) to do something wrong. Hence it has the same meaning as **succour**.
Pertinent means relevant or applicable to a particular matter.
Plausible means seeming reasonable or probable.
Apportion means divide up and share out.
Assent means approval.

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25. (c); **Desolation** means a state of complete emptiness or destruction. Hence it has the opposite meaning to **elation**.
Passable means just good enough to be acceptable.
Prudent means acting with or showing care and thought for the future.
Affiliate means to attach or connect.
Append means add (something) to the end of a written document.

26. (b); Here '**stepping stone**' means an action or event that helps one to make progress towards a specified goal. Hence here the author has used this phrase which indicates that it is very crucial for university athletes to perform in Universiade so that they can participate in Major events. According to this, we see that only sentence (b) is correct. All the other explanations are not exactly correct.

27. (b); Referring to the second paragraph of the passage, we see that only sentence (II) is correct. Sentence (I) is wrong as here it is mentioned that Universiade will bring investments which is not mentioned in the paragraph. Sentence (III) is wrong as according to the paragraph, Taiwan has its diplomatic ties with the small countries; hence there is no need to build it. Hence only sentence (b) is correct.

28. (e); All of the above statements are true. All of the given statements contribute to make Taiwan as its own identity as a nation.

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29. (d); Only sentence (d) is not linked to the fourth paragraph. All the other sentences can be inferred from the paragraph 4. It's about the Taiwan's challenges as a small nation.

30. (a); The author here is argumentative as his main issue here is regarding Taiwan and its challenges and efforts to make its own identity. Hence option (a) is the correct choice.

31. (e); Here the author has used the phrase 'the jewel in the crown' to describe India's place in the British Empire before the independence but none of the options are mentioning this. Options like (I) is talking about mid- seventies India, therefore, option (e) is the correct choice.

32. (e); All of the above statements are correct in context of the Paragraph 2.

33. (b); Referring to the third paragraph, the government is working towards the implementation of the reforms made by them to change the scenario of dodging corruption in India. Hence only sentence (II) is correct in context of the paragraph 3.

34. (e); All of the above statements are correct in terms of the message conveyed by the author in paragraph 4. Tax Evasion is the central issue in this paragraph and how it is to be eradicated to end corruption, has been mentioned by the author. Hence all the above statements are correct.

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35. (a); In the last paragraph of the passage, it is mentioned that the cleaning up of company and bank balance sheets will lead to higher investment and growth. Hence we see that statement (a) is the correct reason in context of the passage.

36. (e); Option (e) is the correct choice. We can infer our answer from paragraph 2 and paragraph 4. It is given that self - reliance helped India in creating domestic manufacturing but at the same time it was hobbled by catastrophic spirit of nationalization. Furthermore it is given "The focus on government-run companies and a command economy kept India's growth at poor levels." Now refer to paragraph 4 where the author has mentioned, "If India has not grown fast enough, it is largely because of industry leaders who have led the war against creating an open, competitive, merit-based economy." Hence option (e) is the answer.

37. (d); Refer to the second paragraph of the passage .It is given that Indian economy had to endure a lot more shackles and it still does. The text is quoted as "For over 200 years of British rule, there was active de-industrialization (active reduction of industrial activity in an economy). The British government proactively destroyed India enterprise in ship-building, textiles and overseas trade. To ensure total economic dominance, the Indian economy was forced to go on its knees." Option (c) which is in reference to caste system is not mentioned anywhere in the passage. Hence only option (d) is the answer.

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38. (d); Only option (d) is the most appropriate choice as both (b) and (c) are the ones that are a part of bureaucratic system due to which India has and it continues to suffer. We can refer to paragraph 3 for the answer where it is quoted, "India continues to suffer under a bureaucratic system created to oppress and dominate a people. Petty politics and poor leadership has avoided administrative reforms that could be built on trust and not distrust." Option (a) is not mentioned anywhere in the passage, hence according to the passage it does not hold true.

39. (e)'; The most suitable choice is option (e). We can conclude our answer from first line of the first paragraph itself where author has mentioned that such is the cynicism in politics that India's steady rise as an economic power is met with derision and not appreciation. This is because cynical means displaying a belief that people are always self -seeking and never altruistic in their actions.

Speculative means thoughtful, reflective, hypothetical.

Provocative means inciting, irritating, vexing.

Incendiary means causing strong feelings.

Obsequious means fawning, showing servile complaisance, flattering, deferent.

40. (d); Derision means contemptuous ridicule or mockery which is similar to satire. Hence, option (d) is the most suitable answer choice

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41. (a); Apathy means lack of interest, enthusiasm, or concern; while alacrity means brisk and cheerful readiness. Since they are antonyms of each other, option (a) is the most suitable answer choice.

42. (d); Among the suggested names, two names 'Cephalopods' and 'Sepia Officinalis' have been used to refer to the 'cuttlefish'.
For the usage of 'Cephalopods', kindly read the second sentence of the first paragraph 'But the cephalopods can no longer hide their inner thoughts, thanks to a technique that infers a cuttlefish's brain activity by tracking the ever-changing patterns on its skin'.
For the usage of 'Sepia Officinalis', kindly read the fourth sentence of the first paragraph 'The cuttlefish (Sepia officinalis) camouflages itself by contracting the muscles around tiny, coloured skin cells called 'Chromatophores''.
Clearly, 'Chromatophores' are the names attributed to the skill cells of cuttlefish.
Hence, the option (d) is the correct answer.

43. (e); The answer to the question can be derived from the fourth and fifth sentences of the first paragraph. 'The cuttlefish (Sepia Officinalis) camouflages itself by contracting the muscles around tiny, coloured skin cells called chromatophores. The cells come in several colours and act as pixels across the cuttlefish's body, changing their size to alter the pattern on the animal's skin.'
The sentences above use the term 'contraction'. So, the options (b) and (d) are incorrect.
Now, could it be possible that the muscles around chromatophores always contract, but do not regain their

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original size? In that case, a time would come, when the size of the muscles around chromatophores would be zero, which is meaningless. So, the option (c) is also incorrect.
Now, is it necessary that after contraction of the muscle, completely regaining the original size is necessary? No such information is present in the passage. So, the option (a) is also incorrect.
Hence, the option (e) is the correct answer.

44. (b); The answer to the question can be derived from the last four sentences of the first paragraph, 'The cuttlefish doesn't always conjure up an exact match for its background. It can also blanket itself in stripes, rings, mottles or other complex patterns to make itself less noticeable to predators. "On any background, especially a coral reef, it can't look like a thousand things," says Roger Hanlon, a cephalopod biologist at the Marine Biological Laboratory, Illiniois. "Camouflage is about deceiving the visual system."'
The above sentences inform us that the focus of the cuttlefish while camouflaging isn't to look alike or become an exact match for its background, the focus is to have similar resemblance to its surrounding to tricks especially its predators. The justification, as given by Roger Hanlon, is that the objective of camouflaging is to deceive the visual system (of others) but isn't to look alike or become an exact copy of ones surrounding.
Among the given options, only option (b) is the correct answer.
The sentences prior to the last-fourth sentence talks about the elements of the cuttlefish body and the process through the cuttlefish changes the pattern and/or colour of its skin.

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45. (d); The correct answer is the option (d).

The answer to the question can be derived from the last paragraph. Kindly re-read the following sentences of the paragraph 'Right now, Laurent says, the link between what the cuttlefish sees and what it sends to the motor neurons is a mystery. The answer probably lies in the brain, which processes both input from the eyes and output to the chromatophores. It creates a geometrical pattern that resembles the cuttlefish's surroundings, instead of an exact copy. "There's got to be a neurobiological shortcut," says Hanlon, who was not involved in the study. "There's so much visual information available that it would take a supercomputer to manage it." Working out that computational shortcut could provide inspiration to researchers creating artificial neural networks with computers, Laurent says. These include programs that attempt to fill in a missing part of an image using information from pixels around it.'

What is a usual process for any behavior of a living being? Sensory organs interact with the surroundings, generates signals and then send it to the brain. The brain processes the signals, decides what to do, how to do it and then, send signals through the motor neurons to the motor organs to perform an action.

'Cuttlefish creates a geometrical pattern that '**resembles its surroundings, instead of an exact copy**'. Why doesn't the brain create an exact copy if it receives information about its surrounding through eyes? Hanlon is suggesting that instead of signal from the sensory organs going to brain to get processed, there may be a shortcut. This assertion gets further consolidated upon reading the sentence 'Working

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out that **computational shortcut** could provide inspiration to researchers creating artificial neural networks with computers, Laurent says. These include **programs that attempt to fill in a missing part of an image using information from pixels around it**.'

Hence, the correct answer is the option (d).

46. (c); The alternative (i) is not the utility, but the **objective/intention** of the research.

Understanding how cuttlefish creates pattern across their bodies which resembles their surrounding but aren't the exact copies could help researchers to better understand how the brain controls behavior (third sentence of the first paragraph), and could also inspire the researcher to artificial neural networks with computers (last fifth sentence of the last paragraph).

Hence, both alternatives (ii) and (iii) are correct, and the option (c) is the correct answer.

47. (d); The information presented in the options (a) and (b) are mentioned in the first paragraph. These aren't hypothesis but established facts.

The correct answer to the question can be derived from the following sentences of the last paragraph 'Right now, Laurent says, the link between what the cuttlefish sees and what it sends to the motor neurons is a mystery. The answer probably lies in the brain, which processes both input from the eyes and output to the chromatophores. It creates a geometrical pattern that resembles the cuttlefish's surroundings, instead of an exact copy. "There's got to be a neurobiological shortcut," says Hanlon, who was not involved in the study. **"There's so much visual information**

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available that it would take a supercomputer to manage it." Working out that computational shortcut could provide inspiration to researchers creating artificial neural networks with computers, Laurent says. These include programs that attempt to fill in a missing part of an image using information from pixels around it.'

Now, kindly re-read the information presented in the option (c). The information informs about a process which is already known to be the case in many living species, but the process is relatively lengthy and time consuming.

The information presented in the option (d) covertly talks about a short-cut, a neurobiological shortcut which required less involvement of brain. Working out or finding out about these computational shortcuts could provide inspiration to researchers creating artificial neural networks with computer.

Hence, the correct answer is the option (d).

48. (a); alter [verb] means 'change in character or composition, typically in a comparatively small but significant way';

Transmute [verb] means 'change in form, nature, or substance';

Decimate [verb] means 'kill, destroy, or remove a large proportion of';

Contend [verb] means 'struggle to surmount (a difficulty)';

Refute [verb] means 'deny or contradict (a statement or accusation)';

Wane [verb] means '(of a state or feeling) decrease in vigour or extent; become weaker';

From above, we can understand that the option (a) is the correct answer.

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49. (e); Camouflage [noun and verb] means 'actions or devices intended to disguise or mislead'; 'the disguising of military personnel, equipment, and installations by painting or covering them to make them blend in with their surroundings';

Unison [noun] means 'simultaneous performance or utterance of action or speech';

Mishap [noun] means 'an unlucky accident';

Glut [noun] means 'an excessively abundant supply of something';

Defile [verb] means 'damage the purity or appearance of; mar or spoil';

Revelation [noun] means 'a surprising and previously unknown fact that has been disclosed to others';

From above, we can understand that the option (e) is the correct answer.

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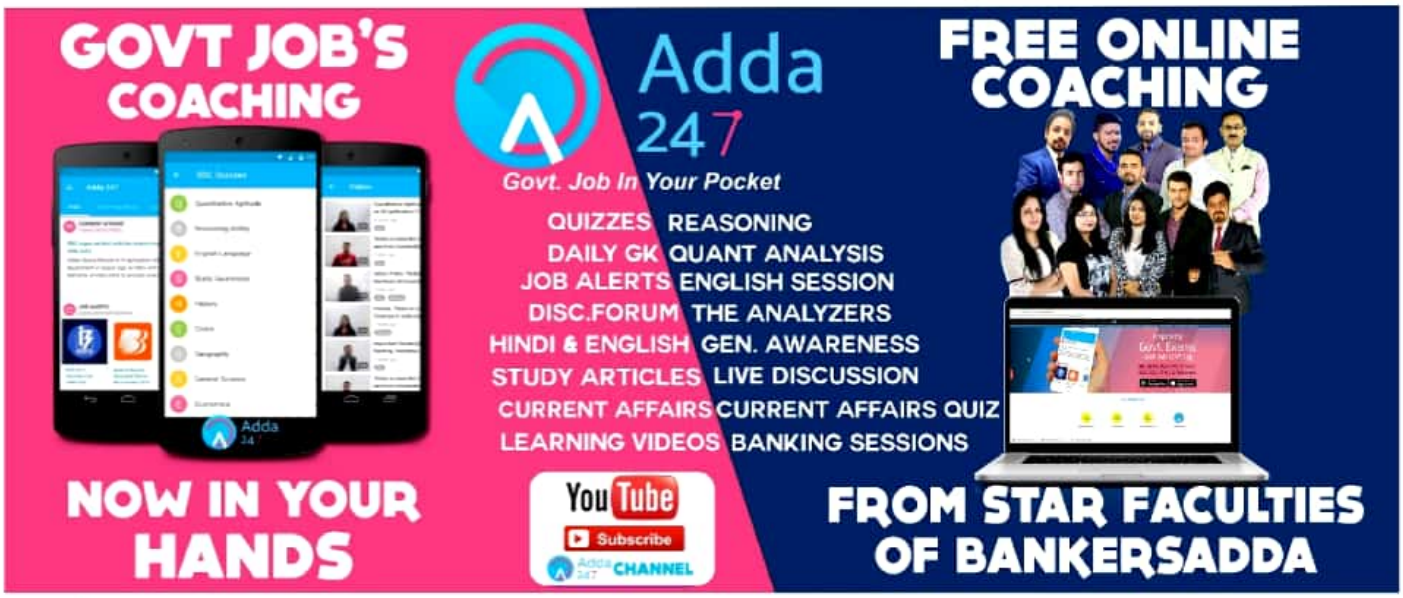

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Directions (1- 5): Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

The jobs debate has kept economists busy. Their estimates of how many jobs are being created in India vary wildly. Consider the most recent disagreement. Surjit Bhalla of The Observatory Group estimates that 15 million jobs were created in fiscal year 2017. Mahesh Vyas of the Centre for Monitoring Indian Economy believes the number is barely a tenth of that. Their exchange should be seen against the wider debate on whether India has been growing without generating enough jobs for a young population.

Indian labour market data is devilishly difficult to analyse. A large part of the labour force is in the informal sector, where information is very difficult to collect on a monthly basis. Sample survey data is often confusing because of the withdrawal of women from the labour force over the past 15 years. Employment numbers for the young need to be handled with care since more children are staying back in college rather than seeking work. The formalization of the Indian economy means that there are **profound** structural shifts taking place in the composition of the labour force.

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The decision by the government to release payroll data last week—based on the number of accounts in key social security schemes such as the Employees' Provident Fund Organization, the National Pension Scheme and the Employees' State Insurance Corporation—is thus welcome. Economists Soumya Kanti Ghosh of the State Bank of India and Pulak Ghosh of the Indian Institute of Management, Bangalore have been **pioneers** in this work, and their paper had also sparked off heated debate.

The new data series needs to be handled with care. It tracks the growth in payrolls rather than actual job creation, as even its proponents warn. It needs to be seasonally adjusted. More data points are needed. Payrolls give us some sense of what is happening in organized sector enterprises, but it is possible that job growth there could be balanced by job losses in the unorganized parts of the economy (it is interesting that economists on both sides of the argument accept that the role of the formal economy is growing rapidly). However, there is little doubt that the release of monthly payroll data is a big step in the right direction. The NITI Aayog task force on improving employment data had said in its report last year that there are four primary sources of employment data—household surveys, enterprise surveys, administrative data and data from government schemes. The release of payroll data last week deals with the third of these four possibilities. There is now an urgent need to improve capabilities in the other three. Existing data sets such as the Employment-Unemployment Survey conducted by the National Sample Survey Office or the Quarterly Employment Survey of the Labour Bureau are riddled with problems. In a recent interview with television channel CNBC TV 18, former chief statistician T.C.A. Anant said that the other missing elements will begin to fall into place later in the year, especially information about employees working in enterprises covered by social security laws.

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What now? Technology can play a part. Household surveys could be conducted every year rather than every five years using new technologies that bypass time-consuming data collection methods. The new goods and services tax network (GSTN) offers an excellent opportunity to use Big Data analytics to extract employment data for all enterprises covered by the new tax. All sorts of data related to employment can be stored in a central data warehouse into which every level of government, from the panchayats up, feeds information. The economists in the Union finance ministry have already used Big Data from the Railways and GSTN to estimate migration and interstate trade, respectively. The same skills should be used to generate better job statistics.

All this will take time. So expect no miracles. India is an extremely complicated country, and the sort of **credible** monthly data that is available in more advanced economies is extremely difficult to deliver here. However, it is good that the first steps towards **overhauling** employment statistics have been taken with the release of the payroll data. The employment situation is one of the key variables considered by policymakers the world over. Indian policymakers are flying blind in the absence of **credible** employment numbers. Till then, the trend in wages is the best proxy for understanding job creation. Prices carry a lot of useful information. Rising wages across all job categories over the past decade are strong proof that the extreme narrative about jobless growth is just not true.

1. According to the passage, what kept the economists busy?

(a) Economists and policymakers are busy in resolving the growing situation of joblessness.

(b) The differences in the analysis of job creation in India has led to discussion or contemplation.

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(c) Providing exact estimates of joblessness in India is keeping them busy.
(d) Generating the adequate jobs for young generation.
(e) All of the above.

2. Why Indian labour market is difficult to analyse?
(I) Maximum population of the country are in education sector.
(II) Extensive changes in the structure of economy of the country.
(III) Withdrawal of women from labour force resulting to confusion in the survey.
(a) Only (I)
(b) Only (II) and (III)
(c) Only (III)
(d) Only (I) and (III)
(e) All are correct

3. What is the main idea behind releasing payroll data by the government?
(a) The main idea is getting aware of the wages of the employees working in different sectors.
(b) Releasing payroll data will solve the issue of distorted survey data of Indian economy.
(c) Such payroll data will give idea about job creation in the Indian economy.
(d) Both (b) and (c)
(e) All are correct

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4. What is the NITI Aayog's stance regarding the monthly payroll data?

(a) There are huge benefits of new data series as it covers all the data covering formal and informal sectors.
(b) There is difficulty in new data series in keeping track of the all the employment data.
(c) The new data series deals only with the administrative source of employment data.
(d) There are three sources of getting the employment data out of which there are two in which we are lagging.
(e) The new payroll data needs to be seasonally adjusted as they keep on changing.

5. What is the need of correct employment statistics for the development of India?

(a) It allows the citizens of India to analyze their future in a particular field.
(b) It provides better knowledge to keep track of the formal and informal sector of the country.
(c) It aids the policymakers in better understanding of the situation of unemployment in India.
(d) both (a) and (c)
(e) All are correct

Directions (6-10): Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

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The U.S. and China are now **reckoning** with the potential costs of their trade conflict to their domestic economies. Whether last week's **punitive** tariffs threat by the U.S. on Chinese imports will explode in a full-blown trade war between the two countries is an open question. The answer may depend in part on the Trump administration's broader aim to counter the 'Made in China 2025' strategy, which aims to transform China's economy from a manufacturing base to a world leader in scientific innovation.

To that end, the United States Trade Representative (USTR), in August 2017, launched suo motu an investigation into China's alleged unfair trade practices related to technology transfer, innovation and intellectual property. The Section 301 probe reflected diminishing U.S. support for the World Trade Organization, in the same manner as the U.S. Commerce Department's launching of an investigation against dumping and subsidies of Chinese aluminium last November. The USTR findings have singled out strategic Chinese innovation enterprises in the robotics, semiconductors, aerospace and information technology sectors as examples of non-reciprocal investment practices, denial of competitive advantage and intellectual property theft. While many of these concerns **resonate** across Europe and beyond, coordinated action between these countries and a unilateralist U.S. to counter China's quest for global dominance seems unlikely. If anything, uncertainty over the 25% and 10% global tariffs imposed in March on U.S. steel and aluminium imports respectively, on grounds of national security, has principally affected Washington's traditional allies and exposed an indiscriminate America First approach.

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In a torrent of tit-for-tat tariffs announced last week, China retaliated with increased duties on 128 U.S. (mostly) farm and food products worth $3 billion. This was followed by the U.S.'s 25% increase in duty on over 1,000 industrial and technology items worth $50 billion, resulting from the USTR investigation, triggering a matching retaliation from Beijing targeting soybeans, cars and chemicals.

As the US-China trade relationship deteriorates countries with the biggest economies in the world, such as Japan, are warning that free trade is under threat. "Japan must protect the framework of free trade based on the WTO," Taro Kono, Japan's foreign minister said. American trade representatives also fear Chinese companies, including state owned ones, will now look for other countries to trade with. "We've heard from some member companies that any deterioration in US-China relations may open the door for some of their international competitors to capture their market share in the China market," Jacob Parker, US-China Business Council, Vice President of China Operations, said.

Both sides are now reckoning with the potential costs to their domestic economies from the pain they propose to **inflict** on each other. After all, manufacturing jobs in America's Rust Belt states would be hit by the latest U.S. tariffs. Similarly, the soybeans levy will likely hurt Chinese consumer demand for cooking oil and animal feed. Given growing opposition, even among Republicans, against the extreme economic nationalists in their party, the political fallout from the **contentious** tariffs could be huge for U.S. President Donald Trump in the November mid-term Congressional elections. Equally, China's largely exports-driven economy may not have enough elbow room to withstand further escalation of ongoing trade battles. The U.S.'s 2017

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merchandise exports to China were up 12.8% over a year earlier, in stark contrast with a rise from 2.1% in 2000 to 8.4% in 2017, says a 2018 U.S. Congressional Research Service report. It calls for reflection on the meaning of the U.S. trade deficit.

6. What is 'Made in China 2025' strategy?

(a) innovation in the robotics, semiconductors, aerospace and information technology sectors.

(b) Upto the year 2025 Chinese companies will extend their international markets including state owned ones and will look for other countries to trade with including Japan.

(c) Escalating its export driven economy to withstand trade battles.

(d) To transform China's economy from a manufacturing base to a world leader in scientific innovation.

(e) Both (a) and (d).

7. What is the meaning of the phrase 'suo motu'?

(a) to dare to do something.

(b) to investigate lawfully.

(c) where a government agency acts on its own cognizance.

(d) from nothing comes nothing.

(e) none of these.

8. In context of the passage what could be the advantage for other countries by deterioration in U.S.-China relations?

(a) Japan's continued economic development will bring the country increasingly into direct competition with the United States.

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(b) it may open the door for some of their international competitors to capture their market share in the China market.
(c) Manufacturing jobs in other countries would not be hit by the latest U.S tariffs.
(d) China and other countries will have enough room to withstand further escalation of ongoing trade battles.
(e) None of these.

9. What must be the appropriate title for the passage?
(a) China and its illegal strategies.
(b) Made in China 2025
(c) Tit-for-tat tariffs
(d) U.S. and China's quest for global dominance
(e) None of these.

10. What are the factors that have affected Washington's traditional allies?
(a) strategic Chinese innovation enterprises in the robotics, semiconductors, aerospace and information technology sectors.
(b) China retaliated with increased duties on 128 U.S. (mostly) farm and food products worth $3 billion.
(c) Uncertainty over the 25% and 10% global tariffs imposed in March on U.S. steel and aluminium imports respectively, on grounds of national security.
(d) Both (a) and (b)
(e) Both (b) and (c)

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Directions (11-19): Read the following passage carefully and answer the questions given below them.

Credit ratings and research help investors analyze the credit risks associated with fixed-income securities. Such independent credit ratings and research also contribute to efficiencies in fixed-income markets and other obligations, such as insurance policies and derivative transactions, by providing credible and independent assessments of credit risk. Moody's Investors Service is a leading provider of credit ratings, research, and risk analysis. Moody's commitment and expertise contributes to translucent and integrated financial markets, protecting the integrity of credit.

Moody's Investors Service on Wednesday cut India's 2018 growth forecast to 7.3% from the previous estimate of 7.5%, saying the economy is in cyclical recovery but higher oil prices and tighter financial conditions will weigh on the pace of acceleration. Moody's, however, maintained its 2019 growth forecast at 7.5%.

"The Indian economy is in cyclical recovery led by both investment and consumption. However, higher oil prices and tighter financial conditions will weigh on the pace of acceleration. "We expect GDP growth of about 7.3% in 2018, down from our previous forecast of 7.5%. Our growth expectation for 2019 remains unchanged at 7.5%," it said in an update of its 'Global Macro Outlook: 2018-19. Moody's said growth should benefit from an acceleration in rural consumption, supported by higher minimum support prices and a normal monsoon. "The private investment cycle will continue to make a gradual recovery, as twin balance-sheet issues — impaired assets at banks and corporates — slowly get addressed through deleveraging and the application of the Insolvency and Bankruptcy Code," it said.

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Also, ongoing transition to the new Goods and Service Tax regime could weigh on growth somewhat over the next few quarters, which poses some downside risk to the forecast, it said. "However, we expect these issues to moderate over the course of the year." For the world economy, Moody's expected 2018 to be a year of robust global growth, similar to 2017. "However, global growth will likely moderate by the end of 2018 and in 2019 as a result of a number of advanced economies reaching full employment, and because of rising borrowing costs and tighter credit conditions in both advanced and emerging market countries that will hamper further acceleration," it said. The G-20 countries, it said, would grow 3.3% in 2018 and 3.2% in 2019. The advanced economies will grow at a moderate 2.3% in 2018 and 2% in 2019, while G-20 emerging markets will remain the growth drivers, at 5.2% in both 2018 and 2019, down from 5.3% in 2017.

"The ongoing financial market turbulence in emerging market countries poses risks of a broader negative spillover effect on growth for a range of countries beyond Argentina and Turkey, while there is a risk that high oil prices will be detrimental to consumption demand. A re-escalation of trade tensions between the U.S. and China is another risk factor to growth. Political concerns add to downside risks in Brazil, Mexico and Italy," it said. "Overall, we expect 2018 to be a year of robust global growth, similar to 2017," said Moody's VP senior credit officer Madhavi Bokil. The outlook for global monetary policy is broadly unchanged with the U.S. Federal Reserve on a predictable and gradual tightening monetary policy path. Three additional increases in the U.S. federal funds rate this year are expected to be followed by three more in 2019. The European Central Bank will likely stop

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additional asset purchases by the year-end and start increasing the deposit facility rate in the first half of 2019. The Bank of Japan will maintain its current monetary policy over the next two years.

11. What is the contribution of Moody's Investor's Service in the market?

(a) It has improved assets at banks and corporates portraying a gradual recovery in market.

(b) The ongoing financial turbulence in emerging market countries has settled down.

(c) It has created woolly financial market removing the threat of risks and thus providing a better analysis.

(d) Its commitment and expertise has led to explicit and integrated financial markets, protecting the integrity of credit.

(e) none of these.

12. What are the factors that could weigh on the pace of acceleration?

(a) Risk factor of lesser investment and higher consumption.

(b) The European Central Bank will likely stop additional asset purchases by the year-end and start increasing the deposit facility rate in the first half of 2019.

(c) Higher oil prices.

(d) Tighter financial conditions, ongoing transition to the new Goods and Service Tax Regime.

(e) Both (c) and (d).

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13. Why will global growth become robust/moderate in 2018-2019?

(a) it will become robust due to full employment and good credit conditions.

(b) it will get moderate because of a gradual tightening monetary policy path.

(c) it will neither become robust nor moderate, instead it will remain stagnant.

(d) it will get moderate as a result of a number of advanced economies reaching full employment, and because of rising borrowing costs and tighter credit conditions in both advanced and emerging market countries that will hamper further acceleration.

(e) none of these

14. The growth rate of G20 countries in 2018 would be

(a) 7.3%

(b) 3.3%

(c) 7.5%

(d) 3.2%

(e) 2.3%

15. In what way are the trade relations between U.S. and China going to impact the growth?

(a) They are going to create a positive effect and a gradual increase in the monetary policy path.

(b) It poses a risk that high oil prices will be efficacious to consumption demand.

(c) The trade tensions and the ongoing financial market turbulence pose a risk factor to growth.

(d) The growth is enhanced which is supported by higher minimum support prices and a normal monsoon.

(e) None of these.

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Direction (16- 17): The word given in bold depicts the **similar** meaning to one of the words given below. Choose the most appropriate word among the given options which depicts the same meaning.

16. Fortify

(a) sustainable
(b) puissant
(c) redoubtable
(d) reinforce
(e) dire

17. Desire

(a) predicament
(b) futile
(c) governance
(d) favourable
(e) Covet

Direction (18-19): The word given in bold depicts the **opposite** meaning of one of the words given below. Choose the most appropriate word among the given options which depicts the opposite meaning.

18. Advantage

(a) rile
(b) outlook
(c) triumph
(d) detriment
(e) compounded

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19. Resilient

(a) harness
(b) vulnerable
(c) restrictive
(d) harmonious
(e) negotiation

Directions (20-24): Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

Paragraph 1: Despite the fact that the world is contracting geographically and digitally, we have actually become more distanced from one another instead of coming closer. Faster transportation, faster communications, abundant knowledge and better creature comforts have not translated to better close relationships. So, despite being close to one another physically, people are no longer close to each other emotionally than they ever were. Often lost in the impersonal cyber world through their digital devices, many of the homo sapiens have become like automation. A new 'Digital Divide' is perceptible in our society despite the amplified access to the worldwide web. Indeed, the facile access to the digital devices has created this digital divide where many of us are too engrossed in our material world to look for an uplifting meaning to our ephemeral lives. The result is a reality where despite being online in the cyber world, many of us are offline in our relationships and oblivious to the transcendental non-material reality.

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Paragraph 2: Overwhelmed by our bloated 'ego', many of us have dug ourselves in our respective cocoons in such a manner that we don't wish to see beyond our 'Self' and it is this 'neo-narcissism' that is doing us in. Our over-inflated 'ego' often incapacitates us to be able to recognize the existence of the 'Super Ego' (aka society). Our perceived superiority complex is nothing but a facade for our inferiority complex; otherwise, a 'superior' individual does not need to assert or prove one's superiority. Such a mindset also prevents us from accepting any critics or criticisms. Critics are, in fact, seen as 'Green Devils' out to hurt and harm our existence.

Paragraph 3: By imbibing such spurious beliefs, many of us have unwittingly surrounded ourselves with apple-polishing toadies who keep fawning on us. The consequent blinkered vision does not allow us to look beyond the tip of our nose as we shy away from facing the stark reality. By cultivating such an outlook, we don't want to do the same to others as the same compromises our immediate short-term interests. Hence, most of us neither accept the truth nor do we tell the truth. The consequent result is often disastrous, much to the chagrin of us all.

Paragraph 4: There have been several instances of people who harboured the delusion of invincibility about themselves, but they were all consigned to the footnotes of history as a small speck or dark dots, just because they refused to see the writing on the wall. Be it the real-life personalities such as Adolf Hitler, Benito Mussolini, Saddam Hussain, Osama bin Laden, Josep Stalin, General Noriega, Idi Amin, mythological figures like Ravana, Duryodhana, Kansa or organisational entities like Orkut, Nokia, the USSR, the League of Nations or closer home, the Indian National Congress or the CPI-M.

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Paragraph 5: We have created false images and imaginary values and have been chasing them ever since. And most of us are doing this at the expense of our eternal self-interest i.e. our own spiritual growth and liberation from the cycle of life and death. People are not at all clear about the purpose of their birth in this world nor do they want to know the same, immersed as they are in their daily struggle for survival. If we wish to grow as a society, we need to realise the immediate purpose of our advent in this world. We should also start questioning and countering the normal and regular to rediscover the values of life as hidden in this vast universe, to progress further and take our civilisation beyond the routine and the mundane. We need to reinvent ourselves to subsist and survive. Otherwise, as a civilization and as God's best creation, we shall be doomed. We should also stop being 'naked emperors' ourselves and we should ensure that the other 'naked emperors' amongst us are appositely clothed. The sooner, the better. A life of open, free and reinvigorating discussion and discourse enriched by constant criticism is something we must nurture with due care and caution to continue cherishing and relishing this human life.

20. Deduce the factor from the passage that determines the strong interpersonal relationship.

(a) Comfort level of society.
(b) Physical closeness of relationships
(c) Regular communication among relations.
(d) Connections through digital me
(e) Emotional bond among relations.

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21. According to the passage, 'Digital Divide' refers to?

(a) The digital world conquering the society.

(b) Social inequality due to increase in accessibility of digital devices.

(c) The increase in conflict among society due to rise of digital world.

(d) Both (b) and (c)

(e) All are correct.

22. How the real- life personalities refused to see the writings on the wall?

(I) As they are obsessed with the mortal position which they were possessing.

(II) As the delusion of vast wealth had cocooned them.

(III) As they have all suffered from delusions of self-importance to insulate themselves away from the truth.

(a) Only (I)

(b) Both (II) and (III)

(c) Both (I) and (II)

(d) Only (III)

(e) All are correct

23. What is/ are the way (s) to progress as human being?

(I) by empowering our talents.

(II) by reinventing ourselves to subsist and survive.

(III) by rediscovering the values of life.

(a) Only (I)

(b) Both (II) and (III)

(c) Both (I) and (II)

(d) Only (III)

(e) All are correct

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24. Which of the sentences can be inferred from paragraph 2 or 3?

(a) People are too much engrossed in false material conception.
(b) People failed to access the reality due to false or fake values.
(c) People find it difficult to accept any sort of the criticism due to ego problem.

(a) Only (I)
(b) Both (II) and (III)
(c) Both (I) and (II)
(d) Only (III)
(e) All are correct

Directions (25-29): Read the following passage carefully and answer the questions given below it.

Paragraph 1: The Minister of External Affairs, Sushma Swaraj has made it clear that India only follows UN sanctions and does not recognize the unilateral sanctions by the United States. This might be seen as a shift from the camaraderie shared by both countries in recent times. The U.S. unilateral sanctions have not only complicated relations with India but also with the European Union and other parties to the Joint Comprehensive Plan of Action (JCPoA). However, the U.S. Secretary of State Mike Pompeo has made a statement that allies like India should be exempted from Countering American Adversaries through Sanctions Act (CAATSA); the Senators in U.S. Congress are noncommittal to the proposed waivers. The U.S. backing out from JCPoA has already put its relationship with EU under strain. The push for a waiver by the U.S. Secretary of State might be a face-saving grace as America's reliability as a global power and the unpredictable nature of the current U.S. administration is questioned.

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Paragraph 2: India's interests in Iran are two-fold: the Chabahar Project and a significant chunk of India's oil imports come from Iran. The sanctions will render the use of dollars illegal by August 2018 because of CAATSA. Due to fears of the current financial embargo, it is becoming difficult for India to pay in Indian Rupees. The Reserve Bank of India and the Ministry of External Affairs need to chart out a new payment system while avoiding sanctions. While the Indian Government will take over Chabahar under the internal lease agreement, the ramifications of the sanctions on Chabahar could be banks backing out due to fear of U.S. sanctions. The Chabahar project is India's strategic roadmap to connect with Afghanistan and Central Asia—a project much older compared to China's Belt and Road initiative. The Chabahar port will give India direct access to Afghanistan and help increase its role there, which is in U.S. interest. The U.S. pulling out of the JCPoA poses a major threat to India's role in Afghanistan and its warm relations with Iran.

Paragraph 3: India-Russia relations have been strained due to the U.S. increasingly becoming one of India's largest arms suppliers and threatening the Russian dominance on the Indian defence market. One way which the U.S. sanctions are affecting this relationship is the S-400 Triumph sales to India. S-400 is a potent Surface to Air missile system, which would equip the Indian Air Force to strengthen India's Air defense system. CAATSA threatens India's purchase of this missile system and has infuriated the Ministry of External Affairs and Ministry of Defense in India.India's reliance on Iran for oil and Russia for defense equipment could be choked due to the unilateral sanctions by the U.S. on various important entities, personalities, and institutions in these countries. The U.S. in recent times has been more than enthusiastic about its relationship with India by backing UNSC

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permanent membership and NSG membership although with not much success. The Indo-U.S. relations has always been a contentious issue with successive governments in India and the U.S. as the range of relationship has not been denied by any side since 1947. The relationship between the two countries has seen the good, the bad and the ugly.

Paragraph 4: The recent statement by the Minister of External Affairs, Sushma Swaraj who said India will not be recognizing the U.S. unilateral sanction has reinforced India's core principle of Non-Alignment. Prime Minister Modi's visit to Russia and Mrs. Swaraj meeting with her counterpart from Iran is not necessarily a shift but adhering to India's unequivocal stand on not relenting to these unilateral sanctions directly or indirectly.For the U.S., India seems like a viable option to counter the growing Chinese threat. Increasing unwarranted Chinese military developments in South China Sea and recent uptick in the People's Liberation Army Navy activity in the Indian Ocean is a cause of worry for both India and the U.S. While the U.S. Senate is not on board with the waivers asked by Secretary Pompeo, it is an indication that the U.S. administration is interested in having better relations with India. The Pentagon changing the U.S. Navy's biggest and oldest fleet command name to Indo-Pacific command from Pacific Command (PACOM) might be symbolic, but it is the least the United States could do to show seriousness about their commitments towards better relations with India in light of CAATSA.

Paragraph 5: The unpredictable nature of U.S. foreign policy since 2016 has to be taken into account as far as Indo-U.S. relations are concerned. The CAATSA dilemma in no way should mean that the relationship has to be built from the ground up. Instead, India taking

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up these issues with the U.S. should be viewed as evidence of India's increasing role in the international arena, which is not ready to give up its relations with other allies to accommodate U.S. interests. For the U.S.-India relationship to move forward it has to be mutually beneficial and cannot be based on just convenience.

25. What crucial role does Chabahar project hold for India?

(a) The project is linked with China's Belt and Road Initiative in India too.

(b) As most of its oil imports come from Iran.

(c) The route can be a regional market access for India-Iran-Afghanistan.

(d) Both (b) and (c)

(e) Both (a) and (c)

26. How has India outspokenly taken its stand on sticking against unilateral sanctions imposed by U.S.?

(a) Continuing bilateral partnership with China enhancing Sino-Indian ties.

(b) By bolstering up its military operations in Afghanistan.

(c) P.M. Modi's visit to Russia and Mrs. Swaraj meeting with her counterpart from Iran

(d) By declaring that India only follows UN sanctions and does not recognize the unilateral sanctions by the United States.

(e) Both (c) and (d)

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27. Why is it becoming difficult for India to pay in Indian rupees for the oil imports that come from Iran?

(a) CAATSA will render the use of dollars illegal by August 2018.
(b) Due to fears of current financial interdiction.
(c) As the U.S. pulling out of the JCPOA threats India's economic balance.
(d) Both (a) and (b)
(e) Both (a) and (c)

28. How have U.S. sanctions enraged Indian Ministry in terms of its reliability on Russia?

(a) India's reliance on Russia for oil can be choked by unilateral sanctions imposed by U.S.
(b) CAATSA threatens India's purchase of S-400 triumph missile system.
(c) Russia also backing out from JCPOA due to U.S. sanctions have inflamed Indian ministry.
(d) The U.S sanctions affecting export import in the bilateral trade having minimal potential.
(e) All of these.

29. Which one of the following statement is definitely false according to the passage?

(a) According to U.S. Secretary of State, Mike Pompeo, allies like India must be exempted from CAATSA.
(b) The Indo-U.S. relations has always been a contentious issue with successive governments in India and the U.S.
(c) The U.S. pulling out of the JCPoA poses a major threat to India's warm relations with China.

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(d) America's reliability as a global power and the unpredictable nature of the current U.S. administration is questioned.
(e) None of these.

Directions (30-39): 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.

Humans need water. If it is in short supply, conflicts can arise. Contrary to popular belief; however, these types of conflicts almost never lead to war, but rather to cooperation. Fresh water is one of the most precious of natural resources. Water is available in huge quantities throughout the world, but scarcities can arise on a local level, since rainfall, natural water reservoirs, and demand create an uneven distribution across the globe. A shortage of water can cause conflicting needs to emerge within and between countries. As early as 200 years ago, in the face of a growing population, the English political economist and demographer Thomas Malthus warned against resource scarcity and the potential for resulting social **upheaval.** Especially from the 1970s onwards, this gave rise to the argument that the ever-increasing overexploitation of natural resources, above all water, would ultimately lead to massive conflicts and even wars. This is why the term "water wars" has come into widespread use in books, popular science texts, and statements by policy makers. In recent years, there has been a **boom** in assertions like these, as part of the **discourse** around climate change.

Research on this subject has contributed significantly to bringing such assertions back to reality. Statistical analyses of international and civil wars show that water scarcity is not a relevant variable for predicting

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this extreme form of conflict. Several research groups have also examined the scale of conflict and cooperation over water resources on an international and national level. Studies such as these analyze a vast number of worldwide media reports. The single most important conclusion is that social and political interactions around water resources adhere to a kind of normal distribution. Water conflicts that are fought out violently are extremely rare. Power struggles and politics have led to overt and institutionalized conflict over water — but no armed conflict, as there is over borders and statehood. No international or domestic water wars were observed in the available data dating back to the 1940s.On the other hand, water conflicts in the form of verbal disputes are relatively common. More common, however, are interactions of a cooperative nature. In other words, water scarcity more often leads to cooperation than to conflict.

The factors determining the risk of water-related conflicts have not yet been conclusively identified, though we know that the most important predictors are likely to include: political conflicts over problems that have nothing to do with water; large development gaps within and between countries; and missing or underdeveloped institutions in the water sector within and between countries. Even if water conflicts have so far, almost never resulted in armed conflicts, could acute water shortages resulting from massive climatic changes not lead to violent disputes about water in the future? This is of course conceivable in principle, but this is rather unlikely. In the vast majority of cases, the cost of armed conflict will be considerably higher than the cost of solutions reached at the negotiating table. It is important that the popular myth of water wars somehow be **dispelled** once and for all. This will not only stop unsettling and incorrect predictions of international conflict over water. It will also

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discourage a certain public resignation that climate change will bring war, and focus attention instead on what politicians can do to avoid it: most importantly, improve the conditions of trade for developing countries to strengthen their economies. And it would help to convince water engineers and managers, who still tend to see water shortages in terms of local supply and demand, that the solutions to water scarcity and security lie outside the water sector in the water/food/trade/economic development nexus. It would be great if we could unclog our stream of thought about the misleading notions of 'water wars'.

Water management will need to adapt but the mechanisms of trade, international agreements and economic development that currently ease water shortages will persist. Instead of falling for the water war myth, it would make more sense for affected populations and their policy makers to consider research findings such as the ones referred to above to work out what is politically **feasible** in the short to medium term and to act accordingly. On the one hand, this means creating institutional conditions that are able to handle conflicts of interest and resolve domestic and international disputes over increasingly scarce water in an orderly and non-violent manner. Another feasible strategy is to use water resources more efficiently. This is particularly important, since a number of studies show that local overexploitation is in most cases a far more significant cause of water scarcity than climate change. UNESCO's World Water Development Reports, for example, identify many possibilities for using water more efficiently, while access to technological innovation in poorer countries continues to play an important role.

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30. Despite water being available in huge quantities, why do water scarcities occur in many parts of the globe? Answer only with reference to the passage.

(a) Lack of investment in technology.
(b) Because of socio-economic trends.
(c) Water intensive agricultural and industrial production.
(d) As rainfall, natural water reservoirs, and demand create an uneven distribution.
(e) Abundance of water where resources are over-committed.

31. Why has the term 'water wars' been used extensively in the statements by policy makers and science books?

(a) Water scarcity makes flow management in the rehabilitation of urban streams problematic.
(b) In countries suffering from water shortages water is the subject of speculation.
(c) As the ever increasing over-exploitation of water would lead to massive conflicts and wars.
(d) The exponential growth rate of the human population is a main contributing factor in the increasing use of water resources.
(e) All of these.

32. What types of disputes has author mentioned in the passage that have taken place due to the water shortages?

(a) Conspicuous conflicts related to water scarcity.
(b) Water conflicts in the form of verbal disputes.
(c) Institutionalized disputes related to water shortages.
(d) Armed Conflicts as there is over borders and statehood.
(e) All (a),(b) and (c).

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33. What do the statistical analyses and findings of the risk of water related conflicts mean for future?

(a) Missing or underdeveloped institutions in the water sector within and between countries.
(b) Political conflicts over problems that have nothing to do with water.
(c) Large development gaps within and between countries.
(d) Both (b) and (c).
(e) All (a), (b) and (c).

34. Which of the following can be most suited as the appropriate label of the passage?

(a) Water Reclamation and Reuse
(b) Unofficial War over water.
(c)Dispelling the Water War Myth
(d) Utility Management
(e) Energy Production and Conservation

Directions (35-37): Find out the word from the given option which is similar in meaning to the word given in bold in the passage.

35. Upheaval

(a) Commotion
(b) Stagnation
(c) Harmony
(d) Consonance
(e) Stability

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36. Boom

(a) Recession
(b) Roar
(c) Loss
(d) Collapse
(e) Slump

37. Discourse

(a) Tranquility
(b) Muzzle
(c) Dialogue
(d) Serenity
(e) Repose

Directions (38-39): Find out the word from the given option which is opposite in meaning to the word given in bold in the passage.

38. Dispelled

(a)Banish
(b)Disseminate
(c)Allay
(d)Quell
(e)Congregate

39. Feasible

(a)Viable
(b)Impractical
(c)Attainable
(d)Conceivable
(e)Accomplishable

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Directions (40-44): 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.

Paragraph 1: Even after Sebi's mutual fund categorization norms have been implemented, some pockets of "interpretation" by asset management companies (AMCs) remain. Sebi's objective of uniformity in parameters has largely been achieved, but there are a few areas of "flexibility" that confuse investors. The concept of balanced funds is fairly simple and understood by investors. The fund invests a major component in equities, and the balance in debt instruments. To the layman, the term "balanced" connotes something around 50:50 **allocation** to equity and debt. Prior to the new fund categorization norms, AMCs used to maintain 65% or more in equities to be eligible as equity funds and consequent favorable tax treatment. Under the new norms, there is one category called aggressive hybrid funds, with a mandate to maintain 65-80% in equities. Simply put, this is a tax-efficient balanced fund of earlier days. There is another category called balanced hybrid funds, which are mandated to have 40-60% in equities. These are tax-inefficient balanced funds.

Paragraph 2: There is another category as per Sebi norms, called dynamic asset allocation or balanced advantage fund (BAF). The norm says that funds in this category should have "investment in equity/debt that is managed dynamically". Since this is "dynamic", by definition AMCs have flexibility in managing these funds. The cause of confusion is that since funds in this category are termed "balanced advantage", investors who are not so **savvy** equate these with balanced funds of earlier days. It may be noted that erstwhile balanced funds are now aggressive hybrid funds, and that balanced

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advantage funds belong to a different category. Some AMCs used to run BAFs earlier, which have now been shifted to the new dynamic asset allocation or BAF category. A leading AMC that had more than one balanced fund and didn't want to merge the two, has shifted one balanced fund to this category, but the fund strategy remains as earlier. So this category has become a potpourri of fund strategies.

Paragraph 3: The leading fund in this category in terms of assets under management, from a leading AMC, has a long (buy) position in equity stocks to the extent of about 66% of the portfolio, which is offset by short (sale) position of about 35% in those stocks and another short position of about 7% in Nifty futures. The remaining part (100% minus 66%) is invested in debt, money market instruments or cash equivalent. The implication of this strategy is that the net long exposure to equity is 66% (long) minus 42% (short), i.e. only 24%, though **apparently** the fund has 66% of the portfolio in equity and is eligible for favorable taxation as an equity fund. The interpretation of the portfolio construct is that the fund manager's view on the market is not very bullish at this point of time, given the current stretched valuations. So the fund manager has gone short on most of the equity exposure to make the portfolio defensive. Going forward, if the view on the equity market becomes **bullish**, the fund will do away with short positions and net (long) exposure to equity will increase. If the short positions are given up, this fund will be similar to balanced funds of earlier days or aggressive hybrid funds of the current regime.

Paragraph 4: There are a few other funds in the BAF category that are following a similar strategy—going short to a certain extent of the equity exposure in the portfolio to make it **defensive**. They maintain

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over 65% in equity to enjoy favorable tax treatment, except if it is a fund-of-funds which gets treated as a debt fund for tax purposes, irrespective of the equity exposure. The balanced fund from a leading AMC mentioned earlier has now been categorized under dynamic asset allocation or BAF as they wanted to continue both their balanced funds. It does not have any short position in equities and the equity exposure is 76% of the portfolio. Net-net, for any investment, the investor should have clarity about what she is getting into. In this case, one should get into dynamic asset allocation funds or BAFs to go with the fund manager's calls on the net equity exposure as per his reading of market valuations. To avoid confusion, don't equate a BAF with the earlier balanced funds. Both the categories have their own merits, and both are eligible for equity-related taxation, but the difference is that aggressive hybrid funds have conventional equity exposure, while BAFs may have a lower net exposure to equity.

40. Before the Sebi's new mutual fund categorization norms, why did asset management companies used to maintain 65% or more in equities?

(a) To provide legal standard for suitable services.
(b) To take public recommendations from sell side firms.
(c) To be eligible as equity funds and consequent favorable tax treatment.
(d) To earn income by charging service fees or commissions to their clients.
(e) All of these.

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41. How much percent of equities is mandatory to be maintained under the balanced hybrid funds?

(a) 45-55%
(b) 70-80%
(c) 65-80%
(d) 40-60%
(e) 66-76%

42. In the category of funds allocated in Dynamic asset allocation, what is meant by the word 'dynamic'?

(a) If the short positions are given up, this fund will be similar to balanced funds of earlier days.
(b) The fund strategy remains balanced throughout the process.
(c) AMC's have flexibility in managing the funds in balanced advantage fund category.
(d) The equity exposure is 76% of the portfolio.
(e) A favorable tax treatment is enjoyed.

43. What is the point of skepticism in the category of Balanced Advantage Funds (BAF)?

(a) Balanced advantage funds are equated with aggressive hybrid funds.
(b) Investors equate these with balanced funds of earlier days because of balanced advantage term.
(c) A leading AMC that had more than one balanced fund and didn't want to merge the two, has shifted one balanced fund to this category.
(d) Both (a) and (b).
(e) Both (a) and (c).

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44. What is the difference as mentioned in the passage between aggressive hybrid funds and dynamic asset allocation funds?

(a) Aggressive hybrid funds have 40-60% in equities while dynamic asset allocation funds have 65-80% in equities.
(b) Dynamic asset allocation funds are tax inefficient balanced funds while aggressive hybrid funds are tax efficient one.
(c) Aggressive hybrid funds have conventional equity exposure while BAF's have lower net equity exposure.
(d) Both (b) and (c)
(e) Both (a) and (b)

Directions (45-51): 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.

Throughout human history the leading causes of death have been infection and trauma. Modern medicine has scored significant victories against both, and the major causes of ill health and death are now the chronic degenerative diseases, such as coronary artery disease, arthritis, osteoporosis, Alzheimer's, macular degeneration, cataract and cancer. These have a long latency period before symptoms appear and a diagnosis is made. It follows that the majority of apparently healthy people are pre-ill.

But are these conditions **inevitably** degenerative? A truly preventive medicine that focused on the pre-ill, analysing the metabolic errors which lead to clinical illness, might be able to correct them before the first symptom. Genetic risk factors are known for all the chronic degenerative diseases, and are important to the individuals who possess them. At the population level, however, migration studies

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confirm that these illnesses are linked for the most part to lifestyle factors—exercise, smoking and nutrition. Nutrition is the easiest of these to change, and the most versatile tool for affecting the metabolic changes needed to tilt the balance away from disease.

Many national surveys reveal that malnutrition is common in developed countries. This is not the calorie and/or micronutrient deficiency associated with developing nations (Type A malnutrition); but multiple micronutrient depletion, usually combined with calorific balance or excess (Type B malnutrition). The incidence and severity of Type B malnutrition will be shown to be worse if newer micronutrient groups such as the essential fatty acids, xanthophylls and flavonoids are included in the surveys. Commonly ingested levels of these micronutrients seem to be far too low in many developed countries.

There is now considerable evidence that Type B malnutrition is a major cause of chronic degenerative diseases. If this is the case, then it is logical to treat such diseases not with drugs but with multiple micronutrient repletion, or "pharmaco-nutrition'. This can take the form of pills and capsules—'nutraceuticals', or food formats known as 'functional foods'. This approach has been neglected hitherto because it is relatively unprofitable for drug companies—the products are hard to patent—and it is a strategy which does not sit easily with modern medical interventionism. Over the last 100 years, the drug industry has invested huge sums in developing a range of **subtle** and powerful drugs to treat the many diseases we are subject to. Medical training is couched in pharmaceutical terms and this approach has provided us with an exceptional range of therapeutic tools in the treatment of disease and in acute medical emergencies. However, the pharmaceutical model has also created an unhealthy dependency

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culture, in which relatively few of us accept responsibility for maintaining our own health. Instead, we have handed over this responsibility to health professionals who know very little about health maintenance, or disease prevention.

One problem for supporters of this argument is lack of the right kind of hard evidence. We have a wealth of epidemiological data linking dietary factors to health profiles / disease risks, and a great deal of information on mechanism: how food factors interact with our biochemistry. But almost all intervention studies with micronutrients, with the notable exception of the omega 3 fatty acids, have so far produced conflicting or negative results. In other words, our science appears to have no predictive value. Does this **invalidate** the science? Or are we simply asking the wrong questions?

Based on pharmaceutical thinking, most intervention studies have attempted to measure the impact of a single micronutrient on the incidence of disease. The classical approach says that if you give a compound formula to test subjects and obtain positive results, you cannot know which ingredient is exerting the benefit, so you must test each ingredient individually. But in the field of nutrition, this does not work. Each intervention on its own will hardly make enough difference to be measured. The best therapeutic response must therefore combine micronutrients to normalise our internal physiology. So do we need to analyse each individual's nutritional status and then tailor a formula specifically for him or her? While we do not have the resources to analyse millions of individual cases, there is no need to do so. The vast majority of people are consuming suboptimal amounts of most micronutrients, and most of the micronutrients concerned are very safe.

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Accordingly, a comprehensive and universal program of micronutrient support is probably the most cost-effective and safest way of improving the general health of the nation.

45. Type-B malnutrition is a serious concern in developed countries because

(a) developing countries mainly suffer from Type-A malnutrition.

(b) it is a major contributor to illness and death.

(c) pharmaceutical companies are not producing drugs to treat this condition.

(d) national surveys on malnutrition do not include newer micronutrient groups.

(e) None of these

46. Why are a large number of apparently healthy people deemed pre-ill?

(a) They may have chronic degenerative diseases.

(b) They do not know their own genetic risk factors which predispose them to diseases.

(c) They suffer from Type-B malnutrition.

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(d) There is a lengthy latency period associated with chronically degenerative diseases.

(e) All of the above

47. The author recommends micronutrient-repletion for large-scale treatment of chronic degenerative diseases because

(a) it is relatively easy to manage.

(b) micronutrient deficiency is the cause of these diseases.

(c) it can overcome genetic risk factors.

(d) it can compensate for other lifestyle factors.

(e) All of the above.

48. Tailoring micronutrient-based treatment plans to suit individual deficiency profiles is not necessary because

(a) it very likely to give inconsistent or negative results.

(b) it is a classic pharmaceutical approach not suited to micronutrients.

(e) most people are consuming suboptimal amounts of safe-to-consume micronutrients.

(d) it is not cost effective to do so.

(e) None of these

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Directions (49-50): Choose the word which is **most nearly the same** in meaning as the word printed in bold as used in the passage.

49. Subtle
(a) abject
(b) tenuous
(c) adamant
(d) emulate
(e) Travesty

50. Invalidate
(a) servile
(b) Inane
(c) equivocal
(d) hapless
(e) refute

Directions (51): Choose the word which is **most opposite** in meaning as the word printed in bold as used in the passage.

51. Inevitable
(a) bereft
(b) avertable
(c) Amenable
(d) callous
(e) alacrity

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Solutions

1. **(b);** As mentioned in the first paragraph of the passage, jobs debate has kept the economists busy. The estimates of different economists vary which results to wider debate amongst them.
Hence, we can conclude that option (b) is the most appropriate choice.
Refer the lines "Their estimates of how many jobs are being created in India vary wildly. Consider the most recent disagreement. Surjit Bhalla of The Observatory Group estimates that 15 million jobs were created in fiscal year 2017. Mahesh Vyas of the Centre for Monitoring Indian Economy believes the number is barely a tenth of that."

2. **(c);** Indian labour market is difficult to analyse. One of the reasons is withdrawal of women from the labour force over the past 15 years leading to complications in survey data.
The other two sentences are irrelevant. Hence option (c) is the correct choice.
Refer the lines "Sample survey data is often confusing because of the withdrawal of women from the labour force over the past 15 years."

3. **(c);** 'Job creation' is the issue which this passage is all about and referring to third paragraph of the passage we can conclude that the idea behind releasing the payroll data is getting the idea of job creation in the Indian economy.
Hence option (c) is the correct choice.

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4. **(c);** In reference to fourth paragraph of the passage, we can conclude that sentence (c) is the most appropriate choice. It has been mentioned that there are four primary sources of employment data and the new payroll data deals only with the administrative source of data and there is a need to improve in the other three of them.
Hence option (c) is the most correct choice.
Refer the lines "The NITI Aayog task force on improving employment data had said in its report last year that there are four primary sources of employment data—household surveys, enterprise surveys, administrative data and data from government schemes. The release of payroll data last week deals with the third of these four possibilities. There is now an urgent need to improve capabilities in the other three."

5. **(c);** According to the passage, the correct employment statistics provide policymakers or economists to analyse the current situation of the country in the best possible way.
Hence only option (c) is correct. All the other options are trivial.

6. **(e);** Refer to the first paragraph where it is mentioned that Trump administration's broader aim is to counter the 'Made in China 2025' strategy, which aims to transform China's economy from a manufacturing base to a world leader in scientific innovation. Also in the second paragraph we are talking about strategic Chinese innovation enterprises in the robotics, semiconductors, aerospace and information technology sectors. Hence option (e) is the answer.

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7. **(c);** It is mentioned that the United States Trade Representative (USTR), in August, 2017, launched 'suo motu' an investigation into China's alleged unfair trade practices related to technology transfer, innovation and intellectual property. This clearly means that the USTR acted by its own motion that is by its own cognizance to look into the matters of China's alleged unfair trade practices.

8. **(b);** Refer to the fourth paragraph it is illustrated that as the US-China trade relationship deteriorates countries with the biggest economies in the world, such as Japan, are warning that free trade is under threat. American trade representatives also fear Chinese companies, including state owned ones, will now look for other countries to trade with. They've heard from some member companies that any deterioration in US-China relations may open the door for some of their international competitors to capture their market share in the China market.

9. **(c);** Option (c) stands out as the best title for the passage. This is so since the whole passage is talking about the tariffs imposed by China and U.S. and how they are retaliating to each other which is causing a deterioration in their relations and a impact on their domestic economies. This is also making the international competitors to capture their market share in the China market.

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10. (c); Refer to the second paragraph which gives statistical data that if anything, uncertainty over the 25% and 10% global tariffs imposed in March on U.S. steel and aluminium imports respectively, on grounds of national security, has principally affected Washington's traditional allies and exposed an indiscriminate America First approach. Hence option (c) is the most suitable choice.

11. (d); Refer to the first paragraph of the passage it is clearly mentioned that credit ratings and research contribute to efficiencies in fixed-income markets and other obligations, such as insurance policies and derivative transactions, by providing credible and independent assessments of credit risk. Moody's commitment and expertise contributes to transparent and integrated financial markets, protecting the integrity of credit.

12. (e); Refer to the second paragraph of the passage where it is highlighted that Moody's Investors Service on Wednesday cut India's 2018 growth forecast to 7.3% from the previous estimate of 7.5%, saying the economy is in cyclical recovery but higher oil prices and tighter financial conditions will weigh on the pace of acceleration. Furthermore, ongoing transition to the new Goods and Service Tax regime could weigh on growth somewhat over the next few quarters, which poses some downside risk to the forecast.

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13. (d); The global growth is likely to become moderate as is evident from the fourth paragraph. It is mentioned that: For the world economy, Moody's expected 2018 to be a year of robust global growth, similar to 2017. However, global growth will likely moderate by the end of 2018 and in 2019 as a result of a number of advanced economies reaching full employment, and because of rising borrowing costs and tighter credit conditions in both advanced and emerging market countries that will hamper further acceleration.

14. (b); Refer to the second last paragraph, "the G-20 countries, Moody's said, would grow 3.3% in 2018 and 3.2% in 2019. The advanced economies will grow at a moderate 2.3% in 2018 and 2% in 2019, while G-20 emerging markets will remain the growth drivers, at 5.2% in both 2018 and 2019, down from 5.3% in 2017."

15. (c); The relations between the US and China are the trade tensions and they are going to create a negative impact as illustrated in the passage: "A re-escalation of trade tensions between the U.S. and China is another risk factor to growth." Option (b) will not be correct because it poses a risk that high oil prices will be detrimental and not efficacious to consumption demand.

16. (d); Reinforce is the word which means strengthen or support. It has same meaning as fortify.
Sustainable means able to be maintained at a certain rate or level.
Puissant means having great power or influence.

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17. (e); Covet is the word which means yearn to possess (something, especially something belonging to another). It has same meaning as desire.
Predicament means a difficult, unpleasant, or embarrassing situation.
Futile means incapable of producing any useful result; pointless.

18. (d); Detriment is the word which means the state of being harmed or damaged. Hence it has opposite meaning as advantage.
Rile means make (someone) annoyed or irritated.
Compounded means make up (a composite whole); constitute

19. (b); Vulnerable is the word which means exposed to the possibility of being attacked or harmed, either physically or emotionally. Hence it has opposite meaning as resilient.
Harness means control and make use of (natural resources), especially to produce energy.

20. (e); Refer the first paragraph of the passage in which it has been mentioned that now people are no more emotionally close to each other that implies the emotional bond among relations determines strong interpersonal relationships.
All the other options are not correct and exact explanation.
Hence option (e) is the most appropriate choice.
Refer the lines "So, despite being close to one another physically, people are no longer close to each other emotionally than they ever were."

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21. (b); We can infer paragraph 1 which clearly mentions that a new world has been detected which creates inequality among people despite of easy access to the digital devices. This clearly indicates that sentence (b) is the most appropriate choice.

All the other options are not its correct explanation.

Refer the lines "A new 'Digital Divide' is perceptible in our society despite the amplified access to the worldwide web. Indeed, the facile access to the digital devices has created this digital divide where many of us are too engrossed in our material world to look for an uplifting meaning to our ephemeral lives."

22. (d); We can conclude from paragraph 3 that the mentioned personalities were in illusion of being too powerful to be defeated. Hence, we can infer that sentence (III) is the correct explanation proving the fidelity of option (d).

23. (b); Refer the fifth paragraph of the passage.

Only sentences (II) and (III) comply with the content of the paragraph.

24. (b); Only sentence (II) and (III) can be inferred from paragraph 2 and 3

Sentence (I) is incorrect in context of the paragraphs.

Hence option (b) is the most suitable choice.

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25. (d); Option (d) is the appropriate choice. The answer can be deduced from paragraph 2 where it is mentioned ,"India's interests in Iran are two-fold: the Chabahar Project and a significant chunk of India's oil imports come from Iran." Furthermore it is also stated that the Chabahar project is India's strategic roadmap to connect with Afghanistan and Central Asia. Thus both the options (b) and (c) consummate the requirement of the question.

26. (e); The correct option here is option (e). Refer to paragraph 4 where option (c) is stated directly as, "Prime Minister Modi's visit to Russia and Mrs. Swaraj meeting with her counterpart from Iran is not necessarily a shift but adhering to India's unequivocal stand on not relenting to these unilateral sanctions directly or indirectly." Also, refer to paragraph 1, "The Minister of External Affairs, Sushma Swaraj has made it clear that India only follows UN sanctions and does not recognize the unilateral sanctions by the United States."

27. (d); The most suitable option here is option (d). The answer can be referred from paragraph 2 where the author has explained about the paying of the significant chunks of oil imports that come from Iran. "The sanctions will render the use of dollars illegal by August 2018 because of CAATSA. Due to fears of the current financial embargo, it is becoming difficult for India to pay in Indian Rupees."

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28. (b); The appropriate answer is option (b). We can deduce the answer from paragraph 3 where it is elaborated that India-Russia relationship is strained due to the U.S. sanctions over defence market of Russia. "One way which the U.S. sanctions are affecting this relationship is the S-400 Triumph sales to India. CAATSA threatens India's purchase of this missile system and has infuriated the Ministry of External Affairs and Ministry of Defense in India."

29. (c); Here option (c) is the correct choice. All of the given options are correct except option (c).This can be inferred from paragraph 2 where the text is quoted as, "The U.S. pulling out of the JCPoA poses a major threat to India's role in Afghanistan and its warm relations with Iran." There is no reference about India's relation with China in context of U.S. pulling out from JCPOA. Hence option (c) is the answer.

30. (d); Only option (d) is the appropriate answer which is in relevance and context of the passage. Refer to the first paragraph where the text is quoted as, "Fresh water is one of the most precious of natural resources. Water is available in huge quantities throughout the world, but scarcities can arise on a local level, since rainfall, natural water reservoirs, and demand create an uneven distribution across the globe."

31. (c); Option (c) is the most suitable choice .The answer is mentioned in paragraph 1 itself where it is given that overexploitation of natural resources, above all water, would ultimately lead to massive conflicts and even wars. This is why the term "water wars" has come into widespread use in books, popular science texts, and statements by policy makers.

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32. (e); Option (e) is the most befitting answer. All of the above first three options except option (d) answer the given question. These can be deduced from paragraph 2 that power struggles and politics have led to overt and institutionalized conflict over water — but no armed conflict, as there is over borders and
statehood. On the other hand, water conflicts in the form of verbal disputes are relatively common.

33. (e); Option (e) is the most suitable answer. Refer to the third paragraph where the text is quoted as , "The factors determining the risk of water-related conflicts have not yet been conclusively identified, though we know that the most important predictors are likely to include: political conflicts over problems that have nothing to do with water; large development gaps within and between countries; and missing or underdeveloped institutions in the water sector within and between countries."

34. (c); The most appropriate title for the passage is, "Dispelling the Water War Myth". This is so because the whole passage revolves around how the water war myth has to be dispelled among the population.
This will not only stop unsettling and incorrect predictions of international conflict over water. It will also discourage a certain public resignation that climate change will bring war, and focus attention instead on what politicians can do to avoid it: most importantly, improve the conditions of trade for developing countries to strengthen their economies.

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35. (a); Upheaval means a violent or sudden change or disruption to something.
Commotion means disruption.
Stagnation means lack of activity, growth, or development.
Consonance means accord, harmony.
Stability means firmness.

36. (b); Boom means an uproar
Recession means downturn.
Collapse means suddenly fall down or give way.
Slump means fail or decline substantially.

37. (c); Discourse means discussion, conversation.
Dialogue means a conversation between two or more people as a feature of a book, play, or film.
Tranquility means the quality or state of being calm.
Muzzle means silence, suppress.
Serenity means the state of being calm, peaceful, and untroubled.
Repose means a state of rest, sleep, or tranquility.

38. (e); Dispelled means made to disappear.
Congregate means assemble, gather.
Banish means get rid of (something unwanted).
Disseminate means spread (something, especially information) widely.
Allay means diminish or put at rest (fear, suspicion, or worry).
Quell means suppress (a feeling).

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39. (b); Feasible means possible and practical to do easily or conveniently.
Impractical means not adapted for use or action; not sensible or realistic.
Viable means capable of working successfully; feasible.
Attainable means achievable.
Conceivable means capable of being imagined or grasped mentally.
Accomplishable means able to be achieved or completed successfully.

40. (c); Option (c) is the most appropriate answer here. Refer to paragraph 1 where it is given that prior to the new fund categorization norms, AMCs used to maintain 65% or more in equities to be eligible as equity funds and consequent favorable tax treatment.

41. (d); Option (d) is the most suitable answer. The answer is mentioned in paragraph 1 itself where it is given that there is another category called balanced hybrid funds, which are mandated to have 40-60% in equities. These are tax-inefficient balanced funds. Hence the major difference between aggressive hybrid funds and balanced hybrid funds are former are tax efficient funds and latter are tax inefficient funds.

42. (c); The most appropriate option here is option (c).Refer to paragraph 2 where it is given that dynamic asset allocation or balanced advantage fund (BAF) norm says that funds in this category should have "investment in equity/debt that is managed dynamically". Since this is "dynamic", by definition AMCs have flexibility in managing these funds.

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43. (b); Only option (b) is the correct option here. Refer to paragraph 2 where the author has mentioned explicitly about the basic confusion that since funds in this category are termed "balanced advantage", investors who are not so savvy equate these with balanced funds of earlier days. It may be noted that formerly balanced funds are now aggressive hybrid funds, and that balanced advantage funds belong to a different category.

44. (c); Only option (c) is correct. Refer to paragraph 4, last line where the text is quoted as, "the difference is that aggressive hybrid funds have conventional equity exposure, while BAFs may have a lower net exposure to equity."

45. (b); Refer the first sentence of the fourth paragraph "There is now considerable evidence that Type B malnutrition is a major cause of chronic degenerative diseases."

46. (d); Refer the last two sentences of the first paragraph "These have a long latency period before symptoms appear and a diagnosis is made. It follows that the majority of apparently healthy people are pre-ill."

47. (a); Refer the last sentence of the second paragraph "Nutrition is the easiest of these to change, and the most versatile tool for affecting the metabolic changes needed to tilt the balance away from disease."

48. (c); Refer the second last sentence of the passage ". The vast majority of people are consuming suboptimal amounts of most micronutrients, and most of the micronutrients concerned are very safe. "

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49. (b); Subtle meaning so delicate or precise as to be difficult to analyse or describe. Hence it has same meaning as tenuous.
Abject means experienced or present to the maximum degree.
Adamant means impervious to pleas, persuasion, requests, reason.
Emulate means strive to equal or match, especially by imitating.

50. (e); Invalidate means make or prove (an argument, statement, or theory) unsound or erroneous. Hence it has same meaning as refute.
Servile means having or showing an excessive willingness to serve or please others.
Equivocal means open to two or more interpretations.
Hapless means unfortunate and deserving pity.
Inane means devoid of intelligence.

51. (b); Inevitable means certain to happen; unavoidable. Hence it has opposite meaning as avertable.
Alacrity means liveliness and eagerness.
Amenable means disposed or willing to comply.
Bereft means sorrowful through loss or deprivation.
Callous means emotionally hardened.

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LOD-MODERATE

Direction (1-10): 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.

Paragraph 1: The rate hike by RBI reflects an **uptick** in credit demand, even as it urged the central bank not to take growth for granted. The Reserve Bank's Monetary Policy Committee raised the benchmark interest rate by 25 basis points for the second time in two months on inflationary concerns. The repo rate, at which the central bank lends to other banks, now stands at 6.50 per cent. "What needs to be ensured is that the private sector should not be crowded out for raising resources from the market," Assocham President Sandeep Jajodia said. Mahindra Mutual Fund MD and CEO Ashutosh Bishnoi said "the RBI's action reflects an uptick in credit demand and the underlying economic growth that is driving it." With the rate cycle on the upswing, investment opportunities are coming up in the form of new debt funds. In this rate regime, any new investments made in the debt markets are likely to perform well over the next couple of years .Jajodia observed that the Monetary Policy Committee (MPC) should not take growth for granted, especially when the twin balance sheet problem still persists and a large part of corporate India continues to **reel** under heavy debt. The six-member MPC, headed by RBI Governor Urjit Patel, kept its stance as 'neutral'. For July-September, it pegged CPI-based retail inflation at 4.2 per cent which it saw firming up to 4.8 per cent in the second half of the current fiscal. The projected inflation rate is above its targeted comfort level of 4 per cent. The RBI kept the GDP forecast for the current fiscal unchanged at 7.4 per cent and saw it at 7.5-7.6 per cent in the second half of the current fiscal.

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Paragraph 2: Housing sales are likely to be affected post RBI's decision to hike key policy rates as this could lead to increase in interest rate on home loans, according to property developers and consultants. From a real estate perspective, this hike will negatively impact buyer sentiment with the logical result on quantum of sales. Realtors' body CREDAI National President Jaxay Shah said : "Two consecutive hikes in the repo rate partially undo the policies for promoting affordable housing. We urge the government to **expedite** lowering effective GST on all housing to 8 per cent so as to preserve the growth impulses in real estate." This second consecutive repo hike will push overall interest rates in the economy, which may impact the real estate and consumer goods sector that has just started seeing green shoots. The hike might be a "temporary dampener" especially in the affordability housing sector as the borrowing cost for the sector will go up, he added.

Paragraph 3 : The Federation of Indian Export Organization's southern region Chairman , A Sakthivel , however, pointed out the tight liquidity conditions faced by the export sector especially, by the MSME, and requested the RBI Governor to bring export credit under priority lending category immediately ."The unfavorable condition in our major markets, tough competition from neighboring countries coupled with higher interest cost and deficiency in dispensation of working capital requirement of the exporters strongly argue for the need for placing Export Finance under priority sector lending," he said in a release. The sector was already struggling due to the price pressure in overseas market.

Paragraph 4 : Bankers said the Reserve Bank of India's decision to hike repo rate by 25 basis points shows the **apex** bank's commitment to bring retail inflation to 4 per cent. Lenders believe that the neutral **stance** adopted by the RBI shows its willingness to be accommodative

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with uncertainty over global growth. "The decision to keep the stance in neutral mode indicates RBI's willingness to be flexible and accommodative with global growth continuing to be uncertain," said Rajnish Kumar, chairman, State Bank of India.

1. Why the new investments in the debt markets could prove to be beneficial over the next couple of years?
(a) because of tough competition from neighboring countries coupled with higher interest cost.
(b) due to upswing in the rate cycle and investment opportunities paving way in the form of new debt funds.
(c) due to resource crowding in private sector.
(d) regular interest payments to bondholders.
(e) none of these.

2. According to Assocham President, why must MPC not take the growth in credit demand for granted?
(a) this will negatively impact buyer sentiment with the logical result on quantum of sales.
(b) as this could lead to increase in interest rate on home loans, according to property developers and consultants.
(c) as at this time India reels under heavy debt.
(d) this may lead to price pressure in overseas market.
(e) because it may impact the real estate and consumer goods sector that has just started seeing green shoots.

3. Why did RBI keep its stance in the neutral mode?
(a) so that the private sector is not crowded out for raising resources from the market
(b) to be flexible and accommodative with global growth continuing to be uncertain

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(c) As RBI knew its decision is going to impact import export sector.
(d) owing to the reliability of global growth, its stance in neutral mode indicates flexibility.
(e) none of these.

4. What sectors are going to be affected post RBI's decision to hike key policy rates as mentioned in the passage?
(a)Automobile sectors
(b) FMCG infrastructure
(c) bank's lending, rupee, capex and bond markets
(d)the realtors and exporters are to be affected by the upsurge.
(e) none of these

5. Why did FIEO immediately need to place Export Finance under priority sector lending?
(a) tough competition from neighboring countries coupled with higher interest cost.
(b) an unfavorable condition in major markets.
(c) deficiency in the dispensation of the working capital requirement of the exporters.
(d) both (b) and (c)
(e) all of these.

Directions (6-8): Find out the word from the given option which is similar in meaning to the word given in bold in the passage.

6. Uptick
(a) abatement
(b) accretion
(c) decrement
(d) diminution
(e) shrinkage

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7. **Reel**
(a) sway
(b) steady
(c) stabilize
(d) uncoil
(e) poise

8. **Expedite**
(a) impede
(b) decelerate
(c) inhibit
(d) facilitate
(e) hamper

Directions (9-10): Find out the word from the given options which is opposite in meaning to the word given in bold in the passage.

9. **Apex**
(a)acme
(b)summit
(c)nadir
(d)pinnacle
(e) crest

10. **Stance**
(a) absolution
(b) position
(c) perspective
(d) policy
(e) standpoint

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Direction (11-15): 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.

Paragraph 1: The draft personal data protection Bill 2018, submitted by the Justice B.N. Srikrishna-headed expert panel has proposed that critical personal data of Indian citizens be processed in centers located within the country. The draft law, which comes after a year-long consultation process, however, has left it to the Central government to notify categories of personal data that will be considered as critical. India is one step closer to having its own data protection law after the Srikrishna Committee submitted its initial assessment and recommendations on data privacy and management last week in a 176-page report, as well a draft of the legislation on data protection titled Personal Data Protection Bill, 2018. Even as the recommendations continue to stir debate, technology companies, startups and industry bodies are united in their stance for a law that should safeguard customers and help accelerate India's fast growing digital economy.

Paragraph 2: Headed by retired Supreme Court judge B.N. Srikrishna, the committee made several recommendations, which include jurisdiction of processing personal data, setting up an independent regulatory body for enforcing the data protection law and heavy penalties for violating this law, among other clauses. Moreover, this draft bill is expected to apply to data collected by private and government entities in India. While it remains to be seen if the data protection bill finds its way to the upcoming monsoon session of the Indian Parliament for further discussion, the report's recommendations suggest far-reaching **ramifications** for India's rapidly growing technology industry. In a billion-strong nation, there are nearly 500 million active internet users and India's online market

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is second to China. Even as technology majors **anticipate** the next move, India's primary IT industry bodies such as NASSCOM and Data Security Council of India (DSCI) have been advocating for **stringent** data privacy and protection for years now, especially since India is making rapid inroads into the global digital market.

Paragraph 3: Rama Vedashree, CEO of DSCI and member of the ten-membered Srikrishna Committee, says, "The digital economy should aim to benefit citizens. With proliferation of information and digital technologies, the technology sector should strengthen citizen safety and security in the digital environment. Moreover, user awareness towards their privacy has been on the rise. We will see consumers making more privacy-conscious decisions and associating certain brands that provide greater privacy controls as better options." In order to help companies stay ahead of the curve, DSCI has already developed the Privacy Frameworks and Credentials program and is now developing a Privacy Assurance Framework.

Paragraph 4: Ever since the Indian Supreme Court ruled in favor of the right to privacy being deemed a fundamental right, India's tech industry is more inclined than ever to respect and monitor data usage and storage. Microsoft India recently launched free online courses that will allow students, businesses, and legal professionals to understand data **compliance,** basics of GDPR and other best practices in security. Indian banks and insurance companies are among the early movers in building blockchain infrastructure, which can safeguard customer data. And digital financial lenders are not too far behind either, especially since the majority of their customers are online. For greater accountability, companies processing large amounts of data might have to register themselves as significant data fiduciaries to the Data Protection Authority–a key recommendation made by the Srikrishna Committee. Even though there is little clarity

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on how this will be implemented, it will increase compliance costs that include periodic company audits and the need for data protection specialists among others.

Paragraph 5: Until now, the accepted legal framework for the Indian technology sector is the Information Technology Act, 2000. While it provides for norms for data collection and its usage, it doesn't elaborate guidelines for data storage techniques, user consent as well as norms for data processing. Hopefully, a new data security law in India can change that. After thorough analysis, legal experts believe the draft bill has its share of positives but is also **ambiguous** in certain parts. They have also concluded that the bill borrows significantly from the recently implemented General Data Protection Regulation (GDPR) in Europe. With major government-driven initiatives such as Make in India and Digital India, the ramifications of a data security law can be far-reaching for the Indian technology sector. Now it is up to the Indian government to provide India its first data security law, which can revolutionize the Indian technology industry.

11. "The data protection bill,2018 is expected to be applied both for private and government entities". What recommendations were made by the Srikrishna committee in the proposed bill?

(a) heavy penalty for violating data protection law.
(b) sovereignty of processing personal data
(c) creation of an independent regulatory body for enforcing the data protection law
(d) only (a) and (c)
(e) all of these

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12. How are India Tech and Finance industries preparing for compliance?

(a) by developing a Privacy Assurance Framework.
(b) by launching various schemes of government driven initiatives.
(c) as most of the financial customers are online, tech industries are making customers learn about the best practices of security through online courses.
(d) by setting up more technology companies and startups that could prove beneficial both for financial and technology sector.
(e) none of these.

13. How are the company audits and regulatory infringements to be increased if data protection policy is implemented?

(a) since India's tech industry will be more inclined than ever to respect and monitor data usage and storage.
(b) as user awareness towards their privacy will be on the rise.
(c) as the taxpayer's return and other transactions will likely decrease.
(d) companies handling large amount of data will be registered under Data Protection Authority as significant fiduciaries.
(e) all of these.

14. Until the Data Protection Bill 2018 which is not yet passed, the previous Act which provided norms for data collection and storage techniques was:

(a)GDPR
(b)IT Amendment Act, 2008
(c)ICT (Information and Communications Technology) Law
(d)ITA, 2000
(e) none of these

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15. In a brief postscript, which statement best holds as a closure to the passage?

(a) With major government-driven initiatives such as Make in India and Digital India, the ramifications of a data security law are 100 % positive.

(b) The ITA, 2000 provides norms for data processing and data storage techniques.

(c) The draft bill for data protection has both shares of its own positives as well as is enigmatic.

(d) India finally having a data privacy framework will not impact much its billion dollar tech industry.

(e) all of these.

Direction (16-20): Read the following passage carefully and answer the questions given below it.

Paragraph 1: A little over a year after the Goods and Services Tax (GST) rollout, the revenue collections from the new indirect regime are at the center of a debate. A member of the GST Council estimates a "shortfall" in the April-June quarter of this year at ₹43,000 crore. The Union Finance Secretary reportedly shot off a missive to Central tax officials over the lower number of returns filed under the Central GST (CGST), compared to the number filed under the State GST (SGST).The collection trends released evidently defy logic. The SGST and the CGST are applied at the same rate on the identical tax base. Logically, the two levies should yield equal revenue collections. But SGST collections over the past several months have been consistently exceeding CGST collections. Then, in April, the beginning of this financial year, both CGST and SGST collections dropped and Integrated GST (IGST) collections took off sharply. In each of the months since then, IGST collections have overshot CGST and SGST collections.

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Paragraph 2: Insecure over loss of fiscal autonomy, the States succeeded in pressing a GST that is made of two types of levies, the CGST and the SGST. The Constitution empowers the Centre to tax sales anywhere nationally, but it allows a State to collect taxes only on sales within its territory. So, all 29 States and two Union Territories with legislatures have separately enacted their respective SGSTs. The SGSTs have almost identical features and rates — to prevent tax arbitrage across States — but in effect, they are distinct SGSTs. This complicates the collection and refunds processes and system. The GST is being levied at the point of consumption, not the factory gate, unlike many of the levies it has subsumed. Given the territorially limited tax jurisdictions of States, the collection of the SGST poses a problem every time goods and services get sold outside the State they were produced in. The solution that has been worked out to overcome this problem is the IGST. It is imposed on inter-State sales.

Paragraph 3: Logically, the IGST ought to be imposed as a substitute for the SGST such that the GST equals the SGST plus CGST for intra-State sales and IGST plus the CGST for inter-State sales. In practice, needless complications have been introduced into the IGST. On inter-State sales, the IGST, at a rate equal to the applicable CGST and SGST, is levied. This means, despite its national tax jurisdiction, the Centre has confined the levy of the CGST to intra-State sales. A selling dealer in an exporting State collects the IGST from the buying dealer. The GSTN credits it to the IGST account. Of this, the part corresponding to the CGST is transferred immediately to the Centre. The balance is not all SGST revenue. It includes amounts to be refunded through a settlement process that can take months. Some of the refunds are on account of input tax credits that the purchasing dealer in the importing State draws from this balance. (Tax paid on capital goods that go into making final products is supposed to be fully set off. This is to avoid cascading taxation.)

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Paragraph 4: Because the IGST collection and refunds system is ungainly, estimating GST revenue cannot be a straightforward exercise. Although it is confused to be so, not all the IGST collected is GST revenue. By design, the number of refunds required is more than necessary. Such as in case of exports. To avoid exporting taxes, no GST is to be levied on exports out of India. In practice, despite their GST-exempt status, exporters first pay the IGST and then it is refunded back to them. The excuse for this convoluted system is the need for a way to refund the input taxes exporters pay on components. In effect, the GST system processes a whole set of IGST payments only to refund them — not an international best practice. Suppliers to exporters and SEZs are compulsorily required to register in the GST system even if they do not fall in the GST threshold. This has needlessly increased the working capital and compliance costs burden on exports. The systemic loss of export competitiveness is showing up in the country's trade balance. Letters of undertaking or bonds can be submitted in lieu of IGST payments, but they increase exporters' vulnerability to bureaucratic rent-seeking.

Paragraph 5: The recommendation for introducing a GST had first come in 2004 from a task force formed by the Vajpayee government under economist Vijay Kelkar. The Modi government has consulted Mr. Kelkar on the GST, but has not accepted his recommendations on an alternative IGST system compliant with global norms. By these, the IGST would be simplified as a substitute for SGST in inter-State supplies, and exporters, while not subjected to the IGST, would be truly zero-rated. The NITI Aayog, it seems, concurs with this proposal. The focus on GST collections is narrow. Collections are not necessarily proof of the success, or non-success, of an indirect tax. In truth, the complexity of the GST is complicating collections and diminishing the potential benefits. The economic impact of the GST ought to be the focus.

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16. As mentioned in the passage, what is the factor that caused the States to impose the taxes?

(a) So as to maintain lucidity between the government and consumers and make it as the internationally best practice.
(b) For the settlement process of funds that can be transferred immediately.
(c) The States were unreliable over loss of fiscal autonomy.
(d) To prevent the hindrance caused in the collections due to complexity from other taxes.
(e) None of these.

17. "IGST has been posed out as the panacea to gain control over one of the problems." Which of these options refers to the problems as elucidated by the statement?

(a) As SGST and CGST have not been yielding equal revenue collections from the past few months.
(b) SGST creates a problem every time goods and services get sold outside the State they were produced in.
(c) As a need for a way to refund the input taxes exporters pay on components.
(d) To reduce exporters vulnerability to bureaucratic rent - seeking.
(e) All of these.

18. What can be inferred about the 'cascading tax effect' from the passage?

(a) Tax imposed in such a manner that the tax rate decreases as the amount subject to taxation increases.
(b) Tax imposed so that the tax rate is fixed, with no change as the taxable base amount increases or decreases.
(c) The profit realized on the sale of a non-inventory asset that was greater than the amount realized on the sale.

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(d) Tax that is levied on a good at each stage of the production process up to the point of being sold to the final consumer.
(e) Tax that takes a larger percentage of income from taxpayers as their income rises.

19. What are the factor(s) highlighted for increasing the compliance costs burden on exports?
(a) Amounts to be refunded through a settlement process that come into effect quickly.
(b) SGST collections over the past several months have been consistently exceeding CGST collections.
(c) Compulsory registration of the suppliers, exporters and special economic zones despite of not falling in GST threshold.
(d) Both (a) and (c).
(e) Both (a) and (b).

20. What is the outlook of the author towards the implementation of GST process and the practices carried out under it?
(a) The government is playing a focused role in its part corresponding to GST.
(b) The GST system has come out as an easy and an internationally best practice.
(c) The profit of export competitiveness is coming up in the trade balance as a result of GST implications.
(d) The complexions of GST process are lowering economic benefits thereby causing hindrance in collections.
(e) None of these.

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Directions (21–25): Read the following passage carefully and answer the questions.

The function of capital markets is to facilitate an exchange of funds among all participants, and yet in practice we find that certain participants are not on a par with others. Members of society have varying degrees of market strength in terms of information they bring to a transaction, as well as of purchasing power and creditworthiness, as defined by lenders.

For example, within minority communities, capital markets do not properly fulfill their functions; they do not provide access to the aggregate flow of funds in the United States. The financial system does not generate the credit or investment vehicles needed for underwriting economic development in minority areas. The problem underlying this dysfunction is found in a rationing mechanism affecting both the available alternatives for investment and the amount of financial resources. This creates a distributive mechanism penalizing members of minority groups because of their socioeconomic differences from others. The existing system expresses definite socially based investment preferences that result from the previous allocation of income and that influence the allocation of resources for the present and future. The system tends to increase the inequality of income distribution. And, in the United States economy, a greater inequality of income distribution leads to a greater concentration of capital in certain types of investment.

Most traditional financial-market analysis studies ignore financial markets' deficiencies in allocation because of analysts' inherent preferences for the simple model of perfect competition. Conventional financial analysis pays limited attention to issues of market structure and dynamics, relative costs of information, and problems of income distribution. Market participants are viewed as acting as entirely independent and homogeneous individuals with perfect foresight

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about capital-market behavior. Also, it is assumed that each individual in the community at large has the same access to the market and the same opportunity to transact and to express the preference appropriate to his or her individual interest. Moreover, it is assumed that transaction costs for various types of financial instruments (stocks, bonds, etc.) are equally known and equally divided among all community members.

21. The main point made by the passage is that

(a) financial markets provide for an optimum allocation of resources among all competing participants by balancing supply and demand

(b) the allocation of financial resources takes place among separate individual participants, each of whom has access to the market

(c) the existence of certain factors adversely affecting members of minority groups shows that financial markets do not function as conventional theory says they function

(d) investments in minority communities can be made by the use of various alternative financial instruments, such as stocks and bonds

(e) since transaction costs for stocks, bonds, and other financial instruments are not equally apportioned among all minority-group members, the financial market is subject to criticism

22. The passage states that traditional studies of the financial market overlook imbalances in the allocation of financial resources because

(a) an optimum allocation of resources is the final result of competition among participants

(b) those performing the studies choose an oversimplified description of the influences on competition

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(c) such imbalances do not appear in the statistics usually compiled to measure the market's behavior
(d) the analysts who study the market are unwilling to accept criticism of their methods as biased
(e) socioeconomic differences form the basis of a rationing mechanism that puts minority groups at a disadvantage

23. Which of the following statements argue the author's opinion?
(a) giving examples that support a conventional generalization
(b) showing that the view opposite to the author's is self-contradictory
(c) criticizing the presuppositions of a proposed plan
(d) showing that omissions in a theoretical description make it inapplicable in certain cases
(e) demonstrating that an alternative hypothesis more closely fits the data

24. A difference in which of the following would be an example of inequality in transaction costs as alluded in the last lines of the passage?
(a) Maximum amounts of loans extended by a bank to businesses in different areas
(b) Fees charged to large and small investors for purchasing stocks
(c) Prices of similar goods offered in large and small stores in an area
(d) Stipends paid to different attorneys for preparing legal suits for damages
(e) Exchange rates in dollars for currencies of different countries

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25. Which of the following can be inferred about minority communities on the basis of the passage?

(a) They provide a significant portion of the funds that become available for investment in the financial market.
(b) They are penalized by the tax system, which increases the inequality of the distribution of income between investors and wage earners.
(c) They do not receive the share of the amount of funds available for investment that would be expected according to traditional financial-market analysis.
(d) They are not granted governmental subsidies to assist in underwriting the cost of economic development
(e) They provide the same access to alternative sources of credit to finance businesses as do majority communities

Directions (26-35): Read the following passage carefully and answer the questions given below it. Certain words/phrases are printed in bold to help you locate them while answering some of the questions.

The article 'Chewing the cud' suggests that "mainstream scientific research" into Panchgavya — milk, curd, ghee, dung and urine — will bring about rural development. The article, however, is merely an attempt at pushing the cow-protection agenda through an embarrassing combination of revivalism, bad science and rhetoric.

The article claims that "substantial research" shows A2 type milk, which comes from indigenous breeds, prevents diseases and disorders like obesity, arthritis and autism. This research is far from substantial — it depends on claims made in some studies that suggest A1 type milk has correlations with certain disorders. This research is not conclusive, in fact most reviews (such as the European Food Safety Authority report in 2009) agree that these correlations put forth are extremely **tentative**. Even if future research shows a strong

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correlation between A1 milk and major diseases, to suggest that A2 milk prevents diseases is merely speculation that has absolutely no scientific basis and simply creates a false dichotomy. In addition the authors also do not think it necessary to tell the readers that while 98 per cent of Indian cow breeds give A2 milk, 100 per cent of Indian buffaloes give A2 milk as well. It begs to be asked if the authors would fight as **vociferously** for research into buffalo milk as they would for cows. Since some of us would find the suggestion of consuming cow urine products to be egregious, the authors try other ways of persuading us to do so. They invoke the WHO report which speculates about the ineffectiveness of antibiotics in the near future and suggest there is global research taking place on cow urine to counter this. They cite two patents have been granted for the "medicinal properties" of urine which supposedly acts as a bio-enhancer and as an anti-cancer agent. These patents (No. 6,896,907 and 6,410,059) granted to Council of Scientific and Industrial Research, India are issued in 2002, bear no connection to the WHO report and since then have expired. Both patents admit that "urine distillates from buffalo, camel, deer" also show the same results.

It is evident then that there is no contemporary "global" research, nor is there any specific basis to focus on cow urine. While obtaining a daily dose of anti-cancer urine from a deer might be difficult, the authors' penchant for research into cow urine specifically as opposed to urine from a buffalo or any other animal is inexplicable.

The authors also refer to the use of cow dung cakes as cooking fuel for the rural population. They claim that since the temperatures from burning these cakes never rises beyond a certain point, it does not obliterate the nutrients in food. Apart from the contribution to air pollution, the use of cow dung as fuel may result to arsenic poisoning, not to mention multiple respiratory ailments that rural women suffer as a result of breathing in smoke that is composed of suspended particulates, formaldehyde and sulphur dioxide. There are also other

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studies from different regions of India (such as a Jadavpur University study in 2007), that point to incidences of arsenic poisoning from burning cow dung fuel.

Surely the authors are aware of better ways to control heat and nutrients while cooking than using cow dung: There have been considerable national and regional programmes to reduce rural pollution and make cooking environments healthier through construction of biogas plants, increased supply of LPG and awareness campaigns. The authors are extremely narrow-minded, if not regressive, in their celebration of continued use of cow dung as fuel.

In their pursuit of reviving traditional knowledge the authors wax **eloquent** about the anti-radioactive and anti-thermal properties of cow dung. As scientists who want to bring such knowledge into "mainstream scientific discourse", I am sure the authors are not far from persuading physicists of our country to plaster our nuclear reactors with fresh cow dung (not buffalo) to save us from a potential Chernobyl or Fukushima type disaster.

While exploring the economic possibilities of rural India's cattle might be fruitful in other ways, the Panchgavya project seems to be a process by which the authors want to promote the **rhetoric** on cow protection through a scientific discourse. It is dangerous for knowledge creation and a democracy when leading scientists of our country misuse the vocabulary of rural development and scientific enquiry to pursue projects of religious revivalism.

26. According to the author, what are the advantages and disadvantages of using cow dung cakes as cooking fuel for rural population?

(a) Cow dung cakes have the ability not to rise above the critical point due to that it does not destroy the nutrients of the food but it leads to diseases and disorders like arthritis and autism.

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(b) Cow dung cakes are cheaper than LPG to be used as cooking fuel for rural population but lead to destroy of nutrients of food.
(c) Cow dung cakes do not destroy the nutrients of the food and lead to air pollution that leads to arsenic poisoning.
(d) Cow dung cakes are easily available to rural population while air pollution is the biggest disadvantage of using it as a cooking fuel.
(e) None of these

27. According to the author, what are the best ways to control the heat and nutrients while cooking than using cow dung?
(a) Construction of biogas plants.
(b) Right kind of cow breeding.
(c) Awareness campaigns related to rural pollution and environment protection.
(d) Both (a) and (c) are correct
(e) All of these

28. According to the passage, what does the article 'Chewing the cud' profess?
(i) The substantial research shows that most of the Indian cows and buffaloes give A2 type milk.
(ii) It profess that A1 type of milk has no correlations with certain disorders.
(iii) A2 type of milk prevents diseases and disorders like obesity, arthritis, autism.
(a) Only (i) is correct
(b) Only (ii) is correct
(c) Only (iii) is correct
(d) Both (i) and (ii) are correct
(e) Both (i) and (iii) are correct

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29. According to the passage, what is the author's tone in use of cow dung cakes as a fuel?
(a) myopic
(b) progressive
(c) aggressive
(d) argumentative
(e) antagonist

30. Which of the following is false in context of the passage?
(a) It begs to be asked if the authors would fight as vociferously for research into buffalo milk as they would for cows.\
(b) It is dangerous for knowledge creation and a democracy when leading scientists of our country misuse the vocabulary of rural development and scientific enquiry to pursue projects of religious revivalism.
(c) In their pursuit of reviving traditional knowledge the authors wax eloquent about the anti-radioactive and anti-thermal properties of cow dung.
(d) They cite two patents have been granted for the medicinal properties of urine which supposedly acts as an anti bio-enhancer and as an anti-cancer agent.
(e) There are also other studies from different regions of India that point to incidences of arsenic poisoning from burning cow dung fuel.

31. Which of the following is true in context of the passage?
(i) The author claims that since the temperatures from burning these cakes rise beyond a certain point, it does not obliterate the nutrients in food.
(ii) It is evident that there is a contemporary global research to focus on cow urine.

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(iii) Both patents admit that urine distillates from buffalo, camel, deer also shows the same results.

(a) Only (i) is true
(b) Only (iii) is true
(c) Both (i) and (iii) are true
(d) Both (ii) and (iii) are true
(e) All are true

Directions (32-33): 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.

32. Vociferously

(a) sumptuous
(b) vehemently
(c) ritzy
(d) brusque
(e) salacious

33. Rhetoric

(a) canoodle
(b) nuzzle
(c) palpable
(d) annunciation
(e) oratory

Directions (34-35): 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.

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34. Eloquent

(a) vertigo
(b) apathetic
(c) Glib
(d) ingenuous
(e) Suave

35. Tentative

(a) circumspect
(b) evasive
(c) definite
(d) ambiguous
(e) cagey

Directions (36-40): Read the following passage carefully and answer the questions given below it.

Since its inception, Aadhaar has been criticised as a project which violates privacy. India not having a law on privacy has added to this problem. In fact, then chairman of UIDAI, Nandan Nilekani, wrote to the Prime Minister as early as in May 2010 suggesting that there was a need to have a data protection and privacy law.

Aadhaar was designed as a digital identity platform which is inclusive, unique and can be authenticated to participate in any digital transaction. This has transformed the service delivery in our country, conveniencing residents and reducing leakages. Direct benefit transfer, subscription to various services and authentication at the point of service delivery are some of the benefits which have accrued. Aadhaar is mass surveillance technology. Unlike, targeted surveillance which is a good thing, and essential for national security and public order — mass surveillance undermines security. Also, experts argue that biometric information is necessary for targeted surveillance, but not suitable for everyday transactions between the

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state and law abiding citizens. It can easily be misused. Even though the UIDAI claims that this is a zero knowledge database promising high level of security, there is a chance for misuse using the unique identifiers for the registered devices and time stamps that are used for authentication.

Aadhaar followed the principle of incorporating privacy by design, a concept which states that IT projects should be designed with privacy in mind. Aadhar collects only minimal data, just sufficient to establish identity. This irreducible set contained only four elements: name, gender, age and communication address of the resident. Under the scheme, random numbers with no intelligence are issued. This ensures that no profiling can be done as the number does not disclose anything about the person. The Aadhaar Act also has clear restrictions on data sharing. No data download is permitted, search is not allowed and the only response which UIDAI gives to an authentication request is 'yes' or 'no'. No personal information is divulged. Besides the minimal data which UIDAI has about a person, it does not keep any data except the logs of authentication. It does not know the purpose of authentication. The transaction details remain with the concerned agency and not with UIDAI. UIDAI has also built a facility wherein one can 'lock' the Aadhaar number and disable it from any type of authentication for a period of one's choice, guarding against any potential misuse.

India is rapidly becoming a digital economy. We are a nation of billion cell phones and yet we have antiquated laws for data protection and privacy. Problems of ID theft, fraud and misrepresentation are real concerns. Identifying citizens for providing various services, maintaining security and crime-related surveillance and performing governance functions, all involve the collection of information. In recent years, owing to technological developments and emerging administrative challenges, several national programmes and schemes are being implemented through information technology platforms,

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using computerised data collected from citizens. With more and more transactions being done over the Internet, such information is vulnerable to theft and misuse. Therefore, it is imperative that any system of data collection should factor in privacy risks and include procedures and systems to protect citizen information.

Instead of arguing that privacy is not a fundamental right, government should assure the citizens that it has the technology and systems to protect the data collected. It should assure the citizens of India that it will do everything possible to prevent unauthorised disclosure of or access to such data. The Government should recognise all dimensions of the right to privacy and address concerns about data safety, protection from unauthorised interception, surveillance, use of personal identifiers and bodily privacy. The data controller should be made accountable for the collection, processing and use to which data are put.

Biometrics allows for identification of citizens even when they don't want to be identified. Smart cards which require pins on the other hand require the citizens' conscious cooperation during the identification process. Once smart cards are disposed nobody can use them to identify. Consent is baked into the design of the technology. If the UIDAI adopts smart cards, the centralized database of biometrics can be destroyed just like the UK government did in 2010. This would completely eliminate the risk of foreign government, criminals and terrorists using the breached biometric database to remotely, covertly and non-consensually identify Indi Smart cards based on open standards allow for decentralized authentication by multiple entities and therefore eliminates the need for a centralized transaction database.

This century comes with certain risks. Therefore, we need to take a level-headed approach and ensure that ample safeguards are put in place for data protection and privacy. The government should recognise both the need for Aadhaar and the need for stringent rules concerning access to and security of citizens' biometric data, in order to preserve their privacy.

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36. According to the paragraph, what is/are the main security concerns related to Aadhaar?

(i) It can be easily misused as it is not suitable for everyday transactions.

(ii) The possibility of misuse using the unique identifiers for the registered devices.

(iii) The scrutiny in majority erodes the security regarding Aadhaar.

(a) Only (i) is true
(b) Only (ii) is true
(c) Both (i) and (ii) are true
(d) Both (ii) and (iii) are true
(e) All are true

37. What should government do to ensure the privacy related to Aadhaar?

(a) Government should ensure the citizens that it has the technology and systems to protect the data.
(b) It should address the concerns about data safety, protection from unauthorized interception.
(c) It should provide the details of every transaction to the citizens.
(d) Government should clear restrictions on data sharing and should incorporate privacy by design.
(e) Both (a) and (b)

38. Which of the following statements is false in context of the passage?

(a) Experts argue that biometric information is necessary for targeted surveillance.
(b) Once smart cards are disposed anyone can use them to identify.

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(c) Consent is baked into the design of the technology.
(d) Problems of ID theft, fraud and misrepresentation are real concerns.
(e) The data controller should be made accountable for the collection, processing and use to which data are put.

39. According to the passage, why there is a need to protect citizen information?
(a) As various services and authentication services are prone to fault.
(b) Since the transactions being done over the net, hence information can be misused.
(c) As problems like fraud, misrepresentation and ID theft are growing.
(d) Both (b) and (c) are correct
(e) All are correct

40. According to the passage, how privacy is ensured in aadhaar?
(i) Individuality of a person like gender, profession, caste, age cannot be disclosed by it.
(ii) Characterization is not possible as Aadhaar number does not disclose anything about the person.
(iii) It provides a facility to lock the Aadhaar number and disable it from any type of authentication.
(a) Only (i) is correct
(b) Only (ii) is correct
(c) Both (i) and (iii) are correct
(d) Both (ii) and (iii) are correct
(e) All are correct

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Directions (41-48): 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.

Until recently, scientists did not know of a close vertebrate analogue to the extreme form of generosity observed in eusocial insects like ants and bees, whereby individuals cooperate, sometimes even sacrificing their own opportunities to survive and reproduce, for the good of others. However, such a vertebrate society may exist among underground colonies of the highly social rodent Heterocephalus glaber, the naked mole rat.

A naked mole rat colony, like a beehive, wasp's nest, or termite mound, is ruled by its queen, or reproducing female. Other adult female mole rats neither ovulate nor breed. The queen is the largest member of the colony, and she maintains her breeding status through a mixture of behavioral and, presumably, chemical control. Queens have been long-lived in captivity, and when they die or are removed from a colony one sees violent fighting for breeding status among the larger remaining females, leading to a takeover by a new queen.

Eusocial insect societies have rigid caste systems, each insect's role being defined by its behavior, body shape, and physiology. In naked mole rat societies, on the other hand, differences in behavior are related primarily to reproductive status (reproduction being limited to the queen and a few males), body size, and perhaps age. Smaller non-breeding members, both male and female, seem to participate primarily in gathering food, transporting nest material, and tunneling. Larger non-breeders are active in defending the colony and perhaps in removing dirt from the tunnels. Jarvis' work has suggested that differences in growth rates may influence the length of time that an individual performs a task, regardless of its age.

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Cooperative breeding has evolved many times in vertebrates, but unlike naked mole rats, most cooperatively breeding vertebrates (except the wild dog, Lycaon pictus) are dominated by a pair of breeders rather than by a single breeding female. The division of labor within social groups is less **pronounced** among other vertebrates than among naked mole rats, colony size is much smaller, and mating by **subordinate** females may not be totally **suppressed**, whereas in naked mole rat colonies subordinate females are not sexually active, and many never breed.

41. Which of the following most accurately states the main idea of the passage?

(a) Naked mole rat colonies are the only known examples of cooperatively breeding vertebrate societies.

(b) Naked mole rat colonies exhibit social organization based on a rigid caste system.

(c) Behavior in naked mole rat colonies may well be a close vertebrate analogue to behavior in eusocial insect societies.

(d) The mating habits of naked mole rats differ from those of any other vertebrate species.

(e) The basis for the division of labor among naked mole rats is the same as that among eusocial insects.

42. The passage suggests that Jarvis'work has called into question which of the following explanatory variables for naked mole rat behavior?

(a) Size

(b) Age

(c) Reproductive status

(d) Rate of growth

(e) Previously exhibited behavior

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43. It can be inferred from the passage that the performance of tasks in naked mole rat colonies differs from task performance in eusocial insect societies in which of the following ways?

(a) In naked mole rat colonies, all tasks ate performed cooperatively.
(b) In naked mole rat colonies, the performance of tasks is less rigidly determined by body shape.
(c) In naked mole rat colonies, breeding is limited to the largest animals.
(d) In eusocial insect societies, reproduction is limited to a single female.
(e) In eusocial insect societies, the distribution of tasks is based on body size.

44. The passage supports which of the following inferences about breeding among Lycaon pictus?

(a) The largest female in the social group does not maintain reproductive status by means of behavioral control.
(b) An individual's ability to breed is related primarily to its rate of growth.
(c) Breeding is the only task performed by the breeding female.
(d) Breeding in the social group is not cooperative.
(e) Breeding is not dominated by a single pair of dogs.

45. According to the passage, naked mole rat colonies may differ from all other known vertebrate groups in which of the following ways?

(a) Naked mole rats exhibit an extreme form of altruism.
(b) Naked mole rats are cooperative breeders.
(c) Among naked mole rats, many males are permitted to breed with a single dominant female.
(d) Among naked mole rats, different tasks are performed at different times in an individual's life.
(e) Among naked mole rats, fighting results in the selection of a breeding female.

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Directions (46-47): 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.

46. Suppress

(a) Reticent
(b) Proscribe
(c) Subdue
(d) Ostracize
(e) Preposterous

47. Subordinate

(a) Appendage
(b) Adjunct
(c) Patron
(d) Adjutant
(e) Indigent

Directions (48): Choose the word/group of words which is most **opposite** in meaning to the word/group of words printed in bold as used in passage.

48. Pronounce

(a) Enunciate
(b) Adjudicate
(c) Enshroud
(d) Opine
(e) Interpose

Directions (49-95): 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.

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In the summer of 1856, Nathaniel Hawthorne visited a decaying English manor house known as Stanton Harcourt, not far from Oxford. He was struck by the vast kitchen, which occupied the bottom of a 70-foot tower. "Here, no doubt, they were accustomed to roast oxen whole, with as little fuss and ado as a modern cook would roast a fowl," he wrote in an 1863 travelogue, Our Old Home.

Hawthorne wrote that as he stood in that kitchen, he was seized by an uncanny feeling: "I was haunted and **perplexed** by an idea that somewhere or other I had seen just this strange spectacle before. The height, the blackness, the dismal void, before my eyes, seemed as familiar as the decorous neatness of my grandmother's kitchen." He was certain that he had never actually seen this room or anything like it. And yet for a moment he was caught in what he described as "that odd state of mind wherein we fitfully and teasingly remember some previous scene or incident, of which the one now passing appears to be but the echo and reduplication."

When Hawthorne wrote that passage there was no common term for such an experience. But by the end of the 19th century, after discarding "false recognition," "paramnesia," and "promnesia," scholars had settled on a French candidate: "déjà vu," or "already seen."

The fleeting melancholy and euphoria associated with déjà vu have attracted the interest of poets, novelists, and occultists of many stripes. St. Augustine, Sir Walter Scott, Dickens, and Tolstoy all wrote detailed accounts of such experiences. (We will politely leave aside a certain woozy song by Crosby, Stills, Nash & Young.)
Most academic psychologists, however, have ignored the topic since around 1890, when there was a brief flurry of interest. The phenomenon seems at once too rare and too **ephemeral** to capture in a laboratory. And even if it were as common as sneezing, déjà vu

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would still be difficult to study because it produces no measurable external behaviors. Researchers must trust their subjects' personal descriptions of what is going on inside their minds, and few people are as eloquent as Hawthorne. Psychology has generally filed déjà vu away in a drawer marked "Interesting but Insoluble."

During the past two decades, however, a few hardy souls have reopened the scientific study of déjà vu. They hope to nail down a persuasive explanation of the phenomenon, as well as shed light on some fundamental elements of memory and **cognition**. In the new book The Déjà Vu Experience: Essays in Cognitive Psychology (Psychology Press), Alan S. Brown, a professor of psychology at Southern Methodist University, surveys the fledgling subfield. "What we can try to do is zero in on it from a variety of different angles," he says. "It won't be something like, 'Boom! The explanation is there.' But we can get gradual clarity through some hard work."

49. The passage is primarily concerned with
(a) Examining a concept which is difficult to define
(b) Detailing the factors that have contributed to the use of a term among scientists and academicians
(c) Evaluating the pro and cons of a new concept
(d) Summarizing an old experience
(e) Detailing a scientific study

50. Which of the following best describe the organization of the passage?
(a) A concept is defined and is followed by details of the concept
(b) A generalization is stated and is then followed by instances that support the generalization
(c) An example of a concept is given and then followed by the explanation of the concept
(d) A theory is proposed and then followed by examples
(e) A paradox is states, discussed and left unresolved

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51. The author implies that which of the following accounts for the reasons why déjà vu was once difficult to capture in a laboratory.

(a) The social nature of the term made it uninteresting for academicians and laboratory workers
(b) The subjective nature of déjà vu makes it difficult to measure
(c) The term déjà vu is embedded in Psychology and therefore cannot be studied in the laboratory
(d) The phenomenon seems at once too rare and too ephemeral
(e) The uninteresting nature of the term made it unattractive to academicians

52. Which of the following would the author of the passage agree to most

(a) Déjà vu was invented and first used by academic psychologists
(b) The scientific study of déjà vu is now complete with many scientist studying
(c) Déjà vu was embraced by poets, novelists, and occultists of many stripes before academic psychologists
(d) Déjà vu is an exact science
(e) There is not a definite definition of Déjà vu

Directions (53): 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.

53. Perplexed

(a) Worried
(b) Elucidate
(c) Rattled
(d) Explicate
(e) Confound

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Solutions

1. **(b);** The appropriate answer is option (b). Refer to paragraph 1, the text is quoted as ,"With the rate cycle on the upswing, investment opportunities are coming up in the form of new debt funds. In this rate regime, any new investments made in the debt markets are likely to perform well over the next couple of years."

2. **(c);** The most suitable choice here is option (c).The answer can be deduced from paragraph 1 where it is mentioned that MPC should not take growth for granted when twin balance sheet (Indian companies and Indian banks in a two -fold problem)problem persists and India is losing one's balance under heavy debt .

3. **(b);** Option (b) is the answer .About RBI's stance in neutral mode, it is mentioned in two paragraphs ,paragraph 1 and paragraph 4 .But to deduce the answer refer to paragraph 4, where the text can be quoted as lenders believe as , "The decision to keep the stance in neutral mode indicates RBI's willingness to be flexible and accommodative with global growth continuing to be uncertain."

4. **(d);** The most suitable answer is option (d). It is mentioned in paragraph 2 and 3. Rest of all the options are true but not mentioned in the passage. Hence only option (d) holds true.

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5. **(e);** All the given options are correct. All these options are mentioned in the third paragraph which highlights the export sector which got affected due to hike in rate.

6. **(b);** Accretion and uptick means increment. Abatement means a reduction in the amount or degree of something.
Diminution means a reduction in the size, extent, or importance of something.

7. **(a);** Reel means sway or wobble.
Uncoil means straighten or cause to straighten from a coiled or curled position.
Poise means balance or equilibrium.

8. **(d);** Expedite means to accelerate or facilitate. Hence option (d) is the answer.
Impede means to hinder.
Inhibit means to restrain.
Hamper means hinder or impede the movement or progress of.

9. **(c);** Apex means the top or highest point.
Nadir means the lowest point. All the options are synonyms of apex.

10. **(a);** Stance means position or perspective while absolution is the opposite of the given word. It means obligation.

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11. (e); All of the given options mentioned above are true. We can refer to paragraph 2 where it is mentioned that the committee headed by Supreme Court judge B.N. Srikrishna made several recommendations which included jurisdiction of processing personal data, setting up an independent regulatory body for enforcing the data protection law and heavy penalties for violating this law, among other clauses.

12. (c); Option (c) is the most suitable choice here among all the options given. The answer can be inferred from paragraph 4 where it is mentioned that Microsoft India launched free online courses for best security practices and digital financial lenders are not too far behind as most of their customers are available online. Also, Indian banks and insurance companies are among the early movers in building block chain infrastructure, which can safeguard customer data.

13. (d); The appropriate choice is option (d).The answer can be deduced from paragraph 4.The author has mentioned that companies processing large amount of data will have to register themselves as significant fiduciaries to Data protection Authority which is a key recommendation made by Srikrishna Committee. And whenever it gets implemented, "it will increase compliance costs that include periodic company audits and the need for data protection specialists among others."

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14. (d); Option (d) is the appropriate answer. This can be referred from the first line of the paragraph 5. The text is quoted as ,"Until now, the accepted legal framework for the Indian technology sector is the Information Technology Act, 2000."It provides for norms for data collection and its usage.

15. (c); Option (c) is the answer. The answer can be referred from paragraph 5 where it is mentioned that after thorough analysis legal experts believe that draft bill has its share of positives but is also ambiguous in certain parts. Option (a) is partly correct but the 100% surety of being positive it claims is not correct. Option (d) is wrong as whole of the passage is based upon how India finally a data privacy framework having will be impacted much by its billion dollar tech industry.

16. (c); Refer to paragraph 2 where the problem of why the Centre's GST collection is falling behind that of the States' and why have the IGST collections shot up are discussed .Furthermore in the first line the text is quoted as , "Insecure over loss of fiscal autonomy, the States succeeded in pressing a GST that is made of two types of levies, the CGST and the SGST."

17. (b); The appropriate answer is option (b). For the answer we can directly refer to paragraph 2 where it is said that the GST is being levied at the point of consumption and not the factory gate unlike many tax impositions that have been included. "Given the territorially limited tax jurisdictions of States, the collection of the SGST poses a problem every time goods and services get sold outside the State they were produced in. The solution that has been worked out to overcome this problem is the IGST. It is imposed on inter-State sales."

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18. (d); Option (d) is the appropriate definition of 'cascading tax effect'. It can be deduced from the example provided in paragraph 3. ". Some of the refunds are on account of input tax credits that the purchasing dealer in the importing State draws from this balance. Tax paid on capital goods that go into making final products is supposed to be fully set off. This is to avoid cascading taxation."

19. (c); Option (c) is the most suitable choice. The answer can be deduced from paragraph 4 where it is mentioned, "Suppliers to exporters and SEZs are compulsorily required to register in the GST system even if they do not fall in the GST threshold. This has needlessly increased the working capital and compliance costs burden on exports." And this in result is showing up as the systemic loss of export competitiveness in the country's trade balance.

20. (d); Option (d) is the most appropriate choice. The whole passage is based upon how the GST and the complexions created by it are not proving as to be the best practice instead creating the complexions and complicating collections, thereby disparaging economic benefits .A better reference of this is given in paragraph 5 where it is mentioned that the focus on GST collections is narrow and the collections are not necessarily proof of the success, or non-success, of an indirect tax. The text is quoted as, "In truth, the complexity of the GST is complicating collections and diminishing the potential benefits."

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21. (c); The passage deals with the disadvantaged condition of the minority community in view of financial markets.

22. (b); Refer the first sentence of the third paragraph "Most traditional financial-market analysis studies ignore financial markets' deficiencies in allocation because of analysts' inherent preferences for the simple model of perfect competition."

23. (d); It cannot be the fourth option because the author criticizes the conventional theories only in view of their applicability in the case of minority.

24. (b); Refer the last sentence of the passage "Moreover, it is assumed that transaction costs for various types of financial instruments (stocks, bonds, etc.) are equally known and equally divided among all community members."

25. (c); Sentence (c) can be inferred from the given passage and hence is the correct choice.

26. (c); Refer to the first few lines of fourth paragraph, "The author also suffer..... and sulphur dioxide."
Hence sentence (c) is correct in context of the passage.

27. (d); Refer to the starting lines of sixth paragraph, "Surely the authors..... awareness campaigns". Hence both sentences (a) and (c) are correct in context of the passage.

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28. (c); Refer to the first few lines of second paragraph, "The article claims .....autism".
Hence only sentence (iii) is true in context of the passage

29. (a); Refer to the last line of sixth paragraph. The author here refers to as narrow minded for continued use of cow dung as a fuel. Hence option (a) is true in context of the passage.

30. (d); Refer to the third last sentence of second paragraph, "They cite two patents.....anti-cancer agents". Hence sentence (d) is false in context of the passage.

31. (b); Refer to the last line of second paragraph, "Both patents..... same results." Hence sentence (iii) is true in context of the passage.

32. (b); **Vociferously** means in a loud and forceful manner. Hence it has same meaning as **vehemently**. **Sumptuous** means splendid and expensive looking.
Ritzy means luxurious.
Brusque means abrupt.
Salacious means obscene or improper.

33. (e); **Rhetoric** means the art of effective or persuasive speaking or writing. Hence it has the same meaning as **oratory**.
Annunciation means announcement.
Palpable means perceptible to touch.
Nuzzle and **Canoodle** mean to embrace.

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34. (b); **Eloquent** means fluent or persuasive in speaking or writing. Hence it has the opposite meaning as **apathetic**.
Suave means charming, confident.
Glib means fluent but insincere.
Ingenuous means innocent.
Vertigo means dizziness.

35. (c); **Tentative** means no certain or fixed. Hence it has opposite meaning as **definite**.
Circumspect means wary and unwilling to take risk.
Cagey means secretive.
Evasive means tending to avoid commitment or self-revelation.
Ambiguous means not clear or decided.

36. (e); Refer to the fourth sentence of the second paragraph, "Aadhaar is mass surveillance ..... used for authentication." Hence all the given statements are true.

37. (e); Refer to the first few lines of third last paragraph, "Government should assure the .....data are put." Hence both the sentences (a) and (b) are true.

38. (b); Refer to the third line of the second last paragraph, "Once smart cards.....to identify". Hence sentence (b) is not true in context of the passage.

39. (d); Refer to the first few lines and last lines of fourth paragraph, "Problems of ID ..... real concerns". "With more and more..... theft and misuse ". Hence sentences (b) and (c) are true.

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40. (d); Refer to the last few lines of third paragraph." UIDAI has also …….. Potential misuse".
Hence both the sentences (ii) and (iii) are true in context of the passage.

41. (c); The entire passage simply elaborates the thoughts introduced in the first two sentences of the passage. Hence statement (c) is the main idea of the passage.
Option (b) is incorrect which can be inferred from the first few lines of the 3rd paragraph of the passage, "Eusocial insect societies exhibit social organization based on rigid caste system. On the other hand, In naked mole rat societies differences in behavior are related to reproductive status, body size and age."
Option (d): The mating habits of naked mole rats are similar to wild dog, Lycaonpictus.
Option (e): In naked mole rat colonies subordinate females are not sexually active and many never breed, unlike eusocial insects.

42. (b); The rate of growth depends not on age but length of time spent in work. Refer to the last few lines of the 3rd paragraph of the passage "Jarvis' work has suggested……its age". Hence statement (b) is true in context of the passage.

43. (b); It is not actually shape but size that creates the difference in performance of tasks in naked mole rat colonies and in eusocial insect societies.
Option (a): In naked mole rat colonies, all tasks are not performed cooperatively as these vertebrates are dominated by a single breeding female.

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Option (c): In naked mole rat colonies, breeding is limited to its queen (single female).
Option (d): In eusocial insect societies, reproduction is limited to the largest animals.
Option (e): In eusocial insect societies, the distribution of tasks is based on body shape not body size.

44. (d); The second last sentence suggests a similarity between naked mole rats and Lycaon pictus in view of their breeding pattern in which breeding is limited to a single female and not cooperative. Hence option (d) is true in context of the passage.

45. (a); Option (a) is correct as naked mole rat are very altruistic in their nature which can be inferred from the 1st paragraph of the passage, "Until recently, scientists did not know of a close vertebrate .....survive and reproduce, for the good of others".

46. (c); Suppress means inhibit or forcibly put an end to. Hence it is most similar in meaning to Subdue. Ostracize means exclude from society. Proscribe means forbid. Reticent means reserved.

47. (d); Subordinate means junior or lower in position and is most similar in meaning to adjutant which means a military officer who acts as an administrative assistant to a senior officer. Indigent means poor, needy. Appendage, Adjunct means addition or attachment. Patron means contributor or sponsor.

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48. (c); Pronounce means declare or announce in a formal or solemn way which is opposite to enshround. Enunciate and Adjudicate are synonyms of it. Opine means hold and state as one's opinion. Interpose means place or insert one thing and another.

49. (a); The passage is concerned with the topic 'deju vu' that is difficult to study as it produces no measurable external behaviors. Hence statement (a) is true. The passage is not concerned with the strengths and weaknesses of any concept as mentioned in option (c).

50. (c); Option (a), (b), (d) and (e) are not true as the definition of the concept, theory or paradox is not mentioned, instead an example of the concept (Hawthorne) is given. Here from the passage, it can be stated that Hawthorne's example has been set in the discussion of déjà vu. Hence statement (c) is relevant.

51. (d); Option (a) is not true as social nature of the term attracted the interests.

Though options (b) and (d) both are relevant but statement (d) is more potent.

Refer to the lines "The phenomenon seems.....external behaviors". Hence option (d) is true in context of the passage.

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52. (c); Refer to the lines "the fleeting melancholy…….. occultists of many strips". Other options are irrelevant to the passage.

Option (a) is not true as academic psychologists have ignored the topic rather than using it.

Option (b) is not true as according to the passage, the scientific study of déjà vu is difficult to study.

Déjà vu have attracted the interest of poets, novelists, hence it is not an exact science as mentioned in option (d).

option (e) is not true as definite definition is not mentioned in the passage.

53. (e); Sol. Perplexed means puzzled or completely baffled. Hence it is similar in meaning to confound which means to cause surprise or confusion in (someone), especially by not according with their expectations. Rattled means making

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How To Attempt A Reading Comprehension

1. Read the passage quickly to have a basic understanding of the content.

2. For every question which is based on the content of the passage
   (a) Read and understand the question
   (b) Note down important keywords and key-phrases which are present in the question
   (c) Search the sentences and/or paragraphs where keywords and key phrases noted down in (b) are mentioned in the passage.
   (d) Those keywords will be present either directly or indirectly and either completely or in parts.
   (e) Read and understand the sentences and/or paragraphs where those keywords and key phrases are found.
   (f) Do not forget to apprehend the tone of the passage.
   (g) Focus upon does a sentence and/or paragraph help in answering the question?

3. For every question which is based on the vocabulary.
   (a) Identify the sentence where the given word is present.
   (b) Try to find out the contextual meaning of the given word by understanding the sentence and/or paragraph where the given word is present.
   (c) Among the given options, try to find out if a word is present which has a meaning either similar or opposite, based on the question, to the direct or contextual meaning of the given word.

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(d) **Choose the option which satisfies the requirement of the question.**

4. **For every question which is to be inferred from the passage.**
   (a) **Study carefully the tone and the topic of the passage in whole.**
   (b) **Try to relate and connect the different paragraphs of the article.**
   (c) **Answer strictly based on the information provided or implied.**

SAMPLE WITH DETAILED ANALYSIS

Directions (1-10): Read the following passage and answer the following questions. Some words are highlighted to help you answer someone of the questions.

A dip in the maximum and minimum temperatures in the country's key wheat producing States of Punjab and Haryana will **boost** the wheat crop output in the ongoing winter (rabi) season.

With the maximum and minimum temperatures having dropped below normal across both the States during the past two-three days, it's a good sign for the "temperature-sensitive" wheat crop, they said.

"The current weather condition is **conducive** to the wheat crop. The **dip in mercury** will boost the growth of shoots, which will consequently increase the yield of the crop. Wheat is a temperature-sensitive crop and needs cold conditions to **thrive**. The lower temperature accompanied with sunlight will help in photosynthesis and eventually it's growth," said P.S. Rangi, an agriculture expert and Punjab State Farmers Commission adviser.

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According to the India Meteorological Department, the maximum and minimum temperatures have been hovering below normal in parts of Punjab and Haryana during the past 48 hours. Maximum temperatures were below normal (-1.6°C to -3.0°C) at isolated places over Haryana and Punjab. While the minimum temperatures were below normal (-3.1°C to -5.0°C) at a few places in Haryana while it was (-1.6°C to -3.0°C) at isolated places over Punjab, according the IMD.

"Punjab and Haryana are experiencing below normal temperatures, which is a good sign for the wheat crop. Importantly, during the past two-three years, unusual warm weather in December had been a cause for concern for the crop, raising anxiety among farmers, but this year with the winter having set-in on time, the crop is likely to be benefited immensely," said Surinder Pal, director at the India Meteorological Department, Chandigarh.

According to Union Agriculture Ministry data, wheat crop has sown on nearly 34.69 lakh hectare in Punjab during the ongoing rabi season **(1)**. In Haryana, its acreage is 24.04 lakh hectare till December 21. Both States are major contributors of wheat to the central pool.

Mr. Surinder Pal said as the dry weather is likely to **prevail** across the region for the next few days.

Moist soil is not as vulnerable to the severe temperature swings that can occur in dry soil, creating a more favorable environment. Wheat plants are also unable to survive the stresses of winter under moisture deficit conditions due to the absence of rain in above normal temperature.

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Wheat, the main winter crop, is sown between late October till December, while the harvesting of the crop will start from April onwards.

1. Why decrease in temperature during winter season increases the yield of the wheat crop?
(a) Cold temperature keeps the keeps the moisture level low in soil which is important for the wheat crop.
(b) Cold temperature activates certain enzymes in the soil which ensures quality and growth of the wheat crop.
(c) Cold temperature helps in retaining moisture which is important in winter season which remains mostly dry.
(d) Options (b) and (c)
(e) None of the above

2. Which of the followings is referred by the 'dip in mercury'?
(a) Poor weather conditions.
(b) Decrease in temperature.
(c) Decrease in moisture content in the soil.
(d) Decrease in micro-nutrients in the soil.
(e) Decrease in number of sunny days.

3. Which of the following correctly illustrates the conditions which do/does not hinder the increase in the yield of the Wheat crop?
(I) Below normal temperature during winter season.
(II) Appropriate sunlight.
(III) Appropriate moisture content in the soil.
(IV) Dry season

(a) Only (II) and (IV)
(b) Only (I) and (III)
(c) Only (II), (III) and (IV)
(d) All of (I), (II), (III) and (IV)
(e) Only (I), (II) and (III)

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4. If the India Meteorological Department (IMD) acquire the ability to predict and share temperature and other weather and soil attributes for a particular day of a year 6 months in advance, then how it will impact the farming of wheat?

(I) it will prevent wheat farmers against losses and help in increasing their profits.
(II) it will negatively impact the wheat farmers.
(III) Acreage of wheat would be highly optimum.

(a) Either (I) or (II)
(b) Both (I) and (III)
(c) Only (III)
(d) It will NO IMPACT on the wheat farming.
(e) None of the above

5. Which of the following hypothetical situations would help in increasing the yield of wheat crop?

(a) temperature below normal during winter season, cloudy days, heavy rainfall
(b) temperature above normal during winter season, sunny days
(c) temperature below normal during winter season, sunny days,
(d) options (a) and (b)
(e) none of the above

6. Which of the following part of the sentence marked as **(1)** has a grammatical error in it?

(a) According to Union Agriculture Ministry data,
(b) Wheat crop has sown on
(c) Nearly 34.69 lakh hectare in Punjab
(d) During the ongoing rabi season.
(e) The sentence is grammatically correct.

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Directions (7-8): Which of the following words has/have the meaning which is OPPOSITE to the given word? Choose all the options which satisfies the given condition.

7. Boost
(I) lessening
(II) shrink
(III) stagnate
(IV) revitalize

(a) (I), (II) & (III)
(b) Both (II) & (III)
(c) Both (I) & (III)
(d) Both (II) & (IV)
(e) Only (II)

8. Thrive
(I) Shrivel
(II) Burgeon
(III) Wither
(IV) Advance

(a) Both (I) & (III)
(b) All of (I), (II), (III) & (IV)
(c) Both (II) & (III)
(d) Both (II) & (IV)
(e) (I), (II) & (III)

Directions (9-10): Which of the following words has/have the meaning which is SIMILAR to the meaning of the given word. Choose all the words which satisfy the condition.

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9. Prevail
(I) Exist
(II) persist
(III) predominate
(IV) persevere

(a) Both (II) & (IV)
(b) (I), (III) & (IV)
(c) Only (III)
(d) (II), (III) & (IV)
(e) All of (I), (II), (III) & (IV)

10. Conducive
(I) helpful
(II) propitious
(III) cheerful
(IV) contended

(a) All of (I), (II), (III) & (IV)
(b) Only (II)
(c) Only (IV)
(d) Both (I) & (II)
(e) Only (III) & (IV)

How to attempt?

(i) Question 1 asks how decrease in temperature during winter season would increase the yield of the wheat crop.

Please note that there are two important phrases in the question 'decrease in temperature during winter season' and 'increases the yield of the wheat crop'.

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The right way to solve this question is to search the sentences which mentions the phrase either as it is or indirectly, either completely or incompletely and understand them. The first three paragraphs, fifth paragraph and the seventh paragraph mention either the one phrase or the other, either completely or in parts. These paragraphs mention that decrease in temperature increases the yield of the wheat crop,

But the third and the seventh paragraphs provide the reasoning. **In the seventh paragraph it is not mentioned directly but we can infer it from the given information, this is because the condition is fulfilled for soil having moist conditions which is lower temperature in the absence of rain.** Among the given options, the reasoning provided in the seventh paragraph is mentioned among the options.

(ii) The second question asks what is being referred by 'dip in mercury'. The phrase is present in the third paragraph. The hint for the answer can be derived from understanding the sentence where the phrase is present.

The said sentence mentions that 'dip in mercury' boosts the growth of shoots and consequently, increases the yield of the wheat crop.

Also, find out where does the word 'dip' present in the other paragraphs of the passage and try to understand the context.

The first paragraph too uses a word 'dip'. The first paragraph says that 'dip in maximum and minimum temperature' boosts the wheat crop output.

From above, it could be understood that 'dip in temperature' is equivalent to 'dip in mercury'.

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Also, try to find out is the synonym of the word 'dip' present in other paragraphs and try to understand the context of the sentences where those words are present.

(iii) In the question 3, we have to find out the conditions which would help in increasing the yield of the wheat crop. The correct way to solve such questions is First to find out where the phrase 'increase in the yield of the wheat crop' and the word 'conditions' are present either directly or indirectly, either completely or in parts, and then to attempt to understand the sentences where they are present.

The fifth paragraph says that '*Punjab and Haryana are experiencing below normal temperatures,* ***which is a good sign for the wheat crop***'. The phrase 'which is a good sign for the wheat crop' is equivalent to the phrase 'increasing in the yield of the wheat crop'.

The last sentence of the third paragraph says, '*The lower temperature accompanied with sunlight will help in photosynthesis and* ***eventually it's growth***'. The phrase 'eventually it's growth' is equivalent to the phrase 'increase in the yield of the wheat crop'.

And understanding the above sentences help in finding out the answer to the question.

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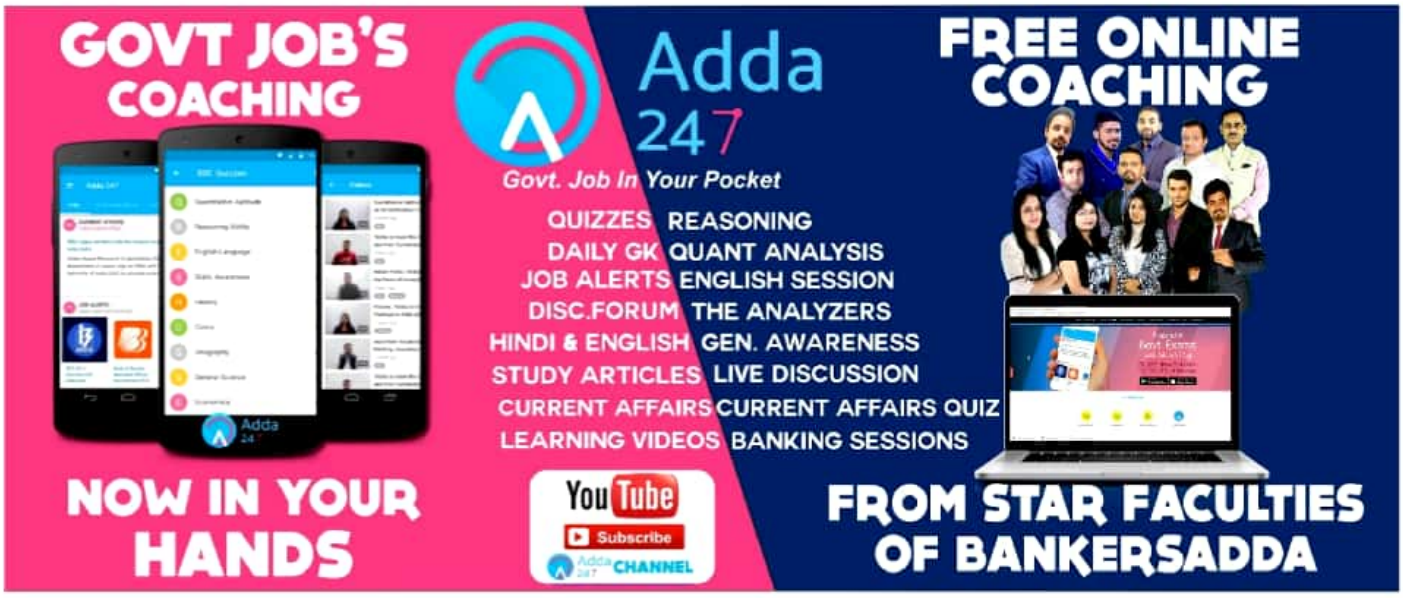
(iv) The fourth and fifth question are based on hypothesis and/or inference based. To solve such questions, one must strive to clearly understand the nuisances of the passage, especially of those paragraphs which mentions, either directly or indirectly and either completely or in parts, those phrases or words which are mentioned in the question.

(v) The last four questions are based on antonyms and synonyms. The correct way to solve such questions is to try to understand the sentences where the given word is present and to attempt understand the meaning of the given word through the context of the sentence where it is mentioned. Write down the meaning of the given word which you understood. Search among the given alternatives, the word or words which have a meaning SIMILAR (in case, the question demands 'synonyms') or OPPOSITE (in case, the question demands 'antonyms'). And Finally, choose the option which correctly mentions those words.



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Solutions

1. **(c);** The third paragraph mentions 'the dip in mercury will boost the growth of shoot, which will consequently increase the yield of the crop'. The reason mentioned in the highlighted sentence is not mentioned in the option.
So, what could be other reasons for decreasing temperature to contribute in the growth of wheat crop?
The paragraph 4 informs about the weather conditions in Punjab and Haryana.
The paragraph 5 tells us that warm temperature is a cause of concern for the crop.
The paragraph 6 informs about the acreage of the wheat crop in Punjab and Haryana.
The paragraph 7 informs us that moisture deficit conditions are cause due to the presence of above normal temperature and absence of rain.
The benefit of low temperature which is mentioned in the paragraph 7 is mentioned in the option (c).
Hence, option (c) is the correct answer.

2. **(b);** The phrase 'dip in mercury' is present in the second sentence of the third paragraph.
The first paragraph starts with the phrase 'A dip in the maximum and minimum temperatures in the country's key producing…' and informs that the dip in the temperature will boost wheat production.
The sentence where the phrase 'dip in mercury' is presence is preceded by a sentence which informs that 'the current weather condition is conducive to the wheat crop'.
The second paragraph informs that the current weather condition is characterised by 'maximum and minimum

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temperature having dropped below normal across both the States…'

From above, it could be understood that the phrase 'dip in mercury' points to the 'dip in the maximum and minimum temperatures…'

Among the options, only option (b), mentioning 'decrease in temperature,' is the correct answer.

3. **(e);** The fifth paragraph starts with the sentence 'Punjab and Haryana are experiencing below normal temperatures, which is a good sign for the wheat crop.' Besides most paragraphs of the passage insinuates that low temperature enhances yield of the wheat crop.

So, (I), 'below normal temperature during winter season', would help in increasing the yield of the wheat crop.

The last sentence of the third paragraph 'The lower temperature accompanied with sunlight will help in photosynthesis and eventually it's growth' tells us that appropriate sunlight helps in photosynthesis and consequently helps in increasing the yield of the Wheat crop.

So, (II), 'appropriate sunlight', would help in increasing the yield of the wheat crop.

The seventh paragraph 'Mr. Surinder Pal said as the dry weather is likely to prevail across the region for the next few days, the low temperature would help the soil to retain moisture, which otherwise in the absence of rain would adversely affect the quality of crop' helps in understanding that appropriate water or moisture content in the soil is important for the quality of the wheat crop.

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So, (III), 'appropriate moisture content in the soil', is correct.
The seventh paragraph talks about 'dry season' but it can be inferred if dry season has any positive impact on the yield of the wheat crop.
So, only (I), (II) and (III) are correct.
Hence, option (e) is the correct answer.

4. (b); If IMD acquires the ability to predict temperature and other weather and soil attributes for a particular day of a year 6 months in advance, then surely wheat farmers sow the seeds of wheat on time, would use appropriate amount of fertilizers and water. The farmers would also know about to what extent growing wheat would be profitable for them. This, in turn, would prevent wheat farmers against losses, would help in increasing their profits, and would help in making acreage of wheat highly optimum.
So, both (I) and (III) are correct.
Hence, option (b) is correct answer.

5. (c); This question is based on a hypothetical situation. The last sentence of the third paragraph and first sentence of the fourth paragraph would help us to find the answer to the question.
The third paragraph mentions that '**the lower temperature accompanied with sunlight will help** in photosynthesis **and eventually it's growth.**'
The first sentence of the fourth paragraph '" **Punjab and Haryana are experiencing below normal temperatures, which is a good sign for the wheat crop**"'
So, both lower temperature and sunny days would help in increasing the yield of the wheat crop.
Hence, option (c) is the correct answer.

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6. **(b);** There is an error in the phrase 'wheat crop has sown on'. The context of the sentence demands for the sentence '...wheat crop has sown on nearly 34.69 lakh hectare in Punjab...' to be in **Passive Voice.**
Also, the clause 'wheat crop has sown on nearly...' is contextually meaningless.
For the phrase to be grammatically correct, it should be replaced with the sentence 'Wheat crop has been sown on...'
Hence, option (b) is the correct answer.

7. **(a);** Boost [verb] means 'help or encourage (something) to increase or improve';
Lessen [verb] means 'make or become less; diminish';
Shrink [verb] means 'become or make smaller in size or amount';
Stagnate [verb] means 'cease developing; become inactive or dull';
Revitalize [verb] means 'imbue (something) with new life and vitality';
The words 'lessen, shrink and stagnate' have meanings which is opposite to the meaning of 'boost'.
Hence, option (c) is the correct answer.

8. **(a);** Thrive [verb] means 'proper; flourish';
Shrivel [verb] means 'wrinkle contract or cause to wrinkle and contract, especially due to loss of moisture; [no object] lose momentum, will, or desire; [with object] cause to feel worthless or insignificant';
Burgeon [verb] means 'begin to grow or increase rapidly; flourish';
Wither [verb] means '[no object] fall into decay or decline; [with object] cause to decline or deteriorate; weaken';

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Advance [verb] means 'move forwards in a purposeful way';
From above it can be understood that the words 'shrivel' and 'wither' have meanings which is OPPOSITE to the meaning of the word 'thrive'.
Hence, option (a) is the correct answer.

9. (e); Prevail [verb] means 'be widespread or current in a particular area or at a particular time';
Exist [verb] means 'occur or be found, especially in a particular place or situation; have objective reality or being';
Persist [verb] means 'continue to exist; be prolonged'; 'continue in an opinion or course of action in spite of difficulty or opposition';
Predominate means be the strongest or main element; be greater in number or amount.
From above, it could be understood that all the four words 'exist, persist, rampant and perseverance' have the same meaning as the word 'prevail'.
Hence, option (e) is the correct answer.

10. (d); Conducive [adjective] means 'making a certain situation or outcome likely or possible';
Helpful [adjective] means 'giving or ready to give help';
Propitious [adjective] means giving or indicating a good chance of success; favourable.
Cheerful [adjective] means 'noticeably happy and optimistic';
Contended [adjective] means '[no object] struggle to surmount (a difficulty)';
From above, it could be understood that the words 'helpful' and 'useful' have meaning which is SIMILAR to the meaning of 'conducive'.
Hence, option (d) is the correct answer.

READING COMPREHENSION 1

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Directions (11-20): Read the following passage and answer the following questions given below. Some words are given in bold to help you answer some of the questions given below.

PARAGRAPH 1: As a punishment, the death penalty makes no sense: how does killing a person who has killed a person show that killing is wrong? Most of the civilised world has abolished it. India certainly does not need it as it serves no purpose. No study has shown that the death penalty deters murder more than life imprisonment. The evidence is all to the contrary. For deterrence to work, the severity of the punishment has to coexist with the certainty and swiftness of the punishment. The death penalty has not deterred terrorism, murder or even theft. For over a century, stealing attracted the death penalty in England, where spectators at public hangings often had their pockets picked!

PARAGRAPH 2: The death penalty is error-ridden. Between January 1, 2000 and June 31, 2015, the Supreme Court imposed 60 death sentences. It subsequently admitted that it had erred in 15 of them (25%). Can this system be trusted to take a life? And that too based on evidence collected, or fabricated, by a police force not known for its probity or efficiency? The death penalty unfairly targets the poor and marginalised. Those without capital get the punishment. **Penurious** prisoners on legal aid get it the most, while others with private lawyers remain untouched.

PARAGRAPH 3: The death penalty is impossible to administer fairly or rationally. The Supreme Court has repeatedly admitted that it has arbitrarily imposed this most extreme punishment. Executions occurred in 5.2 cases for every 1 lakh murders. Such a selection cannot but be freakish. It depends overwhelmingly on the adjudicator's

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personal beliefs. Judges opposed to it never gave a death sentence; those in favour **doled** it out. Abolitionist Presidents (S. Radhakrishnan and A.P. J. Abdul Kalam) refused to reject mercy petitions, while others, differently inclined, readily denied clemency. **Should the killing of a human being depend on the philosophy of a particular individual?** Abolishing the death penalty will ease, not enhance, the tax-payer's burden. The annual cost of maintaining a prisoner is about Rs.30,000. The hangman is paid more, and we also save on the protracted **litigation** that death cases involve.

PARAGRAPH 4: Constitutional, legal and policy issues cannot be determined by the victim's understandable hunger for revenge without leading to frenzy where the death penalty is demanded, as it often is, for wholly inappropriate cases (accidental deaths, cheating, etc.). If life imprisonment **sufficed** for the 99.99% of victims' families, why not for the minuscule fraction in whose name the death penalty is demanded? Punish, yes, but why in the same cold-blooded, premeditated and brutal manner as the prisoner killed his or her victim? Punishment should not imitate crime. We do not rape rapists, or maim and disfigure those who have done this to others. Why do we have to kill killers?

PARAGRAPH 5: India's murder rate has declined continuously since 1991 and is at present the lowest in our recorded history except for 1963. Fear-mongering aside, we are safer today than our parents or grandparents ever were. And this is not thanks to the death penalty whose infrequent and arbitrary implementation has made no real difference. It may as well have not been there. Studies show that a more equal sex ratio has more to do with declining murder rates than killing murderers. Nobody wants to undergo the trauma of administering the death penalty — not the higher courts and not the hapless prison staff who have to see a human being die gasping at the end of a rope.

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Governments kill prisoners to show that they are tough on crime. There is nothing muscular or tough about killing a man who is at your mercy.

11. How has the author argued that, India certainly does not need the 'death penalty' as it serves no purpose?
    (a) Death penalty doesn't dissuade murder more than life imprisonment
    (b) The death penalty has not deterred terrorism or even the theft
    (c) Death penalty creates a significant impact on the society
    (d) Both (a) and (b)
    (e) None of these

12. How the death penalty unfairly treats different class of people from the society?
    (a) The evidences collected got fabricated by the police force in case of poor people while the rich ones are presented with the evidences so as to protect them.
    (b) The police force harass the poor more whereas the affluent people get off scot free
    (c) The indigent prisoners on legal aid get the punishment most of the time, while others with private lawyers remain untouched.
    (d) Both (a) and (c)
    (e) None of these

13. Why has the author called 'The death penalty' as error-ridden?
    (a) The Supreme Court imposed 60 death sentences. It subsequently admitted that it had erred 25%
    (b) The Supreme Court has repeatedly admitted that it has arbitrarily imposed this most extreme punishment.

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(c) The evidences that the Supreme Court gets are based on evidence collected, or fabricated, by a police force not known for its probity or efficiency
(d) Both (a) and (c)
(e) All (a) (b) and (c)

14. Out of the following options which one tallies the sentence given in the bold, "**Should the killing of a human being depend on the philosophy of a particular individual?**"
(a) Selection of the sentence depends overwhelmingly on the adjudicator's personal beliefs, Judges opposed to it never gave a death sentence; those in favour doled it out.
(b) Abolitionist Presidents refuse to reject mercy petitions, while others, differently inclined, readily denied clemency.
(c) The hangman is paid more, and we also save on the protracted litigation that death cases involve.
(d) Both (a) and (b)
(e) None of these

15. Out of the followings which option/s convey/s the sense that death penalty is not the only option to decrease the crime rate or to deliver the justice?
(a) If life imprisonment sufficed for the 99.99% of victims' families, why not for the minuscule fraction in whose name the death penalty is demanded?
(b) India's murder rate at present is the lowest in our recorded history except for 1963.
(c) Fear-mongering aside, we are safer today than our parents or grandparents ever were. And this is not thanks to the death penalty whose infrequent and arbitrary implementation has made no real difference.
(d) Both (a) and (c)
(e) All (a) (b) and (c)

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16. Which of the following numbered paragraph/s has talked about the problems in the judgment of death sentence?
    (a) PARAGRAPH 1 & 2
    (b) PARAGRAPH 2 & 3
    (c) PARAGRAPH 3 & 4
    (d) PARAGRAPH 5 & 1
    (e) PARAGRAPH 4 & 2

Directions (17-18): In the questions below, there is a word given in bold which is followed by five options. Choose a pair of words which is either the pair of synonyms or antonyms or synonym & antonym of the word given in bold.

17. **PENURIOUS**
    (a) Insistent: Ubiquitous
    (b) Destitute: wealthy
    (c) Anarchy: Deviation
    (d) Coherence: Cohesion
    (e) Integrity: Rectitude

18. **DOLED**
    (a) Avaricious: Contemplative
    (b) Ingenuous: Deceitful
    (c) Salutary: Curative
    (d) Allot: Dispense
    (e) Profane: Desecrate

19. Which of the following word is **most opposite** in meaning to the word "**sufficed**" as given in the passage?

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(a) Exiguous
(b) Enough
(c) Adequate
(d) Sufficient
(e) Castigate

20. Which of the following word is **most similar** in meaning to the word "**litigation**" as given in the passage?
(a) Accord
(b) Prosecution
(c) Credence
(d) Foray
(e) Solidarity

READING COMPREHENSION 2

Directions (21-30): Read the following passage and answer the following questions given below. Some words are given in bold to help you answer some of the questions given below.

PARAGRAPH 1: The **pervasiveness** of climatic **aberrations** and the associated socio-economic vulnerability are now widely recognised and experienced across the globe. The Sixth Assessment Report by the Intergovernmental Panel on Climate Change (IPCC) on "Global Warming at 1.5°C" distinctly propagates the need to strengthen and enhance existing coping capacity and to remain committed to the objectives of the Paris Agreement. The report establishes that the world has become 1°C warmer because of human activities, causing greater frequency of extremes and obstruction to the normal functioning of ecosystems. Climate-induced risks are projected to be higher for global warming of 1.5°C than at present, but lower than at

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2°C (a catastrophic situation). However, the magnitude of such projections depends on in-situ attributes and the level of developments. Moreover, for such a change in global warming, indigenous populations and local communities dependent on agricultural or coastal livelihoods are very vulnerable to the climate impacts.

PARAGRAPH 2: India, with its diverse agro-climatic settings, is one of the most vulnerable countries. Its agriculture ecosystem, distinguished by high monsoon dependence, and with 85% small and marginal landholdings, is highly sensitive to weather abnormalities. There has been less than normal rainfall during the last four years, with 2014 and 2015 declared as drought years. Even the recent monsoon season (June-September) ended with a rainfall deficit of 9%, which was just short of drought conditions. Research is also confirming an escalation in heat waves, in turn affecting crops, aquatic systems and livestock. The Economic Survey 2017-18 has estimated farm income losses between 15% and 18% on average, which could rise to 20%-25% for unirrigated areas without any policy interventions. These projections underline the need for strategic change in dealing with climate change in agriculture.

PARAGRAPH 3: There is a need to foster the process of climate adaptation in agriculture, which involves reshaping responses across both the micro- and macro-level decision-making culture. At the micro-level, traditional wisdom, religious epics and various age-old **notions** about weather variations still guide farmers' responses, which could be less effective. Corroborating these with climate assessments and effective extension and promoting climate resilient technologies will enhance their **pragmatism**. Climate exposure can be reduced through agronomic management practices such as inter and multiple cropping and crop-rotation; shift to non-farm activities; insurance covers; up-

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scaling techniques such as solar pumps, drip irrigation and sprinklers. Several studies indicate increasing perceptions of the magnitude of climate change and the need for farmers to adapt, but the process remains slow. For instance, the NSS 70th round indicates that a very small segment of agricultural households utilised crop insurance due to a lack of sufficient awareness and knowledge. Hence there is an urgent need to educate farmers, reorient Krishi Vigyan Kendras and other grass-root organisations with specific and more funds about climate change and risk-coping measures.

PARAGRAPH 4: Climate adaptation actions in agriculture are closely intertwined with rural developmental interventions, calling for a holistic new paradigm. At the macro-level, climate adaptations are to be mainstreamed in the current developmental framework (which is still at a nascent stage, as acknowledged in the Economic Survey 2017-18). Though programmes of the government document the likely consequences of climate change, they lack systematic adaptation planning and resource conservation practices. Mainstreaming adaptation into the policy apparatus has the potential to improve the resilience of several development outcomes. The approach demands coherence across multiple policy scales as required for developing possible synergy between micro-macro levels and addressing several cross-cutting issues. Moreover, this enables identification of several barriers that prevent up-scaling efforts and adaptation by farmers.

PARAGRAPH 5: Expansion of extension facilities, improving irrigation efficiency, promotion of satellite-enabled agriculture risk management, creating micro-level agro-advisories, providing customised real time data, and capacity building of stakeholders are some initiatives towards building greater resilience in agriculture. Interventions such as the Pradhan Mantri Krishi Sinchayee Yojana, Pradhan Mantri Fasal Bima Yojana, Soil Heath Card, Paramparagat Krishi Vikas Yojana,

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National Agriculture Market, or e-NAM, and other rural development programmes are positive interventions that can address the vulnerability of farmers and rural households. There are also exclusive climate and adaptation schemes being operationalised, such as the National Innovations on Climate Resilient Agriculture (NICRA), the National Mission for Sustainable Agriculture (NMSA), the National Adaptation Fund, and the State Action Plan on Climate Change (SAPCC). It is desirable to have a cultural change wherein some of the components under these schemes can be converged with major rural developmental programmes, which will further enhance their effectiveness at the grass-root level. A study by the Centre for Science and Environment provides insights into the development of SAPCCs across selected States.

21. What is/are the factor/s on which the magnitude of Climate-induced risks depends on?
    (a) Changes in global warming, indigenous populations and local communities
    (b) How sustainably the people of the generation are using the natural resources
    (c) The appropriate position of attributes and the level of developments.
    (d) Both (a) and (b)
    (e) None of these

22. What is the fact that the Sixth Assessment Report by the Intergovernmental Panel on Climate Change (IPCC) has stated about Climate Change?
    (a) We are certain of the following: there is a natural greenhouse effect; emissions resulting from human activities are substantially increasing the atmospheric concentrations of the greenhouse gases: CO2, methane, CFCs and nitrous oxide.

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(b) The report establishes the fact that the world has become 1°C warmer because of human activities, causing greater frequency of extremes and obstruction to the normal functioning of ecosystems.
(c) There are many uncertainties in our predictions particularly with regard to the timing, magnitude and regional patterns of climate change, due to our incomplete understanding of: sources and sinks of GHGs; clouds; oceans; polar ice sheets.
(d) Our judgment is that: global mean surface air temperature has increased by 0.3 to 0.6 C over the last 100 years...; The size of this warming is broadly consistent with predictions of climate models, but it is also of the same magnitude as natural climate variability.
(e) None of these

23. Which of the following options satisfies the fact that weather abnormalities make the India's agriculture system most vulnerable?
(a) India's agriculture ecosystem is distinguished by high monsoon dependence, with 85% small and marginal landholdings.
(b) There has been less than normal rainfall during the last four years, with 2014 and 2015 declared as drought years.
(c) Escalation in heat waves, in turn affecting crops, aquatic systems and livestock.
(d) Both (a) and (c)
(e) All (a) (b) and (c)

24. Out of the followings which options state the steps that are needed to foster the process of climate adaptation in agriculture?
(a) At the micro-level, the farmers' responses through traditional wisdom, religious epics and various age-old notions about

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weather variations should be replaced by climate assessments and effective extension and climate resilient technologies

(b) At the macro-level, climate adaptations should be mainstreamed in the current developmental framework so as to enable the government programmes with systematic adaptation planning and resource conservation practices.

(c) There is an urgent need to educate farmers, reorient Krishi Vigyan Kendras and other grass-root organisations with specific and more funds about climate change and risk-coping measures.

(d) Both (a) and (c)

(e) All (a) (b) and (c)

25. What are the different means through which Climate exposure can be reduced?

(a) Through agronomic management practices such as inter and multiple cropping and crop-rotation

(b) Shifting to non-farm activities

(c) Up-scaling techniques such as solar pumps, drip irrigation and sprinklers

(d) By making farmers aware about the different insurance cover policies

(e) All of these

26. Which of the following statements is definitely false as per the information given in the passage?

(a) Mainstreaming adaptation into the policy apparatus has the potential to improve the resilience of several development outcomes.

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(b) The Economic Survey 2017-18 has estimated farm income losses between 15% and 18% on average, which could rise to 20%-25% for irrigated areas without any policy interventions.
(c) Several studies indicate increasing perceptions of the magnitude of climate change and the need for farmers to adapt, but the process remains slow.
(d) The pervasiveness of climatic aberrations and the associated socio-economic vulnerability are now widely recognised and experienced across the globe.
(e) None of these

27. Choose the word which is **OPPOSITE** of the word **ABBERATIONS** as given in the passage?
(a) Estrange
(b) Alienate
(c) Harmonize
(d) Abnormalities
(e) Cabal

28. Choose the word which is **OPPOSITE** of the word **PRAGMATISM** as given in the passage?
(a) Sagacious
(b) Realistic
(c) Sensible
(d) Irrational
(e) Perceptive

29. Choose the word which is **similar** to the word **PERVASIVENESS** as given in the passage?
(a) Confined
(b) Contained
(c) Ubiquitous

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(d) reminiscent
(e) Narrow

30. Choose the word which is **similar** to the word **NOTIONS** as given in the passage?
(a) Furtive
(b) Actuality
(c) Render
(d) Commemorate
(e) Belief

READING COMPREHENSION 3

Directions (31-40): Read the following passage carefully and answer the questions given
below them. Certain words are given in bold to help you locate them while answering some of the questions.

I had read many times about the oldest documented fort of India and its near impregnability, but it was only on a recent trip to McLeod Ganj that I was able to visit it. Located on a steep hill which accords a sweeping view, about 20 km from Dharamsala in Himachal Pradesh, the Kangra fort occupies a narrow strip of land between the the Banganga and Majhi rivers. Its unique position gave it many advantages, as the **vertiginous** cliffs made the fort mostly inaccessible — the only way in was from the land side of the town. The Shash Fat'h-i-Kangra, which was written in the 17th century says of the fort: "It is very lofty and stands on a very high hill. Its buildings are very beautiful. It is so old that no one can tell at what period it was built. This fort is very strong, insomuch that no king was ever able to take it. And it is unanimously declared by all persons acquainted with the history of the

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ancient Rajas that from the beginning up to this time, it has always remained in possession of one and the same family."

The kot (fort), which was earlier called Nagarkot or fort of the city or Kot Kangra, was ruled by a clan called the Katoch. This Rajput family traces its origins to the ancient Trigarta kingdom, mentioned in the Mahabharata. It is believed that Maharaja Susharma Chandra, who had fought for the Kauravas in the Mahabharata, built the fort after the battle. There are very interesting stories about why the place is called Kangra. The original name, according to legend, was Kangarh ('kan' means ear and 'garh' means fort) as it is built on the ear of the demon giant Jalandhara who was slayed by Lord Shiva and buried in a mass of mountains. Aśoka Jeratha, in Forts and Palaces of the Western Himalaya, says the demon's body was so huge that he occupied 104 km of land. Thus, the demon's head lies buried in the Kangra valley, his ear under the fort, his mouth at Jawalamukhi, his back under the town of Jalandhar, and his feet at Multan.

The much-revered idol in the fort has received rich offerings. Given Kangra's wealth plus the belief that whoever controls the fort controls the hills, it was attacked 52 times, first by the Raja of Kashmir, Shreshta, in 470 A.D. Later, Mahmud of Ghazni (in 1009 A.D.) and Timur attacked it and looted it. However, all the rulers who attacked it, including Firoz Shah Tughlaq in the 14th century and Akbar in the 16th century, failed to conquer it. It was only Jahangir who was successful in 1620 after a long-drawn siege. He visited the fort in 1622 with Noor Jahan and ordered a palace to be built for him, which, however, was left incomplete.

In 1783, the Sikhs captured the fort but in 1786, Maharaja Sansar Chand was successful in **wresting** it from them. Thus, once more it was in Katoch hands. In 1828, after Maharaja Sansar Chand's death, the fort

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fell into the hands of Maharaja Ranjit Singh. It was annexed by the British after the Anglo-Sikh war in 1846. In 1905, the fort, which had withstood so many determined attacks by so many kings, finally lost to nature when most of its buildings were destroyed in an earthquake.

As I entered the wooden Ranjit gate of the fort through a low wicket gate, the guide told me an interesting legend. **Visitors should enter with their foot, not their head**, he said, for if an enemy was lurking inside, it was wiser to lose one's foot rather than one's head!

Written in the 18th century, the Ma'asir al-Umara describes the fort in glowing terms and says that it has 23 bastions and seven doorways. The Jahangiri darwaza has an inscription that gives details of Akbar's son's conquest. Once you enter the door, you climb a flight of steep stairs and reach the Darshani darwaza. This leads to the palace area of the Katoch rulers. The Darshani darwaza is flanked by two sculptures, now damaged, of goddesses Ganga and Yamuna. It leads to a courtyard where the exquisite shrines of Lakshmi-Narayana and Ambika Devi stand. The Katoch still worship their family deity, Ambika Devi, at the temple. These are beautifully carved and one can just imagine how splendid the rest of the palace must have been before the earthquake. Though the original Jain temple was destroyed in the earthquake, the statue of Tirthankara Adinath miraculously survived and is kept in a small room. It is a popular pilgrimage place. As I stood in the mahal area, the fort's highest point, looking at the river below with my back to the ruins, behind I closed my eyes and imagined the fort's **grandeur** before nature took control. I turned around and faced old, mute **rocks** — the only spectators to all the events of the past.

31. When, according to the passage, was the Kangra Fort built?
    (a) 470 A.D.
    (b) 1009 A.D.

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(c) 1783
(d) 1828
(e) None of the above

32. In the context of the passage, Arrange the following events in order of their occurrence
(A) After conquering the Kangra Fort, Jahangir ordered a palace to be built for him.
(B) The fort was taken over by the British after the Anglo-Sikh war.
(C) Maharaja Ranjit Singh took the control of the fort after the death of Maharaja Sansar Chand.
(D) Shreshta, the king of Kashmir, attacked the Kangra Fort.

(a) ABDC
(b) CADB
(c) ABCD
(d) DACB
(e) DABC

33. What can be inferred from the statement, "***Visitors should enter with their foot, not their head***"?
(I) One must be alert and watchful whenever one visits a new place.
(II) One can live without one's legs but not without head.
(III) It is important to be quick-witted before facing a possible danger.

(a) Only (I)
(b) Only (II)
(c) Both (I) and (III)
(d) Both (II) and (III)

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(e) All (I), (II) and (III)

34. Which of the following features about the Kangra Fort is/are incorrect in the context of the passage?
(I) The Kangra Fort occupies a narrow strip of land between the the Banganga and Majhi rivers.
(II) The details of Jahangir's conquest are still found as an inscription on the Jahangiri darwaza.
(III) The Kangra Fort is located on a steep hill near Dharamsala in Himachal Pradesh.
(IV) The history suggests that the Kangra Fort was attacked more than 52 times.

(a) Only (I), (II) and (IV)
(b) Only (III)
(c) Both (I) and (IV)
(d) Only (IV)
(e) All are correct

35. What, according to the passage, was/were the story/stories behind the name of the fort?
(I) The name was derived by a clan called the Katoch -the kot (fort) was earlier called Nagarkot or fort of the city or Kot Kangra.
(II) The original name was Kangarh ('kan' means ear and 'garh' means fort) as it was built on the ear of the demon giant Jalandhara who was slayed by Lord Shiva and buried in a mass of mountains.
(III) The inhabitants of Kangra Valley suggested the name to their king, Maharaja Susharma Chandra, who had fought for the Kauravas in the Mahabharata.
(a) Only (I)

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(b) Both (I) and (II)
(c) Both (II) and (III)
(d) only (III)
(e) All (I), (II) and (III)

36. Why, according to the passage, were the rulers of the past so interested in conquering the fort?
(I) The topographic location of the fort was strategically advantageous.
(II) A plethora of wealth and architectural richness of the fort attracted most of the rulers to gain the control over it.
(III) It was believed that whoever conquers the fort would get access to the hills as well.

(a) Only (I)
(b) Both (II) and (III)
(c) Both (I) and (II)
(d) Only (III)
(e) All (I), (II) and (III)

37. Which of following words can be used as a replacement to the word "***vertiginous***" as used in the passage?
(I) steep
(II) punitive
(III) sky-high
(a) Only (I)
(b) Only (II)
(c) Only (III)
(d) Both (I) and (III)
(e) All (I), (II) and (III)

38. In the context of the passage, the author has signified "***rocks***" as
(I) the only eyewitnesses to the great history of the fort.

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(II) the architectural beauty of the fort.
(III) the reasons behind the geological existence of the fort.

(a) Only (I)
(b) Both (II) and (III)
(c) Only (II)
(d) Both (I) and (II)
(e) All (I), (II) and (III)

39. Which of the following pair of words suggests the most appropriate similar and opposite words respectively to the word "***Grandeur***" as used in the passage?
(a) dignity/slowness
(b) magnificence/insignificance
(c) morality/woefulness
(d) worth/dismals
(e) elevation/sorrow

40. Which of the following statements, in the context of the passage, provides the exact meaning of the word "***wresting***" as used in bold in each of the sentences?
(I) Maharaja Sansar Chand was successful in **seizing** it from the Sikhs.
(II) Maharaja Sansar Chand was successful in **bereaving** it from the Sikhs.
(III) Maharaja Sansar Chand was successful in **inheriting** it from the Sikhs.

(a) Only (I)
(b) Only (III)
(c) Both (II) and (III)
(d) None of the three

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(e) All (I), (II) and (III)

READING COMPREHENSION 4

Directions (41-50): Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

Paragraph 1: There is a school of thought that is concerned about the extremes of capitalism that have given rise to morally **reprehensible** practices by large enterprises. These range from predatory lending and market manipulation in the financial sector to tech companies' abuse of personal data and emissions cheating in the automobile industry. They threaten trust and cooperation, which is the foundation of well-being and productivity. An alternative to these extremes is to expand and embrace the broad base provided by small enterprises, which is the biggest segment. This will not only provide a foundation to their well-being, but also increase productivity and jobs. There is another school of thought that small is not beautiful. Small enterprises are not productive, create bad jobs, and are not connected with the rapidly changing forces of urbanization, globalization, and technology.

Paragraph 2: How have formal enterprises impacted informal enterprises in India, and vice versa? Empirical evidence suggests that there are strong positive linkages, and spillovers, between small and large enterprises. Small firms in the unorganized sector are important suppliers of inputs to large firms in the organized sector. Employment and output in the organized sector are greater in those states in India that have a greater presence of unorganized suppliers of inputs. A 10% rise in employment of unorganized sector suppliers increases the employment of organized sector buyers by 16%.

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Paragraph 3: Higher quality in small enterprises does not squeeze the size of the large firms by providing an incentive for enterprises to stay small. Instead, boosts in total factor productivity of small enterprises in the unorganized sector in supplying industries in turn **boosts** the real output in the organized sector. And sectors that depend on large enterprises tend to have more productive small enterprises of the unorganized variety. This is because as large enterprises get more productive, they also demand higher quality inputs from smaller enterprises. Small enterprises respond by expanding their employment.

Paragraph 4: An important concern for policymakers is that growth in the manufacturing sector is turning out to be "jobless growth". Large-scale manufacturing enterprises tend to be more skill- intensive. Most of the employment generation occurs in small and medium enterprises, in organized and unorganized sectors, and in **ancillary** plants that are linked with large-scale factories. Even in highly industrialized states like Gujarat that have attracted and retained large-scale manufacturing, employment growth has been disappointing, as ancillary plants have not grown.

Paragraph 5: Small enterprises account for the majority of jobs in India. Much of India's urbanization is occurring through small, informal enterprises as they move into cities in search of better infrastructure. Conversely, large enterprises—especially land-intensive enterprises in the manufacturing sector—are moving out of cities and into rural areas in search of lower land costs to remain competitive. Thus, an inclusionary rather than exclusionary approach to the urban informal economy is needed. There should be adequate **provision** of city infrastructure to aid informal enterprises. Cities should find ways to ensure that urban informal jobs are integrated into urban plans, land

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allocation, and zoning regulations, that the urban informal workforce gains access to markets, and that organizations of informal workers are invited to participate in procurement schemes and policymaking processes. The more that Indian cities recognize this influx, and design appropriate policies and investments to support it, the more effective the policy interventions will be. A bottom-up approach will be more effective than a top-down approach.

41. What is/ are the different outlook (s) related to large and small enterprises discussed in paragraph 1?
    (I) Rise of capitalism advocates malpractices by large enterprises.
    (II) Both large and small enterprises affect urbanization, globalization and technology of a country.
    (III) Small enterprises do not contribute growth of the economy.

    (a) Only (I)
    (b) Both (I) and (II)
    (c) Only (II)
    (d) Both (I) and (III)
    (e) All are correct
42. According to the passage, are small and large enterprises friends or foes? And How?
    (I) Friends, as small enterprises are source of various resources to large enterprises.
    (II) Foes, as both are providing a competitive environment to each other.
    (III) Friends, as both small and large enterprises are linked positively with each other.
    (IV) Foes, as large enterprises dominate small enterprises in organized sector.

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(a) Only (II)
(b) Both (II) and (IV)
(c) Only (I)
(d) Both (I) and (III)
(e) Only (IV)

43. How is it correct to say that the two sectors nurture each other?
(a) Higher the productivity of large enterprises, greater will be the demand of inputs from smaller enterprises.
(b) total factor productivity of small enterprises boosts the real output of large enterprises.
(c) The large enterprises enable job creation affecting the small enterprises.
(d) Both (a) and (b)
(e) All of the above

44. Why there are majority of jobs in small enterprises as compared to large enterprises?
(a) As large enterprises require large capital to withhold large labour.
(b) As there is lack of assistance by government to large enterprises.
(c) As there is lack of adequate resources in large enterprises.
(d) As large- scale enterprises need skilled labour which is lacking in India.
(e) All of the above

45. Which bottom- up approach has been defined in the passage?
(a) Trade among other countries is needed by both the enterprises.

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(b) To remain competitive, there is need to enhance their enterprises by empowering every citizen.
(c) to overcome the challenges faced by small and large enterprises, there is need to ensure better city infrastructure and land allocation to the respective enterprises.
(d) Adequate skills need to be imparted in the Indian workers.
(e) All of the above.

46. The appropriate title of the passage is
(a) The inclusionary and exclusionary approach
(b) The changing forces of Urbanization, Globalization, and Technology.
(c) The organized and unorganized sector enterprises
(d) The jobless growth
(e) Informal enterprises should be encouraged

Direction (47-48): Which of the following alternatives among the five options provides the most **similar** meaning(s) of the word given in BOLD as used in the passage?

47. **Reprehensible**
(I) culpable
(II) flounder
(III) abject
(IV) deplorable

(a) Only (I) and (IV)
(b) Only (II) and (III)
(c) Only (I), (II) and (IV)
(d) Only (II), (III) and (IV)
(e) All are correct

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48. **Ancillary**
(I) axiomatic
(II) auxiliary
(III) subsidiary
(IV) subdued

(a) Only (I) and (IV)
(b) Only (II) and (III)
(c) Only (I), (II) and (IV)
(d) Only (II), (III) and (IV)
(e) All are correct

Direction (49- 50): Which of the following alternatives among the five options provides the most **opposite** meaning(s) of the word given in BOLD as used in the passage?

49. **Boost**
(I) inundate
(II) hinder
(III) dissuade
(IV) extraneous
(a) Only (I) and (IV)
(b) Only (II) and (III)
(c) Only (I), (II) and (IV)
(d) Only (II), (III) and (IV)
(e) All are correct

50. **Provision**
(I) entrench
(II) taper
(III) rile
(IV) harness

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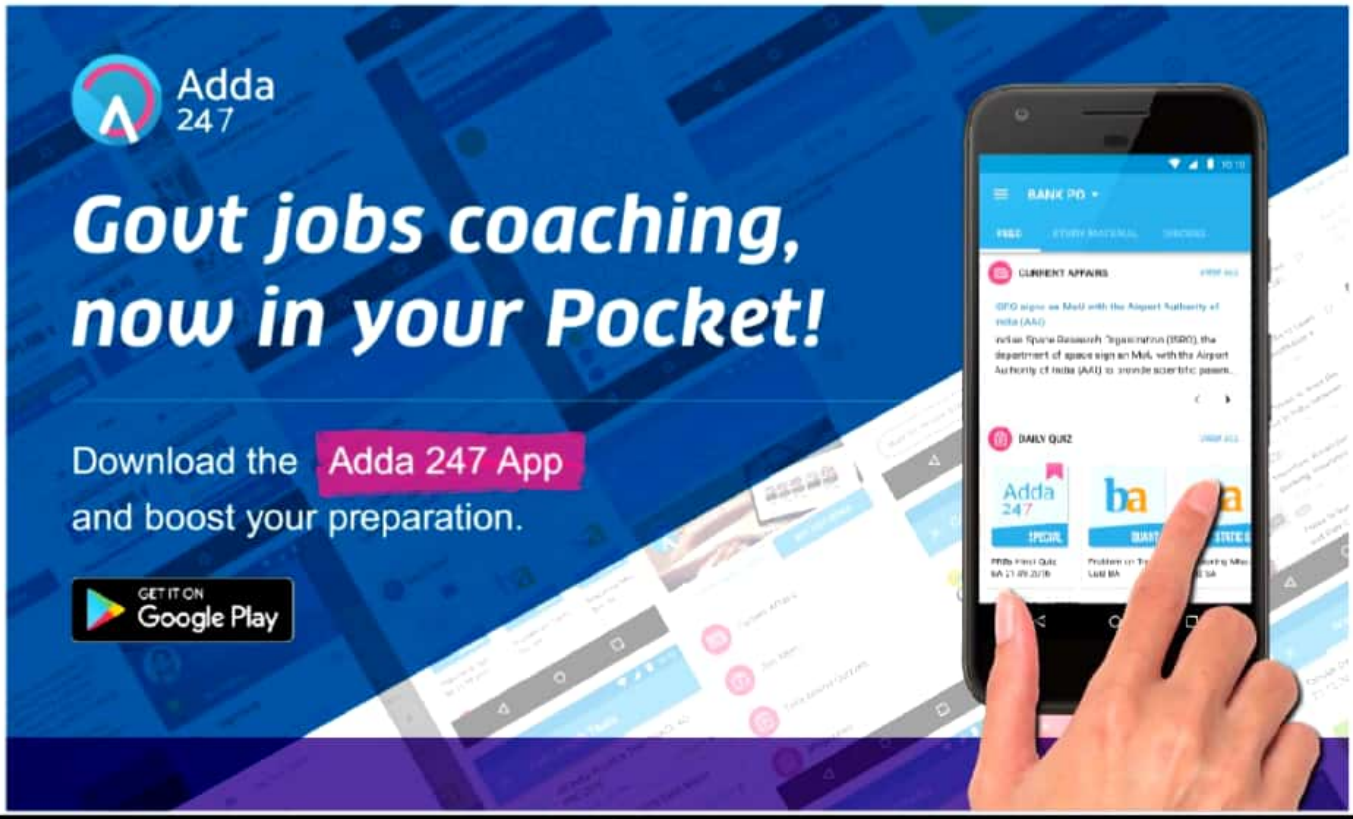
(a) Only (I) and (III)
(b) Only (I) and (II)
(c) Only (I), (II) and (IV)
(d) Only (II), (III) and (IV)
(e) None of these



Solutions

READING COMPREHENSION 1

11. (d); The answer to the question can be traced from very first paragraph of the passage where it is given as "No study has shown that the death penalty deters murder more than life imprisonment. The evidence is all to the contrary. For deterrence to work, the severity of the punishment has to coexist with the certainty and swiftness of the punishment.

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The death penalty has not deterred terrorism, murder or even theft." Hence option (d) is the correct answer choice.

12. (c); The correct answer choice is option (c). Option (c) can be traced from last lines of second paragraph where it is given as, "The death penalty unfairly targets the poor and marginalized. Those without capital get the punishment. Penurious prisoners on legal aid get it the most, while others with private lawyers remain untouched." Hence option (c) is the correct answer choice.

13. (e); The correct answer choice is option (e). Option (a) and (c) can be traced from the second paragraph where it is given as "The death penalty is error-ridden. Between January 1, 2000 and June 31, 2015, the Supreme Court imposed 60 death sentences. It subsequently admitted that it had erred in 15 of them (25%). Can this system be trusted to take a life? And that too based on evidence collected, or fabricated, by a police force not known for its probity or efficiency?" Option (b) can be traced from the starting lines of 3rd paragraph. Hence option (e) is the correct answer choice.

14. (d); The answer to the question can be traced from the 3rd paragraph of the passage where the author has stated the different philosophy of the judges towards the death sentence and how based on which some of them directly avid the mercy petitions while some do consider it. Hence option (d) is the correct answer choice.

15. (d); The correct answer choice is option (e). Option (b) and (c) can be traced from the last paragraph where it is given as "India's

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murder rate has declined continuously since 1991 and is at present the lowest in our recorded history except for 1963. Fear-mongering aside, we are safer today than our parents or grandparents ever were. And this is not thanks to the death penalty whose infrequent and arbitrary implementation has made no real difference." Option (a) is mentioned in the 3rd paragraph "If life imprisonment sufficed for the 99.99% of victims' families, why not for the minuscule fraction in whose name the death penalty is demanded? ". Hence option (e) is the correct answer choice.

16. (b); The correct answer choice is option (b). Paragraph 2 has stated that death penalty is full of mistakes and how it unfairly targets the different class of people in a society. Paragraph 3 is talking about how the death penalty is rationally and fairly is impossible to administer. Hence option (b) is the correct answer choice.

17. (b); Option (b) is the most appropriate choice.
Penurious- extremely poor; poverty-stricken
Destitute means extremely poor and lacking the means to provide for oneself.
Ubiquitous means present, appearing, or found everywhere.
Anarchy means a state of disorder due to absence or non-recognition of authority or other controlling systems.
Coherence means the quality of being logical and consistent.
Cohesion means the action or fact of forming a united whole.
Integrity is the quality of being honest and having strong moral principles.
Rectitude means morally correct behavior or thinking; righteousness.

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Option (b) is the correct answer as the pair of words in option (b) shares the relationship of being the synonym and antonym to the word given in bold.

18. (d); Option (d) is the most appropriate choice.
Doled means distribute shares of something.
Allot means give or apportion (something) to someone.
Salutary means producing good effects; beneficial.
Curative means healthy.
Avaricious means having or showing an extreme greed for wealth or material gain.
Contemplative means expressing or involving prolonged thought.
Ingenuous means (of a person or action) innocent and unsuspecting.
Deceitful means guilty of or involving deceit; deceiving or misleading others.
Profane means not relating to that which is sacred or religious; secular.
Desecrate means treat (a sacred place or thing) with violent disrespect.
Option (d) is the correct answer as the pair of words in option (d) shares the relationship of being the synonyms of the word given in bold.
Hence option (d) is the correct answer choice.

19. (a); Suffice means be enough or adequate.
Castigate means to criticize
Exiguous means very small in amount or size.

20. (b); Litigation means the process of taking legal action.

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Prosecution which means to officially accuse someone of committing a crime in a law court, or (of a lawyer) to try to prove that a person accused of committing a crime is guilty of that crime.
Hence litigation and prosecution are similar in meaning.
Credence means belief
Accord means give or grant someone (power, status, or recognition).
Solidarity means unity or agreement of feeling or action, especially among individuals with a common interest; mutual support within a group.
Foray means a sudden attack or incursion into enemy territory, especially to obtain something; a raid.

READING COMPREHENSION 2

21. (c); The correct answer choice to the question is option (c). The answer to the question can be traced from very first paragraph of the passage where it is given as "Climate-induced risks are projected to be higher for global warming of 1.5°C than at present, but lower than at 2°C (a catastrophic situation). However, the magnitude of such projections depends on in-situ attributes and the level of developments." Hence option (c) is the correct answer choice.

22. (b); The correct answer choice is option (b). Option (b) can be traced from lines in the 1st paragraph where it is given as, "The report establishes that the world has become 1°C warmer because of human activities, causing greater frequency of extremes and obstruction to the normal functioning of ecosystems." All other options are stating the

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data given in the 1st assessment report of IPCC which is nowhere mentioned in the paragraph. Hence option (b) is the correct answer choice.

23. (e); The correct answer choice is option (e). Option (a) (b) and (c) can be traced from the second paragraph where it is given as "India, with its diverse agro-climatic settings, is one of the most vulnerable countries. Its agriculture ecosystem, distinguished by high monsoon dependence, and with 85% small and marginal landholdings, is highly sensitive to weather abnormalities. There has been less than normal rainfall during the last four years, with 2014 and 2015 declared as drought years. Even the recent monsoon season (June-September) ended with a rainfall deficit of 9%, which was just short of drought conditions." Hence option (e) is the correct answer choice.

24. (e); The correct answer choice is option (e). Option (a) (b) and (c) can be traced from the 3rd and 4th paragraph. Option (a) and (c) can be traced from the third paragraph where it is given as "At the micro-level, traditional wisdom, religious epics and various age-old notions about weather variations still guide farmers' responses, which could be less effective. Corroborating these with climate assessments and effective extension and promoting climate resilient technologies will enhance their pragmatism..... Hence there is an urgent need to educate farmers, reorient Krishi Vigyan Kendras and other grass-root organisations with specific and more funds about climate change and risk-coping measures." Option (b) can be traced from 4th paragraph where it is given as "At the macro-level, climate adaptations are to be mainstreamed in

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the current developmental framework (which is still at a nascent stage, as acknowledged in the Economic Survey 2017-18). Though programmes of the government document the likely consequences of climate change, they lack systematic adaptation planning and resource conservation practices." Hence option (e) is the correct answer choice.

25. (e); The correct answer choice is option (e). Option (a) (b) (c) and (d) can be traced from the 3rd paragraph where it is given as "Climate exposure can be reduced through agronomic management practices such as inter and multiple cropping and crop-rotation; shift to non-farm activities; insurance covers; up-scaling techniques such as solar pumps, drip irrigation and sprinklers." Hence option (e) is the correct answer choice.

26. (b); The correct answer choice is option (b). Option (b) is the only option which is definitely false the correct statement can be traced from the second paragraph of the passage where it is given as "The Economic Survey 2017-18 has estimated farm income losses between 15% and 18% on average, which could rise to 20%-25% for **unirrigated** areas without any policy interventions." Hence option (b) is the correct answer choice.

27. (c); Aberrations- a departure from what is normal, usual, or expected, typically an unwelcome one.
Estrange- cause (someone) to be no longer on friendly terms with someone
Alienate- make (someone) feel isolated or estranged
Harmonize- make consistent or compatible
Hence option (c) is the correct answer choice.

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28. (d); **Pragmatism** means dealing with things sensibly and realistically in a way that is based on practical rather than theoretical considerations.
Irrational means not logical or reasonable.
Hence pragmatism and irrational are opposite in meaning.
Sagacious means having or showing keen mental discernment and good judgement; wise or shrewd.
Perceptive means having or showing sensitive insight.

29. (c); **Pervasiveness** means (especially of an unwelcome influence or physical effect) spreading widely throughout an area or a group of people.
Ubiquitous means present, appearing, or found everywhere.
Hence pervasiveness and ubiquitous are similar in meaning.
Reminiscent means tending to remind one of something.

30. (e); **Notion** means a conception of or belief about something. Hence belief is the word which is most similar in meaning to it.
Commemorate means mark or celebrate (an event or person) by doing or producing something.
Render means provide or give (a service, help, etc.).
Furtive means attempting to avoid notice or attention, typically because of guilt or a belief that discovery would lead to trouble; secretive.

READING COMPREHENSION 3

31. (e); It is one of the easiest questions to answer. Read the first paragraph carefully, the author has expressed it clearly that it

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is very difficult to determine when the fort was built. For reference, read the lines, "*The Shash Fat'h-i-Kangra, which was written in the 17th century says of the fort: "It is very lofty and stands on a very high hill. Its buildings are very beautiful. It is so old that no one can tell at what period it was built.*" Hence option (e) is the correct choice.

32. (d); To answer the correct order of occurrence of these events, one needs to read the passage thoroughly. The answer lies in the third and the fourth paragraphs of the passage. The first event, *Shreshta, the king of Kashmir, attacked the Kangra Fort in 470 A.D.* It should be followed by, *After conquering the Kangra Fort, Jahangir ordered a palace to be built for him in 1622. Maharaja Ranjit Singh took the control of the fort after the death of Maharaja Sansar Chand in 1828.* And lastly, *The fort was taken over by the British after the Anglo-Sikh war in 1846.* Thus, the correct sequence of events in the context of the passage is **DACB**. Hence option (d) is the correct choice.

33. (c); It is to be noted that the questions related to inference always demand the hidden and intellectual meaning of the phrase and thus it should be in the context of statement as used in the passage by the author. It is, therefore, important to understand the context in which the given phrase is used. Among the three alternatives, both the first and the third statements can be considered the correct inferences to the highlighted sentence. Refer the second last paragraph, "*Visitors should enter with their foot, not their head, he said, for if an enemy was lurking inside, it was wiser to lose one's foot rather than one's head!*". The given sentence can be used to generate the exact meaning of the phrase. The second statement cannot be inferred because it is more a general or

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literal meaning which cannot be considered an inference. Hence option (c) is the correct choice.

34. (d); All the given statements, except for (IV), are correct about the Kangra Fort. These statements can be found in the first and the last paragraphs of the passage. However, the fourth statement is incorrect as the Kangra Fort was not attacked more than 52 times; rather it was 52 times. To make a reference, read the sentence from the third paragraph, "*Given Kangra's wealth plus the belief that whoever controls the fort controls the hills, it was attacked 52 times...*". Hence option (d) is the correct choice.

35. (b); The second paragraph of the passage is all about the stories behind the name of the fort. The author has exclusively mentioned that there are many interesting stories about why the place is called Kangra. Based on that, only the first and the second statements provide the correct stories in the context of the passage. However, the third story is ruled out as it is completely out of the context. Hence option (b) is the correct choice.

36. (e); All the three statements are the correct reasons behind why the rulers of the past were so keen in taking the control of the fort which led it to be attacked 52 times. For the reference, read the sentence from the first paragraph, "*Its unique position gave it many advantages, as the vertiginous cliffs made the fort mostly inaccessible — the only way in was from the land side of the town.*" This makes the first reason contextually correct. Similarly, the next two reasons can be derived from the third paragraph, "*The much-revered idol in the fort has*

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received rich offerings. Given Kangra's wealth plus the belief that whoever controls the fort controls the hills, it was attacked 52 times..." Hence option (e) is the correct choice in the context of the passage.

37. (d); The word "***vertiginous***" as used in the passage means ***extremely high or steep***. Thus, among the given alternatives, both the words "***steep***" and "***sky-high***" can be used as replacements to the given word. The word "***steep***" means ***(of a slope, flight of stairs, or angle) rising or falling sharply***; ***almost perpendicular***. The other word "***sky-high***" means ***as if reaching the sky; very high***. However, the word "***punitive***" also means ***extremely high***, but the word is generally used to denote ***of a tax or other charge***. Hence option (d) is the correct choice in the context of the passage.

38. (a); The question requires the thorough understanding of the passage and the style of writing as the author has used. Among the given three alternatives, the last two statements are out of the context as the author has not mentioned the significance of rocks either as the architectural beauty or the geological existence of the fort anywhere in the passage. However, refer the last sentence of the passage, "*I turned around and faced old, mute rocks — the only spectators to all the events of the past.*" This makes the first statement a correct choice. Hence option (a) is the correct choice in the context of the passage.

39. (b); To answer such questions, one needs to understand that the question demands both the synonym and the antonym of the given word respectively as a pair. The word "***Grandeur***"

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means ***splendour and impressiveness, especially of appearance or style***. Thus, among the given pairs and in the context of the passage, "***magnificence***" is the most appropriate similar word to it and at the same time "***insignificance***" is the most appropriate opposite word. The other pairs cannot be derived correctly in the context of the usage of the highlighted word in the passage. Hence option (b) is the correct choice.

Dignity means the state or quality of being worthy of honour or respect.

Insignificance means too small or unimportant to be worth consideration.

Morality means a particular system of values and principles of conduct.

Elevation means the action or fact of raising or being raised to a higher or more important level, state, or position.

40. (a); Let's find out the exact meaning of the word "***wresting***" as used in the passage. The word "***wresting***" means ***taking (something, especially power or control) after considerable effort or difficulty***. Thus, among the three alternatives, only the first sentence provides the exact meaning of the word contextually. Hence option (a) is the correct choice.

Seize means take forcible possession of.

Bereave means be deprived of a close relation or friend through their death.

Inherit means receive (money, property, or a title) as an heir at the death of the previous holder.

READING COMPREHENSION 4

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41. (d); In paragraph 1, the phrase 'school of thought' has been used which means a particular way of thinking or opinion. Hence, we can point out that two school of thoughts are discussed in paragraph 1, first is the demerits of capitalism and second is of small enterprises.

Hence, we can mark option (d) as our correct choice.

Refer the lines "There is a school of thought that is concerned about the extremes of capitalism that have given rise to morally reprehensible practices by large enterprises."

"There is another school of thought that small is not beautiful. Small enterprises are not productive, create bad jobs, and are not connected with the rapidly changing forces of urbanization, globalization, and technology."

42. (d); Paragraph 2 will provide the requisite answer. It has been stated that there is a strong positive linkage between the small and large enterprises, which clearly indicates that both are friends.

Hence both the statements (I) and (III) are correct.

Refer the lines "Empirical evidence suggests that there are strong positive linkages, and spillovers, between small and large enterprises."

"Small firms in the unorganized sector are important suppliers of inputs to large firms in the organized sector."

43. (d); Refer the third paragraph of the passage from which we can conclude that small and large enterprises nurture each other. Sentence (c) is irrelevant with respect to the passage.

Hence, option (d) is the most appropriate choice.

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Refer the lines "Instead, boosts in total factor productivity of small enterprises in the unorganized sector in supplying industries in turn boosts the real output in the organized sector."
"This is because as large enterprises get more productive, they also demand higher quality inputs from smaller enterprises."

44. (d); We can derive our conclusion from paragraph 4 that talks about jobless growth with rise in manufacturing sector in India as large enterprises tend to be skill intensive.
Hence only statement (d) supports the context of the paragraph proving it to be the correct choice.
Refer the lines "Large- scale manufacturing enterprises tend to be more skill- intensive. Most of the employment generation occurs in small and medium enterprises, in organized and unorganized sectors, and in ancillary plants that are linked with large-scale factories."

45. (c); Refer the fifth paragraph of the passage in which it is clearly mentioned the bottom- up approach to overcome the challenges of small and large enterprises (infrastructure and land scarcity respectively).
Hence option (c) is the most appropriate choice.
Refer the lines "There should be adequate provision of city infrastructure to aid informal enterprises. Cities should find ways to ensure that urban informal jobs are integrated into urban plans, land allocation, and zoning regulations, that the urban informal workforce gains access to markets, and that organizations of informal workers are invited to participate in procurement schemes and policymaking processes."

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46. (e); "Informal enterprises should be encouraged" is an appropriate title of the passage.

47. (a); Reprehensible means deserving censure or condemnation. Hence it has same meaning as deplorable and culpable.
Abject means extremely unpleasant and degrading.
Flounder means struggle.

48. (b); Ancillary means in addition to something else, but not as important. Hence it has same meaning as auxiliary and subsidiary.
Subdued means quiet and rather reflective or depressed.
Axiomatic means self- evident or unquestionable.

49. (b); Boost means help or encourage (something) to increase or improve. Hence it has opposite meaning as hinder and dissuade.
Extraneous means irrelevant or unelated.
Inundate means overwhelm (someone) with things or people to be dealt with.

50. (e); Provision means the action of providing or supplying something for use. No word is opposite in meaning to it.
Taper means diminish or reduce in thickness.
Harness means control and tackle.
Rile means make annoyed or irritated.
Entrench means establish or settle.

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LOD-EASY

Directions (1-10): Read the following passage and answer the following questions based on the given passage. Some of the words are highlighted which would help you to answer some of the questions given.

President Donald Trump's planned withdrawal of American troops from Syria ran into trouble this week as Turkish President Recep Tayyip Erdogan **rebuffed** National Security Adviser John Bolton's suggestions for an orderly exit. After Mr. Trump announced the pull-out of about 2,000 troops from northeast Syria, Mr. Bolton had said the troops would leave the war-torn country after the Islamic State is beaten. He also said Kurds, U.S. allies in the fight against the IS, should be protected. This has **ostensibly** angered Turkey, which considers the Syrian Democratic Forces, the official military wing of Syrian Kurdistan, an offshoot of the Kurdistan Workers' Party, deemed a terrorist group by Ankara and Washington. Mr. Erdogan, who initially welcomed Mr. Trump's announcement of troops withdrawal, lashed out at Mr. Bolton for setting conditions for the pull-out. Tensions were so high that Mr. Erdogan refused to meet Mr. Bolton, who was in Turkey. **The U.S. is now in a fix**. Its President has announced the withdrawal. But it cannot just exit Syria without considering the existing geopolitical equations in the region. Kurds were pivotal in the war against the IS, and it is highly likely that Turkey could attack them as soon as the U.S. troops leave. Ankara sees an autonomous, militarily powerful Kurdistan on the Syrian side of the border as a threat to its territorial integrity.

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Part of the problem is with the way Mr. Trump announced his decision to withdraw troops. He should have held talks with the stakeholders, including Turkey, Russia and Kurds, before taking a decision. Or he could have used his intent to pull out from Syria as a bargaining chip to extract **concessions** from other countries involved in the civil war. In the event, the abrupt announcement has become a concession to Turkey, which was **hamstrung** by U.S. presence in the Kurdish-populated region in pursuing its own military options. In practical terms, the U.S. has three options. One, it could go ahead with the unilateral pull-out irrespective of what Turkey does. This would leave the Kurds at the mercy of Mr. Erdogan and the Turkish troops. Two, Mr. Trump can walk back on his decision and continue to station troops in Syria, influencing, at least partially, the outcome of the civil war. This is unlikely given his **aversion** to keeping troops indefinitely in Syria (and other West Asian conflict zones). Three, the U.S. can stagger the withdrawal and pursue talks with Turkey, Russia and the Syrian government to reach an agreement to guarantee the protection of the Kurds and the defeat of the IS in Syria. Mr. Bolton's Ankara trip may have failed to extract any assurances from Mr. Erdogan, but Washington should continue to keep diplomatic channels open to ensure that the pull-out is done in an orderly fashion.

1. What was/were the reason/s that Turkish President Recep Tayyip Erdogan refused the suggestion for the exit of American troops from Syria?

(a) The recent statements of Mr. trump contradict an earlier promise made by the USA that the troops would leave Syria after the Islamic State is beaten.

(b) Mr. Erdogan was not convinced with the way Mr. Trump announced his decision to withdraw troops.

(c) Mr. Erdogan was not convinced with the setting conditions for the pull-out that Mr. Bolton had suggested.

(d) All of (a), (b) and (c)

(e) None of the above

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2. Why Turkey showed resentment when NSA of U.S.A. gave the statement that Kurds befriended with the U.S. in the fight against the IS and thus, they should be protected.
   (a) they had this faith that The SDF then formed was a part of a growing discontent over the suppression of Turkey's ethnic Kurds, in an effort to establish linguistic, cultural, and political rights for Turkey's ethnic Kurdish minority.
   (b) Turkey used to believe that their ideology was originally a fusion of revolutionary socialism and Kurdish nationalism, seeking the foundation of an independent Communist state in the region, which was to be known as Kurdistan.
   (c) They used to believe that the Kurdish force in Syria, SDF, which are allies to U.S. were the official military wing of Syrian Kurdistan a hand of the Kurdistan Workers' Party, which they used to consider to be as terrorists.
   (d) Both (b) and (c)
   (e) None of the above

3. As per the information given in the passage what denouncements can we infer from the U.S. withdrawing its troops from Syria without a proper plan?
   (a) the organization might begin to lose the upper hand in its operations as a consequence of a change of tactics by Turkey and Syria's steady abandonment of support for the group.
   (b) If U.S. withdraws its troops from Syria without showing concern for Kurds who were pivotal in the war against the IS, next time they might not be supportive to U.S. army.
   (c) It is highly likely that Turkey could attack Kurds as it sees Kurdistan, on the Syrian side of the border, as a threat to its territorial integrity
   (d) Both (b) and (c)
   (e) None of the above

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4. What can we infer from the line "**The U.S. is now in a fix**" as given in the passage?

(a) U.S. now is determined about its exit from Syria.
(b) U.S. President has announced the withdrawal.
(c) Washington is now adamant that before its exit from the Syria he is going to account for current geopolitical situations
(d) The decision of its exit from the Syria has putted U.S. in complete dilemma
(e) None of the above

5. As per the given passage what could have been the most feasible way of pull-out for U.S.?

(a) Mr. trump could have held talks with the stakeholders, including Turkey, Russia and Kurds, before taking a decision.
(b) Washington could have used its intent to pull out from Syria as an advantage in negotiations or to extract concessions from other countries involved in the civil war.
(c) U.S. could have asked the European Court of Human Rights to condem Turkey for human rights abuses during the conflict
(d) Both (b) and (a)
(e) None of the above

6. As per the given information in the passage, among the following options which of the statement is false?

(a) The U.S. could go ahead and pull-out unilaterally irrespective of what Turkey does with Kurds.
(b) Mr. Trump can withdraw his decision and continue to station troops in Syria, influencing, at least partially, the outcome of the civil war.

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(c) The U.S. can stagger the withdrawal and pursue talks with Turkey, Ankara and the Syrian government to reach an agreement to guarantee the protection of the Kurds and the defeat of the IS in Syria.
(d) Ankara sees an autonomous, militarily powerful Kurdistan on the Syrian side of the border as a threat to its territorial integrity.
(e) None of the above

Directions (7-8): Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

7. Rebuffed
(a) Please
(b) Delight
(c) Rejected
(d) Obscure
(e) Omen

8. Ostensibly
(a) Foster
(b) Nurture
(c) Inborn
(d) Apparently
(e) Nourish

Directions (9-10): Choose the word which is the OPPOSITE in meaning as the word printed in bold as used in the passage.

9. Concessions
(a) Terminate
(b) End
(c) Halt
(d) Stop
(e) Denial

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10. Hamstrung

(a) Bitterness
(b) Spite
(c) Unkindness
(d) Help
(e) Malevolence

Directions (11-20): Read the following passage and answer the questions that follow accordingly. Some of the words have given in bold.

Paragraph 1: The **tenacious** Raghuram Rajan persists with his efforts to knock sense into India's the pre-election discourse; to turn the government-sponsored narrative from mandir-gau-mata to issues around roti-kapda- makaan ,which are becoming critical given India's fast-growing economic disparities and the specter of joblessness now visiting the economy. Irrespective of which party comes to power, the veritable absence of jobs will be the ticking time bomb and, with agriculture brought to its knees, Bharat will no long come to the rescue of India, as it has done in the past. This is why the efforts of such eminent intellect to "spur debate and discussion" with their report, 'An Economic Strategy for India', is welcome.

Paragraph 2: Essentially, a dozen top economists, apart from the former Reserve Bank of India governor, have collectively prepared the five-year agenda for the country spelling out what its economic priorities should be; fixing the roots of the problem while addressing macroeconomic stability. One should not normally need such top minds to tell Indians about the criticality of a strong, clean banking sector nor should it need their prodding for the country to realize the need for an equitable society that Indian is veering away from. Yet, the manner in which these basic concerns have been given the cold

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shoulder by the government over the past four years has been a **bewildering** experience for the average person and a killing one for many in the margins. It is unlikely that the government can manage the simmering discontent with continued distractions, allowing pent up emotions to find vent in public lynching of imaginary enemies, for instance.

Paragraph 3: Therefore, it is time to consider "stronger, sustainable and inclusive growth", without which India cannot generate the resources to significantly expand its welfare schemes, which will be essential to draw people from beyond the margins into the mainstream. If India does generate that growth, the economist argue, "not only will there be less demand for welfare but there will be more resources to service any demand". For all the veneer of glory over India's accomplishments in terms of being the world's sixth-largest economy by nominal GDP and the third-largest by purchasing power parity, India has 200 million people in the "food insecure" category and is amongst the top few globally in terms of the largest number of hungry, which **gives the game away**.

Paragraph 4: The economists thus advise "prioritizing government spending better, focusing on filling clear investment gaps and protecting the vulnerable". This means a better taxation system with "effective collection from rich non-payers", working on labor reforms, wider spread of quality education, healthcare and addressing the rapidly degenerating environment. In other words, they are talking of good governance and not governance for effect ~ never mind how tall the statue ~ or **blatantly** promoting crony capitalism because good governance is good economics and better politics. Admittedly, there is the zealousness of the **devout** that provides the government with sustenance but a god that fails repeatedly can hardly expect to command hearts and minds for eternity.

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11. According to the author which is the one thing that is not going to change irrespective of what political party comes in power?

(a) The infrastructure and the development goals in the country
(b) The GDP and the Per Capita Income is never going to improve
(c) The problem of joblessness in the economy.
(d) Both (a) and (b)
(e) Both (a) and (c)

12. Why does the author emphasize, "One should not normally need such top minds to tell Indians about the criticality of a strong, clean banking sector?"

(a) to emphasize the Indian government can itself manage the simmering discontent in the economy.
(b) to emphasise that it has been pointed out many times like through the five-year agenda prepared by the former governor of Reserve Bank of India about what should be the economic priorities.
(c) to emphasise that it is time for India to concentrate more on a stronger, sustainable and inclusive growth.
(d) to emphasise that India can generate its own growth.
(e) None of these.

13. According to the economists, what will be the outcome if India does not generate sustainable and inclusive growth?

(a) Decrease in the demand for welfare.
(b) More resources would be used to service any demand.
(c) Pushing people from behind the margin to the mainstream.
(d) Both (a) and (b)
(e) Both (b) and (c)

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14. What are some of the India's accomplishments mentioned in the passage which are disguised by presence of significant proportion of population in the food-insecurity category?

(a) The world's sixth-largest economy by nominal GDP.
(b) Government has worked on labor reforms and has done the wider spread of quality education and healthcare.
(c) It is the third largest economy in terms of the purchasing power parity.
(d) Both (a) and (c)
(e) Both (b) and (c)

15. Out of the followings which one best explains "prioritizing government spending better, focusing on filling clear investment gaps and protecting the vulnerable" as advised by the best economists?

(a) This means working on labor reforms
(b) A better taxation system with "effective collection from rich non-payers"
(c) Addressing the rapidly degenerating environment
(d) Wider spread of quality education, healthcare
(e) All of the above

16. What does the idiom "gives the game away" convey as present in **PARAGRAPH 3**?

(a) Instead of having so many accomplishments across the world, being in the top few globally in terms of the largest number of hungry has made India to quit from the competition.
(b) Instead of having so many accomplishments across the world, being in the top few globally in terms of the largest number of hungry has made India to lose globally.

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(c) The surprise that having so many accomplishments across the world has been spoiled by being present in the list of nations in terms of having the largest number of hungry.
(d) Both (a) and (b)
(e) None of these

Directions (17-18): Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

17. Tenacious

(a) Irresolute
(b) Persistent
(c) Indecisive
(d) Hesitative
(e) Wavering

18. DEVOUT

(a) Counterfeit
(b) Fictitious
(c) Reverent
(d) Spurious
(e) Illusory

Directions (19-20): Choose the word which is most nearly the OPPOSITE in meaning as the word printed in bold as used in the passage.

19. Bewildering

(a) Perplexing
(b) Confounding
(c) Baffling
(d) Ostensible
(e) Disconcerting

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20. Blatantly

(a) Stealthily
(b) Conspicuously
(c) Flagrantly
(d) Brazenly
(e) Stridently

Directions (21-30): Read the following passage and answer the following questions based on the given passage. Some of the words are highlighted which would help you to answer some of the questions given.

As part of the proposed amendments in the Finance Bill 2018, the government has given more power to the Securities and Exchange Board of India (SEBI) to impose monetary penalties on important market intermediaries such as stock exchanges and clearing corporations and also act against newer categories of participants likes investment advisers, research analysts, real estate investment trusts (REITs) and infrastructure investment trusts (InvITs).

The proposed amendments to the SEBI Act and the Securities Contracts (Regulation) Act now allow the capital markets regulator to impose a monetary penalty of at least ₹5 crore on stock exchanges, clearing corporations and depositories for non-compliance with regulatory norms. The penalty can go up to ₹25 crore or three times the amount of gains made out of such failure or non-compliance. Hitherto, SEBI only had the power to **censure** or warn against any form of failure. Incidentally, the new powers come at a time when the National Stock Exchange is under the SEBI scanner in the co-location matter, with regard to which it has been alleged that a certain set of brokers were given preferential access allowing them to make undue gains.

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The amendments also allow SEBI to act against entities that furnish false or incomplete information to the regulator. Earlier, it could act only if the entity did not furnish any information. The whole-time members of SEBI have also been given additional powers to act against wrongdoers. "[Powers to] punish for filing of false, incorrect or incomplete information, return, report, books or other documents was very much needed for SEBI," said Sumit Agrawal, a regulatory lawyer and an ex-SEBI official.

"It will increase the quality of disclosure rather than just **tick-the-box approach.** Twin-fold penalty powers with the wholetime member and adjudicating officer (AO) is welcome for efficient use of human resources. Minimum penalty of ₹5 crore proposed on market intermediaries such as stock exchanges, clearing corporations and depositories [has emerged] for the first time and is likely to be used rarely," he added. This is not the first time that the government has used the Union Budget to empower the capital market regulator. While presenting the Budget for 2015-16, finance minister Arun Jaitley proposed the merger of the then commodity market regulator Forward Markets Commission with SEBI. This followed the ₹5,600 crore settlement scam at the National Spot Exchange Ltd., which came out in the open in July 2013.

"Since things are more electronic now, it is becoming easier for regulators to keep track of happenings in the market, more so [to track] non-compliance," said Pranav Jain, partner, MDP & Partners, a law firm. "India is giving exposure to a lot of hybrid funds such as AIF, InvIT and REITs. Though there were applicable laws for their incorporation, management and functioning, there was a need felt to impose deterrents. In the long run, it is expected that more investors will be investing in such funds and will have investment exposure. Hence such a **deterrent** is necessary," he explained.

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Incidentally, REITs and InvITs along with research analysts and investment advisers, will have to be more **heedful** now as the Finance Bill allows SEBI to impose a penalty of up to ₹1 lakh per day for the period of non-compliance. Interestingly, the government has also allowed the regulator to pursue cases against the legal representatives of defaulters if in case a defaulter **perishes** during the course of regulatory proceedings. "Provided that, in case of any penalty payable under this Act, a **licit** representative shall be liable only in case the penalty has been imposed before the death of the **deceased** person," the Finance Bill states.

21. As per the information given in the passage lets assume a situation, "where a clearing corporation fails to conduct its business with its members in a manner not in accordance with the rules or regulations and directions made by the SEBI," how such a situation can be handled by SEBI?

(a) SEBI has the power to carry out separate adjudicatory proceedings in such cases for the imposition of penalty

(b) The clearing corporations shall be liable to penalty which may extend to twenty-five crore rupees or three times the amount of gains made out of such failure, whichever is higher

(c) The clearing corporations shall be liable to penalty which shall not be less than five crore rupees

(d) Both (c) and (b)

(e) None of the above

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22. let's assume a situation before the amendments in the Finance Bill 2018, where the National Stock Exchange has been allegedly allowing certain set of brokers to make undue gains, what could have been the take of SEBI in such situation?

(a) SEBI would impose the punitive powers i.e. powers exercised via coercion or fear of punishment for mistakes or understand actions by subordinates.

(b) SEBI would have imposed a penalty on NSE for its failures to conduct its business, with its members or any issuer or its agent or any person associated with the securities markets, in an illicit manner.

(c) SEBI would have expressed a severe disapproval and would have criticized the NSE with a warning to not to repeat such deeds

(d) Both (b) and (c)

(e) None of the above

23. As per a line given in the passage, "It will increase the quality of disclosure rather than just **tick-the-box** approach," what does the phrase 'tick-the-box' mean?

(a) Carry forward the work as per the option coming out of the box

(b) Performing any task using the 'think out of box' approach

(c) To fulfill all the requirements

(d) To complete all the steps in a process in an orderly manner

(e) None of the above

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24. As per the given information in the passage, out of the following options which of the statements is false?

(a) The whole-time members of SEBI have been given additional powers to act against wrongdoers.

(b) whole-time members of SEBI can now punish for filing of false, incorrect or incomplete information, return, report, books or other documents

(c) Minimum penalty of ₹5 crore proposed on market intermediaries such as stock exchanges, clearing corporations and depositories [has emerged] for the first time and is likely to be used often.

(d) While presenting the Budget for 2015-16, finance minister proposed the merger of the then commodity market regulator Forward Markets Commission with SEBI.

(e) None of the above

25. As per the information given in the paragraph let's assume a situation where an Infrastructure Investment Trust (InvITs) named as 'A', owns a legal representative 'B', has perished, out of the following which option conveys the condition where, the regulator can pursue the case against the legal representative of defaulter?

(a) A licit representative (B) shall be answerable to the regulator only if it has furnished false or incomplete information to the regulator on behalf of the defaulter (A).

(b) In case of any penalty payable under this Act, a illicit representative (B) shall be holding the power of attorney of the deceased person

(c) 'B' shall be liable only in case the penalty has been imposed before the death of the deceased/perished Infrastructure Investment Trust (InvITs) 'A'.

(d) Both (b) and (c)

(e) None of the above

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26. Why the government now has started feeling a need to put the deterrents on the exposure of hybrid funds like AIF, REIT's?

(a) Because equity-oriented balanced schemes have given better returns than large cap schemes to the investor
(b) In the long run, it is expected that more investors will be investing in such funds and will have investment exposure.
(c) As the investors are becoming more aware about the use of debt to stabilize returns
(d) Both (b) and (c)
(e) None of the above

Directions (27-28): Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

27. CENSURE

(a) Condemn
(b) Adaptive
(c) Malcontent
(d) Malignant
(e) Malfeasance

28. PERISHES

(a)Capricious
(b)juncture
(c) whither
(d)Immutable
(e)perch

Directions (29-30): Choose the word which is the OPPOSITE in meaning as the word printed in bold as used in the passage.

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29. DETTERENT

(a) cultivate
(b) nurture
(c) breed
(d) encouragement
(e) palate

30. HEEDFUL

(a)unintentional
(b)unpremeditated
(c)subsume
(d)Inattentive
(e)Attentive

Directions (31-40): Read the following passage and answer the following questions based on the given passage. Some of the words are highlighted which would help you to answer some of the questions given.

The New Year is always looked forward to with hope, whatever the conditions might have been the previous year; 2018 has been a mixed bag, both globally and domestically. Globally, the growth rate in 2018 was high, particularly in the United States. But strong signs of a trade war emerged, **dimming** hopes of faster international trade. The smaller economies may get hurt due to this tit-for-tat between the two biggest economies. The rupee underwent a severe shock as crude oil prices rose, and **abated** after a fall in oil prices. While prices fell, agrarian distress accentuated. India has become the third largest oil importer in the world after China and U.S.A. India's growth rate in 2018-19 is forecasted at 7.4% by the Reserve Bank of India (RBI). But it looks to be a **touch-and-go situation**. More likely, it will be slightly lower. Looking ahead, 2019 may not show any substantial rise in the growth rate. Even though the Goods and Services Tax (GST) has

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stabilized, much will depend on the pickup in the investment rate. The international environment is not that **conducive** for growth in our foreign trade; this will have an impact on our exports and, therefore, growth. Perhaps the growth rate will be between 7.2% and 7.5%. Though this may be the highest growth rate of any country, it falls short of our requirements.

In the final analysis, the growth rate depends on the investment rate and the productivity of capital or its inverse incremental capital-output ratio. The incremental capital output ratio is a catch-all expression. It depends upon a multiple number of factors such as quality of labour, which again depends on education and skill development levels, and technology, which is constantly changing. For ensuring a sustained high growth, we need to raise the investment ratio and keep the incremental capital-output ratio (G = S/V, here, G is economic growth, S is saving as a percentage of GDP and V is capital output ratio) at 4. The Gross Fixed Capital Formation ratio has fallen from 35.8% in 2007-08 to 28.5% in 2017-18. **The journey to raise the investment ratio is not going to be easy. 'Animal spirits' must be revived.** A tranquil political and economic environment needs to be nurtured.

An important factor affecting economic growth is the condition of our banking system. Non-performing assets (NPAs), including stressed assets, as a proportion of loans of public sector banks stood at 16.7% as of March 2018. As many as 11 public sector banks are under Prompt Corrective Action (PCA). This restricts the lending abilities of these banks. Added to this, the non banking financial company (NBFC) system is also under stress. This is partly a reflection of the stress in the banking system since most NBFCs borrow from banks. **Recapitalization** of public sector banks will partly solve the problem. It is not clear at this point how much it will help in adding to lending capacity. Some have advocated providing more capital to banks outside the PCA framework as that will increase their lending capacity

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immediately. Today, banks are responsible both for short-term and long-term lending. Their inability to lend affects the availability of working capital as well as capital expenditures. The decision to pump in more capital to public sector banks must be completed soon. The growth rate in the industrial sector will depend on how quickly the banking system comes back to **normalcy.**

There is a great concern about the inadequate growth of employment. Honestly, we do not have satisfactory employment numbers. The employment data in the organised sector are reliable. But the employment in the informal sector is much larger. One question that is asked is that if growth is around 7%, why is there no corresponding growth in employment? We need to keep two factors in mind. Growth can occur either as a result of increase in investment or because of better utilisation of existing capacity. It is growth which is led by new investment that leads to a significant increase in employment. But growth caused by improved efficiency of utilisation of existing capital can lead only to a marginal increase in employment. Much of the growth seen in the last few years is of the latter variety.

India's external sector has grown and is well integrated with the rest of the world. India's trade in goods and services as a percentage of GDP has grown to 42% of GDP. Therefore, what happens in the rest of the world affects India's growth very much. India's balance of payment situation has been comfortable since liberalisation.

The future growth also depends on the performance of agriculture. Agrarian distress is widespread. Strangely, the fall in prices of agricultural products is in one sense a reflection of our success in raising output. Some years ago, the concern was a rise in the price of pulses to abnormally high levels. But today the picture is reversed. Thanks to increase in production, prices have fallen. Similar is the case with respect to vegetables, particularly onion. Loan waivers are at best short-term solutions. The fundamental problem is one of increasing productivity and enabling farmers to achieve increased

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output and better prices. There is also a basic weakness that we have to address. The average size of landholding is so small that any amount of increase in productivity will not give adequate income. Farmers have to think in terms of consolidation of landholdings so that they can get the benefits of larger size. Small farmers will also have to think in terms of higher value-added products like vegetables. A combined attack to increase productivity, consolidate landholdings and improve marketing is needed to assure farmers of better income.
Thus there are five concerns as we stand at the beginning of 2019. These are: raising the investment ratio; putting the banking system back on the rails; employment generation through better growth; enhancing export growth to contain the CAD; and removing agrarian distress by increasing productivity and consolidation of small landholdings. These issues need to be addressed comprehensively, if we have to achieve sustained high growth.

31. Let's assume a condition of a trade war between two big economies named 'A' and 'B' respectively. How this trade war may affect the other global economies?

(a) The smaller economies might get hurt due to this tug of war between the two bigger economies

(b) Some big exporting countries might be benefitted by increasing their export for banned products to both the countries A and B respectively.

(c) Increasing trade war may diminish the hope of faster international trade

(d) Both (b) and (c)

(e) All (a) (b) and (c)

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32. Let's take an event, "As an average price of $46.2/barrel for the Indian basket of crude oil in FY16 rises to $56.4/barrel in FY18", which of the following given options could turn out to be the possible repercussions of the given event? (given that CA=(X-M) Where CA is the current account, X and M are respectively the export and import of goods and services.)

(a) Increased crude prices will improve the fiscal deficit of the country
(b) Increased crude prices will adversely affect the current account deficit of the economy
(c) Agrarian distress got accentuated.
(d) Both (b) and (c)
(e) None of the above

33. Out of the followings which option best describes the phrase "**touch-and-go situation**" as given in the passage?

(a) A situation where it is certain that the outcome will not be favorable
(b) when a person is in the hospital and not stabilized and it is unclear whether he will pull through or not.
(c) an uncertain situation where an outcome is not clear and could change any minute
(d) Both (b) and (c)
(e) None of the above

34. Let's take a situation, "that investment in an economy is 32% (of GDP), and the economic growth corresponding to this level of investment is 8%," out of the followings which option explains the correct scenario based on the situation.

(a) One can ensure of a sustainable high growth rate of economy
(b) To produce one unit of output, 4 unit of capital is needed

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(c) with more and more investment, the capital output ratio itself may change and hence the usual capital output ratio will not be useful.
(d) Both (b) and (a)
(e) None of the above

35. Out of the following options which one best describes the meaning of the line as mentioned in bold in the passage, "The journey to raise the investment ratio is not going to be easy. 'Animal spirits' must be revived."
(a) The path of increasing the output corresponding to the given input will be tough and so the spirits of the workers must be awake so to make them work with full energy and excitement
(b) The natural quality of being full of energy, excitement, and cheerfulness needs to be regained to increase the investment ratio.
(c) 'animal spirits' describes the psychological factors that drive investors to take action when faced with high volatility in the capital markets.
(d) Both (b) and (a)
(e) None of the above

36. How the banking sectors are affecting economic growth?
(a) Increased number of Non-performing assets (NPAs), including stressed assets have decreased the lending capacity of the banks resulting into fall in liquidity in the market
(b) The fall in prices of agricultural products is in one sense a reflection of our success in raising output.
(c) The rupee underwent a severe shock as crude oil prices rose and **abated** after a fall in oil prices.
(d) Both (a) and (b)
(e) None of the above

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Directions (37-38): Choose the word which is most nearly in SAME in meaning as the word printed in bold as used in the passage.

37. Abated

(a) Irresolute
(b) Subside
(c) Indecisive
(d) Increase
(e) Intensify

38. Conducive

(a) Counterfeit
(b) Fictitious
(c) Favorable
(d) Spurious
(e) Illusory

Directions (39-40): Choose the word which is most nearly the OPPOSITE in meaning as the word printed in bold as used in the passage.

39. Normalcy

(a)Perplex
(b)Confound
(c)Baffle
(d)Insanity
(e)Disconcert

40. Dimming

(a)Sharpen
(b)Conspicuous
(c)Flagrant
(d)Brazen
(e)Strident

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Directions (41-50): Read the following passage and answer the following questions based on the given passage. Some of the words are highlighted which would help you to answer some of the questions given.

The visit to China of North Korean leader Kim Jong-un, at the invitation of President Xi Jinping, is significant for two distinct reasons. It is evidence of the continuing calm in the Korean peninsula for nearly a year since the thaw between Pyongyang and Washington that **culminated** in the Singapore summit in June 2018. The meeting also coincides with the resumption of trade negotiations this week between U.S. and Chinese delegations in Beijing. Expectations are that the dialogue between the regional neighbours could impact the trade dispute between the world's two largest economies. Whereas Mr. Xi is keen on securing sanctions relief for Mr. Kim, U.S. President Donald Trump will be equally eager that his peace deal continues to resonate in the region and beyond, notwithstanding the practical hurdles it has encountered. The Xi-Kim meeting cannot have overlooked the stalled progress on the denuclearisation of the Korean peninsula that Mr. Kim and Mr. Trump agreed on in Singapore. The American and North Korean leaders have in recent days reiterated their willingness to schedule another bilateral summit, a hope they have held out for months. But unlike the ambiguous promises issued in the Singapore declaration, Mr. Kim now wants to talk specifics. This could raise the stakes(a share or interest in a business, situation, or system) beyond diplomatic **niceties** and sound bites. In his New Year address, he emphasised the easing of economic sanctions as a priority, on which Beijing's diplomatic **clout** could prove critical despite the lack of movement on the nuclear question. In that speech, Mr. Kim also insisted on a permanent end to the annual joint military exercises between the U.S. and South Korea. Another demand was for multilateral negotiations to declare a formal end to the Korean war in

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place of the truce that has obtained since 1953. The latter issues have acquired greater weight in view of the ongoing rapprochement between Seoul and Pyongyang. This is exemplified by their decision to convert the Demilitarised Zone that separates the two countries into a peace park, and to disarm the joint security area.

Formal negotiations between North Korea and the U.S. have made little headway since the Singapore summit. Access to North Korea's nuclear installations has proved **elusive** to U.S. officials. The sudden cancellation of Secretary of State Mike Pompeo's visit to Pyongyang last August was an indication of the stalemate. A North Korean test of a new tactical weapon in November was seen as a way to pressure Washington for concessions, if not a return to the hostile posturing of previous years. The uneasy calm that has been sustained on the peninsula for over a year now is no doubt a respite from Pyongyang's successive nuclear tests to rattle the U.S. mainland. But Washington is impatient for information on the North Korean weapons stockpile. Pyongyang is anxious about sanctions relief. Something has to give.

41. In what reference the Singapore summit held in June 2018, can be said fruitful for North Korea and the U.S.?

(a) They signed a joint statement agreeing to the denuclearization of the Korean Peninsula

(b) They signed a joint statement, agreeing to security guarantees for North Korea, recovery of soldiers' remains, and follow-up negotiations between high-level officials

(c) During this summit the relations between the two countries were at the peak of their friendliness and cordiality.

(d) Both (a) and (c)

(e) None of the above

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42. Why the visit of North Korean leader Kim Jong-un to China plays a significant role?

(a) It will be the evidence of the continuing calm in the Korean peninsula

(b) The meeting coincided with the negotiations this week between U.S. and Chinese delegations in Beijing gave hope to the people of thwarting the trade dispute between the world's two largest economies.

(c) They signed a joint statement agreeing to the contribution of North Korea in OBOR project

(d) Both (b) and (a)

(e) None of the above

43. As per the information given in the passage, how the upcoming bilateral summit can be expected to be different from the earlier Singapore declaration?

(a) In upcoming summits both the countries can be expected to take some stringent actions towards terrorism

(b) Both the countries will sign an agreement on the yearly bilateral military exercise

(c) Unlike the ambiguous promises issued in the Singapore declaration, North Korea wants to talk with certainty.

(d) Both (b) and (c)

(e) None of the above

44. Out of the following options which states the points which were emphasized during the speech of Mr. Kim on the New Year?

(a) Mr. Kim emphasized the easing of economic sanctions as a priority

(b) In his speech he demanded for multilateral negotiations to declare a formal end to the Korean war in place of the truce that has obtained since 1953.

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(c) Mr. Kim also insisted on a permanent end to the annual joint military exercises between the U.S. and South Korea.
(d) All (a) (b) and (c)
(e) None of the above

45. Out of the following options, which one conveys the idea that the 2018 summit between Washington and Pyongyang in Singapore, seems falling apart?
(a) Access to North Korea's nuclear installations has proved elusive to U.S. officials
(b) The sudden deadlock situation because of cancellation of Secretary of State Mike Pompeo's visit to Pyongyang last August.
(c) A North Korean test of a new tactical weapon in November was seen as a way to pressure Washington for concessions
(d) All (a) (b) and (c)
(e) None of the above

46. As per the given information in the passage, out of the following options which of the statements is false?
(a) The uneasy calm that has been sustained on the peninsula for over a year now is no doubt a respite from Pyongyang's successive nuclear tests to rattle the U.S. mainland.
(b) The American and North Korean leaders have in recent days reiterated their willingness to schedule another bilateral summit, a hope they have held out for months.
(c) The meeting also coincides with the resumption of trade negotiations this week between U.S. and Chinese delegations in Kunming.
(d) In that speech, Mr. Kim also insisted on a permanent end to the annual joint military exercises between the U.S. and South Korea.
(e) None of the above

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Directions (47-48): Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

47. Niceties

(a)Middle
(b)Precisions
(c)Ecstasy
(d)Clink
(e)Felicity

48. Clout

(a) Influence
(b)Distant
(c)Inadequacy
(d)Incompetence
(e)Remote

Directions (49-50): Choose the word which is most nearly OPPOSITE in meaning to the word printed in bold as used in the passage.

49. Elusive

(a)Lead
(b)Front
(c)Head
(d)Direct
(e)Dominate

50. Culminated

(a)Missing
(b)Non-existent
(c)Absent
(d)Foresee
(e)Begin

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1. **(d);** The correct answer choice is option (d). The given options (a) and (c) can be traced from the 1st paragraph where it is mentioned as, "After Mr. Trump announced the pull-out of about 2,000 troops from northeast Syria, Mr. Bolton had said the troops would leave the war-torn country after the Islamic State is beaten. He also said Kurds, U.S. allies in the fight against the IS, should be protected. This has ostensibly angered Turkey." Option (b) can be traced from the very first line of the 2nd paragraph where it is given as, "Part of the problem is with the way Mr. Trump announced his decision to withdraw troops."
   Hence option (d) is the correct answer choice for the given question.

2. **(c);** The correct answer choice is option (c). The answer to the question can be derived from the 1st paragraph of the passage. As mentioned in the 1st paragraph "He also said Kurds, U.S. allies in the fight against the IS, should be protected. This has ostensibly angered Turkey, which considers the Syrian Democratic Forces, the official military wing of Syrian Kurdistan, an offshoot of the Kurdistan Workers' Party, deemed a terrorist group by Ankara and Washington." Option (a) and (b) are out of context. Hence option (c) is the correct answer choice for the given question.

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3. **(d);** The correct answer choice is option (d). Both the options (b) and (c) can be traced from the last lines of 1st paragraph respectively where it is mentioned as, "But it cannot just exit Syria without considering the existing geopolitical equations in the region. Kurds were pivotal in the war against the IS, and it is highly likely that Turkey could attack them as soon as the U.S. troops leave. Ankara sees an autonomous, militarily powerful Kurdistan on the Syrian side of the border as a threat to its territorial integrity." Option (a) is totally out of context. Hence option (d) is the correct answer choice for the given question.

4. **(a);** The correct answer choice is option (a).
"**In a fix**" is a phrasal verb which means
(i) determination of one's position.
(ii) an accurate determination or understanding especially by observation or analysis.
Option (c) can't be the answer choice as it is contradicting the context of the given passage.
Hence, option (a) is the correct answer choice for the given question.

5. **(d);** The correct answer choice is option (d). Both the options (b) and (a) can be traced from the 2nd paragraph where it is mentioned as, "He should have held talks with the stakeholders, including Turkey, Russia and Kurds, before taking a decision. Or he could have used his intent to pull out from Syria as a bargaining chip to extract concessions from other countries involved in the civil war." Option (c) is totally out of context, as there is no mention of the European Court of Human Rights in the passage. Hence option (d) is the correct answer choice for the given question.

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6. **(c);** The correct answer choice is option (c). Option (c) is the only statement which is false as per the information given in the passage. The correct statement can be traced from the 2nd paragraph of the passage where it is given as, "The U.S. can stagger the withdrawal and pursue talks with Turkey, **Russia** and the Syrian government to reach an agreement to guarantee the protection of the Kurds and the defeat of the IS in Syria." All the other given options are correct to the information given in the passage. Hence, option (c) is the correct answer choice for the given question.

7. **(c);** The correct answer choice is option (c).
Rebuffed- reject (someone or something) in an abrupt or ungracious manner.
Obscure- not clearly expressed or easily understood
Omen- an event regarded as a portent of good or evil

8. **(d);** The correct answer choice is option (d).
Ostensibly- as appears or is stated to be true, though not necessarily so; apparently.
Foster-encourage the development of (something, especially something desirable)
Inborn- existing from birth
Apparently- as far as one knows or can see.

9. **(e);** The correct answer choice is option (e).
Concessions- the action of conceding or granting something.
Denial- the action of denying something.

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10. (d); The correct answer choice is option (d).
Hamstrung- severely restrict the efficiency or effectiveness of.
Spite- hostile behaviour; unfriendliness or opposition
Malevolence- the state or condition of being malevolent; hostility

11. (c); Option (c) is the most appropriate choice. The answer can be deduced from the first paragraph of the passage where it is given, *"Irrespective of which party comes to power, the veritable absence of jobs will be the ticking time bomb and, with agriculture brought to its knees, Bharat will no long come to the rescue of India, as it has done in the past."*

12. (b); Option (b) is the most viable choice for the answer. Refer to the first four lines of the second paragraph mentioning that *"A dozen top economists, apart from the former Reserve Bank of India governor, have collectively prepared the five-year agenda for the country spelling out what its economic priorities should be; fixing the roots of the problem while addressing macroeconomic stability. Hence, one should not normally need such top minds to tell Indians about the criticality of a strong, clean banking sector."*

13. (d); Option (d) is the most appropriate choice as can be inferred from the third line of the paragraph 3 where it is given "If *India does generate that growth, the economist argued, "not only will there be less demand for welfare but there will be more resources to service any demand".* Furthermore it is also given that, it is time to consider "stronger, sustainable and inclusive growth", without which India cannot generate the

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resources to significantly expand its welfare schemes, which will be essential to draw people from beyond the margins into the mainstream which automatically makes the option (c) wrong.

14. (d); Option (d) is the most appropriate choice. The answer is mentioned in the second last paragraph of the passage. The lines are quoted as, "*For all the veneer of glory over India's accomplishments in terms of being the world's sixth-largest economy by nominal GDP and the third-largest by purchasing power parity, India has 200 million people in the "food insecure" category and is amongst the top few globally in terms of the largest number of hungry, which gives the game away.*"

15. (e); All the given options are correct. Option (a) (b) (c) and (d) can be traced from **paragraph 4** of the passage where it is given as, "The economists thus advise "prioritizing government spending better, focusing on filling clear investment gaps and protecting the vulnerable". This means a better taxation system with "effective collection from rich non-payers", working on labor reforms, wider spread of quality education, healthcare and addressing the rapidly degenerating environment." Hence, option (e) is the correct answer choice.

16. (c); Option (c) is the most appropriate choice.
Give the game away- to spoil a surprise or secret by doing or saying something that lets someone guess what the secret. The answer can be traced from **paragraph 3** of the passage. The lines are quoted as, "*For all the veneer of glory over India's accomplishments in terms of being the world's sixth-*

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largest economy by nominal GDP and the third-largest by purchasing power parity, India has 200 million people in the "food insecure" category and is amongst the top few globally in terms of the largest number of hungry, which gives the game away."

17. (b); Option (b) is the most appropriate choice to be suited as the answer to the given question.
Tenacious means tending to keep a firm hold of something; clinging or adhering closely.
Persistent means continuing to be firm or obstinate in holding an opinion or course of action in spite of difficulty or opposition.
Rest all are the antonyms of the given word.
Irresolute means showing or feeling hesitancy; uncertain.
Indecisive means Not providing a clear and definite result.
Wavering means moving in a quivering way; flickering.

18. (c); Option (c) is the most viable choice.
Devout- totally committed to a cause or belief.
Reverent- feeling or showing deep and solemn respect.
Counterfeit means imitate fraudulently.
Fictitious means not real or true; imaginary or fabricated.
Spurious means (of a line of reasoning) apparently but not actually valid.
Illusory means based on illusion; not real.

19. (d); Option (d) is the most appropriate choice.
Bewildering means confusing or perplexing.
Ostensible means Stated or appearing to be true, but not necessarily so.
Perplexing means completely baffling; very puzzling.

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Confounding means causing surprise or confusion in (someone), especially by not according with their expectations.
Baffling means impossible to understand; perplexing.
Disconcerting means causing one to feel unsettled.

20. (a); Blatantly means in a completely obvious and unsubtle way.
Stealthily means in a cautious and surreptitious manner, so as not to be seen or heard.
Hence it is the only option which is the opposite of the word given in bold.
Conspicuously means in a clearly visible way.
Flagrantly means in a conspicuously or obviously offensive way.
Brazenly means in a bold and shameless way.
Stridently means in an extremely forceful way.

21. (d); The correct answer choice is option (d). Both the options (b) and (c) can be traced from the starting lines of 2nd passage respectively where it is mentioned as, "Act now allow the capital markets regulator to impose a monetary penalty of at least ₹5 crore on stock exchanges, clearing corporations and depositories for non-compliance with regulatory norms. The penalty can go up to ₹25 crore or three times the amount of gains made out of such failure or non-compliance." Option (a) is nowhere mentioned in the passage. Hence option (d) is the correct answer choice for the given question.

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22. (c); The correct answer choice is option (c). The answer to the question can be derived from the lines of the 2nd paragraph of the passage. As mentioned in the 2nd paragraph "Hitherto, SEBI only had the power to **censure** or warn against any form of failure." Option (a) and (b) can't be considered as the answer as these answers present the powers of the SEBI since the amendments in the Finance Bill 2018. Hence option (c) is the correct answer choice for the given question.

23. (d); The correct answer choice is option (d).
Tick-the-box means, to complete all the steps in a process in an orderly manner.
Hence option (d) is the correct answer choice for the given question.

24. (c); The correct answer choice is option (c). Option (c) is the only statement which is false as per the information given in the passage. The correct statement can be traced from the 4th paragraph of the passage where it is given as, "Minimum penalty of ₹5 crore proposed on market intermediaries such as stock exchanges, clearing corporations and depositories [has emerged] for the first time and is likely to be used **rarely**." All the other given options are correct to the information given in the passage. Hence, option (c) is the correct answer choice for the given question.

25. (c); The correct answer choice is option (c). The answer to the question can be derived from the lines of the last paragraph of the passage. As mentioned in the last paragraph "Interestingly, the government has also allowed the regulator to pursue cases against the legal representatives of defaulters if in case a defaulter perishes during the course of

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regulatory proceedings. "Provided that, in case of any penalty payable under this Act, a licit representative shall be liable only in case the penalty has been imposed before the death of the deceased person." Option (b) can't be considered as the answer as it is out of context. Hence option (c) is the correct answer choice for the given question.

26. (b); The correct answer choice is option (b). The answer to the question can be derived from the lines of the 5th paragraph of the passage. As mentioned in the 5th paragraph ""India is giving exposure to a lot of hybrid funds such as AIF, InvIT and REITs. Though there were applicable laws for their incorporation, management and functioning, there was a need felt to impose deterrents. In the long run, it is expected that more investors will be investing in such funds and will have investment exposure. Hence such a deterrent is necessary," he explained." Option (a) and (c) can't be considered as the answer they are out of context. Hence option (b) is the correct answer choice for the given question.

27. (a); Censure- express severe disapproval of (someone or something), especially in a formal statement.
Condemn- express complete disapproval of; censure.
Malcontent- a person who is dissatisfied and rebellious.
Malignant- evil in nature or effect.
Malfeasance- wrongdoing.
Hence the best answer choice here is option (a).

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28. (c); Capricious means given to sudden and unaccountable changes of mood or behavior.
Juncture- point of time, perch-an object on which a bird alights or roosts.
Hence the best answer choice here is option (c).

29. (d); Deterrent- a thing that discourages or is intended to discourage someone from doing something.
Encouragement- the action of giving someone support, confidence, or hope.
Hence the option (d) is the right answer choice.

30. (d); Heedful- aware of and attentive to.
Unintentional, unpremeditated are the synonym of the given word
The best answer choice is option (d).

31. (e); The answer to the question can be derived from the very first paragraph of the passage. As mentioned in the first paragraph "But strong signs of a trade war emerged, dimming hopes of faster international trade. The smaller economies may get hurt due to this tit-for-tat between the two biggest economies." Option (b) can be explained by the example that, India along with some other Asian economies are to benefit from the higher import tariffs that China has imposed on the US in retaliation to US imposing tariffs on steel and aluminum imports through import substitution.
Hence option (e) is the correct answer choice for the given question.

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32. (b); The answer to the question can be derived from the very first paragraph of the passage. As mentioned in the paragraph, "The rupee underwent a severe shock as crude oil prices rose, and abated after a fall in oil prices. While prices fell, agrarian distress accentuated. India has become the third largest oil importer in the world after China and U.S.A." on increasing the price per barrel country will have to pay more domestic currency in exchange of the dollar resulting in the weakening of the rupee and thus increasing CAD of the country.
Hence option (b) is the correct answer choice for the given question.

33. (d); The correct answer choice is option (d).
If you say that something is touch and go, you mean that you are uncertain whether it will happen or succeed.
Options (b) and (c) convey the same meaning as explained.
Hence option (d) is the correct answer choice for the given question.

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34. (d); The correct answer choice is option (d). Both the given options (b) and (a) can be referred from the lines of the 2nd paragraph of the passage, where it is clearly mentions that "For ensuring a sustained high growth, we need to raise the investment ratio and keep the incremental capital-output ratio (G = S/V, here, G is economic growth, S is saving as a percentage of GDP and V is capital output ratio) at 4." Here, a Rs 32 investment produces an output of Rs 8. Capital output ratio is 32/8 or 4. In other words, to produce one unit of output, 4 unit of capital is needed. Hence option (d) is the correct answer choice for the given question.

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35. (d); The correct answer choice is option (d). Both the given options (b) and (a) can be inferred from the lines of the 2nd paragraph of the passage, where it clearly mentions that, "The Gross Fixed Capital Formation ratio has fallen from 35.8% in 2007-08 to 28.5% in 2017-18. The journey to raise the investment ratio is not going to be easy. 'Animal spirits' must be revived.

'Animal Spirits' is a term used by the famous British economist, John Maynard Keynes, to explain financial and buying decisions in conditions of uncertainty. Animal spirits describes the psychological factors that drive investors to act when faced with high volatility in the capital markets. Thus option (c) should be correct but its nowhere mentioned in the passage so we can't treat option (c) as our answer. Hence option (d) is the correct answer choice for the given question.

36. (a); The answer to the question can be derived from the third paragraph. Increase in NPAs decreases the lending capacity of the banks. NPA is the loan which is given by the bank but has very low probability that the banks would get back their money. As the loan given by a bank is the money deposited by the depositors. So, increase in NPAs decreases the lending capacity of the banks.

If there would be a constraint in the easy accessibility of loans, then start-ups, companies and industry planning to expand or start something new suffer. Hence, the economy also suffers.

So, option (a) is the correct answer.

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37. (b); Option (b) is the most appropriate choice to be suited as the answer of the question.
Abated- (of something unpleasant or severe) become less intense or widespread.
Subside- become less intense, violent, or severe.
Irresolute means showing or feeling hesitancy; uncertain.
Indecisive means Not providing a clear and definite result.

38. (c); Option (c) is the most viable choice.
Conducive- making a certain situation or outcome likely or possible.
Counterfeit means imitate fraudulently.
Fictitious means not real or true; imaginary or fabricated.
Spurious means (of a line of reasoning) apparently but not actually valid.
Illusory means based on illusion; not real.

39. (d); Option (d) is the most appropriate choice.
Normalcy- the condition of being normal; the state of being usual, typical, or expected.
Perplex means completely baffling; very puzzling.
Confound means causing surprise or confusion in (someone), especially by not according with their expectations.
Baffle means impossible to understand; perplexing.
Disconcert means causing one to feel unsettled.

40. (a); Dimming- make or become less intense.
Conspicuous- not unusual; ordinary.
Hence it is the only option which is the opposite of the word given in bold.

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Flagrant means in a conspicuously or obviously offensive way.
Brazen means in a bold and shameless way.
Strident means in an extremely forceful way.

41. (d); The correct answer choice is option (d). Both the options (a) and (c) can be traced from the 1st paragraph where it is given as, "The Xi-Kim meeting cannot have overlooked the stalled progress on the denuclearisation of the Korean peninsula that Mr. Kim and Mr. Trump agreed on in Singapore" and "since the **thaw** between Pyongyang and Washington that **culminated** in the Singapore summit in June 2018." Option (b) though being in the context of the given paragraph but is nowhere mentioned in the passage hence can be omitted from the options easily. Hence option (d) is the correct answer choice for the given question.

42. (d); The correct answer choice is option (d). Both the options (b) and (c) can be traced from the 1st paragraph where it is mentioned that, "The visit to China of North Korean leader Kim Jong-un, at the invitation of President Xi Jinping, is significant for two distinct reasons. It is evidence of the continuing calm in the Korean peninsula for nearly a year since the thaw between Pyongyang and Washington that culminated in the Singapore summit in June 2018. The meeting also coincides with the resumption of trade negotiations this week between the U.S. and Chinese delegations in Beijing. Expectations are that the dialogue between the regional neighbours could impact the trade dispute between the world's two largest economies." Option (c) is totally out of context as there is no mention of OBOR

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project in the passage. Hence option (d) is the correct answer choice for the given question.

43. (c); The correct answer choice is option (c). The answer to the question can be derived from the 1st paragraph of the passage. As mentioned in the 1st paragraph "But unlike the ambiguous promises issued in the Singapore declaration, Mr. Kim now wants to talk specifics." Options (a) and (b) are out of context. Hence, option (c) is the correct answer choice for the given question.

44. (d); The correct answer choice is option (d). all the given options (a) (b) and (c) can be traced from the 1st paragraph where it is mentioned as, "In his New Year address, he emphasised the easing of economic sanctions as a priority, on which Beijing's diplomatic clout could prove critical despite the lack of movement on the nuclear question. In that speech, Mr. Kim also insisted on a permanent end to the annual joint military exercises between the U.S. and South Korea. Another demand was for multilateral negotiations to declare a formal end to the Korean war in place of the truce that has obtained since 1953."
Hence, option (d) is the correct answer choice for the given question.

45. (d); The correct answer choice is option (d). All the given options (a) (b) and (c) can be traced from the 2nd paragraph where it is mentioned as, "Access to North Korea's nuclear installations has proved elusive to U.S. officials. The sudden cancellation of Secretary of State Mike Pompeo's visit to Pyongyang last August was an indication of the stalemate. A North Korean test of a new tactical weapon in November

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was seen as a way to pressure Washington for concessions, if not a return to the hostile posturing of previous years." Hence, option (d) is the correct answer choice for the given question.

46. (c); The correct answer choice is option (c). option (c) is the only statement which is false as per the information given in the passage. The correct statement can be traced from the 1st paragraph of the passage where it is given as, "The meeting also coincides with the resumption of trade negotiations this week between U.S. and Chinese delegations in **Beijing**." All the other given options are correct to the information given in the passage. Hence option (c) is the correct answer choice for the given question.

47. (b); Niceties- accuracy or precision
Ecstasy- an overwhelming feeling of great happiness or joyful excitement
Clink- a sharp ringing sound, such as that made by striking metal or glass
Felicity- a sharp ringing sound, such as that made by striking metal or glass

48. (a); Clout- influence or power, especially in politics or business.
Distant- far away in space or time

49. (d); Elusive - difficult to find, catch, or achieve.
Hence the best answer choice is option (d).

50. (e); Culminated- reach a climax or point of highest development
Foresee- be aware of beforehand; predict
Hence, option (e) is the correct answer.

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LOD-MODERATE

Directions (1-10): 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.

With the Narendra Modi government completing three years in office next month, it is time to look at its performance. Here we focus on agriculture that engages 47 per cent of the work force, as per the Labour Bureau, and without whose development "sabka saath, sabka vikas" is not possible. In the first three years of the Modi government, agri-GDP grew by just 1.7 per cent per annum, which is less than half of what was achieved during the last three years of the UPA government (3.6 per cent). Such a poor performance was caused primarily by droughts in 2014 and 2015. In order to tackle droughts more effectively, the Modi government tweaked and **improvised** existing schemes and launched the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) and Pradhan Mantri Fasal Bima Yojana (PMFBY). Also, a new scheme, the e-National Agriculture Market (e-NAM), was launched to link 585 regulated agri-markets across the country.
Obviously, things cannot change overnight. But based on our careful analysis, one can say that these steps are in the right direction though implementation has been rather weak in most cases. Also, we firmly believe that without a champion for agriculture in the government, these schemes may fall far short of their promises and claims. This would be clear if we examine these three flagship schemes in some detail.

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PMKSY was launched on July 1, 2015, to give "har khet ko paani" (water to every field) and improving water use efficiency through "more crop per drop". But the implementation of various components of this scheme depends on three different departments — Agriculture, Water Resources, and Rural Development.

However, a new mission directorate for PMKSY is set up under the Ministry of Water Resources. The government identified 99 projects for early completion under the Accelerated Irrigation Benefit Programme (AIBP), which together will irrigate 76 lakh hectares (ha) upon completion. Of these 99, 23 projects (Priority-I) were shortlisted for completion by March 2017, another 31 projects (Priority-II) during FY18, and the remaining 45 projects (Priority-III) are to be completed by December 2019. Financial support was to be given through NABARD's Long Term Irrigation Fund of Rs 40,000 crore. Of these 99 projects, 26 are in Maharashtra which had seen long delays and allegations of corruption. On the exact progress, out of the 23 projects to be completed by March 2017, none was actually completed, although many are expected to be completed soon.

The component of micro irrigation (MI) in PMKSY has done better and 8.13 lakh ha of additional area is said to have been brought under MI. The total area under MI is about 9 million ha while the potential for MI is almost 10 times more. The government would do better if MI is treated at par with AIBP in terms of funding. MI can move faster with much better results in terms of water-use efficiency.

PMFBY is another flagship programme of the Modi government. For the first time, farmers' share of the premium was pegged at 2 per cent for kharif crops and 1.5 per cent for rabi crops. As a result, the area covered under insurance increased from 27.2 million ha in kharif 2015 to 37.5 million ha in kharif 2016, and the sum insured increased from Rs 60,773 crore to Rs 1,08,055 crore over the same period. However, the system of crop damage assessment has not changed

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much and most of the states could not even procure smartphones that were supposed to facilitate the faster compilation of crop cutting experiments.

Some state governments did not take the cost of cultivation as the amount to be insured with a view to saving their outgo on the premium subsidy. Many state governments did not pay the premium on time, as a result of which the farmers' claims could not be settled expeditiously. In sum, there is still much work to be done on the implementation side, else the large expenditure from the government kitty will be spent without **accruing** commensurate benefits to farmers.

The third mega scheme launched by the Modi government — in April 2016 — is e-NAM. The idea was to enable buyers located in distant places to purchase agri-commodities from any mandi. The GoI also decided that state governments can apply for a grant of Rs 30 lakh per mandi (enhanced to Rs 75 lakh from this year) for related infrastructure and hardware, provided they undertake some reforms in their Agricultural Produce Market Committee (APMC) rules. These included a single trading license to operate in any mandi in the state, single point **levy** of market fee, and provision for e-auction of agricultural commodities in the rules and regulations of the state.

So far, 417 mandis located in 13 states are claimed to have been connected to the e-NAM portal. In most mandis the sales through traditional auctions are being shown as turnover through e-NAM. Out of a turnover of approximately Rs 15,605 crore in e-NAM, Haryana alone is showing a turnover of Rs 8,237 crore. But our enquiry into this revealed that very few auctions are being conducted by using the software. So far, there are no inter-mandi auctions and there is no evidence that farmers have gained from this system either in terms of cutting down commissions of arhtiyas or better price realisation. The ambition of creating an all-India agri-market, therefore, still remains a distant dream. The e-NAM can be a game changer only if it is steered as **diligently** as the GST.

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But all these flagship programmes are dwarfed when one looks at the money being spent on food and fertiliser subsidies, which exceeds Rs 3,00,000 crore (including arrears) in 2017. One had hoped that the Modi government will take bold decisions to streamline these by moving towards Direct Benefit Transfer (DBT) to beneficiaries' accounts. The progress on this front has been tardy and one doubts whether any bold reforms are coming soon. Although the Modi government has made the right moves, yet its flagship schemes have not made much difference to the lives of farmers so far.

1. According to the passage, what are the flagship schemes for agriculture by Modi's government?
(i) Direct Benefit Transfer Scheme
(ii) Goods and Services Tax Scheme
(iii) PMKSY
(iv) Sabka Sath, Sabka Vikas scheme
(v) e- NAM scheme
(a) Only (i) is true
(b) Only (v) is true
(c) Both (i) and (iii) are true
(d) Both (iii) and (v) are true
(e) All are true

2. Which of the following is **false** in context of the passage?
(a) The ambition of creating an all-India agri-market, still remains a distant dream.
(b) The government would do better if micro irrigation is treated at par with AIBP in terms of funding.
(c) The government identified 99 projects for early completion under the Accelerated Irrigation Benefit Programme.\

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(d) The idea was to disable buyers located in distant places to purchase agri-commodities from any mandi.
(e) All are true.

3. According to the passage, what is the purpose of introducing e-NAM portal by Modi government?
(a) It was introduced for e-auction of agricultural commodities in the rules and regulations of the state.(
b) To link 585 regulated agri-markets across the country.
(c) To enable buyers located in distant places to purchase agri-commodities from any mandi.
(d) Both (a) and (c) are true
(e) All are correct

4. According to the passage, which of the following is **true**?
(a) e-NAM scheme was launched to link 585 regulated agri-markets across the country.
(b) The progress on this front has been tardy.
(c) Farmers' share of the premium was pegged at 2 per cent for kharif crops.
(d) The GoI also decided that state governments can apply for a grant of Rs 30 lakh per mandi.
(e) All are true

5. Why did the Flagship schemes introduced by the Modi government fail to make much difference to the lives of the farmers?
(i) Due to Sluggish progress in the implementation of the Schemes.
(ii) As the money spent exceeded the particular limit in the form of subsidies.
(iii) Long delays and allegation of corruption at different levels.

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(a) Only (i) is true
(b) Only (ii) is true
(c) Both (i) and (ii) are true
(d) Both (ii) and (iii) are true
(e) All are correct

6. What are the consequences of introducing PMFBY?
(a) The system of crop damage evaluation has changed.
(b) Farmers' share of the premium pegged at 2.5 per cent for kharif crops and 1.5 per cent for rabi crops.
(c) Area covered under insurance has increased.
(d) Improved water use efficiency.
(e) Agri-GDP increased to 1.7%.

Directions (7-8): Choose the word/group of words which is most **opposite** in meaning to the word/group of words printed in bold as used in passage.

7. Improvised
(a) impromptu
(b) extempore
(c) prepared
(d) quest
(e) spurious

8. Accruing
(a) Dissipate
(b) Aggregate
(c) Incorporate
(d) Culminate
(e) Eventuate

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Directions (9-10): Choose the word/group of words which is most **similar** in meaning to the word/group of words printed in bold as used in passage.

9. **Levy**
   (a) Remit
   (b) Transpire
   (c) Betide
   (d) Gloze
   (e) Obtrude

10. **Diligently**
   (a) Assiduously
   (b) Strenuously
   (c) Entrench
   (d) Infringe
   (e) Infect

Directions (11-15): 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.

Enunciated by Jung as an integral part of his psychology in 1916 immediately after his unsettling confrontation with the unconscious, the transcendent function was seen by Jung as uniting the opposites, transforming psyche, and central to the individuation process. It also undoubtedly reflects his personal experience in coming to terms with the unconscious. Jung portrayed the transcendent function as operating through symbol and fantasy and mediating between the opposites of consciousness and the unconscious to prompt the

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emergence of a new, third posture that transcends the two. In exploring the details of the transcendent function and its connection to other Jungian constructs, this work has unearthed significant changes, ambiguities, and inconsistencies in Jung's writings. Further, it has identified two separate images of the transcendent function: (1) the narrow transcendent function, the function or process within Jung's pantheon of psychic structures, generally seen as the uniting of the opposites of consciousness and the unconscious from which a new attitude emerges; and (2) the expansive transcendent function, the root metaphor for psyche or being psychological that subsumes Jung's pantheon and that apprehends the most fundamental psychic activity of interacting with the unknown or other. This book has also **posited** that the expansive transcendent function, as the root metaphor for exchanges between conscious and the unconscious, is the wellspring from whence flows other key Jungian structures such as the archetypes and the Self, and is the core of the individuation process. The expansive transcendent function has been explored further by surveying other schools of psychology, with both depth and non-depth orientations, and evaluating the transcendent function alongside structures or processes in those other schools which play similar mediatory and/or transitional roles.

11. The above passage is most likely an excerpt from:
(a) A research note
(b) An entry on a psychopathology blog
(c) A popular magazine article
(d) A scholarly treatise
(e) A newspaper article

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12. It can be definitely inferred from the passage above that

(a) The expansive transcendent function would include elements of both the Consciousness and the Unconscious.

(b) Archetypes emerge from the narrow transcendent function.

(c) The whole work, from which this excerpt is taken, primarily concerns itself with the inconsistencies in Jung's writings.

(d) Jung's pantheon of concepts subsumes the root metaphor of psyche.

(e) The transcendent is the core of the individuation process.

13. A comparison similar to the distinction between the two images of the transcendent function would be:

(a) raucous: hilarious

(b) synchronicity: ontology

(c) recession: withdrawal

(d) penurious: decrepit

(e) none of the above

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14. As per the passage, the key Jungian structure - other than the Self-that emerges from the expansive transcendent function may NOT be expressed as a(n):

(a) Stereotype

(b) Anomaly

(c) Idealized model

(d) Original pattern

(e) Epitome

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15. Choose the word most similar in meaning to the word "**Posit**" as used in the passage.

(a)Eschew
(b)Reprobate
(c)Outcast
(d)Censure
(e)Propound

Directions (16-23): 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.

China has achieved some four decades of rapid economic growth. But one powerful source of growth has yet to be fully tapped: urbanization. Now, the potential of megacities as an engine of dynamism and increased prosperity is finally getting the high-level attention it deserves. Over the last decade, China has been working to shift from a manufacturing-led growth model fuelled by low-cost labour to an innovation-led, higher-value-added model underpinned by strong productivity gains. Urbanization will be critical to facilitate this shift, not least by enabling economies of scale. Currently, though China is the world's most populous country and its second-largest economy, only half the population lives in urbanized areas, and less than 10% reside permanently in megacities. And the country's urbanization rate remains well below the global average. Growth in China's megacities—metropolitan areas with a population exceeding 10 million—has long been heavily constrained by rigid state administrative divisions and planning agencies. Indeed, in pursuing rapid industrialization, megacities have often been less successful than smaller cities—which have largely evaded such constraints—in accumulating productive capital, attracting foreign direct investment (FDI), and demonstrating entrepreneurial spirit.

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In the 1990s, the small city of Kunshan became China's leading centre for manufacturing electronic products. By integrating themselves into global supply chains, small cities in Guangdong province—including Dongguan, Huizhou, Shunde and Zhongshan—have played a critical role in establishing China as the "Factory Of The World." But while the success of smaller cities is to be celebrated, it is China's megacities where the greatest potential to fuel future progress in productivity—and thus GDP (gross domestic product) growth—is to be found. So far, China has just four "first-tier" cities (with populations exceeding 20 million): Beijing, Shanghai, Guangzhou and Shenzhen.

Given the size of China's population and economy, that is not a lot. And, in fact, there is no reason to believe that these megacities have reached their capacity, in terms of population or contribution to economic growth. Moreover, China has many dynamic second-tier cities—such as Chengdu, Tianjin, Hangzhou, Wuhan and Suzhou—that are capable of reaching first-tier status, if given the chance.

In order to maximize the potential of China's cities, the government will need to be much more adaptive and flexible, especially regarding its notoriously strict control of urban land-development ratios. In particular, China must abandon its land-quota system, which not only limits the amount of land cities can develop for future productivity growth, but also allocates a disproportionate share of land to factories. Otherwise, urbanization will continue pushing up already-high housing costs, but not efficiently enough to power sustained growth and development. The good news is that local governments are already working with the central government to **alleviate** or even eliminate existing administrative constraints.

From 2010 to 2016, the annual GDP of the Greater Bay Area soared from ¥5.42 trillion ($82 billion) to ¥9.35 trillion ($1.42 trillion), making it the world's third-largest urban economy, after Tokyo and New York. Yet the population of the Guangdong-Hong Kong-Macau

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Greater Bay Area is growing fast, and its GDP per capita is less than half that of Tokyo, suggesting that its potential is nowhere near depleted.

Moreover, China's leaders seem to be eyeing a second greater bay area, centered on Hangzhou Bay, which, because it overlaps with the Yangtze River Delta, could go a long way towards integrating that already-prosperous region. Such a cluster could cover the coastal megacity of Shanghai, as well as about 10 more important cities across the Zhejiang and Jiangsu provinces. It would include world-class ports, such as the Port of Ningbo-Zhoushan (the world's busiest in terms of cargo tonnage). The result would be a bay area on the scale of San Francisco and Tokyo.

The pace of China's economic growth over the last four decades has been unprecedented. But China has yet to complete its rise to rich-country status. As it upgrades its economy to become more knowledge-based and technology-driven, it is again **leveraging** its strengths. There is no better example of this than the ongoing effort to tap the potential of megacities.

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16. According to the passage, Urbanization is considered as powerful source of growth for China. Why?

(I) As China lacks the potency and prosperity despite being the second largest economy in the world and pursuing rapid industrialization.

(II) As Urbanization will assist China in transforming manufacturing-led growth into an innovation-led growth which ameliorates a proportionate saving in costs gained by an increased level of production.

(III) China being world's most populous country and the second largest economy needs advancement in the entrepreneurial spirit and foreign direct investment.

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(a) Only (I) is correct.
(b) Only (II) is correct.
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

17. The author has mentioned China as 'Factory of the world' to imply that
(a) China has a large number of factories in the world.
(b) China is a leading centre for manufacturing products.
(c) China has got the world's best factories among all other nations.
(d) The factories of China are confined to only four cities.
(e) All of the above.

18. How, according to the passage, can China shift from manufacturing- led growth model to city-led growth model?
(I) By alleviating or eliminating existing administrative constraints.
(II) By strictly controlling the urban land-development ratios.
(III) By allocating a proportionate share of land to the factories
(a) Only (I) is correct.
(b) Only (II) is correct.
(c) Both (I) and (II) are correct
(d) Both (II) and (III) are correct
(e) All are correct

19. According to the passage, what is/ are the plan(s) of China to tap the potential in the country?
(a) China is planning to abandon its land quota system to boost the economy of the country.

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(b) China is ameliorating its economy to become more knowledge-based and technology-driven to leverage its strengths.
(c) China is clustering with already prosperous region to form a greater bay area and hence enhancing the economic growth.
(d) Both (b) and (c) are correct.
(e) All are correct

20. Which of the following is an appropriate **theme** of the passage?
(a) Rapid economic growth in China.
(b) China's shift to city- led growth
(c) Making China Urbanized
(d) The Greater Bay area Project of China
(e) Building a Dynamic and Prosperous China

21. Which of the following sentences is/ are not a part of the passage?
(a) Smaller cities of China are less successful in conducting rapid industrialization than megacities.
(b) The annual GDP of the Greater Bay Area soared from ¥5.42 trillion ($82 billion) to ¥9.35 trillion.
(c) The Central government is working hand in hand with local governments to eliminate existing administrative constraints.
(d) China has not yet gained a rich country status.
(e) All of the above are correct.

Directions (22): Choose the word/group of words which is most SIMILAR in meaning to the word/group of words printed in bold as used in passage.

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22. Leverage

(a) pithy
(b) proclivity
(c) relegate
(d) succor
(e) annunciate

Direction (23): Choose the word/group of words which is most OPPOSITE in meaning to the word/group of words printed in bold as used in passage.

23. Alleviate

(a) extricate
(b) aggravate
(c) promulgate
(d) digress
(e) onerous

Directions (24-31): 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.

Built heritage is **a significant public good** and is recognized as such in the Constitution's Seventh Schedule. It nurtures our collective memories of places and is a significant constituent in the identity of cities. It has invaluable potential to contribute to our knowledge of not just history and the arts, but also science and technology. Several buildings and sites throughout the country, even entire areas or parts of historic cities, are examples of sustainable development. They demonstrate complex **connections of man with nature.**

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Unlike other intangible forms of cultural inheritance, our built heritage is an irreplaceable resource. It is site-specific. Knowledge gained from such resources can provide constructive ways to address development challenges.

India, with several millennia of history, boasts of a diverse and rich built heritage. Each region of our subcontinent boasts of monumental buildings and remarkable archaeology. Yet, less than 15,000 monuments and heritage structures are legally protected in India—a fraction of the 600,000 protected in the UK. **Persistent** oversight of the values of our heritage is one of the major **paradoxes** of physical planning and urban development in post-colonial India. People show less interest to save monuments and heritage. Heritage sites are more often than not seen as consumables and usually end up as the tourism industry's cash cows and little else. Even those structures considered to be of national/state or local importance in India and protected as such remain under threat from urban pressures, neglect, vandalism and, worse, **demolition**, only for the value of the land they stand upon. This poor state of preservation of a large part of our national heritage is a result of the inability of those entrusted with their care and management to unlock the economic potential of these sites and demonstrate that conservation efforts can lead to meeting development objectives in a more sustainable manner.

The government must ensure that visits to monuments and archaeological sites are exciting for visitors. It is required that the cultural context and intangible heritage—music, food, ritual, dress, personalities, sport, festivals—associated with the sites be explained to the visitor. Cultural events that would usually attract large numbers should be organized at less visited monuments and heritage enthusiasts encouraged to buy annual passes that allow unlimited repeat visits. Funds spent on introducing such measures and facilities

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will quickly yield rich dividends. To pass on our built heritage to future generations in a better condition than we inherited it, liberalization of the cultural sector needs to be brought in and responsibility entrusted to private entities, universities, non-profits, even resident welfare associations. A combination of non-governmental partners engaging the specialists required and government agencies supervising conservation efforts could ensure that the highest standards are met. Heritage buildings everywhere utilize local materials; the skills to work upon these are in the local communities. Obviously, any conservation effort then has to source locally—creating employment and economic opportunities.

Many an Indian ruler commissioned forts, palaces and temples in times of drought as a life-saving economic incentive for the populace. "Make in India" objectives will thus be met by any well planned and implemented conservation effort while simultaneously creating an economic asset that continues to pay rich dividends for years to come. Central government grants could be made available to fund conservation efforts by the states and private owners. Property tax waivers, permission for change of land use and transferable development rights are amongst other incentives those residing within the 100m "prohibited zones" of nationally protected monuments could receive. Besides being used as hotels or museums or libraries, heritage buildings could also easily be adapted to serve as schools or clinics—lending economic value to local communities. While representing a higher aesthetic and building quality, it is always more economical to convert a building than to build afresh. To be meaningful, conservation works need to be coupled with urban improvements, improved transport infrastructure, providing economic opportunities, and improving health, education and

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sanitation infrastructure. Only then will heritage assets be valued by those living around them. Conservationists have often expected local communities to contribute towards the conservation effort while not offering any incentives and imposing heavy restrictions. Such an approach is never likely to succeed.

24. According to the passage, what are the concerns related to the heritage sites?

(a) Only few monuments and heritage structures are protected.
(b) Person in charge is incompetent to take care of the monuments.
(c) Conservation of heritage is not seen as a priority to human need and development.
(d) It remains under threat for the value of land they stand upon.
(e) All are correct

25. Which of the following is true in context of the passage?

(a) Knowledge gained from such resources cannot provide constructive ways to address development challenges.
(b) Central government grants could be made available to fund conservation efforts by the states and private owners.
(c) Conservationists have often expected local communities to contribute towards the conservation effort while offering any incentives and imposing heavy restrictions.
(d) Inbuilt heritage nurtures our collective memories of places and is a significant constituent in the identity of cities.
(e) All are correct

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26. According to the passage, what needs to be done in order to protect the heritage?

(a) Awareness campaigning needs to be organized.

(b) Government should make the visit of monument sites interesting to attract the tourists.

(c) Government should team up with private companies to conduct the conservation efforts.

(d)Both (b) and (c) are correct

(e) All are correct

27. Why there is need to protect heritage sites?

(i) To make local people aware of the importance of monuments and heritage sites.

(ii) Because Heritage sites provide knowledge and useful ways to address development challenges.

(iii) To raise country's income.

(a) Only (i) is correct

(b) Only (ii) is correct

(c) Both (i) and (iii) are correct

(d) Both (ii) and (iii) are correct

(e) All are correct

28. Which of the following is false in context of the passage?

(a) While representing a higher aesthetic and building quality, it is always less economical to convert a building than to build afresh.

(b) Only then will heritage assets be valued by those living around them.

(c) Any conservation effort then has to source locally—creating employment and economic opportunities.

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(d) Several buildings and sites throughout the country, even entire areas or parts of historic cities, are examples of sustainable development.

(e) Monuments demonstrate complex **connections of man with nature.**

Directions (29-30): Choose the word/group of words which is most **opposite** in meaning to the word/group of words printed in bold as used in passage.

29. Persistent

(a) constant
(b) perpetual
(c) ceasing
(d) pertinacious
(e) protracted

30. Paradoxes

(a) regularity
(b) ambiguity
(c) emaciation
(d) timid
(e) gruntled

Directions (31): Choose the word/group of words which is most **similar** in meaning to the word/group of words printed in bold as used in passage.

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31. Demolition

(a) annihilation
(b) perversity
(c) mischief
(d) subversion
(e) treason

Directions (32-38): 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.

The study of history traditionally has had fixed boundaries and focal points—periods, countries, dramatic events, and great leaders. It also has had clear and firm notions of scholarly procedure: how one inquires into a historical problem, how one presents and documents one's findings, what constitutes admissible and adequate proof.

Anyone who has followed recent historical literature can testify to the revolution that is taking place in historical studies. The currently fashionable subjects come directly from the sociology catalog: childhood, work, leisure. The new subjects are accompanied by new methods. Where history once was primarily narrative, it is now entirely analytic.

The old questions "What happened?" and "How did it happen?" have given way to the question "Why did it happen?" Prominent among the methods used to answer the question "Why" is psychoanalysis, and its use has given rise to psychohistory.

Psychohistory does not merely use psychological explanations in historical contexts. Historians have always used such explanations when they were appropriate and when there was sufficient evidence for them. But this pragmatic use of psychology is not what psychohistorians intend. They are committed, not just to psychology

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in general, but to Freudian psychoanalysis. This commitment precludes a commitment to history as historians have always understood it. Psychohistory derives its "facts" not from history, the detailed records of events and their consequences, but from psychoanalysis of the individuals who made history, and deduces its theories not from this or that instance in their lives, but from a view of human nature that transcends history. It denies the basic criterion of historical evidence: that evidence be publicly accessible to, and therefore assessable by, all histori And it violates the basic tenet of historical method: that historians be alert to the negative instances that would refute their theses. Psychohistorians, convinced of the absolute rightness of their own theories, are also convinced that theirs is the "deepest" explanation of any event that other explanations fall short of the truth.

Psychohistory is not content to violate the discipline of history (in the sense of the proper mode of studying and writing about the past); it also violates the past itself. It denies to the past an integrity and will of its own, in which people acted out of a variety of motives and in which events had a multiplicity of causes and effects. It imposes upon the past the same determinism that it imposes upon the present, thus robbing people and events of their individuality and of their complexity. Instead of respecting the particularity of the past, it assimilates all events, past and present, into a single deterministic **schema** that is presumed to be true at all times and in all circumstances.

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32. Which of the following best states the main point of the passage?

(a) The approach of psychohistorians to historical study is currently in vogue even though it lacks the rigor and verifiability of traditional historical method.

(b) Areas of sociological study such as childhood and work are of little interest to traditional histori

(c) The psychological assessment of an individual's behavior and attitude is more informative than the details of his or her daily life.

(d) History is composed of unique and non repeating events that must be individually analyzed on the basis of publicly verifiable evidence.

(e) None of the above.

33. It can be inferred from the passage that the methods used by psychohistorians probably prevent them from

(a) presenting their material in chronological order

(b) producing a one-sided picture of an individual's personality and motivations

(c) uncovering alternative explanations that might cause them to question their own conclusions

(d) offering a consistent interpretation of the impact of personality on historical events

(e) recognizing connections between a government's political actions and the aspirations of government leaders

34. The passage supplies information for answering which of the following questions?

(a) What are some specific examples of the use of psychohistory in historical interpretation?

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(b) When were the conventions governing the practice of traditional history first established?
(c) When do traditional historians consider psychological explanations of historical developments appropriate?
(d) What sort of historical figure is best suited for psychohistorical analysis?
(e) What is the basic criterion of historical evidence required by traditional historians?

35. The author of the passage suggests that psychohistorians view history primarily as
(a) A report of events, causes, and effects that is generally accepted by historians but which is, for the most part, unverifiable.
(b) An episodic account that lacks cohesion because records of the role of childhood, work, and leisure in the lives of historical figures are rare.
(c) An uncharted sea of seemingly unexplainable events that have meaning only when examined as discrete units.
(d) A record of the way in which a closed set of immutable psychological laws seems to have shaped events.
(e) A proof of the existence of intricate causal interrelationships between past and present events.

36. From the passage it can be inferred that one way in which traditional history can be distinguished from psychohistory is that traditional history usually
(I) views past events as complex and having their own individuality
(II) relies on a single interpretation of human behavior to explain historical events

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(III) interprets historical events in such a way that their specific nature is transcended

(a)Only I is correct
(b)Only II is correct
(c)Only III is correct
(d)Both I and III are correct
(e)All are correct

37. In presenting the analysis, the author does all of the following EXCEPT:

(I) Make general statements without reference to specific examples.
(II) Question the adequacy of the psychohistorians' interpretation of events.
(III) Point out inconsistencies in the psychohistorians' application of their methods.
(IV) Contrast the underlying assumptions of psychohistorians with those of traditional histori

(a)Only I
(b)Only IV
(c)Both I and II
(d)Both I and III
(e)None of the above.

38. Choose the word most similar in meaning to the word, "**schema**" as used in the passage.

(a)Blueprint
(b)Anarchy
(c)Snarl
(d)Labyrinth
(e)Bustle

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Directions (39-48): 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.

Karl Marx could have been writing about the bad loan problem in India when he said "Men make their own history, but they do not make it as they please… but under circumstances existing already, given and transmitted from the past. The tradition of all dead generations weighs like a nightmare on the brains of the living." Today, every Indian banker recognises that the bad loans (NPAs) created by previous generations weigh like a nightmare on the brains of the living!

The NPA problem is urgent and grows every day. The conflict between the political narrative (the government cannot bail out the rich industrialists) and economic necessity (the need for a haircut by banks and the fact that interest compounding itself would have added 80 per cent to the corpus of bad loans in the last four years) makes choices hard and the way forward complicated. A lack of resolution continues to slow the GDP growth rate and is reflected in the **insipid** IIP numbers. It needs courageous attention.

But there are six other substantive areas that need attention and which may be easier to move on.

One, financing micro enterprises. There are about 50 million MSMEs contributing to about 38 per cent of India's GDP, 40 per cent of national exports, 45 per cent of manufacturing output and 20 per cent of employment. Of these, 45 million are unregistered micro enterprises that have almost no access to formal credit. Digitisation (ubiquitous connectivity, unlimited data storage, advanced analytics, savage computing power, artificial intelligence, robotics and smart handheld devices) can change the **paradigm** here. For example, with

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Aadhaar, a purposeful push in CIBIL, data availability post-GST and advanced analytics, this space is ripe for massive innovation.

The new paradigm can fundamentally change the attractiveness of making low ticket-size loans profitable and challenge the hegemony of money lenders in this segment. Micro enterprises need to be pushed to register and become a part of the credit bureau to facilitate this change. Formal credit will make their businesses more stable.

Two, old private sector banks (OPSB). We have 13 OPSBs with 4 per cent share of banking assets. Compare this with the 14 new private sector banks, none older than 22 years, with 21 per cent share of assets. Federal bank, the biggest OPSB, has half the asset size of Kotak Mahindra Bank and only 15 per cent of HDFC Bank. KMB started 15 years ago while Federal Bank has an 85 year-old history. Imagine the positive impact on the sector if these 13 OPSBs operated at the same level of efficiency as the new private sector banks. To be fair to the RBI, the first steps of change are evident in the recent sale of the Catholic Syrian bank to Fairfax or in the transformation underway in RBL with a new management. Instead of daily media speculation about mergers amongst new private sector banks, there should be a plan to **facilitate** the takeover of OPSBs by new private sector banks, or to encourage private equity firms to take majority ownership to change the ambition and management of these banks. Their transformation will greatly aid the modernisation of Indian banking.

Three, non-bank finance companies (NBFC). The sluggishness and constraints of public sector banks provide a space for the NBFCs to operate in India. Due to the modest capital requirements of just Rs 2 crore to start an NBFC, there are 12,000 registered NBFCs in India. Yet, the top 25 account for about 80 per cent of total NBFC assets. While getting bank licences in India is very difficult, starting an NBFC is very easy. Yet such **proliferation** is risky. I would urge the RBI to offer more bank licences and tighten the NBFC regime. The RBI should

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raise minimum capital requirements of the NBFCs to, say, Rs 100 crore and impose some listing requirement for the NBFC or its holding company within three to five years. Bigger NBFCs will be able to reach unserved segments better and will also be more robust.

Four, public sector banks. Over the past 10 years, I have commented on public sector bank reform. We all know the problems and the potential solutions. There is a need to change the concept of government ownership away from 51 per cent to becoming the single largest owner, as was even recommended in the Narasimham Committee report. This will address the triple issues of governance reform, HR reform and capital constraints. We could debate the method by which we achieve this goal but it is necessary. However, to start with, we could take the modest step of corporatising these banks and bringing them under the Companies Act.

Five, cooperative banks. The entire cooperative bank experiment needs a relook. So far, they have not made a meaningful dent on financial exclusion. In fact, the JAM (Jan Dhan accounts, Aadhaar, mobile phones) push by the current government has done more for financial inclusion than 70 years of cooperative banking. The problems of cooperative banks are well understood but reform is hampered by politics and the consequent dual regulation. They lag in technology, skills and have a tough time raising capital from members. We need to push the JAM trinity and relook at the need for the cooperative bank sector.

Six, payments banks. The RBI created two new bank categories — small banks and payments bank. In my view, the history of small banks in India is a history of failure. Payments banks, however, are an interesting innovation but, in their current form, they are an unviable business proposition. They are allowed to only accept deposits of Rs 1 lakh or less and invest these in government securities and make money by participating in the payments business. To make them

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viable, the RBI should consider allowing them to make loans of up to Rs 1 lakh. They can then also address the gap in funding to micro enterprises, currently dependent on the traditional money lenders.
A final pet peeve of mine is the National Housing Bank (NHB). It serves no clear purpose. The NHB should be merged with the RBI, like the FMC was merged with SEBI. If we can move on the areas of reform highlighted in this piece, our banking sector will become more modern, competitive, inclusive, digital and robust. It could enable the Prime Minister's slogan of "sabka saath, sabka vikas" by making the provision of finance easier for all Indi

39. Which among the followings is the most appropriate title of the given passage?
(a) The Narasimhan committee report
(b) Road to Bankability
(c) Strengthening of Indian banking sector
(d) Modernisation of Indian banking
(e) The NPA problem

40. According to the passage, what makes the GDP continue to slow down?
(a) The increase in corruption in the banking sector.
(b) The lack of decision making and growing Non performing asset.
(c) Not paying attention towards the small farming sector.
(d) Shortage of funds to small enterprises due to merging of various banks.
(e) All of the above.

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41. How the new private sector banks can contribute to modernization of Indian banking system?

(i) By financing the old private sector banks

(ii) By taking over the old private sector banks

(iii) By encouraging old private sector banks to finance the micro enterprises

(a) only (i) is correct

(b) only (ii) is correct

(c) Both (i) and (ii) are correct

(d) Both (ii) and (iii) are correct

(e) All are correct.

42. Which of the following is **false** in context of the passage?

(a) Government should be the single largest owner of the public sector banks.

(b) Micro Enterprises need to be encouraged to register and become part of credit bureau.

(c) National Housing Bank serves no clear purpose so it should be merged with RBI.

(d) Digitisation can help to modernize the banking system.

(e) All are true

43. What is the tone of the author in the above passage?

(a) Laudatory

(b) Nostalgic

(c) Sarcastic

(d) Didactic

(e) Satirical

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44. According to the author, what measures need to be taken by RBI for operating NBFC in India?
(i) Raising minimum capital requirement
(ii) Allowing NBFC to make loans
(iii) restricting the number of NBFC in India
(a) Only (i) is correct
(b) Only (ii) is correct
(c) Both (i) and (ii) are correct
(d) Both (ii) and (iii) are correct
(e) All are correct.

Directions (45-46): 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.

45. Insipid
(a) feeble
(b) risible
(c) inane
(d) innocuous
(e) exhilarating

46. Paradigm
(a) preconceived
(b) exemplar
(c) ingenuous
(d) Brusque
(e) cagey

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Directions (47-48): 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.

47. Facilitate

(a) promote
(b) hasty
(c) impede
(d) esteem
(e) gratify

48. Proliferation

(a) leeway
(b) ramification
(c) escalation
(d) dispersion
(e) diminish

Directions (49-53): 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.

Demography of organisations, also called population ecology is an interesting field. It proposes that organisational mortality processes depend upon the age and size of the organisation, as well as on characteristics of populations and environments. Moreover, there is evidence of an imprinting process - meaning that environmental conditions at certain early phases in an organisation's development have long-term consequences. In particular, organisations subject to intense competition have elevated mortality hazards at all ages. A central theme is structural inertia, the tendency for organisations to

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respond slowly relative to the speed of environmental change. A central argument holds that the inertia derives from the very characteristics that make organisations favoured actors in modern society in terms of reliability and (formal) accountability. It follows that changes in an organisation's core features are disruptive and increase mortality hazards, at least in the short-run. Research on this subject tends to support this view. The concept of niche provides a framework of relative environmental variations and competition to population dynamics and segmentation. Much **empirical** work examines the niches of organisational populations in terms of dimensions of social, political, and economic environments. Most research in this field builds on theories of resource partition and of density dependence. Resource partitioning theory concerns the relationship between increasing market concentration and increasing proliferation of specialists in mature industries. The key implication of this theory concerns the effects of concentration on the viability of specialist organisations (those that seek to exploit a narrow range of resources). The theory of density-dependent organisational evolution synthesizes ecological and institutional processes. It holds that growth in the number of organisations in a population (density) drives processes of social legitimatization and competition that, in turn, shape the vital rates.

49. Most top-notch business consultants recommended changing the entire configuration of an organisation's strategy, structure and systems. If the ideas contained in the passage are agreed to, then such a recommendation:

(a) tends to rejuvenate the organisation.

(b) tends to make the organisation more aligned to the external environment.

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(c) tends to increase the competitiveness of the organisation by redefining its core competence.
(d) tends to increase the vulnerability of the organisation.
(e) tends to make the organisation industry leader by reformulating its niche.

50. Consider the following: "Tata Steel, one of the biggest steel makers in the world, was born in Jamshedpur." If above passage is true, then it can be concluded that location of Tata Steel has been one of the reasons for its success.
i. The conclusion is false.
ii. This is a farfetched conclusion.
iii. This is valid conclusion.

(a) Only (i)
(b) Only (ii)
(c) Only (iii)
(d) Both (i) and (ii)
(e) Both (ii) and (iii)

51. "Tata Steel, one of the biggest steel makers in the world, was born in Jamshedpur. The very success of Tata Steel could lead to its failure in the future and hence the challenge for Tata
Steel is to recognise its strengths that make it successful in initial conditions and stick to them."
i. This is a valid conclusion.
ii. The conclusion is contrary to the ideas described in the passage.
iii. The conclusion is an internally contradictory.

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(a) Only (i)
(b) Only (ii)
(c) Only (iii)
(d) Both (i) and (ii)
(e) Both (ii) and (iii)

52. Recently it was reported that Indian textile sector was not doing well. If the ideas contained in the passage are agreed to, then which of the following could be possible reason(s)?

i. All Indian firms are as old as international firms.
ii. Indian textile firms are dispersed all over the country, with most of them also having international presence.
iii. Textile firms in India were subjected to trade union activity in the period from 1960s to 1980s.

(a) Only (i)
(b) Only (ii)
(c) Only (iii)
(d) Both (i) and (ii)
(e) All of the above.

53. Choose the word **most similar** in meaning to the word, "**Empirical**" as used in the passage.

(a)Conjectural
(b)Surmising
(c)Contingent
(d)Equivocal
(e)Factual

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Solutions

1. **(d);** PMKSY and e- NAM schemes are particularly for agriculture sector.

2. **(d);** Refer to the second sentence of third-last paragraph, "The idea was to enable buyers located in distant places to purchase agri-commodities from any mandi. Hence sentence (d) is false in context of the passage.

3. **(e);** Refer to the first and third last paragraph. Hence we can conclude that all the above sentences are true in context of the passage.

4. **(e);** All the given statements are true in context of the passage.

5. **(c);** Refer to the last paragraph. "But all these flagship programmes are dwarfed when one looks at the money being spent on food and fertiliser subsidies, which exceeds Rs 3,00,000 crore".
"The progress on this front has been tardy and one doubts whether any bold reforms are coming soon."

6. **(c);** Refer to the third sentence of seventh paragraph, "As a result, the area covered under insurance increased from 27.2 million ha in kharif 2015 to 37.5 million ha in kharif 2016, and the sum insured increased from Rs 60,773 crore to Rs 1,08,055 crore over the same period." Hence sentence (c) is true in context of the passage.

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7. **(c);** **Improvised** means create or produce without preparation. Hence it has opposite meaning to '**prepared**'.
Extempore, **impromptu** means 'done without preparation'.
Quest means search for something.
Spurious means illegitimate.

8. **(a);** **Accruing** means 'gather'. Hence it has opposite meaning to '**dissipate**'.
Aggregate means collection.
Culminate means reach a highest development.
Eventuate means occur as a result.

9. **(e);** **Levy** means Impose or charge. Hence it has same meaning to '**Obtrude**'.
Transpire means 'be revealed'.
Betide means happen.
Gloze means 'make excuses for'.

10. **(a);** **Diligently** means carefully. Hence it has same meaning as '**assiduously**'.
Strenuously means 'arduous or difficult'.
Infect means 'contaminate'.
Infringe means contravene or violate.
Entrench means establish or settle.

11. **(c);** The article is the review of a book likely to appear in a popular magazine article.

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12. (a); The option is indicated in the sentence beginning with "This book has also posited…". While option (d) is directly stated in the passage and option (c) is wrong in that apart from inconsistencies the book also reveals changes and ambiguities; the other options are wrong.

13. (b); As narrow transcendent function forms a part of expansive transcendent function, so is synchronicity which is a part of ontology, a branch of metaphysical study.

14. (b); The key Jungian structure does not go against the expansive transcendent pattern, though its paradigm of function changes. Hence (b) is the correct option.

15. (e); **Posit** means put forward as fact or as a basis for argument.
Propound means put forward (an idea or theory) for consideration by others. Hence both are similar in meanings.
Reprobate means express or feel disapproval of.
Outcast means a person who has been rejected or ostracized by their society or social group.

16. (c); Referring to the first paragraph of the passage which indicates that China is making a shift from a manufacturing-led growth model fuelled by low-cost labour to an innovation-led, higher-value-added model underpinned by strong productivity gains and Urbanization is facilitating that shift. Moreover, China needs the prosperity and an engine of dynamism which is getting high- level attention nowadays.
Hence both the sentences (I) and (II) are correct.

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17. (b); Referring to the second paragraph of the passage, we infer that China is called as 'Factory of the world' as it is a leading centre for manufacturing products.
Hence sentence (b) is correct in context of the passage.

18. (e); Referring to the third paragraph of the passage, we conclude that all of the given statements are correct.

19. (c); Refer to the fourth paragraph of the passage "China's leaders seem to be eyeing a second greater bay area, centered on Hangzhou Bay, which, because it overlaps with the Yangtze River Delta, could go a long way towards integrating that already-prosperous region", hence sentence (c) is correct in context of the passage.

20. (b); "China's shift to city- led growth" is an appropriate theme of the passage as the passage is about China, transforming from a manufacturing-led growth model to an innovation-led or city led growth. Hence option (b) is the correct choice.

21. (a); Refer to the first paragraph of the passage "Indeed, in pursuing rapid industrialization, megacities have often been less successful than smaller cities…." Hence sentence (a) is not a part of the passage.

22. (d); **Leverage** means support. Hence it has the same meaning as **succour**.
Annunciate means announce.
Relegate means assign to a lower position.
Proclivity means a natural inclination.
Pithy means concise and full of meaning.

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23. (b); **Alleviate** means make (suffering, deficiency, or a problem) less severe. Hence it has opposite meaning to **aggravate**.
Extricate means free (someone or something) from a constraint or difficulty.
Promulgate means promote or make widely known (an idea or cause).
Digress means deviate.
Onerous means not easily borne.

24. (e); Refer to the third paragraph. All the statements are true in context of the passage.

25. (b); Refer to the third sentence of fifth paragraph, "Central government grants could be made available to fund conservation efforts by the states and private owners." Hence sentence (b) is true in context of the passage.

26. (d); Refer to the fourth paragraph, "Cultural events that would usually attract large numbers should be organized at less visited monuments and heritage enthusiasts encouraged to buy annual passes that allow unlimited repeat visits." "A combination of non-governmental partners engaging the specialists required and government agencies supervising conservation efforts could ensure that the highest standards are met."

27. (b); Refer to the second paragraph, "Knowledge gained from such resources can provide constructive ways to address development challenges." Hence only statement (ii) is true in context of the passage.

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28. (a); Refer to the last fifth sentence of the last paragraph, "While representing a higher aesthetic and building quality, it is always more economical to convert a building than to build afresh." Hence sentence (a) is false in context of the passage.

29. (c); **Persistent** means continuing to exist. Hence it has opposite meaning to '**ceasing**'.
Pertinacious means holding firmly to an opinion.
Protracted means lasting for a long time.

30. (a); **Paradoxes** means contradiction. Hence it has opposite meaning as '**regularity**'.
Emaciation means the state being thin or weak.
Timid means nervous.
Gruntled means pleased, satisfied.
Ambiguity means inexactness.

31. (a); **Demolition** means destruction. Hence it has same meaning as **annihilation**.
Perversity means a deliberate desire to behave in an unreasonable or unacceptable way.
Mischief means playful misbehavior.
Subversion means the undermining of the power and authority of an established system or institution. **Treason** means the action of betraying someone or something.

32. (a); The author is skeptical about their suppositions. Hence option (a) is the correct choice.

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33. (c); Refer the last sentence of the fourth paragraph, "Psychohistorians, convinced of the absolute rightness of their own theories, are also convinced that theirs is the "deepest" explanation of any event that other explanations fall short of the truth." Hence (c) is the right option.

34. (e); Refer the first two paragraphs. It can be easily inferred from there that the passage tries to answer the basic criterion of historical evidence required by traditional histori

35. (d); Refer the fourth paragraph, "Psychohistory derives its "facts" not from history, the detailed records of events and their consequences, but from psychoanalysis of the individuals who made history, and deduces its theories not from this or that instance in their lives, but from a view of human nature that transcends history."

36. (a); Refer the second last sentence of the passage, "It imposes upon the past the same determinism that it imposes upon the present, thus robbing people and events of their individuality and of their complexity." Hence only statement (I) is true in context of the passage.

37. (e); All the options are applicable to psychohistori

38. (a); **Schema** means a representation of a plan or theory in the form of an outline or model. Hence it is similar to the word '**Blueprint**'.
Snarl means entangle something.

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Labyrinth means a complicated irregular network of passages or paths in which it is difficult to find one's way; a maze.
Bustle means excited activity and movement.

39. (b); The title "Road to Bankability" is the most appropriate title as the author mentions here the important areas to pay attention on the current Banking system that will make GDP grow. Hence this title is more potent than others.

40. (b); Refer to the second paragraph, "The NPA problem is urgent and grows every day..." Hence (b) is the correct choice in context of the passage.

41. (b); Refer to the last few lines of the fifth paragraph, "there should be a plan to facilitate the takeover of OPSBs by new private sector banks". Hence only statement (ii) is correct in context of the passage.

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42. (e); All the given sentences are true in context of the passage.

43. (d); The author provided the ways on modernizing the banking system and with his writing he is teaching us the changes that need to be implemented.

44. (a); Refer to the last lines of sixth paragraph. "The RBI should raise minimum capital requirements of the NBFCs to, say, Rs 100 crore and impose some listing requirement for the NBFC".

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45. (d); **Insipid** means lacking flavor, weak or tasteless. Hence it has same meaning as **innocuous**.
Risible means absurd.
Inane means lacking sense.

46. (b); **Paradigm** means a typical example or pattern of something. Hence it has same meaning as **exemplar**.
Preconceived means predetermined.
Brusque means blunt.
Cagey means secretive.

47. (c); **Facilitate** means to encourage. Hence it has opposite meaning to **impede**.
Hasty means done with excessive speed or urgency.
Gratify means give pleasure.

48. (e); **Proliferation** means increase in number. Hence it has opposite meaning to **diminish**.
Leeway means freedom.

49. (d); Refer "It follows that changes in an organisation's core features are disruptive and increase mortality hazards, at least in the short-run." Hence (d) is the correct option.

50. (c); Read the passage carefully, it can be inferred that the location provided a suitable niche to Tata Steel. Hence it can be said that this is a valid conclusion.

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51. (a); Refer "A central theme is structural inertia, the tendency for organisations to respond slowly relative to the speed of environmental change. A central argument holds that the inertia derives from the very characteristics that make organisations favoured actors in modern society in terms of reliability and (formal) accountability." Hence according to the concept of structural inertia, it can be said that the conclusion is valid.

52. (b); In that case it would be difficult to develop a well-defined niche. Hence the most possible reason could be statement (ii).

53. (e); **Empirical** means based on, concerned with, or verifiable by observation or experience rather than theory or pure logic. Hence it is similar to the word '**factual**'.

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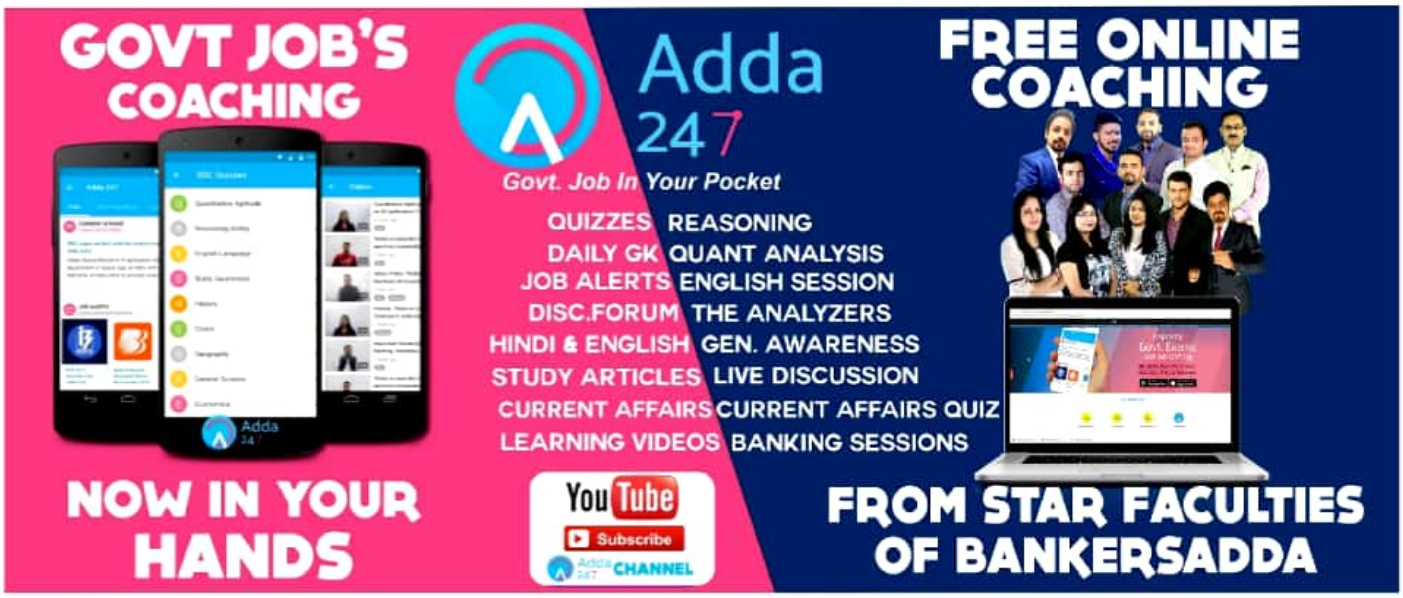

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LOD-EASY

Directions (1-10): 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.

Greetings cards are huge business in the UK. A 2015 report from the GCA (Greetings Cards Association) valued the UK market at £1.6 billion. And cards can cost anything from a few pence to several pounds. But you don't need to break the bank, you can join the increasing number of people who make their own cards. According to Crafts Beautiful, the top consumer craft magazine, greeting card making in the UK is the number one craft hobby. So, why not give it a go: it's fun and easy!

Instead of giving out a shop-bought card on the next special occasion among family or friends, try your hand at making your own.

Making your own cards does not require hours of time, and hard work, it just needs a bit of creativity, the right materials and a sense of fun. You can even get the family, and kids involved.

To start **creating** cards begin by visiting your local arts and crafts shop to search for materials. Most arts and crafts shops have big scrapbooking sections, and that is where you will be able to find lots of materials to make your own cards. Let inspiration guide you as the possibilities are unlimited. You can create various themed cards such as Christmas cards, birthday cards, Mother's Day and Valentine's Day cards and many more.

If you are worried about your writing, rubber stamps are widely available and you can buy virtually any color ink to go with the stamps. There are several different stamping methods that you can

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use when making cards including embossing. Embossing is the process of creating a raised image on the card and it can give any card an **elegant** appearance. There are also die cuts and die cut machines available as well. Die cutting allow you to punch a shape out with ease. Again they come in all different shapes and sizes and can be very useful in achieving a professional, layered look. Die cuts can be punched out of different coloured papers, or even from colourful magazines. The great thing about stamping, embossing and die cutting is you can use them again and again. You will need some consumables: glue, glitter, stickers, gel pens etc.

Scrapbook papers come in all sorts of colours too, and you can build up textures and patterns to add to your theme. Patterned paper can be bought, or collected, as well as glitter paper (you can make your own) and pre-scored card kits. Card kits are a great way to start making your own cards; they come with the cards already made, folded and ready to **decorate**. The kits come in different sizes and often different colours to meet a variety of needs. During seasonal periods, such as Christmas, card kits come out with note cards, envelopes and many different die cut shapes. Stickers are probably one of the easiest things to use. You can by simple regular stickers and some very fancy 3D ones, which also come in many different themes. There are even Disney stickers available as well as licensed cartoon characters and many creative 3D designs. Adding stickers to your cards can help to develop more creativity when matching colours and themes. You can further **enhance** your handmade cards by adding ribbons, string or brads. Ribbons come in a plethora of colours, patterns, textures and even shapes. Braids can be used to hold items such as die cuts on the card without the use of glue.

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1. What does the author mean by the phrase 'break the bank'?
(a)involving oneself in making too much money
(b)go to bank for withdrawing money
(c) too expensive
(d) making money by breaking the laws of bank.
(e)Asking permission of bank

2. What does 'crafts beautiful' refers to?
(a)A craft's website
(b) a place to learn craft
(c) A crafts magazine
(d) A greeting card shop
(e) None of these

3. According to the passage, how making a greeting card can be easy?
(a)It develops mind.
(b) As our family members can get involved.
(c) It requires the use of one's creativity.
(d) As it is cheap .
(e) All of the above

4. Which of the following statement(s) is /are true about various stamping methods ?
(i) It can be reused
(ii) Embossing is a technique which can give any card an elegant appearance by punching a shape out.
(iii) There is no need to fret over the writing skills.
(a) Only (i)
(b) Both (i) and (ii)
(c) Only (iii)
(d) Both (i) and (iii)
(e) All are correct.

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5. Choose the appropriate title
(a) Make your own cards
(b) Making Cards: A fun
(c) Using Creativity
(d) Saving money in cards
(e) simple card making techniques

6. According to the passage, how can we enhance our handmade cards?
(a) Ribbons and braids can be used.
(b) Use of patterned paper and card kits gives different shapes.
(c) Use of stickers matching colors and themes
(d) Scrapbook papers can be used in building textures and patterns to add to theme.
(e) All of the above

Directions (7-8): Choose the word/group of words which is most SIMILAR in meaning to the word/group of words printed in bold as used in passage.

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7. **Enhance**
(a)augment
(b) feeble
(c) desolate
(d) exiguous
(e) meager

8. **Creating**
(a)copious
(b) reverence
(c) fabricate
(d) exigent
(e) digressive

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Directions (9-10): Choose the word/group of words which is most OPPOSITE in meaning to the word/group of words printed in bold as used in passage.

9. Decorate

(a)altruistic
(b) profuse
(c) lavish
(d) unadorned
(e) prodigal

10. Elegant

(a)bounteous
(b) provident
(c) vague
(d) stint
(e) gauche

Directions (11-20): 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.

On August 22, 1939, Adolf Hitler summoned his top military generals to Obersalzberg, where he delivered a speech explaining his plans for war, first with Poland, then with the rest of Europe. Despite resistance from those both inside and outside Germany, Hitler felt exceedingly confident that he could **defy** the will of the international community and conquer vast amounts of land. In his speech at Obersalzberg, he laid out numerous factors he believed would contribute to the success of his war pl

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Chief among Hitler's sources of confidence in Germany's **brazen** war plans was German military quickness. Hitler said, "Our strength lies in our quickness." On the advice of Colonel-General von Brauchitsch, Hitler believed Poland could be captured in a few weeks, an astonishingly short amount of time given the recent history of trench warfare and the long history of protracted European military engagements that resulted in minimal land gains and high casualty counts.

Hitler's confidence in the ability of the German military to inflict considerable brutality further strengthened his determination to pursue an exceedingly ambitious plan of territorial aggrandizement. He said, "I shall shoot everyone who utters one word of criticism" and noted that "the goal to be obtained in the war is not that of reaching certain lines but of physically demolishing the opponent." In this vein, Hitler ordered his military to "be hard, be without mercy, [and] act more quickly and brutally than others...for it scares the others off." Hitler believed that enemies, not used to this type of brutality, would surrender quickly.

In addition to speed and brutality, Hitler believed that, in the end, history would overlook his inhumane conduct. To support this view, which turned out to be anything but prescient, Hitler invoked a Pollyannaish view of Asian leader Genghis Kahn. In Hitler's eyes, Kahn "sent millions of women and children into death knowingly and with a light heart," yet "history sees in him only the great founder of States."

Although Hitler brimmed with confidence and experienced initial yet widely-expected success in Poland and then in Denmark, he overlooked important considerations. In many ways, Hitler made the same mistake Napoleon Bonaparte made years earlier. Hitler believed

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he could advance further and conquer Britain, yet, like Napoleon, Hitler did not adequately **foresee** the insurmountable barrier posed by Britain's island status. Despite the damage inflicted at the hands of the German Luftwaffe during the Battle of Britain (1940), British forces eventually won this important battle. Nevertheless, Hitler pressed on and, in an even more fateful decision that carried echoes of a Napoleonic tactical misstep, invaded the USSR where his forces suffered the decisive defeat of World War II at Stalingrad in 1943. In the end, Hitler's reputation in history proved to be as brutal and decisive as the battle plans and philosophy he announced at Obersalzberg.

11. According to the passage, Hitler's confidence in his military strategy stemmed from its:
(a) Surprise invasions
(b) Emphasis on unconventional warfare
(c) Reliance on air supremacy
(d) Swift brutality
(e) Napoleonic overtones

12. The author of the passage is primarily concerned with explaining:
(a) The logistics of Hitler's war strategy and the mechanics of its failure
(b) The philosophy of Hitler's war strategy and the world's reaction
(c) Why Hitler believed his war plans would succeed and why they eventually failed
(d) Hitler's plans and their failure with an eye to pre-1900 history
(e) Explaining the source of Hitler's brutality and the reasons for its failure

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13. Which of the following best characterizes the author's view of the relationship between Hitler and Napoleon?
(a) Governed with similar styles
(b) Fought military conflicts with similar ideologies
(c) In general, shared a legacy as overly ambitious leaders
(d) At a high-level, some similarities in military missteps existed
(e) Both suffered final defeats by impetuously charging east

14. According to the passage, what best describes the author's understanding of why Hitler's military campaign eventually failed?
(a) Failed to demoralize opponents
(b) Overlooked important tactical and geographic considerations
(c) Underestimated international resolve
(d) Fell behind technological advancements of European enemies
(e) Failed to consolidate initial military and land gains

15. According to the passage, Hitler's confidence in the war plans announced at Obersalzberg stemmed from all of the following EXCEPT:
(a) The speed of the German military
(b) The brutality of the German military
(c) The plan to stifle dissent
(d) The belief that instilling fear weakened enemies
(e) The history of overlooking European military brutality

16. According to the passage, why did Hitler believe he could conquer Poland in a few weeks?
(a)The inaction of European neighbours
(b)The example of Napoleon
(c)The philosophy of Genghis Kahn
(d)The counsel of a military general
(e)The small size of Poland

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17. According to the passage, which of the following represents the chronological unfolding of events?

(a) Generals summoned to Obersalzberg; Invaded Poland; Invaded Denmark; the Battle of Britain; Battle at Stalingrad
(b) Generals summoned to Obersalzberg; Invaded Denmark; Invaded Poland; the Battle of Britain; Battle at Stalingrad
(c) Generals summoned to Obersalzberg; Invaded Denmark; Invaded Poland; Battle at Stalingrad; the Battle of Britain
(d) Generals summoned to Obersalzberg; Invaded Poland; Invaded Denmark; Battle at Stalingrad; the Battle of Britain
(e) Generals summoned to Obersalzberg; the Battle of Britain; Invaded Poland; Invaded Denmark; Battle at Stalingrad

Directions (18-19): Choose the word/group of words which is most SIMILAR in meaning to the word/group of words printed in bold as used in passage.

18. Foresee

(a) admonish
(b) rife
(c) pervasive
(d) anticipate
(e) ambivalent

19. Brazen

(a)arbitrary
(b) Insolent
(c) annex
(d) alacrity
(e) approbation

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Directions (20): Choose the word/group of words which is most OPPOSITE in meaning to the word/group of words printed in bold as used in passage.

20. Defy
(a)pathetic
(b) chaos
(c) surrender
(d) inflict
(e) indict

Directions (21-30): 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.

This year's UNDP Human Development Report doesn't, as usual, present a pretty picture so far as India is concerned. India ranks 126 in the human development index (HDI) among 177 countries. Placed in the lower half of 'medium human development' countries, India is 10 places ahead of Bangladesh and only three ahead of Myanmar.
Though it is India's **abysmal** rank that grabs one's attention — particularly in the context of the **euphoria** about India's economic growth — the UNDP report is best used to chart the performance of the state. The HDI, brainchild of economist Mahbubul Haq, was developed to track human welfare as opposed to material wealth which is measured by GDP. It is a measure based on three dimensions of human development — life expectancy, literacy and standard of living. India's showing on all three counts is far from inspiring. Even if India is compared to developing countries in Asia it fares poorly. Indonesia, for example, is streets ahead with an adult literacy rate of 90 per cent as compared to 61 per cent in India; Indonesia's life

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expectancy is 67.2 to India's 63.6; and the population who survive on $1 a day is 7.5 per cent in Indonesia as opposed to 34.7 per cent in India. There are several other countries in the region such as Thailand, Iran and Vietnam that are way ahead of India on all these indices.

The uninspiring figures for India must be seen in the light of state spending on health and education. The health expenditure of the state was 1.2 per cent of GDP, which is at par with Indonesia and Bangladesh, but far lower than medium-development countries such as China or Vietnam. On the education front, the public spending on education in India at 3.3 per cent of GDP is higher than that in Indonesia, but lower than other developing countries like Mexico. It is not all gloom and doom for India though. India's dependence on foreign aid has come down over the last 15 years. Foreign development assistance now stands at 0.1 per cent of GDP as compared to 0.4 per cent in 1990. The figures for China and Vietnam stand at 0.1 and 4 per cent respectively. India does not fare too badly either on the Gini index, which measures inequality on a scale where 0 represents perfect equality and 100 perfect inequality. India scores 32.5 on the Gini which compares favourably with China's 44.7 and Indonesia's 37.0.

The picture that emerges is that of an Indian state that channels inadequate funds into health and education, which is reflected in India's poor showing on the HDI. A few **obvious** conclusions can be drawn from this.

One, India's aspirations of becoming a global power must be taken with more than a pinch of salt. Two, the Indian state hasn't got its priorities right. This can be seen from government spending on defense, which is nearly the same as that on education and more than double that on health. Three, even when government does allocate funds there is no guarantee that it reaches the intended beneficiaries.

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As Rajiv Gandhi once remarked, out of every rupee spent on development only 17 paise actually reached its target.

The failure of the state machinery in India is an old story. But it touches a different chord at a time when there are breathless predictions about India, along with China, becoming the economic powerhouse of the world. It is apparent that the benefits of a consistently high level of growth do not automatically trickle down to the poor and translate into a better quality of life. But what does one do to ensure that education and health benefits **percolate** down to the most needy?

There are some who would like to believe that education and health should be left in private hands. This is a reflection of the increasing antipathy among certain sections towards the state. It also reflects a belief that India's economic boom has happened despite the state. There could well be some truth in that. But it still begs the question as to why private players would take up projects such as health care and education for the poor where there is little or no chance of profit. There is no escaping the fact that education and health, along with law and order, remain responsibilities of the state.

21. Why does the UNDP's Human Development Report on India take one by surprise?

(a) because India has been targeted in an unfair manner in this report

(b) because amidst its sound economic growth India has fared badly in the area of human welfare

(c) because India lags behind even Bangladesh and Myanmar in this report

(d) because India's economic growth has not been considered in this report

(e) None of these

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22. According to the author, how can India improve its position on the HDI?

(a) by pursuing its economic growth on a continuous basis
(b) by allowing privatisation of essential services in the areas of health and education
(c) by competing with lesser known countries like Indonesia, Bangladesh, Vietnam, etc
(d) by setting its priorities right and spending adequately in the areas of human welfare
(e) None of these

23. Which of the following seems to be 'true' in the context of the passage?

(a) India's health expenditure as a proportion of its GDP is similar to that of Indonesia and Bangladesh.
(b) Better economic growth of any region is bound to produce a better picture of its human welfare.
(c) Indonesia is miles ahead of India in terms of human welfare and economic growth.
(d) Government's allocation of funds for key areas is sure to bring desired results.
(e) None of these

24. Which of the following seems to be 'false' in the context of the passage?

(a) India has tackled the issue of inequality better than China and Indonesia.
(b) Better GDP does not ensure sound HDI for a nation.
(c) Proper allocation of funds can certainly bring betterment in areas of human welfare.

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(d) Economic growth does not guarantee better quality of life for poor always.
(e) None of these

25. What perception makes some people favour the concept of privatisation of education and health services?
(a) Due to the failure of the state in these areas, it is believed that only private sector can deliver rightly.
(b) These areas are good avenues of business.
(c)Private sector is better equipped to do justice to people.
(d) In the age of globalisation all such areas should be freed from the clutch of government control.
(e) None of these

26. Why is the author against privatisation of health and education services?
(a) because private sector lacks the expertise and funds required to deal with these areas
(b) because government will have no major job left in such a case
(c) because private sector cannot deliver in remote areas in these fields
(d) because private sector will not be keen to take up these areas
(e) None of these

Directions (27-28): Choose the word which is the **same** in meaning as the word given in bold as used in the passage.

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27. OBVIOUS

(a) determined
(b) clear
(c) solid
(d) awkward
(e) basic

28. PERCOLATE

(a) range
(b) raise
(c) distribute
(d) permeate
(e) sustain

Direction (29-30): Choose the word which is the **opposite** in meaning of the word given in bold as used in the passage.

29. ABYSMAL

(a) rapid
(b) deserving
(c) graceful
(d) terrible
(e) upgrade

30. EUPHORIA

(a) degeneration
(b) misery
(c) indignation
(d) waiver
(e) upheaval

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Directions (31–40): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

First of all, it depends on what you mean by **emancipation**. Women did not gain access to **suffrage** in Western societies simply because migrant women's labour freed them to become politically active. After all, women's suffrage was not limited, over the course of the 20th century, to women employing domestic servants. So talking about political emancipation in most countries today is not so obviously compromised by the fact that migrant women are working certain jobs. Migrant women are denied access to suffrage not because they are women but because they, along with migrant men, often have no access to permanent residency or citizenship.

Two modes of argumentation have been used on behalf of women's emancipation in Western societies. Arguments in what could be called the "relational" feminist tradition maintain the **doctrine** of "equality in difference" or equity as distinct from equality. They posit that biological distinctions between the sexes result in a necessary sexual division of labor in the family and throughout society and that women's pro-creative labor is currently undervalued by society, to the disadvantage of women. By contrast, the individualist feminist tradition emphasizes individual human rights and celebrates women's quest for personal autonomy, while downplaying the importance of gender roles and minimizing discussion of childbearing and its attendant responsibilities.

Before the late nineteenth century, these views coexisted within the feminist movement, often within the writings of the same individual. Between 1890 and 1920, however, relational feminism, which had

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been the dominant strain in feminist thought, and which still predominates among European and non-Western feminists, lost ground in England and the United States. Because the concept of individual rights was already well established in the Anglo-Saxon legal and political tradition, individualist feminism came to predominate in English-speaking countries. At the same time, the goals of the two approaches began to seem increasingly irreconcilable. Individualist feminists began to advocate a totally gender-blind system with equal rights for all. Relational feminists, while agreeing that equal educational and economic opportunities outside the home should be available for all women, continued to emphasize women's special contributions to society as homemakers and mothers they demanded special treatment for women, including protective legislation for women workers, state-sponsored **maternity** benefits, and paid compensation for housework.

Relational arguments have a major pitfall because they underline women's physiological and psychological distinctiveness, they are often appropriated by political adversaries and used to endorse male privilege. But the individualist approach, by attacking gender roles, denying the significance of physiological difference, and condemning existing familial institutions as hopelessly patriarchal, has often simply treated as irrelevant the family roles important to many women. If the individualist framework, with its claim for women's autonomy, could be harmonized with the family-oriented concerns of relational feminists, a more fruitful model for contemporary feminist politics could emerge.

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31. According to the author, which of the following was true of feminist thought in Western societies before 1890?

(a) The predominant view among feminists held that the welfare of women was ultimately less important than the welfare of children.

(b) The predominant view among feminists held that the sexes should receive equal treatment under the law.

(c) Individualist feminist arguments were not found in the thought or writing of non-English-speaking feminists.

(d) Individualist feminism was a strain in feminist thought, but another strain, relational feminism, predominated.

(e) Relational and individualist approaches were equally prevalent in feminist thought and writing.

32. The author of the passage alludes to the well-established nature of the concept of individual rights in the Anglo-Saxon legal and political tradition in order to

(a) help account for an increasing shift toward individualist feminism among feminists in English-speaking countries

(b) argue that feminism was already a part of the larger Anglo—Saxon intellectual tradition, even though this has often gone unnoticed by critics of women's emancipation

(c) account for the philosophical differences between individualist and relational feminists in English-speaking countries

(d) illustrate the influence of individualist feminist thought on more general intellectual trends in English history

(e) explain the decline in individualist thinking among feminists in non-English speaking countries

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33. The passage suggests that the author of the passage believes which of the following?

(a) A consensus concerning the direction of future feminist politics will probably soon emerges, given the awareness among feminists of the need for cooperation among women.

(b) Political adversaries of feminism often misuse arguments predicated on differences between the sexes to argue that the existing social system should be maintained.

(c) The individualist and relational feminist views are irreconcilable, given their theoretical differences concerning the foundations of society.

(d) Relational feminism provides the best theoretical framework for contemporary feminist politics, but individualist feminism could contribute much toward refining and strengthening modern feminist thought.

(e) The predominance of individualist feminism in English-speaking countries is a historical phenomenon, the causes of which have not yet been investigated.

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34. It can be inferred from the passage that the individualist feminist tradition denies the validity of which of the following causal statements?

(a) A division of labor on the basis of gender in a social group is necessitated by the existence of sex-linked biological differences between male and female members of the group.

(b) A division of labor in a social group causes inequities in the distribution of opportunities and benefits among group members.

(c) Culturally determined distinctions based on gender in a social group foster the existence of differing attitudes and opinions among group members.

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(d) A division of labor in a social group can result in increased efficiency with regard to the performance of group tasks.
(e) Educational programs aimed at reducing inequalities based on gender among members of a social group can result in a sense of greater well-being for all members of the group.

35. According to the passage, relational feminists and individualist feminists agree that
(a) laws guaranteeing equal treatment for all citizens regardless of gender should be passed
(b) the gender-based division of labor in society should be eliminated
(c) the same educational and economic opportunities should be available to both sexes
(d) individual human rights take precedence over most other social claims
(e) a greater degree of social awareness concerning the importance of motherhood would be beneficial to society

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36. The author implies that which of the following was true of most feminist thinkers in England and the United States after 1920?
(a) They moderated their initial criticism of the economic systems that characterized their societies.
(b) They did not attempt to unite the two different feminist approaches in their thought.
(c) They were less concerned with politics than with intellectual issues.
(d) They began to reach a broader audience and their programs began to be adopted by mainstream political parties.
(e) They called repeatedly for international cooperation among women's groups to achieve their goals.

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Directions (37-38): 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.

37. Emancipation

(a) enslavement
(b) subjugation
(c) disenfranchisement
(d) deliverance
(e) tyranny,

38. Suffrage

(a) censorship
(b) franchise
(c) contravene
(d) devoice
(e) negation

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Directions (39-40): 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.

39. Doctrine

(a) skepticism
(b) philosophy
(c) dogma
(d) tenet
(e) axiom

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40. Maternity

(a) motherhood
(b) parenthood
(c) gestation
(d) kinship
(e) paternity

Directions (41-50): 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.

The wakeup call that China represents to India is not limited to its showpiece urban centers 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 per cent this year a slide from the previous year's growth; China's has been steadily growing at between 4 per cent and 5 per cent 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 tons in 1980 compared to India's 55 million tons at the same time, to 450 million tons in 2003 ahead of India's corresponding 135 million tones. China's added advantage lies in the more diversified composition of its

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agricultural sector with animal husbandry and fisheries which account for close to 45 per cent growth compared to 30 per cent for India.

According to the latest report by the Economic Advisory council, the traditional excuses for India's substandard performance in the farm sector are inadequate since India is placed favorably 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 1,000 R &D centers devoted to agriculture), investment in rural infrastructure and an increasingly liberalized 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 mainly been through subsidies, not investment. There has been much debate about subsidies 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 2.046 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 1980s. For from developing new strains, the number of field crop varieties fell by 50 per cent between 1997 and 2001 despite the number of field crop varieties fell by 50 per cent between 1997 and 2001 despite the fact that there was sharp and sustained increase in funding.

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One reason is that majority of the budget is eaten up by staff salaries with only 3 per cent being allotted for research. In contrast, most agricultural research centers in China must use Central government funding purely for research. Funds relating to salaries and other administrative incidentals must be generated by the centers themselves. The centers and scientists are thus encouraged to engage in joint ventures with private sector companies to form commercial signoffs from their research. In fact, research staffs 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.

41. 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.
(e) None of the above

42. Which of the following is /are area(s) in which China has not outdone India?

A. Development of urban infrastructure
B. Activities allied to agriculture like animal husbandry
C. Successful bids for international sporting events

(a) None
(b) Only (B)
(c) Only (A)
(d) Both (A) & (C)
(e) All of the above

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43. 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.
(e) None of the above

44. How is Chinese agricultural research facilities governed?

(a) Salaries of staff are linked to performance and the 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 the above
(e) All of the above

45. According to the author which of the following is a legitimate explanation for India's stagnating agricultural sector?

A. India diverts funds that should be spent on agricultural research to urban development.
B. Reforms are hampered because adequate subsidies are not provided by the government.
C. The productivity for registering new plant varieties is very tedious so research is limited.

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(a) Only (A)
(b) Only (B)
(c) Only (C)
(d) None of the above
(e) All of the above

46. 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 mechanization
(d) Provision of fertilizer and power subsidies.
(e) None of the above

47. Why was there a drop in development of new crop varieties for five years from 997?
(a) Government funding for research fell during that period.
(b) Funds were diverted during this period to agricultural mechanization
(c) The private sector was not allowed to fund research.
(d) None of the above
(e) All of the above

48. What argument has been posted against implementation of subsidies?
A. Subsides sacrifice equity for efficiency.
B. Subsidies hamper efficient resource utilization.
C. Subsidies reduce private sector investment and involvement in agriculture.

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(a) Both (A) & (B)
(b) Only (B)
(c) Both (B) & (C)
(d) Only (A)
(e) None of the above

49. Which of the following cannot be said about Indian agricultural universities?

A. Attendance is poor because of the dwindling funds to carry out research.
B. Enrollments of students and qualified staff have fallen because of the lack of funds for salaries.
C. Allotment for research funding by the government, is non-existent

(a) Only (B)
(b) Both (A) & (B)
(c) Both (B) & (C)
(d) All (A), (B) & (C)
(e) None of the above

50. Which of the following is not responsible for China's successful transformation of its agricultural sector?

A. Change in philosophy from self- sufficiency to competitiveness and efficiency
B. Greater allocation for subsidies
C. Increased internment marketing and distribution network

(a) Only (B)
(b) Both (B) & (c)
(c) North (A) & (C)
(d) All (A), (B), & (C)
(e) None of the above

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Solutions

1. **(c);** 'too expensive' is the correct meaning. As the author conveyed that we don't need to spend much in buying greeting cards.

2. **(c);** It is clearly mentioned in the first paragraph that 'Crafts beautiful' is a 'crafts magazine'.

3. **(b);** It is given in the 2nd paragraph that we can involve our family and kids for making cards and it is also implied that it will reduce our work load.

4. **(d);** All the statements are not correct as the statement (ii) is incorrect as the process of embossing and die cuts are different. Other statements are correct and can be inferred from the 4th paragraph of the passage.

5. **(a);** "Making your own cards" is the appropriate title.

6. **(e);** All the mentioned properties in the options are taken from paragraph 4, making option (e) as correct.

7. **(a);** Enhance means intensify, increase, or further improve the quality, value, or extent of. Hence it has same meaning as augment.
   Desolate means feeling or showing great unhappiness or loneliness.
   Exiguous means very small in size or amount.

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8. **(c);** Creating means bring (something) into existence. Hence it has similar meaning as fabricate.
Copious means abundant in supply or quantity.
Exigent means pressing, demanding.
Digressive means a departure from the subject, course, or idea at hand, an exploration of a different or unrelated concern.
Reverence means respect.

9. **(d);** Decorate means make (something) look more attractive by adding extra items or images to it. Hence it has opposite meaning as unadorned.
Prodigal means spending money or using resources freely and recklessly, wastefully extravagant.

10. **(e);** Elegant means graceful and stylish in appearance or manner. Hence it has opposite meaning as gauche.
Bounteous means generously given or giving.

11. **(d);** Option (d) is correct
Beginning in the second paragraph, the author explains why Hitler felt confident in his military strategy:
2nd Paragraph: "Chief among Hitler's sources of confidence in Germany's brazen war plans was German military quickness. Hitler said, 'Our strength lies in our quickness.'"
3rd Paragraph: The military's ability "to inflict considerable brutality"

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4th Paragraph: History would overlook brutality

Aggregating together the points from above, we can conclude that Hitler's confidence in his military strategy came from: (1) speed (2) brutality.

a. The passage contradicts this, mentioning that the invasion of Poland was "widely-expected". Further, there is a difference between quickness (which the article discusses as a source of confidence) and surprise (which the article does not discuss).

b. The passage never mentions unconventional warfare. Moreover, with references to Napoleon Bonaparte and Genghis Kahn, it can be inferred that Hitler's plans are not too unconventional.

c. The passage never states this as a source of confidence. The only mention to air supremacy is the Battle of Britain, which Hitler lost.

d. This summarizes the two main sources of confidence.

e. This is the author's comparison, not one mentioned by Hitler as a source of confidence.

12. (c); Option(c) is correct

In order to understand the main thrust of the passage, examine the logical flow and main points of the passage.

1st Paragraph: Introduction

2nd Paragraph: Hitler's Sources of Confidence

3rd Paragraph: Hitler's Sources of Confidence

4th Paragraph: Hitler's Sources of Confidence

5th Paragraph: Brief Explanation of Hitler's Failure

a. The author did not address logistics such as troop numbers, weaponry, or intelligence.

b. The passage never discussed the world's reaction.

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c. This encapsulates the author's main points and line of argument.

d. Hitler's plans are not discussed. Instead, the article focuses on why Hitler believed he would win. Further, the author never related pre-1900 history with Hitler's plans (the reference to Kahn pertained to Hitler's confidence, not his plans).

e. The author describes Hitler's brutality as a source of Hitler's confidence. The article does not discuss the sources of the brutality itself. In other words, the article focuses on much more than Hitler's brutality (e.g., his military speed). The brutality is only one example to make a larger point: why Hitler believed he would win.

13. (d); Option(d) is correct

The passage of interest is:

"In many ways, Hitler made the same mistake Napoleon Bonaparte made years earlier. Hitler believed he could conquer Britain, yet, like Napoleon, Hitler did not adequately foresee the insurmountable barrier posed by Britain's island status....Hitler pressed on and, in an even more fateful decision that carried echoes of a Napoleonic tactical misstep, invaded the USSR"

a. The author makes no mention of governing styles, focusing instead on military matters.

b. The author's comparison focuses on military tactics and decisions to attack certain regions--not ideologies or motivations.

c. The passage never mentions Napoleon's legacy so it is impossible to ascertain the author's view on this issue.

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d. This answer matches the author's assertion (shown in the quote above) that both Napoleon and Hitler made mistakes in dealing with Britain.

e. The passage never mentions Napoleon suffering a final defeat in the east. Instead, it only mentions that Hitler's decision to head east had "echoes of a Napoleonic misstep". Based upon the passage, we have no way of knowing that Napoleon suffered a defeat in the east.

14. (b); Option(b) is correct

The part of the passage that is of special interest is:

"he overlooked important considerations.... Hitler believed he could advance further and conquer Britain, yet, like Napoleon, Hitler did not adequately foresee the insurmountable barrier posed by Britain's island status. ... Hitler pressed on and, in an even more fateful decision that carried echoes of a Napoleonic tactical misstep, invaded the USSR where his forces suffered the decisive defeat of World War II"

This passage indicates that Hitler made mistakes in overlooking geographical considerations (i.e., "Britain's island status") and tactical considerations (i.e., "echoes of a Napoleonic tactical misstep").

a. The passage never states that Hitler failed to demoralize his opponents. Although Hitler's losses over England and in the USSR likely caused Hitler to fail in demoralizing his opponents, this is a consequence of losing not an explanation for why Hitler's military campaign failed in the first place.

b. This answer matches the author's explanation, given in the final paragraph.

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c. The passage does not mention international resolve. Although Hitler's losses over England and in the USSR likely strengthened international resolve, this is a consequence of losing not an explanation for why Hitler's military campaign failed in the first place.

d. Technological advancements on the part of either Hitler's forces or those of his enemies are never mentioned.

e. The passage never speaks of whether Hitler consolidated his gains and there is not enough evidence to make any type of inference.

15. (e); Option (e) is correct

a. This was a source of confidence: "Chief among Hitler's sources of confidence in Germany's brazen war plans was German military quickness"

b. This was a source of confidence: "Hitler's confidence in the ability of the German military to inflict considerable brutality"

c. This was a source of confidence: "I shall shoot everyone who utters one word of criticism"

d. This was a source of confidence: "be hard, be without mercy, [and] act more quickly and brutally than others…for it scares the others off"

e. The passage never mentions that history overlooked the brutality of a European military. Instead, the passage cites Hitler's recollection of history's positive outlook on "Asian leader Genghis Kahn".

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16. (d); Option(d) is correct

The portion of the passage that is relevant is:

"On the advice of Colonel-General von Brauchitsch, Hitler believed Poland could be captured in a few weeks"

a. Hitler never mentions this as a reason he believed he could conquer Poland.
b. The author (not Hitler) brings up Napoleon.
c. The actions of Genghis Kahn gave Hitler confidence that history would view him in a positive light--not that he could conquer Poland.
d. This matches the relevant section from the passage.
e. The passage never indicates that Hitler believed he could conquer Poland because of its small size.

17. (a); Option(a) is correct

By piecing together the dates of events given in the article and by inferring from the logical flow of the article, we can reassemble the time line of events as they unfolded in history.

Dates Mentioned in the Passage

August 22, 1939 - Generals summoned to Obersalzberg

1940 - the Battle of Britain

1943 - Stalingrad

Logical inferences from the passage:

"Although Hitler brimmed with confidence and experienced initial yet widely-expected success in Poland and then in Denmark, he overlooked important considerations. In many ways, Hitler made the same mistake Napoleon Bonaparte made years earlier. Hitler believed he could advance further and conquer Britain"

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This places the Battle of Britain after the invasions of Poland and Denmark. The phrase "and then in Denmark" places the invasion of Denmark after the invasion of Poland.

Combine Dates and Logical Inferences:

August 22, 1939 - Generals summoned to Obersalzberg

Unknown Date - Invasion of Poland

Unknown Date - Invasion of Denmark

1940 - the Battle of Britain

1943 - Stalingrad

a. This correctly orders the sequential chronology of events.
b. the phrase "widely-expected success in Poland and then in Denmark" indicated Hitler invaded Poland before Denmark
c. the phrase "widely-expected success in Poland and then in Denmark" indicated Hitler invaded Poland before Denmark
d. the Battle at Stalingrad (1943) occurred after the Battle of Britain (1940)
e. the Battle of Britain occurred after Hitler invaded Poland

18. (d); Foresee means be aware of beforehand, predict. Hence it has same meaning as anticipate.

Ambivalent means uncertain or unable to decide about what course to follow.

Admonish means scold or reprimand, take to task.

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19. (b); Brazen means bold and without shame. Hence it has same meaning as insolent.
Approbation means official approval.
Annex means attach to.
Alacrity means liveliness and eagerness.

20. (c); Defy means openly resist or refuse to obey. Hence it has opposite meaning as surrender.
Inflict means cause (something unpleasant or painful) to be suffered by someone or something.
Indict means formally accuse of or charge with a crime.

21. (b);It is India's abysmal rank in the human development index that grabs one's attention, particularly in the context of the euphoria about India's economic growth.

22. (d);Indian state channels inadequate funds into health and education, which is reflected in India's poor showing on the HDI. Therefore, the govt. has to set its priorities right and spend adequately in the above areas.

23. (a);The health expenditure of India was 1.2 percent of GDP, which is at par with Indonesia and Bangladesh.

24. (c); Even when government does allocate funds there is no guarantee that it reaches the intended beneficiaries. Thus it cannot guarantee betterment in areas of human welfare.

25. (a);last para contains the gist.

26. (d);See last para.

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27. (b);OBVIOUS means easily perceived or understood. So, clear is the word which is similar in meaning to it.

28. (d);PERCOLATE means spread gradually through an area or group of people. So, permeate is the word which is similar in meaning to it.

29. (c); ABYSMAL means extremely bad. So, Graceful is the word which is opposite in meaning to it.

30. (b); EUPHORIA means a feeling or state of intense excitement and happiness. So, misery is the word which is opposite in meaning to it.

31. (d); Refer the first sentence of the third paragraph," Before the late nineteenth century, these views coexisted within the feminist movement, often within the writings of the same individual. Between 1890 and 1920, however, relational feminism, which had been the dominant strain in feminist thought, and which still predominates among European and non-Western feminists, lost ground in England and the United States". Hence option (d) is the correct choice.

32. (a); Refer the third sentence of the third paragraph," however, relational feminism, which had been the dominant strain in feminist thought, and which still predominates among European and non-Western feminists, lost ground in England and the United States". Hence option (a) is the correct choice.

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33. (d); Refer the last paragraph of the passage, "Relational arguments have a major pitfall because they underline women's physiological and psychological distinctiveness, they are often appropriated by political adversaries and used to endorse male privilege. But the individualist approach, by attacking gender roles, denying the significance of physiological difference, and condemning existing familial institutions as hopelessly patriarchal, has often simply treated as irrelevant the family roles important to many women". Hence option (d) is the correct choice.

34. (a); The thought spans the entire second paragraph, particularly its last sentence.

35. (c); Refer the last few sentences of the third paragraph.

36. (b); Refer the third sentence of the third paragraph, which clears the fact that they did not attempt to unite the two different feminist approaches in their thought. Hence option (b) is the correct choice.

37. (d); **Emancipation** means the fact or process of being set free from legal, social, or political restrictions; liberation and **deliverance** means the action of being rescued or set free.

38. (b); **Suffrage** means the right to vote in political elections. **Franchise** means an authorization granted by a government or company to an individual or group enabling them to carry out specified commercial activities, for example acting as an agent for a company's products.

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39. (a); **Doctrine** means a stated principle of government policy, mainly in foreign or military affairs and **skepticism** means a sceptical attitude; doubt as to the truth of something. Hence both are opposite in meanings.

40. (e); **Maternity** means motherhood and **paternity** means fatherhood. Hence both are opposite in meanings.

41. (c); Read the lines, "the widest divergence between India and China is that profitable horticulture sector China's added advantage lies in the more diversified composition of its agricultural sector…"

42. (a); According to the passage, China has outdone India in all the areas mentioned, "India's agricultural sector is projected to grow by about 2.5 per cent this year a slide from the previous year's growth; China's has been steadily growing at between 4 per cent and 5 per cent 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 tons in 1980 compared to India's 55 million tons at the same time, to 450 million tons in 2003 ahead of India's corresponding 135 million tones".

43. (b); The passage talks only about agricultural growth rate, not economic growth in general.

44. (d); None of statements is completely correct according to the passage. Hence option (d) is the correct choice.

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45. (d); According to the author none of the following is a legitimate explanation for India's stagnating agricultural sector. Hence option (d) is the correct choice.

46. (c); India is placed favorably when compared to china in terms of Quantity of arable land, average farm size farm mechanization, "since India is placed favorably when compared to China in terms of quantity of arable land, average farm size, farm mechanization etc." Hence option (c) is the correct choice.

47. (d); One of the reasons stated in the passage is Majority of the budget us eaten up by staff salaries with only 3 per cent being allotted for research. But the reason is not mentioned in any of the statements.

48. (c); There has been much debate about subsidies and their utility; the opposing view being that subsidies are against the market reforms and distorts the market as well as reduces resource efficiency.

49. (d); According to the passage none of the following can be said about Indian agricultural universities. Hence option (d) is the correct choice.

50. (a); China has concentrated on investment rather than on subsidies, "Investment in rural infrastructure, roads, storage facilities marketing facilities are also crucial but government support in India has mainly been through subsidies, not investment." Hence option (a) is the correct choice.

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LOD-EASY

Directions (1-10): 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.

While electricity was the last general purpose technology to significantly affect manufacturing, recent information and communication technology innovations have **upturned** services. Much of the literature on technology and spatial development takes its clues from the US experience. But we still have a lot to learn in the context of India's services revolution. We examined how India's **spatial** development has evolved in some 600 districts in India using detailed enterprise data (Ghani, Ejaz & Grover, Arti & Kerr, William Robert, 2016. "Spatial Development and Agglomeration Economies in Services—Lessons from India").

Services account for many more of the larger establishments in India compared to manufacturing. Services are also much more urbanized than manufacturing. While large manufacturing firms are moving away from the urban core to the rural **periphery**, the same trend is not evident for organized services. Bigger states like Maharashtra and Tamil Nadu appear to have a higher share of large plants. Six states—West Bengal, Uttar Pradesh, Tamil Nadu, Andhra Pradesh, Gujarat, and Maharashtra—account for 60% of all enterprise plant counts, in both manufacturing and services.

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While Union territories such as Delhi, Chandigarh, and Puducherry are the most urbanized, some medium-sized states such as Gujarat, Haryana and Tamil Nadu are experiencing increased urbanization in both manufacturing and services, whereas large states such as Madhya Pradesh have experienced an above-average urbanization in services but a below-average urbanization in manufacturing. With the exception of Gujarat, urbanization rates are much higher in services vis-à-vis manufacturing.

Both manufacturing and services show a **concentrated** industry composition. More than 80% of establishments in manufacturing belong to six industries: food products and beverages, tobacco products, textiles, apparel, wood and wood products, and furniture manufacturing. Within services, two industries, hotels and restaurants and land transport, contribute about half of the plant count. A few other services such as education and health services, financial intermediation, and other business services also feature prominently.

Within services, it is not surprising that computers and related activities record the highest usage of computers and internet, with the usage of new technologies in organized services always being considerably higher than that in unorganized services. Other organized services with high use of technology include financial intermediation, post and telecommunications, other business activities and supporting/auxiliary transport activities, and travel agencies. Education and health services also record a high usage of computers, but show lower internet usage.

Services establishments in richer states adopt technology somewhat more than those in poor ones, while those in urban areas have greater usage ratios than their rural **counterparts**.

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1. How according to the passage, services are more urbanized than manufacturing?
   (I) Services account for many more of the larger establishments in India compared to manufacturing.
   (II) Unlike services, large manufacturing firms are moving away from the urban core to the rural edge.
   (III) Urbanization rates are much higher in case of services than manufacturing.
   (a)Only (I) is correct
   (b)Both (I) and (II) are correct
   (c)Both (II) and (III) are correct
   (d)Both (I) and (III) are correct
   (e)All are correct
2. Which of the following statements is/are correct regarding manufacturing sector?
   (I) Food products and beverages, tobacco products, textiles, apparel, wood and wood products, and furniture manufacturing constitute almost 80% establishments in manufacturing.
   (II) Bigger states like Maharashtra, Tamil Nadu and Madhya Pradesh have experienced an above average urbanization in manufacturing.
   (III) Gujarat is the only state where the urbanization rate is higher in manufacturing than services.
   (a)Only (I) is correct
   (b)Only (II) is correct
   (c)Both (I) and (III) are correct
   (d)Both (II) and (III) are correct
   (e)All are correct

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3. Which of the following services require the high usage of technology?
(I)Post and telecommunications
(II)Financial intermediation
(III)Education and Health services
(IV)Travel Agencies
(a)Both (I) and (II)
(b)Both (II) and (IV)
(c)Only (I), (II) and (IV)
(d)Only (I), (II) and (III)
(e)All (I), (II), (III) and (IV)

4. Which of the following statements summarizes the passage in a better and most appropriate way?
(a) Services are more urbanized than manufacturing but they are not tied to big cities and thus raising the possibility of their being a growth driver that can promote inclusive spatial development.
(b) The possibility of a crowding-out phenomenon existing between manufacturing and services activity is not supported by the evidence from 600 districts.
(c) Although education does not have a positive influence on economic activity in manufacturing, it exhibits a positive and significant association with growth in services output.
(d) Both (a) and (b)
(e) None of the above

5. What is the author's style of writing the passage?
(a)Narrative
(b)Analytical
(c)Descriptive
(d)Argumentative
(e)Critical

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

6. **Spatial**
   (a)Foundational
   (b)Radical
   (c)Elementary
   (d)Dimensional
   (e)Constitutional

7. **Counterpart**
   (a)Analogue
   (b)Interaction
   (c)Bantam
   (d)Insignia
   (e)Transcription

8. **Concentrated**
   (a)Mutual
   (b)Condensed
   (c)Strenuous
   (d)Critical
   (e)Unyielding

Direction (9-10): Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in passage.

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9. **Upturn**
   (a)Agitation
   (b)Plummet
   (c)Optimization
   (d)Transpose
   (e)Convulsion

10. **Periphery**
   (a)Selvage
   (b)Frontier
   (c)Ecliptic
   (d)Axial
   (e)Arsenal

Directions (11-20): 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.

Paragraph 1: Our brains are busier than ever before. We're assaulted with facts, pseudo facts, **jibber-jabber**, and rumour, all posing as information. Trying to figure out what you need to know and what you can ignore is exhausting. At the same time, we are all doing more. Thirty years ago, travel agents made our airline and rail reservations, salespeople helped us find what we were looking for in shops, and professional typists or secretaries helped busy people with their correspondence. Now we do most of those things ourselves. We are doing the jobs of 10 different people while still trying to keep up with our lives, our children and parents, our friends, our careers, our hobbies, and our favourite TV shows.

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Paragraph 2: Our smartphones have become Swiss army knife–like appliances that include a dictionary, calculator, web browser, email, Game Boy, appointment calendar, voice recorder, guitar tuner, weather forecaster, GPS, texter, tweeter, Facebook updater, and flashlight. They're more powerful and do more things than the most advanced computer at IBM corporate headquarters 30 years ago. And we use them all the time, part of a 21st-century mania for cramming everything we do into every single spare moment of downtime. We text while we're walking across the street, catch up on email while standing in a queue – and while having lunch with friends, we **surreptitiously** check to see what our other friends are doing. At the kitchen counter, cosy and secure in our domicile, we write our shopping lists on smartphones while we are listening to that wonderfully informative podcast on urban beekeeping.

Paragraph 3: But there's a fly in the ointment. Although we think we're doing several things at once, multitasking, this is a powerful and **diabolical** illusion. Earl Miller, a neuroscientist at MIT and one of the world experts on divided attention, says that our brains are "not wired to multitask well… When people think they're multitasking, they're actually just switching from one task to another very rapidly. And every time they do, there's a cognitive cost in doing so." So we're not actually keeping a lot of balls in the air like an expert juggler; we're more like a bad amateur plate spinner, frantically switching from one task to another, ignoring the one that is not right in front of us but worried it will come crashing down any minute. Even though we think we're getting a lot done, ironically, multitasking makes us demonstrably less efficient.

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Paragraph 4: Multitasking has been found to increase the production of the stress hormone cortisol as well as the fight-or-flight hormone adrenaline, which can overstimulate your brain and cause mental fog or scrambled thinking. Multitasking creates a dopamine-addiction feedback loop, effectively rewarding the brain for losing focus and for constantly searching for external stimulation. To make matters worse, the prefrontal cortex has a novelty bias, meaning that its attention can be easily hijacked by something new – the proverbial shiny objects we use to entice infants, puppies, and kittens. We answer the phone, look up something on the internet, check our email, send an SMS, and each of these things tweaks the novelty- seeking, reward-seeking centres of the brain, causing a burst of endogenous opioids (no wonder it feels so good!), all to the **detriment** of our staying on task. It is the ultimate empty-caloried brain candy. Instead of reaping the big rewards that come from sustained, focused effort, we instead reap empty rewards from completing a thousand little sugar-coated tasks.

Paragraph 5: In the old days, if the phone rang and we were busy, we either didn't answer or we turned the ringer off. When all phones were wired to a wall, there was no expectation of being able to reach us at all times – one might have gone out for a walk or been between places – and so if someone couldn't reach you (or you didn't feel like being reached), it was considered normal. Now more people have mobile phones than have toilets. This has created an **implicit** expectation that you should be able to reach someone when it is convenient for you, regardless of whether it is convenient for them. This expectation is so ingrained that people in meetings routinely answer their mobile phones to say, "I'm sorry, I can't talk now, I'm in a meeting." Just a decade or two ago, those same people would have let a landline on their desk go unanswered during a meeting, so different were the expectations for reachability.

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11. Why according to the author the evolution of information technology is fatigue in nature?

(I) The consistent progress in the field of information technology has inclined the interest of people towards the need of better and easier life.

(II) The dependency on various agents for the fulfillment of our daily needs and requirements has shifted drastically towards the urgency of technical development over the years.

(III) The multi-utility facility of information technology has broadened the scope of individual growth in the long run.

(IV) The redundant data in the form of eminent information that often constitute the misleading and inessential contentspose a serious challenge of perplexity.

(a)Both (I) and (II) are correct
(b)Both (II) and (III) are correct
(c)Only (IV) is correct
(d)Only (II), (III) and (IV) are correct
(e)All are correct

12. What is the tone of the author in paragraph 3?

(a)Incisive
(b)Vindictive
(c)Evasive
(d)Caustic
(e)Assertive

13. What does author mean by, "we're not actually keeping a lot of balls in the air like an expert juggler; we're more like a bad amateur plate spinner"?

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(I) Those who think that multitasking has allowed them to enhance their working capability are unaware of the fact that it has equally an opposite impact on their strength.

(II) Multitasking has helped us in saving most of our precious time and allowed us to share more time with our friends, families, hobbies, etc. though people consider it to be an easy escape route to our potential.

(III) While we think that performing multiple works at a time makes us smarter, powerful and more productive, we ignore the conventional truth related to it i.e. it affects our power of perception and understanding.

(a)Only (I) is true
(b)Only (III) is true
(c)Both (I) and (II) are true
(d)Both (II) and (III) are true
(e)All are true

14. Which of the following statements connects the Paragraph 4 with Paragraph 5?

(a) The uncertainty wreaks havoc with our rapid perceptual categorization system, causes stress, and leads to decision overload.

(b) All this activity gives us a sense that we're getting things done – and in some cases we are, but we are sacrificing efficiency and deep concentration when we interrupt our priority activities with email.

(c) It turns out that decision-making is also very hard on your neural resources and that little decisions appear to take up as much energy as big ones.

(d) Why would anyone want to add to their daily weight of information processing by trying to multitask?

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(e) The irony here for those of us who are trying to focus amid competing activities is clear: the very brain region we need to rely on for staying on task is easily distracted.

15. How does multitasking create a dopamine-addiction feedback loop?

(I) It creates such a deep impact on our mind that it easily expropriates our curiosity towards something novel.

(II) It always prompts our mind to do something unique and creative constantly forcing it to search for external stimulation.

(III) It affects our thinking power and evades our concentration and thus slows down our brain efficiency.

(a)Only (I) is correct
(b)Only (II) is correct
(c)Both (I) and (II) are correct
(d)Both (II) and (III) are correct
(e)All are correct

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Direction (16-18): Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in passage.

16. Jibber-jabber

(a)Wraith
(b)Gibber
(c)Bitter
(d)Swift
(e)Nimble

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17. Diabolical

(a)Fiendish
(b)Gentle
(c)Ordinate
(d)Unholy
(e)Rotten

18. Surreptitiously

(a)Hurriedly
(b)Thickly
(c)Publicly
(d)Clandestinely
(e)Quietly

Direction (19-20): Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in passage.

19. Detriment

(a)Prejudice
(b)Bruise
(c)Snag
(d)Withdrawal
(e)Blessing

20. Implicit

(a)Inarticulate
(b)Unreserved
(c)Blunt
(d)Undeclared
(e)Intrinsic

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Directions (21-30): 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.

During his fourth Independence Day address, Prime Minister Narendra Modi **implored** the youth to generate employment rather than just seek jobs. He listed out several initiatives of his government to facilitate entrepreneurship. These include access to credit, ease of getting clearances, and skill development. Modi also called for a collective resolve to build a "New India" by 2022. A secure, prosperous and strong nation cannot be built without providing every able-bodied individual an opportunity to create jobs. It appears that government initiatives on job creation are having limited impact. According to the Centre for Monitoring Indian Economy, 1.5 million jobs were lost during the first four months of 2017. Simultaneously, the number of people declaring themselves unemployed fell by 9.6 million. Seasonal jobs, demonetization, underemployment, reskilling, a reduction in investment, and a shift towards entrepreneurship, are being offered as explanations. If none of these is true, there is a danger of unemployed youth straying towards undesirable activities.
Consequently, there is a need for an urgent rethink on the strategy for creating job creators, while considering population control measures to regulate job seekers. Hitherto, an incremental silo-ed approach has been adopted. We have lacked a **coherent** and comprehensive strategy. To ensure that jobs are created on a large scale, we need to treat the freedom to create jobs on a par with other freedoms guaranteed under the Constitution. There is a need to recognize that all sectors, from commercial sex services to defence manufacturing, have the potential to generate direct and indirect employment. Unreasonable restrictions on practising one's calling must be dismantled. Personal inclination, and not regulatory provisions, must

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guide professional choices. These will also help in mainstreaming practices considered unlawful. According legal recognition to activities like commercial sex services, betting, and manufacturing medical marijuana (as suggested by Union minister Maneka Gandhi recently) will help in optimal regulation, prevent abuse, and enable access to medical and insurance facilities.

This will be no different from the government's approach to alcohol or tobacco—which are not banned in spite of known adverse impacts, but only regulated, thus letting consumers make the final choice. These avenues also bring in huge revenue which can be used for development projects.

Even today, close to half of the working population is engaged in agriculture, including tobacco production. Farmers have the potential to emerge as the largest direct and indirect job creators in the economy. A fundamental right to create jobs will aid in unshackling growth in key sectors like agriculture and allied activities, by **repeal** of restrictive policies and practices. Farmers will be able to demand their rightful access to land, capital, technology, markets, inputs, skills, remunerative pricing, and the government will be bound to **oblige**.

We have seen the impact of the rural employment guarantee scheme for quite some time now. While it has been a boon in times of distress, it might have diverted agriculture entrepreneurs to other occupations. Better sustainable results could have been achieved through supporting innovation and profitability enhancement in agriculture. The potential of a rural non-farm economy has also remained untapped in creating job creators. Due to lack of opportunities, the rural population is migrating to urban centres. However, if there is a fundamental right of job creation, then the divergence in delivery and quality of basic education, health and social service between urban and rural residents will be narrowed.

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For instance, the Startup India programme is focused on information technology and related sectors, and restricted to urban centres. It should be replicated in rural areas, with a focus on the non-farm sector. If the infrastructure is in place, investments in retail will open opportunities along the agriculture value chain, including processing, packaging, warehousing and transportation. Rural job creators should be involved in these pl For every smart city, a smart village or cluster will need to be created.

A digital economy aimed at curing asymmetry in information, finance and data can help in operationalizing the fundamental right to create jobs. The existing trinity of Jan Dhan accounts, Aadhaar and mobile can act as a stepping stone. Digital tools transmitted through mobile phones can aid in providing information about technology, markets and price. Expanding the direct benefits transfer programme can help in expanding access to finance. Informed **consent** to share Aadhaar-linked data, with adequate privacy protections, can aid in designing customized policies, products and services that cater to the needs of job creators, creating an ecosystem that stimulates job creation.

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21. Why is the government encouraging the youth to create the jobs rather than to seek the jobs?

(I) As the government is incapable to provide jobs to each and every citizen of the nation.

(II) By providing opportunity to every capable individual of the nation to facilitate entrepreneurship, a strong nation can be built.

(III) As government initiatives like providing seasonal jobs, reskilling are having limited impact, the government is imploring the youth to generate employment.

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(IV) As the statistics shows that millions of jobs are lost and people are getting unemployed and are engaging themselves in undesirable activities, it is very important for the country to generate employment.

(a) Only (I) is true
(b) Only (IV) is true
(c) Both (II) and (IV) are correct
(d) Only (II), (III) and (IV) are correct
(e) All are correct

22. According to the passage, what should be done to promote job creation in the country?

(I) There is a need to demolish the unreasonable restrictions on practicing one's vocation or profession in which one customarily engages.

(II) We need to acknowledge that all sectors have the potential to generate direct and indirect employment.

(III) For ensuring the job creation on a large scale, we need to treat the freedom to create the jobs equal to other freedoms in the constitution.

(a) Only (I) is true
(b) Only (III) is true
(c) Both (I) and (III) are correct
(d) Both (II) and (III) are correct
(e) All are correct

23. Why, according to the passage, is the government not banning the production of alcohol or tobacco?

(a) As the farmers will get affected and will not be able to produce tobacco.

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(b) As from their productions, the country is earning large revenues which can be used for various developmental projects.
(c) Farmers will not be able to demand their rightful access to land, capital, technology, markets, inputs, skills, remunerative pricing.
(d) Both (a) and (b) are correct.
(e) All of the above are correct.

24. Which of the following **theme** is correct in context of the passage?
(a) Government's initiative to generate employment
(b) Exploring the youth
(c) A fundamental right to create jobs.
(d) The need to create the job creators
(e) Developing the nation

25. How is it correct to say that digitization is catering to the needs of job creators?
(I) Digitization provides customized policies, products and services that fulfill the needs of job creators.
(II) Digitization brings investment to the nation and thus provides various opportunities to job creators to create new platform for generating employment.
(III) Digital tools like mobile phones are providing information about technology, markets and price which is beneficial to the job creators.
(a) Only (I) is true
(b) Only (III) is true
(c) Both (I) and (III) are true
(d) Both (II) and (III) are true
(e) All are correct

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Direction (26-27): Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in passage.

26. Implored

(a) sagacity
(b) quash
(c) substantiate
(d) beseech
(e) tactful

27. Coherent

(a) pragmatic
(b) prudent
(c) rancorous
(d) venerable
(e) cogent

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Direction (28-30): Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in passage.

28. Repeal

(a) validation
(b) reclusive
(c) opulence
(d) prosaic
(e) intrepid

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29. Consent

(a) wary
(b) forbid
(c) reverence
(d) abate
(e) ardor

30. Oblige

(a) restrained
(b) amicable
(c) dissuade
(d) spurious
(e) Capacious

Directions (31-40): 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.

THE crisis created by non-performing assets (NPAs) on the balance sheets of commercial banks, especially those in the public sector, does not go away. It only intensifies. An environment that triggered large inflows of foreign capital and a surge in credit after 2003 encouraged banks to explore new areas and terms of lending, which are responsible for the large exposures that are now turning bad. Having encouraged that environment with its policies, the government pretended that the problem was not serious enough to **warrant** emergency action. The reason was that it wanted to do the impossible: resolve a big problem with little money. But now time seems to be running out.

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Data for all banks (public and private) relating to December 2016, compiled by Care Ratings (reported in The Indian Express, February 20) point to a 59.3 per cent increase in NPAs over the previous 12 months to Rs.6,97,409 crore. That amounts to 9.3 per cent of their advances, compared with an NPA to advances ratio of 3.5 per cent at the end of 2012. The annual increment in the NPA ratio, which stood at around one-half of a percentage point in the years ending December 2013 and December 2014, rose rather sharply to 1.6 percentage points and 3.3 percentage points respectively in the years ending December 2015 and December 2016.

One reason for the acceleration in NPA growth is the more **stringent** conditions imposed in 2015 regarding recognition of assets as non-performing. Realising that postponing bad debt recognition could result in the accumulation of stressed assets in bank balance sheets sufficient to create a systemic problem, the Reserve Bank of India (RBI) instituted an asset quality review in 2015 to reclassify assets and reverse the practice of treating all restructured assets as standard assets.

Once stressed assets are formally recognised as non-performing, the **requisite** provisions are set aside at the expense of short-term profitability, the banks are recapitalised, and credit growth will see a revival, it was argued. The problem is that this is not happening because a large number of projects to which money had been lent during the boom period that preceded 2011-12, when investment rates rose sharply, were not ones to which the banking system should have been exposed. As these projects are all entering the period when they find themselves unable to service their debt, loans are turning non-performing in quick succession. This trail of defaults is ensuring that the NPA ratio is not stabilising, once assets misclassified as restructured and standard are recognised as non-performing, as the RBI expected it would. More assets are turning bad.

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As the Economic Survey 2016-17 recognised, in normal circumstances this would have threatened the banks concerned with insolvency, perhaps triggered a run on the banks, forced their closure and even **precipitated** a systemic crisis. India is fortunate that a large part of its banking system is owned by the government. According to the Care Ratings figures referred to earlier, 24 PSBs accounted for 88.2 per cent of the total NPAs with the public and private banks. Their NPA ratio stood at 11 per cent at the end of 2016, indicating that they have a disproportionate share of bad loans in total advances. According to the Survey, since there is the belief that these banks have the backing of the government, which will keep them afloat, the bad loan problem has not, as yet, become a systemic crisis.

31. Which of the following is/are the possible reasons behind NPAs crisis?

(I) Large inflows of foreign capital in the banking sector

(II) An upsurge in credit after 2003 that encouraged banks to explore new areas and terms of lending

(III) The intervention by the government with its policies to encourage the banks to broaden its lending scope

(a)Only (I) is correct

(b)Only (III) is correct

(c)Both (I) and (II) are correct

(d)Both (II) and (III) are correct

(e)All are correct

32. Why according to the passage RBI initiated an asset quality review in 2015?

(I) To reclassify assets and reverse the practice of treating all restructured assets as standard assets.

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(II) To avoid the accumulation of stressed assets in bank balance sheets.

(III) To make transfers to the private sector through a roundabout scheme that helps write off their debt.

(a)Only (I) is correct

(b)Only (II) is correct

(c)Both (I) and (II) are correct

(d)Both (II) and (III) are correct

(e)All are correct

33. Which of the following statements is **TRUE** in context of the passage?

(a) Care Ratings point to a 59.3 per cent increase in NPAs over the previous 12 months to Rs.6,97,409 crore of public sector banks.

(b) According to the Care Ratings figures, 24 PSBs accounted for 88.2 per cent of the total NPAs with the public and private banks.

(c) The NPA ratio of public and private sector banks stood at 11 per cent at the end of 2015.

(d) The annual increment in the NPA ratio which was very nominal in the year ending December 2013 rose sharply to 3.3 percentage points in the year ending December 2015.

(e) None is true.

34. What does the author mean by the statement "**India is fortunate that a large part of its banking system is owned by the government**"?

(I) Indian Banks are fortunate that the government has the control over all their functions which help in dealing with systematic crisis.

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(II) Indian Banks which are under the control of government are able to sustain even the critical crisis whereas in normal circumstances this would have threatened the banks concerned with insolvency.

(III) Indian Banks have recovered better during systematic crisis than other banks in the world as the policies implemented by the government have performed positively.

(a)Only (I) is correct
(b)Only (II) is correct
(c)Both (I) and (II) are correct
(d)Both (II) and (III) are correct
(e)All are correct

35. Which of the following is the most appropriate title of the passage?

(a)Illusions of a recovery
(b)Crisis of Non Performing Assets
(c)Wicked loans and bad banks
(d)Reclassification of restructured assets
(e)NPAs and Care Ratings Data

36. What according to the passage could be the reason behind instability of NPA ratio?

(I) As the requisite provisions are set aside at the expense of short-term profitability

(II) A large number of projects to which money had been lent during the boom period are unable to service their debt

(III) A trail of defaults ensuring loans are turning non-performing in quick succession

(a)Only (I) is correct
(b)Both (I) and (II) are correct

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(c)Both (II) and (III) are correct
(d)Both (I) and (III) are correct
(e)All are correct

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

37. Warrant
(a)Document
(b)Vindicate
(c)Verdict
(d)Clause
(e)Insurance

38. Precipitate
(a)Reckless
(b)Surprising
(c)Willful
(d)Expedite
(e)Excessive

Direction (39-40): Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in passage.

39. Stringent
(a)Confining
(b)Somber
(c)Poignant
(d)Unrelenting
(e)Flexible

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40. Requisite

(a)Indispensable
(b)Stipulation
(c)Peripheral
(d)Prepossession
(e)Tolerable

Directions (41-50): 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.

Whenever a state language wants to spread itself to the national sphere, it meets with some resistance. The limits of both are **delineated**. One is confined to the state while the other has the entire country for its spread. The chauvinists in states have not understood this or at least not in the manner it should be. There is no competition. One is regional and the other is national. That Hindi is the national language was decided by the constituent assembly. The parliamentary committee - representatives from the non-Hindi speaking states participated - once again made it clear that Hindi was the national language and what has been left to the future was the switchover from English to Hindi. What is happening now is that an effort is being made to reopen the language issue. Some are challenging the very idea of India and making territorial demands. This is unfortunate. Hindi was adopted to be India's language by the constituent assembly and there is a wrong impression spread that it was done by the majority of one.

The controversy was over the adoption of numerals, not the language. Today, official business and most other work is conducted in Hindi, much to the difficulty of non-Hindi speaking people. In fact, during the framing of the Constitution, the issue of language was one of the most

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debated and the decision to declare a national language resulted in two prominent camps. One, the North Indians who advocated Hindi as the national language and, two, the South Indians who did not want it to be imposed upon them. While the Hindi camp tried to push Hindi due to its "numerical superiority", the Tamil camp rejected it outright and one of the Tamil leaders even went on to mock them by pointing out that if "numerical superiority" was the criteria, then the crow had to be chosen as the national bird instead of the peacock. After several brainstorming debates, the Constituent assembly decided to finalise on Hindi with Devanagari script as the official language of the Union, along with a special clause that English would continue to remain in use for all official purposes for the next 15 years. But within a few years, the committees set up to implement this began to face the ground realities. It came as a hard realisation that 15 years would not be a sufficient period as the process of developing Hindi to a stage where it could be used as a single national language would take more time.

Even C Rajagopalachari, who had always been in favour of Hindi as the national language and had imposed Hindi in 1937 when he had formed the Government of Madras, began to air his concerns about how Hindi was yet to develop to be acceptable as the single national language. I was present at the discussion by the parliamentary committee when Govind Ballabh Pant was the Home Minister. I was his information officer then. When he started the meeting, he found that the non- Hindi speaking members were up in arms and **vehemently** opposed to use of the language in official business. Slowly and gradually, Pant brought around all members to reiterate that the union language, as enunciated in the Constitution, would be Hindi. He left the matter of switchover to some time in the future. Prime Minister Jawaharlal Nehru gave an assurance to the non-Hindi speaking people that the switchover would take place only when they

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would be ready for it. His successor Lal Bahadur Shastri brought a bill in parliament to that effect. Parliament gave an assurance to the country that the non-Hindi speaking people would not be put to inconvenience or handicapped. Parliament is very sensitive on the subject and does not want to take any action until the non-Hindi speaking members **endorse** it. But a recent move by the BJP government to promote Hindi has opened up a can of worms and scratched old scars.

Social media was abuzz with debates over linguistics. While there seemed to be a general **consensus** among citizens that no language must be imposed upon by anybody against their wishes, most states in the south, Tamil Nadu in particular, had vehemently opposed any such move. With the spread of soft-Hindutava in the country, Hindi is coming in its wake. Prime Minister Narendra Modi feels at home with the language. So do the other members from the majority of Hindi speaking states. That is the reason why a non-Hindi speaking state jealously guards its regional language and even challenges Hindi whenever the particular state feels that the rightful space of its own language has been taken by the national language. Since the country has adopted a three language formula—English, Hindi and the regional—the Hindi-speaking states are happy because it is their regional language. Non-Hindi speaking states are also happy because they have English and fit into the dictates of the Union which is primarily conducting its business in English. Hindi chauvinists, who showed no patience earlier, are now quiet because they find that Hindi is a compulsory subject all over the country.

If not today, but tomorrow Hindi would have been learnt by the generations to come. Even the people in south India have realised that there is no getting away from the national language and their children are learning Hindi. Probably, the Modi government feels that it has to be only patient. The notings on files are already in Hindi. Those who

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do so have the dictates of the Union in mind and give the English translation of the noting as well. It serves everybody's purpose and hence there is no reason for the government to take any extreme measures that will be looked down upon as an imposition. It would be better if things are left as they prevail today.

41. What does the author mean by the phrase "**majority of one**"?

(a) There was only one part of the majority that was supporting Hindi as a national language and the other parts of the majority were supporting their regional language to get adopted as the national language.

(b) Hindi was adopted as national language by constituent assembly, as decided by the big majority at that time as compared to what it is now.

(c) According to non -Hindi speaking states, Hindi was accepted as national language by consensus of very less majority, which was a wrong belief.

(d) Both (a) and (c) are correct.

(e) All are correct

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42. Which agreement has been put up before the hindi and non-hindi speaking states to resolve the disputes among them?

(I) Hindi is chosen as the national language and English is chosen for the use of official purpose.

(II) Both Hindi and English are chosen as national language, Hindi for Hindi speaking states and English for non- Hindi speaking states.

(III) India has adopted a three language formula- English, Hindi and regional. And Hindi is the regional language for Hindi speaking people and English is chosen as being a part of the ordinance of the union which is satisfactory for non- Hindi speaking people.

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(a) Only (I) is correct
(b) Only (III) is correct
(c) Both (I) and (III) are correct
(d) Both (II) and (III) are correct
(e) All are correct

43. According to the passage, why the non- Hindi speaking states protest against Hindi?

(I) Hindi chauvinists were not showing patience because they find that Hindi is a compulsory subject all over the country.
(II) As Non- Hindi speaking states wanted to safeguard their regional language.
(III) Non- Hindi speaking states are protesting as they believe that the rightful space of their own language has been taken up by the national language.

(a) Only (I) is correct
(b) Only (III) is correct
(c) Both (I) and (III) are correct
(d) Both (II) and (III) are correct
(e) All are correct

44. According to the passage, why Hindi language is yet to develop to be acceptable as the single national language?

(a) As there is no general consensus among the citizens of the country for supporting Hindi as their national language.
(b) As the Non- Hindi speaking members are opposing intensely to use Hindi for official business in the country.
(c) As there is no assurance for Non- Hindi speaking members to switch over from Hindi to Tamil as the national language.
(d) Both (a) and (c) are correct.
(e) All are correct

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45. Which of the following depicts the central idea of the passage?
(a) The Parliament's decision for national language.
(b) Hindi spread requires patience.
(c) Adopting Hindi as the national language.
(d) The conflict between Hindi and non- Hindi speaking states.
(e) The spread of soft Hindutva in the country.

46. Which of the following does not form a part of the passage?
(a) The constituent assembly has decided to mention a special clause that English would continue to remain in use for all official purposes.
(b) Parliament will not take any action of switching over the language without agreement of the non- Hindi speaking members.
(c) Non Hindi states' people have realized that there is no getting away from the national language and their children are learning Hindi.
(d) There should be no imposition of any language on people against their wishes particularly for north Indi
(e) All of the above sentences are true.

Direction (47-48): Choose the word/group of words which is most SIMILAR in meaning to the word/group of words printed in bold as used in passage.

47. Delineated
(a) abhor
(b) particularize
(c) patronize
(d) diligent
(e) digression

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48. Consensus

(a) dissension
(b) brazen
(c) prudent
(d) concord
(e) Brusque

Direction (49-50): Choose the word/group of words which is most OPPOSITE in meaning to the word/group of words printed in bold as used in passage.

49. Vehemently

(a) inevitable
(b) pretentious
(c) prosaic
(d) malignly
(e) tamely

50. Endorse

(a) impute
(b) dissuade
(c) opulence
(d) abdicate
(e) abate

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1. **(e);** Refer the second and third paragraphs of the passage. All the three statements are clearly mentioned there to verify that services are more urbanized than manufacturing. Hence (e) is the correct option.

2. **(c);** Refer the third paragraph of the passage, "...whereas large states such as Madhya Pradesh have experienced an above-average urbanization in services but a below-average urbanization in manufacturing." So statement (II) is incorrect regarding manufacturing sector. Statements (I) and (III) are clearly mentioned in fourth and third paragraphs respectively. Hence (c) is the correct option.

3. **(e);** Refer the second last paragraph of the passage, "Other organized services with high use of technology include financial intermediation, post and telecommunications, other business activities and supporting/auxiliary transport activities, and travel agencies. Education and health services also record a high usage of computers, but show lower internet usage." So it can be easily said that all four services require the high usage of technology. Hence (e) is the correct option.

4. **(a);** Read the passage carefully, the author has tried to bring all the important facts and figures related to the services and manufacturing in India and their contributions towards economic development which ultimately imply that services are more urbanized than manufacturing but they are not tied

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to big cities and thus raising the possibility of their being a growth driver that can promote inclusive spatial development. Hence only (a) summarizes the passage in a better and most appropriate way.

5. **(b);** Read the passage carefully, the author has tried to bring detailed treatment of issues related to services and manufacturing sector in India. He dives deep and tries to follow the chain of reasoning and draw inferences from them. The facts and figures thus accumulated help the author in analyzing the subject in a better way. Hence it can be said that the author's style of writing is analytical.

6. **(d);** **Spatial** means relating to space. Hence '**Dimensional**" is the word most similar in meaning to it.
Foundational means denoting an underlying basis or principle; fundamental.
Radical means characterized by departure from tradition; innovative or progressive.
Elementary means relating to the rudiments of a subject.

7. **(a);** **Counterpart** means a person or thing that corresponds to or has the same function as another person or thing in a different place or situation. **Analogue** means a compound with a molecular structure closely similar to that of another. Hence both are similar in meanings.
Bantam means a level of amateur sport typically involving children aged between 13 and 15.
Insignia means a sign or token of something.
Transcription means an arrangement of a piece of music for a different instrument, voice, or group of these.

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8. (b); **Concentrated** means wholly directed to one thing; intense. **Condensed** means made denser or more concise; compressed or concentrated. Therefore both are similar in meaning.
Critical means expressing adverse or disapproving comments or judgments.
Unyielding means (of a mass or structure) not giving way to pressure; hard or solid.

9. (b); **Upturn** means an improvement or upward trend, especially in economic conditions or someone's fortunes. **Plummet** means a steep and rapid fall or drop. Hence both are opposite in meanings.
Agitation means a state of anxiety or nervous excitement.
Transpose means cause (two or more things) to exchange places.
Convulsion means a violent social or political upheaval.

10. (d); **Periphery** means the outer limits or edge of an area or object. **Axial** means relating to or forming an axis. Hence both are opposite in meanings.
Selvage means an edge produced on woven fabric during manufacture that prevents it from unraveling.
Ecliptic means a great circle on the celestial sphere representing the sun's apparent path during the year, so called because lunar and solar eclipses can only occur when the moon crosses it.
Arsenal means an array of resources available for a certain purpose.

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11. (c); Read the first paragraph carefully, "We're assaulted with facts, pseudo facts, jibber-jabber, and rumour, all posing as information. Trying to figure out what you need to know and what you can ignore is exhausting." Hence the author feels that excess information leads to more confusion and conflict of trust which shows that the modification of information technology is fatigue in nature.

12. (d); Read the third paragraph carefully, the author finds a contrasting reality to what people perceive to be efficient to them. He clearly mentions in the paragraph that multitasking is a powerful and diabolical illusion. Hence the tone of the author in this particular paragraph is ironical or caustic.

13. (b); Refer the third paragraph, "When people think they're multitasking, they're actually just switching from one task to another very rapidly. And every time they do, there's a cognitive cost in doing so..." Hence the author tries to explain the negative impacts of multitasking with the given example.

14. (e); Read both the paragraphs carefully, the author clarifies his stand on demerits related to multitasking by giving various practical examples. Hence the statement (e) connects the paragraph 4 with paragraph 5 as it points out the ironical figure that people perceive to be true considering the ample activities.

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15. (e); Read the paragraph 4, "Multitasking creates a dopamine-addiction feedback loop, effectively rewarding the brain for losing focus and for constantly searching for external stimulation. To make matters worse, the prefrontal cortex has a novelty bias, meaning that its attention can be easily hijacked by something new – the proverbial shiny objects we use to entice infants, puppies, and kittens." Hence all the given statements are correct in context of the paragraph.

16. (b); Jibber-jabber means rapid and excited speech that is difficult to understand.**Gibber** means speak rapidly and unintelligibly, typically through fear or shock. Hence both are almost similar in meanings.
Wraith means a wisp or faint trace of something.
Nimble means quick and light in movement or action; agile.

17. (a); Diabolical means disgracefully bad or unpleasant.**Fiendish** means extremely cruel or unpleasant. Hence both are similar in meanings.
Ordinate means demand.

18. (d); Surreptitiously means in a way that attempts to avoid notice or attention; secretively. **Clandestinely** means in a secretive and illicit way. Hence both are similar in meanings.

19. (e); Detriment means the state of being harmed or damaged. Hence "blessing" is the word most opposite in meaning to it.
Bruise means be susceptible to bruising.
Snag means an unexpected or hidden obstacle or drawback.

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20. (c); **Implicit** means suggested though not directly expressed.**Blunt** means (of a person or remark) uncompromisingly forthright. Hence both are opposite in meanings.

Inarticulate means unable to express one's ideas or feelings clearly or easily.

Intrinsic means belonging naturally; essential.

21. (c); Referring to the first paragraph of the passage, we can say that to build the nation strong and prevent the youth from engaging themselves in undesirable activities, the government is encouraging the youth to facilitate entrepreneurship by giving them access to credit, ease of getting clearances and providing them skill development. Hence option (c) is the correct choice.

22. (e); Referring to the second paragraph of the passage, we conclude that all of the given statements are correct. All the given statements need to be exercised in order to ensure job creation in the country.

23. (b); As it is clearly mentioned in the third paragraph of the passage that government is not banning the production of alcohol or tobacco and letting the consumers to make the final choice as its production is bringing large revenues and more importantly a good fraction of the population is engaged in its production. So the banning may affect those farmers who are directly engaged into its production. Moreover, the revenues so generated could be utilized in various developmental projects. Hence the government is skeptical about the decision related to banning of alcohol or tobacco.

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24. (c); "A fundamental right to create jobs" is an appropriate theme of the passage as it talks about giving freedom to people to create jobs in the country which forms the central idea of the passage. Hence (c) is the correct option.

25. (c); Refer to the last paragraph of the passage "Digital tools transmitted through mobile phones can aid in providing information about technology, markets and price", "Informed consent to share Aadhaar-linked data, with adequate privacy protections, can aid in designing customized policies, products and services that cater to the needs of job creators". Hence both the sentences (I) and (III) are correct.

26. (d); **Implored** means beg someone earnestly or desperately to do something. Hence it has similar meaning as **beseech**.
Quash means reject as invalid.
Sagacity means wisdom.
Substantiate means to confirm.
Tactful means polite.

27. (e); **Coherent** means logical and consistent. Hence it has same meaning as **cogent**.
Venerable means accorded a great deal of respect.
Prudent means careful, wise.
Rancorous means hateful.
Pragmatic means practical.

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28. (a); **Repeal** means revoke or cancel. Hence it has the opposite meaning of **validation**.
Reclusive means hermit, withdrawn.
Opulence means wealth.
Prosaic means ordinary.
Intrepid means fearless.

29. (b); **Consent** means permission for something to happen or agreement to do something. Hence it has the opposite meaning of **forbid**.
Ardor means great enthusiasm.
Abate means reduce or lessen.
Reverence means deep respect.
Wary means careful.

30. (c); **Oblige** means make (someone) legally or morally bound to do something. Hence it has the opposite meaning of **dissuade**.
Spurious means false, untrue.
Capacious means very large.
Amicable means agreeable.

31. (e); Refer the first paragraph of the passage, "An environment that triggered large inflows of foreign capital and a surge in credit after 2003 encouraged banks to explore new areas and terms of lending, which are responsible for the large exposures that are now turning bad. Having encouraged that environment with its policies, the government pretended that the problem was not serious enough to warrant emergency action." Hence all three statements are the possible reasons behind the crisis of NPAs.

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32. (c); Refer the third paragraph of the passage, "Realising that postponing bad debt recognition could result in the accumulation of stressed assets in bank balance sheets sufficient to create a systemic problem, the Reserve Bank of India (RBI) instituted an asset quality review in 2015 to reclassify assets and reverse the practice of treating all restructured assets as standard assets." Hence both the statements (I) and (II) are correct in context of the passage.

33. (b); Refer the last paragraph of the passage, "According to the Care Ratings figures referred to earlier, 24 PSBs accounted for 88.2 per cent of the total NPAs with the public and private banks." Hence statement (b) is true in context of the passage.

34. (b); Refer the last paragraph of the passage, "As the Economic Survey 2016-17 recognised, in normal circumstances this would have threatened the banks concerned with insolvency, perhaps triggered a run on the banks, forced their closure and even precipitated a systemic crisis. India is fortunate that a large part of its banking system is owned by the government." Hence it can be inferred from the passage that the author is trying to figure that with the backing of the government Indian banks are able to sustain even the adverse conditions. Hence only statement (II) is correct in context of the passage.

35. (c); "Wicked loans and bad banks" is the most appropriate title of the passage as "Wicked" and "bad" the adjectives added to loans and Indian banks portray the chinks in our centuries old banking system, which lacks nerve to crack a whip on defaulting bulls. Hence (c) is the correct option.

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36. (c); Refer the second last paragraph of the passage, "The problem is that this is not happening because a large number of projects to which money had been lent during the boom period that preceded 2011-12, when investment rates rose sharply, were not ones to which the banking system should have been exposed. As these projects are all entering the period when they find themselves unable to service their debt, loans are turning non-performing in quick succession. This trail of defaults is ensuring that the NPA ratio is not stabilizing…" Hence both statements (II) and (III) are correct in context of the passage.

37. (b); **Warrant** means justify or necessitate (a course of action). **Vindicate** means show or prove to be right, reasonable, or justified. Hence both are similar in meanings.

38. (d); **Precipitate** means cause (an event or situation, typically one that is undesirable) to happen suddenly, unexpectedly, or prematurely. **Expedite** means make (an action or process) happen sooner or be accomplished more quickly. Hence both are similar in meanings.

39. (e); **Stringent** means (of regulations, requirements, or conditions) strict, precise, and exacting. Hence "**flexible**" is the word most opposite in meaning to it.

Somber means having or conveying a feeling of deep seriousness and sadness.

Poignant means evoking a keen sense of sadness or regret.

Unrelenting means not giving way to kindness or compassion.

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40. (c); **Requisite** means made necessary by particular circumstances or regulations. **Peripheral** means of secondary or minor importance; marginal. Hence both are opposite in meanings.

Prepossession means a prejudice or a preconceived idea about something.

Stipulation means a condition or requirement that is specified or demanded as part of an agreement.

41. (c); Sentence (c) is the correct meaning of the phrase "**majority of one**" as described in first paragraph of the passage. Hence sentence (c) is correct.

42. (b); Refer to the second last paragraph of the passage "Since the country has adopted a three language formula—English, Hindi and the regional—the Hindi-speaking states are happy because it is their regional language. Non-Hindi speaking states are also happy because they have English and fit into the dictates of the Union which is primarily conducting its business in English."

43. (b); Refer to the second last paragraph of the passage " That is the reason why a non-Hindi speaking state jealously guards its regional language and even challenges Hindi whenever the particular state feels that the rightful space of its own language has been taken by the national language." Hence only sentence (III) is correct in context of the passage.

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44. (b); Refer the third paragraph of the passage, "he found that the non- Hindi speaking members were up in arms and vehemently opposed to use of the language in official business." Hence we can say that only sentence is correct in context of the passage.

45. (b); "Hindi spread requires patience" is an appropriate theme of the passage. The passage is about government's decision over national language. It has been mentioned in the passage that ". Even the people in south India have realised that there is no getting away from the national language and their children are learning Hindi. Probably, the Modi government feels that it has to be only patient." This clearly indicates that the spread of Hindi language requires patience. All other options are not the central idea of the passage.

46. (d); Sentence (d) does not go in harmony with the passage as there should be no imposition of any language particularly for 'south Indians', not for 'north Indians'. Hence sentence (d) is the correct option.

47. (b); **Delineated** means describe or portray (something) precisely. Hence it has same meaning as **particularize**.
Diligent means hard-working, dedicated.
Digression means straying from main point.
Patronize means treat with an apparent kindness which betrays a feeling of superiority.
Abhor means to hate.

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48. (d); **Consensus** means a general agreement. Hence it has same meaning as **concord**.
Brazen means bold.
Brusque means short, rude.
Prudent means careful, wise.
Dissension means disagreement that leads to discord.

49. (e); **Vehemently** means in a forceful, passionate, or intense manner; with great feeling. Hence it has opposite meaning as **tamely**.
Malignly means harmful.
Pretentious means being self important.
Prosaic means ordinary.
Inevitable means unavoidable.

50. (b); **Endorse** means declare one's public approval or support of. Hence it has opposite meaning as **dissuade**.
Impute means to assign or attribute to someone.
Opulence means wealth.
Abate means reduce or lessen.
Abdicate means give up a position.

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LOD-EASY

Directions (1–10): Read the following passage carefully and certain words in the passage are printed in bold letters to help you locate them easily while answering some of these questions.

A few weeks ago, a newspaper article quoted a well known scientist saying, "IT has destroyed Indian science". One can speculate about the various ways in which the growth of the IT sector and other similar knowledge industries such as biotechnology has led to a decline in basic scientific research in India.

The most obvious reason is money; pay scales in IT and BT are much higher than one can aspire to in academia. The argument goes: why should a bright B. Tech. or M.Sc. student enroll in a Ph.D. programme when she can make a lot more money writing code ? Not only does a fresh IT employee make a lot more than a fresh M.Tech. student, her pay will rise much faster in IT than in academia. A professor's pay at a government-run university, even after the Sixth Pay Commission, tops out at far less than a senior executive's salary in a major industry.

Second, the social status of IT and BT jobs equal or even exceed the social status of corresponding academic positions, since they are seen as knowledge industries, which plays to best and worst instincts of the societal order. As quintessential white collar professions, neither do they compel a successful entrepreneur to resort to violence and corruption, nor do they demand any physical labour. Unlike real estate or road construction, it is felt that IT workers can become rich while staying honest and sweat-free.

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Assuming that the labour pool for academia and IT is roughly the same, the difference in our collective preferences biases the labour market towards IT and away from academia. Further, when the imbalance between IT and academia continues for years and even decades, a destructive loop, from academia's point of view, is created. When our best and brightest take IT jobs over academic ones for a decade or more, faculty positions in our universities and research centers are no longer filled by the best candidates.

As faculty quality goes down, so does the capacity to train top-class graduate students who, after all, are teachers in training. In response to decreasing faculty quality, even those students who would otherwise choose an academic profession, decide to join industry or go abroad for their studies. These foreign trained graduates prefer to come back to corporate India—if at all they do come back—and the downward cycle replicates itself in each generation. In other words, academia is trapped within a perfect storm created by a combination of social and economic factors.

In this socio-economic calculus, the members of our societal classes should prefer an IT job to an academic one. Or, to put it another way, the knowledge economy, i.e., the creation of knowledge for profit, trumps the knowledge society, i.e., the creation of knowledge for its own sake or the sake of the greater good. As is said, "knowledge is power, but money is even more power." Perhaps the scientist was **alluding** to this victory of capitalism over the pursuit of pure knowledge when he accused IT of having a negative influence on Indian science.

Surely, knowledge has become a commodity like any other and as a result, knowledge workers are like any other labourers, who will sell their wares to the highest bidder. One solution is to accept and even encourage the commoditization of knowledge; if so, Indian

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universities and research centres should copy their western counterparts by becoming more and more like corporations. These centres of learning should convert themselves into engines of growth. In this logic, if we increase academic salaries and research grants to match IT paycheques we will attract good people into academia, where, in any case, it is rumoured that a certain **elusive** feeling called 'the quality of life' is better.

1. According to the passage, what did the scientist actually mean when he said, "IT has destroyed Indian Science ?"

(a) The centres meant for Scientific research are being utilized by IT industries

(b) The IT industry does not employ people pursuing higher studies

(c) As information is readily available on the internet because of IT, there is no need to seek further information

(d) IT has distorted the truth as stated by Indian science

(e) The desire for money has overshadowed the search for knowledge

2. Which of the following is possibly the most appropriate title for the passage ?

(a) Is the Future of IT Bright ?

(b) The IT Industry and the World Economy

(c) Research and Academics – Losing the Battle Against IT

(d) Scientific Research and the Need for Well – Trained Faculty

(e) Information Technology and its Advantages

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3. Why does the author say that knowledge has become a commodity?

(a) As it is no longer desirable in any professional field

(b) As there are too many educational institutes in the country which do not provide quality education

(c) As knowledge is now available easily as compared to the past

(d) As knowledgeable people sell their services for the highest price possible

(e) Like commodities knowledge too becomes stale after a certain period

4. What, according to the author, is a destructive loop?

(a) Many people quit their existing jobs to work in the IT industry which in turn leads to the downfall of the other industries

(b) The fact that the best minds do not want to become teachers and this in turn leads to good students seeking knowledge elsewhere

(c) The fact that people working in the IT industry do not pursue higher studies which in turn leads to the deterioration in quality of employees

(d) The unending use of resources by the IT industry leading to a dearth of resources in the country

(e) Less grants are being provided by the Government to academic institutes which in turn leads to poor quality students joining the same

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5. Which of the following mentioned below is/are the author's suggestion/s to promote interest in Indian academia?
(1) Research centres should adopt the corporate culture as is done in the West
(2) Lessening the number of research grants given
(3) Making academic salaries equivalent to those paid in IT industries.
(a) Only (3)
(b) Only (1)
(c) Only (2) and (3)
(d) Only (1) and (3)
(e) None of these

6. Which of the following is NOT TRUE in the context of the passage?
(1) It is believed that the quality of life is better when pursuing scientific research
(2) People currently seek knowledge only for the greater good of the society.
(3) Money is not perceived to be as powerful as knowledge.
(a) Only (1) and (3)
(b) Only (2)
(c) Only (1) and (2)
(d) Only (2) and (3)
(e) All (1), (2) and (3)

7. Which of the following, according to the author, are factors responsible for the declining interest in scientific research?
(1) Slower progress of work in research
(2) Lesser monetary compensation in research related activities
(3) Societal perception towards research

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(a) Only (1)
(b) Only (3)
(c) Only (2) and (3)
(d) Only (1) and 2)
(e) All (1), (2) and (3)

8. Which of the following is true about the perception towards IT jobs as given in the passage?
(1) They are physically tiring.
(2) They are considered to be managerial level jobs.
(3) They require usage of dishonest me
(a) Only (2)
(b) Only (1) and (2)
(c) Only (3)
(d) Only (2) and (3)
(e) All (1), (2) and (3) are true

Directions (9): 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.

9. ELUSIVE
(a) Definite
(b) Happy
(c) Mysterious
(d) Worthwhile
(e) Remarkable

Directions (10): 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.

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10. ALLUDING
(a) referring
(b) breaking
(c) escaping
(d) imposing
(e) clinging

Directions (11-20): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it. Certain words are given in bold to help you locate them while answering some of the questions.

Sugarcane leaves, millions of tonnes of which go waste in India every year, can be used to generate power, save diesel and produce enough heat to run jaggery units and even burn small animals in a crematorium.
"Production of power via loose leafy biomass is a unique technology and it is believed that in gasification of sugarcane leaves we are the first in the world", report scientists from the Nimbkar Agricultural Research Institute, at Phaltan in Maharasthra.

They presented their findings at an International conference in Switzerland in May 1999 and have also submitted them to the Department of Non-Conventional Energy Sources. In view of the pressing need in India to identify **indigenous** and renewable sources of energy, NARI initiated the project to gasify loose sugarcane leaves to generate electricity in the ten-fifteen kilowatts range. Besides, producing power, the scientists have successfully used the sugarcane leaves to generate heat for jaggery-making units and specially-designed furnaces to **incinerate** small dead animal like sheep. Test on a 15 kilovolt ampere diesel genset powered by sugarcane leaves

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gasifier showed that 70-90 percent diesel substitution could be achieved with a five KW load. The NARI gasifier, which is non-polluting and safe, also produces char which is 15-28 percent of the fuel.

The char boosts the overall efficiency of the system to 80-85 percent and when mixed with a suitable binder it forms an excellent briquetting fuel for cooking purposes. In India alone, about 430s million tonnes of crop residues are produced every year, out of which 330 million tonnes are used as feed or fodder and the remaining 1oo million tonnes simply **disposed** off by burning in open fields.
"This is a colossal waste of potentially useful source of energy", says the report by the NARI director, Anil K Rajvanshi, and his colleague Rajiv Jorapur. Most of the residues are in a loose leafy form such as sugarcane leaves, wheat husk, rise husk and safflower straw. The residues usually have high amounts of ash and are, therefore, difficult to gasify. In their studies, the NARI scientists used sugarcane leaves that have been chopped into one-to-five cm long pieces and sun dried.

11. As opposed to use of wood or charcoal in biomass gasification in the west, developing countries should use
(a) only coal
(b) char
(c) agriculture residues
(d) only sugarcane leaves
(e) None of these.

12. Power from the sugarcane leaves can be used for
(i) incinerating small dead animals
(ii) generating electricity up to to-is kilowatts per hour
(iii) generating heat for jaggery - making units

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(a) (i) and (ii)
(b) (ii) and (iii)
(c) (i), (ii) and (iii)
(d) None of these
(e) Only (i) and (iii)

13. Producing power from burning sugarcane leaves can be listed under which of the sources of energy
(a) Oil
(b) Coal
(c) Water
(d) Non-Conventional Energy Sources
(e) All of these

14. Which of following is not an advantage of production of power via gasification of agricultural residue in the developing countries?
(a) a 70-90 percent diesel substitution rate can be achieved with a five KW load
(b) the indigenous gasifier is non-polluting and safe
(c) the gasifier also produces char which is 15-20 percent of the fuel
(d) the residues usually have high amount of ash
(e) All of the above.

15. Which of the questions cannot be answered after reading the passage?
(a) What is the quantity of sugarcane leaves available in India after being used as fodder?
(b) What are the other agricultural residues available in India besides sugarcane leaves?
(c) What amount of crop-residues is used as fodder every year?
(d) What can be done with the char after gasifying?
(e) All of the above

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16. It can be inferred that such power as can be generated from sugarcane leaves will be of great use in
(i) industrial areas
(ii) agricultural areas
(iii) cities
(iv) villages
(a) (i) and (ii)
(b) (ii) and (iii)
(c) (ii) and (iv)
(d) (iii) and (iv)
(e) (i) and (iv)

17. Which of the following is not a valid assumption on the basis of above paragraph?
(a) wood cannot be a source of biomass gasification in India
(b) bulk of the crop residue gets used as feed and fodder
(c) nearly 1/3 of the crop residue is burnt off in open fields
(d) char is a good cooking fuel
(e) None of the above

Direction (18): Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in passage.

18. Indigenous
(a) Native
(b) Primitive
(c) Primeval
(d)Migrant
(e) Ancient

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Direction (19-20): Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in passage.

19. Incinerate

(a) Destroy
(b) Cremate
(c) Burn
(d)Rehabilitate
(e) Carbonize

20. Dispose

(a) Abandon
(b) Reject
(c) Unload
(d)Dump
(e) Retain

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Directions (21-30): Read the following passage divided into number of paragraphs carefully and answer the questions that follow it. Certain words are given in bold to help you locate them while answering some of the questions.

Paragraph 1: It's quite common to hear people say they have bought an endowment insurance plan or they own a money-back policy. Both are bundled life insurance policies that offer twin benefits of savings and life insurance, and both qualify for tax deductions. But there is one big difference between the two, and that is in the way the maturity benefits are structured. Read on to know the difference.

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Paragraph 2: You have an endowment policy when the maturity benefit is made available to you after a specified term; this is usually the policy term. So, if you buy a life insurance endowment policy for 15 years, you are entitled to the investment benefit at the end of 15 years. This is the basic **premise** of an endowment plan. Even a unit-linked insurance plan (Ulip) qualifies as an endowment policy because the premiums that you pay every year get invested every year in your choice of funds, after all costs have been deducted, and at the policy term, the fund value is made available to you as the maturity benefit.

Paragraph 3: In traditional plans too, an endowment policy can be offered as a participating plan or as a non-participating plan. Under a participating plan, the sum assured that you choose is usually the guaranteed benefit that is payable either on death or on maturity. Over and above this, every year you get an additional benefit in the form of bonuses. These bonuses come from the **surplus** generated by the participating fund and are declared as a percentage of the sum assured at the end of every year. Once declared, the bonuses are guaranteed to be paid on maturity or on death. As a non-participating plan, an endowment policy will specify the maturity benefit, since non-participating plans offer guaranteed investment benefits. For example, an insurance policy can **specify** the maturity benefit as a percentage of the total premiums paid in the policy as maturity benefit.

Paragraph 4: While an endowment policy will pay the investment benefit at the end of the policy term, a money-back policy staggers the investment benefit throughout the policy term at regular intervals. A money-back structure is typically offered by traditional policies. So as a participating plan, that **pegs** the investment benefit to the performance of underlying participating fund and distributes it in the

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form of yearly bonuses, a money-back plan usually staggers the payment of sum assured at regular intervals during the policy term and on maturity pays the sum of bonuses.

Paragraph 5: Money backs are quite **popular** in the non-participating structure as well. Here, the payouts could be defined as a percentage of the sum assured or the premiums. Given that a money-back plan offers investment benefits early on, the rate of return on these plans is a tad lower compared to endowment policies.

21. How, according to the passage, endowment insurance plan is different from money-back policy?

(I) Money-back policy generates slightly a lower rate of return as compared to endowment policy.

(II) Money-back policy, unlike endowment insurance plan, pays the investment benefit throughout the policy term at regular intervals.

(III) The policy term is fixed in the case of Money-back policy, unlike endowment policy.

(a)Only (I) is correct
(b)Only (III) is correct
(c)Both (I) and (II) are correct
(d)Both (II) and (III) are correct
(e)All are correct

22. According to the passage, endowment insurance plan works on which basic assumption?

(I) In the endowment policy, the maturity benefit is made available only after the policy term.

(II) In the endowment policy, the bonuses are guaranteed to be paid on maturity or on death.

(III) The endowment policy specifies the maturity benefit as a percentage of the total premiums paid.

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(a)Only (I) is correct
(b)Only (II) is correct
(c)Only (III) is correct
(d)Both (I) and (III) are correct
(e)All are correct

23. Which of the following statements does not agree with the endowment policy?

(a) An endowment policy can be offered as both participating plan and non-participating plan.
(b) The additional benefit in the form of bonuses come from the surplus generated by the participating fund.
(c) The endowment policy, as a non-participating plan, details the maturity benefit as it offers guaranteed investment benefits.
(d) A unit-linked insurance plan (Ulip) can be considered an endowment policy.
(e) All the given statements agree with the endowment policy.

24. Which of the following combination of words describes the most appropriate style and tone of the paragraph 3 respectively?

(a)analytical, nostalgic
(b)descriptive, didactic
(c)narrative, satirical
(d)argumentative, eulogistic
(e)analytical, cynical

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25. Which of the following statements can follow the paragraph 5 or conclude the passage contextually?

(I) Endowment and Money Back plans are traditional insurance and savings products that have been very popular in India for a long time.

(II) Investors should make an evaluation of their financial plan before investing in either endowment or money back pl

(III) However, both endowment and money back plans are essentially savings products, in addition to life insurance.

(a)Only (I) is correct
(b)Only (II) is correct
(c)Only (III) is correct
(d)Both (II) and (III) are correct
(e)All are correct

Direction (26-28): Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in passage.

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26. Surplus

(a)Surfeit
(b)Meed
(c)Tallow
(d)Remittance
(e)Sublimate

27. Specify

(a)Generalize
(b)Segregate
(c)Sever
(d)Enumerate
(e)Collate

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28. Peg

(a)Unfasten
(b)Fix
(c)Spike
(d)Sustain
(e)Release

Direction (29-30): Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in passage.

29. Premise

(a)Precept
(b)Antecedent
(c)Verity
(d)Espousal
(e)Impression

30. Popular

(a)Obscure
(b)Customary
(c)Eminent
(d)Orthodox
(e)Civic

Directions (31-40): Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

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Jon Clark's study of the effect of the modernization of a telephone exchange on exchange maintenance work and workers is a solid contribution to a debate that **encompasses** two lively issues in the history and sociology of technology: technological determinism and social constructivism.

Clark makes the point that the characteristics of a technology have a decisive influence on job skills and work organization. Put more strongly, technology can be a primary determinant of social and managerial organization. Clark believes this possibility has been obscured by the recent sociological fashion, exemplified by Braverman's analysis, that emphasizes the way machinery reflects social choices. For Braverman, the shape of a technological system is subordinate to the manager's desire to wrest control of the labor process from the workers. Technological change is **construed** as the outcome of negotiations among interested parties who seek to incorporate their own interests into the design and configuration of the machinery. This position represents the new mainstream called social constructivism.

The constructivists gain acceptance by misrepresenting technological determinism: technological determinists are supposed to believe, for example, that machinery imposes appropriate forms of order on society. The alternative to constructivism, in other words, is to view technology as existing outside society, capable of directly influencing skills and work organization.

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Clark **refutes** the extremes of the constructivists by both theoretical and empirical arguments. Theoretically he defines "technology" in terms of relationships between social and technical variables. Attempts to reduce the meaning of technology to cold, hard metal are bound to fail, for machinery is just scrap unless it is organized functionally and supported by appropriate systems of operation and maintenance. At the empirical level Clark shows how a change at the telephone exchange from maintenance-intensive electromechanical switches to semi-electronic switching systems altered work tasks, skills, training opportunities, administration, and organization of workers. Some changes Clark attributes to the particular way management and labor unions **negotiated** the introduction of the technology, whereas others are seen as arising from the capabilities and nature of the technology itself. Thus, Clark helps answer the question: "When is social choice decisive and when are the concrete characteristics of technology more important?"

31. The primary purpose of the passage is to

(a) advocate a more positive attitude toward technological change

(b) discuss the implications for employees of the modernization of a telephone exchange

(c) consider a successful challenge to the constructivist view of technological change

(d) challenge the position of advocates of technological determinism

(e) suggest that the social causes of technological change should be studied in real situations

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32. Which of the following statements about the modernization of the telephone exchange is supported by information in the passage?

(a) The new technology reduced the role of managers in labor negotiations.

(b) The modernization was implemented without the consent of the employees directly affected by it.

(c) The modernization had an impact that went significantly beyond maintenance routines.

(d) Some of the maintenance workers felt victimized by the new technology.

(e) The modernization gave credence to the view of advocates of social constructivism.

33. Which of the following most accurately describes Clark's opinion of Braverman's position?

(a) He respects its wide-ranging popularity.

(b) He disapproves of its misplaced emphasis on the influence of managers.

(c) He admires the consideration it gives to the attitudes of the workers affected.

(d) He is concerned about its potential to impede the implementation of new technologies.

(e) He is sympathetic to its concern about the impact of modern technology on workers.

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34. The information in the passage suggests that which of the following statements from hypothetical sociological studies of change in industry most clearly exemplifies the social constructivists' version of technological determinism?

(a) It is the available technology that determines workers' skills, rather than workers' skills influencing the application of technology.

(b) All progress in industrial technology grows out of a continuing negotiation between technological possibility and human need.

(c) Some organizational change is caused by people; some is caused by computer chips.

(d) Most major technological advances in industry have been generated through research and development.

(e) Some industrial technology eliminates jobs, but educated workers can create whole new skills areas by the adaptation of the technology.

35. The information in the passage suggests that Clark believes that which of the following would be true if social constructivism had not gained widespread acceptance?

(a) Businesses would be more likely to modernize without considering the social consequences of their actions.

(b) There would be greater understanding of the role played by technology in producing social change.

(c) Businesses would be less likely to understand the attitudes of employees affected by modernization.

(d) Modernization would have occurred at a slower rate.

(e) Technology would have played a greater part in determining the role of business in society.

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36. The author of the passage uses the expression "are supposed to" in order to

(a) suggest that a contention made by constructivists regarding determinists is inaccurate

(b) define the generally accepted position of determinists regarding the implementation of technology

(c) engage in speculation about the motivation of determinists

(d) lend support to a comment critical of the position of determinists

(e) contrast the historical position of determinists with their position regarding the exchange modernization

37. Which of the following word is most nearest to the word 'construe' used in the passage?

(a) capitulate

(b) proclaim

(c) obsolete

(d) candor

(e) elucidate

38. Which of the following is the most farthest to the word 'encompasses' used in the passage?

(a) release

(b) defer

(c) acquiesce

(d) comply

(e) dearth

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39. Which of the following is the most farthest to the word 'refutes' used in the passage?
(a) redress
(b) assurance
(c) pervert
(d) embrace
(e) prudent

40. Which of the following is the most nearest to the word 'negotiated' used in the passage?
(a) enervate
(b) expiate
(c) collaborate
(d) mitigate
(e) arrange

Directions (41-50): Read the passage carefully and answer the questions based on the passage. Some of the words have been highlighted which will be required to answer some of the questions.

There is a fairly universal sentiment that the use of nuclear weapons is clearly contrary to morality and that its production probably so, does not go far enough. These activities are not only opposed to morality but also to law if the legal objection can be added to the moral, the argument against the use and the manufacture of these weapons will considerably be reinforced. Now the time is ripe to evaluate the responsibility of scientists who knowingly use their expertise for the construction of such weapons, which has deleterious effect on mankind.

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To this must be added the fact that more than 50 percent of the skilled scientific manpower in the world is now engaged in the armaments industry. How appropriate it is that all this valuable skill should be **devoted** to the manufacture of weapons of death in a world of poverty is a question that must touch the scientific conscience.

A meeting of biologists on the Long-Term Worldwide Biological consequences of nuclear war added frightening **dimension** to those forecasts. Its report suggested that the long biological effects resulting from climatic changes may at least be as serious as the immediate ones.

Sub-freezing temperatures, low light levels, and high doses of ionizing and ultraviolet radiation extending for many months after a large-scale nuclear war could destroy the biological support system of civilization, at least in the Northern Hemisphere. Productivity in natural and agricultural ecosystems could be severely restricted for a year or more. Post war survivors would face starvation as well as freezing conditions in the dark and be exposed to near lethal doses of radiation. If, as now seems possible, the Southern Hemisphere were affected also, global disruption of the biosphere could ensue. In any event, there would be severe consequences, even in the areas not affected directly, because of the interdependence of the world economy. In either case the extinction of a large fraction of the earth's animals, plants and microorganism seems possible. The population size of Homo sapiens conceivably could be reduced to prehistoric levels or below, and extinction of the human species itself cannot be excluded.

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41. According to the passage, the argument against use and manufacture of nuclear weapons

(a) Does not stand the test of legality
(b) Possesses legal strength although it does not have moral standing
(c) Is acceptable only on moral grounds
(d) Becomes stronger if legal and moral considerations are combined
(e) All the given options are incorrect.

42. The scientists possessing expertise in manufacturing destructive weapons are

(a) Very few in number
(b) Irresponsible and incompetent
(c) More than half of the total number
(d) Engaged in the armaments industry against their desire
(e) not conscious of the repercussions of their actions.

43. The author's most important objective of writing the above passage seems to

(a) Highlight the use of nuclear weapons as an effective population control measures.
(b) Illustrate the devastating effects of use of nuclear weapons on mankind.
(c) Duly highlight the supremacy of the nations which possess nuclear weapons.
(d) Summarise the long biological effects of use of nuclear weapons.
(e) Explain scientifically the climatic changes resulting from use of nuclear weapons.

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44. The author of the passage seems to be of the view that

(a) Utilization of scientific skills in manufacture of weapons is appropriate.

(b) Manufacture of weapons of death would help eradication of poverty.

(c) Spending money on manufacture of weapons may be justifiable subject to the availability of funds.

(d) Utilization of valuable knowledge for manufacture of lethal weapons is inhuman.

(e) The evaluation of the scientific skills in manufacture of weapons is appropriate.

45. Which of the following is one of the consequences of nuclear war?

(a) Fertility of land will last for a year or more.

(b) Post-war survivors being very few will have abundant food.

(c) Lights would be cooler and more comfortable.

(d) Southern Hemisphere would remain quite safe in the post-war period.

(e) None of these.

46. The biological consequences of nuclear war as given in the passage include all the following, except

(a) Fall in temperature below zero degree Celsius.

(b) Ultraviolet radiation

(c) High does of ionizing

(d) Low light levels

(e) None of these.

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47. It appears from the passage that the use of nuclear weapons is considered against morality by

(a) Only such of those nations who cannot afford to manufacture and sell weapons

(b) Almost all the nations of the world

(c) Only the superpowers who can afford to manufacture and sell weapons

(d) Most of the scientists devote their valuable skills to manufacture nuclear weapons.

(e) Minority group of scientists who have the necessary skill and competence.

48. Which of the following statement(s) is/are definitely true in the context of the passage?

(I) Living organisms in the areas which are not directly affected by nuclear war would also suffer.

(II) There is a likelihood of extinction of the human species as a consequence of nuclear war.

(III) The post war survivors would be exposed to the risk of near-lethal radiation.

(a) Only (I)

(b) Only (II)

(c) Only (III)

(d) Only (I) and (II)

(e) All the three

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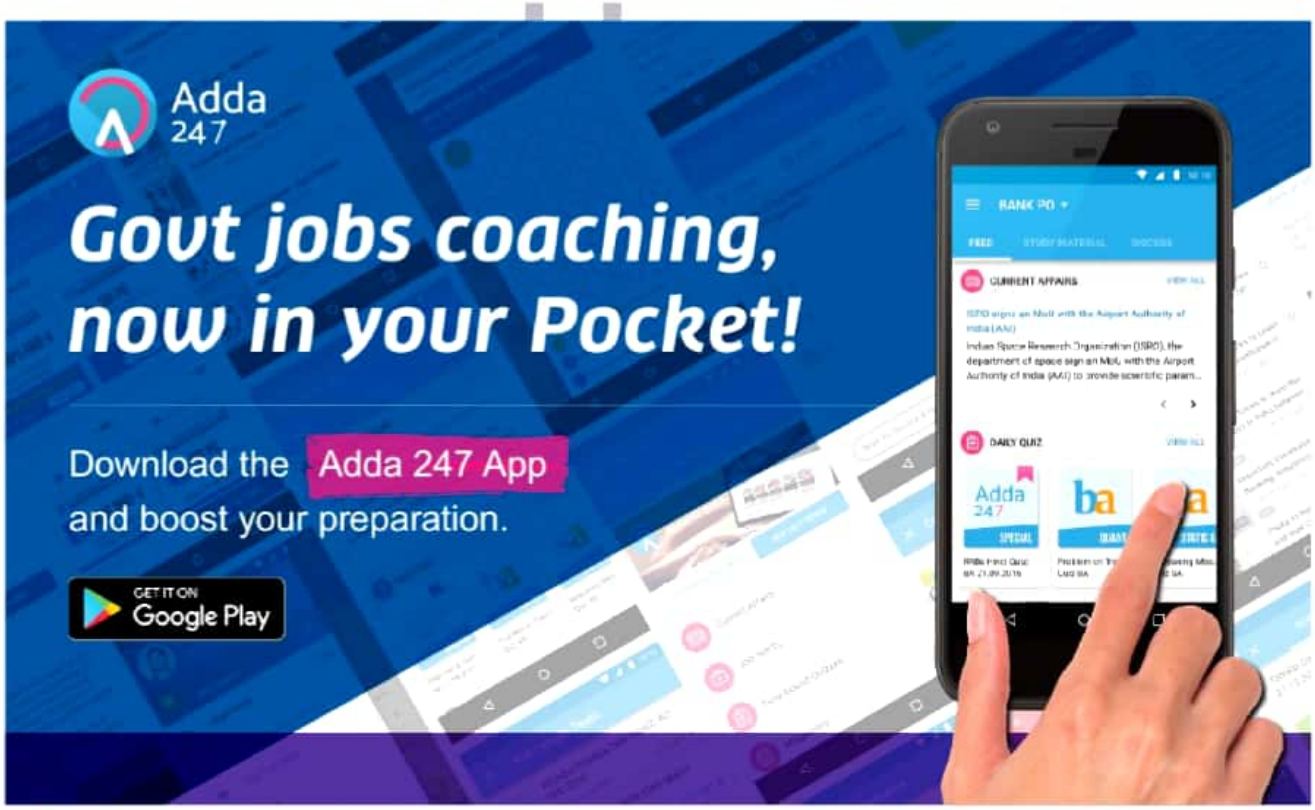
49. Choose the word from the given alternatives which is most similar in the meaning of the given word in bold.

DEVOTED

(a) apathetic
(b) habituated
(c) articulated
(d) committed
(e) toughen

50. DIMENSION

(a) empirical
(b) cognizance
(c) idiosyncrasy
(d) embezzlement
(e) debonair



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1. **(e);** Refer to the last sentence of the 5th paragraph of the passage, "Perhaps the scientist was alluding to this victory of capitalism over the pursuit of pure knowledge when he accused IT of having a negative influence on Indian science." Therefor option (e) is the correct choice for the given question.

2. **(c);** Refer to the 1st paragraph of the passage, "IT has destroyed Indian science". It can be inferred from the passage that IT is winning the battle against Academics because of much higher salary structure and the other added benefits. Therefore option (c) is the perfect choice for the given question.

3. **(d);** Refer to the 1st sentence of the last paragraph of the passage, "Surely, knowledge has become a commodity like any other and as a result, knowledge workers are like any other labourers, who will sell their wares to the highest bidder."

4. **(c);** Refer to the 4th paragraph of the passage, "Further, when the imbalance between IT and academia continues for years .....a destructive loop .....is created. When our best .....IT jobs over academic ones ..... faculty positions .....no longer filled by the best candidates."

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5. **(d);** It is mentioned in directly in the last paragraph of the passage that pay parity is needed and how we must take a leaf out of our western counterparts and become more like corporations.

6. **(d);** Refer to the last sentence of the passage, "if we increase academic salaries and research grants to match IT paycheques we will attract good people into academia, where, in any case, it is rumored that a certain elusive feeling called 'the quality of life' is better." From here we can conclude that **(1) is correct.**

(2) is incorrect as currently there is a knowledge for profit scenario.

(3) is incorrect as it is mentioned that "knowledge is power, but money is even more powerful."

7. **(c);** Refer to the 1st line of the 2nd pargraph of the passage," The most obvious reason is money; pay scales in IT and BT are much higher than one can aspire to in academia." (2) is the more obvious reason and (C) is the second reason which can be inferred from the 1st sentence of the 3rd paragraph of the passage, Second, the social status of IT and BT jobs equal or even exceed the social status of corresponding academic positions, "Second, the social status of IT and BT jobs equal or even exceed the social status of corresponding academic positions,"

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8. **(a);** Only (2) is correct as they are considered as white-collar professions.
(1) and (3) are incorrect. Refer to the last few sentences of the 3rd paragraph of the passage, "nor do they demand any physical labour. Unlike real estate or road construction, it is felt that IT workers can become rich while staying honest and sweat-free."

9. **(a);** Option (a) is the correct choice for the given question.
Elusive means difficult to find, catch, or achieve.
Definite means clearly stated or decided; not vague or doubtful.

10. **(a);** **Allude** means to suggest or call attention to indirectly; hint at hence referring is the word which is most similar in meaning to the given word.
Clinging means too dependent on someone emotionally.

11. **(c);** Though the passage concentrates on sugarcane leaves, towards the end it covers all sorts of agricultural residues.

12. **(c);** Refer to the first sentence of the first paragraph "Sugarcane leaves, millions of tonnes of which go waste in India every year, can be used to generate power, save diesel and produce enough heat to run jaggery units and even burn small animals in a crematorium." For statement (ii) refer second sentence of the second paragraph, ". In view of the pressing need in India to identify indigenous and renewable sources of energy, NARI initiated the project to gasify loose sugarcane leaves to generate electricity in the ten-fifteen kilowatts range." Therefore, option (c) is the correct choice.

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13. (d); Refer to the first few lines of the second paragraph, "they presented their findings…kilowatt range." The findings have been submitted to the department of the non-conventional energy sources hence, option (s) is the correct choice.

14. (d); Refer to the last sentence of the passage "The residues usually have high amounts of ash and are, therefore, difficult to gasify." Therefore, option (d) is the correct choice.

15. (d); Option (d) is the correct choice. For questions (a) and (c) refer to the first sentence of the third paragraph "In India alone, about 430s million tonnes of crop residues are produced every year, out of which 330 million tonnes are used as feed or fodder and the remaining 1oo million tonnes simply disposed of by burning in open fields." For question (b) refer last second sentence of the last paragraph "Most of the residues are in a loose leafy form such as sugarcane leaves, wheat husk, rise husk and safflower straw." Therefore, only question of option (d) can't be answered with the given passage.

16. (d); Option (d) is the correct choice. With the hint of the statement "even burn small animals in a crematorium" we can relate that it to the villages. Moreover, industrial areas are already a part of cities.

17. (c); Option (c) is the correct choice. Refer last second sentence of the last paragraph "In India alone, about 430s million tonnes of crop residues are produced every year, out of which 330 million tonnes are used as feed or fodder and the remaining 1oo million tonnes simply disposed off by burning in open fields." Which indicates that nearly $1/4^{th}$ of the crop residues are burnt off in open fields.

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18. (a); **Indigenous** means originating or occurring naturally in a particular place; native hence **native** is the word which is most similar in meaning.

19. (d); **Incinerate** means to destroy (something, especially waste material) by burning hence **rehabilitate** is the word which is most opposite in meaning.

20. (e); **Dispose** means get rid of by throwing away or giving or selling to someone else.
Retain means continue to have (something); keep possession of. Hence both are opposite in meanings.

21. (c); Refer the fourth and the fifth paragraphs of the passage, it is clearly mentioned how the structure of maturity benefits is different in both these life insurance pl However, the third statement finds no evident clue from the passage which states that the policy term is fixed in either of the cases. Thus, only (I) and (II) statements give the correct explanation to the given question. Hence option (c) is the correct choice.

22. (a); Refer the second paragraph of the passage, it is mentioned there that in an endowment policy, the maturity level is made available only after a specified term, which is the basic premise of the endowment plan. Hence only the first statement is the correct choice in the context of the passage.

23. (e); Refer the second and the third paragraphs of the passage, all the four statements constitute the features of endowment policy. Hence option (e) is the correct choice.

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24. (b); Read the paragraph carefully; the author has used the ***descriptive*** style of writing as he has provided the detailed information of endowment policy along with certain examples. Moreover, the tone of the author is ***didactic*** as the intention behind writing and sharing the detailed information is to teach the readers about the specific plan. Hence, option (b) is the correct choice.

25. (d); Both the statements (II) and (III) can be used to conclude the paragraph contextually as they provide the neutral ending to the passage as both these policies are equally important and beneficial. However, we cannot consider the first statement as it inherits the similar meaning as what paragraph 1 suggests. It will be more appropriate if we begin the passage with the given statement. Hence option (d) is the correct choice.

26. (a); The word "***surplus***" means ***an amount of something left over when requirements have been met; an excess of production or supply***. The word "***surfeit***" means ***an excessive amount of something***. Hence both are similar in meanings.

Meed means a person's deserved share of praise, honour, etc.

Tallow means a hard, fatty substance made from rendered animal fat, used (especially formerly) in making candles and soap.

Remittance means a sum of money sent in payment or as a gift.

Sublimate means a solid deposit of a substance which has sublimed.

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27. (d); The word "***specify***" means ***identify clearly and definitely***. The word "***enumerate***" means ***mention (a number of things) one by one***. Hence both the words are similar in meanings.

Generalize means make a general or broad statement by inferring from specific cases.

Sever means divide by cutting or slicing, especially suddenly and forcibly.

Collate means compare and analyse (two or more sources of information).

28. (b); The word "***peg***" means ***fix, secure, or mark with a peg or pegs***. Thus, the word "***fix***" is similar in meaning to it. Hence option (b) is the correct choice.

Unfasten means open the fastening of; undo (something).

Spike means impale on or pierce with a sharp point.

Sustain means strengthen or support physically or mentally.

29. (c); The word "***premise***" means ***an assertion or proposition which forms the basis for a work or theory***. The word "***verity***" means ***a true principle or belief, especially one of fundamental importance***. Hence both are opposite in meanings.

Precept means a general rule intended to regulate behaviour or thought.

Antecedent means a thing that existed before or logically precedes another.

Espousal means an act of adopting or supporting a cause, belief, or way of life.

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30. (a); The word "***popular***" means ***liked or admired by many people or by a particular person or group***. The word "***obscure***" means ***not important or well known.*** Hence both the words are opposite in meanings.

Customary means according to a person's habitual practice.

Eminent means (of a person) famous and respected within a particular sphere.

Orthodox means of the ordinary or usual type; normal.

Civic means relating to the duties or activities of people in relation to their town, city, or local area.

31. (c); The primary purpose of the passage is to consider a successful challenge to the constructivist view of technological change. The passage discusses how Jon Clark's technological determinism has countered successfully the postulates of social constructivism.

32. (c); Refer the last paragraph of the passage "At the empirical level Clark shows how a change at the telephone exchange from maintenance-intensive electromechanical switches to semi-electronic switching systems altered work tasks, skills, training opportunities, administration, and organization of workers."

33. (b); Refer the first few lines of second paragraph "Clark makes the point that the characteristics of a technology have a decisive influence on job skills and work organization. Put more strongly, technology can be a primary determinant of social and managerial organization."

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34. (a); Refer the third paragraph of the passage "The alternative to constructivism, in other words, is to view technology as existing outside society, capable of directly influencing skills and work organization."

35. (b); Refer the second sentence of the second paragraph "technology can be a primary determinant of social and managerial organization."

36. (a); Refer the first sentence of the third paragraph, "The constructivists gain acceptance by **misrepresenting** technological determinism: technological determinists are supposed to believe, for example, that machinery imposes appropriate forms of order on society. "

37. (e); Construe means interpret (a word or action) in a particular way, which is similar to 'construe'.

38. (a); Encompasses means cause to take place, which is opposite in meaning to release.

39. (d); Refute means prove (a statement or theory) to be wrong or false; disprove is opposite in meaning to embrace.

40. (e); Negotiated means obtain or bring about by discussion. Hence it has similar meaning to arrange.

41. (d); Refer the second sentence of the passage, "These activities are not only opposed to morality ..... if the legal objection can be added to the moral, the argument against..... considerably be reinforced."

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42. (c); Refer the first sentence of the second paragraph of the passage, "To this must be added the fact that more than 50 percent of the skilled scientific manpower in the world is now engaged in the armaments industry."

43. (d); The author has highlighted the effect of nuclear weapons biologically in the passage. Refer to the 1st sentence of the 3rd paragraph of the passage, "A meeting of biologists on the Long-Term Worldwide Biological consequences of nuclear war added frightening dimension to those forecasts."

44. (d); Refer the last sentence of the second paragraph of the passage, "How appropriate it is that all this valuable skill should be devoted to the manufacture of weapons of death in a world of poverty is a question that must touch the scientific conscience."

45. (e); All the options are incorrect. For option (d) refer the last few sentences of the last paragraph of the passage, "the Southern Hemisphere were affected also, global disruption of the biosphere could ensue. In any event, there would be severe consequences"

46. (e); All the options gives the consequence that are highlighted in the passage. Therefore option (e) is the correct choice for the given question.

47. (b); Refer 'universal sentiment' given in the first sentence of the passage.

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48. (e); Refer the last paragraph of the passage. It is explained in the detail about the various consequences that awaits us in the aftermath of the war.

49. (d); Option (d) is the correct choice. **'devoted'** means to give all or most of one's time or resources to (a person or activity), while; **'committed'** means pledge or bind (a person or an organization) to a certain course or policy. Hence, they both are similar in meaning.

Apathetic means showing or feeling no interest, enthusiasm, or concern.

Articulated means having two or more sections connected by a flexible joint.

50. (c); **Option (c)** is the correct choice. **Dimension** means an aspect or feature of a situation, while; **idiosyncrasy** means a distinctive or peculiar feature or characteristic of a place or thing.

Empirical means based on, concerned with, or verifiable by observation or experience rather than theory or pure logic

Cognizance means knowledge or awareness.

Embezzlement means theft or misappropriation of funds placed in one's trust or belonging to one's employer.

Debonair means (of a man) confident, stylish, and charming.

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