

### Practice Exercise – 3

**Directions for questions 1 to 5:** Fill in the blanks in the passage below, with the most appropriate word from among the options given for each blank. The right words are the ones used by the author. Be guided by the author's overall style and meaning when you choose your answer.

Text messages on the cell phone do not use as many abbreviations as people think. Rebuses such as 'c' for 'see' and 'u' for 'you' were (1) even in Victorian times. Text messaging gives children an/a (2) to practice reading and writing. It helps in improving their skills in (3) of expression. Children learn to play with the sounds and spellings in (4) ways. It is therefore not surprising that studies are (5) to show that the more you text the better your literacy scores will be.

1. (A) universal (B) common  
(C) fabled (D) dominant
2. (A) opportunity (B) information  
(C) mode (D) performance
3. (A) overflow (B) locale  
(C) economy (D) plethora
4. (A) illustrious (B) calculating  
(C) candid (D) imaginative
5. (A) preparing (B) gunning  
(C) predicting (D) beginning

**Directions for questions 6 and 7:** In each of the following questions, the word at the top is used in four different ways, A to D. Choose the option in which the usage of the word is INCORRECT or INAPPROPRIATE

6. FIX  
(A) I called in the plumber to fix the leaky faucet.  
(B) Why don't you rest for sometime while I fix your dinner.  
(C) The mother fixed the boy an angry stare when he started throwing tantrums at the party.  
(D) It was very obvious that his promotion was fixed.
7. STAND  
(A) It is high time you learnt to stand up for yourself.  
(B) A kind gentleman offered to stand us a meal.  
(C) His deputy will stand out for him while he is on leave.  
(D) The minister received flak from the opposition for his tough stand on the immigration policy.

**Directions for question 8:** The underlined part in the following sentence is an idiom which is explained correctly in one of the four choices that follow. Pick out the correct choice.

8. The pedestrian dodged the vehicle by the skin of her teeth.  
(A) through great effort  
(B) very narrowly  
(C) in the manner of a hero  
(D) awkwardly

**Directions for questions 9 and 10:** In each question, there are five sentences. Each sentence has a pair of words that are italicised and highlighted. From the italicised and highlighted words, select the **most appropriate** word (a or b) to form correct sentences. The sentences are followed by options that indicate the set of sentences. From the options given, choose the most appropriate one.

9. Since the menu was *occidental* (a) / *accidental* (b), the Chinese man found it difficult to relish.  
The *slack* (a) / *slick* (b) thriller got rave reviews.  
He lingered by the fire, *loath* (a) / *loathe* (b) to go to bed in the cold room upstairs.  
The actor was hurt when an *allusion* (a) / *illusion* (b) was made to his previous flop.  
The machine can perform *duel* (a) / *dual* (b) tasks simultaneously.  
(A) abaab (B) aaaaa (C) baaab (D) baaba
10. A *hoard* (a) / *horde* (b) of grasshoppers descended on the standing crop.  
The fielder caught the ball and the rest of his team *exulted* (a) / *exalted* (b).  
While his behaviour is *childish* (a) / *childlike* (b) at times, his decisions are very pragmatic.  
He gave him a sharp fling *backward* (a) / *backwards* (b) and stood looking at him.  
The use of a double *bass* (a) / *base* (b) gives the band an original sound.  
(A) abaaa (B) aaaab (C) aaaba (D) aabba

**Directions for questions 11 and 12:** There are two blanks in each of the following sentences. From the pairs of words given below each sentence, choose the pair that fills the blanks most appropriately.

11. Artists and healing practitioners alike increasingly recognise that the art of storytelling works as a direct counterbalance to the fast-growing, less \_\_\_\_\_ electronic communications where a screen often \_\_\_\_\_ human contact.  
(A) purposeful . . . imitates  
(B) complex . . . changes  
(C) personal . . . replaces  
(D) reliable . . . substitutes
12. The war against the world's poor and \_\_\_\_\_ reached its peak under the liberal democratic administrations of the 1960s, with the considerable \_\_\_\_\_ of the doctrine and practice of counter-insurgency and counter-revolutionary subversion and violence.  
(A) persecuted . . . revival  
(B) downtrodden . . . expansion  
(C) harassed . . . elaboration  
(D) oppressed . . . amplification

**Directions for questions 13 and 14:** For each of the words given below, a contextual usage is provided. From the alternatives given, pick the word/phrase that is most inappropriate as a substitute in the given context.

13. Flak: The ministry received a lot of flak for expanding the scope of the centre's regulatory role.  
(A) approbation (B) criticism  
(C) stricture (D) condemnation

14. Wanton: Traditional concepts of deterrence will not work against an enemy whose avowed tactics are wanton destruction and the targeting of innocents.  
(A) immoral (B) deliberate  
(C) wilful (D) gratuitous

15. COMPUNCTION: REMORSE  
(A) Recalcitrance : Obstinacy  
(B) Casuistry : Authenticity  
(C) Truculence : Amiability  
(D) Hebetude : Astuteness

**Directions for questions 15 and 16:** Each question has a pair of CAPITALISED words followed by four pairs of words. Choose the pair of words that best expresses a relationship similar to that expressed by the capitalized pair.

16. TRAITOR: PERFIDY  
(A) Renegade : Tyranny  
(B) Profligate : Degeneracy  
(C) Charlatan : Integrity  
(D) Martinet : Felony

**Directions for questions 17 to 25:** Read the following passages carefully and answer the questions that follow them.

### PASSAGE – I

Over the last 20 years, the Bretton Woods institutions have disbursed loans for "stabilisation" and "structural adjustment" to more than 70 developing countries. These loans carry tough conditions that cover a wide range of domestic policies and institutions in borrower countries. The implementation of orthodox stabilisation and structural adjustment programmes has been disastrous for the working people and the poor of the countries in which these programmes were imposed.

In the first 20 years of the IMF, over one-half of its resources were used by industrial countries. Over time, industrial countries stopped borrowing from the IMF, and it became a source of credit almost exclusively for developing countries. This process accelerated after the start of the debt crisis in 1982. There is now a clear division between borrowing and non-borrowing members of the Fund, a shift associated with a gradual phasing-out of low-conditionality loans. By 1981, financial assistance from the IMF was, in the words of an IMF publication, "conditioned on the adoption of adjustment lending". The new types of loans and the new environment of lending are associated with new conditions. IMF conditionalities now pertain not just to balance-of-payments or exchange rate and price policies, but to a large number of structural features of an economy. The conditionalities have become more wide-ranging and stringent.

A similar development occurred with respect to lending by the World Bank. Until the mid-1970s, the World Bank lent money primarily to finance development projects. The conditions imposed on the borrower, related to performance in respect to specific projects. From the 1970s, however, the World Bank began non-project financing. In the early 1980s, the World Bank introduced Structural Adjustment Loans (SALs) and Sectoral Adjustment Loans (SECALs) and their share in total lending has increased steadily ever since.

This shift in the nature of lending was associated with a broadening of the conditions imposed on the borrower. The conditions attached to structural adjustment loans are economy-wide and include those on trade policy, public finance, the ownership and management of public sector enterprises and agricultural and industrial policy.

With the debt crises of the 1980s, and with both the IMF and the World Bank lending for stabilisation and structural adjustment, "cross conditionality" came into force. The World Bank, for example, may not agree to a SAL unless the borrower-country has accepted the terms of a stand-by agreement with the IMF. Together, the two Bretton Woods institutions are able to impose a host of conditions on the economies of developing countries. In what would have seemed a role-reversal in earlier years, the IMF can now impose conditions on specific sectors rather than on macroeconomic variables and the World Bank can impose conditions on macro-management rather than only on specific sectors and it is now difficult to distinguish between the conditionalities of the two institutions.

The need to study the effects of orthodox stabilisation and structural adjustment programmes comes from the fact that they have been implemented in large parts of the developing world. The typical elements of an orthodox stabilisation and structural adjustment programme are first, fiscal austerity, monetary contraction and devaluation, and second, a set of policies at the sectoral and micro level. The second set of conditions focus on "reform" of "policies and institutions" and include privatising public sector enterprises, deregulating financial markets and agricultural prices, the labour market and removing trade barriers.

Orthodox stabilisation and structural adjustment programmes have been criticised in India and elsewhere, on three major grounds. The first is that they undermined the sovereignty of borrower-nations. The second is that orthodox programmes have failed to stimulate social production and economic growth. The third is that these policies impose a severe burden on the poor. An unambiguous conclusion from the international experience is that the victims of the process of structural adjustment are the poor and the property-less.

17. Current IMF conditionalities pertain to  
(A) balance of payments.  
(B) exchange rates.  
(C) price policies of borrowers.  
(D) a large number of specific structural features of the economies of the borrowing countries.

18. Initially, the role of the World Bank was to  
 (A) concentrate on non-project financing.  
 (B) dictate conditions that affected the economics of borrowing countries.  
 (C) finance development projects.  
 (D) finance development projects and appraise those projects with respect to the conditions laid down.
19. Which of the following represent(s) the opinions of the critics of the orthodox stabilisation and structural adjustment programmes?  
 I. The programmes undermine the sovereignty of borrower-nations.  
 II. The programmes do not stimulate social production and economic growth.  
 III. The programmes impose a severe burden on the poor.  
 (A) Only I  
 (B) I and II  
 (C) II and III  
 (D) All the three statements
20. According to the passage, the term 'cross conditionality' means  
 (A) the terms of the World Bank coupled with those of the IMF.  
 (B) economic policies of borrower countries and the IMF.  
 (C) economic policies of developed and developing countries.  
 (D) economic policies of most countries and the World Bank.
21. The main constituents of a stabilisation and structural adjustment programme are  
 (A) fiscal austerity, monetary contraction and devaluation.  
 (B) a set of policies at the sectoral and micro level.  
 (C) imposition of certain norms for spending the money lent.  
 (D) Both (A) and (B) above.

## PASSAGE – II

**A**re you worried? Do you have many "what if" thoughts? You are identified with your mind, which is projecting itself into an imaginary future situation and creating fear. You can stop this health- and life-corroding insanity simply by acknowledging the present moment. All that you ever have to deal with, cope with, in real life is this moment. Ask yourself what "problem" you have right now, not next year, tomorrow, or five minutes from now. What is wrong with this moment? You can always cope with the Now, but you can never cope with the future – nor do you have to. The answer, the strength, the right action or the resource will be there when you need it, not before, not after. Are you a habitual "waiter"? How much of your life do you spend waiting? What I call "small-scale waiting" is waiting in line at the post office, in a traffic jam, at the airport, or waiting for someone to arrive, to finish work, and so on. "Large-scale waiting" is waiting for the next vacation, for a better job, for the children to grow up, for a truly meaningful relationship, for success, to make money, to be important, to become enlightened. It is not uncommon for people to spend their whole life waiting to start living. There is nothing wrong with striving to improve your life situation. You can improve your life situation, but you cannot improve your life. Life is primary. Life is your deepest inner Being. It is already whole, complete, perfect. Your life situation consists of your circumstances and your experiences. If you are dissatisfied with what you have got, or even frustrated or angry about your present lack, that may motivate you to become rich, but even if you do make millions, you will continue to experience the inner condition of lack, and deep down you will continue to feel unfulfilled. You may have many exciting experiences that money can buy, but they will come and go and always leave you with an empty feeling and the need for further physical or psychological gratification. So give up waiting as a state. When you catch yourself slipping into waiting ... snap out of it. Come into the present moment. Just be, and enjoy being. If you are present, there is never any need for you to wait for anything. So next time somebody says, "Sorry to have kept you waiting," you can reply, "That's all right, I wasn't waiting. I was just standing here enjoying myself – in joy in my self."

22. The primary purpose of the passage is to propose that  
 (A) the present moment is its own death.  
 (B) the self is based on mind identification.  
 (C) we practise monitoring our inner mental-emotional state.  
 (D) we awake out of waiting into the present.
23. According to the author, the future  
 (A) is a mental phantom.  
 (B) is an imaginary mind projection.  
 (C) will always seem better.  
 (D) accelerates ageing by accumulating the past in your psyche.
24. According to the passage, habitual waiting  
 (A) is reducing the present moment to a means to an end.  
 (B) is a perfect recipe for permanent dissatisfaction and non-fulfillment.  
 (C) greatly reduces the quality of your life by making you lose the present.  
 (D) unconsciously creates inner conflict between your now and your projected future.
25. According to the author, true prosperity  
 (A) is keeping us trapped in time.  
 (B) does not abide in Being.  
 (C) is the fullness of life now.  
 (D) is the background static of perpetual discontent.

**Directions for questions 26 and 27:** The sentences given in each of the following questions, when properly sequenced, form a coherent paragraph. Each sentence is indicated with a number. Choose the most logical order of sentences that constructs a coherent paragraph and mark the correct sequence of numbers in the box provided below each question.

26. (1) Regime-sanctioned thugs try to fight back but lose their nerve in the face of popular intransigence and global news coverage.  
 (2) The people mass in the main square.

- (3) But turning out an autocrat turns out to be much easier than setting up a viable democratic government.
- (4) The world applauds the collapse of the regime and offers to help build a democracy.
- (5) The new regime stumbles, the economy flounders and the country finds itself in a state at least as bad as it was before.

27. (1) Governments had steadily extended entitlements over decades, allowing dangerous levels of debt to develop, and politicians came to believe that they had abolished boom-bust cycles and tamed risk.
- (2) The crisis turned the Washington consensus into a term of reproach across the emerging world.
- (3) The damage the financial crisis of 2007-08 did was psychological as well as financial.
- (4) Many people became disillusioned with the workings of their political systems – particularly when governments bailed out bankers with taxpayers' money and then stood by impotently as financiers continued to pay themselves huge bonuses.
- (5) It revealed fundamental weaknesses in the West's political systems, undermining the self-confidence that had been one of their great assets.

**Directions for questions 28 and 29:** The following questions have a paragraph from which the last sentence has been deleted. From the given options, choose the one that completes the paragraph in the most appropriate way.

28. When a politician of populist inclinations takes office, forms a government and unveils his program, he usually has something to please everyone. So it seemed at first with Italy's new prime minister, Matteo Renzi. Eight of the 16 ministers he announced were women. The average age of his cabinet (47) is even lower than that of his predecessor. It included choices to reassure employers and investors. Nor was imagination lacking: he gave regional affairs to a mayor who has stood up to Calabria's mafia.
- (A) He told the audience bluntly that he intended scrapping their jobs.
  - (B) Many senators, including some of his own, were openly dismayed by Mr Renzi's almost insolent manner.
  - (C) When it came to seeking the backing of parliament, however, the prime minister has something to worry everyone
  - (D) But he put no flesh on his proposal for a new employment contract, or the extension of unemployment benefits for all.
- 29 Larry Summers, of Harvard University, observes that when America was growing fastest, it doubled living standards roughly every 30 years. China has been doubling living standards roughly every decade for

the past 30 years. The Chinese elite argue that their model – tight control by the Communist Party, coupled with a relentless effort to recruit talented people into its upper ranks – is more efficient than democracy and less susceptible to gridlock. China's critics rightly condemn the government for controlling public opinion in all sorts of ways, from imprisoning dissidents to censoring internet discussions.

- (A) The Chinese Communist Party has broken the democratic world's monopoly on economic progress.
- (B) Democracy makes simple things overly complicated and allows certain sweet-talking politicians to mislead the people
- (C) Party cadres are promoted based on their ability to hit targets.
- (D) Yet the regime's obsession with control paradoxically means it pays close attention to public opinion.

**Directions for questions 30 and 31:** Each question consists of four sentences on a topic. Some sentences are grammatically incorrect or inappropriate. Select the option that indicates the grammatically correct and appropriate sentence(s).

30. (a) Never in recent economic history have interest rates been so low for so many so long.
- (b) It is a safe bet that central banks in America, Britain, the euro zone, Japan and Switzerland will not be increasing short-term interest rates this year.
- (c) It will hardly be surprising if rates stayed at the low levels of the past four years throughout 2014.
- (d) When rates were first cut to their current levels in 2008, it looked like a temporary expedient; now it looks like normality.
- (A) (a) and (d)
  - (B) (b) and (d)
  - (C) (b) and (c)
  - (D) (a) and (c)
31. (a) Few in Afghanistan are as powerful as the governor of Balkh, a province in the north of the country.
- (b) Win an audience with Atta Mohammed Noor and you are left in little doubt of his status.
- (c) He receives guests on a golden throne at the end of a long hall hung with chandeliers.
- (d) He rules with an iron fist over the provincial capital, Mazar-i-sharif and Haimatan, in the border with Uzbekistan.
- (A) (a) and (b)
  - (B) (b) and (d)
  - (C) (c) and (d)
  - (D) (a) and (c)

**Directions for questions 32 and 33:** Each of the following questions presents 4 statements of which 3, when placed in appropriate order would form a contextually complete paragraph. Pick the statement that is not part of that context and mark the number corresponding with it in the box provided below each question.

32. (1) Shareholder activism has lost its distinctly negative connotation.
- (2) Activists tend to hold shares for relatively brief periods and then pocket the profits of their intervention.

- (3) Nor is it restricted to America: shareholder activism is gaining in popularity around the world, in places such as Japan and continental Europe, where it was once unknown.
- (4) This is partly because rule changes have made activism easier and therefore more commonplace.

33. (1) The government's proposal to incentivize electronic transactions in preference to cash dealings so as to curb black money is one of the most complete attempts made till now to achieve that end — although it is not entirely a new idea.
- (2) Cash transactions and black money are directly linked, since a cash trail is nearly impossible to track.
- (3) That tax, introduced in 2005 by then Finance Minister P. Chidambaram, stipulated a charge of 0.1 per cent on cash withdrawals above ₹10,000, but it was messy, and somewhat arbitrary, and was repealed in 2009.
- (4) Earlier attempts, such as the UPA government's Banking Cash Transaction Tax, sought to address the issue only at the bank level, ignoring the actual users of cash — the merchants and the public.

**Directions for questions 34 and 35:** There are two blanks in each of the following sentences. From the pairs of words given below each sentence, choose the pair that fills the blanks most appropriately.

34. If Rebecca is diagnosed as schizophrenic, or labeled as \_\_\_\_\_, that will be the end of her, in effect, they may as well \_\_\_\_\_ her now.  
 (A) somnambulist . . . aid  
 (B) kleptomaniac . . . release  
 (C) paraplegic . . . parade  
 (D) psychopathic . . . bury
35. I cannot let them admit the child to a mental hospital, because Melanie is clearly, reluctantly, spitefully \_\_\_\_\_; stupid perhaps, self-destructive, but in possession of her faculties when she is not under the influence of some \_\_\_\_\_ tablets bought on the street, or cleaning fluid, or lighter fuel.  
 (A) insane . . . benign  
 (B) imbalanced . . . costly  
 (C) sane . . . dubious  
 (D) lucid . . . soporific