**MPHASIS VERBAL ABILITY**

1. Select the word or phrase which best expresses the meaning of the given word:  
     
   **BLASPHEMOUS**
2. Convict
3. Gather
4. Impious
5. Pious

**ANSWER: c**

1. Select the word or phrase which best expresses the meaning of the given word:  
     
   **BAFFLE**
2. Regard
3. Confound
4. Perplex
5. Scorn

**ANSWER: c**

1. Select the word or phrase which best expresses the meaning of the given word:  
     
   **DEFER**
2. Indifferent
3. Defy
4. Differ
5. Postpone

**ANSWER: d**

1. Select the word or phrase which best expresses the meaning of the given word:  
     
   **GERMINATE**
2. Decay
3. Breed
4. Produce
5. Sprout

**ANSWER: d**

1. Select the word or phrase which best expresses the meaning of the given word:  
     
   **CAMOUFLAGE**
2. Aggressive
3. Disguise
4. Vigilant
5. Honour

**ANSWER: b**

1. Select the word which is the same in the meaning of the given word: **CREDULOUS**
2. Joyous
3. Interpret
4. Trusting
5. Interest

**ANSWER: c**

1. Select the word which is same in the meaning of the given word: **DAUNT**
2. Clever
3. Frighten
4. Vague
5. Lapse

**ANSWER: b**

1. Select the word which is the same in the meaning of the given word: **GLUT**
2. Kindness
3. Overflow
4. Restrain
5. Bright

**ANSWER: b**

1. Select the word which is the same in the meaning of the given word: **EXTROVERT**
2. Mean
3. Social
4. Nonsense
5. Bandit

**ANSWER: b**

1. Select the word which is the same in the meaning of the given word: **GRUMBLE**
2. Growl
3. Proficient
4. Forceful
5. Request

**ANSWER: a**

1. Read the sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. If there is no error, the answer is 'E'.  (Ignore - the errors of punctuation, if any)  
   **Pull it out (A) by (B) its plug, not by the (C) cord,” said (D) dad**
2. A
3. B
4. C
5. D
6. E

**ANSWER: d**

1. The conversation with her **(A)** mother had a more profound **(B)** affect on her **(C)** than **(D)** she expected. **(E)** No error.
2. A
3. B
4. C
5. D
6. E

**ANSWER: b**

1. Work **(A)** as quick (**B)** as you (**C)** can but**(D)** as carefully as possible when you take the test. (**E)** No error.
2. A
3. B
4. C
5. D
6. E

**ANSWER: a**

1. They **(A)** had went to the lake **(B)** without me **(C)** by the time **(D)** I got there,” said Jacques. E No error.
2. A
3. B
4. C
5. D
6. E

**ANSWER: a**

1. **(A)**Professor Lane, our **(B)** Computer Science teacher, was excited when he had the opportunity to meet **(C)** Bill Gates, the **(D)** president of Microsoft, Inc. **(E)** No error.
2. A
3. B
4. C
5. D
6. E

**ANSWER: e**

1. Do you think **(A)** they **(B)** will **(C)** except our plan **(D)**without an argument? **(E)** No error.
2. A
3. B
4. C
5. D
6. E

**ANSWER: c**

1. The **(A)** President and the **(B)** Speaker of the House found the **(C)**Congressional Republicans’ filibusters to be **(D)** all together specious. **(E)** No error.
2. A
3. B
4. C
5. D
6. E

**ANSWER: d**

1. **(A)** Samir organized a grand wedding **(B)**party but due to **(C)**  the presence of helium,**(D)** balloons rose in the air. (**E)**. No error
2. C
3. D
4. B
5. A
6. E

**ANSWER: b**

1. **(A)** Either Lisa or Karen **(B)**  will always volunteer **(C)** their valuable **(D)** time to serve on our board. **(E)**  No error.
2. A
3. B
4. C
5. D
6. E

**ANSWER: c**

1. Symptoms of this illness (**A)** that warrant a doctor visit (**B)** includes fever (**C)** vomiting, and diarrhea, as well as the (**D)** loss of appetite.**(E)** No error.
2. A
3. B
4. C
5. D
6. E

**ANSWER: b**

1. Select the option that is most nearly OPPOSITE in meaning to the given word.

He was **AMENABLE**to the whole situation knowing when it was his mistake.

1. Uncooperative
2. Persuadable
3. Biddable
4. Docile

**ANSWER: a**

1. The whole town was in **Amity**after the disaster struck.
2. Affection
3. MERCY
4. Hostility
5. Lenity

**ANSWER: c**

1. After two months of learning the code, he has become much **Agile**with the technology.
2. BRISK
3. Bustling
4. Sluggish
5. Nimble

**ANSWER: c**

1. Her work in the office increased but she had to carry all the **STIGMA**  
     
   Find the word opposite to STIGMA.
2. Discrimination
3. Inclination
4. Fairness
5. Unfairness

**ANSWER: c**

1. Sam was extremely stressed out after the examination. He immediately went for a relaxing spa, so that he could**banish** all his anxieties and tensions.  
     
   Find the meaning of the term banish as per the above sentence.
2. Get rid of
3. Accept
4. Include
5. Permit

**ANSWER: a**

1. Find the antonym of the below-mentioned word?  
     
   Sanguine
2. Lively
3. Hopeful
4. Colorful
5. Depressed

**ANSWER: d**

1. Find the synonym of the below-mentioned word?  
     
   **Heinous**
2. Horrific
3. Friendly
4. Magnificent
5. Harmonious

**ANSWER: a**

1. Choose a word from the options that are the exact opposite of the word written in bold.  
     
   Porcupine fish were hiding underneath small outcrops, their huge, **DOLEFUL** eyes peering out warily at the passing divers.
2. Afflicted
3. Downcast
4. Haggard
5. Elated

**ANSWER: d**

1. Choose a word from the options that has the SAME meaning as the word written in bold.  
     
   His age, too, while**GARRULOUS** to a degree, seems to have been free from the slightest taint of boasting.
2. Reticent
3. Loquacious
4. Reserved
5. Taciturn

**ANSWER: b**

1. My doctor says even**MODEST** exercise can help improve my health
2. Arrogant
3. Valid
4. Prudent
5. Temperate

**ANSWER: a**

1. Select the word which is OPPOSITE in the meaning of the given word:  
     
   **Impediments**
2. Handicaps
3. Obstacles
4. Hindrances
5. Promoters

**ANSWER: d**

1. Select the word which is OPPOSITE in the meaning of the given word:  
    **Abstain**
2. Hoard
3. Tolerate
4. Forbear
5. Begin

**ANSWER: d**

1. Select the word which is OPPOSITE in the meaning of the given word:  
    **Obscure**
2. Implicit
3. Obnoxious
4. Explicit
5. Pedantic

**ANSWER: c**

1. Select the word which is OPPOSITE in the meaning of the given word:  
     
   **Repulsive**
2. Alluring
3. Refulgent
4. Effulgent
5. Meek

**ANSWER: a**

1. Select the word which is OPPOSITE in the meaning of the given word:  
     
   **Benign**
2. Malevolent
3. Soft
4. Friendly
5. Unwise

**ANSWER: a**

1. Select the word which is OPPOSITE in the meaning of the given word:  
     
   **Frugal**
2. Extravagant
3. Rich
4. Miserable
5. Happy

**ANSWER: a**

1. Select the word which is OPPOSITE in the meaning of the given word:  
     
   **Acquit**
2. Deprive
3. Retreat
4. Convict
5. Conceal

**ANSWER: c**

1. Select the word which is OPPOSITE in the meaning of the given word:  
     
   **Commissioned**
2. Started
3. Avoid
4. Foul
5. Repellent

**ANSWER: b**

1. Select the word which is OPPOSITE in the meaning of the given word:  
     
   **AVERSION**
2. Avoidable
3. Awareness
4. Pleasant
5. Liking

**ANSWER: d**

1. Select the word which is OPPOSITE in the meaning of the given word:  
    **MITIGATE**
2. Abate
3. Aggravate
4. Allay
5. Alleviate

**ANSWER: b**

1. In question given below, a part of the sentence is *italicised and underlined*. Below are given alternatives to the italicised part which may improve the sentence. Choose the correct alternative. In case no improvement is needed, option 'D' is the answer.  
     
   **The workers are *hell bent at getting* what is due to them.**
2. hell bent on getting
3. hell bent for getting
4. hell bent upon getting
5. No improvement

**ANSWER: c**

1. **John is as fast as or perhaps faster than Sarah.**
2. as fast
3. almost as fast
4. equally fast
5. No correction required

**ANSWER: a**

1. **This worker is the most skilled of all the other workers in our factory.**
2. worker
3. of all the others workers
4. of all workers
5. No improvement

**ANSWER: a**

1. **She loves the music, the art, the dance.**
2. music, art and dance
3. the music, art and the dance
4. the music, the art and the dance
5. No improvement

**ANSWER: a**

1. **The girl told her teacher to explain the whole lesson again.**
2. called her teacher
3. said to her teacher
4. asked her teacher
5. No improvement

**ANSWER: c**

1. **What are needed are not large bungalows but small homes.**
2. is
3. was
4. were
5. No improvement

**ANSWER: a**

1. **The speaker of Lok Sabha broke away the meeting as it turned violent.**
2. broke up
3. broke off
4. broke through
5. No improvement

**ANSWER: a**

1. **The burning of coal in thermal electricity plants release dust particles and greenhouse gases that contribute to pollution.**
2. Releases dust particles and greenhouse gases that
3. Release dust particle and greenhouse gases which
4. Releases dust particles and greenhouse gas that
5. No improvement

**ANSWER: a**

1. **Newton explored the Laws of motion.**
2. Decoded
3. Discovered
4. Invented
5. No improvement

**ANSWER: b**

1. **The most remarkable article we remember ever to have read, challenging the orthodox belief system.**
2. remarkable ever article we remember to have read
3. ever remarkable article we remember to have read
4. remarkable article we ever remember to have read
5. No improvement

**ANSWER: c**

1. Man and woman ………………… complementary to each other.
2. is
3. are
4. the
5. they

**ANSWER: b**

1. The leader as well as his brothers ………………… to the same tribe.
2. belong
3. belongs
4. lies
5. None of these

**ANSWER: b**

1. Cats and dogs ……………….…….. not get along.
2. do
3. does
4. doesn't
5. do not

**ANSWER: a**

1. The brothers as well as their sister …………………… .. good at their studies.
2. is
3. are
4. aren't
5. isn't

**ANSWER: b**

1. The students accompanied by their teacher …………………. gone on a picnic.
2. have
3. has
4. haven't
5. none of these

**ANSWER: a**

1. A large sum of money ………………… stolen.
2. was
3. were
4. weren't
5. none of these

**ANSWER: a**

1. The cost of grocery these days \_\_\_ risen.
2. Has
3. Have
4. Is
5. are

**ANSWER: a**

1. **Identify the error in the sentence:**  
     
   This artist, along with some other, plays the guitar on stage.
2. This artist
3. Along with
4. Other
5. Plays

**ANSWER: c**

1. When they heard the bell  
     
   P) out of his clothes  
   Q) as quickly  
   R) every boy scrambled  
   S) and got into bed as possible
2. QRPS
3. PSQR
4. RQSP
5. RPSQ

**ANSWER: d**

1. The symptoms of  
   P) and certain other changes  
   Q) what is popularly called  
   R) serious forgetfulness,confusion  
   S) 'sterility' include  
   6. in personality behaviour.
2. QSRP
3. PQRS
4. SRQP
5. QPSR

**ANSWER: a**

1. Read the sentences and find out which of the four combinations is correct.  
     
   1. Paucity of funds  
   P) universities cannot make  
   Q) essentials like books  
   R) sufficient expenditure on  
   S) ordains that the  
   journals and equipment.
2. QPRS
3. SPRQ
4. PQRS
5. QSRP

**ANSWER: b**

1. In order to judge the inside of others, study your own  
   P) and though one has one prevailing passion  
   Q) for,men, in general are very much alike  
   R) yet their operations are very much the same  
   S) and another has another  
   and whatever engages or disgusts, pleases or offends you in others, will engage, disgust, please or offend others in you.
2. QPSR
3. RQPS
4. PQRS
5. PRQS

**ANSWER: a**

1. There are thousands of us  
   (P) former school and college friends  
   (Q) by some of our  
   (R) at the careers chosen  
   (S) who are surprised  
   and their success in these fields.
2. SRQP
3. RQSP
4. PQSR
5. SPQR

**ANSWER: a**

1. When you ponder over  
   P) that the only hope  
   Q) you will realize  
   R) of world peace lies  
   S) the question deeply  
   In the United Nations
2. QRSP
3. PSQR
4. SQPR
5. RSPQ

**ANSWER: c**

1. When the Governor  
   P) the bell had rung  
   Q) justice should be immediately  
   R) he ordered that  
   S) found out why  
   done to the horse
2. RSPQ
3. PQSR
4. SPRQ
5. SQRP

**ANSWER: c**

1. One of the most widely spread of bad habits.  
   P) which is now smoked or chewed by men  
   Q) and even by children  
   R) often by women  
   S) is the use of tobacco  
   almost all over the world
2. SPRQ
3. PQRS
4. SRQP
5. PQSR

**ANSWER: a**

1. (P) Vanity said "you are all wet and will damage my beautiful boat"  
   (Q) for help "I can't help you"  
   (R) beautiful vessel she cried out  
   (S) The love saw vanity in a
2. SRQP
3. SRPQ
4. PQRS
5. PRQS

**ANSWER: a**

1. Given four/five statements which need not be proper in order, choose the correct sequential order.  
     
   (P) Love lived on island. One day  
   (Q) Happiness, Sadness, knowledge and  
   (R) The Island began to sink so all  
   (S) The feeling prepared the boats to leave
2. QPSR
3. PQRS
4. PQSR
5. QPRS

**ANSWER: c**

**DIRECTIONS for the question 69 - 73 :** A sanctuary may be defined as a place where Man is passive and the rest of Nature active. Till quite recently Nature had her own sanctuaries, where man either did not go at all or only as a tool-using animal in comparatively small numbers. But now, in this machinery age, there is no place left where man cannot go with overwhelming forces at his command. He can strangle to death all the nobler wild life in the world to-day. To-morrow he certainly will have done so, unless he exercises due foresight and self-control in the mean time.  
  
There is not the slightest doubt that birds and mammals are now being killed off much faster than they can breed. And it is always the largest and noblest forms of life that suffer most. The whales and elephants, lions and eagles, go. The rats and flies, and all mean parasites, remain. This is inevitable in certain cases. But it is wanton killing off that I am speaking of to-night. Civilized man begins by destroying the very forms of wild life he learns to appreciate most when  
  
he becomes still more civilized. The obvious remedy is to begin conservation at an earlier stage, when it is easier and better in every way, by enforcing laws for close seasons, game preserves, the selective protection of certain species, and sanctuaries.  
  
I have just defined a sanctuary as a place where man is passive and the rest of Nature active. But this general definition is too absolute for any special case. The mere fact that man has to protect a sanctuary does away with his purely passive attitude. Then, he can be beneficially active by destroying pests and parasites, like bot-flies or mosquitoes, and by finding antidotes for diseases like the epidemic which periodically kills off the rabbits and thus starves many of the carnivora to death. But, except in cases where experiment has proved his intervention to be beneficial, the less he upsets the balance of Nature the better, even when he tries to be an earthly Providence.

1. **The author implies that his first definition of a sanctuary is**
2. Totally wrong
3. Somewhat idealistic
4. unhelpful
5. indefensible
6. immutable

**ANSWER: b**

1. **The author’s argument that destroying bot-flies and mosquitoes would be a beneficial action is most weakened by all of the following except**
2. parasites have an important role to play in the regulation of populations
3. the elimination of any species can have unpredictable effects on the balance of nature
4. the pests themselves are part of the food chain
5. these insects have been introduced to the area by human activities
6. elimination of these insects would require the use of insecticides that kill a wide range of insects

**ANSWER: d**

1. **It can be inferred that the passage is**
2. part of an article in a scientific journal
3. extracted from the minutes of a nature club
4. part of a speech delivered to an educated audience
5. a speech delivered in a court of law
6. from a polemical article published in a magazine

**ANSWER: c**

1. **What should be the most appropriate central idea of this passage**
2. Author argues that man kills big animals but saves mosquitoes & other parasites.
3. Man is selfish by nature so he is up against the wild life which is harmful for his survival
4. Ecological balance, if not maintained by man will be harmful in long run.
5. Author proposes a programme for not disturbing the balance of nature as it is beneficial for mankind.
6. In view of the author man should not intervene in natural environments.

**ANSWER: c**

1. **Tone of the Author as expressed in the passage can be best described**
2. Descriptive to analytical
3. Sarcastically humorous
4. Objective to narrative
5. Sarcastically critical to suggestive
6. Ironically sarcastic to negative

**ANSWER: d**

**DIRECTIONS for the question 74 -77 :** Read the passage and answer the question based on it.  
On August 3, 1492 , Christopher Columbus set sail from Palos , Spain , with less than a hundred crew members to discover a new route to Asia. After spending a difficult time at sea, the party sighted land early on the morning ofOctober 12, 1492. They set foot on an island in the Bahamas which they named Al Salvador. Columbus presumed that the indigenous people were Native Indians as he was under the mistaken belief that he had set foot on Indian soil. Probably some 10 million American Indians were natives to the land before the large-scale inhabitation by Europeans and subsequent annihilation of Native Americans started.  
However, it took more than a hundred years after Columbus discovered America for the Europeans to finally take the momentous decision to make the New World their home.  
The Native Americans actually welcomed the pale-skinned visitors primarily out of curiosity than anything else. They were fascinated by the steel knives and swords, fire spewing cannons, brass and copper utensils, etc. that these visitors brought with them. Eventually, cultural differences erupted. The natives could not stomach the arrogance of the newcomers and the scant respect they paid to nature. The European settlers viewed every resource — plants, animals, and people as something to be commercially exploited.  
The native Indians were vastly outnumbered in the wars that ensued. The resistance they put up never proved enough to stop the European settlers. The nomadic lifestyle of the Indians, the relatively unsophisticated weapons at their disposal, the unwillingness of some of their own people to defend themselves, and the diseases of the white men — all contributed to the virtual elimination of their race. Some of the diseases brought by Europeans from their overcrowded cities that decimated the natives were: small pox, plague, measles, cholera, typhoid, and malaria. These deadly diseases, to which most natives had developed no resistance, devastated many tribes between 1775 and 1850.  
America was named after an Italian navigator, Amerigo Vespucci, who explored the Northern parts of South America in 1499 and 1500 and later announced to the world about the discovery of a new continent.

1. **The primary purpose of the passage is to**

Disprove the notion that America was named after Columbus

Provide a snapshot of the discovery of America and the early years of settlements.

Explain how the Europeans eliminated the native Americans in their own land

Discuss how the process of colonization of America started.

To tell about the Americans Indians.

**ANSWER: b**

1. **From the passage we can infer that in comparison to the Europeans, Native Americans were**
2. Careless about their environment
3. A very unhealthy lot
4. More respectful of nature
5. Ignorant about sanitation
6. Afraid of outsiders

**ANSWER: c**

1. **What can be inferred from the third paragraph?**
2. The native Americans did not have any weapons with which to defend themselves.
3. The native Americans probably attached a lot of importance to and respected nature.
4. The native Americans did not know how to use natural resources.
5. The early settlers became arrogant as they could commercially exploit resources.
6. The native Americans did not know the art of making utensils.

**ANSWER: b**

1. **Based on the information in the passage which of the following cannot be inferred?**
2. Alien diseases wiped out a large proportion of certain Native American tribes
3. The early settlers totally eliminated the Native Americans
4. To the early settlers, even people were resources to be exploited commercially
5. Only I
6. Only II
7. I & II
8. Only III

**ANSWER: b**

1. **Select the word or phrase which best expresses the meaning of the given word: WRETCHED**
2. Poor
3. Foolish
4. Insane
5. Strained

**ANSWER: a**

1. **Select the word or phrase which best expresses the meaning of the given word: ADMONISH**
2. Punish
3. Curse
4. Dismiss
5. Reprimand

**ANSWER: d**

1. **Read the sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. If there is no error, the answer is 'D'. (Ignore - the errors of punctuation, if any):**

**(A) I had hoped to have met him yesterday/(B) to discuss the matter with him/(C) but he was not in his house, and so I could not meet him./(D) No error.**

1. A
2. B
3. C
4. D

**ANSWER: a**

1. **Read the sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. If there is no error, the answer is 'D'. (Ignore - the errors of punctuation, if any):**

**(A) Can I lend/(B) your pencil/(C) for a minute, please ?/(D) No error.**

1. A
2. B
3. C
4. D

**ANSWER: a**

1. **Select the correct option that fills the blank to make the sentence meaningfully complete. The ruling party will have to put its own house ......... order.**
2. in
3. on
4. to
5. into

**ANSWER: a**

1. **Select the correct option that fills the blank to make the sentence meaningfully complete. He ...... in wearing the old-fashioned coat in spite of his wife's**

**disapproval.**

1. insists
2. persists
3. desists
4. resists

**ANSWER: b**

1. **Select the correct option that fills the blank(s) to make the sentence meaningfully complete: Raghav is not attracted by the . . . . life of the . . . . , always wandering through the Country-side, begging for charity.**
2. proud, almsgiver
3. noble, philanthropist
4. affluent, mendicant
5. natural, philosopher
6. peripatetic, vagabond

**ANSWER: e**

1. **In the question, each passage consists of six sentences. The first and sixth sentences are given in the beginning. The middle four sentences have been removed and jumbled up. These are labeled as P, Q, R, and S. Select the proper order for the four sentences:**

**S1: Politeness is not a quality possessed by only one nation or race.**

**S6: In any case, we should not mock at others' habits.**

**P: One may observe that a man of one nation will remove his hat or fold his hands by way of greetings when he meets someone he knows.**

**Q: A man of another country will not do so.**

**R: It is a quality to be found among all peoples and nations in every corner of the earth.**

**S: Obviously, each person follows the custom of his particular country.**

1. RPQS
2. RPSQ
3. PRQS
4. QPRS

**ANSWER: b**

1. **Select the word or phrase which best expresses the meaning of the given word. : IRONIC**
2. Inflexible
3. Bitter
4. Good-natured
5. Disguisedly sarcastic

**ANSWER: d**

1. **Select the word or phrase which best expresses the meaning of the given word: ADMONISH**
2. Punish
3. Curse
4. Dismiss
5. Reprimand

**ANSWER: d**

**Direction: Select the option that is most nearly opposite in meaning to the given word.**

1. VANITY (OPPOSITE)
2. Pride
3. Humility
4. Conceit
5. Indifference

**ANSWER: b**

1. **ADVERSITY**
2. Failure
3. Helplessness
4. Misfortune
5. Crisis

**ANSWER: c**

**Direction: Select the correct option that fills the blank(s) to make the sentence meaningfully complete.**

1. Most children remain - school - the ages of seven and eight.
2. in/in
3. at/between
4. inside/of
5. under/beyond

**ANSWER: b**

1. Radha felt very much grateful - her boss for the kindness he had shown in granting her leave.
2. to
3. for
4. towards
5. with

**ANSWER: a**

**DIRECTIONS FOR QUESTIONS 92-95 :** The impressive recent growth of certain sectors of the Indian economy is a necessary but insufficient condition for the elimination of extreme poverty.In order to ensure that the poorest benefit from this growth, and also contribute to it, the expansion and improvement of the microfinance sector should be a national priority.

studies suggest that the impact of microfinance on the poorest is greater than on the poor, and yet another that non-participating members of communities where microfinance operates experience socio-economic gains suggesting strong spillover effects. Moreover, well-managed microfinance institutions (MFIs) have shown a capacity to wean themselves off of subsidies and become sustainable within a few years. Microfinance is powerful, but it is clearly no panacea. Microfinance does not directly address some structural problems facing Indian society and the economy, and it is not yet as efficient as it will be when economies of scale are realized and a more supportive policy environment is created.

Loan products are still too inflexible, and savings and insurance services that the poor also need are not widely available due to regulatory barriers

Still, microfinance is one of the few market-based, scaleable anti-poverty solutions that are in place in India today, and the argument to scale it up to meet the overwhelming need is compelling. According to Sa-Dhan, the overall outreach is 6.5 million families and the sector-wide loan portfolio is Rs 2,500 crore.

However, this is meeting only 10% of the estimated demand. Importantly, new initiatives are expanding this success story to some of the countrys poorest regions, such as eastern and central Uttar Pradesh. The local and national governments have an important role to play in ensuring the growth and improvement of microfinance. First and foremost, the market should be left to set interest rates, not the state. Ensuring transparency and full disclosure of rates including fees is something the government should ensure, and something that new technologies, as well as reporting and data standards, are already enabling.

Furthermore, government regulators should set clear criteria for allowing MFIs to mobilize savings for on-lending to the poor; this would allow for a large measure of financial independence amongst well-managed MFIs. Each Indian state could consider forming a multi-party working group to meet with microfinance leaders and have a dialogue with them about how the policy environment could be made more supportive and to clear up misperceptions.

There is an opportunity to make a real dent in hard-core poverty through microfinance. By unleashing the entrepreneurial talent of the poor, we will slowly but surely transform India in ways we can only begin to imagine today.

1. **Which of following is not a challenge faced by microfinance in India?**
2. does not help the poorest
3. efficient when the economy of scale is achieved
4. non\_conducting policy environment
5. structural problems of India society

**ANSWER: a**

1. **Which of the following is correct with regard to microfinance?**
2. the supply is more than demand
3. the demand is more than supply
4. the supply and demand are well-balanced
5. none of these can be inferred from the passage

**ANSWER: b**

1. **which of the following will the author agree to?**
2. Indian economic growth will solve the problem of poverty.
3. indian economy growth is not enough to solve the problem of poverty
4. indian economy growth aggravates the problem of poverty
5. none of these

**ANSWER: b**

1. **what is the author view about the interest rate?**
2. the government should set them
3. there should be transparency with regard to them
4. the market forces should set them
5. both a and be.both b and c

**ANSWER: e**

DIRECTIONS for questions96 - 97 : In each question, choose the word which can be substituted for the given sentence/words.

1. **One who is unable to pay one's debt**
2. Insolvent
3. Borrower
4. Bankrupt
5. Payee

**ANSWER: a**

1. **A cure for all diseases**
2. Panacea
3. Antidote
4. Antiseptic
5. Fatal

**ANSWER: a**

1. Beauty is to ugliness as adversity is to \_\_\_\_\_\_\_\_.
2. happiness.
3. Prosperity.
4. Cowardice.
5. Misery.

**ANSWER: b**

1. **Choose the correct spelt word**
2. Collaboration
3. Collaberation
4. Colaboration
5. Coleberation
6. 1.
7. 2.
8. 3.
9. 4.

**ANSWER: a**

1. **Choose the correct spelt word**
2. **Etiquete**
3. **Ettiquete**
4. **Etiquette**
5. **Ettiquette**
6. 1.
7. 2.
8. 3.
9. 4.

**ANSWER: c**

DIRECTIONS for questions 101 – 105 : Read the following passage carefully and choose the most appropriate option from the choices given.  
(1) When the thriller writer Robert Ludlum died in March 2001, several of his obituarists tellingly recalled the reaction of a Washington Post reviewer to one of the author's many, phenomenally popular novels: `It's a lousy book. So I stayed up until 3am to finish it.' This anecdotal, tongue-in-cheek confession neatly captures the ambivalence associated with a hugely successful mode of crime writing, a guilty sense that its lack of literary merit has always somehow been inseparable from the compulsiveness with which its narrative pleasures are greedily gobbled up, relegating the thriller to the most undeserving of genres. To describe a thriller as `deeply satisfying and sophisticated' (to pluck a blurb at random from the bookshelves) is already to beg the insidious question: how satisfying and sophisticated can it be?

(2) It might be thought that this kind of skeptical response is likely to be encouraged by any type of popular literature that could be considered formulaic, or that relies upon stock characters or highly conventionalised narrative structures, or whose enjoyment comes from the repetition of certain well-worn themes or devices. But the thriller is unusual in its reliance upon, or subordination to, the single- minded drive to deliver a starkly intense literary effect. Thus, in the words of The New York Times Book Review's suitably lurid verdict on the novel that famously first unleashed Dr Hannibal Lecter upon an unsuspecting public, Thomas Hanis’s Red Dragon (1981) 'is an engine designed for one purpose – to make the pulse pound, the heart palpitate, the fear glands secrete'. Judgments like these, carefully filleted and recycled as paperback blurbs, make a virtual contract with potential purchasers, offering an irresistible reading experience that will stretch them to the limit. To be reckoned 'as good as the crime thriller gets', to quote from the cover of Lawrence Block's A Walk Among The Tombstones (1992), `the suspense' will be `relentless'; indeed it `will hold readers gaga with suspense'.

(3) Of course, such overblown appeals to a hyperventilated state of pleasurably anxious unknowing can easily be dismissed as little more than a sign of the extent to which popular criticism has been debased by the inflated currency of contemporary marketing. But they do offer some important clues to the thriller's provenance and distinctiveness.

1. **Which of the following conclusions can be drawn from the first paragraph?**
2. Robert Ludlum wrote short stories
3. Literary merit and popularity always go together
4. Literary merit and popularity often do not go together
5. None of the above

**ANSWER: c**

1. **Dr. Hannibal Lecter is a character created by**
2. Lawrence Block
3. Robert Ludlum
4. Thomas Hanis
5. Anthony Hopkins

**ANSWER: c**

1. **What expression or word from the passage means "with ironic or flippant intent"?**
2. Well-worn
3. Gaga
4. Debased
5. Tongue-in-cheek

**ANSWER: d**

1. **What expression or word from the passage also means “origin” or “source”?**
2. Anecdotal
3. Blurb
4. Hyperventilated
5. Provenance

**ANSWER: d**

1. **What expression or word from the passage also means “resolute”?**
2. Reliance
3. Single-minded
4. Tongue-in-cheek
5. Provenance

**ANSWER: b**

1. **Choose the antonym of PRODIGAL**
2. generous
3. revisable
4. frugal
5. wealthy  
     
   **Answer:  c**
6. **Choose the correct spelt word out of the given alternatives.**
7. Achievement
8. Acheivment
9. Achievment
10. Achevement  
      
    **Answer:** **a**
11. **HOARD**
12. squander
13. prepare
14. preserve
15. keep

**Answer: a**

1. **The audience loudly cheered the leader’s speech.**
2. The leader’s speech was loudly cheered by the audience.
3. The leader’s speech is loudly cheered by the audience.
4. The audience loudly cheered the leader for his speech.
5. The speech of the leader was loudly cheered by the audience.
6. **Answer: a**
7. **Every one knows our prime minister?**
8. do they?
9. doesn’t he?
10. don’t he?
11. doesn’t they?  
      
    **Answer:** **c**
12. **He hopes to join —– university soon**
13. a
14. an
15. the
16. no article  
      
    **Answer:** **a**
17. **choose the synonym of CAUSTIC**
18. rude
19. acrimonious
20. brazen
21. polite  
      
    **Answer:** **b**

1. **Hang the picture a little lower. People can see it better.**  
   **(A) If you hang the picture …..**  
   **(B) Although you hang the picture …..**  
   **(C) Hang the picture a little lower so that …..**
2. Only A

Only B 

1. Only C
2. A and C  
     
   **Answer:** **d**
3. **Provided you come out successful, you will secure this job.**
4. you might be securing
5. you secure
6. you secured
7. you have secured
8. No correction required  
     
   **Answer:** **e**
9. **His legal —— is sheela.**
10. heir
11. hare
12. hair
13. here  
      
    **Answer:** **a**
14. **It being rainy day (a) / we decided not to go out (b) / but to stay at home (c) / and watch a movie (d) / No error (e)**
15. it being rainy day
16. we decided not to go out
17. but to stay at home
18. and watch a movie  
      
    **Answer:** **a**
19. **Psychology is basically a science of behaviour, the study of mind —– As complexities of society increase, psychologists in general and clinics in particular, will be in great demand in social, educational and industrial spheres.**  
    **(A) Remuneration in the corporate sector is the highest though salaries vary according to job profile.**

**(B) Its scope includes the study of perception, memory, emotions and attitudes in humans and animals.**  
**(C) The demand for psychologists is growing in every walk of life.**

1. Only B
2. Only C
3. A and B
4. B and C  
     
   **Answer:** **d**
5. **Competition**
6. compete
7. complete
8. competent
9. competence  
     
   **Answer:** **a**
10. **To make much play of something**
11. to do things that are intended to produce a particular result
12. to try to obtain something
13. to emphasize the importance of a particular fact
14. to take advantage of a particular situation  
      
    **Answer:** **c**
15. Synonym:  
    **Congenial**
16. Unhygienic
17. Old age
18. Suitable
19. Unsuitable

**Answer: c**

1. Antonym:  
   Blithe
2. spiritual
3. profuse
4. cheerless
5. hybrid

**Answer: c**

1. Fill in the blank:  
   We met \_\_\_\_\_\_\_\_\_\_ the park.
2. in
3. at
4. on
5. to

**Answer: b**

1. Error correction:  
   He was asking my opinion for the film.
2. opinion on
3. opinion about
4. opinion with
5. No correction.

**Answer: b**

1. Sentence Arrangement:  
   (A) The two neighbors never fought each other.  
   (B) Fights involving three male fiddler crabs have been recorded, but the status of the participants was unknown.  
   (C) They pushed or grappled only with the intruder.  
   (D) We recorded 17 cases in which a resident that was fighting with an intruder was joined by an immediate neighbor, an ally.  
   (E) We, therefore, tracked 268 intruder males until we saw them fighting a resident male.
2. BEDAC
3. DEBAC
4. BDCAE
5. BCEDA

**Answer: a**

1. Fill in the blank:  
   \_\_\_\_\_\_\_\_\_\_\_\_\_ have been to the opera.
2. Neither John nor I
3. Neither I nor John
4. Neither John nor me
5. Neither me nor John

**Answer: a**  
  
DIRECTIONS FOR QUESTIONS 126 – 128 : Though the Cold War has ended, selective tactics are still continuing for ensuring the military and economic dominance of developed countries. Various types of technology denial regimes are still being enforced which are now being mainly targeted against developing countries like India.  
Today, we in India encounter twin problems. On one side there is a large-scale strengthening of our neighbor through supply of arms and clandestine support to their nuclear and missile programs and on the other side all efforts are being made to weaken our indigenous technology growth through control regimes and dumping of low-tech systems, accompanied with high commercial pitch in critical areas. Growth of indigenous technology and self-reliance are the only answer to the problem. Thus in the environment around India, the number of missiles and nuclear powers are continuously increasing and destructive weapons continue to pile up around us, in spite of arms reduction treaties. To understand and the implications of various types of warfare that may affect us, we need to take a quick look at the evolution of war weaponry and the types of warfare. I am highlighting this point for the reason that in less than a century we could see change, in the nature of warfare and its effects on society. In early years of human history, it was mostly direct human warfare. During the twentieth century up to about 1990, the warfare was weapon-driven. The weapons used were guns, tanks, aircraft, ships, submarines and the nuclear weapons deployed on land/sea/air and also reconnaissance spacecraft. Proliferation of conventional nuclear and biological weapons was at a peak owing to the competition between the superpowers. The next phase, in a new form, has just started from 1990 onwards. The world has graduated into economic warfare. The means used is control of market forces through high technology. The participating nations, apart from the USA, are Japan, the UK, France, Germany, certain, South-East Asian countries and a few others. The driving force is the generation of wealth with certain types of economic doctrine. The urgent issue we need to address collectively as a nation is, how do we handle the tactics of economic and military dominance in this new form coming from the backdoor? Today technology is the main driver of economic development at the national level. Therefore, we have to develop indigenous technologies to enhance our competitive edge and to generate national wealth in all segments of economy. Therefore, the need of the hour is: arm India with technology.

1. Which are the issues of great concern that India is facing at present, according to the author of the passage?  
   (i) The supply of high-tech weaponry by other countries to India’s neighbors who are likely to use the same against India.  
   (ii) Other countries secretly helping India’s neighbors to strengthen their nuclear might.  
   (iii) Obstruction of India’s genuine efforts to develop its own nuclear technology.
2. (i) & (ii) only
3. (ii) & (iii) only
4. (i) & (iii) only
5. All (i), (ii) & (iii)
6. None of these

**Answer: d**.

1. The striking difference in warfare before and after 1990 was the shift from
2. guns, tanks, etc. to nuclear weapons
3. ships and submarines to space crafts
4. weaponry to economic warfare
5. None of these

**Answer: c**

1. What, according to the author, is the immediate problem to be collectively resolved by our country?
2. To counter the dominance of developed countries through money and muscle power
3. To eradicate poverty and become economically self-reliant.
4. To control the exorbitant rate of population growth
5. To develop indigenous technology to manufacture mightier weapons
6. None of these

**Answer: e**