

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.

At the first monetary policy statement of the Reserve Bank of India (RBI) for 2018-19, it seems impossible to believe that the previous bi-monthly on 7 February marked a high point in the relationship between the Union finance ministry and the RBI. There was on that date a regulatory add-on of a 180-day window **offbearance** for payment dues from small borrowers, and abolition of loan limits in the MSME (medium, small and micro enterprises) segment. Those initiatives followed the supportive measures for the small-scale sector in the Union budget on 1 February, through the corporate tax cut, and additional funding for the Micro-units Development Refinance Agency (Mudra).

The appearance of team play was shattered after the Punjab National Bank (PNB) fraud broke in mid-February. The PNB fraud has variously been placed as having been in operation since 2011, perhaps even earlier. Union finance minister Arun Jaitley, speaking at the Economic Times Global Business Summit on 23 February, blamed the top management and auditors of PNB, but was also quoted as having added: "Regulators ultimately decide the rules of the game and regulators have to have a third eye which is to be **perpetually** open. But unfortunately in the Indian system, *we politicians are accountable, the regulators are not.*"

RBI governor Urjit Patel came back forcefully on the occasion of a 14 March address at the Gujarat National Law University, pointing to the lack of ownership-neutrality in the Banking Regulation Act of 1949. The act as amended withholds the RBI from imposing certain types of penalties for errant conduct on public sector banks, like firing the chief executive officer, removing directors or **superseding** the board. The speech lists seven of them. Patel was right to have pointed them out, appropriately in an address to young entrants into the legal profession. That kind of unevenness in the regulatory landscape clearly has to be swept away.

The PNB fraud is said to have started rolling in 2011. As it happens, RBI that year appointed a high-level steering committee chaired by then deputy governor K.C. Chakraborty (a past chairman of PNB), to upgrade banking supervision to global best practices. Its report recommended that supervision be expanded in scope to go beyond a narrow focus on regulatory compliance or bank solvency, towards assessing the riskiness of a bank's operations, and its risk mitigation strategies. Independently, an inspection of select overseas branches of Indian banks was also conducted in May 2012, the previous one having been done in May 2008, but the findings are not publicly known.

The Chakraborty Committee report was submitted in June 2012. Its recommendations were accepted, and the supervisory system **overhauled** on to a new risk-based supervision (RBS) platform. Training was initiated for senior officers of the major banks. The new framework went into operation in 2013-14, renamed SPARC (supervisory programme for assessment of risk and capital). An initial set of 28 banks from across the ownership spectrum, accounting for 60% of total banking assets, was covered that year. PNB may well have been among them. Eight more banks were added over the next two years, and by 2016-17, all scheduled commercial banks were covered. SPARC specifically calls for ongoing interaction between banks and

supervisors, not just periodic inspections. Finally, there is a further overlay since 28 February 2017 of a standing committee on cyber security.

In a parallel development starting in 2012-13, memoranda of understanding (MoUs) were signed with 16 overseas regulators, which the annual report for that year says led to "substantial progress in supervisory information sharing and cooperation within jurisdictions where Indian banks are operating". By the close of reporting year 2016-17, the number of such MoUs had expanded to 40, and there was also a statement of cooperation with three US financial regulators. Since overseas jurisdictions were another point from which the PNB fraud could have been spotted, these agreements do not seem to have led to information exchange of any diagnostic value.

1. What benefits have been provided by the government to small borrowers?

- (I) Allocation of additional funds.
 - (II) Abrogating the loan limits in the MSME segment.
 - (III) Government has extended the time period for small borrowers for payment of their dues.
- a. Only (I)
 - b. Only (III)
 - c. Both (II) and (III)
 - d. Both (I) and (III)
 - e. All are correct

2. What can be inferred from the statement, "*we politicians are accountable, the regulators are not.*"?

- a. Only politicians need to take decisions for regulating the banks.
- b. RBI should not be held responsible for their ineffective regulation against frauds in PSU banks.
- c. In Indian system, politicians are made responsible for any type of fraudulent activity.
- d. Both (b) and (c)
- e. All are correct

3. Which type(s) of unevenness has/have been pointed out by RBI governor?

- a. appointment of high level supervision committee
- b. growing fraudulent activities and scams in banks.
- c. uncontrolled regulation in banks.
- d. imposing penalty on PSBs.
- e. All are correct

4. What are the efforts made by RBI to avoid the future loss in banks?

- (I) turning towards privatization of banks.
 - (II) providing training to bank officials.
 - (III) updating supervisory system
- a. Only (I)
 - b. Only (III)
 - c. Both (II) and (III)
 - d. Both (I) and (III)
 - e. All are correct

5. Identify the tone of the author with respect to the passage.

- a. eulogistic
- b. informal
- c. nostalgic
- d. critical
- e. didactic

6. According to the passage, the new framework SPARC includes

- (I) to upgrade banking supervision to global standards.
 (II) interaction between banks and supervisors.
 (III) enhancing cyber security of scheduled commercial banks

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

7. Choose the word which is most similar in **meaning** to the word printed in bold in the context of the passage.

Perpetually

- a. abate
 b. constantly
 c. dissent
 d. harness
 e. stride

8. Choose the word which is most similar in **meaning** to the word printed in bold in the context of the passage.

Forbearance

- a. banish
 b. cease
 c. recuperate
 d. usurp
 e. tolerance

9. Choose the word which is most **opposite** in meaning of the word printed in bold in the context of the passage.

Overhaul

- a. ensue
 b. accede
 c. acquiesce
 d. ruin
 e. hapless

10. Choose the word which is most **opposite** in meaning of the word printed in bold in the context of the passage.

Supersede

- a. herald
 b. confide
 c. concede
 d. relinquish
 e. retain

In each question, the word at the top of the table is used in four different ways, numbered (A) to (D). Choose the option in which the usage of the word is INCORRECT or INAPPROPRIATE. If it is used correctly in every sentence choose option (E) as your choice.

11. APPRAISE

- a. The President appropriately **appraised** Russell and Financial Times readers that he had already signed into law the National Peace and Reconciliation Commission Act.
 b. In cooperation with other professionals, social workers will **appraise** the individual's needs.
 c. He coolly **appraised** the situation, deciding which person would be most likely to succeed.
 d. This prompted many employers to **appraise** their selection and recruitment policies
 e. All are correct.

12. CREDULOUS

- a. Because my brother is a **credulous** consumer, he is a salesperson's dream.
 b. Even though there was very little evidence, the **credulous** jury decided the defendant was guilty.
 c. Reference **credulous** sources to strengthen your argument.
 d. Because the **credulous** public wanted to believe the killer was off the streets, they never questioned the arrest of an innocent man.
 e. All are correct.

13. FLAUNT

- a. While many people love to **flaunt** their possessions, I prefer people that keep a low profile.
 b. The orchestra decided to **flaunt** convention/tradition, and wear their everyday clothes for the concert.
 c. Donald Trump loves to **flaunt** his wealth and grandiose, whenever he has the chance.
 d. Flavio was **flaunting** his tan in a pair of white trunks.
 e. All are correct.

14. UNBEARABLE

- a. A delegation of councillors is lobbying the Government because they say the noise is **unbearable**.
 b. This argument is **unbearable** from an intellectual, moral and practical standpoint.
 c. All I remember of childbirth was the **unbearable** pain and the relief when it was all over.
 d. The grief she felt over Helen's death was almost **unbearable**.
 e. All are correct.

15. LUXURIANT

- a. We've bought a wonderfully **luxuriant** carpet for our bedroom.
 b. In addition to its inferior size, the coyote is also shorter in the leg than the wolf, and carries a more **luxuriant** coat of hair.
 c. This stretch of land was once covered with **luxuriant** forest, but is now bare.
 d. He took no leading part in the war against the English, his energies being largely occupied with the satisfaction of his artistic and **luxuriant** tastes.
 e. All are correct.

16. In each of the following questions, various sentences are given and you have to choose the one which has some or any grammatical error in it. In the questions where option (E) is all are correct and all the sentences are grammatically correct choose option (E) as the correct choice.

- a. The potassium found in potatoes is said to reduce cholesterol level, blood pressure and controls heart problems.
 b. The calcium and magnesium content in potatoes can help ease rheumatism.
 c. Health experts and nutritionists say that turnip juice has more Vitamin C than orange juice.
 d. To watch even a single plant grow from seedling to small and big with more leaves each day and find them flowering and giving fruits can give you happiness untold.
 e. All are correct.

17. In each of the following questions, various sentences are given and you have to choose the one which has some or

any grammatical error in it. In the questions where option (E) is all are correct and all the sentences are grammatically correct choose option (E) as the correct choice.

- Everyone who desires to participate in the good to be obtained must share in the act.
- As we have seen above, all must participate that none may be in a position to reproach the rest.
- While Dean had no desire to participate in the new and perilous sport of ice climbing, he didn't share Cynthia total perplexity at why a sane human being would even consider subjecting himself or herself to such uncomfortable danger.
- They were dressed like the others, and seemed to participate in the general joy.
- He being the best student in the class, Gopal was chosen to participate in the competition.

18. In each of the following questions, various sentences are given and you have to choose the one which has some or any grammatical error in it. In the questions where option (E) is all are correct and all the sentences are grammatically correct choose option (E) as the correct choice.

- There is no end of 'paddies' along this river, and I'm sure they cannot understand your lingo.
- Knowledge of regional language is necessary for bank officers because they are to understand what their customers say.
- This was one point at which we touched, and which went far to enable me to understand him.
- Am I to understand that you have no intention of respecting my wishes in this matter?
- All are correct.

19. In each of the following questions, various sentences are given and you have to choose the one which has some or any grammatical error in it. In the questions where option (E) is all are correct and all the sentences are grammatically correct choose option (E) as the correct choice.

- Today he revealed the fact that he was angry on me because I had not helped him.
- There was but one person likely to know all Mr. Topsparkle's secrets, and he would be unlikely to reveal them.
- The study revealed the toxic effects of the pollutant.
- It was almost as if he were shutting Felipa off before she could reveal something.
- All are correct.

20. In each of the following questions, various sentences are given and you have to choose the one which has some or any grammatical error in it. In the questions where option (E) is all are correct and all the sentences are grammatically correct choose option (E) as the correct choice.

- I paused for a moment to have a full view of this notorious criminal.
- I know that several of my readers may remind me of Sir Boyle Roche, whose bulls have become not only notorious, but proverbial.
- The man who was blind with the right eye was a notorious criminal of this area.
- Many of the pretended magnetizers were notorious libertines, who took that opportunity of gratifying their passions.
- All are correct.

21. In each of the following questions, various sentences are given and you have to choose the one which has some or any grammatical error in it. In the questions where option (E) is all are correct and all the sentences are grammatically correct choose option (E) as the correct choice.

- He won't lose his mate, even if he chooses to kill her rather than give her up.
- Her skin began to flush until it was pink enough to look human rather than the sleep of the dead.
- Ordinarily when in difficulty Renu prefers keeping her counsel rather than going about here and there for advice.
- Maybe he'd rather listen than talk.
- All are correct.

22. In each of the following questions, various sentences are given and you have to choose the one which has some or any grammatical error in it. In the questions where option (E) is all are correct and all the sentences are grammatically correct choose option (E) as the correct choice.

- Only 6 crore out of 29 crore persons holding permanent account number (PAN) file income tax returns at present.
- Only three out of a thousand are born with this rare disease.
- So, with a snort and a neigh and a whisk of his short tail he trotted off the roof into the air and at once began floating downward to the street.
- The mark of these technologies is that they are greeted with universal skepticism at first.
- All are correct.

Given below are five sentences of a paragraph in a jumbled fashion. Arrange the sentences to form a coherent paragraph and answer the following questions.

(A)It plans to use this for the Chandrayaan-II moon mission in the early months of 2019.

(B)The multi-band, multi-beam satellite can cater to the communication needs of people in Jammu and Kashmir and the Northeast.

(C)With a liftoff mass of 640 tonnes, the GSLV MkIII is the heaviest launch vehicle made in India, and GSAT29 is the heaviest satellite to take off from Indian soil.

(D)The Geosynchronous Satellite Launch Vehicle MarkIII (GSLV Mk III) launched GSAT29, an advanced communications satellite, into a geosynchronous transfer orbit where the satellite's closest approach to earth would be 190 km and the farthest 35,975 km.

(E)The Indian Space Research Organization has marked a big milestone by successfully testing its heavy-lift launcher while launching an advanced communication satellite.

23. What should be the last sentence of the sequence?

- D
- A
- B
- C
- E

24. What should be the SECOND sentence of the sequence?

- D
- A
- B
- C
- E

25. What should be the FOURTH sentence of the final sequence?

- a. A
- b. E
- c. D
- d. B
- e. C

26. What should be the THIRD sentence of the final sequence?

- a. D
- b. A
- c. C
- d. B
- e. E

27. What should be the FIRST sentence of the final sequence?

- a. C
- b. D
- c. B
- d. E
- e. A

In the following questions, a sentence is divided into four parts consisting of a highlighted word in each part. Choose the option reflecting the word which is either misspelt or grammatically incorrect. If all the highlighted words are correct, choose option (E) i.e. "all are correct" as your answer choice.

28. The **Monetry** Policy Committee / of India is a committee of the **Reserve** Bank of India/ that is **responsible** for fixing the / benchmark **interestrates** in India.

- a. Monetry
- b. Reserve
- c. Responsible
- d. Interest
- e. All are correct

29. **Trade** wars can easily / lead to **confrontation**, which may / result in **impulsive** / **behaviour** and misjudgment.

- a. Trade
- b. Confrontation
- c. Impulsive
- d. Behaviour
- e. All are correct

30. Saudi Arabia **signalled** its discomfort / with the **faling** prices / and **hinted** at a fresh cut / of one million **barrels** a day.

- a. Signalled
- b. Faling
- c. Hinted
- d. Barrels
- e. All are correct

In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five options are given. Find out the appropriate word which fits into the blank appropriately.

The theory that authoritarian governments can _____ (31) _____ policy consensus more easily than multiparty democracies holds some _____ (32) _____. Critical

reforms in a country like India are often _____ (33) _____ by the political conflict _____ (34) _____ in the democratic process. But if that were the whole story, then all dictatorships would be economic powerhouses. The case of Asia's hyper-growth economies suggests what is important isn't _____ (35) _____ itself, but what policies the autocrat chooses to impose—and, more importantly, to whom he listens.

Historically, Asia's most successful strongmen have all benefited from _____ (36) _____ sound economic guidance. In South Korea, long-serving ruler Park Chung-hee _____ (37) _____ that top economic posts be filled by highly _____ (38) _____ economists and other professionals. As one study put it, "Though political agencies in the early Park regime were _____ (39) _____ by the military, economic agencies generally were not. Rather, under Park the _____ (40) _____ of economics experts in the Korean government rose considerably."

31. _____

- a. impose
- b. deliver
- c. give
- d. urge
- e. demand

32. _____

- a. fault
- b. belief
- c. merit
- d. payment
- e. attraction

33. _____

- a. enlightened
- b. clasp
- c. abet
- d. joined
- e. stymied

34. _____

- a. invested
- b. engrained
- c. chisel
- d. defined
- e. erode

35. _____

- a. autocracy
- b. calamity
- c. racism
- d. democracy
- e. brutality

36. _____

- a. commonly
- b. remarkably
- c. odd
- d. higher
- e. violently

37. _____

- a. endured
- b. acquired
- c. insisted

- d. pretended
e. argued

38. _____

- a. amateurish
b. master
c. whole
d. trained
e. expert

39. _____

- a. followed
b. ordered
c. oppressed
d. direct
e. dominated

40. _____

- a. feature
b. report
c. status
d. phase
e. place

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.

Did you know: The air inside your home is actually 2 to 5 times more polluted and toxic than the air you breathe outdoors? It's **appalling**, really. We go for regular health check-ups, pop pills on a daily basis, stress over allergies, but neglect the most basic thing there is - the quality of the air we breathe 24/7. Everything from the mattresses we sleep on to our kids' pajamas can contain harmful chemicals and toxins. Dr. Manoj K. Ahuja, Healing Touch Hospital says, "Breathing in toxic gases can cause rashes, coughing, irritation in the eyes, as well as asthma like symptoms. Formaldehyde, a toxic gas, is found in insecticides, glues, shampoos, shaving creams, carpets and is actually a carcinogen. It is even found in cigarette smoke which is a major contributor to air pollution and can lead to potentially fatal complications, even if it's secondhand smoke. Also, chemicals from paint, woodwork in the house or office, hair and nail products, cleaning products and detergents - all contribute to air pollution inside our homes. It surprises me how so many potentially harmful contaminants get trapped inside our homes, and we can't even open a window to get some fresh air!

During those barren winter months, with windows overlooking long dead gardens, leafless trees, and lawns that seem to have an **ashy** look about them, nothing soothes the jangled nerves more than the vibrant green of plants surrounding the living spaces of one's home. People browse through garden stores just to get a whiff of chlorophyll and to choose a plant or two to bring spring back into their winter-gray lives.

Now there is even more of a need for "the green," in light of recent articles warning us of the hazards of chemicals that we, ourselves, introduce into our homes. Each time we bring clothes home from the cleaners, we release those chemicals into the closed-in air of our dwellings. Every cleanser releases its own **assortment** of fumes. Some of the chemicals are formaldehyde, chlorine, benzene, styrene, etc. Read the labels on many home products, the ingredients

aren't even listed! During the winter, when those same windows are shut tight, we breathe in these chemicals—causing symptoms much like **allergies**. In fact, most people probably dismiss the effects of these chemicals simply as a flare up of some allergy or other. The truth is that we are experiencing a syndrome that is called Multiple Chemical Sensitivity. Now, what has this got to do with green plants? Everything healthy! Research has been conducted with two types of plants that have actually removed much of these harmful chemicals from the air.

The two plants that seem to be the best bet for ridding one's home of such chemicals are ferns and palms. These plants release moisture as part of photosynthesis and, as they do, pull chemicals from the air into their leaves. Even NASA has conducted some greenhouse experiments for long-term space exploration. Within hours, their plants [palms] had removed almost all traces of formaldehyde in the room. Both species of plants are ancient, dating back more than a hundred million years. Another **trait** they share is that they both live long lives, 100 years or more. This we expect from trees, but ferns and palms are plants; plants that can grow to 65 feet in the proper setting! Even their individual leaves live for one to two years [ferns] and one to nine years [palms]. Perhaps it is their primal qualities that have contributed to their ability to purify their environment.

41. What is the main idea of the passage?

- a. Our homes are full of contaminants.
b. Our allergies are caused by chemicals found in the home.
c. All plants release moisture in the home.
d. Certain plants can purify the home of many harmful chemicals.
e. None of these

42. According to the passage, when a few harmful chemicals combine, they can

- a. cause us to experience allergies.
b. cause a monumental task for homeowners.
c. contribute to a syndrome called Multiple Chemical Sensitivity.
d. contribute to photosynthesis in plants.
e. None of these

43. The passage indicates that research

- a. has only been conducted using specific plants.
b. has only been conducted by NASA.
c. has not identified the sources of these chemical impurities.
d. has only benefited long term space exploration.
e. None of these

44. The passage infers a relationship between the antiquity of ferns and palms and their ability to

- a. live long.
b. purify the air.
c. grow leaves that live long.
d. react successfully in research experiments.
e. None of these

45. A good title for this passage is

- a. Research in the New Millennium.
b. Home Dangers.
c. Common Houseplants May Purify Your Home.
d. NASA Experiment Finds the Cure.
e. None of these

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

Ashy

- a. muted
- b. subtle
- c. lurid
- d. restrained
- e. discreet

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

Appalling

- a. ghastly
- b. admirable
- c. excellent
- d. worthwhile
- e. meritorious

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

Assortment

- a. affinity
- b. karma
- c. compel
- d. parity
- e. melange

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

Allergies

- a. aversion
- b. affinity
- c. antipathy
- d. hostility
- e. antagonism

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

Trait

- a. attribute
- b. foible
- c. idiosyncrasy
- d. oddity
- e. usualness

In each question below four words which are numbered (1), (2), (3) and (4) have been printed in bold, of which one word may be wrongly spelt or inappropriate in the context of the sentence. The number of that word is the answer. If all the four words are correctly spelt, mark (5), i.e., 'All correct' as the answer.

51. Non-communicable (1)/ diseases (2)/ are a major (3)/ concerned for people in this region. (4)/ All correct. (5)

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

52. The industry is poised (1)/ for a quantum (2)/ jump as it has ventured into Indian markets which have excellent (3)/ growth opportunities. (4)/ All correct. (5)

- a. 1
- b. 2
- c. 3

- d. 4
- e. 5

53. The Government administration is required to undergo (1)/ a radicle (2)/ transformations (3)/ for better service orientation. (4)/ All correct. (5)

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

54. The squard(1)/ that was entrusted with the task of detection (2)/ of explosives and their neutralization (3)/ has completed the assignment. (4)/ All correct. (5)

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

55. The equipments (1)/ used for surveillance (2)/ must be reliability (3)/ and of appropriate quality (4)/ All correct. (5).

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow.

(A) While these disadvantages of biofuels are serious, they are the only alternate energy source of the future and the sooner we find solutions to these problems the faster we will be able to solve the problems we are now facing with gasoline.

(B) This fuel can also help to stimulate jobs locally since they are also much safer to handle than gasoline and can thus have the potential to turnaround a global economy.

(C) These include dependence on fossil fuels for the machinery required to produce biofuel which ends up polluting as much as the burning of fossil fuels on roads and exorbitant cost of biofuels which makes it very difficult for the common man to switch to this option.

(D) This turnaround can potentially help to bring world peace and end the need to depend on foreign countries for energy requirements.

(E) Biofuels are made from plant sources and since these sources are available in abundance and can be reproduced on a massive scale they form an energy source that is potentially unlimited.

(F) However, everything is not as green with the biofuels as it seems as there are numerous disadvantages involved which at times overshadow their positive impact.

56. Which of the following sentence should be the **THIRD** after rearrangement?

- a. A
- b. B
- c. C
- d. D
- e. E

57. Which of the following sentence should be the **FIFTH** after rearrangement?

- a. A
- b. B
- c. C
- d. D
- e. E

58. Which of the following sentence should be the **SIXTH (LAST)** after rearrangement?

- a. A
- b. B
- c. C
- d. D
- e. E

59. Which of the following sentence should be the **SECOND** after rearrangement?

- a. A
- b. B
- c. C
- d. D
- e. F

60. Which of the following sentence should be the **FIRST** after rearrangement?

- a. A
- b. B
- c. C
- d. D
- e. E

In each of the following sentence there are three blank spaces. Below each sentence there are five options and each option consists of three words which can be filled up in the blanks in the sentence to make the sentence grammatically correct.

61. The improvement in rainfall has _____ both in the CSO's projection for the 'agriculture, forestry and fishing' sector, which is _____ to expand 4.1 per cent this fiscal compared with the previous period's 1.2 per cent, and in rabi sowing data from the _____ of Agriculture.

- a. Predicted, estimated, area
- b. Manifested, estimated, ministry
- c. Cleared, reckoned, department
- d. Demonstrated, rated, section
- e. Displayed, estimated, branch

62. If farmers _____ can tide over the acute cash shortage resulting from demonetisation and ensure that the sowing _____ to strong growth in output, we could see rural consumption provide some _____ from the slowdown.

- a. All over, results, shielding
- b. Public, converts, mitigating
- c. Social, changes, absorbing
- d. Group, translates, decrease
- e. Countrywide, translates, cushioning

63. _____ design in India is the preserve of State governments and local bodies, which have _____ spectacularly to provide a safe, comfortable and _____ experience for walkers.

- a. Rural, flopped, reachable
- b. Civil, declined, available

- c. Urban, failed, accessible
- d. Downtown, flopped, obtainable
- e. Urban, fall, easy

64. The _____ of such a levy is evident from a _____ by Transport for London in 2014-15, that found the British capital losing £5.5 billion a year in financial costs _____ from congestion.

- a. Importance, study, arising
- b. Attention, research, appearing
- c. Effect, subject, originating
- d. Accent, study, set in
- e. Importance, research, deriving

In the following question four words are given, of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination.

65. (A) Obligation

(B) Loyalty

(C) Agreement

(D) Legal

- a. A and B
- b. A and C
- c. C and D
- d. B and C
- e. B and D

Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

66. (1) There is a positive move to make New Delhi's iconic Connaught Place a pedestrian zone from February, and keep out cars and other vehicles from its middle and inner circle roads, during a three-month trial programme.

(2) It is an inspiring attempt to reconquer public space.

(i) In order to reconquer public space...

(ii) The move to make New Delhi's...

(iii) During a three-month trial programme...

- a. Only (i) is correct
- b. Only (ii) is correct
- c. Only (iii) is correct
- d. Both (i) and (ii) are correct
- e. Both (ii) and (iii) are correct

67. (1) Pedestrian injuries decreased after vehicles were removed from Times Square in America.

(2) It began seven years ago.

(i) In America, pedestrian injuries...

(ii) Beginning seven years ago...

(iii) Despite removing vehicles...

- 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

68. (1) There are many flaws in the implementation of the demonetisation process.

(2) However the fact remains that it was the demonetisation drive that enabled the law enforcement agencies to get to some of the money-launderers.

(i) Whatever the flaws in the implementation...

(ii) Although there are many flaws...

(iii) The fact remains that it was...

- Only (i) is correct
- Only (ii) is correct
- Only (iii) is correct
- Both (i) and (ii) are correct
- All are correct

69. (1) Contending that ordinances should be issued only to meet certain exigencies and under compelling circumstances.

(2) It is, however, equally important to understand that disruption as a parliamentary tactic plays a significant role.

(i) While contending that ordinances...

(ii) However ordinances should be...

(iii) Under compelling circumstances, contending...

- Only (i) is correct
- Only (ii) is correct
- Only (iii) is correct
- Both (i) and (ii) are correct
- None is correct

70. (1) The process of federalization and regionalization of the polity deepened in the 1990s.

(2) Assembly election results have been determined more often by regional issues than by national political variables.

(i) Federalization and Regionalization have been...

(ii) While assembly election results have...

(iii) Since the process of federalization...

- Only (i) is correct
- Only (ii) is correct
- Only (iii) is correct
- Both (i) and (ii) are correct
- Both (ii) and (iii) are correct

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

The driving force of evolution, according to the emerging new theory, is not to be found in the chance events of random mutations but in life's inherent tendency to create novelty, in the spontaneous emergence of increasing complexity and order. Once this fundamental new insight has been understood, we can then ask: What are the avenues in which evolution's creativity expresses itself?

The answer to this question comes not only from molecular biology but also, and even more importantly, from microbiology, from the study of the planetary web of the **myriads** of micro-organisms that were the only forms of life during the first two billion years of evolution. During those two billion years, bacteria continually transformed the Earth's surface and atmosphere and, in so doing, invented all of life's essential biotechnologies, including fermentation, photosynthesis, nitrogen fixation, respiration, and rotary devices for rapid motion.

During the past three decades, extensive research in microbiology has revealed three major avenues of evolution. The first, but least important, is the random mutation of genes, the centerpiece of neo-Darwinian theory. Gene mutation is caused by a chance error in the self-replication of DNA, when the two chains of the DNA's double **helix** separate and each of them serves as a template for the construction of a new complementary chain. It has been estimated that those chance errors occur at a rate of about one per several hundred million cells in each

generation. This frequency does not seem to be sufficient to explain the evolution of the great diversity of life forms, given the well-known fact that most mutations are harmful, and only very few result in useful variations.

In the case of bacteria the situation is different, because bacterium divides so rapidly. Fast bacteria can divide about every twenty minutes, so that in principle several billion individual bacteria can be generated from a single cell in less than a day. Because of this enormous rate of reproduction, a single successful bacterial mutant can spread rapidly through its environment, and mutation is indeed an important evolutionary avenue for bacteria.

However, bacteria have developed a second avenue of evolutionary creativity that is vastly more effective than random mutation. They freely pass hereditary traits from one to another in a global exchange network of incredible power and efficiency. Here is how Lynn Margulis and Dorion Sagan describe it:

Over the past fifty years or so, scientists have observed that [bacteria] routinely and rapidly transfer different bits of genetic material to other individuals. Each bacterium at any given time has the use of accessory genes, visiting from sometimes very different strains, which perform functions that its own DNA may not cover. Some of the genetic bits are recombined with the cell's native genes; others are passed on again. As a result of this ability, all the world's bacteria essentially have access to a single gene pool and hence to the adaptive mechanisms of the entire bacterial kingdom.

This global trading of genes, technically known as DNA recombination, must rank as one of the most astonishing discoveries of modern biology. 'If the genetic properties of the microcosm were applied to larger creatures, we would have a science-fiction world,' write Margulis and Sagan, 'in which green plants could share genes for photosynthesis with nearby mushrooms, or where people could-exude perfumes; or grow ivory by picking up genes from a rose or a walrus.'

The speed with which drug resistance spreads among bacterial communities is dramatic proof that the efficiency of their communications network is vastly superior to that of adaptation through mutations. Bacteria are able to adapt to environmental changes in a few years where larger organisms would need thousands of years of evolutionary adaptation. Thus microbiology teaches us the sobering lesson that technologies like genetic engineering and a global communications network, which we consider to be advanced achievements of our modern civilization, have been used by the planetary web of bacteria for billions of years to regulate life on Earth.

The constant trading of genes among bacteria results in an amazing variety of genetic structures besides their main strand of DNA. These include the formation of viruses, which are not full autopoietic systems but consist merely of a stretch of DNA or RNA in a protein coating. In fact, Canadian bacteriologist Sorin Sonea has argued that bacteria, strictly speaking, should not be classified into species, since all of their strains can potentially share hereditary traits and, **typically**, change up to fifteen percent of their genetic material on a daily basis. 'A bacterium is not a unicellular organism,' writes Sonea, 'it is an incomplete cell belonging to different chimeras according to circumstances. In other words, all bacteria are part of a single microcosmic web of life'.

71. If all human beings started behaving like bacteria, which of the following would be the most desired outcome by all humanity?

- Creativity and innovation will increase
- Greater unity in diversity
- Population increase
- We shall become identical to each other and be free of conflict
- None of these.

72. Which three processes are responsible for evolution?

- Random mutation; Rapid division of genes in bacteria; Genes exchange in bacteria
- Random exchange of genes in bacteria; Speedy multiplication of bacteria; Creative mutation
- DNA self replication; Autopoieses; Gene pool theory
- Chance separation of double helix; Autopoiesis; Random selection
- None of these.

73. Regarding diseases caused by bacteria and virus and their eradication by medical science which conclusion is valid?

- Medical science generally remains ahead of bacteria and virus.
- Bacteria and virus are generally ahead of medical science.
- Bacteria and virus are not only ahead, but manage to undo some things that medical science has achieved.
- Bacteria and virus, and medical science are equal.
- None of these.

74. Which statement is true regarding the work that bacteria do for the cause of humanity?

- Bacteria invented many essential biotechnologies that sustain life.
- Bacteria challenge human beings to innovate.
- Bacteria can give important lessons to human beings about sharing and communicating.
- All of the above work are important for the cause of humanity.
- None of the above.

75. Which philosophical paradigm does the model of creativity in evolution as described in the passage derives from?

- Holistic world view
- Descartes, Darwin, Newton
- Ecological framework
- Deep Ecology
- None of these.

76. What are the reasons given in the passage against the theory of "random mutation", with respect to explaining evolution?

- Random mutation is a slow process.
- Most of the times random mutation is harmful for the organism.
- Random mutation is not possible in smaller organisms.
- Only (a) and (b) are correct
- All (a), (b) and (c).

77. Which principle described in the passage can become the basis of science fiction?

- DNA recombination
- DNA recombination among large organisms
- DNA recombination among very small organisms
- Autopoietic system
- Evolution of micro-organisms.

78. Choose the word which is most nearly the **SAME** in meaning as the word printed in bold as used in the passage.

Myriad

- Limited
- Finite
- Enumerable
- Denumerable
- Multitude

79. Choose the word which is most nearly the **SAME** in meaning as the word printed in bold as used in the passage.

Helix

- Element
- Chord
- Spiral
- Line
- Bias

80. Choose the word which is most **OPPOSITE** in meaning of the word printed in bold as used in the passage.

Typically

- Regularly
- Customarily
- Commonly
- Often
- Seldom

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

From a technical and economic perspective, many assessments have highlighted the presence of cost-effective opportunities to reduce energy use in buildings. However, several bodies note the significance of multiple barriers that prevent the take-up of energy efficiency measures in buildings. These include lack of awareness and concern, limited access to reliable information from trusted sources, fears about risk, disruption and other 'transaction costs', concerns about up-front costs and inadequate access to suitably priced finance, a lack of confidence in suppliers and technologies and the presence of split incentives between landlords and tenants. The widespread presence of these barriers led experts to predict that without a **concerted** push from policy, two-thirds of the economically viable potential to improve energy efficiency will remain **unexploited** by 2035. These barriers are **albatross around the neck** that represent a classic market failure and a basis for governmental intervention.

While these measurements focus on the technical, financial or economic barriers preventing the take-up of energy efficiency options in buildings, others emphasise the significance of the often deeply embedded social practices that shape energy use in buildings. These analyses focus not on the preferences and rationalities that might shape individual behaviours, but on the 'entangled' cultural practices, norms, values and routines that **underpin** domestic energy use. Focusing on the practice-related aspects of consumption generates very

different conceptual framings and policy prescriptions than those that emerge from more traditional or mainstream perspectives. But the underlying case for government intervention to help promote retrofit and the diffusion of more energy-efficient particles is still apparent, even though the forms of intervention advocated are often very different to those that emerge from a more technical or economic perspective.

Based on the recognition of the multiple barriers to change and the social, economic and environmental benefits that could be realised if they were overcome, government support for retrofit (renovating existing infrastructure to make it more energy-efficient) has been widespread.

Retrofit programmes have been supported and adopted in diverse forms in many settings and their ability to recruit householders and then to impact their energy use has been discussed quite extensively. Frequently, these discussions have criticised the extent to which retrofit schemes rely on incentives and the provision of new technologies to change behaviour whilst ignoring the many other factors that might limit either participation in the schemes or their impact on the behaviours and practices that shape domestic energy use. These factors are obviously central to the success of retrofit schemes, but evaluations of different schemes have found that despite these they can still have significant impacts. New experts suggest that the best estimate of the gap between the technical potential and the actual *in situ* performance of energy efficiency measures is 50%, with 35% coming from performance gaps and 15% coming from 'comfort taking' or direct rebound effects. They further suggest that the direct rebound effect of energy efficiency measures related to household heating is likely to be less than 30% while rebound effects for various domestic energy efficiency measures vary from 5 to 15% and arise mostly from indirect rebound effects (ie where savings from energy efficiency lead to increased demand for other goods and services). Other analyses also note that the gap between technical potential and actual performance is likely to vary by measure, with the range extending from 0% for measures such as solar water heating to 50% for measures such as improved heating controls. And others note that levels of comfort taking are likely to vary according to the levels of consumption and fuel poverty in the sample of homes where insulation is installed, with the range extending from 30% when considering homes across all income groups to around 60% when considering only lower income homes. The scale of these gaps is significant because it materially affects the impacts of retrofit schemes and expectations and perceptions of these impacts go on to influence levels of political, financial and public support for these schemes.

The literature on retrofit highlights the presence of multiple barriers to change and the need for government support, if these are to be overcome. Although much has been written on the extent to which different forms of support enable the wider take-up of domestic energy efficiency measures, behaviours and practices, various areas of contestation remain and there is still an absence of **robust** ex-post evidence on the extent to which these schemes actually do lead to the social, economic and environmental benefits that are widely claimed.

81. The title for the given passage could be

- How to measure the impact of retrofit programmes on energy conservation.
- Barriers to effective usage of energy
- Views of stalwarts on disadvantages of retrofit

programmes

- Existing practices of conserving energy
- How much energy is to be consumed

82. According to the author, to make programmes for conserving energy more successful

- only latest technology must be employed.
 - the author's country must adhere to norms followed in countries where such programmes have been successful.
 - change must be brought in the attitudes of people with respect to efficient usage of energy.
- Only A
 - Only B
 - Only C
 - Both A and B
 - Both B and C

83. Which of the following is/are **TRUE** in the context of the passage?

- Employing retrofit programmes is relatively a new concept and is yet to become popular.
- The Government so far has been least supportive of retrofit programmes.
- Lack of trust on landlords has been cited as one of the major barriers to employing energy efficiency schemes.
- Retrofit schemes are dependent on incentives to bring about attitudinal change towards energy efficiency schemes.
- All the given statements are true

84. What is the author trying to convey through the phrase 'albatross around the neck' as used in the passage?

- As light as a bird
- Prevent from achieving success
- Are worthless
- Act as controllers
- Always provide adequate guidance

85. The author in the given passage is

- of the view that no amount of efforts can bring about changes in employing energy efficiency schemes in his country.
 - positive that more evidence on retrofit schemes is essential to make people more aware and sensitive towards them.
 - cynical about the present state of energy efficiency measures taken in his country.
- Only (A)
 - Only (B)
 - Only (C)
 - Both (A) and (B)
 - Both (B) and (C)

86. In each of these questions, one sentence has been split into four parts. There is an error in one part. Identify the part having the error. Choose (E) as your answer if there is no error in any part.

- A skillful advertiser may be able to create
- practically a monopoly for himself
- not because his product is superior to,
- but because he has succeeded in inducing people to believe that it is.
- No error.

87. In each of these questions, one sentence has been split into four parts. There is an error in one part. Identify the part having the error. Choose (E) as your answer if there is no error in any part.

- Whatever may be the origin of speech
- we can be certain that man did not begin
- to feel the need to speak
- until he began to live in communities.
- No error.

88. In each of these questions, one sentence has been split into four parts. There is an error in one part. Identify the part having the error. Choose (E) as your answer if there is no error in any part.

- I regret to bring to your kind notice
- that my son Sachin Dubey of standard
- of your school, has been found to be much distressed
- and out of sorts for the last few days.
- No error.

89. In each of these questions, one sentence has been split into four parts. There is an error in one part. Identify the part having the error. Choose (E) as your answer if there is no error in any part.

- Our teeming masses, nevertheless illiterate they may be,
- have a very high sense of consciousness
- and they are fully capable
- of exercising their franchise.
- No error.

90. In each of these questions, one sentence has been split into four parts. There is an error in one part. Identify the part having the error. Choose (E) as your answer if there is no error in any part.

- The moment they came to know
- that their leader
- was issued a charge sheet
- the entire group of workers went on a strike.
- No error.

91. In each of the questions below, four different ways of writing a sentence are indicated. Choose the best way of writing the sentence. If none implies, choose (E) as your answer.

- He sailed for New York on Monday, and arrived there on Saturday for the much-awaited inauguration of the new hospital.
- He sailed for New York on Monday, arriving there on Saturday for the inauguration of the much-awaited new hospital.
- He sailed for New York on Monday, arriving there for the inauguration of the much-awaited new hospital on Saturday.
- He sailed for New York on Monday, and arrived here on Saturday for the long-awaited inauguration of the new hospital.
- None of these.

92. In each of the questions below, four different ways of writing a sentence are indicated. Choose the best way of writing the sentence. If none implies, choose (E) as your answer.

- After trying to convince him for a long time. I realized that he was one of those people who never listen to reason.
- After trying to convince him for a long time. I realized

that he was one of those people who never listen to reasoning.

- After trying to convince him for a long time. I realized that he is one of those people who never listened to reason.
- After trying to convince him for a long time. I realized that he is one of those people who never listens to reason.
- None of these.

93. In each of the questions below, four different ways of writing a sentence are indicated. Choose the best way of writing the sentence. If none implies, choose (E) as your answer.

- The number of children seeking admission to this college has risen sharply this year, even though the rise may be only temporary.
- The number of children seeking admission to this college has risen sharply this year, but it may be a temporary rise only.
- The number of children seeking admission to this college has risen sharply this year, but the rise may be only temporary.
- The number of children seeking admission to this college has risen sharply this year, but such a rise may only be a short-lived one.
- None of these.

94. In each of the questions below, four different ways of writing a sentence are indicated. Choose the best way of writing the sentence. If none implies, choose (E) as your answer.

- The political masters of the health care system have not listened to professional health planners because it has not been profitable for them to do so.
- The political masters of the health care system have not listened to professional health planners because it has not been profitable for them to do that thing.
- The political masters of the health care system have not listened to professional health planners because it has been unprofitable for them to do that thing.
- The political master of the health care system have not listened to professional health planners because it has been unprofitable for them to do so.
- None of these.

95. In each of the questions below, four different ways of writing a sentence are indicated. Choose the best way of writing the sentence. If none implies, choose (E) as your answer.

- Most bacterial population grown in controlled conditions will quickly expand to limit the food supply, will have produced toxic waste products that inhibit further growth and also will reach an equilibrium state within a relatively short time.
- Most bacterial population grown in controlled conditions will quickly expand to limit the food supply, produce toxic waste products that inhibit further growth, and reached and equilibrium state within a relatively short time.
- Most bacterial population grown in controlled conditions will quickly expand to limit the food supply, will then produce a toxic waste product that inhibits further growth and thus reached an equilibrium state in a very short time.
- Most bacterial population grown in controlled conditions will quickly expand to limit the food supply, produce toxic waste products that inhibit further growth and reach equilibrium.

e. None of these.

Each of the following questions has 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.

96. Nevertheless, photographs still retain some of the magical allure that the earliest daguerreotypes inspired. As objects, our photographs have changed; they have become physical flimsier as they have changed; they have become physically flimsier as they have become more technologically sophisticated. Daguerre produced pictures on copper plates; today many of our photographs never become tangible things, but instead remain filed away on computers and cameras, part of the digital ether that envelops the modern world. At the same time, our patience for the creation of images has also eroded. Children today are used to being tracked from birth by digital cameras and video recorders and they expect to see the results of their poses and performances instantly. The space between life as it is being lived and life as it is being displayed shrinks to a mere second.

- a. Yet, despite these technical developments, photographs still remain powerful because they are reminders of the people and things we care about.
- b. Images, after all, are surrogates carried into battle by a soldier or by a traveler on holiday.
- c. Photographs, be they digital or traditional, exist to remind us of the absent, the beloved, and the dead.
- d. In the new era of the digital image, the images also have a greater potential for fostering falsehood and trickery, perpetuating fictions that seem so real we cannot tell the difference.
- e. Anyway, human nature being what it is, little time has passed after photography's invention became means of living life through images.

97. MmaRamotswe had a detective agency in Africa, at the foot of Kgale Hill. These were its assets: a tiny white van, two desks, two chairs, a telephone, and an old typewriter. Then there was a teapot, in which MmaRamotswe - the only private lady detective in Botswana-brewed redbush tea. And three mugs - one for herself, one for her secretary, and one for the client. What else does a detective agency really need? Detective agencies rely on human intuition and intelligence; both of which MmaRamotswe had in abundance.

- a. But there was also the view, which again would appear on no inventory.
- b. She had an intelligent secretary too.
- c. No inventory would ever include those, of course.
- d. She was a good detective and a good woman.
- e. What she lacked in possessions was more than made up by a natural shrewdness.

98. Most people at their first consultation take a furtive look at the surgeon's hands in the hope of reassurance. Prospective patients look for delicacy, sensitivity, steadiness, perhaps unblemished pallor. On this basis, Henry Perowne loses a number of cases each year. Generally, he knows it's about to happen before the patient does: the downward glance repeated, the prepared questions beginning to falter, the overemphatic thanks during the retreat to the door.

- a. Other people do not communicate due to their poor

observation.

- b. Other patients don't like what they see but are ignorant of their right to go elsewhere.
- c. But Perowne himself is not concerned.
- d. But others will take their place, he thought.
- e. These hands are steady enough, but they are large.

99. Trade protectionism, disguised as concern for the climate, is raising its head. Citing competitiveness concerns, powerful industrialized countries are holding out threats of a levy on imports of energy-intensive products from developing countries that refuse to accept their demands. The actual source of protectionist sentiment in the OECD countries is, of course, their current lacklustre economic performance, combined with the challenges posed by the rapid economic rise of China and India - in that order.

- a. Climate change is evoked to bring trade protectionism through the back door.
- b. OECD countries are taking refuge in climate change issues to erect trade barriers against these two countries.
- c. Climate change concerns have come as a convenient stick to beat the rising trade power of China and India.
- d. Defenders of the global economic status quo are posing as climate change champions.
- e. Today's climate change champions are the perpetrators of global economic inequity.

100. Mattancheri is Indian Jewry's most famous settlement. Its pretty streets of pastel-coloured houses, connected by first-floor passages and home to the last twelve sari-and-sarong-wearing, white-skinned Indian Jews are visited by thousands of tourists each year. Its synagogue, built in 1568, with a floor of blue-and-white Chinese tiles, a carpet given by Haile Selassie and the frosty Yahehselling tickets at the door, stands as an image of religious tolerance.

- a. Mattancheri represents, therefore, the perfect picture of peaceful co-existence.
- b. India's Jews have almost never suffered discrimination, except from European colonizers and each other.
- c. Jews in India were always tolerant.
- d. Religious tolerance has always been only a façade and nothing more.
- e. The pretty pastel streets are, thus, very popular with the tourists.