

Reading Comprehension Questions for SBI PO Exam

Directions (1-6): Read the following passage carefully and answer the questions given below it. **Certain words are given in bold to help you locate them while answering some of the questions.**

The Reserve Bank of India's decision to keep the policy interest rate unchanged, and reaffirm its "neutral" policy stance, clearly indicates that policymakers at the central bank are singularly focussed on their primary remit of ensuring price stability while supporting economic growth. That the RBI's Monetary Policy Committee has chosen to do so in the face of clamour for a rate cut, and Consumer Price Index data and the bank's own survey of households' inflation expectations appearing **benign**, points to the MPC's determination to reassert the central bank's independence, especially in the rate-setting realm. Laying out its reasoning for opting to remain "watchful", the RBI has raised **pertinent** questions relating to the outlook for price stability, the foremost being whether the "unusually low momentum in the reading for April will endure". It posits that the easing trend in inflation, excluding food and fuel, may be transient given its vulnerability to rising rural wage growth and strong consumption demand. And the elephant in the room, in the MPC's opinion, is the real prospect of inflationary spillovers from the rising risk of fiscal slippages caused by farm loan waivers — Uttar Pradesh has set the stage, and Maharashtra's government has vowed to come up with the State's largest-ever. Observing that inflation has fallen below 4% only since November 2016, the RBI has reiterated its commitment to keeping the headline reading close to that figure on a "durable basis".

The MPC acknowledges that the latest monsoon forecast augurs well for the agriculture sector, and when viewed in conjunction with continuing robust government spending, it ought to help **undergird** overall momentum in the economy. The RBI's business expectations index based on its industrial outlook survey of April points to upbeat prospects for the manufacturing sector in the second quarter of the current fiscal year, spurred by rising rural and overseas demand. However, on the growth front too the RBI's policy panel has opted for caution given that the Central Statistics Office's GDP and GVA (gross value added) data released last month suggest that the effects of demonetisation have lingered on. The RBI has accordingly cut its GVA growth forecast for the year ending in March 2018 by 10 basis points to 7.3% and flagged the risks that global political uncertainties, rising input costs and wage pressures and the twin balance sheet problem (an over-leveraged corporate sector and stressed lenders) pose to a revival in private investment demand and a more durable economic expansion. Spelling out the priorities, the MPC has said monetary policy can be effective only when private investment has revived, the banking sector's health is restored and infrastructure **bottlenecks** are removed. To do otherwise "risks disruptive policy reversals later and the loss of credibility" of the RBI.

Q1. How the economic approach can be efficacious according to the Monetary Policy Committee?

- (i) By raising input costs and wage pressures and the twin balance sheet problem.
 - (ii) By cutting the Gross Value added growth forecast.
 - (iii) By improving banking sector's condition.
- (a) Only (i) is correct
 - (b) Only (iii) is correct
 - (c) Both (i) and (ii) are correct
 - (d) Both (ii) and (iii) are correct
 - (e) All are correct

Q2. According to the passage, what is the RBI's strategy for reinforcing economic growth?

- (a) Cutting the GDP and GVP growth forecast.
- (b) Observing the inflation rates in every second quarter of the current fiscal year.
- (c) Keeping the policy interest rates unchanged.
- (d) Raising input costs and wage pressures and the twin balance sheet problem.
- (e) All of the above

Q3. What is the author's tone in the passage?

- (a) Descriptive
- (b) Argumentative
- (c) Analytical
- (d) Satirical
- (e) Didactic

Q4. What is the major concern of RBI regarding farm loan waivers?

- (a) The risks that global political uncertainties pose to a revival in private investment demand.
- (b) Rise in inflation from the risk of fiscal slippages.
- (c) Inflation spillover due to increase in demand and rising input costs.
- (d) Both (a) and (c) are correct.
- (e) All are correct

Q5. Which of the following is an appropriate title in context of the passage?

- (a) The Unchanging Policy interest rate
- (b) The Consumer Price Index data of RBI
- (c) Central Statistics Office's GDP and GVA
- (d) RBI's monetary policy decision
- (e) The inflationary spillovers

Q6. Which of the following is **false** in context of the passage?

- (a) The latest monsoon forecast herald well for the agriculture sector.
- (b) "The monetary policy can be effective only when private investment has revived" MPC said.
- (c) The RBI has cut its GVA growth forecast by 10 basis points to 7.3%.
- (d) The RBI's Monetary Policy Committee has chosen to keep the policy rate unchanged in the face of clamour for a rate cut.
- (e) All are true

Directions (7-8): Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in passage.

Q7. Benign

- (a) prewise
- (b) hostile
- (c) endure
- (d) favourable
- (e) relevant

Q8. Pertinent

- (a) considerate
- (b) appropriate
- (c) straggle
- (d) abide
- (e) dwindle

Directions (9-10): Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in passage.

Q9. Undergird

- (a) construe
- (b) enervate
- (c) Undermine
- (d) fractious
- (e) inure

Q10. Bottlenecks

- (a) aid
- (b) adamant
- (c) admonish
- (d) predict
- (e) hapless

Directions (11-17): Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Walking into S Saravanan's ongoing exhibition at Artworld: Sarala's Art Centre, is like entering a sandstorm; shades of yellow ochre engulf you. In what he considers his 'Tryst With Forms', the show is his first one-man exhibit that largely consists of paintings and metal reliefs put together over the last year. At first glance — and even more so on close inspection — his abstract sensibility confounds the viewer. Only by standing afar can one really see the figures — all angular and Picasso-esque — that comprise his works. Dream for instance, is one of the larger works in this show, depicting the full frontal face of a figure, the long eyelashes and circular patterns near the earlobes hinting at a feminine **disposition**. The figure however, is more of an outline, a contour — skeletal in its inclination and not possessing the weight that is commonly accorded to skin. Be it the kaleidoscopic patterns that permeate the piece or the rendering of the figure in itself, there is a Cubist inclination to break the form — perhaps even reveal what is under.

Yet, there is an insistence, an overpowering urge to touch the surface, like an old wound that demands to be caressed in order to aid memories. Made with texture white — a multipurpose resin medium that aids in the development of textures — on canvas, the piece helps compose a movement, a back and forth, between two sensibilities; that of sight (the figure itself) and touch (the medium). This dance that pushes the viewer to physically engage with the works is mostly experienced with Saravanan's paintings in the exhibition. Tribal Woman is another piece that depicts the full frontal face of a figure. Made with crumpled rice paper, the painting prompts the viewer to take note of its textural complexity.

The ochres here are however blended with deep browns and rusty reds and emit a fiery glow that **emanates** from the centre of the woman's face. "The color yellow ochre is the first thing that you would notice when you visit places that are occupied by tribal folks. "The forests and sand take on such a tone at around four or five in the evening," he said. The piece's tactility is further enhanced by the decorative patterns that crowd the background of the otherwise softly contoured figure.

Whether through the forms themselves or through what they exemplify, Saravanan has portrayed generic aspects of tribal life. His paintings Tribals, Love, and Mother and Daughter among others, all delineate figures that are reflected in the metal relief works displayed at the other end of the gallery. Here, religious and mythological figures are given due consideration: Radha, Krishna, Ganesha and Buddha all form part of the artist's pantheon of tribal deities, in line with the general theme of the show. The works as such, deal more with forms — as they are meant to — rather than content. What would have bolstered Saravanan's remarkable tryst with forms is an anchoring into specificities of the regions that undoubtedly inspire him.

Q11. Why has the author called walking into S Saravanan's ongoing exhibition at Artworld is like entering into a sandstorm?

- (a) As the ochres here are blended with deep browns and rusty reds and emit a fiery glow that emanates from the centre of the woman's face.
- (b) Shades of yellow ochre engulf you.
- (c) The color yellow ochre is the first thing that you would notice when you visit places that are occupied by tribal folks.
- (d) Both (b) and (c)
- (e) None of these

Q12. According to the passage, which of the following statements supports the 'Tactile beauty' term for the work done by S Saravanan?

- (a) The piece's tactility is further enhanced by the decorative patterns that crowd the background of the otherwise softly contoured figure.
- (b) The piece helps compose a movement, a back and forth, between two sensibilities; that of sight and touch. This pushes the viewer to physically engage with the works.
- (c) An overpowering urge to touch the surface, like an old wound that demands to be caressed in order to aid memories.
- (d) All (a),(b) and (c)
- (e) None of these

Q13. According to the passage how S Saravanan's abstract sensibility confounds the viewer?

- (a) The show is his first one-man exhibit that largely consists of paintings and metal reliefs put together over the last year.
- (b) The full frontal face of a figure, the long eyelashes and circular patterns near the earlobes hinting at a feminine disposition, one can dream of for instance, is one of the larger works in this show.
- (c) Here, religious and mythological figures are given due consideration all form part of the artist's pantheon of tribal deities, in line with the general theme of the show.
- (d) Only by standing afar can one really see the figures — all angular and Picasso-esque — that comprise his works
- (e) None of these

Q14. What are the characteristic features of the S Saravanan's portraits?

- (a) They exemplify generic aspects of tribal life.
- (b) Religious and mythological figures are given due consideration: Radha, Krishna, Ganesha and Buddha all form part of the artist's pantheon of tribal deities, in line with the general theme of the show.
- (c) Tribal Woman is another piece that depicts the full frontal face of a figure. Made with crumpled rice paper, the painting prompts the viewer to take note of its textural complexity.
- (d) Both (a) and (b)
- (e) None of these

Q15. What has supported Saravanan's remarkable love with this tribal art form?

- (a) An anchoring into specificities of the regions.
- (b) His love for the tribal people.
- (c) He is one of the people from the same tribe .
- (d) Both (a) and (c)
- (e) None of these

Q16. Choose the word which is most similar in meaning to the word '**Disposition**' printed in bold as used in the passage.

- (a) Nature
- (b) Distribution
- (c) Transfer
- (d) Allocation
- (e) Disposal

Q17. Choose the word which is most similar in meaning to the given word '**Emanates**' printed in bold as used in the passage.

- (a) Neglect
- (b) Halt
- (c) Disregard
- (d) Ensue
- (e) Repress

Directions (18-27): Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Ecological ruin is on a **gallop** across South Asia, with life and livelihood of nearly a quarter of the world's population affected. Yet, our polities are able to neither **fathom** nor address the degradation. The distress is paramount in the northern half of the subcontinent, roping in the swathe from the Brahmaputra basin to the Indus-Ganga plain.

Within each country, with politics dancing to the tune of populist consumerism, nature is without a guardian. The erosion of civility in geopolitics keeps South Asian societies apart when people should be joining hands across borders to save our common ground. Because wildlife, disease vectors, aerosols and river flows do not respect national boundaries, the environmental trends must **perforce** be discussed at the regional inter-country level. As the largest nation-state of our region, and the biggest

polluter whose population is the most vulnerable, India needs to be alert to the dangerous drift. China has been resolutely tackling air pollution and promoting clean energy. But while Beijing's centralised governance mandates environmentalism-by-decree, the subcontinental realities demand civic participation for sustainability to work. Unfortunately, despite being a vast democracy where people power should be in the driving seat, the Indian state not only neglects its own realm, it does not take the lead on cross-border environmentalism.

Thus, Bihar is helping destroy the Chure/Siwalik range of Nepal to feed the construction industry's demand for boulders and conglomerate, even though this hurts Bihar itself through greater floods, desertification and aquifer depletion. Air pollution is strangling the **denizens** of Lahore, New Delhi, Kathmandu and Dhaka alike, but there is no collaboration. Wildlife corridors across States, provinces and countries are becoming constricted by the day, but we look the other way. The UN Environment Programme (UNEP) has chosen India to be the 'host country' to mark World Environment Day today. But when will New Delhi rise to connect the dots between representative democracy and ecological sanity?

Truth be told, the environment ministry is invariably the least empowered in the major countries of South Asia, without clout vis-à-vis line ministries, and unable to coordinate the ecological response. Governments were content once to regard environmental protection as synonymous with wildlife protection. Today they stand unprepared when the challenges have greatly multiplied and deepened. There is distress across the ecological spectrum, but one need only study the rivers and the atmosphere to track the inaction of governments and our weakened activism. On water, the subcontinent is running out of the resource due to the demands of industrialisation and urbanisation, and continuation of the colonial-era irrigation model based on flooding the fields. The economic and demographic forces are arrayed against the rivers and their right-of-way. In the hills, the Ganga in Uttarakhand and the Teesta of Sikkim are representative of rivers that have been converted into dry boulder tracts by 'cascades' of run-of-river hydroelectric schemes. The same **fate** now threatens the rivers of Nepal and India's Northeast, while the tributaries of the Indus were '**done in**' decades ago through water diversion. Everywhere, natural drainage is destroyed by highways and railway tracks elevated above the flood line, and bunds encircling towns and cities. Reduced flows and urban/industrial effluents have converted our great rivers into sewers. We refuse to consider drip irrigation as a solution just as we fail to acknowledge that the rivers are made to carry hundreds of tonnes of plastics daily into the Bay of Bengal and the Arabian Sea. While underground aquifers are exploited to exhaustion, the popular 'river-training' prescription imprisons our rivers within embankments, according to the inherited Western engineering canon that does not factor in the natural silt carried by rivers of the Himalaya. The would-be high-dam builders have not adequately studied the phenomenon of Himalayan cloudbursts, nor do they find it necessary to address the question: how do you de-silt a deep reservoir when it fills up with sand and mud?

As we have seen, the highs of environmental movements are invariably followed by lows, and so to exit the cycle what is needed is an "environmental system" inbuilt into the infrastructure of state and society. Work towards ecological sustainability must go beyond ritual, with the path seeming to lie in the empowerment of local government all over. Elected representatives in cities and districts must be challenged to emerge as the bulwark of environmentalism even as the provincial and national governments are asked to rise to their regulatory responsibilities. When 'organic environmentalism' rises from the grassroots and makes state authority accountable, South Asia and its peoples will be protected. At that point, no force will be able to stop activism across the frontiers and South Asia will begin to tackle pollution and dislocation as one.

Q18. According to the passage, what is the drawback of the popular 'river-training' prescription under inherited Western engineering canon?

- (a) It doesn't consider how to de-silt a deep reservoir when it fills up with sand and mud
- (b) How to save natural drainage by highways and railway tracks elevated above the flood line
- (c) It does not factor in the natural silt carried by rivers of the Himalaya.
- (d) Both (b) and (c)
- (e) None of these

Q19. Why author finds the government responsible for the paced ecological imbalance and destruction?

- (a) Government in each country is following the populist consumerism theory
- (b) Government in countries are neither addressing the issue nor they are getting it.
- (c) Government in countries are not taking the lead on cross-border environmentalism.
- (d) All of the above
- (e) None of these

Q20. According to the passage why South Asian societies are unable to discuss the environmental trends at the regional inter-country level?

- (a) As polities are able to neither fathom nor address the degradation
- (b) As formal politeness and courtesy in behavior or speech has totally vanished in geopolitics
- (c) Today they stand unprepared when the challenges have greatly multiplied and deepened
- (d) Both (a) and (c)
- (e) None of these

Q21. Which of the following options explain the most suitable meaning of the phrasal verb '**done in**' used?

- (a) To make something happen
- (b) Extremely tired
- (c) Be unwilling to tolerate or be bothered with
- (d) In a situation so bad that it is impossible to get out
- (e) None of these

Q22. What are the reasons that the subcontinent is running out of the water resources?

- (a) Industrialization and urbanization
- (b) Continuation of the old irrigation model based on flooding the fields
- (c) By continuous use of run-of-river hydroelectric schemes
- (d) Natural drainages are being destroyed by highways and railway tracks elevated above the flood line
- (e) All of the above

Directions (23-25): Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

Q23. Gallop

- (a) Amble
- (b) Stroll
- (c) Crawl
- (d) Hasten
- (e) Lumber

Q24. Fathom

- (a) Misinterpret
- (b) Misunderstand
- (c) Neglect
- (d) Guess
- (e) Understand

Q25. Perforce

- (a) Inevitably
- (b) Unnecessarily
- (c) Subliminally
- (d) Equivocally
- (e) None of these

Directions (26-27): Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

Q26. Denizens

- (a) Inhabitant
- (b) Resident
- (c) Alien
- (d) Townsman
- (e) Native

Q27. Fate

- (a) Influence
- (b) Misfortune
- (c) Chance
- (d) Destiny
- (e) Consequence



Directions (28-37): Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Arjuna was one of the five Pandava brothers of the Mahabharata epic. He was born to Kunti and king Pandu with the energy of Indra, the leader of the gods. At a very young age he got acclaim for his sincerity and skill in archery. He was known for his steadfastness and single mindedness in **pursuing** his goals. He was instrumental in winning Draupadi in a contest for himself and his brothers as their joint wife. He also married Subhadra the sister of Krishna and Balarama and kept his friendship with them forever. Lord Krishna became his mentor and guide for the rest of his life.

He was known by different names or rather titles, such as Phaalgun, Keerti, Paartha, Savyashachee, Dhanajaya and so on. During his sojourns to faraway places in the subcontinent, he married Chitrangada, daughter of the king of Manipur and Ulupi, a naga princess. Two brave warrior sons were born to him. They were Abhimnyu through Subhadra and Bhabhruvahana through Chitrangada. Both his sons played an important role during the Mahabharata war.

During the **exile**, when all the Pandava brothers had to leave behind their kingdom and wander in the forests for twelve years as a part of their agreement with the Kauravas, Arjuna had a strange encounter with Lord Siva from whom he got Pasupatha. During the same period he met with Indra and other gods in the heavens from whom he received training and also helped them in return by slaying some asuras. While he was in the heavens he displeased Urvashi, the heavenly nymph, by turning away her advances. She cursed him out of anger to turn into a eunuch for a year in his life as chosen by him.

Apart from archery, he also excelled in the arts of dancing, singing and acting which enormously helped the Pandavas when they had to stay in the court of Virat in total disguise as a part of their agreement with the Kauravas in the thirteenth year of their exile. Arjuna took advantage of the curse he got from Urvashi and turned himself into Brihannala, a eunuch and acted as dance master for the royal household, especially Uttara, the daughter of Virat. At the end of the one year stay, he helped king Virat by fighting a battle with Kauravas who invaded his kingdom Matsya. After realizing that the five people who were working in his court were indeed Pandavas in disguise, king Virat offered to marry his daughter to Abhimanyu the son of Arjuna in return for the services rendered by the brothers, a marriage that proved **crucial** in the post mahabharata period as the son borne out of the **wedlock** was the only surviving member of the Pandava clan.

He could have been a great king in his own right, but he remained loyal to his elder brother Dharmaraj Yudhishtir who ascended the throne of Hastinapur by virtue of being the eldest in the family. After the battle of Mahabharata, he assisted his brother greatly in expanding their empire by annexing several outlying kingdoms and defeating warring tribes. Strangely after the passing away of Lord Krishna, he forgot most of his skills as an archer and spent the rest of his life in **humility** and devotion. Arjuna serves as an example of a great human being, a dutiful householder, a loyal brother, a great warrior, a devout husband and a sincere devotee of God.

Q28. What stopped Arjun to become the great King of Hastinapur?

- (a) He wanted to expand their empire after the battle of Mahabharata.
- (b) He wished to remain loyal to his eldest brother who has the first right over the throne.
- (c) Since he forgot his skills as an archer, he wanted to spend his life in humility and devotion.
- (d) He wanted to devote his time in developing his skills in the arts of dancing, singing and acting
- (e) None of these

Q29. What helped Arjun to disguise himself as Brihannala to complete his thirteenth year of exile?

- (I) The curse of Urvashi that transformed Arjun into a eunuch for a year.
 - (II) The meeting of Arjun with Lord shiva and Indra during his exile.
 - (III) Arjun has excellent skills in the arts of dancing, singing and acting.
- (a) Only (I)
 - (b) Only (II)
 - (c) Only (III)
 - (d) Both (I) and (III)
 - (e) All (I) (II) and (III)

Q30. Who among the following is not the wife of Arjun?

- (a) Subhadra who was the sister of Lord Krishna and Balarama.
- (b) Draupadi whom he won in a context for himself and his brothers.
- (c) Uttra who was the daughter of King Virat of Matsya Kingdom.
- (d) Chitrangada who was a Naga princess and the daughter of King of Manipur and Ulupi.
- (e) None of these

Q31. Which of the following qualities of Arjun are highlighted in the passage?

- (I) Conscientious
- (II) Combatant
- (III) Earnest
- (IV) Devotee
- (a) Only (I)
- (b) Only (II)
- (c) Only (I) (II) and (IV)
- (d) Both (II) and (IV)
- (e) All (I) (II) (III) and (IV)

Q32. Which of the following statement is **FALSE** according to the given passage?

- (a) Arjun was born with the energy of Indra, the king of Gods.
- (b) Bhabhruvahana was the son of Arjun and Chitrangada.
- (c) Arjun pleased the heavenly nymph Urvashi by accepting her advances.
- (d) Arjun assisted his elder brother in expanding their empire by annexing several outlying kingdoms.
- (e) Indra and some other gods helped pandavs by providing training and slaying some asuras.

Directions (33-34): Choose the word which is most nearly the **SAME** in meaning as the word printed in bold as used in the passage.

Q33. WEDLOCK

- (a) Nuptial
- (b) Hurdle
- (c) Imprison
- (d) Godsend
- (e) Source

Q34. PURSUING

- (a) Calculating
- (b) Seeking
- (c) Fleeing
- (d) Gathering
- (e) Assembling

Q35. EXILE

- (a) Compliance
- (b) Shelter
- (c) Domicile
- (d) Salutation
- (e) Banishment

Directions (36-37): Choose the word which is the OPPOSITE in meaning as the word printed in bold as used in the passage.

Q36. CRUCIAL

- (a) Requisite
- (b) Compelling
- (c) Critical
- (d) Insignificant
- (e) Pivotal

Q37. HUMILITY

- (a) Acceptability
- (b) Vanity
- (c) Modesty
- (d) Diffidence
- (e) Timidity

Directions (38-42): Read the following passage and answer the questions as directed.

The West Bengal Government's decision to open English sections in as many as 100 government and government aided Bengali-medium schools has caused euphoria among students, teachers and guardians. The policy English medium facilities from the primary to higher secondary levels. The objective is to stop the mass exodus of students to private English medium schools. Some express doubt about the efficacy of the policy; others are hopeful about the outcome of the action. Two changes will come from the introduction of English sections. First, English will replace Bengali as a medium of instructions. Second, teachers will find themselves in an ideal classroom situation **(I)**.

But they are not enough to win the confidence of guardians. Both English and Bengali sections will read or use books with the same content for all subjects. The difference lies only in the language or medium of instruction. Translations are not up to the mark. Both the subject and the language must be grasped **(II)**. **Another impediment is a woeful dearth of teachers who are qualified to teach in English.**

Most teachers with Bengali medium background get scared at the idea of imparting instructions in English. Once they fathom the weight of the new responsibility, they will find teaching in English-medium sections a challenge. A few, too few, have the confidence to rise to the occasion.

Such being the case, the new sections will be in shambles. It is imperative for the government to open pure English-medium schools, rather than split the medium of instruction in each of the 100 schools. They should be raised to the status of model schools.

What will happen to the majority of schools that will not have English sections? It is a matter of **(III)**. A complete overhaul of the school education system is required. Teaching is the only profession without any provision for probation. In other professions, be it a government job or a corporate job, a probationary period is part of the service. But many **embark** on a teaching career at school level without the right mindset. Sensitising new recruits to the core aspects of teaching can give them a good start.

Q38. Which of the following statements is/are incorrect as per the passage above?

- (a) Teaching is the only profession without any provision for probation.
- (b) The objective of West Bengal Government's decision to open English sections in as many as 100 government and government aided Bengali-medium schools is to stop the mass arrival of students to government English medium schools.
- (c) It is imperative for the government of West Bengal to open pure English-medium schools, rather than split the medium of instruction in each of the 100 schools.
- (d) Most teachers with Bengali medium background get scared at the idea of imparting instructions in English.
- (e) All are Correct

Q39. Which of the following words can fill in the blank given in the passage above to make it meaningful?

- (a) prediction
- (b) control
- (c) anticipatory
- (d) envisages
- (e) manage

Q40. In the Question below three phrases are given which must be filled in the positions given in I,II and III in the passage. From the options given below, choose the correct order of phrases that should be filled in the positions given.

- A. with equal measure**
- B. grave concern**
- C. with only 40 students**

- (a) ABC
- (b) BCA
- (c) BAC
- (d) CAB
- (e) CBA

Q41. A line is given in bold in the passage "Another impediment is a woeful dearth of teachers who are qualified to teach in English." Which of the following options denotes the correct meaning of the sentence given above?

- (a) Another hindrance is a sad shortage of teachers who are qualified to teach in English.
- (b) Another advantage is the increasing availability of teachers who are qualified to teach in English.
- (c) Another hindrance is the lack of skills of teachers who are qualified to teach in English.
- (d) Another advantage is the availability of qualified teachers in English to teach for free.
- (e) None of the Above

Q42. Which of the following words is most similar in meaning to the word "Embark" given in bold in the passage?

- (a) Cease
- (b) Commence
- (c) Evacuate
- (d) Repudiate
- (e) Cajole

Directions (43-52): Read the following passage carefully and answer the given questions. Certain words are given in bold to help you locate them while answering some of the questions.

Rural development in India has witnessed several changes over the years in its emphasis, approaches, strategies and programmes. It has assumed a new dimension and perspective as a consequence. Rural development can be richer and more meaningful only through the participation of clienteles of development. Just as implementation is the **touchstone** for planning, people's participation is the centrepiece in rural development. People's participation is one of the foremost prerequisites of development process both from procedural and philosophical perspectives. For the development planners and administrators, it is important to solicit the participation of different groups of rural people, to make the plans participatory.

Rural development aims at improving rural people's livelihoods in an **equitable** and sustainable manner, both socially and environmentally, through better access to assets and services, and control over productive capital.

The basic objectives of Rural Development Programmes have been **alleviation** of poverty and unemployment through creation of basic social and economic infrastructure, provision of training to rural unemployed and providing employment to marginal farmers/labourers to discourage seasonal and permanent migration to urban areas.

Rural development is the main pillar of nation's development. In spite of rapid urbanisation, a large section of our population still lives in the villages. Secondly, rural India has lagged behind in development because of many historical factors. Though the 11th Plan began in very favourable circumstances with the economy having grown at the rate of 7.7% per year in the 10th Plan period, there still existed a big challenge to correct the developmental imbalances and to accord due priority to development in rural areas. Ministry of Rural Development is implementing a number of programmes aimed at sustainable holistic development in rural areas. The thrust of these programmes is on all-round economic and social transformation in rural areas through a multi-pronged strategy aiming to reach out to the most disadvantaged sections of the society.

Although concerted efforts have been initiated by the Government of India through several plans and measures to alleviate poverty in rural India, there still remains much more to be done to bring prosperity in the lives of the people in rural areas. At present, technology dissemination is uneven and slow in the rural areas. Good efforts of organisations developing technologies, devices and products for rural areas could not yield high success. Experiences of many countries suggest that technological development fuelled by demand has a higher dissemination rate. However, in India, technology developers for rural areas have been catering to needs, rather than creating demand. There is no industry-linkage machinery to create demand-based-technology market for rural communities. Besides, there is also an imbalance between strategies and effective management programmes. **Propagation** of technology/schemes for rural development is slow and there is a lacking in wider participation of different stakeholders. An ideal approach may, therefore, include the government, panchayats, village personnel, researchers, industries, NGOs and private companies to not only help in reducing this imbalance, but also to have a multiplier effect on the overall economy.

Q43. According to the passage, which of the following are the objectives of most Rural Development Programmes?

- (A) To promote urbanisation
- (B) Provide training to youth
- (C) Reducing unemployment
- (a) Only A and C (b) Only C
- (c) Only B and C
- (d) All the three (A), (B) and (C)
- (e) Only A

Q44. Which of the following is most nearly the **SAME** in meaning as the word given in bold as used in the passage?

Alleviation

- (a) mitigation
- (b) soothing
- (c) intensification
- (d) outpouring
- (e) comfortable

Q45. Which of the following is most **OPPOSITE** in meaning of the word given bold as used in the passage?

Propagation

- (a) generation
- (b) producing
- (c) reproduction
- (d) underdevelopment
- (e) growth

Q46. What, according to the passage, is the most important factor of rural development?

- (a) Alleviation of poverty and unemployment
- (b) Employment to marginal farmers and labourers
- (c) Participation of different groups of rural people
- (d) Creation of basic social and economic infrastructure
- (e) None of these

Q47. Which of the following is true according to the passage?

- (A) Urbanisation has resulted in a majority of Indian population living in urban areas.
 - (B) The economic growth of the 10th Five Year Plan did not translate into proportionate rural development.
 - (C) The efforts of the Government of India for poverty alleviation have met with complete failure.
- (a) Only A and B (b) Only C
(c) Only A and C
(d) Only B
(e) All the three (A), (B) and (C)

Q48. Which of the following is most nearly the **SAME** in meaning as the word given in bold as used in the passage?

Touchstone

- (a) yardstick
- (b) periphery
- (c) sensitivity
- (d) weakness
- (e) hurdle

- Q49.** According to the passage, what ails the process of technology-aided development in rural areas?
- (A) Creation of demand for technology-aided development in rural areas is missing.
 - (B) There is lack of participation of rural people in the process of technology-aided development.
 - (C) There is a dearth of appropriate linkages needed for bringing about technology-aided development.
- (a) Only C
 - (b) Only B and C
 - (c) Only A
 - (d) Only A and B
 - (e) All the three (A), (B) and (C)

- Q50.** Which of the following can be the most suitable title for the passage?
- (a) Technology in Rural India
 - (b) The Rural Indian Communities
 - (c) Rural Development—The Participative Way
 - (d) Rural India — Ignored by All the Stakeholders
 - (e) Rural Development —An Impossible Dream

- Q51.** What is the current status of the poverty alleviation programme initiated by the Government of India?
- (A) Technology dissemination is uneven and slow in rural areas.
 - (B) There still remains much more to be done to bring prosperity in the lives of the people in rural areas.
 - (C) There is a lack of participation of different stakeholders.
- (a) Only (A) and (B)
 - (b) Only (B) and (C)
 - (c) Only (A) and (C)
 - (d) All (A), (B) and (C)
 - (e) None of these

- Q52.** Which of the following is most **OPPOSITE** in meaning of the word given in bold as used in the passage?

Equitable

- (a) troubled
- (b) unfair (c) separated
- (d) futuristic
- (e) just

Directions (53-62): Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you to locate them while answering some of the questions.

Hard cases, it is said, make bad law. The adage is widely considered true for the Supreme Court of India which held in the height of the Emergency, in *ADM Jabalpur v. Shivkant Shukla* that detenus under the Maintenance of Internal Security Act (MISA) could not approach the judiciary if their fundamental rights were violated. Not only was the law laid down unconscionable, but it also smacked of a Court more “executive-minded than the executive”, **complicit** in its own independence being shattered by an all-powerful government. So deep has been the impact of this judgment that the Supreme Court’s current activist avatar is widely viewed as having its genesis in a continuing need to atone.

Expressions of such **atonement** have created another Court made to measure — this time not to the measure of the government but rather the aggrandised self-image of some of its judges.

Let us look back to the ADM Jabalpur case. As a court of law, the Supreme Court was called upon in the case to balance the interest of public order in an Emergency with the right to life and personal liberty guaranteed to every person. Nine High Courts called upon to perform the same function had found a **nuanced** answer by which they had held that the right to life cannot be absolutely subservient to public order merely because the government declared so — the legality of detentions could be judicially reviewed, though the intention of the government would not be second-guessed by the Court. This was a delicate balance. The Supreme Court however reversed this view and made the right to life and personal liberty literally a bounty of the government. Given that the consequences of their error were entirely to the government's advantage, it was widely viewed as the death of an independent judiciary. The excessively deferential, almost apologetic language used by the judges confirmed this impression. Today, however, while public interest litigation has restored the independent image of the Supreme Court, it has achieved this at the cost of quality, discipline and the constitutional role judges are expected to perform. The Court monitors criminal trials, protects the environment, regulates political advertising, lays down norms for sexual harassment in the workplace, sets guidelines for adoption, supervises police reform among a range of other tasks of government. That all these tasks are crucial but tardily undertaken by government can scarcely be questioned. But for an unelected and largely unaccountable institution such as the Supreme Court to be at the forefront of matters relating to governance is equally dangerous — the choice of issues it takes up is arbitrary, their remit is not legal, their results often counterproductive, requiring a degree of technical competence and institutional capacity in ensuring compliance that the Court simply does not possess. This sets an unhealthy precedent for other courts and tribunals in the country, particularly the latter whose chairpersons are usually retired Supreme Court Justices. To take a particularly **egregious** example, the National Green Tribunal has banned diesel vehicles more than 10 years old in Delhi and if reports are to be believed, is considering imposing a congestion charge for cars as well. That neither of these are judicial functions and are being unjustly usurped by a tribunal that has far exceeded its mandate, is evidence of the chain reaction that the Supreme Court's activist avatar has set off across the judicial spectrum.

Finally, the Court's activism adds to a massive backlog of regular cases that makes the Indian justice delivery mechanism, slow, unreliable and inefficient for the ordinary **litigant**. As on March 1, 2015, there were over 61,000 cases pending in the Supreme Court alone. It might be worthwhile for the Court to set its own house in order, concomitantly with telling other wings of government how to do so.

As we mark 40 years of the Emergency and the darkest period in the Supreme Court's history, it might be time to not single-mindedly harp on the significance of an independent judiciary. Judicial independence, is and must remain a cherished virtue. However, it would be blinkered to not confront newer challenges that damage the credibility of our independent judiciary today — unpardonable delays and overweening judges taking on the mantle of national government by proxy. The Supreme Court 40 years on is a different institution — it must be cognizant of its history but not at the cost of being blind to its present.

Q53. Which of the following is a suitable title for the passage?

- (a) An Atonement Gone Too Far
- (b) Sanctimony from a Ruined Pedestal
- (c) The ADM Jabalpur's Case: The Supreme Court's Darkest Hour
- (d) Overcompensating for Past Mistakes
- (e) Litigating public's interest.

Q54. The author says that the Supreme Court was “more executive-minded than the executive” during the Emergency. Which of the following options captures the essence of what the writer means by the phrase: ‘more “executive-minded than the executive”’?

- (a) The Supreme Court abdicated its independence to an authoritarian government by embracing its perspective.
- (b) The Supreme Court was more emphatic than the Government about exercising executive power under the MISA.
- (c) The Supreme Court reflected the unconscionable actions taken by the government by upholding its laws.
- (d) The Supreme Court wanted to curry favor with the government through its deferential decisions during Emergency.
- (e) None of these.

Q55. Which of the following cannot be reasonably inferred from the passage?

- (a) The Supreme Court was complicit in curbing judicial independence during the Emergency.
- (b) Public interest litigations have, post-Emergency, led to the judiciary overreaching into the realm of legislature.
- (c) The Indian Judiciary ought not indulge in general supervisory jurisdiction to correct actions and policies of government.
- (d) The Indian judiciary must be equipped with technical competence and institutional capacity to ensure compliance to orders passed in relation to public interest litigations.
- (e) None of these.

Q56. The word “egregious” in the passage is farthest in meaning to:

- (a) outrageous
- (b) flagitious
- (c) distinguished
- (d) arrant
- (e) affliction

Q57. Which of the following is the author least likely to agree with?

- (a) The rise in judicial activism is in danger making the Supreme Court diffuse and ineffective, encroaching into the functions of government.
- (b) Where the Supreme Court is only moved for better governance and administration, which does not involve the exercise of any proper judicial function, it should refrain from acting.
- (c) Adoption, police reform and environment issues are the remit of the judiciary.
- (d) The Indian judicial system needs to focus on clearing the massive backlog of cases to re-establish its credibility.
- (e) None of these.

Q58. What is the most widely viewed reason for the Supreme Court’s current avatar?

- (a) To represent the aggrandized self-image of some of its judges.
- (b) As the Supreme Court wants to achieve public litigation at the cost of quality, discipline and the constitutional role judges are expected to perform.
- (c) Reparation for its genuflection before the government.
- (d) They are doing it as atonement for not complying with the government in the hour of the greatest need.
- (e) None of these.

Directions (59): Choose the word/group of words which is **MOST SIMILAR** in meaning to the word/group of words printed in bold as used in the passage.

Q59. Litigant

- (a) plaintiff
- (b) garrison
- (c) squadron
- (d) fortify
- (e) militia

Directions (60-62): Choose the word/group of words which is **MOST OPPOSITE** in meaning to the word/ group of words printed in bold as used in the passage.

Q60. Complicit

- (a) connivance
- (b) abetment
- (c) complot
- (d) manipulation
- (e) non involvement

Q61. Atonement

- (a) Reparation
- (b) Restitution
- (c) Defiance
- (d) Expiation
- (e) indemnity

Q62. Nuanced

- (a) Shade
- (b) Accord
- (c) Gradation
- (d) Variation
- (e) Subtlety



Directions (63-72); Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

A spot of sunshine is all it could take to clean your clothes within minutes, as scientists, including those of Indian-origin, have developed a low-cost, efficient way to grow nanostructures on textiles that can degrade organic matter when exposed to light. The research from RMIT University in Australia paves the way towards nano-enhanced textiles that can **spontaneously** clean themselves of stains and **grime** simply by being put under a light bulb or worn out in the Sun. The process developed by the team has a variety of applications for catalysis-based industries such as agrochemicals, pharmaceuticals and natural products, and could be easily **scaled up** to industrial levels.

“The advantage of textiles is they already have a 3D structure so they are great at absorbing light, which in turn speeds up the process of degrading organic matter,” Rajesh Ramanathan from RMIT University said. “There’s more work to do to before we can start throwing out our washing machines, but this advance lays a strong foundation for the future development of fully self-cleaning textiles,” he said.

The researchers including Dipesh Kumar and Vipul Bansal, also from RMIT University, worked with copper and silver-based nanostructures, which are known for their ability to absorb visible light. When the nanostructures are exposed to light, they receive an energy boost that creates “hot electrons.” These “hot electrons” release a burst of energy that enables the nanostructures to **degrade** organic matter. The challenge for researchers has been to bring the concept out of the lab by working out how to build these nanostructures on an industrial scale and permanently attach them to textiles.

The team’s approach was to grow the nanostructures directly onto the textiles by dipping them into a few solutions, resulting in the development of stable nanostructures within 30 minutes. When exposed to light, it took less than six minutes for some of the nano-enhanced textiles to spontaneously clean themselves. “Our next step will be to test our nano-enhanced textiles with organic compounds that could be more **relevant** to consumers, to see how quickly they can handle common stains like tomato sauce or wine,” Mr. Ramanathan said.

Q63. Which of the following option(s) is/are TRUE in the context of the given passage?

- i) 3D structures have ability to absorb light.
- ii) Nanostructures take 36 minutes to clean themselves.
- iii) We are on the verge of a new revolution in textile industry.

- (a) only (i)
- (b) only (ii)
- (c) only (iii)
- (d) both (i) and (ii)
- (e) all (i), (ii) and (iii)

Q64. Which of the following option(s) is/are NOT TRUE in the context of the given passage?

- (i) Nano-enhanced textiles take a few hours to clean themselves.
- (ii) Nanostructure textiles are cost efficient.
- (iii) All the metal-based nanostructures have the ability to absorb visible light.

- (a) only (i)
- (b) only (ii)
- (c) only (iii)
- (d) both (i) and (iii)
- (e) all (i), (ii) and (iii)

Q65. What can be inferred from the given passage?

- (a) The discovery of new textile is significant for various industries.
- (b) Metals are generally good conductors of heat.
- (c) We need less water for cleaning Nanostructure textiles.
- (d) Three dimensional structures are not so good at absorbing the light.
- (e) None of these.

Q66. What does the phrase '**scaled up**' mean?

- (a) To enhance the quality of something.
- (b) To reduce proportionally
- (c) To make something larger
- (d) To measure something
- (e) To reduce the scope or extent of something according to a standard.

Q67. Which of the following can be the title of the given passage.

- (a) Soon, clothes that can clean themselves with light.
- (b) Time to dump the washing machines
- (c) Water conserving natural fibers
- (d) Revolutionary fibers
- (e) Research from RMIT University

Q68. According to the given passage what do you mean by **Catalysis-based** industries?

- (a) Catal based
- (b) Bovine based
- (c) Chemical based
- (d) Indigo based
- (e) None of these

Directions (69-70): Choose the word/group of words which is **MOST SIMILAR** in meaning to the word/group of words printed in bold as used in the passage.

Q69. Relevant

- (a) Trifling
- (b) Diminutive
- (c) Harmonious
- (d) Significant
- (e) Incompatible

Q70. Spontaneously

- (a) Immediately
- (b) Eventually
- (c) Impromptu
- (d) Improvise
- (e) Extemporize

Directions (71-72): Choose the word/group of words which is **MOST OPPOSITE** in meaning of the word/group of words printed in bold as used in the passage.

Q71. Grime

- (a) Cleanliness
- (b) Soot
- (c) Gloomy
- (d) Smirk
- (e) Grin

Q72. Degrade

- (a) Capsize
- (b) Decline
- (c) Pique
- (d) Impair
- (e) Strengthen

Directions (73-82): Read the following passage carefully and answer the questions. Certain words/ phrases have been given in bold to help you locate them while answering some of the questions.

Over the past few days alone, the China's central bank has pumped extra cash into the financial system and cut interest rates. The aim is to **free** more cash for banks to lend and provide a boost for banks seeking to improve the return on their assets. The official data, though, suggested that bad loans make up only 1.4 % of their balance sheets. How to explain the discrepancy? One possible answer is that bad loans are a **tagging** indicator, i.e. it is only after the economy has struggled for a while that borrowers began to suffer. Looked at this way, China is trying to anticipate problems, keeping its banks in good health by sustaining growth of nearly 7% year on year. Another more worrying possibility is that bad loans are worse than official data indicate. This does not look to be a cause for concern for China's biggest banks, which are managed conservatively and largely focus on the country's biggest-value and quality borrowers. But there is **mounting** evidence that when it comes to smaller banks, especially those yet to list on the stock market, bad loans are piling up. That is important because unlisted lenders account for just over a third of the Chinese banking sector, making them as big as Japan's entire banking industry.

Although non-performing loans have edged up slowly, the increase in special-mention loans (a category that includes those overdue but not yet classified as impaired loans.) has been much bigger. Special-mention loans are about 2% at most of China's big listed banks, suggesting that such loans must be much higher at their smaller, unlisted peers. Many of these loans are simple bad debts which banks have not yet admitted to. Another troubling fact is that fifteen years ago, the government created asset-management companies (often referred to as bad banks) to take on the non-performing loans of the lenders. After the initial transfer these companies had little to pay. But, last year, Cinda, the biggest of the bad banks, bought nearly 150 billion Yuan (\$24 billion) of distressed assets last year, two-thirds more than in 2013. These assets would have raised the bank(s) bad-loans ratio by a few tenths of a percentage point. Although such numbers do not seem very alarming, experts who reviewed last year's results for 158 banks, of which only 20 are listed, found that "shadow loans" — loans recorded as investments which may be a disguise for bad loans have — grown to as much as 5.7 billion Yuan, or 5% of the industry's assets. These are heavily concentrated on the balance sheets of smaller unlisted banks, and at the very least, all this **points** to a need for recapitalisation of small banks.

Q73. Choose the word which is most nearly the **SAME** in meaning as the word '**TAGGING**' given in bold as used in the passage.

- (a) delayed
- (b) breaking
- (c) stopping
- (d) protecting
- (e) tying

Q74. Choose the word which is **OPPOSITE** in meaning to the word **FREE** given in bold as used in the passage.

- (a) expensive
- (b) secret
- (c) complimentary
- (d) restrict
- (e) charged

Q75. According to the passage, which of the following can be said about China's large banks?

- (A) These are cautiously run.
 - (B) Their clients are mainly high-value.
 - (C) 2 per cent of their loans have been classified as overdue but not impaired.
- (a) Only (B)
 - (b) Only (A)
 - (c) All (A), (B) & (C)
 - (d) Only (A) & (C)
 - (e) Only (B) & (C)

Q76. Which of the following is the central idea of the passage?

- (a) Small banks should be permitted to become listed on the stock exchange.
- (b) The government should do away with asset management companies.
- (c) China's financial crisis is not as serious as it is being made out to be.
- (d) China's central bank has failed to predict and stop the decline of its banks.
- (e) There is trouble brewing in China's small unlisted banks.

Q77. Choose the word which is most nearly the **SAME** in meaning as the word '**POINTS**' given in bold as used in the passage.

- (a) peaks
- (b) moments
- (c) arguments
- (d) indicates
- (e) plugs

Q78. Which of the following is **TRUE** in the context of the passage?

- (a) China has not implemented any resources to help its banking sector in recent times.
- (b) Approximately 32% of China's banking sector is unlisted.
- (c) China's stock market has plummeted in recent times.
- (d) Japan's banking industry is experiencing a boom unlike that of China.
- (e) None of the given options is true in the context of the passage.

Q79. What does the example of Cinda convey?

- (a) Many of the loans given by China's banks are in trouble.
- (b) Many such large Chinese asset management companies are failing.
- (c) China's economy is overly dependent on large banks.
- (d) China is the ideal destination for small banks to flourish.
- (e) Such companies have become obsolete.

Q80. Choose the word which is **OPPOSITE** in meaning to the word **MOUNTING** given in bold as used in the passage,

- (a) melting
- (b) accumulating
- (c) removing
- (d) submerging
- (e) decreasing

Q81. Which of the following best describes experts' findings regarding shadow loans?

- (a) Shadow loans have been steadily falling and are negligible at present.
- (b) These are growing substantially and indicate the need for reform of small banks.
- (c) Shadow loans are unfairly being passed on to asset management companies.
- (d) These loans are inconsequential for the health of banks.
- (e) The findings are faulty as these include only a few listed banks.

Q82. What is the author's view regarding small banks?

- (a) These have a better loan portfolio than large banks.
- (b) These are in good health helping to sustain economic growth of 7 per cent.
- (c) These should be merged with large banks to bail them out of trouble.
- (d) Regulations governing these banks should be relaxed.
- (e) Other than those given as options

Directions (83-92): Read the passage carefully and answer the questions given below it. Certain words/ phrases have been given in bold to help you locate them while answering some of the questions. The government has uploaded the draft of the proposed Indian Financial Code (IFC) for public viewing. It extends to several areas, reflected in the document's 94 chapters. Among the issues dealt with are many that have not received much attention in the past but are becoming increasingly relevant, such as consumer protection and infrastructure. Then there is the old chestnut, monetary policy. The draft's view of monetary policy function has been commented upon in the press, but arguably what has received most attention are the governance aspects rather than the **rationale** of monetary policy as specified in the Code.

The Code prescribes that decisions on the interest rate shall rest with a committee and no longer with the governor. This committee is to be constituted as follows. There will be three members from the Reserve Bank of India, including its board, and four members appointed the government. It is believed that the balance is thus shifted toward the government, as the executive is **seldom** known to appoint persons who are fully independent of it.

This arrangement is **tantamount** to expecting the RBI to control inflation through a monetary policy committee in which it does not have a majority. Note that the bank will be statutorily expected to explain in writing when it fails to attain an inflation target set by the government. The proposed composition of the committee comes up against something **akin** to the principle of "no taxation without representation". But the strangest part of the whole affair is the provision for a representative of the Centre who will participate in the deliberations without voting.

When all the other members are expected to give in writing why they have voted the way they have, the provision for an agent of the government to participate without voting amounts to surveillance. The government seriously underestimates the demoralising effect of such an arrangement, which could keep the best away from heading India's monetary authority in the future. It must go, of course, and the majority of the RBI in the committee restored if it is to be held accountable for its actions.

The government could have avoided the credibility gap in the draft IFC had it been a little more aware of an almost three-decade-old debate among economists on the terms of independence for the central bank. In that debate, even those who bat for the primacy of the legislature in a democracy argue for the functional independence of the central bank. That is, while the central bank, as any other public body, cannot choose the goals, it must be granted functional **autonomy** once the goal itself has been arrived at by democratic means. Otherwise, it cannot be held accountable. This much is clear about the draft IFC's proposals.

Q83. Which of the following has/have been dealt with in the proposed Indian Financial Code? Answer in the context of the passage.

- (A) Monetary Policy
- (B) Consumer protection and infrastructure
- (C) Inclusive growth
- (a) All (A), (B) and (C)
- (b) Only (A) and (B)
- (c) Only (B) and (C)
- (d) Only (A) and (C)
- (e) Only (B)

Q84. As prescribed in the Indian Financial Code, who will decide the interest rate?

- (a) Finance Ministry
- (b) A committee set up for the purpose of deciding the interest rate
- (c) The governor of the RBI
- (d) A high level committee comprising eminent economists and deputy governors of the RBI
- (e) Other than the given options

Q85. What will the position of the RBI when the proposed Indian Financial Code (IFC) will come into force?

- (A) The board members of the RBI will enjoy more autonomy in respect of making policy framework.
- (B) The RBI will have to submit written explanation to the government if it fails to attain inflation target set by the government.
- (C) The RBI will lose the power to make policy on containing inflation.
- (a) Only (A)
- (b) Only (B)
- (c) Only (C)
- (d) Only (A) and (B)
- (e) Only (B) and (C)

Q86. Find the incorrect statement on the basis of the given passage.

- (a) Certain aspects of IFC have got their mention in the document's 94 chapters.
- (b) The governance aspects of the monetary policy has been given more importance than the rationale of monetary policy.
- (c) The 7-member committee will decide the interest rate.
- (d) A representative appointed by the central government with veto power will participate in the deliberations.
- (e) None of the above

Q87. Which of the following is not one of the opinions expressed by the author?

- (A) The appointment of the agent by the Central government for the purpose of surveillance will have a demoralising effect on the apex bank.
- (B) The inclusion of three members from the RBI in the interest-deciding committee will boost the morale of the RBI governor.
- (C) The arrangement of the Central government agent must go and the majority of the RBI in the committee must be restored.
- (a) Only (A) and (B)
- (b) Only (B) and (C)
- (c) Only (A) and (C)
- (d) All (A), (B) and (C)
- (e) None of these

Directions (88-90): Choose the word/group of words which is MOST SIMILAR in meaning to the word \group of words printed in bold as used in the passage.

Q88. Tantamount

- (a) reverse
- (b) equal
- (c) opposite
- (d) variable
- (e) unlike \

Q89. Rationale

- (a) venture
- (b) deliberation
- (c) plan
- (d) consequence
- (e) principle

Q90. Akin

- (a) alien
- (b) similar
- (c) disconnected
- (d) different
- (e) against

Directions (91-92): Choose the word/group of words which is MOST OPPOSITE in meaning of the word/ group of words printed in bold as used in the passage.

Q91. Seldom

- (a) hardly
- (b) sometimes
- (c) often
- (d) sporadically
- (e) scarcely



Q92. Autonomy

- (a) liberty
- (b) sovereignty
- (c) dominance
- (d) dependence
- (e) aristocracy

Directions (93-102): 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.

Giving loans to impoverished women to make ceramics or to farmers to buy milk cows were not seen as great business. Microfinance was an industry championed by antipoverty activists. Today it is on the **verge** of a revolution, with billions of dollars from big banks, private - equity shops and pension funds pouring in, driving growth of 30% to 40% this year alone. In 1998, a non-profit microfinance organisation in Peru, converted into bank (called Mibanco). This demonstrated that the poor are good risks who repay loans on time and getting them together, not only chips away at poverty but also turns a profit. The success of Mibanco has **piqued** the interest of commercial banks, which had previously shunned the country's poor. Now big banks are going after Mibanco's clients with low-rate loans and realising it takes special know - how to work with the unbanked - are hiring away Mibanco's staff.

But with the emergence of players who are only out for profit, microfinance schemes could end up milking the poor. This could happen in countries where lenders don't have to disclose interest rates. When a Mexican microfinancier went public, revealing its loans had rates of about 86% annually, the Consultative Group to Assist the Poor (CGAP) criticised it for putting shareholders ahead of clients. The pressure of turn a profit also forces microfinanciers to change their business models in ways that **depart** from the industry's core mission : to help poor people lead better lives. Such shifts have caused the average loan size to triple. Moreover smaller loans being costlier to service, a lower percentage of loans go to women because they tend to take out smaller sums. According to CGAP, with the flood of new large entities there is the risk that a large percentage of cross-border funds go to Latin America and eastern Europe, the world's most developed microfinance markets. "The poorest of the world's poor, who are predominantly in Asia and Africa get left out," says the CEO of the nonprofit Grameen Foundation, which helps develop microfinance institutions.

Segmenting the industry, might be worthwhile if it allows more of the poor to get access to credit. Multinational corporations could take the top micro-finance institutions to the next level, and the remainder could be the responsibility of development groups and regional banks. Yet making loans to poor people is hardly a poverty cure. Property rights and the rule of law matter too. One cannot overidealize what microfinance alone can do. Most nonprofits started with lending simply because local laws prohibited nonbanks from offering deposit accounts. With an increase in competition and marketing efforts, poverty - alleviation experts are concerned that people will be talked into loans they wouldn't otherwise want, For example, organisations like Mibanco are providing consumer loans. There is nothing wrong with buying TVs and microwaves on credit, but certain markets, like Mexico, have been flooded with loans that have nothing to do with providing capital to **aspiring** entrepreneurs -just increasing household debt.

Q93. What does the transformation of Peru's non-profit organisation into bank illustrate?

- (A) To compete with commercial banks, microfinance institutions should convert into banks and offer a wide variety of services.
- (B) Microfinance institutions turn higher profits as banks since interest rates on loans are at their discretion.
- (C) The poor prefer to go to large banks rather than NGOs to obtain loans.
- (a) None
- (b) Both (A) and (B)
- (c) All (A), (B) and (C)
- (d) Only A
- (e) None of these

Q94. Why did most microfinance institutions initially provide only credit services?

- (a) They were unable to compete with the interest rates offered on deposits by commercial banks.
- (b) They have to operate purely on a non-profit basis.
- (c) Government restrictions prevented them from offering additional services.
- (d) To ensure the poor have access to modern necessities like microwaves.
- (e) None of these

Q95. What was the impact of the non disclosure of their interest rates by lending institutions ?

- (a) The government issued sanctions against such firms.
- (b) Shareholder`s interests were not protected
- (c) More microfinance institutions were motivated to go public.
- (d) The poor were exploited
- (e) None of these

Q96. What is CGAP's fear with respect to new entities providing microfinance?

- (a) NGO will be unable to survive in an environment of cut throat competition
- (b) The poor will hesitate to take advantage of credit facilities because of the formalities involved.
- (c) The poor in the developed world will be overlooked
- (d) The interests of the most deserving among the poor will be neglected.
- (e) Shareholders interest will be ignored

Q97. Which of the following is/are challenge/s faced by Mibanco at present from big banks?

- (A) Ensuring loyalty of their customers.
- (B) Retention of employees
- (C) Maintaining low interest rates.
- (a) Only (C)
- (b) Both (A) and (B)
- (c) Both (B) and (C)
- (d) Only B
- (e) None of these

Q98. Which of the following is/are consequence/s of microfinanciers altering their business models ?

- (A) Larger loan amounts get sanctioned.
- (B) Debt among the poor has fallen in some countries.
- (C) Drop in the loans awarded to women.
- (a) Both (A) and (B)
- (b) Both (A) and (C)
- (c) Only (C)
- (d) All (A), (B) and (C)
- (e) None of these

Directions (99-100): Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

Q99. Piqued

- (a) provoked
- (b) irritated
- (c) disturb
- (d) offended
- (e) fascinated

Q100. Verge

- (a) tend
- (b) crossroad
- (c) ascent
- (d) slope
- (e) threshold

Directions (101-102): Choose the word which is most OPPOSITE in meaning to the word printed in bold as used in the passage.

Q101. Aspiring

- (a) uninterested
- (b) ungrateful
- (c) anxious
- (d) miserable
- (e) fraudulent

Q102. Core

- (a) clear
- (b) unnecessary
- (c) crust
- (d) beside
- (e) uncoordinated

Solutions

S1. Ans.(b)

Sol. Refer to the last few lines of second paragraph of the passage “the MPC has said monetary policy can be effective only when private investment has revived, the banking sector’s health is restored”. Hence only sentence (iii) is correct.

S2. Ans.(c)

Sol. Refer to the first few lines of first paragraph “ The Reserve Bank of India’s decision to keep the policy interest rate unchanged, and reaffirm its “neutral” policy stance, clearly indicates that policymakers at the central bank are singularly focussed on their primary remit of ensuring price stability while supporting economic growth”.

S3. Ans.(a)

Sol. The tone of the author here is descriptive as the author presents the detail report of the news.

S4. Ans.(b)

Sol. Refer to the last lines of first paragraph “And the elephant in the room, in the MPC’s opinion, is the real prospect of inflationary spillovers from the rising risk of fiscal slippages caused by farm loan waivers”. Hence sentence (b) is true.

S5. Ans.(d)

Sol. The author describes about the RBI’s monetary policy decision of unchanging policy rates. Hence sentence (d) is the correct choice.

S6. Ans.(e)

Sol. All of the given statements are true in context of the passage.

S7. Ans.(d)

Sol. **Benign** means benevolent or favourable. Hence it has same meaning as **favourable**.

Previs means predict.

S8. Ans.(b)

Sol. **Pertinent** means relevant or applicable to a particular matter; apposite. Hence it has same meaning as **appropriate**.

Straggle means an untidy or irregularly arranged mass or group.

S9. Ans.(c)

Sol. **Undergird** means provide support or a firm basis for. Hence it has opposite meaning as **undermine**.

Fractious means easily irritated or annoyed.

Inure means cause to accept or become hardened to.

Construe means make sense of.

Enervate means weaken mentally or morally.

S10. Ans.(a)

Sol. **Bottlenecks** means blockage/impediment. Hence it has opposite meaning as **aid**.

Adamant means refusing to be persuaded or to change one's mind.

Admonish means scold.

Hapless means unfortunate and deserving pity.

S11. Ans.(b)

Sol. Option (b) is the correct answer choice. Option (b) can be traced from the very line of the 1st paragraph of passage where it is stated as "Walking into S Saravanan's ongoing exhibition at Artworld: Sarala's Art Centre, is like entering a sandstorm; shades of yellow ochre engulf you."

S12. Ans.(d)

Sol. Option (d) is the correct answer choice.

Tactile- of or connected with the sense of touch.

Option (a) and (b) can be traced from the 2nd paragraph of passage where it is stated as "Yet, there is an insistence, an overpowering urge to touch the surface, like an old wound that demands to be caressed in order to aid memories. Made with texture white — a multipurpose resin medium that aids in the development of textures — on canvas, the piece helps compose a movement, a back and forth, between two sensibilities; that of sight (the figure itself) and touch (the medium). This dance that pushes the viewer to physically engage with the works is mostly experienced with Saravanan's paintings in the exhibition." Option (c) can be traced from the last lines of the 2nd paragraph "The forests and sand take on such a tone at around four or five in the evening," he said. The piece's tactility is further enhanced by the decorative patterns that crowd the background of the otherwise softly contoured figure."

S13. Ans.(b)

Sol. Option (b) is the correct answer choice. Option (b) can be traced from the 1st paragraph of passage where it is stated as "Only by standing afar can one really see the figures — all angular and Picasso-esque — that comprise his works. Dream for instance, is one of the larger works in this show, depicting the full frontal face of a figure, the long eyelashes and circular patterns near the earlobes hinting at a feminine disposition."

S14. Ans.(d)

Sol. Option (d) is the correct answer choice. Option (a) and Option (b) can be traced from the last paragraph of passage where it is stated as "Whether through the forms themselves or through what they exemplify, Saravanan has portrayed generic aspects of tribal life. His paintings Tribals, Love, and Mother and Daughter among others, all delineate figures that are reflected in the metal relief works displayed at the other end of the gallery. Here, religious and mythological figures are given due consideration: Radha, Krishna, Ganesha and Buddha all form part of the artist's pantheon of tribal deities, in line with the general theme of the show."

S15. Ans.(a)

Sol. Option (a) is the correct answer choice. Option (a) can be traced from the last paragraph of passage where it is stated as "What would have bolstered Saravanan's remarkable tryst with forms is an anchoring into specificities of the regions that undoubtedly inspire him."

S16. Ans.(a)

Sol. Option (a) is the correct answer choice.

Disposition- a person's inherent qualities of mind and character

All the other given options are synonyms of the given word but in context of the law. So the suitable answer choice is option (a).

S17. Ans.(d)

Sol. Option (d) is the correct answer choice.

Emanates- (of a feeling, quality, or sensation) issue or spread out from (a source)

Ensnue- happen or occur afterwards or as a result.

Halt-bring or come to an abrupt stop.

Repress- subdue (someone or something) by force.

S18. Ans.(c)

Sol. Option (c) is the correct answer choice. Option (c) can be traced from the 5th paragraph of passage where it is stated as "While underground aquifers are exploited to exhaustion, the popular 'river-training' prescription imprisons our rivers within embankments, according to the inherited Western engineering canon that does not factor in the natural silt carried by rivers of the Himalaya."

S19. Ans.(d)

Sol. Option (d) is the correct answer choice. Option (b) can be traced from the 1st paragraph of passage where it is stated as "Ecological ruin is on a gallop across South Asia, with life and livelihood of nearly a quarter of the world's population affected. Yet, our polities are able to neither fathom nor address the degradation." Option (a) is stated in the first line of 2nd paragraph "Within each country, with politics dancing to the tune of populist consumerism, nature is without a guardian." Option (c) can be traced from the last line of the 2nd paragraph where it is stated as "Unfortunately, despite being a vast democracy where people power should be in the driving seat, the Indian state not only neglects its own realm, it does not take the lead on cross-border environmentalism."

S20. Ans.(b)

Sol. Option (b) is the correct answer choice. Option (b) can be traced from the 2nd paragraph of passage where it is stated as "The erosion of civility in geopolitics keeps South Asian societies apart when people should be joining hands across borders to save our common ground."

S21. Ans.(b)

Sol. option (b) is the most suitable answer choice.

'Done in'- extremely tired.

S22. Ans.(e)

Sol. option (e) is the most suitable answer choice as all the given statements are true. Option (a), (b) and (c) can be traced from the 4th paragraph where it is given as “On water, the subcontinent is running out of the resource due to the demands of industrialization and urbanization, and continuation of the colonial-era irrigation model based on flooding the fields. The economic and demographic forces are arrayed against the rivers and their right-of-way. In the hills, the Ganga in Uttarakhand and the Teesta of Sikkim are representative of rivers that have been converted into dry boulder tracts by ‘cascades’ of run-of-river hydroelectric schemes.” Option (d) can be traced from the 5th paragraph where it is given as “Everywhere, natural drainage is destroyed by highways and railway tracks elevated above the flood line, and bunds encircling towns and cities. Reduced flows and urban/industrial effluents have converted our great rivers into sewers.”

S23. Ans.(d)

Sol. Option (d) is the best answer choice here.

Gallop- a very fast pace of running

All the given options are the antonyms of the given word ‘gallop’ except option (d)

S24. Ans.(e)

Sol. Option (e) is the best answer choice here.

Fathom-understand (a difficult problem or an enigmatic person) after much thought

All the given options are different in meaning except ‘understand’

S25. Ans.(a)

Sol. Perforce- used to express necessity or inevitability.

Subliminally- below the threshold of sensation or consciousness

Equivocally- in a deliberately ambiguous or questionable way

Option (a) is the best answer choice here.

S26. Ans.(c)

Sol. Denizens- a person, animal, or plant that lives or is found in a particular place

All the given options are the synonyms of the given word ‘denizen’ except option (c), ‘alien’

S27. Ans.(b)

Sol. Fate- the development of events outside a person's control, regarded as predetermined by a supernatural power.

All the given options are either the synonyms or altogether different in meaning to the given word ‘fate’, except option (b).

S28. Ans.(b)

Sol. Arjun was one of the Pandav brothers having the eldest brother Dharamraj Yudhishtir. Therefore, Arjun wanted to remain loyal to his eldest brother who has the first right over the throne being the eldest son of the family. Refer to the first line of the 5th paragraph “***He could have been a great king in his own right, but he remained loyal to his elder brother Dharmaraj Yudhishtir who ascended the throne of Hastinapur by virtue of being the eldest in the family.***”

All the other options describe the characteristics of Arjun but fail to provide the precise reason. Hence, option (b) is the most suitable answer choice.

S29. Ans.(d)

Sol. In an agreement with Kaurwas, Pandavs accepted an exile of thirteen years i.e. to wander twelve years in forests while in the thirteenth year they had to disguise themselves. Arjun choose to transform himself as Brihannala. Following points helped him to disguise himself

(i) The curse of Urvashi that transformed Arjun into a eunuch for a year.

Refer to the 3rd line of the 4th paragraph ***“Arjuna took advantage of the curse he got from Urvashi and turned himself into Brihannala, a eunuch and acted as dance master for the royal household, especially Uttara, the daughter of Virat.”***

(iii) Arjun has excellent skills in the arts of dancing, singing and acting.

Refer to the first line of the 4th paragraph ***“Apart from archery, he also excelled in the arts of dancing, singing and acting which enormously helped the Pandavas when they had to stay in the court of Virat in total disguise as a part of their agreement with the Kauravas in the thirteenth year of their exile.”***

Hence, option (d) is the most suitable answer choice.

S30. Ans.(c)

Sol. Subhadra, Chitrangada and Draupdi were the wives of Arjun, however, Uttara was the wife Arjun and Subhadra's son Abhimanyu. Refer to the sixth line of the 4th paragraph ***“After realizing that the five people who were working in his court were indeed Pandavas in disguise, king Virat offered to marry his daughter to Abhimanyu the son of Arjuna in return for the services rendered by the brothers”***. Hence, option (c) is the most viable answer choice.

S31. Ans.(c)

Sol. Options (I) (II) and (IV) are described in the passage.

Conscientious means wishing to do one's work or duty well and thoroughly.

Combatant means a person or nation engaged in fighting during a war.

Devotee means a person who is very interested in and enthusiastic about someone or something.

Refer to the last line of the passage ***“Arjuna serves as an example of a great human being, a dutiful householder, a loyal brother, a great warrior, a devout husband and a sincere devotee of God.”***

However, earnest means resulting from or showing sincere and intense conviction. The passage has not described anywhere regarding the firm beliefs of Arjun. Hence, option (c) is the most suitable answer choice.

S32. Ans.(c)

Sol. All the given statements are true in context of the passage, except for option (c).

For option (a) refer to 2nd line of 1st paragraph ***“He was born to Kunti and and king Pandu with the energy of Indra, the leader of the gods”***.

For option (b) refer to the last line of 2nd paragraph ***“They were Abhimnyu through Subhadra and Bhabhruvahana through Chitrangada. Both his sons played an important role during the Mahabharata war.”***

For option (d), refer to the 2nd line of the last paragraph ***“After the battle of Mahabharata, he assisted his brother greatly in expanding their empire by annexing several outlying kingdoms and defeating warring tribes.”***

For option (e) Refer to the 3rd line of 3rd paragraph ***“During the same period he met with Indra and other gods in the heavens from whom he received training and also helped them in return by slaying some asuras.”***

However, option (c) is not true. Refer to the 4th line of 3rd paragraph ***“While he was in the heavens he displeased Urvashi, the heavenly nymph, by turning away her advances.”***

Hence, option (c) is the most suitable answer choice.

S33. Ans.(a)

Sol. Wedlock means the state of being married. Nuptial means relating to marriage or weddings. Since both the words are synonyms of each other, option (a) is the most suitable answer choice.

Hurdle means a problem or difficulty that must be overcome.

Godsend means a very helpful or valuable event, person, or article.

S34. Ans.(b)

Sol. Pursuing means seek to attain or accomplish (a goal) over a long period. Seeking means attempt or desire to obtain or achieve (something). Since both the words are synonyms of each other, option (b) is the most suitable answer choice.

Fleeing means run away from a place or situation of danger.

Assembling means (of people) gather together in one place for a common purpose.

S35. Ans.(e)

Sol. Exile means the state of being barred from one's native country, typically for political or punitive reasons. Banishment means the punishment of being sent away from a country or other place. Since both the words are synonyms of each other, option (e) is the most suitable answer choice.

Compliance means the action or fact of complying with a wish or command.

Domicile means the country that a person treats as their permanent home, or lives in and has a substantial connection with.

Salutation means a gesture or utterance made as a greeting or acknowledgement of another's arrival or departure.

S36. Ans.(d)

Sol. Crucial means decisive or critical, especially in the success or failure of something. Insignificant means too small or unimportant to be worth consideration. Since both the words are antonyms of each other, option (d) is the most suitable answer choice.

Requisite means made necessary by particular circumstances or regulations.

Compelling means evoking interest, attention, or admiration in a powerfully irresistible way

Pivotal means of crucial importance in relation to the development or success of something else.

S37. Ans.(b)

Sol. Humility means the quality of having a modest or low view of one's importance. Vanity means excessive pride in or admiration of one's own appearance or achievements. Since both the words are antonyms of each other, option (b) is the most suitable answer choice.

Diffidence means modesty or shyness resulting from a lack of self-confidence.

Timidity means lack of courage or confidence.

S38. Ans.(b)

Sol. The statement in option (b) is incorrect. Refer first paragraph following line "The objective is to stop the mass exodus of students to private English medium schools." This means that the objective is to stop the departure of students to private English medium schools.

S39. Ans.(d)

Sol. 'Envisage' means contemplate or conceive of as a possibility or a desirable future event. So, 'envisages' is the correct fit for the blank.

S40. Ans.(d)

Sol. CAB is the correct sequence.

S41. Ans.(a)

Sol. Option (a) represents the correct meaning for the line given in bold in the passage.

S42. Ans.(b)

Sol. Embark: begin (a course of action).

Commence: begin.

S43. Ans.(c)

Sol. The third paragraph of the passage says: "The basic objectives of Rural Development Programmes have been alleviation of poverty and unemployment through creation of basic social and economic infrastructure, provision of training to rural unemployed you." Hence, (c) is the correct option.

S44. Ans.(a)

Sol. **Alleviation** means to make (pain, for example) less intense or more bearable. So, mitigation is the word which is similar in meaning to it.

S45. Ans.(d)

Sol. **Propagation** means the process of spreading to a larger area or greater number. So, underdevelopment is the word which is opposite in meaning to it.

S46. Ans.(c)

Sol. The first paragraph of the passage says: "People's participation is one of the foremost prerequisites of development process both from procedural and philosophical perspectives." Hence, (c) is the correct option.

S47. Ans.(d)

Sol. The passage says "Though the 11th Plan began in very favourable circumstances with the economy having grown at the rate of 7.7% per year in the 10th Plan period, there still existed a big challenge to correct the developmental imbalances and to accord due priority to development in rural areas." So, only (B) option is true.

S48. Ans.(a)

Sol. **Touchstone** means an excellent quality or example that is used to test the excellence or genuineness of others. So, yardstick is the word which is similar in meaning to it.

S49. Ans.(e)

Sol. The passage says "There is no industry-linkage machinery to create demand-based-technology market for rural communities. Besides, there is also an imbalance between strategies and effective management programmes. Propagation of technology/schemes for rural development is slow and there is a lacking in wider participation of different stakeholders." So, all the given options are true.

S50. Ans.(c)

Sol. 'Rural Development—The Participative Way' is the most appropriate title of the passage.

S51. Ans.(d)

Sol. The last paragraph of the passage says: "there still remains much more to be done to bring prosperity in the lives of the people in rural areas. At present, technology dissemination is uneven and slow in the rural areas. Good efforts of organisations developing technologies, devices and products for rural areas could not yield high success." So, all the given options are true.

S52. Ans.(b)

Sol. **Equitable** means fair and impartial. So, unfair is the word which is opposite in meaning to it.

S53. Ans.(a)

Sol. This title summarizes the main idea of the passage very well. The passage talks of the Supreme Court's unconscionable stance during the Emergency and its subsequent "activist avatar" to atone.

S54. Ans.(b)

Sol. This option is right on target in explaining why, according to the author, the Supreme Court was "more" executive-minded (unyielding) than the executive (the government) in enforcing the MISA and curbing fundamental rights.

S55. Ans.(d)

Sol. This is false. The author believes that the Supreme Court should focus on only judicial functions and not act in matters relating to governance where it does not have the competence or capacity to ensure compliance.

S56. Ans.(c)

Sol. The word "distinguished", which means extraordinary in a good way, is the word farthest in meaning to egregious.

S57. Ans.(c)

Sol. Adoption, police reform and environment issues are some topics the passage mentions are "crucial tasks" that are "tardily" dealt with by the government, but outside the remit of the Supreme Court. The author is unlikely to agree with statement c.

S58. Ans.(c)

Sol. The whole passage is dedicated towards this issue is how supreme court is still atoning for bowing down to government.

S59. Ans.(a)

Sol. **Litigant** means a person involved in a lawsuit hence plaintiff is the word most similar in meaning.

S60. Ans.(e)

Sol. **Complicit** means involved with others in an activity that is unlawful or morally wrong hence non-involvement is the word most opposite in meaning.

S61. Ans.(c)

Sol. Atonement means the action of making amends for a wrong or injury hence defiance is the word most opposite in meaning.

S62. Ans.(b)

Sol. Nuanced means a subtle difference in or shade of meaning, expression, or sound hence accord is the word most opposite in meaning.

S63. Ans.(a)

Sol. It is given in the third paragraph, that “ The advantage of textiles is they already have a 3D structure so they are great at absorbing light, which in turn speeds up the process of degrading organic matter” from this we may infer that 3D structures are good absorber of light. Hence, (i) is true. According to the given passage it takes 30 minutes to prepare nanostructures and 6 minutes for the same to spontaneously clean themselves. Hence (ii) is not true. No such revolution has been discussed in the given passage, hence, (iii) is also not true. Hence, (a) is the correct option.

S64. Ans.(d)

Sol. It is given in the passage that nano-enhanced textiles can clean themselves in 6 minutes. Hence, (i) is not true. It is mentioned in the first paragraph that the newly developed textile is of low cost. Hence, we can infer that (ii) is true. The passage throws light on the light-absorbing property of only two metal-based nanostructures (copper and silver) but from this information, we cannot infer that all the metal-based nanostructures have the ability to absorb visible light. Hence, (iii) is also not true. Hence, (d) is the correct option.

S65. Ans.(a)

Sol. It is given in the first paragraph that “The process developed by the team has a variety of applications for catalysis-based industries such as agrochemicals, pharmaceuticals and natural products, and could be easily scaled up to industrial levels.” this sentence shows the significance of the newly developed polymer in various industries. Please note that although option (b) is a universal fact, yet it can't be inferred from the given passage. Hence, (b) is not the correct option. According to the passage we do not need water to clean nanostructures. Hence (c) is also not true. Similarly, it is given in the second paragraph that ‘advantage of textiles is they already have a 3D structure so they are great at absorbing light.’. Hence, (d) is also not correct Hence (a) is the correct option.

S66. Ans.(c)

Sol. ‘Scale up’ means ‘To make something large in size, especially a design or model’. Hence, (c) is the correct option.

S67. Ans.(a)

Sol. The entire passage envisages about the future polymers having the ability to clean themselves with sunlight. Option (b) cannot be the correct option as it is specifically given in the passage that “ There’s more work to do to before we can start throwing out our washing machines” so this title is not apt. Similarly no other option sums up the given passage. Hence, (a) is the correct option.

S68. Ans.(c)

Sol. The 'Chemical based industries' are called the 'Catalysis-based' industries. Hence, (c) is the correct option.

S69. Ans.(d)

Sol. 'Relevant' means 'closely connected or appropriate to the matter in hand.' Hence, 'significant' is the word which is most similar in meaning to it.

S70. Ans.(a)

Sol. 'Spontaneously' means 'performed or occurring as a result of a sudden impulse or inclination'. Hence, 'Immediately' is the word which is most similar in meaning to it.

S71. Ans.(a)

Sol. 'Grime' means 'dirt ingrained on the surface of something.'. Hence 'cleanliness' is the word which is most opposite in meaning to it.

S72. Ans.(e)

Sol. 'Degrade' means 'break down'. Hence 'strengthen' is the word which is most opposite in meaning to it.

S73. Ans.(e)

Sol. 'Tagging' means 'attach a label to'. Hence, 'tying' is the word which is most nearly the same in meaning to it.

S74. Ans.(d)

Sol. 'Free' means 'without restriction'. Hence, 'restrict' is the word which is opposite in meaning to it.

S75. Ans.(c)

Sol. It is given in the first paragraph that 'China's biggest banks, which are managed conservatively and largely focus on the country's biggest-value and quality borrowers' Hence, (A) and (B) are true. Now, in the second paragraph, it's given that 'special-mention loans (a category that includes those overdue but not yet classified as impaired loans.) are about 2% at most of China's big listed banks...' Hence (C) is also true. Hence, (c) is the correct option.

S76. Ans.(e)

Sol. It is mentioned in the passage 'bad loans are piling up' in small banks in China. Besides this, the entire passage envisages the growing problems in China's small banks. Hence, (e) is the correct option.

S77. Ans.(d)

Sol. 'Points' means 'direct attention towards something'. Hence, 'indicates' is the word which is most nearly the same in meaning to it.

S78. Ans.(e)

Sol. None of the given options is true in the context of the passage. Hence (e) is the correct option.

S79. Ans.(a)

Sol. It is given in the second paragraph of the passage that 'Cinda, the biggest of the bad banks, bought nearly 150 billion Yuan (\$24 billion) of distressed assets last year, two-thirds more than in 2013. These assets would have raised the bank(s) bad-loans ratio' Hence, (a) is the correct option.

S80. Ans.(e)

Sol. 'Mounting' means 'the action of mounting something'. Hence, 'decreasing' is the word which is opposite in meaning to it.

S81. Ans.(b)

Sol. It is given in the last paragraph that 'shadow loans" grown to as much as 5.7 billion Yuan, or 5% of the industry's assets.....all this points to a need for recapitalisation of small banks' Hence, (b) is the correct option.

S82. Ans.(e)

Sol. None of the given options describe author's view regarding small banks appropriately. Hence (e) is the correct option.

S83. Ans.(b)

Sol. Refer to the first paragraph of the passage. "Among the issues dealt with are many that have not received much attention in the past but are becoming increasingly relevant, such as consumer protection and infrastructure."

S84. Ans.(b)

Sol. Refer to the second paragraph of the passage. "The Code prescribes that decisions on the interest rate shall rest with a committee and no longer with the governor."

S85. Ans.(e)

Sol. Refer to the third paragraph of the passage. "This arrangement is tantamount to expecting the RBI to control inflation through a monetary policy committee in which it does not have a majority. Note that the bank will be statutorily expected to explain in writing when it fails to attain an inflation target set by the government."

S86. Ans.(d)

Sol. A representative appointed by the central government with veto power will participate in the deliberations.

S87. Ans.(c)

Sol. Statement (A) and (C) are opinions which are not expressed by the author in context of the passage.

S88. Ans.(b)

Sol. **Tantamount** means virtually the same as. So, equal is the word which is similar in meaning to it.

S89. Ans.(e)

Sol. **Rationale** means a set of reasons or a logical basis for a course of action or belief. So, principle is the word which is similar in meaning to it.

S90. Ans.(b)

Sol. **Akin** means of similar character. So, similar is the word which is similar in meaning to it.

S91. Ans.(c)

Sol. **Seldom** means not often or rarely. So, often is the word which is opposite in meaning to it.

S92. Ans.(d)

Sol. **Autonomy** means freedom from external control or influence; independence. So, dependence is the word which is opposite in meaning to it.

S93. Ans.(d)

Sol. To compete with commercial banks, microfinance institutions should convert into banks and offer a wide variety of services.

S94. Ans.(b)

Sol. They have to operate purely on a non-profit basis.

S95. Ans.(d)

Sol. But with the emergence of players who are only out for profit, microfinance schemes could end up milking the poor.

S96. Ans.(d)

Sol. The interests of the most deserving among the poor will be neglected.

S97. Ans.(a)

Sol. Refer to first paragraph of the passage. "This demonstrated that the poor are good risks who repay loans on time and getting them together, not only chips away at poverty but also turns a profit."

S98. Ans.(c)

Sol. Refer to second paragraph of the passage. "Moreover smaller loans being costlier to service, a lower percentage of loans go to women because they tend to take out smaller sums."

S99. Ans.(e)

Sol. **Pique** means to make somebody very interested in something. So, fascinated is the word which is similar in meaning to it.

S100. Ans.(e)

Sol. **Verge** means very near to the moment when somebody does something or something happens. So, threshold is the word which is similar in meaning to it.

S101. Ans.(a)

Sol. **Aspiring** means wanting to start the career or activity that is mentioned. So, Uninterested is the word which is opposite in meaning to it.

S102. Ans.(b)

Sol. **Core** means the most important or central part of something. So, Unnecessary is the word which is opposite in meaning to it.