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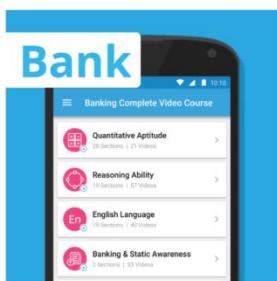
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Directions (1-10): Read the following passage carefully and answer the following questions given below it.

PASSAGE – I Despite the economic crunch worldwide that saw pulverization of some of the largest banking and finance giants, Indian banking houses have managed to show positive growth this quarter. Some of India's leading national banks have posted a net profit rise of more than 40% over the last quarter amid global turmoil. This would come as a big shot in the arm for the investors and consumers of these banks even though apprehension is mounting on other banking and broking firms worldwide. One of the main reasons behind the success of these banks this quarter would be their direct banking by the Government India. People take solace in their investments in public sector watching the bailout packages being cashed out by governments all over the world to save big business houses.

PASSAGE – II Other private banks in India have also reported a substantial net profit over the last quarter. Given the international and domestic scenario, one cannot put this down as a mundane achievement. While others are on a cost cutting spree and firing employees, Indian Companies are actually working on boosting staffing in banking and broking sectors. This can be seen as a big boon in the days to come when the current recession eases and the economy gradually comes back on to the fast track. The finance minister has assured Indian public about the sound health of all Indian banks. This could also be evident from the fact that there have been no mergers and takeovers in Indian Banking sector in a contrast to world scenario where finance houses are looking for mergers to cut costs on operations. We definitely are not looking to thrive; rather we are looking for growth, It is just that the pace of growth is a little slow now as compared to a year or two before. These are hard times of test the hard. The weak in business and career will be weeded out and it is sometimes very beneficial for business on the long run.

- Q1. What, according to the author, is the reason for the success for Indian national banks in this quarter?
- (a) Indian national banks do not have any commitments in troubled foreign markets
 - (b) These banks can never face the financial crisis because of their sheer size
 - (c) These banks are ready to give loans at a very low rate of interest
 - (d) The public is ready to invest in these banks because of the knowledge that these banks get strong support from the Government.
 - (e) None of these

- Q2. What does the phrase 'shot in the arm' as used in the passage mean?
- (a) Shock
 - (b) Fear
 - (c) Encouragement
 - (d) Anxiety
 - (e) None of these

- Q3. How, according to the author, is the current recession beneficial?
- (a) Worldwide, companies have realized that India is a strong power to reckon with
 - (b) India is surging ahead of the other companies throughout the world
 - (c) After the recession is over international companies will turn to India for investments
 - (d) Recession is bringing down the prices of essential commodities
 - (e) None of these

Q4. What, according to the author, will be a big boon in the days to come?

- (a) The economy coming back on the fast track
- (b) The slowing down of the economy
- (c) Increased hiring in Indian financial sector in times of economic slowdown
- (d) The cost cutting carried out by all the companies
- (e) None of these

Q5. Which of the following statements is definitely true in the context of the passage?

- (A) India has not been affected by the economic slowdown.
- (B) Indian Banks are showing growth in this quarter despite the recession.
- (C) While banking industry in the West was severely affected by the recession in the past, it is now gradually recovering and showing a positive growth.
- (a) Only (A)
- (b) Only (B)
- (c) Only (C)
- (d) Only (A) and (B)
- (e) Only (B) and (C)

Q6. Which of the following strengthens the finance minister's statement about the sound health of Indian Banks with respect to the passage?

- (A) There have been no acquisitions and mergers of Indian Banks.
- (B) The Indian Banks are recording a positive growth.
- (C) Layoffs have been observed worldwide.
- (a) Only (A) and (B)
- (b) Only (A) and (C)
- (c) Only (A)
- (d) Only (B)
- (e) All (A), (B) and (C)

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 the passage.

Q7. TURMOIL

- (a) danger
- (b) shock
- (c) sadness
- (d) fear
- (e) chaos

Q9. PULVERIZATION

- (a) polarization
- (b) mashing
- (c) debasement
- (d) fall
- (e) crushing

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 the passage.

Q9. THRIVE

- (a) succeed
- (b) deteriorate
- (c) worry
- (d) tremble
- (e) strive

Q10. MUNDANE

- (a) extraordinary
- (b) regular
- (c) severe
- (d) visionary
- (e) routine

Directions (11-15): Rearrange the following six sentence (A), (B), (C), (D)and(E) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

A. As a member of the Indian Angel Network, or IAN, the country's largest grouping of early-stage investors known better as angels, Roy made his first investment in a startup called Knowcross Solutions in 2006.

B. For India's growing startup ecosystem, while on one hand there is a lot of untapped money sloshing around to find its place, on the other hand the number of investment opportunities in high-quality entrepreneurs has dramatically increased the last few years.

C. Over the next eight years or so, he invested in about 25 startups.

D. Then, as India's maturing startup ecosystem entered its next phase of growth, Roy picked up his pace of investments. He now has about 50 startups in his portfolio, including Wowmomos and Vienova Education

E. "Often, investors become choosy and so are interpreted wrongly as being slow and cautious," said Raman Roy, who, besides being a pioneer of India's business process outsourcing industry, was also among the earliest to recognize the tremendous potential of domestic startups.

Q11. Which of the following should be the THIRD sentence after rearrangement?

- (a) A
- (b) C
- (c) D
- (d) E
- (e) B

Q12. Which of the following should be the FIFTH (last) sentence after rearrangement?

- (a) B
- (b) C
- (c) D
- (d) E

(e) A

Q13. Which of the following should be the FIRST sentence after rearrangement?

- (a) C
- (b) B
- (c) E
- (d) A
- (e) D

Q14. Which of the following should be the FOURTH sentence after rearrangement?

- (a) A
- (b) E
- (c) D
- (d) B
- (e) C

Q15. Which of the following should be the SECOND sentence after rearrangement?

- (a) E
- (b) A
- (c) B
- (d) C
- (e) D

Directions (16-20): In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

It is a common fallacy that history is all about the past, that it is a concatenation of ascertained facts in sequence. In reality, the past gets ____(1)____ with every shift in the world view of the present. The past is not to blame for the hairy view that the TajMahal is a blot on Indian culture, rather, the politics of the ____(2)____ who asserts this is. It is not just the present that colours the past. Even the shape of the future that is desired has an ____(3)____ on history. You can look at Ashoka and the Buddha and say that India was a land of peace, because you want to inspire the ____(4)____ generation to build a future of harmony. Those whose forefathers suffered systematic violence and seek justice in the present might choose a different set of facts to portray a different ____(5)____ of history, with different imperatives for reparative action.

Q16.

- (a) repercussion
- (b) reforming
- (c) reunion
- (d) reconstructed
- (e) recharge

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Q17.

- (a) historians
- (b) man
- (c) policy
- (d) writers
- (e) reports

Q18.

- (a) attempt
- (b) result
- (c) impact
- (d) comeback
- (e) return

Q19.

- (a) future
- (b) past
- (c) common
- (d) present
- (e) main

Q20.

- (a) kind
- (b) season
- (c) angle
- (d) view
- (e) round

Directions (21-25): Pick out the most effective pair of words from the given pair of words to make the sentence/s meaningfully complete.

Q21. Of all the problems that have _____ human beings since the beginning of recorded history. Perhaps the most significant has been the _____ of their own nature.

- (a) encountered importance
- (b) perplexed value
- (c) questioned scope
- (d) confronted riddle
- (e) directed issue

Q22. Self-concept and self-esteem are crucial to personal and professional effectiveness because if they are not fully _____ , It may act in mystifying and sometimes _____ ways.

- (a) positive destructive
- (b) developed proactive
- (c) nurtured reactive
- (d) nourished think
- (e) devised vulnerable

Q23. A key factor in _____ an effective and fulfilling life in our complex society is the ability to _____ control over our actions.

- (a) achieving exert
- (b) obtaining energize
- (c) projecting restrain
- (d) providing admonish
- (e) expressing withhold


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Q24. A theory is _____ evaluated to the degree that its concepts _____ to themselves a verification by independent investigators.

- (a) critically pertain
- (b) positively lend
- (c) obviously yield
- (d) alarmingly introduce
- (e) delightfully submit

Q25. It is often the _____ that everyone agrees about objectives; the disagreement _____ about exactly how they are to be achieved.

- (a) view follows
- (b) situation talked
- (c) matter projects
- (d) happening matter
- (e) case matters

Directions (26-30): Each of the following questions has a paragraph from which a sentence has been deleted. From the given options, choose the sentence that completes the paragraph in the most appropriate way.

Q26. A legal personality is usually defined as a subject vested with rights and duties. _____. Strangely, though, the same rationale has failed in courts in its application to animals because of the imaginary distinction between the multitude of species, and their inability to carry on legal duties.

- (a) However, within the parameters of law, it has never been confined to human beings and have even including idols.

- (b) Even though, through the parameters of law, they have never confined for human beings and have included idols and companies
- (c) However, within the parameters of law, it has never been confined to human beings and has even included idols and companies.
- (d) Because there has been discomfort in giving them a plenary membership within the community.
- (e) However, the case has pushed us to think over uncharted territories of human/non-human subjectivity in law.

Q27. The federal court in the Naruto case has merely mirrored the premise that animals can only be objects or properties, _____. Ironically, the imperative of granting legal recognition through legal personality reveals both the obscurity and absurdity of extending identities to animals. Even if the courts were to accept limited personhood, we are still left with the reality that the process of recognition is confined to our communities and legal structures. The notion of autonomy and agency of animals will continue to fail. However, the case has pushed us to think over uncharted territories of human/non-human subjectivity in law.

- (a) And imperative of granting legal communities over uncharted territories
- (b) but questions regarding the legal standing or legal personality of non-human persons remain unanswered.
- (c) This dispute once again gave rise to questions about the legal personality of non-humans.
- (d) Further, rights can be broken down into formal and substantive rights.
- (e) but, rights can be broken down into legal personality of non-human persons

Q28. "It is better to be roughly right than precisely wrong." These words of British economist John Maynard Keynes best sum up the wave of reforms in the domain of tax administration in India in the last few years. _____ the taxpayer still seems to be wanting for greater certainty and fairness in the levy, assessment, and collection of taxes. This is where an internationally recognized concept such as taxpayer rights holds well even in the Indian context.

- (a) As ambitious as them agreements were, they proved to be detrimental in the long run for India.
- (b) While tax administration have seen some paradigm shifts both in the domain of direct and indirect taxes,
- (c) As ambitious as these agreements were, they proved to be detrimental in the long run for India.
- (d) While tax administration has seen some paradigm shifts both in the domain of direct and indirect taxes,
- (e) greater certainty and fairness in the levy, assessment while tax administration has seen

Q29. Blockchain is the backbone technology on which bitcoins run. _____ Blockchain removes the need for using a trusted third party such as a bank to make a transaction by directly connecting the customers and suppliers. Each transaction is recorded to the ledger after verification by the network participants, mainly a chain of computers, called nodes. Blockchain today may be compared to what the Internet was in the early 1990s. While we have witnessed how the 'Internet of Information' has changed our society over the past two decades, we are now entering a phase where blockchain may do the same by ushering in a new paradigm comprising 'Internet of Trust' and 'Internet of , as per a Deloitte and Assocham study.

- (a) Simply said, digital public ledger that recorded transaction. Comprising entered blockchain
- (b) Simply put, it is a digital public ledger that records every transaction. Once a transaction is entered in the blockchain, it cannot be erased or modified.
- (c) Blockchain today may be compared, once a transaction is entered a blockchain
- (d) network participants, mainly a chain of computers, are said to had blockchain
- (e) Simply put, it is a digital public ledger that recorded every transaction. Ones a transaction are entered in the blockchain, it cannot erased or modified

Q30. The Central government has development strategies in the form of campaigns like 'Make in India' and 'Startup India'. The recent introduction of the Goods and Services Tax (GST), which is the most significant overhaul of the taxation system in India ever, also aims to achieve a unified market across the nation for the first time. The intent of the government is clear. It wants to transform India into a manufacturing, investment and research and development hub and consequentially, there would also be an increase in revenue generation.

, thus leading to a higher tax yield. But one may ask, isn't the level of trust already there? Well, not entirely.

- (a) On such economic aspirations, a fare balanced among taxpayer rights and obligations will only ensured a higher degree of trust between the tax collector and taxpayer
- (b) On the light of such economic aspirations, a fare balanced among taxpayer rights and obligations will only ensure a higher degree of trust between the tax collector and taxpayer
- (c) In the light of such economic aspirations, a fair balance between taxpayer rights and obligations will only ensure a higher degree of trust between the tax collector and taxpayer
- (d) In the light of economic aspirations, a fare of balance between taxpayer rights and obligations will only ensured a high degree of trust between the tax collector and taxpayer
- (e) at such the such economic aspirations, a fare balanced among taxpayer rights and obligations will only ensured a higher degree of trust between the tax collector and taxpayer



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Directions (31-35): Which of the phrases (a), (b), (c) and (d) given below should replace the phrase given in bold in the following sentences to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and there is no correction required mark (e) as the answer.

Q31. The project was difficult, but we **Keep down and eventually it Was done.**

- (a) Keep around
- (b) Keep back
- (c) Keep from
- (d) keep at it
- (e) No improvement

Q32. He was **Act on** his feelings of inferiority by being overly aggressive.

- (a) Act up
- (b) Act on
- (c) Act upon
- (d) Acting out
- (e) No improvement

Q33. The past year has been successful and, **Look after**, we expect to do even better in the coming months.

- (a)looking ahead
- (b) look at
- (c) look back
- (d) look into
- (e) No improvement

Q34. The judge thanked the witness and allowed her to **stand in**.

- (a) stand out
- (b)stand down
- (c) stand alone
- (d) stand aside
- (e) No improvement

Q35. He looked like someone had **worked him about** pretty good.

- (a) work off
- (b) work on
- (c)**worked over**
- (d) work up
- (e) No improvement

Directions (36-40): The following question consists of two sentences. Read each sentence to find out whether there is any grammatical error in it and mark your answer accordingly from the given options.

Q36.

I. I drive more quicklier than my brother.

II. My sister is more careful with her writing than I am with mine.

- (a) if there is an error only in the first sentence;
- (b) if there is an error only in the second sentence;
- (c) if there are errors in both sentences; and
- (d) if there is no error in either of the sentences.
- (e) If there are more than two errors in either of the sentence.

Q37.

I. Before he leaves, make sure his room is clean.

II. Please give me an ice.

- (a) if there is an error only in the first sentence;
- (b) if there is an error only in the second sentence;
- (c) if there are errors in both sentences; and
- (d) if there is no error in either of the sentences.
- (e) If there are more than two errors in either of the sentence.

Q38.

I. I studied the French in high school for four years.

II. The creativity is a valuable quality in children.

- (a) if there is an error only in the first sentence;
- (b) if there is an error only in the second sentence;
- (c) if there are errors in both sentences; and
- (d) if there is no error in either of the sentences.
- (e) If there are more than two errors in either of the sentence.

Q39.

I. Olympic athletes usually like practicing, competing, and eating ice cream sandwiches.

II. He was hungry after he covered the gown in sequins, so he had a steak for dinner.

- (a) if there is an error only in the first sentence;
- (b) if there is an error only in the second sentence;
- (c) if there are errors in both sentences; and
- (d) if there is no error in either of the sentences.
- (e) If there are more than two errors in either of the sentence.

Q40.

I. Teachers, a noble profession, involves a lot of patience.

II. Does Tina have much homework to do this evening?

- (a) if there is an error only in the first sentence;
- (b) if there is an error only in the second sentence;
- (c) if there are errors in both sentences; and
- (d) if there is no error in either of the sentences.
- (e) If there are more than two errors in either of the sentence.



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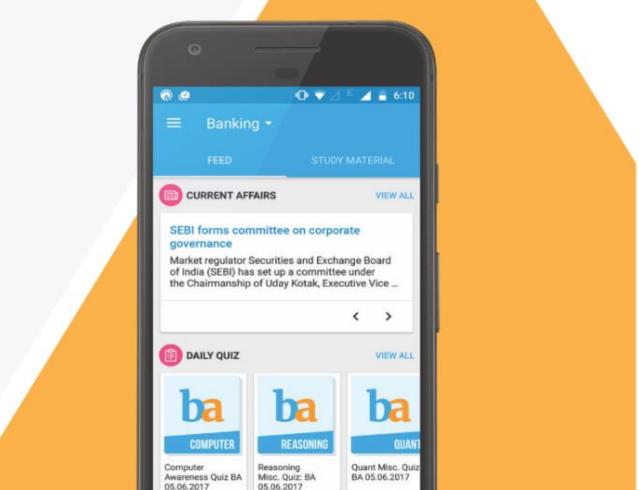
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