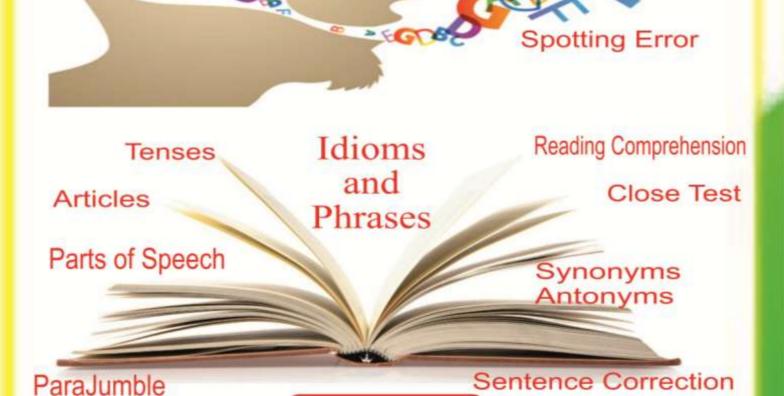
# **ENGLISH Language** (Grammar with Practice Question ) RBI/SBI/IBPS/SSC/RLY



The Reliable Publication, Pune

Mr. Manohar Patil



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# **'English Language'**

(Grammer with Practice Question)

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# **English Language**



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# English Language

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# Lesson 1 : Usage of Articles

#### Articles are of TWO types. They are

- 1. Indefinite article ---- A / An
- 2. Definite article ---- The

# What's the difference?

If you want to say about ANY item, you should use the articles A / An. If you want to say about a SPECIFIC item, you should use the article THE.

Lets see an example - Assume that you've selected for a Bank Exam. You have a stupid friend like me.
 So obviously She will ask you a party.

#### Suppose if She says

Lets go to a Restaurant, that means She doesn't have any specific restaurant in Her mind. So you can give her party in ANY cheap restaurant. BUT,

#### Confused ????

If she says Lets go to THE restaurant, that means She has some SPECIFICATIONS. I mean she have a specific restaurant in her mind. So you cant escape ;)

□ Well, this is the basic difference between A/An and The. There are so many differences and usages of these articles. We shall discuss them later.

Ok, lets discuss about the Indefinite articles first.

# Indefinite Articles :

- A : The indefinite article 'a' is used before singular countable nouns that start with a Consonant sound.
- An : The indefinite article 'an" is used before singular countable nouns that start with a Vowel sound.

AN Ink-Bottle

- Wow, Nice definitions. No?
- Have a look at some examples,

An Umbrella

Α:

A Bat

A Cat

- An :
- An Apple
  - An Egg

- A Rat
- A Jug

An Orange

#### Great,

- Now tell me, what should I use before the words European, One-Eyed Beggar, University, Useful Website?
- Can I say, Reliable Academy is an Useful site to know about Banking Exams?

≻ NO

#### why?

Please Re-Read the definitions. Here we are talking about Vowel and Consonant SOUNDS. Not the Letters.

People often confuse with this. They blindly put An before a word, if it starts with a Vowel letter (A, E, I, O, U) and put A before the word which starts with the consonant letter.

Consider the SOUND, not the LETTER.

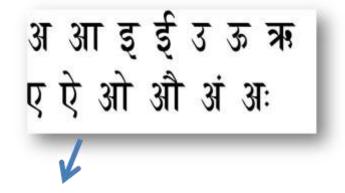
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# English

Confusing????

 $\triangleright$ Lets see a short cut for this.

- If a word starts with a SWAR (Any of the Indian Language) sound, then we should use An before it.
- If a word starts with a Vyanjan (An of the Indian Language) sound, then we should use A before it.
- Have a look at this picture,



#### Use Article "An" for Remaining all, Use article "A" So, now see these examples,

**A**:

• A European

#### An:

- An hour
- A One-Eyed beggar
- A University
- A Useful Website
- An Honest Man • An honourable person
- $\geq$ Now lets see some more TRICKY examples in English.
- Suppose, if you want to say about the Member of Parliament, you can say a Member of Parliament, But if you use shorter form as M.P, Then you should say, He is an M.P.
- Lets see another example, He is an NRI but He is a Non Resident Indian

# Articles – The

Ok, now we shall discuss where we should use the article "The". Some of these statements are really make you confuse and seems they are opposing each other. Please try to read this for two or three times. so that you can understand THE concept easily.

- Before superlative forms
  - Example :
  - The Tallest
  - The Best
  - The most beautiful
- Before double comparatives

#### Example:

- The higher you go, the colder you gets
- The harder you work, the better rank you get in Bank Exams
- The more you earn, the more you want

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# English

When the comparison is between the two and either of the subjects is Highlighted **Example:** 

- Sachin is the greater of the two cricketers (Right)
- Of the two cricketers sachin is the greater (Right)
- Sachin is the greater than lara (Wrong)

#### ≻ Note :

Now what is the difference between the first statement and the third? why the first one is correct and third one is wrong? Because in the 3rd statement, we have mentioned the Person's name. But in the first statement we didn't.

#### □ Before positive form in apposition

- Alexander, the great
- Manmohan Singh, the prime minister etc

#### **D** Before musical instruments

- The Guitar
- The Tabla
- The voilin etc

#### **D** Before a Proper noun when used as a Common noun

- Nelson mandela is The Gandhi of South Africa
- Kalidasa is The Shakespeare of India

#### □ Before some adjectives to make them nouns

- The Blind
- The Dead
- The Rich
- The Poor

#### > Usage :

The doctor restored sight to the blind (Here there is no need to mention "The Blind Person" because, the term Blind itself represents the Blind person, so its the adjective which is used as the noun.)

- The rich should not mock at the poor
- Jesus rose from the Dead (Right)
- Jesus rose from Dead (Wrong)

#### Before some Languages, to make them PEOPLE.

- English ruled over India for many Years (Wrong)
- The English Ruled over India for Many Years (Right)
- French are good at heart (Wrong)
- The French are good at hear (Right)

#### When a noun's quality is STRESSED

- We cannot remove warrior in him (Wrong)
- We cannot remove the warrior in him (Right)
- Mother in her aroused when she saw a Crying Baby (Wrong)

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# English

• The mother in her aroused when she saw a Crying Baby (Right)

- Before Ordinal numbers
- The First
- The Third
- The Tenth, etc

#### > Example:

> Note :

Little clarification for those people who have no idea about Ordinal numbers

- One, Two, Three, Four → Cardinal Numbers
- First, Second, Third → Ordinal Numbers
- Before the names of Oceans, Seas, Rivers, Canals, Deserts, <u>Groups of Mountains</u> and <u>Groups of Islands</u> Dont use "The" for single mountain or single Island (Thats the reason whywe've underlined these two statements)
  - Example :
- The Pacific
- The Red Sea
- The Sahara
- The Himalayas

#### > Usage :

Kolkata is on the banks of the Hoogli (Right) Kolkata is on the banks of the River Hoogli (Wrong) Kolkata is on the banks of river Hoogli (Right) Kolkata is on the banks of the Hoogli river (Right)

Don't be confused, please read the above sentences properly and understand them

#### Before Holy Books

The Ramayana The Quran The Bible

#### Usage:

My father reads the Bible everyday

#### □ Before the names of the Things, which are unique in nature

The Sun The moon The Sky

#### Before the names of Planets and Satellites

The Mars The Earth

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# English

# **Omission of Articles**

- Till now we have learnt where should we use A , An and where should we use THE. Now we shall learn where shouldn't we use these articles.
- > Following are the conditions where we shouldn't use any article.
- Before the common nouns man, woman, god, heaven, hell, when used in general sense Man is mortal but God is immortal
- Man proposes but god disposes
- Everybody wants to go to heaven but nobody wants to die

#### > Note :

- But when particularized 'the' definite article is used.
- The man who is standing at the door is my uncle
- When it means one, the indefinite article is used.
- There is a man at the door

#### □ Before abstract nouns, when generalized

- Honesty is the best policy
- Beauty should lie in one's hear
- Bravery is the sign of man

#### > Note :

But when these are particularized, THE is used The honesty the auto-driver showed was finally rewarded.

#### Before material nouns when Generalized

- Water is essential for all
- Sugar is sweet
- Wood is used for making furniture
- Gold is a precious metal
- But when particularized, THE definite article is used
- □ Before places like Church, Temple, Mosque, School, College, University, Hostel, Library, Class, Hospital, Jail (Prison) etc. When they are visited for their primary purpose
- He was an atheist, but now a days he is going to the church (Wrong)
- He was an atheist, but now a days he is going to church (Right)
- You should go to the school regularly in-order to get good marks (Wrong)
- You should go to school regularly in-order to get good marks (Right)
- I went to the church to meet my friend (here i dint go for the primary purpose(prayer) (Right)
- The man was put in jail for killing a woman (Right)
- The injured were taken to hospital (Right)
- The injured were taken to the hospital (Wrong)

#### > But when these places are visited for their secondary purpose the definite article should be used.

- He went to the temple to meet the priest
- My father came to the school to talk to my class teacher
- I went to the hospital to see and console a patient

# English

#### But when it means one, the indefinite article is used

- There is a school at the end of the street
- > Before Breakfast, Brunch, Lunch, Dinner etc, when used in general sense
- We usually take lunch at 1
- Breakfast is served between 7 and 9
- > But when these are particularized, by an adjective, the indefinite article is used.
- We had a delicious lunch yesterday (here the lunch is particularized, so we used an indefinite article "a")
- We are going to have a healthy breakfast

#### Before plural nouns, when generalized

- Tigers are ferocious animals
- Cows are domestic animals
- Children like chocolates

#### > Note :

Here if we represent singular instead of plural, then we should use articles

- The tiger is a ferocious animal
- A tiger is a ferocious animal
- Tigers are ferocious animals
- > In expressions like Go to bed, Take heart, Lose heart, Send word, Set fire
- Please switch off all the lights before going to bed (not going to the bed)
- Don't lose heart when you are on the verge of danger (not lose the heart)
- The house was set on fire (not on the fire)

# Lesson 2 : Parts of Speech -

- The words in English can be classified (according to their functions in a sentence) into Parts of Speech as follows.
  - Noun

- Pronoun Verb
- AdjectiveAdverb

Conjunction

- Preposition
- Interjection

Simply we can call it as the Naming Word. A name of a Person, Place, Animal, Thing, etc.. Examples : Shivani, Bangalore, Tiger, Table, etc..,

#### > Pronoun :

A word used for or in the place of noun. Examples : She, It, They etc.,

#### > Adjective :

A word that qualifies or describes a noun or a pronoun.

#### > Examples : Our team played a good game

#### adj noun

#### adj. noun

**Every sentence** that he spoke was listened to with great attention. All these proposals are **good (adj.)** 

#### > Note :

Some words are used either as pronouns or as adjectives as in the following examples.

#### Pronoun

a. These are good Students.

- b. Each of these book is worth reading
- c. <u>Some of the problems are difficult to solve</u>.
- d. <u>Either</u> of you can participate In the compaction.

# Adjective

<u>These</u> students are good.

Each book has some Special feature worth reading. Some problems are difficult to solve.

<u>Either</u> book is good for reference.

Verb

A verb expresses what the subject of a sentence is or does, or has, or what is done to it.

> Example:

Shivani <u>teaches</u> Maths.

verb

She has taught the subject for twenty-five years.

verb

She is a capable teacher.

verb

#### Adverb

A word that modifies an adjective or a verb or another adverb.

> Example :

I am **deeply grateful** to you for your timely help.

adv. adj.

This horse <u>runs</u> very fast.

v adv adj

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# English

# **Reliable Academy**

#### Preposition

- Look at the words underlined in these sentences.
- Work in the college begins at 10 a.m.
- He wrote the document with a pen.
- The professor gave a lecture on Superconductivity.
- The P.M. reaches Bangalore after the President does.
- The words underlined are called <u>Prepositions</u> because they normally take position before (pre) a noun. The preposition is said to 'govern' the noun that follows it. The noun is said to be the 'object' of the preposition.
- Besides single-word prepositions, there are also phrases which do the work of prepositions and are called 'Phrase Prepositions'.
- > Types of Prepositions :
- <u>Single word Prepositions :</u> In, On, After, At, With, Under, Above, etc. (These are Simple Prepositions)
- <u>Phrase Prepositions (Complex Prepositions)</u>: Some types of Complex Preposition structures with examples are given below.
- <u>Adverb + Preposition :</u>
   Along with, Apart From, As for, As to, Away from, Onto, Out of, Together with, Up to, Such as.
- Verb / Adjective / Conjunction, etc. + Preposition
   Except for, Owing to, Due to, But for, Because of....
- Preposition + Noun + Preposition : By means of, On account of, In comparison with, In accordance with, In view of, In spite of, Instead of...

#### CONJUNCTION

- > A **<u>Conjunction</u>** is a word that joins words, phrases and sentences.
- **Example** :

Delhi and Calcutta are densely populated cities. She must be either the President or the Secretary of Pakistan. The professor read the essay and was impressed by it. He is not only intelligent in his studies but also industrious in his life.

#### INTERJECTION

- Word which expresses a strong or sudden feeling. Surprise, Joy, Fear, Sadness, etc. It is not grammatically connected with the rest of the sentence. Usually, exclamation mark is put after it.
- **Example** : Ah1 Hurrah! Well! Dear! Oh!

#### Noun and Number

- All of us know what is noun and what is number. But there are some issues in Noun and Number which makes us confused often. Lets discuss them
- Some nouns always singular in number, so they take the singular verb
- Scenery, Luggage, Information, Advice, Machinery, Stationary, Poetry, Issue (Children), Rice, Soap, Bread, Brick etc
- > (There are no plural forms for the above words)
- Two cakes of Soap (Not Two Soaps)
- Two Pieces of brick (Not Two Bricks)
- The sceneries of Kashmir are beautiful (Wrong)
- The scenery of Kashmir is beautiful (Right)

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# English

Some nouns are always plural in number. So, they take a plural verb.

Alms, Thanks, Goods, Regards, Wishes, Proceeds, Premises, Credentials, Riches, Pants, Pantaloons, Jeans, Tights, Shorts, Pajamas, Scissors, Forceps, Spectacles, Binaculars ets.

- Convey my regard and wishes to your parents (Wrong)
- Convey my regards and wishes to your parents (Right)
- I have never used such a scissors in my life (Wrong)
- I have never used such scissors in my life (Right)
- I have never used such a pair of scissors in my life (Right)
- > Some nouns appear plural. But they are singular in number. So we should take a singular verb
- Wages, Summons, Gallows, News, Politics, Electronics, Billboards, Measles, Mathematics etc
- The court has issued two summons to the minister, but he hasn't turned up yet (Wrong)
- The court has issued two summonses to the minister, but he hasn't turned up yet (Right)
- I have a good news to tell you (Wrong)
- > Here there is no plural for News. We shouldn't use articles for these type of words.
- I have good news to tell you (Right)
- Measles is a disease (not are) (Right)
- > Some nouns appear singular but they are plural in number. So, they take a plural verb.
- Cattle, Infantry, Police, Poultry, Swine, Artillery, Peasantry, Gentry etc
- This cattle is mine (Wrong)
- These cattle are mine (Right)
- > Some nouns can be used either as singulars or as plurals without changing their form
- Sheep, Deer, Offspring, Species, Aircraft, Space Craft, Salmon, Yoke etc
- These are many sheeps in the fields (Wrong)
- There are many sheep in the fields (Right)

#### > Formation of Plurals :

Boy ----- Boys Man ----- Men Tooth ----- Teeth Dog ----- Dogs Ox ----- Oxen Child ----- Children Belief ----- Beliefs Sheaf ----- Sheaves Leaf ----- Leaves Datum ----- Data Stratum ----- Strata Matrix ----- Matrices Brother ----- Brothers Brother - In - Law ------ Brother - in - Laws (Wrong) Brothers - in - Law (Right) Man - Servant ----- Men - Servants

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#### Noun and Case

- The Case is of 3 types,
- Nominative Case (Subjective Case)
- Accusative Case (Objective Case)
- Possessive Case
- Now have a look at an example for proper understanding,
- Sachin is a Cricket player (Nominative)
- We like Sachin (Accusative)
- This is Sachin's Bat (Possessive)
- Possessive Case :
- 'S (apostrophe) --- This is used for Human-beings / Living Things
- Of ----- Non Living / Living Things
- > Note :

Usually we don't use 'S(apostrophe S) for Non Living Things.

- This is Ravi's Book (Right)
- The building's roof needs to be repaired (Wrong)
- The roof of the building needs to be repaired (Right)

#### > Exceptions :

There are some exceptions for the above mentioned case. We can use 'S(apostrophe S) for

- Time, Distance, Weight etc An Hour's Time
  - A Ton's weight
- > Note :

When a singular noun, which doesn't end in S (Hissing sound), The possessive case takes "S" Kamal's Pen, Karthik's Watch, Ramu's Dress

#### > Note :

When a singular noun, ends in S(Hissing Sound), the possessive case takes only apostrophe( ') at the end (no need to add S)

Keats' Poetry , Lotus' Petals

- When a plural noun doesn't end in S, the possessive case takes apostrophe S ('S) Children's specialist , Women's college , Men's single
- When a plural noun ends in 'S', the possessive case takes only apostrophe at the end. Boys' Hostel, Girls' College
- When two persons and one possession in the sentence, the possessive case should be added to the latter
- I went to Raju's and Rani's house but i found the couple absent (Wrong)
- I went to Raju and Rani's house, but i found the couple absent (Whats the difference? Here Raju and Rani are couple. So obviously they live in the same house :) so two persons and one possession, so we should use 'S to the latter (Rani) (Right)
- > When two different things are referred to, the possessive case should be added to both
- India and China's problems are different (Wrong)
- India's and China's problems are different (because, here india and china are different countries and cant be same) (Right)
- > The comparison should be made between the same cases
- India's problems are the same as Pakistan (Wrong)
- India's problems are the same as Pakistan's (Right)

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#### **RBI-SBI-IBPS-SSC** English **Reliable Academy** In apposition, the possessive case should be added to the latter This is Prime minister's manmohan singh's speech (Wrong) This is Prime minister manmohan singh's speech (Right) Both of and apostrophe cannot usually be used i none sentence This is the house of Gandhi's (Wrong) This is the house of Gandhi (Right) > Note : But the following expression is an exception Its ----> Of It It's ----> It is, It Was, It Has Hers ---> Of Her

Her's --> Her was, Her is (but these are wrong expressions) (Wrong)

yours ---> Of Your

Your's ----> Your Is, Your Was (How horrible it is... so thats the reason why, our teachers (Wrong) tell us don't use apostrophe while writing yours faithfully at the end of letter. But we neglect it ;)

> Note :

Don't use apostrophe for pronouns

- He is my friend
- He is a friend of mine
- He is her friend
- He is a friend of hers
- He is a friend of my brother (Right)
- He is a friend of my brother's (Wrong)
- Care should be taken while using a relative pronoun
- . I have seen many of amitabh's movies who is considered a great actor (Wrong)
- I have seen many movies of amitabh, who is considered a great actor (Right)
- I have read Shakespeare's four great tragedies who is the greatest writer in English (Wrong)
- I have read four great tragedies of Shakespeare who is considered the greatest writer in English (Right)
- I have read the four great tragedies of Shakespeare which are worth reading (Wrong)
- I have read Shakespeare's four great tragedies which are worth reading (Right)
- In compound nouns the possessive case should be added to the last word  $\geq$
- He is my brother's-in-law friend (Wrong)
- He is my brother-in-law 's friend (Right)
- In the sentences with "One of These" the possessive should be used carefully
- □ I met, the minister at one of my friends house (this means, I have number of friends, and i met the minister in one of those friend's house)
- □ I met the minister at one of my friend's house (this means, my friend have number of houses and i met the minister in one of those houses)

# Noun and Verb / Pronoun Agreemen

- Now we shall discuss about the Noun and Verb agreement of the sentences.
- > Have a look at the following points. These points will help you to use correct verbs while writing sentences.
- In the sentences, with " One of The" and a relative clause, the verb should be Plural. Confused??? see the example.
- Aamir is one of the students who has paid the fee (Wrong)
- Aamir is one of the students who have paid the fee (Right)

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# English

- ✤ In the sentences with the "Only one of The" and a relative clause, the verb should be Singular.
- Aamir is the only one of the students who have paid the fee. (Wrong)
- Aamir is the only one of the students who has paid the fee (Right)

#### Got the difference???

- When two nouns joined by "and" have their own articles, it is plural in number.
- The lecturer and the Principal is on the leave. (Wrong)
- The lecturer and the principal are on the leave. (Right)

#### What is the difference???

- ✤ We are saying THE lecturer and THE principal. So they are TWO people.
- So we should use ARE instead of IS. Have a look at another Rule. So that you can get the rule in detail.

#### > But, when two nouns joined by "and" with an article before the first are treated as Singular.

- The lecturer and principal are on leave. (Wrong)
- The lecturer and principal is on leave. (Right)
- Here, we are joining TWO nouns with and and using a Sing article (THE) before them. Simply, we are using one THE for two nouns. So, we are talking about a single person. So we should use IS instead of ARE.
- Check the following examples
- I have a black and a white dogs. (Two dogs)
- I have a black and white dog. (One dog)

#### > When two nouns are joined by "and" refers to one thing, singular verb can be used.

- Bread and butter is a healthy food.
- The horse & carriage is at the door.

#### **Noun and Pronoun Agreement**

- > When a collective noun is unanimous, it takes a singular verb.
- > The committee has taken its decision unanimously.
- But when a collective noun is NOT unanimous, it usually takes a plural verb & plural pronoun (adj)
- The committee are divided in their opinion.
- ◆ The expression "many a" takes everything in singular, but it express a plural meaning.
- Many students have passed their test (Right)
- Many a students has passed this test (Right)

#### **Prepositions in English**

#### Rule 1 : Across

- Across On the opposite side of
- My Cousin lives across the river. (Right)
- Across From one side to another
- The boy swam across the river (Right)
- Across both sides
- He threw the luggage across his shoulders (Right)
- Come Across means meet accidentally / suddenly

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# English

- When I was going to market, I came across an old friend. (Right) I suddenly came across him (Wrong)
- I came across him. (Right)
- ➢ Rule 2 :

Between

- Used for two persons / things.
- ✤ She is sitting between munni and sheela. (Right)

#### Among

- Used with more than two persons / things
- The principal distributed prizes among the winners (Right)
- Amid or Amidst
- Used for more than two persons / things (groups)
- Amid his friends (Right)
- It was hard to hear amid all the cheering. (Right)

#### Rule 3 : During - denotes duration.

- During the war, many people suffered hardship. (Right)
- We go to Darjeeling during summer every year. (Right)

#### Rule 4 : From - is used with past / future tenses.

- I stayed there from Monday to Wednesday. (Right)
- I will start my preparation from Monday next. (Right)

#### Rule 5 : Of - denotes origin / cause

- She comes of a rich family (origin) (Right)
- He died of Malaria (cause) but she died in an accident. (Right)
   Off denotes 'separation'
- A button has come off. (Right)
- He is off duty today. (Right)

#### ➢ Rule 6 :

After a preposition, a pronoun under objective case should be used.

- He depends on I. (Wrong)
- He depends on me. (Right)

#### ➢ Rule 7 :

When two words are connected by 'and / or' etc., the prepositions should be mentioned clearly to be used with them.

- He was surprised at as well as pleased with her performance. (Right)
- She is conscious and engaged in her work. (Wrong)
- She is conscious of and engaged in her work (Right)

# ➢ Rule 8 :

No preposition should be used with the noun 'Home' except when it is followed by an adjective in the possessive case, say go to home / arrive home / reach home / get home.

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I went to his home / He went home. (Right)
He decided to go to Krishna's home. (Right)

#### ➢ Rule 9 :

After transitive verbs such as 'Discuss /Describe /reach /order/tell/demand/attach/resemble/ridicule etc. no preposition is used. The verbs directly take an object.

- The poet describes about the beauty of nature. (Wrong)
- The poet describes the beauty of nature. (Right)
- He ordered for two cups of tea. (Wrong)
- He ordered two cups of tea. (Right)

#### ➢ Rule 10 :

After the verbs "Say / suggest / propose / speak / explain / reply / complain / talk / listen / write" the proposition "to" should be used if any object is used.

- He did not reply me. (Wrong)
- He did not reply to me. (Right)
- You never wrote me. (Wrong)
- You never wrote to me. (Right)
- He suggested her that she should eat less. (Wrong)
- He suggested to her that she should eat less. (Right)

#### ➢ Rule 11 :

- Since Denotes point of time
- For denotes period of time.
   They should be used with present tense or the present perfect continuous tense / past perfect tense / past perfect continuous tenses.
- I know her since 2011. (Wrong)
- I have known her since 2011. (Right)
- He is working in the bank for the past 3 years. (Wrong)
- He has been working in the bank for the past 3 years. (Right)

#### ➢ Rule 12 :

After the verb "Enter" the preposition "into" should not be used except when it is used with reference to agreement or conversation.

- He entered into the premises without any permission. (Wrong)
- He entered the premises without any permission. (Right)
- They entered a hot discussion. (Wrong)
- They entered into a hot discussion. (Right)

#### Rule 13 : Wait for - Await.

- He is awaiting for the reply. (Wrong)
- He is awaiting the reply. (Right)
- > Despite inspite of.
- Despite of his hard work, he failed in the examination. (Wrong)
- Despite his hard work he fail3ed in the examination. (Right)
- This book comprises of 5 chapters.
- This book comprises of 5 chapters. (Right)

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# English

#### This book consists of 5 chapters. (Right)

#### ➢ Rule 14 :

- Dispose of Sell away.
- He disposed off his scooter. (Wrong)
- He disposed of his scooter. (Right)

#### **Nouns - Shortcut Rules**

Here we shall discuss some important Shortcut Rules about Nouns which comes in handy for your upcoming competitive exams.

#### Shortcut Rule 1 :

The following words are uncountable and are normally used in the singular form only. The indefinite article "A or An" Should not be used with them. They have no plural forms. 'A/An' not used before them.

Example :

Luggage / Baggage / Breakage / Advice / Furniture / Information / Scenery / Poetry / Work / Soap / Food / Bread / Fish / Paper / Machinery etc.

- The Sceneries of Kashmir is very beautiful. (Wrong)
- The Scenery of Kashmir is very beautiful. (Right)
- I know that he has many informations. (Wrong)
- I know that he has much information / a lot of information. (Right)
- They gave me a good advice. (Wrong)
- The gave me a piece of good advice. (Right)
- I want a Soap/Bread. (Wrong)
- I want a piece of Soap/Bread. (Right)

#### Shortcut Rule 2 :

The words such as "News / Maths / Ethics / Politics / Phonetics / Economics / Statistics / Measles / Mumps / Rickets / Billiards / Innings" look like plural nouns but give singular meaning. So, they take singular form of verbs.

- Mathematics is a difficult subject. (Right)
- But say "His Mathematics are very weak". (Right)

#### > Rule :

When Preceded by a possessive adjective, the noun takes a plural verb Billiards are an interesting game. (Wrong) Billiards is an interesting game. (Right) The news are not reliable. (Wrong) The news is not reliable. (Right)

#### Shortcut Rule 3 :

Some Nouns have the same form whether singular or plural.

#### > Example :

Sheep / Deer / Service / Series / Series / Species / Fish / Apparatus

- He saw two sheeps in the zoo. (Wrong)
- He saw two sheep in the zoo . (Right)

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- A series of lectures are to be delivered tomorrow. (Wrong)
- A series of lectures is to be delivered tomorrow. (Right)

#### Shortcut Rule 5 :

Add 'S' to the main word in compound noun to make it plural.

#### > Example :

Sister-in-Law, the plural form is Sisters-in-Law, not Sister-in-Laws Brother-in- Law, the plural form is Brothers-in-law, not Brothers-in- Laws

#### Shortcut Rule 6 :

The possessive case of a compound noun is formed by adding 'S' to the last word.

- Father-in-Law, Father-in-Law's property.
- Sister-in-Law, Sister-in-Law's property.

#### Shortcut Rule 7 :

After the phrases One of / Some of/ Each of / Either of /Neither of / Any of / None of, a plural form of a noun is used.

- One of my best friends (not One of my best friend)
- One of the biggest cities (not One of the biggest city)
- ach of the boys is (not Each of the boys are)
- Either of the teachers is (not Either of the teachers are)

#### Shortcut Rule 8 :

Nouns indicating numerals should be used in singular form "A Dozen eggs / Two Dozen Oranges". But say Hundreds of eggs / Houses / A hundred rupees / Two hundred rupees.

#### Shortcut Rule 9 :

After collective nouns either a singular or plural form ofverb is used.

- The team is strong (here, we are treating the TEAM as an UNIT) (Right)
- The team are fighting among themselves (Here, we are saying about the players of the team) (Right)

#### Shortcut Rule 10 :

An "Apostrophe" and 'S' should be used with living beings only to show possession.

- The table's legs were broken. (Wrong) (This is wrong, because the table is a non living thing)
- We can say "The legs of the table were broken" (Right)

#### Shortcut Rule 11 :

Say, "A five rupee note", " A two mile walk"

#### Shortcut Rule 12 :

Don't say "family members / cousin brother or cousin Sister but say "The members of the family / he or she is my cousin".

#### Shortcut Rule 13 :

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When two nouns are connected by "and", and are closely related, add an apostrophe and S to the last noun.

- Kareena's and Saif's house .(Wrong) (if you think they are wife and husband then this sentence is wrong)
- Kareena and Saif's house (as they live in a SINGLE house) (Right)
- But you can say "India's and Pakistan's population" (Right)

#### **Pronouns Shortcut Rules**

Now we shall discuss some important shortcut rules about Pronouns which comes in handy while solving Banking and other Competitive exam papers.

#### Shortcut Rule 1 :

We should use the personal pronouns in the order of 231 for good results (I mean, Second Person, Third Person, First Person). Have a look at the following Examples.

- I, He and You are to finish it. (Wrong)
- You, He and I are to finish it. (Right)
- > The order 123 (First Person, Second Person and Third Person) is also possible when we admit guilt.
- I, You and He have committed the Sin. (Right)

#### Shortcut Rule 2 :

A Pronoun in the nominative form should be compared with the same form of the pronoun.

- He is better than I (am) (Two Nominatives are compared) (Right)
- I respect you more than him (Two objectives are compared) (Right)

#### Shortcut Rule 3 :

A Pronoun in the objective case is used after "Let / Between / Any Preposition"

- Let you and me play (You and me are objects) (Right)
- There is no dispute between you and me. (Right)

#### Shortcut Rule 4 :

When a pronoun stands for a collective noun, it should be used in the singular form.

- The army has left its Head Quarters (As a Whole) (Right)
- The committee were divided in their opinion (Separate Individuals) (Right)

#### Shortcut Rule 5 :

the same person, the pronoun used in their place should be singular in form.

- The Collector and Magistrate has done his best. (Right)
- But the collector and the Magistrate have done their best. (Right)

#### Shortcut Rule 6 :

A singular pronoun should be used when two singular nouns are joined by either or / neither nor

Either Ravi or Gopal should do his duty (Right)

#### Shortcut Rule 7 :

A pronoun in the plural form should be used when two nouns of different members are joined by "or" or "nor".

• Either the Principal or his teachers have attended their duty. (Right)

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#### Shortcut Rule 8 :

- The distributive pronouns "Either / Neither / None / Any / No one" are used with singular verbs.
- Either / Neigher .....Used for two Person / Things
- None / No one / Any ..... Used for more than two person / things.
- Any .....Used for more than two persons / things. Have a look at some
- > Examples.
- Either of the two girls is diligent. (Right)
- Neither of the brothers is quarrelsome. (Right)
- None of the four sisters is intelligent. (Right)
- Any of the four men can do it. (Right)

#### Shortcut Rule 9 :

The Reciprocal pronouns "Each other / One another"

- Each other For two persons
- One another For more than two persons.
- The two sister hate each other.
- The five brother love one another.

#### Shortcut Rule 10 :

The indefinite pronoun "One" should be used as "One's" for its possessive case. One should love one's country. (Right)

#### Shortcut Rule 11 :

The verbs such as "Hurt / Cheat / Prostrate / Introduce / Present / Absent / Satisfy / Prepare / Enjoy / Avail of" are followed by either "an" object or "a" reflexive pronoun. (Myself / Ourselves / Yourself / Yourselves) (Himself / Herself / Itself / Themselves)

- I introduced her to the Principal (Her.....object) (Right)
- I introduced myself to the Principal (Myself......Reflexive pronoun) (Right)
- He enjoyed the party (Party.....Object) (Right)
- He enjoyed himself at the Party (Himself......Reflexive Pronoun) (Right)

#### Shortcut Rule 12 :

The use of Relative Pronouns :

- Who..... for Persons This is the boy who is diligent.
- Which .....for Things.
   The book which is in the shelf is mine.
- That ..... is used both for persons and things.
- One boy who stole my purse was a student (Right)
- The boy that stole my purse was a student. (Right)
- As a relative pronoun "That" is used with superlative Adjective / Only / Any / Nothing / Some / All / None"

All that glitters is not gold This is the best thing that I can do.

#### Shortcut Rule 13 :

Agreement of the verb with its antecedent in number and person

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# English

- I who is your brother must trust you (Wrong)
- I who am your brother must trust you. (Right)
- You who is my friend (Wrong)
- You who are my friend (Right)

#### Verbs - Shortcut Rules - Part 1

Now we shall discuss some important shortcuts Rules about Verbs which comes in handy while solving Banking and Other Competitive Exams papers.

# Shortcut Rule 1 :

If the subject is of the third person, singular number (He, She, It) add 'S' or 'es / ies' to the first form of the verb to make it singular number.

- She plays the violin every day.
- He loves his parents
- The dog barks at the people.
- The bird flies in the Sky.
- He does his duty.

# Shortcut Rule 2 :

The following verbs are not usually used in the continuous form. See / Smell / Feel / Hear / Notice / Recognize / See / Think / Agree / Believe / Consider / Remember / Hope / Understand / Mind / Suppose / Hate / Love / Know / Have / Want / Forgive / Keep / Prevent etc. But they may be used in continuous forms in a particular cases.

- He is having a telephone connection. (Wrong)
- He has a telephone connection (Right)
- The flower is smelling sweet (Wrong)
- The flower smells sweet (you can say I am smelling this flower) (Right)
- The manager is seeing your application (Seeing Examining) (Right) (in particular situation)

# Shortcut Rule 3 :

The present perfect tense should not be used with adverbs indicating past time. Instead the simple past tense should be used.

- I have seen a film last night (Wrong)
- I saw a film last night. (Right)
- He has left for Hyderabad last week. (Wrong)
- He left for Hyderabad last week. (Right)

# Shortcut Rule 4 :

The present perfect tense with "For or Since" is used to express an action began at some time in the past and is still continuing up to the time of speaking or just finished.

- For .....period of time (for 2 days / for 10 days / for a long time)
- Since ......point of time. (Since 1996, Since morning, since yesterday, since last week)
- I know him since 1986 (Wrong)
- I have know him since 1986 (Right)
- Our teacher is sick for the last two days (Wrong)

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# English

Our teacher has been sick for the last two days. (Right)

#### Shortcut Rule 5 :

The present perfect continuous Tense" is also used for actions began in the past and are still continuing.

- I am reading this novel since morning. (Wrong)
- I have been reading this novel since morning. (Right)
- They are going to English classes for the last one month. (Wrong)
- They have been going to English classes for the last one month. (Right)

#### Shortcut Rule 6 :

When the first action led to the second action immediately The simple Past Tense + Simple Past Tense are used.

When he opened the gate, they came in. (Right)

#### Shortcut Rule 7 :

When the first action completed before the second one started, the Past Perfect Tense for the first finished action and the Simple Past Tense for the Second are used.

The patient had died before the doctor arrived. (Right)

#### Shortcut Rule 8 :

After negative sentences, the question tag used should be in an ordinary interrogative form.

- She didn't like that book, didn't she? (Wrong)
- She did not like that book, did she? (Right)
- They have not told him the news, Haven't they? (Wrong)
- They have not told him the news, Have they? (Right)

#### Shortcut Rule 9 :

After Positive Statements, we use the negative interrogative.

- I am a student, Am I? (Wrong)
- I am a student, Aren't I? (Right)
- Let's play for some Time, Shall We? (Right)
- He works hard, Does He? (Wrong)

#### Shortcut Rule 10 :

When the verb in the principal clause is in a past tense, the verbs in the subordinate clauses are normally in the Past Tense.

- He said that He will pass the examination. (Wrong)
- He said that he would pass the examination.(Right)
- They told me that they have paid the fees. (Wrong)
- They told me that they had paid the fees. (Right)

#### Adjectives - Shortcut Rules - Part 1

Friends, in our English Grammar Shortcut rules series now we shall discuss the Rules of Adjectives. Before going into details lets start with the basic definition of Adjectives followed by some examples.

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# English

#### Basic Definition of Adjective :

Simply we can say that Adjectives are describing words. Adjectives are words that describe or modify nouns.

#### > Examples :

- Sizes : big, small, large, thin, thick
- Shapes : triangular, round, square, circular
- Colors : black, blue, white, green, red
- Personality : happy, sad, angry, depressed
- Time : Yearly , monthly, annually
- Ages : new, young, old, brand-new, second-hand
- **Sounds** : Loud, noisy, quiet, silent
- Tastes : juicy, sweet
- Qualities : good, bad, mediocre
- Now lets have a look at the Rules on Adjectives :

#### Shortcut Rule 1 :

In a comparison, the conjunction 'than' should be followed by 'any other' If a person / thing is compared with any other person / thing among some / many.

- Mumbai is greater than any city in India. (Wrong)
- Mumbai is greater than any other city in India. (Right)

#### Shortcut Rule 2 :

In comparisons, the monosyllable words like "hot / easy / tall / small" should not be used with more / most.

- This question is more easier than that. (Right)
- This question is easier than that. (Right)
- He is more taller than Kumar. (Wrong)
- He is taller than Kumar. (Right)

#### Shortcut Rule 3 :

- Elder / Eldest should be used with the members of the same family.
- Older/ Oldest these comparative adjective denote the age of person / thing.
- > Example :
- He is elder to me. (He and me belong to one family).
- Ronald Reagan was the oldest person elected to the Presidency in US history (Not specifying a family)
- This is the eldest tree in the garden (Wrong)
- This is the oldest tree in the garden. (Right)

#### Shortcut Rule 4 :

While comparing the objects, we should see that a noun is compared with another but not with some other word.

- The population of Hyderabad is greater than Nagpur (Wrong)
- The population of Hyderabad is greater than that of Nagpur (OR) (Right)
- The population of Hyderabad is greater than the population of Nagpur. (Right)
- The climate of Ooty is better than Chennai. (Wrong)
- The climate of Ooty is better than that of Chennai. (Right)

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#### Articles - Shortcut Rules

#### > Rule 1 :

The indefinite article 'A' should be used before the word 'Half' when it follows a whole number.

- I stayed in Madras for one and half years. (Wrong)
- I stayed in Madras for one and a half years. (Right)
- He spent one and half a half rupee. (Wrong)
- He spent one and a half rupees. (Right)



- She is better of the two sisters. (Wrong)
- She is the better of the two sisters. (Right)
- This is the best of the two books. (Wrong)
- This is the better of the two books.(Right)

#### ≻ Rule 3 :

With the names of meals such as Break fast / Lunch / Dinner / Supper, no article should be used in a general way except in particular causes.

- I have the breakfast at 8 hrs in the morning (Wrong)
- I have breakfast at 8 hrs in the morning (Right)

#### ➢ Rule 4 :

The + Positive Adjective represent the whole class, and take a plural verb.

- The rich is responsible for the lawlessness in the country. (Wrong)
- The rich are responsible for the lawlessness in the country. (Right) Say 'The poor are / The young are / The old are' etc....

#### ➢ Rule 5 :

After Di- Transitive Verbs like Elect / Make / Appoint, articles should not be used except when they are used as Mono transitive verbs.

- We appointed him a chairman. (Wrong)
- We appointed him chairman (Right)
- We made him a leader (Wrong)
- We made him leader. (Right)
   The Govt. has appointed a Committee (mono transitive) (As a mono transitive verb)

#### ➢ Rule 6 :

After type of / kind of / sort of / post of / title of / rank of / articles are not used.

- He is not that sort of a man. (Wrong)
- He is not that soft of man. (Right)

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- He was promoted to the rank of a General manager. (Wrong)
- He was promoted to the rank of General manager. (Right)

#### Adverbs in English Shortcut Rules

#### What are Adverbs???

An adverb is a word that tells us more about a verb. It "qualifies" or "modifies" a verb. Lets try to understand this with a small example.

#### Adverb Example:

Sunaina walks gracefully (The word 'gracefully' is an adverb. It modifies the verb 'to walk'.)

□ Now lets have a look at some important rules of Adverbs.

#### ➢ Rule 1 :

- The adverbs 'too much' is used with nouns and 'much too' is used with adjectives.
- Too much pain / Too much insincerity (Nouns)
- Much too painful / much too careless (Adjectives)
- > Examples :
- His failure is too much painful for me (Wrong)
- His failure is much too painful for me (Right)
- His wife's rude behavior gives him much too pain (Wrong)
- His wife's rude behavior gives him too much pain (Right)

#### ➢ Rule 2 :

Before the word 'Enough' an adjective under positive form should be used.

- He is more intelligent enough to follow you. (Wrong)
- He is intelligent enough to follow you. (Right)
- She is enough lucky to get the job. (Wrong)
- She lucky enough to get the job. (Right)

#### ➢ Rule 3 :

The adverb quite ('quite means perfectly/ completely) should not be used with the adjective 'Handsome'.

- He is quite handsome. (Wrong)
- He is very handsome. (Right)

#### ➢ Rule 4 :

Late / Lately. The adverb 'late' indicates time and lately means recently.

- He was punished for coming lately. (Wrong)
- He was punished for coming late. (Right)

#### ➢ Rule 5 :

When we begin a sentence with 'seldom / never / hardly / rarely / scarcely / barely / neither / never, the rule of inversion should be applied (i.e.,) an auxiliary verb is used before the subject.

- Hardly he goes to school. (Wrong)
- Hardly does he go to school. (Right)
- Seldom I got to films. (Wrong)

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# English

- Seldom do I got to films. (Right)
- No sooner the school bell rings than all the boys go to their class rooms. (Wrong)
- No sooner does the school bell ring, than all the boys go to their class rooms.
- After Only + adverbial expression.
- Only by working hard, he got success. (Wrong)
- Only by working hard, did he get success. (Right)
- Not only but also
- Not only she reads but also she writes. (Wrong)
- Not only does she read but also writes. (Right)

#### ➢ Rule 6 :

The adverbial phrase 'No less than' should be used with uncountable nouns whereas 'No fewer than' is used with countable nouns.

- There were no less than forty people who were killed in the accident. (Wrong)
- No fewer than forty people were killed in accident. (Right)

#### ≻ Rule 7 :

The adverb (As) is not used after call and consider.

- He called me as a fool (Wrong)
- He called me a fool. (Right)
- I always consider him as my brother. (Wrong)
- I always consider him my brother. (Right)

#### ➢ Rule 8 :

The derived adjectives such as interested / pleased / satisfied / delighted are used with 'much' but not 'very'.

- I am very interested to play cricket. (Wrong)
- I am much interested to play cricket. (Right)

#### ➢ Rule 9 :

The adverb 'very' is used with positive adjectives and 'much' with comparative adjective forms.

#### **Conjunctions in English - Shortcut**

#### ➢ Rule 1 :

The co-relative conjunctions are used in pairs.

- 1. Not only but also 2. Either or
- 3. Neither nor 4. Both and
- 5. Though yet 6. Whether or

#### > Please see that the pair is properly used.

- They will either do the work else return the money. (Wrong)
- They will either do the work or return the money. (Right)
- Both kumar as well as Ravi must finish it. (Wrong)
- Both kumar and Ravi must finish it. (Right)
- Not only does he read but also writes. (Right)
- Though he is rich but he is economical. (Wrong)

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# English

Though he is rich yet he is economical. (Right)

#### ➢ Rule 2 :

After the adverbs "Hardly / Scarcely", the conjunction 'when or before' should be used.

- Hardly had he left the place than the Bomb exploded. (Wrong)
- Hardly had he left the place when the Bomb exploded. (Right)

#### ➢ Rule 3 :

After 'Rather / Other, the subordinating conjunction 'Than should be used.

- He has no other object but to get a handsome job. (Wrong)
- He has no other object than to get a handsome job. (Right)
- I would rather buy a scooter but not a cycle. (Wrong)
- I would rather buy a scooter than a cycle. (Right)

#### ➢ Rule 4 :

After the subordinating conjunction 'lest' the auxiliary 'should' is used. Lest - for fear that / If it is not so.

- Work hard lest you fail. (Wrong)
- Work hard lest you should fail. (Right)

#### ≻ Rule 5 :

The connecting word 'that' is used with the adjective phrase 'the same/the only/superlative adjectives/all

- This is the same book which I wanted. (Wrong)
- This is the same book that I wanted. (Right)

#### ➢ Rule 6 :

The conjunction 'or' is used with not / never.

- I have never spoken to him nor written to him. (Wrong)
- I have never spoken to him or written to him. (Right)

#### ➢ Rule 7 :

With the word 'such' the connective 'that' may be used.

- There was such a noise what we could not hear ourselves. (Wrong)
- There was such a noise that we could not hear ourselves. (Right)
- ➢ Rule 8 :

>Until - Denotes Time

> Unless - Denotes Condition

- You will not succeed until you work hard. (Wrong)
- You will not succeed unless you work hard. (Right)
- want to stay here unless she speaks the truth. (Wrong)
- I want to stay here until she speaks the truth. (Right)
- You cannot do well until you prepare yourself. (Wrong)
- You cannot do well unless you prepare yourself. (Right)

#### **Rule** 9 :

After the connective 'because' the words ' so / therefore / as' are not used.

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# English

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- Because he came late so he failed to see her. (Wrong)
- Because he came late, he fail to see her. (Right)

#### ➢ Rule 10 :

The adverb 'Not' should not be used with the connective 'Till/unless/lest/until' in that clause.

- Until he does not solve this problem, I will stay with him. (Wrong)
- Until he solves this problem, I will stay with him. (Right)
- Unless they do not work sincere, they will not succeed. (Wrong)
- Unless they work sincerely, they will not succeed. (Right)

#### ➢ Rule 11 :

When 'since' is used as a conjunction should be preceded by present perfect tense and followed by a verb in the past tense to denote point of time.

- Many things have happened since I have left the school. (Wrong)
- Many things have happened since I left the school. (Right)

# English

# Lesson 3 : Tense

#### Tenses in English Grammar with Examples

Tense is a form of a verb which is used to indicate the time, and sometimes the continuation or completeness, of an action in relation to the time of speaking. The origin of the word Tense is the latin word Tempus, which means Time. In simple words we can say that the Tense is a method which is used to refer to time - past, present and future. Tense tells you when the action happens.

#### **D** There are three main tenses:

- Present Tense
- Past Tense
- Future Tense

#### **D** Each main tense is divided into sub tenses like

- Simple
- Continuous
- Perfect
- Perfect Continuous tenses.
- lets have a look at the following table

#### > Tenses Table :

	Simple	Continuous	Perfect	Perfect Progressive
Prese nt	Write	am/is/are writing	have/has written	Have / has been writing
Past	Wrote	was/were writing	had written	had been writing
Futur e	Will/Shall write	will be / shall be writing	will have/shall have written	will have been/ shall have been finishing

Where and how to use tenses.

#### Usage of Tenses :

#### Present Simple :

A present simple tense is used, to show a regular or habitual actions or a universal truth

Example : The sun rises in the east

He goes to school at 9.AM everyday

- □ in future clauses of time and condition
- Example : If it rains, I shall not come shall come as soon as I finish my homework.

#### Present Continuous : A Present continuous tense is used,

- to show an action which is now in progress
- Example :
- The servant is watering the plants

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# English

- The children are playing outside
- □ to show a temporary action which is not actually in progress at that time.
- ➢ Example
- Now I am reading Gr8AmbitionZ.
- He is staying with his uncle.
- □ to show as already decided future action.
- > Example:
- We are going for a movie today evening.
- The Prime minister is visiting the cities tomorrow.

#### Present Perfect : A present perfect tense is used,

- $\hfill\square$  to show an action completed in the immediate past.
- > Example
- He has just left the class.
- We have just decided to go for a movie.
- to show a past action where the time of action is unknown or indefinite.
- > Example
- He has gone to Bombay.
- I have seen you some where.
- □ to talk of a past action extending up to the present.
- > Example
- Forty years have passed since India became Independent.
- He has been in hospital since Monday.

#### Present Perfect Continuous :

A Present Perfect Continuous tense is used to show an action already started and still going on.

- Example
- He has been waiting for you for two hours.
- I have been staying here since 1985.

#### Past Simple : A Past simple tense is used,

- □ to show an action completed in the past
- ➤ Example
- I got your letter last week.
- He went to Bombay yesterday.
- to show a discontinued past habitual action.
- > Example
- We met in my house on every Sunday last year.
- While in Bombay I went for a movie on every Sunday.

#### Past Continuous :

A past continuous tense is used to show an action which was going on at a particular time in the past.

- Example
- When I saw him he was reading a novel.
- He jumped out of the train while it was moving.

#### Past Perfect :

A Past Perfect tense is used to show an action which was over at a past time.

> Example

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## English

- The train had left before we reached the station.
- I had finished my work before the guests arrived.

#### Past Perfect Continuous :

A past perfect continuous tense is used to show an action started earlier and was going on up-to a particular time in the past.

- ➢ Example
- When I joined the college Mr. Sharma had been teaching there for three years.
- When I met him he had been painting a picture for three days.

#### Future Simple :

A Future Simple tense is used to show an action which is yet to happen.

- > Example
- The classes will commence on next Monday.
- I shall meet you next week.

#### Future Continuous :

A Future Continuous tense is used to show an action which will be over at a particular time in the future.

- Example
- When I reach home, my friends will be waiting for me.
- When you come tomorrow I shall be writing the notes.
- Future Perfect :

A Future Perfect tense is used to show an action which will be over at a particular time in the future.

- Example
- By the time we reach there, the classes will have started.
- Your uncle will have left for office before you reach there.

#### Future Perfect Continuous :

A Future Perfect Continuous is used to show an already started action which will be going on for a particular time in the future.

- > Example
- By the end of this year, we will have been studying here for five years.

# Lesson 4 : Active voice / Passive Voice

Here we shall discuss about Voice. There are two special forms for verbs called voice. Those are The active voice is the "normal" voice. This is the voice that we use most of the time. You are probably already familiar with the active voice. In the active voice, the object receives the action of the verb. The passive voice is less usual. In the passive voice, the subject receives the action of the verb. Have a look at the following table of examples for better understand of the voices.

The Active voice	The Passive voice
Cats Eat Fish.	Fish are Eaten By Cats.

### > Now Lets see Where and When we should use Passive Voice

1. Passive voice is used when the focus is on the action. It is not important or not known, however, who or what is performing the action.

> Example:

"A letter was written." The focus, here, is on the fact that a letter was written. We don't know, however, who wrote it.

2. Sometimes a statement in passive is more polite than active voice. Have a look at the following example.

> Example:

A vase was broken. Focus, here, is on the fact that a vase was broken, but we don't blame anyone. Compare this to: "You broke the vase."

Form of the passive voice:

## Subject + the appropriate form of to be + Past Participle

> Note :

The appropriate form of to be = To be is put in the the tense of the active voice main verb. When rewriting active sentences in passive voice, note the following :

- The object of the active sentence becomes the subject of the passive sentence.
- The form of the verb is the appropriate form of to be (the tense of the active voice main verb) + the past participle.
- The subject of the active sentence becomes the object of the passive sentence (or is dropped.)

Example:

Active -		
Shivani makes	tea	
(Subject) (verb)	(object)	
Passive –		
Теа	is made	by Shivani
(Object becoming or dropped)	(verb)	( subject becoming object subject)

### > Examples of the passive voice:

Tense		Subject	Verb	Object
Simple Present	Active:	Shivani	makes	Tea.
	Passive:	Теа	Is made	By shivani.
Present Progressive	Active:	Shivani	Is making	Tea.
	Passive:	Теа	is being made	By shivani.
Simple Past	Simple Past Active:		made	Tea.
	Passive:	Теа	Was made	By shivani.

	Active :	Shivani	Was making	Tea.
Progressive	Passive :	Теа	Was being made	By Shivani.
Present Perfect	Active :	Shivani	Has made	Tea.
Fresent Ferrect	Passive :	Теа	Has been made	By Shivani.
De et De ufe et	Active :	Shivani	Had made	Tea.
Past Perfect	Passive :	Теа	Had been made	By Shivani.
Future simple	Active :	Shivani	Will make	Tea.
Tuture simple	Passive :	Теа	Will be make	By Shivani.
	Active :	Shivani	Will have made	Tea.
Future perfect	Passive :	Теа	Will have been made	By Shivani.
Conditional	Active :	Shivani	Would make	Tea.
Conditional	Passive :	Теа	Would be made	By Shivani.
Modals	Active :	Shivani	Can make	Tea.
woudis	Passive :	Теа	Can be made	By Shivani.

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#### Passive voice sentences with two Objects:

Rewriting an active sentence with two objects in passive voice means that one of the two objects becomes the subject, the other one remains an object. Which object to transform into a subject depends on what you want to put the focus on.

#### Have a look at the following Examples

Active / Passive	Subject	Verb	Object 1	Object 2
Active:	Shivani	offered	A flower	to me.
Passive:	A flower	was offered	to me	by Shivani.
Passive:	I.	was offered	aflower	by Shiavani.

#### Impersonal Passive:

- □ Have a look at the following Examples :
- They say that the planet is in danger.
- It is said that the planet is in danger.
   This type of passive is called impersonal because we use the impersonal form "it is..." This is only possible with verbs of perception (e. g. say, think, know ...)
- > Example:
- It is said that...
- It is thought that...
- It is believed that...
- It is known that...
- It is also common that we start the passive form of these sentences with the subject of the *that clause*:
- > Example:
- They say that the planet is in danger.= The planet is said to be in danger.
- They think that women live longer than men. = Women are thought to live longer.

#### **Irregular Verbs**

#### What are these Irregular Verbs ?

- Before going into the details, first lets discuss What are the Regular Verbs ?
- Well, we can call the verbs which contain the ed at the end of the Simple Past and Past Participle forms as the Regular Verbs. So the format of the regular verbs is Base Verb + ed.

Infinitive	Simple past	Past Participle
Play	Played	Played
Visit	Visited	Visited
Work	Worked	worked

- Now lets have a look at some Examples of the regular verbs :
- Ok, you can take plenty of examples like this for Regular verbs. Now lets have a look at the Irregular Verbs. In contrast to the Regular verbs, irregular verbs are those verbs for which the above pattern of conjugation don't apply.

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## > Now Lets have a look at some Irregular Verbs :

Simple Past Tense	Past Participle
awoke	awoken
was, were	been
bore	born
beat	beat
became	become
began	begun
bent	bent
beset	beset
bet	bet
bid/bade	bid/bidden
bound	bound
bit	bitten
bled	bled
blew	blown
broke	broken
bred	bred
brought	brought
broadcast	broadcast
built	built
burned/burnt	burned/burnt
burst	burst
bought	bought
cast	cast
caught	caught
chose	chosen
clung	clung
	awoke was, were bore beat beat beat became began bent beset bet bet bid/bade bound bit bled blew bled blew broke broke broke broke broke broke broke broadcast built burned/burnt burned/burnt burnet burnet bought cast caught chose

## English

come	came	come
cost	cost	cost
creep	crept	crept
cut	cut	cut
deal	dealt	dealt
dig	dug	dug
dive	dived/dove	dived
do	did	done
draw	drew	drawn
dream	dreamed/dreamt	dreamed/dreamt
drive	drove	driven
drink	drank	drunk
eat	ate	eaten
fall	fell	fallen
feed	fed	fed
feel	felt	felt
fight	fought	fought
find	found	found
fit	fit	fit
flee	fled	fled
fling	flung	flung
fly	flew	flown
forbid	forbade	forbidden
forget	forgot	forgotten
forego (forgo)	forewent	foregone
forgive	forgave	forgiven
forsake	forsook	forsaken

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## English

freeze	froze	frozen
get	got	gotten
give	gave	given
go	went	gone
grind	ground	ground
grow	grew	grown
hang	hung	hung
hear	heard	heard
hide	hid	hidden
hit	hit	hit
hold	held	held
hurt	hurt	hurt
keep	kept	kept
kneel	knelt	knelt
knit	knit	knit
know	knew	know
lay	laid	laid
lead	led	led
leap	leaped/leapt	leaped/leapt
learn	learned/learnt	learned/learnt
leave	left	left
lend	lent	lent
let	let	let
lie	lay	lain
light	lighted/lit	lighted
lose	lost	lost
make	made	made
mean	meant	meant
meet	met	met
misspell	misspelled/misspelt	misspelled/misspelt
mistake	mistook	mistaken

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## English

	Parallelism
	Here we shall discuss about PARALLELISM. An important topic, which is helpful to you in solving English
	Language Exams Now have a look at the following Points.
	Item in a series must be parallel : I mean, they must have the same Grammatical form.
$\triangleright$	> Nouns
	He Likes <u>music,</u> art, and <u>science.</u>
	> Gerunds :
	He likes <u>dancing, Swimming</u> , and <u>painting.</u> (Verb + Ing Form)
	> Adjectives :
	He is <u>tall, cool</u> , and <u>handsome. (</u> Adj)
	They wanted <u>to paint</u> , the living room, <u>to lay a new carpet, and to buy</u> a new sofa. (Infin)
	Past Tense :
~	The Romans <u>conquered</u> , <u>colonized</u> , and <u>governed</u> much of the world.
Þ	Past Perfect Tense :
~	He had finished the game, had taken a shower, and had eaten lunch by the time I went to his house.
	Note:
	The auxiliary "had" may be omitted in the second and the third verb phrases.
•	The structure joined by and, but, as, or then, or although must have the same grammatical form.
	And :
	He enjoyed the music of spain and the sculpture of France (N PHRASE)
	> But :
	That verb form is not active, but passive (Adj)
	> As:
	Taking the bus can be as costly as taking a plane (V + Ing)
	> Or :
	He wanted to borrow a car or to rent one while his car was being repaired. (Infin)
	> Than :
	Eating in a restaurant is more fun than cooking at home
	Although :
	Although he liked to eat good food, he did not like to pay high prices for it. (Infin)
1	Now lets see some Examples :
	<ul> <li>Her husband had bought a car, found a job, and choose a school for the children before she arrived.</li> </ul>
•	(Wrong)
•	<ul> <li>Her husband had bought a car, found a job, and chosen a school for the children before she arrived.</li> </ul>
·	(Right)
•	<ul> <li>That soup should not be served hot, but at a cold temperature. (Wrong)</li> </ul>
•	That soup should not be served hot, but cold. (Right)
•	Renting and apartment can be as expensive as to buy a house. (Wrong)
•	Renting an apartment can be as expensive as buying a house. (Right)
•	He is young, intelligent, and has charm. (Wrong)
•	
	<ul> <li>She likes to read, to travel and blogging. (Wrong)</li> </ul>
*	She likes to read, to travel, and to blog. (Right)
	Conditionals

There are two kinds of conditionals

Real

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**RBI-SBI-IBPS-SSC** English **Reliable Academy** Unreal Real conditions are used for possible situations. The present tense is used in the if - clause (or conditional clause), and the future tense is used in the result clause. If he comes to the library, I will give him these books. Pres Fut (it is possible that he will come) This is an Open Condition. Unreal conditions are used for impossible or unreal situations. The past tense is used in the "If-clause" and would, could, or migh, + the simple verb is used in the main clause. If she practiced well, she could win the game That means She doesn't practice well (check the difference between this example and the above mentioned example) If she came to my house, I would give her your message. That means, She doesn't come to my house. \* This is an unlikely condition. When the past perfect is used in the "If-clause", and would, could, or might + have + the past participle are used in the main clause. If she had come to my house, I would have given her your message. would + have + Past part past perf. (she dint come to my house) \* This is a closed condition. We can summarize the usage of the conditionals discussed above as given below : If Clause If + Present ..... If + Past ..... If + Past Perfect ..... Some points to Remember :  $\geq$ In general, avoid using would in the if-clause In present time unreal if - clauses, the correct form of the verb to be for all persons is were Have a look at some Examples : If he <u>were</u> rich, he would go the U.S.A for higher studies. If i were a bird, I would fly to England without VISA. Conditionals in Sentence Correction in Competitive Exams : The following examples will make clear some of the common mistakes committed in the usage of conditionals. If I will win the contest, I will buy a new house. (Wrong) If I win the contest, I will buy a new house. (Right) If I had been there, I would make a speech(Wrong) If I were there, I would make a speech. (Right) If I had been there, I would have made a speech. (Right) If I would have a degree from that University, I would have a degree from that University, I would get a good job. (Wrong) If I had a degree from that University, I would get a good Job. (Right) www.reliableacademy.com Founder : Manohar Patil Page 37

### **Comparatives and Superlatives**

In this article we shall discuss about Comparatives and Superlatives. First lets see what are these comparatives and superlatives and how to use them.

#### Comparatives :

We use comparatives to compare two things or two people. (e.g He is shorter than his wife.).

- Superlatives : Superlatives are used to compare more than two things or more than two people. (e.g. Mumbai is the biggest city in India).
- Note : To form comparatives and superlatives you need to know the number of syllables in the adjective.

Syllables are like "sound beats".

- > Example :
- "find" contains one syllable,
- but "finding" contains two find and ing.
- Hope you have got the basic idea on Comparatives, Superlatives and Sillables. Now lets have a look at some rules to form Comparatives and superlatives.

### 1. One syllable adjective ending in a silent 'e' — nice

- Comparative add 'r' nicer
- Superlative add 'st' nicest
- 2. One syllable adjective ending in one vowel and one consonnant big
- Comparative the consonant is doubled and 'er' is added bigger
- Superlative the consonant is doubled and 'est' is added biggest
- 3. One syllable adjective ending in more than one consonant or more than a vowel —high, cheap
- Comparative 'er' is added higher, cheaper
- Superlative 'est is added highest, cheapest
- 4. A two syllable adjective ending in 'y' happy
- Comparative 'y' becomes 'i' and 'er' is added happier
- Superlative 'y' becomes 'i' and 'est' is added happiest
- 5. Tow syllable or more adjectives without 'y' at the end exciting Comparative — more + the adjective + than — more exciting than Superlative — more + the adjective + than — the most exciting

#### **Examples:**

- The Nile River is longer and more famous than the Thames.
- Egypt is much hotter than Sweden.
- > Here is a table of Irregular comparatives and superlatives

Adjectives	Comparatives	Superlatives
Bad	Worse	worst
Far (distance)	farther	farthest
Far (extent)	further	furthest
Good	Better	best
Little	Less	least
Many	More	most
much	more	most

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	How to use comparatives and superlatives	!s ?			
	Comparatives		Superlatives		
	Comparatives are used to compare things or two people : Sachin is taller then Ram.	• two			
••	as + adjective + as				
A .	Examples: Raghav is as intelligent as Prabhas. Aamir is as popular as Sharukh				
	Either / or - Neither / nor				
	Now we shall discuss about the Usage of I Usage of Either / or : We can use either / or in a sentence in the			rring to a choice between tw	vo
$\blacktriangleright$	possibilities Example :				
	We can either study now or after the dinr Usage of Neither / Nor :	າer - it's	up to you.		
	We can use Neither / Nor in a sentence i things are not true.	n the n	egative sense when yo	ou want to say that two or n	nore
	Example : Neither my mother nor my father went to	o univer	situ		
	Rules you should keep in mind while using		•	r :	
•	<b>If both elements are singular, then the ve</b> Either the father or the mother has to atte ( Here father and mother are singular; so Neither Kareena nor Saif is going to the f	end the the verl	e meeting. b has is also singular)		also
	singular)				
•	However, if one of the elements is plural Either Jasmine or the girls are going to pre		=		
•	(the girls is plural; so the verb are is plural Neither the lecturer nor the students wer	ll too) re in the	classroom this mornin	ng.	
	(the students is plural; so the verb were is	s plurai	[00]		
	A Little / A Few - Little / Few Here we shall discuss about the difference	es and	usage of A little, a few	and very little, very few. A li	ittle,
$\blacktriangleright$	a few, (very) little and (very) few are quar A Little / A Few : The expressions A Little / A Few mean sor		nough.		
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#### Example :

- "I have got a little money" = I have got some money. It's enough for me to do what I want.
- "I have got a few friends" = I have got some or enough friends. We meet every day.

#### > (very) little and (very) few :

The expressions (very) little and (very) few mean hardly any or not enough.

Example :

- I have got (very) little money = I have got hardly any. I haven't got enough. I'll borrow some from my friend.
- I have got (very) few friends = I have got hardly any. I haven't got enough. I need to make new friends.
   Have a look at the following example table for a clear understanding of a little / a few and very little and very few.

Example	Meaning	
I have got a little money. I am going to pay the exam fee.	Some ( anough	
I have got a few friends. We meet everyday.	Some / enough	
I have got ( very) little money. I need to borrow some		
I have got (very) few friends. I need to make new friends.	Hardly any / not enough	

#### Now we shall discuss some rules :

#### □ Affirmative sentences :

A little, a few, (very) little and (very) few are generally used in affirmative statements, not negatives or questions.

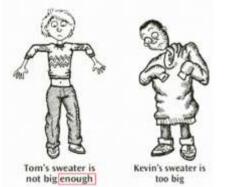
#### **Countable and uncountable nouns :**

A little and (very) little are used with uncountable nouns (money, bread, water...) A few and (very) few are used with countable nouns (friends, tables, teachers..)

- Now we shall discuss about the usage of Too and enough. These two indicate degree. They are used with adjectives.
- > **Too :** The meaning of Too is "more than what is needed".
- > Enough : The meaning of Enough is "sufficient".
- Have a look at some examples so that you can understand the usage of Too and Enough.
- He is too old to dance with those students.
- She is intelligent enough to get a good score in IBPS.
- You're not writing fast enough.
- I don't have enough money.
- He has too many girl friends.
- Uma has got too much patience
- Now lets see some important points you should keep in mind while using Too Too comes before adjectives and adverbs :
- It's too hot to wear that coat.
- I was walking too fast.

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## Enough/ too



Too much is used before uncountable nouns.

There is too much salt in this food.

Too many is used before countable nouns

There are too many students in this classroom.

Now lets see some important points you should keep in mind while using Enough.

#### Enough precedes adjectives and adverbs :

- He isn't young enough to dance with those students.
- We're not walking quickly enough.

Enough may also precedes nouns :

- We have enough money.
- I have not got enough money to pay the exam fees.

## Much, Many and A Lot

- In this article we shall discuss about the usage of Much, Many and A Lot. These three indicate a large quantity of something, for example "I have a lot of friends " means I have a large quantity of friends. These three are (much, many and a lot) are quantifiers.
- How much money have you got?
- I haven't got much money.
- I have got a lot.
- I have got a lot of money.
- How many students are in the classroom?
- There aren't many.
- There are a lot.
- There are a lot of/lots of students.

#### In the interrogative forms we use :

- □ Much with uncountable nouns. (money, bread, water...)
- > Example :
- How much money / bread / water...is there?
- □ Many with countable nouns. (students, desks, windows...)
- > Example :
- How many students / teachers / desks... are there?
- In the negative forms we use : Much with uncountable nouns. (money, bread, water...)
- > Example :
- I haven't got much money/bread/water...

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### English

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Many with countable nouns. (students, desks, windows...)

- > Example :
- There aren't many students / teachers / desks...
- In the affirmative forms we use :
  - A lot, A lot of, lots of with countable and uncountable nouns.
- > Example :
- "How many students are there in the classroom?"
- "There are a lot."
- "How many students are there in the classroom?"
- "There are a lot of / lots of students"..

#### In formal written English :

It is also possible (and preferable) to use many and much rather than a lot of, lots of and a lot in formal written English.

- > Example :
- There are many students.
- Much time was spent on studying.
- □ Remember friends, if you're speaking or writing to friends (informal), use a lot, a lot of, lots of. But if you want to be more formal, perhaps it is preferable to use much and many.
- Some more points to Remember : In affirmative sentences with so, as or too, we also use much / many.

Example :

"Ramani has so many friends."

"She has as many friends as Mohana."

"Mohan has too much money."

Now lets see the detailed view of the points mentioned above :

Interrogative	Negative	Affirmative
How many books are there ?	There aren't many.	There are a lot.
		There are a lot of books
		There are lots of books.
		There are many books. (formal)
How much money have you	I haven't got much.	I have got a lot.
got ?		I have got a lot of money.
		I have got lots of money.
		I have got much money .( formal )

#### I wish / if Only

Now we shall discuss about the usage of I wish / If Only in sentences.

#### There are three types of I wish / if only sentences:

- 1. Wish, wanting change for the present or future with the simple past.
- 2. Regret with the past perfect.
- 3. Complaints with would + verb.

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#### To express a wish :

- > The form of the sentence : If only / I wish + simple past
- > Example :
- If only I knew how to speak Spanish. (I don't know how to speak Spanish and I would like to learn how to speak)
- > Usage :
- To express a wish in the present or in the future.
- The simple past here is an unreal past.
- When you use the verb to be the form is "were".
- > Example:
- I wish I were a millionaire!

#### To express regret :

- > The form of the sentence : If only / I wish + past perfect
- > Example :
- If only I had woken up early. (I didn't wake up early and I missed the train.)
- > Usage :

#### To express a regret :

- The action is past.
- Complaining :
- > The form of the sentence : I wish / if only + would + verb
- > Example:
- I wish you wouldn't arrive so late all the time (I'm annoyed because you always come late and I want you to arrive on time)
- > Usage :
- To complain about a behavior that you disapprove.
- Expressing impatience, annoyance or dissatisfaction with a present action.

### Used to, be Used to, get Used to

> By using Used to you can express :

A particular thing always happened or was true in the past. But it no longer happens or is no longer true now:

- > Have a look at some examples of the usage of Used to :
- Shivani used to live in Bangalore.
- She used to dance every evening, but since she had that terrible lung disorder she doesn't dance anymore.
- Why don't you come and see me like you used to?
- Now lets see the forms of used to :

There are three forms for Used to. They are

- > Interrogative form :
- Did you use to dance regularly ?
- > Affirmative form :
- Yes, I used to go jogging nearly every day.
- Negative form :

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## English

- No, I didn't use to exercise on a regular basis.
- Used to, be used to, get used to :

Used to tells us that a particular thing always happened or was true in the past (see the above examples)

- Be used to is used to say that something is normal, not unusual.
- > Examples :
- I'm used to living alone.
- Don't worry, Mohan is used to driving for long hours. He has worked as a professional driver for 20 years.

#### Get used tells us that something is in the process of becoming normal.

- > Examples :
- He doesn't like that small town, but he'll get used to it.
- She found the heels too high, but she got used to them.
- Since the divorce, she has become very sad. But I think she'll get used to her new life.
- I got used to living in Canada in spite of the cold weather.
- Get used to and be used to are followed by either a noun or a gerund. Have a look at the following table.

Get used to + noun	Get used to + gerund ( verb + ing )
l got used <u>the noise</u>	I got used to <u>waking</u> up early
I am used to the hot weather	I am used to working late at night

## Lesson 5 : Idioms

- bot potato Speak of an issue (mostly current) which many people are talking about and which is usually disputed > A penny for your thoughts - A way of asking what someone is thinking Actions speak louder than words - People's intentions can be judged better by what they do than what they say. > Add insult to injury - To further a loss with mockery or indignity; to worsen an unfavorable situation. An arm and a leg - Very expensive or costly. A large amount of money. At the drop of a hat - without any hesitation; instantly.  $\geq$ Back to the drawing board - When an attempt fails and it's time to start all over Ball is in your court - It is up to you to make the next decision or step Barking up the wrong tree - Looking in the wrong place. Accusing the wrong person  $\succ$ Be glad to see the back of - Be happy when a person leaves.  $\geq$ Beat around the bush - Avoiding the main topic. Not speaking directly about the issue. Best of both worlds - All the advantages.  $\succ$ Best thing since sliced bread - A good invention or innovation. A good idea or plan. Bite off more than you can chew - To take on a task that is way to big. Blessing in disguise - Something good that isn't recognized at first. Can't judge a book by its cover - Cannot judge something primarily on appearance. Caught between two stools - When someone finds it difficult to choose between two alternatives. Costs an arm and a leg - This idiom is used when something is very expensive. Cross that bridge when you come to it - Deal with a problem if and when it becomes necessary, not before. **Cry over spilt milk** - When you complain about a loss from the past. Curiosity killed the cat - Being Inquisitive can lead you into an unpleasant situation. Cut corners - When something is done badly to save money. Cut the mustard [possibly derived from "cut the muster"] - To succeed; to come up to expectations; adequate enough to compete or participate > Devil's Advocate - To present a counter argument > Don't count your chickens before the eggs have hatched - This idiom is used to express "Don't make plans for something that might not happen". > Don't give up the day job - You are not very good at something. You could definitely not do it professionally. > Don't put all your eggs in one basket - Do not put all your resources in one possibility. > Drastic times call for drastic measures - When you are extremely desperate you need to take drastic actions.  $\geq$ Elvis has left the building - The show has come to an end. It's all over. > Every cloud has a silver lining - Be optimistic, even difficult times will lead to better days.
  - **Far cry from** Very different from.
  - > Feel a bit under the weather Feeling slightly ill.
  - Sive the benefit of the doubt Believe someone's statement, without proof.
  - > Hear it on the grapevine This idiom means 'to hear rumors' about something or someone.
  - > Hit the nail on the head Do or say something exactly right
  - Hit the sack / sheets / hay To go to bed.
  - > In the heat of the moment Overwhelmed by what is happening in the moment.

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## English

- It takes two to tango Actions or communications need more than one person
- Jump on the bandwagon Join a popular trend or activity.
- Keep something at bay Keep something away.
- > Kill two birds with one stone This idiom means, to accomplish two different things at the same time.
- > Last straw The final problem in a series of problems.
- Let sleeping dogs lie do not disturb a situation as it is since it would result in trouble or complications.
- > Let the cat out of the bag To share information that was previously concealed
- Make a long story short Come to the point leave out details
- Method to my madness An assertion that, despite one's approach seeming random, there actually is structure to it.
- > Miss the boat This idiom is used to say that someone missed his or her chance
- > Not a spark of decency No manners
- > Not playing with a full deck Someone who lacks intelligence.
- > **On the ball** When someone understands the situation well.
- Once in a blue moon Happens very rarely.
- > Picture paints a thousand words A visual presentation is far more descriptive than words.
- > Miss the boat This idiom is used to say that someone missed his or her chance
- > Not a spark of decency No manners
- > Not playing with a full deck Someone who lacks intelligence.
- > Off one's rocker Crazy, demented, out of one's mind, in a confused or befuddled state of mind, senile.
- > Piece of cake A job, task or other activity that is easy or simple.
- > Put wool over other people's eyes This means to deceive someone into thinking well of them.
- See eye to eye This idiom is used to say that two (or more people) agree on something.
- > Sit on the fenc This is used when someone does not want to choose or make a decision.
- > Speak of the devil! This expression is used when the person you have just been talking about arrives.
- Steal someone's thunder To take the credit for something someone else did.
- > Take with a grain of salt This means not to take what someone says too seriously.
- Taste of your own medicine Means that something happens to you, or is done to you, that you have done to someone else
- > To hear something straight from the horse's mouth To hear something from the authoritative source.
- > Whole nine yards Everything. All of it.
- > Wouldn't be caught dead Would never like to do something
- > Your guess is as good as mine To have no idea, do not know the answer to a question

### English

## Lesson 6 : List of one word

- Audience  $\geq$
- Altruist  $\geq$
- > Atheist
- $\geq$ Anthropologist
- Autocracy
- > Autobiography
- > Amputate
- Arsenal
- Archives  $\geq$
- > Amateur
- Aristocracy
- Aquatic
- Amphibian
- Ambidexter
- Alimonv
- Anthology
- $\geq$ Abdication
- Arbitrator
- $\geq$ Astronomer
- Astrologer
- Anthology
- Axiom  $\geq$
- Agenda
- Anarchist
- > Almanac
- Bigamy
- $\geq$ Bibliophile
- Bouquet
- > Bureaucracy
- > Belligerent
- Biennial
- $\geq$ Blasphemy
- > Creche
- Cosmopolitan
- Chauffeur
- Curator
- Carnivorous
- Cannibal

- $\geq$ Cloak room
- > Cynosure
- $\geq$ Connoisseur
- $\geq$ Crusade
- Choreographer - one, who teaches dancing  $\geq$

Founder : Manohar Patil

- a number of people listening to a lecture

- one, who considers the happiness and well-being of others first
- a person who does not believe in God
- one, who studies the evolution of mankind
  - government by one person
  - the life history of a person written by himself
  - to cut off a part of a person's body which is infected
  - a place for ammunition and weapons
- a place where government or public records are kept
  - a man who does a thing for pleasure and not as a profession
- government by the nobles
- animals/plants ere which live in water
- animals which live both on land and sea
- one, who can use either hand with ease
- allowance paid to wife on legal separation
- a collection of poems
- voluntary giving up of throne in favour of someone
- a person, appointed by two parties to solve a dispute
- a person, who studies stars, planets and other heavenly bodies
- a person who studies the influence of heavenly bodies on human beings
- a collection of poems
- a statement which is accepted as true without proof
- a list of headings of the business to be transacted at a meeting
- one, who is out to destroy all governance, law and order
- an annual calender with positions of stars
- the practice of having two wives or husbands at a time
- a lover and collector of books
- a collection of flowers
- government by the officials
  - a person, nation that is involved in war
  - an event which happens once in two years
  - the act of speaking disrespectfully about sacred things
  - a nursery where children are cared for while their parents are at work
  - a person who regards whole world as his country
  - one, who is employed to drive a motor car
  - a person incharge of a museum
- one, who lives on flesh
  - one, who feeds on human flesh
- Contemporaries belonging to or living at the same time
  - a place for luggage at railway station
  - centre of attraction
    - a critical judge of any art and craft
  - a religious war
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Cacographist	<ul> <li>a person, who is bad in spellings</li> </ul>	
Calligraphist	– a person, who writes beautiful handwriti	ng
> Cynic	- one, who sneers at the aims and beliefs of	of his fellow men
Convalescent	<ul> <li>one, who is recovering health</li> </ul>	
Cavalry	<ul> <li>soldiers, who fight on horse back</li> </ul>	
Cardiologist	– a person, who is specialist in heart diseas	ses
Cartographer	– one, who draws maps	
Dormitory	<ul> <li>– the sleeping rooms with several beds esp</li> </ul>	pecially in a college or institution
Drawn	<ul> <li>– a game that results neither in victory nor</li> </ul>	in defeat
Elegy	<ul> <li>a poem of lamentation</li> </ul>	
Epitaph	<ul> <li>words which are inscribed on the grave of</li> </ul>	or the tomb in the memory of the buried
Ephemeral	<ul> <li>lasting one day</li> </ul>	
Effeminate	<ul> <li>a person who is womanish</li> </ul>	
Emigrant	<ul> <li>– a person who leaves his own country and</li> </ul>	d goes to live in another
Edible	– fit to be eaten	
Egotism	<ul> <li>practice of talking too much about onese</li> </ul>	elf
Encyclopaedia	- a book that contains information on varie	ous subjects
Epicure	<ul> <li>– one, who is devoted to the pleasure of ea</li> </ul>	ating and drinking
Florist	<ul> <li>– one, who deals-in flowers</li> </ul>	
Fastidious	<ul> <li>– one, who is very -selective in one's taste</li> </ul>	
Fanatic or Bigot	<ul> <li>– one, who is filled with excessive and mist</li> </ul>	taken enthusiasm in religious matters
> Fatal	<ul> <li>causing death</li> </ul>	
Fatalist	<ul> <li>– one, who believes in fate</li> </ul>	
Facsimile	<ul> <li>– an exact copy of handwriting, printing et</li> </ul>	с
🕨 Fauna	<ul> <li>the animals of a certain region</li> </ul>	
Flora	<ul> <li>the plants of a particular region</li> </ul>	
Fratricide	<ul> <li>murder of brother</li> </ul>	
Fugitive	- one, who runs away from justice or the la	aw
Fragile	– easily broken	
Feminist	– one, who works for the welfare of the wo	omen
Granary	– a place for grains	
Genocide	– murder of race	
> Hangar	<ul> <li>a place for housing aeroplanes</li> </ul>	
> Hive	– a place for bees	
Horticulture	- the art of cultivating and managing gard	ens
Homicide	– murder of man	
Hearse	<ul> <li>a vehicle which is used to carry a dead bo</li> </ul>	-
Hedonist	- one, who believes that pleasure is the ch	
Horizon	– a line at which the earth and the sky seer	
Honorary	<ul> <li>holding office without any remuneration</li> </ul>	
> Heretic	<ul> <li>– one, who acts against religion</li> </ul>	
Herbivorous	– one, who lives on herbs	
Insolvent/	– a person who is unable to pay his Bankru	ipt debts
> Inaudible	– a sound that cannot be heard	
Inaccessible	<ul> <li>– that cannot be easily approached</li> </ul>	
Incorrigible	<ul> <li>incapable of being corrected</li> </ul>	
Irreparable	<ul> <li>incapable of being repaired</li> </ul>	and a floater of the
Illegible	<ul> <li>incapable of being read Inevitable – incapable</li> </ul>	pable of being avoided

RBI-SBI-IBPS	-SSC	English	Reliable Academy
Impracticable	– incapable o	f being practiced	
Immigrant	– a person wł	no comes to one country from anoth	er in order to settle there
Invincible	– one, too str	ong to be overcome	
Indelible	<ul> <li>– that cannot</li> </ul>	be erased	
Incognito	– travelling u	nder another name than one's own	
Indefatigable	– one, who d	oes not tire easily	
Infallible	– one, who is	free from all mistakes and failures	
Invigilator	– one, who su	pervises in the examination hall	
Itinerant	– one, who jo	ourneys from place to place	
Infirmary	– a home or r	oom used for ill or injured people	
Infanticide	– murder of a	in infant	
Infantry	– soldiers, wł	no fight on foot	
Inflammable	<ul> <li>liable to cat</li> </ul>	ch fire easily	
Interregnum	– a period of	interval between two reigns or gover	rnments
Kennel	– a place for o	dogs	
Lunatic asylum	<ul> <li>– a home for</li> </ul>	lunatics	
Lexicographer	– one, who co	ompiles a dictionary	
Loquacious	– one, who ta	alks continuously	
Linguist	– one, who is	skilled in foreign languages	
Lapidist	– one, who cu	uts precious stones	
Misanthrope	<ul> <li>– a hater of n</li> </ul>	nankind	
Misogamist	– one, who h	ates marriage	
Mortuary	– a place, wh	ere dead bodies are kept for post mo	ortem
Mercenery	<ul> <li>working on</li> </ul>	ly for the sake of money	
Matricide	– murder of r	nother	
Martyr	– one, who di	ies for a noble cause	
Maiden speech	– the first spe	ech delivered by a person	
Mint	– a place whe	ere coins are made	
Misogynist	<ul> <li>– a hater of w</li> </ul>	vomankind	
Morgue	– a place, wh	ere dead bodies are kept for identific	cation
Mammals	– animals wh	ich give milk	
Monogamy	<ul> <li>the practice</li> </ul>	e of marrying one at a time	
Missionary	– a person, w	ho is sent to propagate religion	
Numismatics	– the study o	f coins	
Namesake	– a person ha	ving same name as another	
Nostalgia	_	sire to return home, home sickness	
Novice or Tyro		anything, inexperienced	
Narcotic		for producing sleep	
Optimist	•	no looks at the brighter side of things	5
Orphan	– one, who h	as lost parents	
Omnipresent		present everywhere	
Omnipotent	– one, who is	-	
Omniscient		nows everything	
Opaque		cannot be seen through	
Obituary		in the newspaper of the funeral of th	ne one deceased
Orphanage	– a home for		
Obstetrician		skilled in midwifery	
> Ostler		ooks after horses at an inn	
Omnivorous	– one, who ea	ats everything	

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$\triangleright$	Pessimist	– a person who looks at the dark	er side of things	
$\triangleright$	Potable	– fit to drink		
$\triangleright$	Post mortem	<ul> <li>an examination of dead body</li> </ul>		
$\triangleright$	Philanthropist	<ul> <li>a lover of mankind</li> </ul>		
$\triangleright$	Patricide	<ul> <li>murder of father</li> </ul>		
$\triangleright$	Philatelist	<ul> <li>– one, who collects stamps</li> </ul>		
$\triangleright$	Plagiarism	<ul> <li>– literary theft or passing off an a</li> </ul>	uthor's original work as on	e's own
$\triangleright$	Polygamy	<ul> <li>– the practice of marrying more to</li> </ul>	han one wife at a time	
$\triangleright$	Polyandry	<ul> <li>– the practice of marrying more to</li> </ul>	han one husband at a time	
$\triangleright$	Philogynist	<ul> <li>a lover of womankind</li> </ul>		
$\triangleright$	Plebiscite	<ul> <li>– (a decision made by) votes of a</li> </ul>	ll qualified citizens	
$\triangleright$	Philanderer	– one, who amuses himself by lo	ve making	
$\triangleright$	Philistine	<ul> <li>– one who does not care for art a</li> </ul>	nd literature	
$\triangleright$	Plutocracy	<ul> <li>government by the rich</li> </ul>		
$\triangleright$	Pseudonym	<ul> <li>– an imaginary name assumed by</li> </ul>	an author for disguise	
	Posthumous	<ul> <li>a child born after the death of the writer</li> </ul>	nis father or the book publis	shed after the death of
	Panacea	– a remedy for all diseases		
	Pediatrician	– a person, who is specialist in ch	ild diseases	
	Platitude	– ordinary remarks often repeate		
	Pedant	– one, who makes a vain display		
	Polyglot	– one, who speaks many languag	-	
	Paleography	– the study of ancient writing		
	Posse	– a number of policemen called t	o quell a riot	
	Parole	<ul> <li>pledge given by a prisoner for t</li> </ul>		scane
	Pedestrian	– one, who goes on foot		coupe
Þ	Portable	– that can be carried easily		
	Quarantine	– an act of separation from other	persons to avoid infection	
$\triangleright$	Rhetoric	– the art of elegant speech or wr		
	Regicide	– murder of King or Queen	5	
$\triangleright$	Sacrilege	– violating or profaning religious	things/places	
$\triangleright$	Sculptor	– one, who cuts in stones	0.11	
$\triangleright$	Suicide	– murder of oneself		
$\triangleright$	Stable	<ul> <li>– a place for horses</li> </ul>		
$\triangleright$	Somnambulist	– a person, who walks in sleep		
$\triangleright$	Somniloquist	– a person, who talks in sleep		
$\triangleright$	Souvenir	<ul> <li>– a thing kept as a reminder of a</li> </ul>	person, place or event	
$\triangleright$	Swan song	- the last work (literary) of a writ	er	
$\triangleright$	Sot, Toper	– one, who is a habitual drunkard	1	
$\triangleright$	Sinecure	<ul> <li>– a job with high salary but little</li> </ul>	responsibility	
$\triangleright$	Stoic	– a person, who is indifferent to	pleasure and pain and has c	control over his passions
$\triangleright$	Sanatorium	<ul> <li>– a place for the sick to recover h</li> </ul>	ealth	
$\triangleright$	Sororicide	<ul> <li>murder of sister</li> </ul>		
$\triangleright$	Triennial	<ul> <li>– an event which happens once i</li> </ul>	n three years	
$\triangleright$	Truant	<ul> <li>– a person/student who absents</li> </ul>	himself from class or duty v	without permission
$\triangleright$	Teetotaller	<ul> <li>one, who does not take any in</li> </ul>	oxicating drink	
$\triangleright$	Transparent	<ul> <li>– that which can be seen through</li> </ul>	1	
$\triangleright$	Theocracy	<ul> <li>– government by religious princip</li> </ul>	oles	
$\triangleright$	Uxorious	<ul> <li>– one extremely fond of one's wi</li> </ul>	fe	
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## English

- Utopia
- > Uxoricide
- Verbatim
- > Volunteer
- Virgin
- Versatile
- Veteran
- Venial
- Wardrobe

- an imaginary perfect social and political system
- murder of wife
- repetition of speech or writing word for word
- one, who offers one's services
- a woman who has no sexual experience
- interested in and clever at many different things
- one, who has a long experience of any occupation
- a fault that may be forgiven
- a place for clothes

# Lesson 7 : Most Important English

A proverb is a short and pitty sentence expressing a truth ascertained by experience or observation. It is a sentence which briefly and forcibly expresses some practical truth. In fact a proverb is a short popular saying that expresses effectively some common place truth or useful thought.

- A honey tongue, a heart of gall.
- A little knowledge is a dangerous thing.
- A wolf in sheep's clothing.
- All's well that ends well.
- An empty vessel sounds much.
- A nine day's wonder.
- A rotten apple injures its companions.
- As the king, so are the subjects.
- As you sow, so shall you reap.
- A bad man is better than a bad name.
- A bad workman quarrels with his tools.
- A bird in hand in worth two in the bush.
- A burnt child dreads the fire.
- A drop in the ocean.
- > A drowning man catches at a straw.
- A figure among ciphers.
- A guilty conscience is always suspicious.
- A hard nut to crack.
- Avarice is the root of all evils.
- Barking dogs seldom bite.
- Beggars cannot be choosers.
- Beneath every rose lies the thorn.
- Better to wear out than to rust out.
- Between the two stools we come to the ground.
- Birds of the same feather flock together.
- Better be alone than in bad company.
- Casting pearls before swine.
- Diamond cuts diamond.
- Do good and cast it into the river.
- Even a good marksman may miss.
- Even death cannot be had for the asking.
- Every potter praises his pot.
- Everything looks yellow to a jaundiced eye.
- Evil got, evil spent.
- Familiarity breeds contempt.
- Fool to others, to himself a sage.
- Forced labour is better than idleness.
- Fortune favours the brave.
- Gather thistles and expect pickles.
- God's will be done.
- Good mind, good find.

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- ➢ Great cry little wool.
- God helps those who help themselves
- Health is wealth.
- > Half a loaf is better than no bread.
- He jests at scars who never felt a wound.
- He that is warm, thinks all are so.
- > He who would catch fish must not mind getting wet.
- He breaks his wife's head and then buys a plaster for it.
- High winds blow on high hills.
- His wits are gone a wool-gathering.
- Handsome is that handsome does.
- History repeats itself.
- Honesty is the best policy.
- Hope for the best and be prepared for the worst.
- If you want a thing well done, do it yourself.
- It is hard to live in Rome and fight with the Pope.
- It is no use crying over spilt milk.
- It takes two to make a quarrel.
- Killing two birds with one stone.
- Kill not the goose that lays the golden eggs.
- King can do no wrong.
- Know which way the wind blows.
- Knowledge is power.
- Let bygones be bygones.
- Let the past bury the dead.
- Like cures like.
- Like attracts like.
- Lend your money and lose your friend.
- Let sleeping dogs lie.
- Losers are always in the wrong.
- Love and cough cannot be hidden.
- Man proposes, God disposes.
- Many a little makes a mickle.
- Many men, many minds.
- Measure for measure.
- Misfortune never comes alone or singly.
- Money begets money.
- Man is as old as he feels, and a woman as old as she looks.
- The more the merrier.
- > No one knows the weight of another's burden.
- No pains, no gains.
- Necessity is the mother of invention.
- No pleasure without pain.
- No rose without a thorn.
- No smoke without some fire.
- One flower makes no garland.
- One nail drives out another.
- One today is better than two tomorrow.
- Out of the frying pan into the fire.

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## English

- Penny-wise and pound foolish.
- Poverty breeds strife.
- Pure gold does not fear the flame.
- Practice makes a man perfect.
- Prevention is better than cure.
- Pride hath a fall.
- Quit not certainty for hope.
- Respect yourself and you will be respected.
- Self-praise is no recommendation.
- Something is better than nothing.
- Steal a goose and give giblets in alms.
- Strike the iron while it is hot.
- Speech is silver, silence is golden.
- A stich in time saves nine.
- Set a thief to catch a thief.
- > The innocent have nothing to fear.
- The wearer knows where the shoe pinches.
- There is many a slip betwixt the cup and the lip.
- Time and tide wait for none.
- To make castles in the air.
- > To make a mountain out of a mole hill.
- > To rob Peter, to pay Paul.
- Too many cooks spoll the broth.
- > Too much courtesy, too much craft.
- > Tomorrow never comes.
- > Truth is always bitter.
- Two heads are better than one.
- > Union is strength.
- > Vows made in storm are forgotten in calm.
- > Whistling maid and crowing hen are neither fit for gods nor man.

## Lesson 8 : Spelling Easily Confused Words

Homophones are words that are pronounced alike but that have different spellings and meanings, such as course and coarse. The following list consists of homophones and other pairs of words that are frequently misused.

	n. = nunn		v. = verb	adv. = adverb	pro. = pronoun
	adj.= adjective		pl. = plural	conj. = conjunction	poss. possessive
	contr = contraction		prep. = preposition		sing. = singular
	accept : except :		receive )not included		
$\triangleright$	access : access : assess :	(v.) to	way of approach or entrar gain entrance estimate the value of		
	adapt : adopt :		adjust to a situation take in or take a course o	faction	
	advice : advise :		unsel, information, or sugive advice	ggestions given	
<b>A A</b>	affect : affect : effect : effect :	(v.) to influence or have an effect on (most common use) (n.) emotional status (a specialized use in psychology) (n.) the result of an action (most common use) (v.) to accomplish or execute			
$\triangleright$	aisle : I'll : isle :	(n.) a corridor or passageway (contr.) I will (n.) an island			
AA	all ready : already :	-	dj.) everyone/everything at or before this time; pr		
A A	all right : alright :	(n + adj) everything is okay NOT AN ACCEPTED WORD			
A A	all together : altogether :	(n. + adj.) all in one place (adv.) completely, wholly			
	allude : elude : allusion : illusion :	(v.) to (n.) a r	(v.) to refer to (v.) to evade or escape (n.) a reference (n.) a false impression		

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<ul><li>altar :</li><li>alter :</li></ul>	(n.) an elevate (v.) to change	ed place for religious services	
<ul><li>always :</li><li>all ways :</li></ul>	(adv.) constan (adj. + n.) in e	ntly; all the time very way	
<ul><li>aloud :</li><li>allowed :</li></ul>	(adv.) audibly (v.) permitted	•	
<ul><li>anecdote :</li><li>antidote :</li></ul>	(n.) a little sto (n.) somethin	ry g that counteracts poison	
<ul><li>angel :</li><li>angle :</li></ul>	(n.) a heaven <sup>h</sup> (n.) a figure fo	y being ormed by the divergence of two s	traight lines from one point
<ul><li>arc :</li><li>arch :</li></ul>	(n.) a part of a (n.) a curved p	a circle part of a building	
<ul><li>ascend :</li><li>ascent :</li></ul>	(v.) to rise, clin (n.) a moveme		
<ul><li>assent :</li><li>assent :</li></ul>	(n.) agreemen (v.) to agree	nt	
<ul><li>assistance :</li><li>assistants :</li></ul>	(n.) help giver (n. pl.) helpers		
<ul> <li>band :</li> <li>band :</li> <li>banned :</li> </ul>	(n.) a group; a (v.) to form in (v.) excluded (	to a group	
bare :	(adj) uncovere		
<ul><li>bare :</li><li>bear :</li></ul>	• •	aked, to expose indure, support	
bear :	(n.) large, furr	y mammal	
> beside :	(prep.) by the	side of	
besides :	(adv. and prep	o.) in addition to	
boar :	(n.) a male ho	-	
bore :		o; to mentally tire someone	
bore :	(n.) someone	who is mentally tiring	
> boarder :		pays for room and meals	
border :	(n.) a boundaı	rγ	
born :		n to (always in the passive voice)	
borne :	(v.) carried, su	upported (always in the passive vo	pice)

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brake :		ism to stop a vehicle	
break :	(n.) air inhaled		
breath :	(v.) to inhale a	and exhale	
canvas :	(n.) a kind of c	coarse cloth	
canvass :	(v.) to search o	or survey	
capital :	(n.) wealth, as	sets for investment	
capital :		is a seat of government; stock	
> capital :		t, top or foremost; punishable by o	death
capitol :	(n.) a building	occupied by a legislature	
censer :		er for burning incense	
censor :	(v.) to prohibit	-	
censor :	• • •	prohibits publication	
censure :		and or disapprove of	
censure :	(n.) disapprov	al	
choose :	(v.) to select (	present tense)	
chose :	(v.) selected (	past tense)	
chosen :	(v.) selected (p	past participle)	
➤ cite :	(v.) to quote; t	to charge with breaking a law	
➤ sight :		g seen; the sense of seeing; a devic	ce for aiming a weapon
sight :	(v.) to look at		
> site :	(n.) a location		
> coarse :	(adj.) rough; u	indefined	
course :	(n.) school sub	pject; path or way	
complement:	(n.) items whi	ch complete	
complement:	(v.) to comple	te	
compliment:	(n.) a stateme	nt of praise	
compliment:	(v.) to praise		
conscience :	(n.) what tells	you right from wrong	
conscious :	(adj.) awake o	r alert	
> council :	(n.) a group th	nat deliberates	
counsel :	(v.) to advise		
counsel :	(n.) advice give	en	
> councillor :	(n.) one who i	s a member of a council	
counselor :	(n.) one who g	gives advice	
descend :	(v.) to move d	ownward	
descent :	(n.) a going do		
> dissent :	(v.) to disagree	e	
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RBI-SBI-IBPS-	-SSC	English	Reliable Academy
dissent :	(n.) disagreeme	ent	
<ul><li>cavalry :</li><li>Calvary :</li></ul>		ompany on horseback. hill on which Jesus of Nazare	th was crucified.
<ul><li>Device :</li><li>devise :</li></ul>	(n.) a contrivan (v.) to prepare	ice a method or contrivance	
<ul><li>do:</li><li>due:</li></ul>	(v.) to perform (adj.) used wit	n h Ato@ to specify the cause of s	some thing; owing
<ul><li>dual :</li><li>duel :</li></ul>	(adj.) twofold (n.) a fight betv	ween two people	
<ul><li>elicit :</li><li>illicit :</li></ul>	(v.) to bring ou (n.) not allowed	t, usually a response d	
<ul><li>eminent :</li><li>imminent :</li></ul>	(adj.) famous (adj.) likely to c	occur soon	
<ul><li>envelop :</li><li>envelope :</li></ul>	(v.) to cover or (n.) an enclosu	enclose re used for mailing	
<ul><li>extant :</li><li>extent :</li></ul>	(adj.) still existi (n.) the degree	-	
<ul><li>formally :</li><li>formerly :</li></ul>	(adv.) in a form (adv.) at an ear		
<ul><li>forth :</li><li>fourth :</li></ul>		orward; onward; out ne after the third	
<ul><li>human :</li><li>humane :</li></ul>	(adj.) pertainin (adj.) pertainin	g to people g to compassion or kindness	
<ul><li>&gt; its :</li><li>&gt; it's :</li></ul>	(poss. pro.) bel (contr.) it is; it l		
<ul><li>later :</li><li>latter :</li></ul>	(adj.) after a sp (n.) the last one		
<ul> <li>lead :</li> <li>lead :</li> <li>led :</li> </ul>	(n.; pronounce	d leed) to conduct d led) the metal and past participle of lead	
<ul> <li>loose :</li> <li>loose :</li> <li>lose :</li> </ul>	(adj.) not tight (v.) to release (v.) to misplace	e; to be defeated	
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RBI-SBI-IBPS-	-SSC	English		Reliable Academy
<ul><li>marital :</li><li>martial :</li></ul>	(adj.) pertainin (adj) pertainin			
<ul><li>maybe :</li><li>may be :</li></ul>	(v.) possibly m (adv.) perhaps			
<ul><li>meant :</li><li>ment :</li></ul>	(v.) past tense NOT A WORD	and past participle of	mean	
<ul><li>passed :</li><li>past :</li></ul>	(v.) past tense (n.) an earlier t	and past participle of time	pass	
<ul><li>patience :</li><li>patients :</li></ul>	(n. sing.) calm (n. pl.) those u	endurance nder medical care		
<ul><li>peace :</li><li>piece :</li></ul>	(n.) not war (n.) a portion			
<ul> <li>principal :</li> <li>principal :</li> <li>principal :</li> </ul>	(adj.) chief; mo	-	ł	
<ul><li>principle :</li><li>prophecy :</li></ul>	(n.) a rule or de	n		
<ul><li>prophesy :</li><li>quiet :</li></ul>	(v.) to make a (adj.) not noisy			
<ul><li>quite :</li></ul>	(adv.) complet			
<ul><li>right :</li><li>write :</li></ul>	(adj.) correct, ı (v.) to inscribe			
<ul><li>sense :</li><li>sense :</li></ul>	(n.) ability to the contract (v.) to perceive	hink well; meaning; pe	erception	
Since :		j.) from that time unt	il now; because	
<ul><li>stationary :</li><li>stationery :</li></ul>	(adj.) in a fixed (n.) paper to w			
<ul><li>than :</li><li>then :</li></ul>	(conj.) used to (adv.) indicatir	compare things ng time		
<ul> <li>their :</li> <li>there :</li> <li>they're :</li> </ul>			expletive to begin sen	tences
<ul> <li>➢ to :</li> <li>➢ too :</li> <li>➢ two :</li> </ul>	(prep.) genera (adv.) excessiv (n. and adj.) th	-	I	

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## Lesson 9 : Correct Spellings

#### > Rules / Tips for Correct Spellings - Lesson 1

The one word which most students dread in any competitive exam is "English", and more so "grammar!". Grammar is an integral and indispensable part of English (or any language, for that matter) and words / vocabulary are an integral part of grammar. And, when we talk of words, can spellings be far behind ? Identifying the wrong spellings is a part of the evaluation process, in the English section, in most competitive exams.

#### Here are some Tips / Rules for Correct Spellings

There are certain rules / tips for correct spellings, and it will do you a 'world of good' if you can remember these rules / tips, and apply them accordingly while practicing the spellings of words.

1. 'ie' and 'ei' : When 'ie' is pronounced 'i:' as in 'bee', the 'i' comes before the 'e'.

Believe	Belief	Brief
Achieve	Aggrieved	Fierce
Field	Grieve	Relief
Relieve	Chief	Hygiene

#### > When 'ei' is pronounced 'i:' as in 'bee', 'ei' comes after the 'c'.

Deceive	Deceit	Conceive
Conceit	Misconceive	Perceive
Preconceived	Receive	

#### However, some exceptions to this rule are :

Counterfeit, Plebeian, Weird, Seize, where the 'ei' spelling doesn't follow a 'c'. You need to learn the spellings for these.

2. The consonant 'l' is usually doubled, even when the stress does not fall on the last syllable. This rule is applicable for UK English spellings. However, the US spellings have also been shown below for your benefit and understanding.

Word	Change in the word after	US Spelling			
Applying the rule (UK Spelling)					
Travel	Traveller	Traveler			
Signal	Signalling	Signaling			
Distil	Distiller	Distiller			
Quarrel	Quarrelled	Quarreled			

> Note :

An Exception is 'paralleled'.

#### 3. Doubling Consonants :

 When adding 'ed' and 'ing' endings to verbs that end with a single vowel plus a consonant, do not double the final consonant if the stress doesn't fall at the end of the word.

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- Word 'ing, form 'ed' form
- Budget Budgeting Budgeted
   Inheriting Inherities
- Inherit
   Inheriting
   Inherited

4. Adding endings to words that end with a double "I" :

Drop the final "I" from words that end with a double "I" before adding endings which begin with a consonant. (Such as 'ment', 'ful' and 'li')

Word	'iy , 'ful' & 'ment' ending
Dull	Dully
Chill	Chilly
Will	Wilful (willful in US English)
Skill	Skilful (Skillful in US English)

#### > Note :

The ending 'ness' is an exception to this rule :

Small- Smallness, ill – illness

5. You must have come across the expression" "When two vowels go walking, the first one does not talking". This means that when there are two vowels in a row, the first one usually has a long sound, and the second is silent. "That's why it's 'lean', not 'laen'; 'team', not 'taem'; 'coat', not 'caot', 'boat' not 'baot'; and 'wait' not 'wiat'

#### **Spellings often Misspelled**

Most spelling errors are unintentional. The main problem with the spellings is, people remember the sound of the word in their mother tongue and try to write the spelling to that sound using their own English language skills. But as English is a tricky language, this technique leads to some typing errors. Some common types are :

- Omitting letters from a word
- Adding extra letters
- Transposing two letters in a word
- Spacing words improperly
- We can avoid these errors with some careful observation and practice. Here is the list of some misspelled / confused words.
- Correct Spelling : Referred
   Common Spelling Errors : Reffered / refferred
   To be observed Carefully : Single 'f' and Double 'r'
- Correct Spelling : Occurred
   Common Spelling Errors : Ocurred / Occured
   To be observed Carefully : Double 'c' & Double 'r'
- Correct Spelling : Committed
   Common Spelling Errors : Commited / Comitted
   To be observed Carefully : Double 'm' & Double 'l'
- Correct Spelling : Compelled
   Common Spelling Errors : Compeled / Commpelled
   To be observed Carefully : Single 'm' & Double 'l'
- Correct Spelling : Occasion
   Common Spelling Errors : Occassion / Ocassion
   To be observed Carefully : Double 'c' & Single 's'

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	Correct Spelling : Accommoda	ation			
	Common Spelling Errors : Acco				
	To be observed Carefully :Double 'c' & Double 'm'				
•	<b>Correct Spelling : Committee</b>				
	Common Spelling Errors : Com	imitee / Comittee			
	To be observed Carefully : Dou	ıble 'm', Double 't' & Double 'e'			
	Correct Spelling : Unparallele				
	Common Spelling Errors : Unp				
	To be observed Carefully :Dou	ble 'l' only once & Single 'l' latter			
	<b>Correct Spelling : Manoeuvre</b>				
	Common Spelling Errors : Man	uvre / Manoeuver			
		comes before 'e' & 'u' comes before 'v'			
	<b>Correct Spelling : Consummat</b>	ion			
	Common Spelling Errors : Cons	ssumation / Consumation			
	To be observed Carefully : Sing	gle 's' & Double 'm'			
•	Correct Spelling : Languor				
	Common Spelling Errors : Lang	gour / Languour			
	To be observed Carefully :'u' c	omes before 'o' & only single 'u' not do	uble (after 'o').		
	<b>Correct Spelling : Bungalow</b>				
	Common Spelling Errors : Bang	galow / Bunglow			
	To be observed Carefully :'u' c	omes after 'b' & 'a' comes after 'g'			
	<b>Correct Spelling : Conscience</b>	_			
	Common Spelling Errors : Cons	sience / Consience / Consceince			
	To be observed Carefully :'i' co	omes before 'e'. So, it is 'ie' and not 'ei'			
•	<b>Correct Spelling : Definitely</b>				
	Common Spelling Errors : Defe	enetly / Defnetly			
	To be observed Carefully :'i' co	omes after 'f' not 'e' & 'u' comes after 'a	' at the end.		
•	Correct Spelling : Bureau				
	Common Spelling Errors : Bere	eau / Burow / Beauro			
	To be observed Carefully :'e' c	omes before 'a' & 'u' comes after 'a' at '	the end.		
•	<b>Correct Spelling : Reclamation</b>	1			
	Common Spelling Errors : Recl	ammation / Reclaimmation			
	To be observed Carefully :Sing	le 'c' & Single 'm' & no 'i' before 'm'			
•	<b>Correct Spelling : Indispensab</b>	le			
	Common Spelling Errors : Indis	spensible / Indespincible			
	To be observed Carefully :'i' co	omes after 'd' & 'e' comes after 'p' & 's'	comes before 'able'		

# Lesson 10 : 100 golden rules of English

### A. SUBJECT - VERB AGREEMENT

1. Two or more Singular Subjects connected by and usually take a Verb in the Plural. Example,

- Incorrect- Hari and Ram is here.
- Correct- Hari and Ram are here.

2. If two Singular Nouns refer to the same person or thing, the Verb must be Singular. Example,

- Incorrect- The Secretary and Principal are coming.
- Correct- The Secretary and Principal is coming.
- (Here the same person is .Secretary as well as Principal)

3. If the Singular Subjects are preceded by each or every, the Verb is usually Singular. Example,

- Incorrect- Every boy and girl were ready.
- Correct- Every boy and girl was ready.

4. Two or more Singular Subjects connected by or, nor, either ..... or, neither .... nor take a Verb in the Singular.

Example,

- Incorrect- Neither he nor I were there.
- Correct- Neither he nor I was there.

5. When the Subjects joined by 'or/nor are of different numbers, the Verb must be Plural, and the Plural Subject must be placed next to the Verb.

Example,

- incorrect- Neither the Assistant Masters nor the Headmaster was present.
- Correct- Neither the Headmaster nor the Assistant Masters were present.

6. When the Subjects joined by or, nor are of different persons, the Verb agrees in person with the one nearest to it.

Example,

- Incorrect- Either he or I is mistaken.
- Correct- Either he or I, am mistaken.

7. A Collective Noun takes a Singular Verb when the collection is thought of as a whole, a Plural Verb when the individuals of which it is composed are thought of. Example,

- Correct- The Council has chosen the President.
- Correct- The military were called out.

8. Some Nouns which are singular in form but plural in meaning, take a Plural Verb. Example,

Incorrect- Mathematics are a branch of study in every school.

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Correct- Mathematics is a branch of study in every school.

9. Words joined to a Singular Subject by with, together with, in addition to, or, as well as, etc. are parenthetical, and therefore do not affect the number of the Verb. Example,

- Incorrect- The Chief, with all his men, were massacred.
- Correct-The chief, with all his men, was massacred.

10. When the Subject of the Verb is a Relative Pronoun care should be taken to see that the Verb agrees in Number and Person with the Antecedent of the relative.

Example,

- Incorrect- I, who is your friend, . will guard you,r interests.
- Correct- I, who am your friend will guard your interests.

#### **B. USES OF PARTICIPLES AND INFINITIVES**

11. Ask, advise, allow, command, force, forbid, invite, encourage, compel, beg, order, imagine, instruct, permit, persuade, tell, require, remind, teach, etc. are followed by Object + To +V2 Example,

- Incorrect- He advised to do it by me.
- Correct- He advised me to do it. But if these are used in Passive Voice, then they are followed by To +V,.

12. Know is followed by how/ where/when/why and Infinitive.

Example,

- Incorrect- I know to write a letter.
- Correct- I know how to write a letter.

13. After let, bid, behold, watch, see, feel, make etc. we use Bare-Infinitive and not To-infinitive. Example,

- Incorrect- I heard him to speak on several subjects.
- Correct- I heard him speak on several subjects.

14. Bare Infinitive is used after Modal Auxiliaries (can, could, may, might, shall, should, will, would, must, dare not, need not).

Example,

- Incorrect- You need not to work hard.
- Correct- You need not work hard.

15. Had better, had rather, had as soon ... as ... , had sooner etc. are followed by Bare Infinitive. Example,

- Incorrect- He had better to go now.
- Correct- He had better go now.

16. Conjunction than is also followed by Bare Infinitive. Example,

- Incorrect- He had better read than to write.
- Correct- He had better read than write.

17. When but is used as a Preposition and preceded by any form of the Verb do, then but is followed with Bare Infinitive.

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#### Example,

- Incorrect- He did nothing but to wander.
- Correct- He did nothing but wander.

18. Every Participial must have a Subject of Reference. Example,

- Incorrect- Being a rainy day Vijay decided to stay at home.
- Correct- It being a rainy day Vijay decided to stay at home.

19. For completed action Having + Va is used in Active Voice, whereas Having + been + Va or Being + Va is used in Passive Voice. After should not be used in such a sentence. Example,

- Incorrect- After the leader having been killed, the followers ran away.
- Correct- The leader having been killed, the followers ran away.

20. Participles like considering, judging, referring, concerning, regarding, viewing, broadly speaking etc. do not take any Subject of Reference.

Example,

Correct - Considering the case, I took the decision.

Here I is not a Subject of Reference of considering. So, there is no Subject of Reference for 'considering, still the sentence is correct.

#### C. USES OF VERBS

21. When there are two Subjects in a sentence and they are not in the same Number, then we must have to use separate Auxiliaries (is, are, am, was, were, have, has) for both of them. Example,

- Incorrect- Three- killed and one were injured.
- Correct- Three were killed and one was injured.

23. Two auxiliaries can be used with one principal Verb, only when the form of the principal Verb is appropriate to both the auxiliaries.

#### Example

- Incorrect- He never has, and never will take such strong measures.
- Correct- He never has taken, and never will take such strong measures.

24. When there is only one auxiliary to two principal Verbs it should be correctly associated with the both. Example

- Incorrect- Ten candidates have passed one failed.
- Correct- Ten candidates have passed, one has failed.

25. A Past Tense in the main clause should be followed by a Past Tense in the subordinate clause. Example

- Incorrect- He succeeded because he works hard.
- Correct- He succeeded because he worked hard.

26. A Past Tense in main clause may be followed by a Present Tense in the subordinate clause when the subordinate clause expresses a universal truth.

Example

Incorrect- Our teacher said that the earth moved round the sun.

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• Correct- Our teacher said that the earth moves round the sun.

27. When the subordinate clause comes after 'lest', the auxiliary Verb 'should' must be used, whatever be the Tense of the Verb in the main clause.

Example

- Incorrect- We start early lest we shall miss the train.
- Correct- We start early lest we should miss the train.

28. An Adverb or Adverbial phrase should not be placed between 'to' and verbal part of, the infinitive. (This is called the split infinitive).

Example

- Incorrect- I hoped to immediately reply to your letter:
- Correct- I hoped to reply immediately to your letter.

29. An infinitive should be in the present tense unless it represents' an action prior to that of the governing Verb.

Example

- Incorrect- I should have liked to have gone-there.
- Correct- I should have liked to go there.

30. Gerund if preceded by a Pronoun, that Pronoun must be in Possessive case.

Example

- Incorrect He emphasised me going there.
- Correct- He emphasised my go-ing there.

31. The Present Perfect Continuous Tense is used for an action that began in the past time and still. going at the time of speaking It is used with, Adverbials of time introduced by 'since', 'for' and 'how long. Example

- Incorrect- How long are you working i~ this office?
- Correct- How long have you been working in this office?

32. A Verb when preceded by a Preposition must be the Gerund.

Example

- Incorrect- They were punished for come late.
- Correct- They were punished for, coming late.

33. The Future Indefinite Tense is not used in the clauses of time, place and condition. Here the Present Indefinite Tense is used.

Example

- Incorrect- I shall wait for you till you will finish your work.
- Correct- I shall wait for you, till you finish your work.

34. The Present Perfect Tense is not used with the Adverbs of past time like yesterday, in 1990 etc. Here Past Indefinite Tense is used.

Example

- Incorrect- I have bought a cycle yesterday.
- Correct-I bought a cycle yesterday.

The Past Perfect Tense is used to represent the earlier of the two past actions.

Incorrect- When I reached the station, the train already left.

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Correct- When I reached the station, the train had already left.

35. Modal Auxiliaries are not used together. But two Auxiliaries can be connected by a Conjunction. Example,

- Incorrect-He should must do it.
- Correct- He should and must do it.

36. When need or dare is followed by not, it turns into modal auxiliary. In that situation it takes Bare Infinitive 'and we cannot use needs not or dares not. Example,

- Incorrect- He needs not do it.
- Correct- He need not do it.

#### **D. USES OF ADJECTIVES**

37. Adjectives of quantity show how much of a thing is meant. Adjectives of quantity (some; much, little, enough, all, no, any, great, half, sufficient, whole) are used for Uncountable Nuns only. Example,

- Incorrect-I ate a few rice.
- Correct- I ate some rice.

38. Numeral Adjectives are used for Countable Noun only and they show how many persons or things are meant or in what order a person or thing stands, Example.

- Incorrect- I have taught you little things.
- Correct- I have taught you a few things.

39. When cardinal and ordinal are used together ordinal precedes the cardinal. Example,

- Incorrect- The four first boys will be given the chance.
- Correct- The first four boys will be given the chance.

40. Later, latest refer to time, latter and last refer to position. Example,

- Incorrect-I reached at 10 am. But he was latter than I expected.
- Correct- I reached at 10 am. But he was later than I expected.

41. Farther means more distant or advanced; further means additional. Example,

- Incorrect- He insisted on farther improvement.
- Correct- He insisted on further improvement.

42. Each is used in speaking of two or more things, every is used only in speaking of more than two. Example,

- Incorrect- Every of the two boys will get a prize.
- Correct- Each of the two boys will get a prize.

43. To express quantity or degree some is used in affirmative sentences, any in negative or interrogative sentences.

Example,

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- Incorrect- Have you bought some mangoes?
- Correct- Have you bought any mangoes?

44. In comparing two things, the Comparative should be used, The Superlativ should not be used. Example.

- Incorrect- Which is the best of the two?
- Correct- Which is the better of the two?

45. When two qualities of the same person or thing are compared, the Comparative in-er is not used. 'More' is used for this purpose.

Example

- Incorrect- He is wiser than brave.
- Correct- He is more wise than brave.

46. When comparison is made by means of a comparative, the thing compared should be excluded from the class of things with which it is compared by using 'other' or some such word. Example

- Incorrect- He is cleverer than any boy in the class.
- Correct- He is cleverer than any other boy in the class.

47. When comparison is made by means of a superlative, the thing compared should include the class of things with which it is compared.

Example

- Incorrect- He is the strongest of all other men.
- Correct- He is the strongest of all men ..

48. When two persons or things are compared, it is important that the same parts of things should be compared.

Example

- Incorrect- The population of Bombay is greater than Delhi.
- Correct- The population of Bombay is greater than that of Delhi.

49. Double comparatives and superlatives should not be used. Example

- Incorrect- He is the most cleverest boy in the class.
- Correct- He is the cleverest boy in the class.
- Incorrect- He is more wiser than his brother.
- Correct- He 'is wiser than his brother.

50. The comparative Adjectives superior inferior, senior, junior, prior, anterior, posterior prefer, etc., should be followed by 'to' instead of 'than'. Example

- Incorrect- He is senior than me.
- Correct- He is senior to me.

51. Adjectives like 'unique', ideal, perfect, complete, universal, entire, extreme, chief, full square and round, which do not admit different degrees of comparison should not be compared. Example

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- Incorrect- It is the most unique thing.
- Correct- It is a unique thing.

52. All the Adjectives which refer to the same Noun should be in the same degree of comparison.

- Incorrect- He is the wisest and honest worker in the office.
- Correct- He is the wisest and most honest worker in the office.

53. 'Elder' and 'eldest' should be used for persons only, strictly speaking, they are used for the members of the same family only. 'Older' and 'oldest' are used for both persons and things. Example

- Incorrect- He is my older brother.
- Correct- He is my elder brother.

#### **E. USES OF ADVERBS**

54. To modify a Verb, an Adjective or another Adverb, we use an Adverb. Example

- Incorrect- She writes very careful.
- Correct- She writes very carefully.
- > Carefully is an Adjective which cannot modify the Adverb very, therefore
- carefully (Adverb) must be used in place of Adjective careful.

55. Too means more than required and it is used with Unpleasant Adjective. So, we cannot use too glad, too happy, too pleasant, too healthy.

Example,

- Incorrect- I am too glad to meet you.
- Correct- I am very glad to meet you.

56. A sentence which is based on "Too .... To" format, we cannot replace to with so that. If we replace to with so that, too also must be replaced with cannot.

Example,

- Incorrect- He is too weak so that he cannot walk.
- Correct- He is too weak to walk.
- Correct- He is so weak that he cannot walk.

57. Much too is followed by Unpleasant Adjective, whereas too much is followed by Noun. Much too + Unpleasant Adjective. Too much + Noun. Example,

Incorrect- His failure is too.

- Incorrect- His failure is too much painful for me.
- Correct- His failure is much too painful for me.
- Incorrect- His wife's rude behavior gives him much too pain.
- Correct- His wife's rude behavior gives him too much pain.

58. Quite and all are not used together. Example,

- Incorrect- He is quite all right.
- Correct- He is quite right. or He is all right-

59. A/An + Fairly + Adjective + Noun or Rather + A + Adjective Example, (i) a fairly good book

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#### (ii) rather a difficult problem.

But we cannot use Pleasant Adjective with rather and Unpleasant Adjective with fairly. Example,

- Incorrect- It was a rather good book.
- Correct- It was a fairly good book.

60. Enough, when used as an Adverb, is preceded by a positive degree Adjective or Adverb. Example,

- Incorrect- He is greater enough to pardon you.
- Correct- He is great enough to pardon you. '

61. Two negatives cancel each other. Hence two negatives should not be used in the same sentence unless we make an affirmation.

Example,

- Incorrect-I have not got none.
- Correct- I have not got any.

62. 'At present' means 'at the present time', 'presently' means 'shortly'. These should not be confused. Example,

- Incorrect- Nothing more can be done presently.
- Correct- Nothing more can be done at present.
- Incorrect- He will come back at present.
- Correct- He will come back presently.

63. 'Hard' means 'diligently', strenuously', 'Hardly' means 'scarcely at all'. These two Adverbial forms of 'hard' must not be confused.

Example,

- Incorrect- He tried hardly to win the race.
- Correct- He tried hard to win the race.
- Incorrect- She has eaten hard anything today.
- Correct- She has eaten hardly anything today.

64. 'Much' is used before past participles and Adjectives or Adverbs of comparative degree. 'Very' is used before the present participles and Adjectives and Adverbs of positive degree. Example,

- Incorrect- The news is much surprising.
- Correct- The news is very surprising.
- Incorrect-I was very surprised at hearing the news.
- Correct- I was much surprised at hearing the news.

65. Hardly is an Adverb which means rarely. Whereas hard is an Adjective which means tough, rigid. Example,

- Incorrect- It is a hardly job.
- Correct- It is a hard job.

66. Ago is always used with Past Indefinite Tense. So, if ago is used in a sentence, that sentence must be in the Past Indefinite Tense.

Example,

Incorrect- He has come a month ago.

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• Correct- He came a month ago.

67. At present means at this moment and it is used with Present Tense, whereas presently and shortly are used for future' action and generally' used with Future Indefinite Tense. Example,

- Incorrect- Presently he is in the room.
- Correct- At present he is in the room.

68. Early means "just after the beginning of anything" and soon means just after a point of time. Example : Correct- Roses blossomed early this spring.

69. The sentence which starts with seldom, never. hardly. rarely or scarcely takes an inverse structure, Le., Verb + Subject - Structure.

Example,

- Incorrect- Seldom I had seen such a beautiful sight.
- Correct- Seldom had I seen such a beautiful sight.

70. Inversion is also used in a sentence which starts with here/there/ away/out/up/indoor or outdoor and Main Verb, or Aux + Main Verb is used before the Subject. Example,

- Incorrect- Away Sita went
- Correct- Away went Sita.

#### F. USES OF CONJUNCTIONS

71. Two Conjunctions should not be used in the same sentence. Example,

- Incorrect- Although she was tired, but she still went on working.
- Correct- Although she was tired, she still went on working.

72. 'Both' should be followed by 'and'. It should be used in the positive sense. In the negative sense, 'neither' ...... 'nor should be used in place of 'both'.

- incorrect- Both Ravi as well as Raja were present there.
- Correct- Both Ravi and Raja were present there.

73. 'Either ... or', 'neither .... nor: 'both and', 'not only but also' should be followed by the same parts of speech. Example,

- Incorrect- He not only lost his ticket, but also his luggage.
- Correct- He lost not only his ticket but also his luggage.

74. 'Neither' should be followed , by 'nor', 'either' should be followed by 'or'. Both these should not be confused.

Example,

- Incorrect- He washed neither his hands or his face.
- Correct- He washed neither his hands nor his face.

75. 'No sooner' should be followed by 'than', not by 'but' or 'then'. Example,

Incorrect- No sooner do I finish this book then I shall begin another.

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Correct- No sooner do I finish the book, than I shall begin another.

76. 'Hardly' and 'scarcely' should be followed by 'when' or 'before', but not by 'than' or 'that'. Example,

- Incorrect- Hardly did I reach the station, than the train left it.
- Correct- Hardly did I reach the station when the train left it.

77. 'That' should not be used before a sentence in Direct Speech and before Interrogative Adverbs and Pronouns in the Indirect Speech.

Example,

- Incorrect- He said that, "I shall go there."
- Correct- He said, "I shall go there".
- Incorrect- He asked me that who I was.
- Correct- He asked me who was.

#### **G. USES OF PREPOSITION**

78. Objective case (of Noun or Pronoun) is used after Preposition. Example,

- Incorrect- I do not depend on he.
- Correct- I do not depend on him.

79. The Prepositions used after two words must be made clear if these two words are connected by and or Example,

- Incorrect- She is conscious and engaged in her work.
- Correct- She is conscious of and engaged in her work.

80. If a Principal Verb is used after about, after, at, before. for, from, in, on. to, that Verb must be in ing (V4) form.

Example,

- Incorrect- You prevented me from do it.
- Correct- You prevented me from doing it. .

81. On, in, at, are not used before today, tomorrow, yesterday, the following day, the next day etc. Example,

- Incorrect- He will go there on to-morrow.
- Correct- He will go there tomorrow.

82. No Preposition is used before the word home. At home is a phrase which bears a different meaning. Example,

- Incorrect- Bring a T.V. set at home.
- Correct- Bring a T.V. se\$ home.

83. After Transitive Verbs, like discuss, describe, reach, order, tell, demand, attack, resemble, ridicule, etc. we directly use the object and no Preposition is used after the Verb. Example,

- Incorrect- The poet describes about the beauty of naturel in this poem.
- Correct- The poet describes the beauty of nature in this poem.

### English

84. Say/suggest/propose/speak/reply/explain/talk/listen/write is followed by to- Preposition if there is a person in the form of object.

Example,

- Incorrect- He did not reply me.
- Correct- He did not reply to me.
- Incorrect- He did not write to a letter.
- Correct- He did not write a letter.

#### **H. USES OF PRONOUNS**

85. When a Pronoun is used as the complement of the Verb 'to be', it should be in the nominative case. Example,

- Incorrect- If I were him, I would not do it.
- Correct- If I were he, I would not do it.

86. When the Pronoun is used as the object of a Verb or of a Preposition, it should be in the objective case.

- Incorrect- Let you and I do it.
- Correct- Let you and me do it.
- Incorrect- These presents are for you and I.
- Correct- These presents are for you and me.

87. Emphatic Pronouns can not stand alone as Subjects. Example,

- Incorrect- Himself did it.
- Correct- He himself did it.

88. The Indefinite Pronoun 'one' should be used throughout if used at all. Example,

- Incorrect- One must not boast of his own success.
- Correct- One must not boast of one's own success.

89. 'Either' or 'neither' is used only in speaking of two persons or things; 'any', 'no one' and 'none' is used in speaking of more than two.

Example,

- Incorrect- Anyone of these two roads leads to the railway station.
- Correct- Either of these two roads leads to the railway station.
- Incorrect- Neither of these three boys did his homework.
- Correct- No one of these three boys did his homework.

90. 'Each other' is used in speaking of two persons or things; 'one another' is used in speaking of more than two.

Example,

- Incorrect- The two brothers loved one another.
- Correct- The two brothers loved each other.

91. A Noun or Pronoun governing a Gerund should be put in the possessive case. Example : Incorrect- Please excuse me being late. Correct- Please excuse my being late.

92. A Pronoun must agree with its antecedent in person, number and gender.

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Example,

- Incorrect- Each of these boys has done their homework.
- Correct- Each of these boys has done his homework.

93. When two or more Singular Nouns are joined by 'and', the Pronoun used for them must be in Plural. Example,

- Incorrect- Both Raju and Ravi have done his homework.
- Correct- Both Raju and Ravi have done their homework.

94. When two or more Singular Nouns joined by 'and' refer to the same person or thing, a Pronoun used for them must be in the singular.

Example,

- Incorrect- The collector and District Magistrate is not negligent in their duty.
- Correct- The collector and District Magistrate is not negligent in his duty.

95. When two or more singular nouns joined by 'or' or 'nor', 'either ... or', 'neither .. nor', the Pronoun used for them should be in the singular.

Example,

- Incorrect- Neither Ravi nor Raju has done their homework.
- Correct- Neither Ravi nor Raju has done his homework.

96. When two or more singular Pronouns of different persons come together, the Pronoun of second person singular (you) comes first, the pronoun of the first person singular (I) comes last and the pronoun of the third person singular (he) comes in between.

Example,

- Incorrect- I, You and he must work together ..
- Correct- You, he and I must work together.

97. When two or more plural Pro-nouns of different persons come together first person plural (we) comes first, then second person plural (you) and last of all third person plural (they).

Example,

- Incorrect- You, they and we must work together ..
- Correct- We, you and they must work together.

98. The Relative Pronoun who is in subjective case, whereas whom is in objective case. Therefore, for who there must be a Finite Verb in the sentence. Or otherwise, when whom (Object) is used in the sentence and there is more Finite Verb's than the number of Subjects in the sentence, then whom should be changed into who (Subject).

Example,

- Incorrect- The doctor whom came here was Ram's brother.
- Correct- The doctor who came here was Ram's brother.

99. With Superlative Degree Adjective, only, none, all etc., as Relative Pronoun we use that and not which or who.

Example : Incorrect- All which glitters is not gold.

Correct- All that glitters is not gold.

100. After let, if a Pronoun is used, that Pronoun must be in the Objective Case.Example : Incorrect- Let he go there.Correct- Let him go there

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## Lesson 11 : Some Common Errors of English

#### Some Common Errors in English

All of us know English. We can chat with our friends in English, read English books and of-course watch English movies and understands them. But we cant get more marks in English paper of bank exams. Some times we feel disappointed by seeing our English marks lesser than our expectations. What is the problem ? Well the problem is "we Neglect some basic things!!!" we know everything, but we don't mind forgetting them. Lets have a look at some common errors in English. Just read these point twice or thrice so that you can get 5 marks at least for sure.

#### Wrong

- The Titanic drowned in the sea
- Higher we go, cooler we feel
- She quickly did the job.
- He is my older Brother
- Most unique opportunity
- It is much hot today
- Rich should be kind to poor
- S/He is my Cousin brother/sister
- She quickly did the job
- One must do his duty
- Do you know to Dance?
- Have you bought some apples?
- No less than 50 persons Killed
- The climate of Goa is better than Nagpur
- Many a man were here
- My state of health
- I don't know the English alphabet
- May I take your leave
- Excuse me being late
- He rarely goes out, doesn't he?
- He admitted that he was in wrong
- The number of people are small
- My little sister goes to the school by bus
- The series of lectures were
- English teacher
- He lives in a boarding
- You are wiser than old
- A good play of football
- He behaves as if he was a king
- Chennai is further than Delhi
- They were counting on me helping them
- Word by word translation is not necessary
- Two third of the book
- No space in this compartment

#### Correct

The Titanic sank in the sea

The higher we go, the cooler we feel

She did the job quickly.

He is my elder Brother

- Unique opportunity
- It is very hot today
- The rich should be kind to the poor
- S/He is my Cousin
- She did the job quickly.
- One must do one's duty
- Do you know how to Dance?
- Have you bought any apples?
- No fewer than 50 persons Killed
- The climate of Goa is better than that of Nagpur
- Many a man was here
- The state of my health
- I don't know the English alphabets
- May I take leave of you
- Excuse my being late
- He rarely goes out, does he?
- He admitted that he was in the wrong
- The number of people is small
- My little sister goes to school by bus
- The series of lectures boring was boring
- Teacher of English
- He lives in a boarding house
- You are more wise than old
- A good game of football
- He behaves as if he were a king
- Chennai is farther than Delhi
- They were counting on my helping them
  - Word for word translation is not necessary Two thirds of the book
  - No room in this compartment

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# **Spotting Errors**

Here are some Practice Exercises of Spotting Errors Section of the Bank Exams English Paper. Read Each Sentence to find out whether there is any grammatical mistake / error / in it. The error if any, will be in one part of the sentence. Mark the number of the part with error as your answer. If there is No Error, Mark (5).

1. We are yet starting (1) / offering this facility to (2) / our customers as we are (3) / awaiting approval from the Board. (4) / No error (5).

2. The Chairmen of all large (1) / public sector banks met with (2) / senior RBI officials to give its (3) / suggestions about implementing the new policy. (4) / No error (5).

3. They have not fully considered (1) / the impact that relaxing (2) / these guidelines is likely (3)/ to have with the economy (4) / No error (5)

4. Had this notification (1) / been amended earlier, (2) / we could have stopped (3) / the transfer of funds. (4) / No error (5)

5. demonstrates its supremacy (1) / in space when it successfully (2) / launched its third satellite (3) / into orbit yesterday. (4) / No error (5)

6. needs a value education system (1) / who will inculcate values (2) / among the students and (3) / enrich Their personalities. (4) / No error (5)

7. Driven by the desire to save trees (1) / residents of locality (2) / has started using solar appliances (3) / for their everyday needs. (4) / No error (5)

8. A large number of unmanned aircrafts (1) / being used by the military (2) / are suspected of having (3) / unsafe radio links. (4) / no error (5)

9. Recent survey shows that (1) / 35 million children in the age group of (2) / 6 to 10 years have never (3) / attended no primary school. (4) / No error (5)

10. Coal mines constitute (1) / a major percentage of the (2) / sources which cause damage (3) / on the environment. (4) / No error (5)

11.A man who has been (1) / accused of fraud in (2) / an earlier job he will never be (3)/ welcome in any other organization. (4) / No error (5)

12.Worried about the continuing violence in the city (1)/ much students are set to migrate (2) / to other cities (3) / for higher education (4)/ No error (5)

13. Many organizations have been offering (1) / attractive incentives to (2)/ their employees in an attempt (3)/ to boosting employee retention. (4) / No error (5)

### English

14.Some genuine issues exist (1) / with the newly adopted (2) / system and needs to (3) / be examined seriously. (4) / No error (5)

#### > ANSWERS:

- 1. Error is in (1). Replace we are yet starting by we are yet to start.
- 2. Error is in (3). Replace its by their.
- 3. Error is in (4). Replace to have with the economy by to have on the economy.

4. No error

5. Error is in (2). Replace **disputes now a days because of** by **disputes now a days because**. It is superfluous to use preposition of as subordinate clause follows.

6. Error is in (1). The sentence shows past event. So simple past should be used. **India demonstrated its supremacy** is correct.

7. Error is in (2). Replace relative pronoun **who** by **which** because non-living thing has been used.

8. Error is in (1). Replace Driven by the desire to save trees by Being driven by the desire to save trees.9. No error

10. Error is in (4). Here never is in negative. So, attended any primary school is correct.

11. Error is in (4). Damage takes preposition to. So, replace on the environment by to environment.

12. Error is in (3). Here he (pronoun) is superfluous. So remove he.

13. Error is in (2). The word students is a countable noun. So **much students are set by many students** are set.

14. Error is in (4). Replace to boosting employee retention by to boost employee retention.

15. Error is in (3). Plural subject takes plural verb. So system and need to should be used.

# **Spotting Errors Question**

# Direction for Qns ()Read each part of the sentence to find out if there is any error in it. The error if any will be in part of that sentence. The corresponding alphabet is the answer. If there is no

#### error, mark **e**.

Check for Logical Consistency, Grammatical verb forms and vocabulary usage

- a)/ Robotics has already made significant inroads b)/ in electronics assembly, with sewing trades, traditionally c)/ many countries' first entry point to d)/ the global trading system, likely to come next.
   e)/ No Error
- 2. a)/ A project that daringly set out to bring b)/to life iconic paintings many created in just one c)/day have proved to be a staggeringly laborious d)/ cinematic effort taking years to realize.e) No error
- 3. a)/ As this trend continues, the imperative b)/ to build supply chains based on the location of relatively c)/ immobile and cost-effective labor will wane, d)/ with production moving closer to the final market. e)/ No error
- 4. a)/Chief Minister K. Chandrasekhar Rao will leave for b)/ New Delhi on Friday evening to attend the c)/ Inter-State Council meeting convened by d)/ Prime Minister Narendra Modi the previous day.e)/ No error

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### English

- 5. a)/The two aircraft of the Indian Air Force ferrying stranded Indian citizens b)/from war-torn South Sudan was expected to c)/ arrive at the Thiruvananthapuram d)/ international airport in the early hours of Friday.e)/ No error
- 6. a)/Violent protests by Dalits continued in Gujarat on Wednesday b)/ with incidents of bus burning, c)/ clashes and highway blockades being d)/reported by Saurashtra and north Gujarat. e)/ No error
- 7. a)/ They have become increasingly convinced b)/ that "green finance" financing environmentally c)/ sustainable growth should be at the d)/ center of economic-development strategies. e)/ No error
- 8. The Nobel Laureates argue that the / reason this innovation have not started / saving lives yet is / Greenpeace's criminal opposition. No error
- **9.** a)/Rather than being known for b)/ their sagacity, the politicians have c)/become butt off a joke for d)/their irresponsible comments. e)/ No error
- **10.** a)/ There are many insurance b)/ disputes nowadays because of c)/ most people do not fully d)/ understand the terms and conditions of their policies. e)/ No error
- 11. a)/ The Government officials appear to be committed b)/ to implement c) the poverty elevation d)/project with due sincerity. e)/ No error
- 12. a)/ A letter of recommendation b)/ from the principal and c)/ the Head of English department have helped him to d)/ get this lucrative job. e)/ No error
- **13.** a)/Mr. Schmitz named democracy, b)/ individual liberty, and the rule of law as c)/the basis of America's alliance with d)/European partners after the Second World War. e)/ No error
- 14. a)/ The type of qualities you acquired b)/ depend upon your company c)/ and so you associate yourselves d)/with simple and good natural people. e)/ No error
- 15. a)/ Some people have a b)/ generously contribute to the welfare fund c)/ but they wanted their names d)/ should not be published. e)/ No error
- **16.** a)/The alleged links youth in Kerala b)/ have with the Islamic State are disturbing, c)/especially as this surfaced in a d)/mostly pacific State in India. e)/ No error
- 17. a)/Doctorsays that there is also a paucity b)/of mental health specialists, c)/pointed out that mental disorders are d)/a low priority in the public health agenda. e)/ No error
- **18.** a)/Several subtypes and strains of avian influenza b)/ viruses are now found around the world, c)/ some of them capable of causing death among humans and d)/others inflicting serious losses on poultry farmers. e)/ No error
- **19.** a)/The administrative and religious fraternity b)/ must take quick measure to c)/reform young minds and help them d)/ develop an impassioned outlook towards life. e)/ No error
- 20. Few believed he said what / he said he did on / the field truthfully / after the match was over.
  A. 1 Few believed he said what
  D. 4 after the match was over
  B. 2 he said he did on
  C. 3 the field truthfully
  E. 5 No error

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RB	I-SBI-IBPS-SSC	English	Reliable Academy
21.	So stunned were the Iraqis, at that / time e that not once on the flight back did their / A.1 So stunned were the Iraqis, at that B.2 time embroiled in an intermittent war C.3 with the strike that not once on the fli D.4 radars lock on to the F-16s, let alone = E. 5 No error	radars lock or with Iran ght back did th	
22.	The mention of Israel may have only been Janata Party acolytes on who / the signific A.1 The mention of Israel may have only B.2 a passing reference to an audience C.3 of the Bharatiya Janata Party acolytes D.4 the significance must have been large E. 5 No error	cance must hav been s on who	•
23.	The throwaway nature of the remarks / br much / bluster, and how much doctrine. A. 1 The throwaway nature of the remark C. 3 of this is innuendo, how much E. 5 No error	s B.	tion how many / of this is innuendo, how 2 brings into question how many 4 bluster, and how much doctrine
24.	There was no doubt that Israelis / destroye about / it for year afterwards. A. 1 There was no doubt that Israelis C. 3 even though they kept quiet about E. 5 No error	B.	in Baghdad, / even though they kept quiet 2 destroyed the reactor in Baghdad 4 it for year afterwards
25.	Every now and than there comes / a book A. 1 Every now and than there comes C. 3 makes your thumbs E. 5 No error	B.	ch / makes your thumbs / prick with prophecy. 2 a book like this, which 4 prick with prophecy
26.	Dickens is the black ghetto they live in, lo King's life and "in / a sense America and spiral. A. 1 Dickens is the black ghetto they live B. 2 Foothill Freeway, where Rodney Kin C. 3 a sense America and its haughty noti D. 4 of fair play began their downward sp E. 5 No error	its haughty no in, located not ng's life and "i ons	tions / of fair play began their downward t far from
27.	Mr. Beatty drags you into the heart / of th and humour that keep lighting up the edge A. 1 Mr. Beatty drags you into the heart C. 3 does so with a lyricism, tenderness E. 5 No error	es. B. 2 of thi	x, but he / does so with a lyricism, tenderness / is black vortex, but he numour that keep lighting up the edges
28.	We are likely to be startled that both in / i was handed / such starkly candid mirrors A. 1 We are likely to be startled that both	this year.	bices and in / their Booker winner, the U.S. 2 its political choices and in

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RB	RBI-SBI-IBPS-SSC English Reliable Academy					
	C. 3 their Booker winner, the U.S. was handed E. 5 No error D. 4 such starkly candid mirrors this year					
29.	You can sledge your heart's content score a / century the next day, and all A. 1 You can sledge your heart's cor C. 3 a wicked smile at your prey, sco E. 5 No error	l is forgotten. ntent B. 2 in the groun	out with / a wicked smile at your prey, d, then walk out with next day, and all is forgotten			
30.	The terrorists had already killed three / them on, according to Army source 1) The terrorists had already killed th 3) the premises before the QRTs tool 5) No error	s. nree 2) soldiers as the	nto / the premises before the QRTs took ey burst into rding to Army sources			
31.	As the two QRTs engaged the / terro the four officers. 1) As the two QRTs engaged the 3) rescued first, followed 5) No error		lren was / rescued first, followed / by women and children was ficers.			
32.	This is an opportunity to show / the v move towards a sustainable future. 1) This is an opportunity to show 3) that should be celebrated as 5) No error	2) the world the	ts / that should be celebrated as / we causes and efforts ards a sustainable future.			
33.	Several stakeholder had / sent in thei 1) Several stakeholder had 3) both opposing and welcoming 5) No error	r responses, / both opposin 2) sent in their re 4) the proposal	• • • • •			
34.	The Ministry had given time / till Sep proposal. 1) The Ministry had given time 3) for registering its 5) No error	-	s / for registering its / responses to the · 30 to stakeholders he proposal			
35.	The measure could increase the / leng farmers, social sector and also indust 1) The measure could increase the 3) could extend the money to 5) No error	try. 2) lending capacit	hich / could extend the money to / ity of banks, which l sector and also industry			
36.	The maximum black money was / ge in various scams like 2G and coal sca 1) The maximum black money was 3) as well as the period was engulfe 5) No error	am. 2) generated duri	4 / as well as the period was engulfe / ing the 2004-14 ms like 2G and coal scam			
37.	Everything from sourcing fabrics to / campaigns / is discussed and execute		mode / of operation, PR and marketing			

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### English

### **Reliable Academy**

- Everything from sourcing fabrics to
   of operation, PR and marketing campaigns
- 2) the end-channel of sales, mode4) is discussed and executed everyday

- 5) No error
- **38.** Demonetisation will have a positive impact / on the economy in medium to / long term as the money from shadow economy / will find its way into the mainstream.
  - 1) Demonetisation will have a positive impact
  - 2) on the economy in medium to
  - 3) long term as the money from shadow economy
  - 4) will find its way into the mainstream
  - 5) No error
- 39. The government clarified / that gold or jewellery / bought from disclosed / income could not be taxed.
  1) The government clarified
  2) that gold or jewellery
  3) bought from disclosed
  4) income could not be taxed
  5) No error
- **40.** a)/ A week after a fire broke out b)/ in the Deonar dumping c)/ ground in Mumbai, fire in d)/ smaller pockets continue to blaze. e)/ No error
- **41.** a)/ From slums to dumping grounds Since the early b)/ 1970s, this peripheral ward has evolved into a space for dumping c)/ garbage, waste from polluting industries, d)/ from abattoirs, and so on. e)/ No error
- **42.** a)/ Expectedly, tobacco companies are b)/ resisting a new regulation that c)/ the mandatory pictorial warnings in d)/ cigarette packages be made larger.e)/ No error
- **43.** a)/ The high imposition of Central and State b)/ duties and taxes have prevented retail c)/ fuel prices from moving in lock-step d)/ with the international trend in oil.e)/ No error
- **44.** a)/ The Prime Minister special grant b)/ for urban renewal from 1986 to 1993 c)/ resulted in massive eviction of poor d)/ people from inner city areas to Deonar. e)/ No error
- **45.** a)/ As the finance ministry has b)/ focused on reducing the fiscal deficit, c)/ the budget for defence acquisition d)/ have also come under pressure. e)/No error
- **46.** a)/ As this idea seeped into common sense, b)/ every phase of student life turned c)/ into a preparation for the d)/ ultimate aims of being rich and famous. e)/No error
- **47.** a)/ Indeed, from being an icon solely of Dalit parties b)/ in yesteryear, Ambedkar's legacy is enjoying a revival with political c)/ parties across India's ideological spectrum d)/ fighting to appropriate it. e)/ No error
- **48.** a)/ It's welcome that political parties is b)/ debating Ambedkar today, What's less welcome, c)/ however, is their attempt to project d)/ their own beliefs on to Ambedkar. d)/ No error
- **49.** a)/ To add to the challenges, factor b)/ such as caste, religion, region of c)/ origin, and occupation also d)/ affect the experience of poverty. e)/ No error
- **50.** a)/ Any attempt to prevent the free functioning of such b)/ organisations will amount to delegitimising key participants c)/ and stakeholders in the country's social, d)/ economic and political policymaking sphere. e)/ No error

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- 51. a)/ In recent years, b)/ civil society has c)/ played a significant d)/ role of shaping policy. e)/ No error
- **52.** a)/ Their influence is obvious in incidents as diverse b)/ as the prevention of a Greenpeace activist from c)/ going abroad and the registration of d)/ a large number of cases against activist. e)/ No error
- **53.** a)/ Even under the previous UPA regime, activists b)/ in Tamil Nadu opposing the Kudankulam nuclear power project c)/ faced, and continue to face, d)/ hostile treatment with various arms of the state. e)/ No error
- **54.** a)/ It is not difficult to surmise that a b)/ message is being send out that activism c)/ should be tempered by a d)/ nuanced deference to the state's overarching interests. e)/ No error
- **55.** a)/ The Centre themself has been a poor b)/ role model, looking at the way c)/ Greenpeace India has been hounded and d)/ its registration sought to be cancelled. e)/ No error
- **56.** a)/ It merely tried to cover blocks across b)/ all the State districts to listen to c)/ people's grievances and spread d)/ awareness through street-corner meetings. e)/ No error
- **57.** a)/ The 100-day yatra, under the banner b)/ of the Soochana Evam Rozgar ka Adhikar c)/ Abhiyan, itself was as d)/ innocuous a programme as there could be. e)/ No error
- **58.** a)/ Flagged off by social activist Aruna Roy, the Jawabdehi b)/ Yatra were aimed to spread awareness about government c)/ schemes and raise the issue of d)/ accountability in their implementation. e)/ No error
- **59.** a)/ The audacious and unprovoked attack last weekon a b)/ group of activists who held a peaceful rally in Rajasthan can only be c)/ explained in terms of the rising resentment on the part of the ruling class toward d)/ civil society organisations demanding accountability. e)/ No error
- **60.** a)/ This is the strategic dialogue b)/ that became institutionalised c)/ in the level of the d)/ National Security Advisers. e)/ No error
- **61.** a)/ There are something else that must be recognised, b)/ Modi and his government have an uphill task c)/ to get governance working and the d)/ Indian economy back on track. e)/ No error
- **62.** a)/ Opportunities to pursue b)/ alternative jobs with c)/ and outside plantations d)/ need to be encouraged. e)/ No error
- 63. a)/ Tea requires an employee-run business b)/ model not only to serve the larger interests of labourers but c)/ also to serve the companies' objective d)/ of incrementally increasing productivity. e)/ No error
- **64.** a)/ If New York, London and Paris b)/ was horrific, so must Mumbai, c)/ Beirut and Nairobi be, and the statement d)/ makes that point effectively. e)/ No error
- **65.** a)/ China insures its farmers for b)/ a sown area of around 75 c)/ million hectares with an subsidy on d)/ premiums of about 80 per cent. e)/ No error
- 66. a)/ The regularity of these summits ever b)/ since Putin assumed power testifies to the value attached to them c)/ as occasions to take stock, in a bid to d)/ keep cementing ties and building on them. e)/ No error

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### English

### **Reliable Academy**

- **67.** a)/ India cannot grow without calm and b)/ stability, which is why it is c)/ necessary to send out the signal so d)/ the rule of law applies everywhere. e)/ No error
- **68.** a)/ His quick reaction is a commendable b)/ contrast for apathetic or nonexistent c)/ official response to hate speeches d)/ and crimes elsewhere in the country. e)/ No error
- **69.** a)/ the economic recovery is far from b)/ convincing and a lot of government action c)/ are required to consolidate d)/ the positive signals in different sectors. e)/ No error
- **70.** a)/ There's practically no improvement b)/ even when the court mandated c)/ one can't sell acid without a licence, d)/ there very little regulation on this. e)/ No error
- **71.** a)/ None of this will be helped b)/ by the current battle over c)/ the trade facilitation d)/ agreement (TFA) under WTO. e)/ No error
- **72.** a)/ That is clearly missing, b)/ Americans roll its eyes at c)/ us and increasingly the d)/ reverse is also true. e)/ No error
- **73.** a)/ Kerry might prose on about b)/ looking on the big picture, c)/ but that sentiment d)/ fails at the first dispute. e)/ No error
- **74.** a)/ There is something else that must be recognised, b)/ Modi and his government have an uphill task c)/ to get governance working and the d)/ Indian economy back on track. e)/ No error
- **75.** a)/ India is also open for business, b)/ is a refreshing change from c)/ the past five year and something d)/ that must be recognised. e)/ No error
- **76.** a)/ As sourcing, retailing and warehousing costs b)/ drop due to the Internet platform, c)/ this could be a bonanza for Indian d)/ consumers who've been hit hard with inflation. e)/ No error
- a)/ I feel men and women should had b)/ the same kind of freedoms in c)/ India to do the same things
  freedom to wear d)/ their choice of clothes or anything else. e)/ No error
- **78.** a)/ Defence trade should be kickstarted b)/ by breathing fresh life in c)/ the stalled defence d)/ trade and technology initiative. e)/ No error
- **79.** a)/ There are a fewer problems for b)/ survivors in getting jobs, c)/ Last year, two women got government d)/ jobs, albeit after a struggle. e)/ No error
- **80.** a)/ An environment where law and order b)/ mechanisms is weak is c)/ less than conducive for development d)/ or for attracting investment. e)/ No error
- **81.** a)/ It's not just the obvious disruptions b)/ caused by riots; contracts c)/ cannot be enforced in an environment d)/ where law and order is weak. e)/ No error
- **82.** a)/ the current controversy over b)/ the hosting of the India c)/ Pakistan World Cup T20 match d)/ on Dharamshala is unfortunate. e)/ No error
- **83.** a)/ With both BJP and SP playing b)/ destabilising communal politics, c)/ it is BSP d)/ opportunity to surge. e)/ No error

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RB	I-SBI-IBPS-SSC	English	Reliable Academy
84.	,	nent Authority b)/ to the Delhi Pollu and gave permission thoughtlessly.	
85.	a)/ Having now been b)/ flattened, the area's recharge c)/ capacity could d)/ diminish considerably. e)/ No error		
86.		nnai floods last b)/ December, whic Pallikaranai marshlands. e)/ No erro	
87.	a)/ In Bengaluru the Ulsoor la pollution. e)/ No error	ake b)/ reported a large fish kill c)/	only this week, blame d)/ on water
88.	· · · · · · · · · · · · · · · · · · ·	anning takes into account b)/ enviro suffer large-scale damage from d)/	onmental protection, our cities will not catastrophes such as floods and
89.	a)/ In Bengaluru the Ulsoor la pollution. e)/ No error	ake b)/ reported a large fish kill c)/	only this week, blamed d)/ on water
90.	a)/ Even in the best of times, Finance Minister. e)/ No erro	b)/ formulating the Budget in India r	a c)/ is a challenging task d)/ of the
91.	a)/ The police reacted immediately, b)/ and chief minister Raman Singh c)/ also assured everyone d)/ the guilty would not be spared. e)/ No error		n Singh c)/ also assured everyone that
92.		mmendable b)/ contrast to apathetic es elsewhere in the country. e)/ No	c or nonexistent c)/ official response error
93.	a)/ Meanwhile other political to its roles. e)/ No error	forces, b)/ which stand to profit fro	om c)/ minority anxiety, also d)/ jump
94.	· · ·	t calm and b)/ stability, which is wh applies everywhere. e)/ No error	hy it is c)/ necessary to send out the
95.	a)/ We hear that every times No error	b)/ a riot takes place, c)/ and India o	cannot d)/ afford any more riots. e)/
96.	a)/ BJP must reverse course and rein in b)/ its hardliners, not just for c)/ the country sake but even d) its own political progress. e)/ No error		st for c)/ the country sake but even d)/
97.	· · ·	nput is b)/ yet to be determined, it's elligence with India. e)/ No error	significant c)/ that Pakistan is willing
98.	a)/ Even on the 26/11 trial in the case. e)/ No error	b)/ Pakistani courts, Islamabad c)/	have called 24 Indians d)/ to testify in
99.		narginal gains, b)/ but they does rep as the primary focuse)/ No error	present a new trend c)/ in the bilateral
100.		awaz Sharif is b)/ said to be conside ome arrests of lower-level JeM cad	ering an joint probe c)/ into Pathankot re. e)/ No error

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### English

- 101. a)/ No sooner than their sun-dried phones crackled b)/ back to life, Chennaiites battered by freak weather and c)/ bruised by administrative fiascoes, heard d)/ the chief minister's recorded message. e)/ No error
- **102.** a)/ It is clear, by now, that following the b)/ old-fashioned policy of 'bleeding India c)/ by a thousand cuts' results in Pakistan d)/ incurring ten of thousands of cuts itself. e)/ No error
- **103.** a)/ In my surveys, I find that b)/ in many parts of India, c)/ the Jan-Dhan Yojana d)/ is called the Modi Yojana. e)/ No error
- **104.** a)/ President Pranab Mukherjee participated b)/ in the Moscow celebrations to c)/ mark the 70th anniversary of d)/ Russia's victory in World War II. e)/ No error
- 105. a)/ At last Amar found b)/Naresh under the shade c)/of a tree and brought him d) /back on the city.e)/ No error
- 106. a)/Mother sat through her chair b)/by the fire to read her book c)/but her ten little boys were d) /too noisy. e) /No error
- **107.** a)/Each Tuesday evening we visited b)/ the farmers in the area c)/ and held a meeting d)/ to discuss the problems they faced. e)/No error
- 108. a)/ He has travelled b)/ all over the world c)/ yet he speaks d)/ several languages fluently. e)/No error
- 109. a)/ Needless to say, the b)/ winter session may have c)/enough grist for d)/heated exchanges. e)/No error
- 110. a)/ Once we move into the b)/ realm of communities, c)/ these differentiations only d)/ become most complex. e)/ No error
- a)/ There is no "you are not welcome" b)/ board hanging outside; yet the c)/ insider defends the 'pure' d)/ with his mere glance. e)/ No error
- **112.** a)/ With nominal GDP growing at b)/ lower then the real GDP, further addition c)/ to debt will increase debt-GDP d)/ ratio at a much faster rate. e)/ No error
- **113.** a)/ 'Higher' art becomes informal, b)/ natural and accessible, while c)/ the 'lower' become serious, d)/ valuably and respected. e)/ No error
- **114.** a)/ Creating a mechanism to resolve the disputes, even if b)/ only 20 per cent of this is recovered, c)/ could fetch the government over Rs.1 lakh crore and, more d)/ importantly, it would create a more favourable investment climate. e)/ No error
- **115.** a)/ this is only a beginning and does not b)/ negate the possibility of c)/ another kind of experiment d)/ emerging in the highest echelons of art. e)/ No error
- **116.** a)/ The engagement itself b)/ continues to be a learning c)/ process where we d)/ constantly discover differences. e)/ No error
- **117.** a)/ While the children of the village is b)/ enthusiastic performers in the festival, the c)/ adults come as onlookers: d)/ laughing, smiling and enjoying the art. e)/ No error

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### English

- **118.** a)/ Yet the governments of both b)/ country have a magnificent c)/ opportunity today to unite their d)/ people around a national agenda. e)/ No error
- **119.** a)/ That it has taken six long years b)/ to emerge is sobering but c)/ also underlines that it is not d)/ a opportunity that can be missed. e)/ No error
- **120.** a)/ The Universal Declaration of Human Rights b)/ adopted at December 10, 1948 states c)/ that "all human beings are born d)/ free and equal in dignity and rights. e)/ No error
- 121. a)/ It brought human rights of LGBTQ people in line with b)/ international legal norms applied in Europe, c)/ the U.S., Canada, South Africa, Australia, d)/ New Zealand, Hong Kong and Fiji between others. e)/ No error
- **122.** a)/ This was in a case of miscarriage b)/ of justice where matrimonial c)/ disputes led to allegations d)/ of criminal conduct. e)/ No error
- **123.** a)/ It is neither advisable b)/ or possible to enumerate c)/ all the grounds on which such d)/ a petition may be entertained. e)/ No error
- **124.** a)/ If Justice Kirby and Justice Cameron were to b)/ visit India after the Koushal c)/ judgment, was they be treated as d)/ honoured guests or as suspected felons? e)/ No error
- **125.** a)/ It may not be to late to b)/ do so, but the government c)/ should keep in mind that d)/ luck favours the brave. e)/ No error
- **126.** a)/ They will also likely reverse the process b)/ of development in rural areas that had been c)/ saw in terms of rising access to education, d)/ particularly among women, and nutrition. e)/ No error
- 127. a)/ This is the first time in the last b)/ five decade that the wages of c)/ casual workers in rural areas d)/ have declined in real terms. e)/ No error
- **128.** a)/ One of the strongest indicators b)/ of the distress in the rural c)/ economy and among the d)/ poor is the wage rate growth.e)/ No error
- **129.** a)/ With the government using the opportunity of falling b)/ petroleum prices to shore upto revenues by raising excise c)/ on petroleum products, even a significant reduction d)/ in diesel prices did not materialise for farmers. e)/ No error
- 130. a)/ The thrust of the 2015 b)/ railway budget is to make c)/ the Indian Railways (IR) a prime d)/ mover of the economy. e)/ No error
- 131. a)/ Any relaxation in revenue deficit b)/ should also show up in fiscal deficit, c)/ thus ensuring no d)/ compression in capital expenditure targets. e)/ No error
- **132.** a)/ With core sector growth at just b)/ 1.9 per cent, there is no way the IR can c)/ achieve the targeted incremental d)/ freight loading for almost 8 per cent. e)/ No error
- 133. a)/ The forthcoming Union budget could be b)/ presented at a time when there are strong c)/ headwinds from the global financial d)/ markets and debilitated global growth. e)/ No error
- **134.** a)/ Despite India being the faster b)/ growing economy in the world c)/ today, do we still need d)/ growth-revival policies. e)/ No error

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### English

- **135.** a)/ In the absence of the b)/ commission guidance, there c)/ appears to be some institutional d)/ vacuum in this regard. e)/ No error
- **136.** a)/ The adoption of a new GDP b)/ methodology and the lack c)/ of its back series make such d)/ estimates quite unenviable. e)/ No error
- **137.** a)/ Under the act, the Central government fiscal deficit, b)/ as a percentage of GDP, was fixed at 3.9 per c)/ cent for FY16, and 3.5 per cent d)/ (FY17) and 3.0 per cent (FY18) at rolling targets. e)/ No error
- **138.** a)/ Deviation in any of these targets could b)/ not only result in contraction c)/ of economic activity but the put pressure d)/ on public debt and its servicing. e)/ No error
- 139. a)/ Our own analysis in the past suggest that these targets b)/ are internally consistent with high growth, provided c)/ all the targets are achieved and not just d)/ the headline target of fiscal deficits. e)/ No error
- 140. a)/ The United States insure b)/ its farmers (about 123 million hectares) c)/ and gives subsidy to the d)/ tune of around 70 per cent. e)/ No error
- a)/ China insures its farmers for b)/ a sown area of around 75 c)/ million hectares with a subsidy on d)/ premiums of about 80 per cent. e)/ No error
- **142.** a)/ India plans to cover around 50 per cent b)/ of its cropped area, that hovers c)/ around 195 million hectares, over the next five d)/ years if the scheme really takes off. e)/ No error
- 143. a)/ Given that the government are already shelling out around b)/ Rs 5,000 crore annually (average for the last five years) through c)/ its clumsy mechanism for disaster relief, d)/ the additional cost of the scheme isn't much. e)/ No error
- 144. a)/ The scheme would be the b)/ harbinger of change, c)/ provided that two d)/ conditions are quenched. e)/ No error
- 145. a)/ This is critical, as the crop-damage b)/ assessment exercise had to be c)/ matched with data on plots and bank d)/ account numbers of the tillers. e)/ No error
- 146. a)/ The regularity of these summits ever b)/ since Putin assumed power testifies to the value attached to them c)/ as occasions to take stock, in a bid to d)/ keep cementing ties and building on them. e)/ No error
- 147. a)/ India is keen that, as Russia proceeds b)/ to construct 12 nuclear reactors, c)/ there should be d)/ progressive transfer at technology. e)/ No error
- 148. a)/ India has long pressed b)/ for greater access to c)/ Russia abundant oil d)/ and gas resources. No error
- **149.** a)/ Indian Oil and Oil India has signed a b)/ memorandum with Rosneft, which c)/ paves the way for the acquisition of 10 per cent d)/ stakes in the Taas-Yuriakh oil assets. e)/ No error
- **150.** a)/ In recent years, India have b)/ entered into more than three c)/ dozen "strategic partnerships", but d)/ France remains the original one. e)/ No error

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### English

### **Reliable Academy**

- **151.** a)/ Nagpur, Chandigarh and Puducherry b)/ have been identified as three c)/ cities where French technical assistance d)/ and funding had also been promised. e)/ No error
- **152.** a)/ This is the strategic dialogue b)/ that became institutionalised c)/ at the level of the d)/ National Security Advisers. e)/ No error
- **153.** a)/ The terrorist attacks last year, on the Charlie Hebdo b)/ office in January and at multiple location in Paris in c)/ November, have changed the way d)/ France looks at global terrorism. e)/ No error
- **154.** a)/ There is a realisation of b)/ vulnerability on account of c)/ the alienation at the d)/ French Muslim community. e)/ No error
- 155. a)/ Radicalisation and the B)/ growing appeal of the c)/ ideology of global d)/ jihad are a real threat. e)/ No error
- **156.** a)/ This resulted in a standalone Joint b)/ Statement on counter-terrorism c)/ that seeks to do away with the d)/ caste system in terror strikes. e)/ No error
- 157. a)/ If New York, London and Paris b)/ were horrific, so must Mumbai, c)/ Beirut and Nairobi be, and the statement d)/ makes that point effectively. e)/ No error
- **158.** a)/ It is expected that the b)/ negotiations of the financial c)/ terms would be concluded d)/ in coming months. e)/ No error
- **159.** a)/ Two areas that have been lagging b)/ are economic and trade c)/ relations so well as the d)/ people-to-people exchanges. e)/ No error
- **160.** a)/ The surest way to protect b)/ against adverse dynamics c)/ are to reduce the primary d)/ deficit as soon as possible. e)/ No error
- 161. a)/ a larger-than-expected borrowing programme could b)/ further pressure benchmark G-sec yields, c)/ pushing into private-sector borrowing costs and d)/ risking some crowding-out of private investment. e)/ No error
- **162.** a)/ It has provided a much-needed anchor b)/ to monetary policy, creating credibility, enabling c)/ consistency, and anchoring medium-term d)/ inflation and rupee expectations. e)/ No error
- **163.** a)/ The continued correction of b)/ oil has increased the c)/ possibility of some most d)/ monetary easing this year. e)/ No error
- **164.** a)/In contrast, most market participants b)/ still project a linear acceleration of c)/ growth on 2016 and 2017, and any slowdown d)/ will come as a sticker-shock to them. e)/ No error
- **165.** a)/ India worry is not external b)/ preparedness but growth c)/ risks that have increased d)/ in recent months. e)/ No error
- **166.** a)/ Those who use tobacco at a younger b)/ age are more addicted to it c)/ and are less likely to quit the habit d)/ then those who begin using it later. e)/ No error
- 167. a)/ While the Ministry of Women and Child Development's b)/ initiative to disincentivise the sale of tobacco products to c)/ children through stiff penalty is commendable, d)/ the real challenge will be in their enforcement. e)/ No error

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### English

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- **168.** a)/ Since the Indian taxation structure b)/ is not linked to income growth c)/ and inflation, tobacco products get d)/ cheaper relative for income affordability. e)/ No error
- **169.** a)/ Early users are also less b)/ ignorant about the effects, c)/ making them easier prey d)/ for the tobacco companies. e)/ No error
- a)/ In a study conducted in 2014 on Pakistan's b)/ trade with India, Iran and Afghanistan, c)/ the business community, despite some reservations d)/ and caution, supported increases trade with India.
   e)/ No error
- 171. a)/ Most heartening was the b)/ shift in Punjab, considered c)/ central to the idea of d)/ enemy with New Delhi. e)/ No error
- **172.** a)/ Earlier in 2014, even the Indian Highb)/ Commissioner in Islamabad sounded c)/ convinced that from a Indian d)/ perspective, it was a different Pakistan. e)/ No error
- **173.** a)/ Inspite his limited access, the diplomat b)/ could notice the change that c)/ Pakistanis were eager to do business d)/ and reach out across the border. e)/ No error
- **174.** a)/ Multilateral agencies, though armed with b)/ a cookie-cutter approach, do take a c)/ global view and it is true that India is today d)/ the world's fastest-growing large economy. e)/ No error
- 175. a)/ Mr. Modi was saw as decisive and b)/ growth-oriented, his credentials burnished c)/ by his record d)/ as the Chief Minister of Gujarat. e)/ No error
- **176.** a)/ Expectations of a new dynamism in the b)/ economy were rife , at c)/ least between the corporates d)/ and the middle class. e)/ No error
- 177. a)/ The enthusiasm has dissipated by now. Mr. Modi is b)/ under pressure to show results on the economy front when, c)/ in fact, on the core issues, he have not been d)/ able to even show much initiative. e)/ No error
- **178.** a)/ Even independently of b)/ this, the consensus within c)/ the political class d)/ militates against change. e)/ No error
- **179.** a)/ We are possibly facing a ten-year b)/ cycle here, Part of it has to do with c)/ the global slowdown but it is also d)/ to be attributed to internal factor. e)/ No error
- **180.** a)/ Individual wage are too b)/ meagre for savings to be c)/ carried forward d)/ to subsequent generations. e)/ No error
- **181.** a)/ life within the plantation need b)/ to be improved for workers c)/ to continue there for their sake d)/ and for the next generation. e)/ No error
- **182.** a)/ Opportunities to pursue b)/ alternative jobs within c)/ and outside plantations d)/ need to be encouraged. e)/ No error
- **183.** a)/ Plantations should have adequate b)/ labour representation on the board of c)/ governance and the culture of all-male d)/ management should be brought to a end. e)/ No error
- **184.** a)/ The industry needs for b)/ understand the value c)/ of engaging labour d)/ in management conversations. e)/ No error

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### English

- 185. a)/ Tea requires an employee-run business b)/ model not only to serve the larger interests of labourers but c)/ also to serve the companies' objective d)/ of incrementally increasing productivity. e)/ No error
- **186.** a)/ Retail inflation, driven by b)/ food inflation, have been c)/ close to 5 per cent, despite wholesale inflation d)/ being in negative territory. e)/ No error
- **187.** a)/ the economic recovery is far from b)/ convincing and a lot of government action c)/ are required to consolidate d)/ the positive signals in different sectors. e)/ No error
- **188.** a)/ Opportunities to pursue b)/ alternative job within c)/ and outside plantations d)/ need to be encouraged. e)/ No error
- 189. a)/ It is imperative that b)/ the Centre co-ordinates c)/ with state to d)/ alleviate agrarian distress. e)/ No error
- **190.** a)/ This could be a b)/ bumper year of c)/ the ever-lucrative d)/ tax avoidance industry. e)/ No error
- **191.** a)/ As a participant of this b)/ project, India is expected c)/ to implement on least d)/ some of these measures. e)/ No error
- **192.** a)/As a result, India neonatal mortality rate b)/ is high, birth weight is low, and far too many c)/ children suffer the consequences of d)/ being undernourished in the womb. e)/ No error
- **193.** a)/ The primary cause of concern b)/ here is the quality of India's c)/ political leadership, which has d)/ consistently betrayed its own taxmen. e)/ No error
- **194.** a)/Maternity entitlements would b)/ be a good idea even if they c)/ wasn't already d)/ written into law. e)/ No error
- **195.** a)/ It was a sane suggestion because b)/ the bulk of P-note investments c)/ in the Indian stock market was d)/ from tax havens such as Cayman Islands. e)/ No error
- **196.** 1)/ it urges nation to curb treaty b)/ abuse by amending their d)/ Double Taxation d)/ Avoidance Agreements (DTAA) suitably. e)/ No error
- **197.** a)/ Tax Havens and the Men Who Stole b)/ the World, financial journalist Nicholas Shaxson c)/ notes how Mauritius are a popular hub d)/ for what is known as "round-tripping". e)/ No error
- **198.** a)/ He write, "A wealthy Indian, say, will b)/ send his money to Mauritius, where it is dressed up in a secrecy c)/ structure, then disguised as foreign d)/ investment, before being returned to India. e)/ No error
- **199.** a)/ The Supreme Court issued b)/ a notice to the Centre about c)/ non-implementation of d)/ maternity entitlements. e)/ No error

a)/ Prime Minister Narendra Modi have b)/ just launched the Start-up India c)/ scheme, first alluded to d)/ on Independence Day last year. e)/ No error

**200.** a)/ Prime Minister Narendra Modi have b)/ just launched the Start-up India c)/ scheme, first alluded to d)/ on Independence Day last year. e)/ No error

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## **ANSWER KEY**

Q.	Ans	Explanation	
1.	E	No Error	
2. C it should be "has" instead of "have" Here subject is one project so it should be has (singular H.V).		it should be "has" instead of "have"	
		Here subject is one project so it should be has (singular H.V).	
3.	Е	No Error	
4.	D	it should be "the next day" instead of "the previous day". Because first part of	
		sentence is in future tense so meeting should be held on the next day	
5.	В	replace "was" with "are"	
6.	D	replace "by" with "from"	
7.	Ε	No Error	
8.	B	Replace "have" with "has"	
		Innovation is singular hence verb will be singular.	
9.	С	replace "off" with "of"	
		Correct phrase is "butt of a joke – the reason for or aim of a joke, especially when it is	
		a person"	
10.	В	"of" should be removed from here. For connecting two sentence conjunction	
		"because" will be used.	
11.	С	Instead of "elevation" it should be "alleviation".	
12.	С	Instead of "have" it should be "has"	
13.	Е	No Error	
14.	В	Instead of "depend" it should be "depends".	
15.	В	instead of "contribute" it should be "contributed".	
16.	С	instead of "especially as this surfaced in a" it should be "especially as this has	
		surfaced in a".	
17.	С	instead of "pointed out that mental" it should be "pointing out that mental".	
18.	Ε	No Error	
19.	В	it should be "must take quick measures to" instead of "must take quick measure"	
20.	Ε	No Error	
21.	С	Replace "with" with "by"	
22.	С	Replace "who" with "whom"	
23.	В	Replace "many" with "much"	
24.	D	Replace "year" with "years"	
25.	Α	Replace "than" with "then"	
26.	Е	No Error	
27.	D	Replace "keep" with "keeps"	
28.	С	Replace "their" with "its"	
29.	В	Replace "in" with "on"	
30.	5	No Error	
31.	2	Replace "was" with "were"	
32.	5	No Error	
<u>33.</u>	1	Replace "stakeholder" with "stakeholders"	
	-	Several – more than two.	
34.	3	it should be "their" instead of "its"	
35.	1	Replace "could" with "would"	

RBI-SE	BI-IBPS	-SSC English	Reliable Academy		
		Would is a past-tense form of will. If you are writin	ng about past events, you can use it		
		to indicate something that was in the future at that p			
		in the future right now. In other words, you use would to preserve the future aspect			
		when talking about the past.			
36.	3	it should be engulfed instead of engulf because give	en sentence is from past tense.		
37.	5	No Error			
38.	2	it should be over instead of in.			
		Over – When we use above as a preposition, it mea			
		close to that of the preposition over. In the following instead of above:	ig sentences, over can be used		
		Ex - The waves came up above her head and she st	arted screening		
39.	4	it should be "would" instead of "could"	lance screaning.		
<i></i>	-	Would is a past-tense form of will. If you are writin	ng about past events you can use it		
		to indicate something that was in the future at that j			
		in the future right now. In other words, you use wo	-		
		when talking about the past.			
40.	С	Replace "fire" with "fires"			
41.	Ε	No Error			
42.	С	it should be on cigarette package.			
43.	B	Replace "have" with "has".			
		Has will be correct form of verb according to the su	ubject the high imposition.		
44.	Α	it should be The Prime Minister's			
		Apostrophe used to indicate possession.			
45.	D	Replace "have" with "has"			
46.	D	it should be "aim" instead of "aims"			
47.	E	No Error			
48.	A	it should be are instead of is because political partie	es is a plural subject.		
<u>49.</u>	A	it should be factors instead of factor.			
<u>50.</u>	E D	No Error it should be "in" instead of "of"			
51. 52.	D D	"activist" with "activists"			
<u>52.</u> 53.	D D	Replace "with" with "by"			
<u>55.</u>	B	Replace "send" with "sent"			
55.	A	Replace "themself" with "itself"			
56.	B	Replace "state" with "State's"			
57.	E	No Error			
58.	B	Replace "were" with "was"			
59.	С	Replace "toward" with "towards"			
60.	С	Replace "in" with "at"			
61.	Α	Replace "are" with "is"			
62.	B	Replace "with" with "within"			
63.	Ε	No Error			
64.	B	Replace "was" with "were"			
65.	С	Replace "an" with "a"			
66.	E	No Error			
67.	С	Replace "so" with "that"			
<u>68.</u>	B	Replace "for" with "to"			
<u>69.</u>	C	Replace "are" with "is"			
70.	D	Replace "there" with "there's"			
71.	Ε	No Error			

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72.	B	Replace "its" with "their"
73.	B	Replace "on" with "at"
74.	Ε	No Error
75.	С	it should be five years
76.	D	Replace "with" with "by"
77.	Α	Replace "had" with "have"
78.	С	Replace "in" with "into"
79.	Α	Omit "a"
		it should be fewer
80.	B	it should be "are weak"
		Replace "is" with "are"
81.	E	No Error
82.	D	Replace "on" with "in"
83.	С	it should be "BSP's"
84.	С	Replace "was" with "were"
85.	E	No Error
86.	B	Replace "will" with "were"
87.	C	it should be "blamed"
88.	С	it should be but also
89.	E	No Error
90.	D	Replace "of" with "for"
91.	D	Replace "was" with "would"
92.	E	No Error
93.	D	Replace "its" with "their"
94.	E	No Error
95.	A	Replace "times" with "time"
96.	С	Replace "country" with "country's"
<b>97.</b>	D	it should be "terror-related"
98.	C	Replace "have" with "has"
<b>99.</b>	B	Replace "does" with "do"
100.	B	Replace "an" with "a"
101.	Α	Replace "than" with "then"
100		No sooner Then
102.	D	it should be "tens of thousands"
102	•	Replace "ten" with "tens"
103. 104.	A E	Replace "find" with "found" No Error
104.	D E	Here, back in the city should be used because 'on' is not appropriate preposition.
105.	A	Here, Mother sat in/on her chair or Mother was siting on her chair should be used.
100.	D A	Add 'which' after problems.
107.	C D	Change 'yet' to 'and'
100.	E	No Error
10).	D	Replace "most" with "more"
110.	E E	No Error
111.	B	Replace "then" with "than"
1140		the correct word is "Lower than"
113.	D	Replace "valuably" with "valuable"
113.	D	Replace "would" with "will"
115.	D	Replace "highest" with "higher"
116.	E	No Error
	·	
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117.	Α	Replace "is" with "are"		
		Given subject "children" is plural so verb should be plural.		
118.	В	Replace "country" with "countries"		
	<u> </u>	"both" indicate two thing so "countries" will be correct word	instead of country	
119.	D	Replace "a" with "an"		
120.	B	Replace "at" with "on"		
121.	D	Replace "betwwen" with "among" No Error		
122. 123.	E B	No Error           Replace "or" with "nor"		
123.	Б	Correct sequence is "neithernor"		
		and "eitheror"		
124.	С	Replace "was" with "would"		
124.	A	Replace "to" with "too"		
125.	C	Replace "saw" with "seen"		
	-	use third form of verb with bad been		
127.	В	it should be "five decades"		
128.	Е	No Error		
129.	В	Replace "shore upon" with "shore up"		
130.	В	Replace "is" with "was"		
131.	Ε	No Error		
132.	D	Replace "for" with "of"		
133.	Α	It should be"		
134.	A	Replace "faster" with "fastest"		
135.	B	it should be commission's guidance		
136.	E	No Error		
137.	D	Replace "at" with "as"		
138.	C	it should be "but also"		
139.		omit "the"         Replace " suggest" with " suggests"		
139. 140.	A A	it should be "insures" because subject is singular so verb mus	at ha sincular	
140.	E A	No Error	st de singulai.	
141.				
1740	<b>D</b>	That normally refers to things but it may refer to a class or type	me of person.	
		which refers only to things	pe or person.	
143.	Α	Replace "are" with "is"		
		The government is singular verb so use is instead of are		
144.	Α	Replace "would" with "could"		
145.	B	Replace "had" with "has"		
		Given sentence is in present tense so it should be "has" instea	ad of "had"	
146.	E	No Error		
147.	D	Replace "at" with "of"		
148.	С	it should be "Russia's"		
1.40	+	Apostrophes are used to indicate possession.		
149. 150	A	Replace "has" with "have"		
150. 151.	A D	Replace "have" with "has"Replace "had" with "has"		
151.	E D	No Error		
152.	B	Replace "location" with "locations"		
153.	C B	Replace "at" with "in"		
154.	D	Replace "are" with "is"		
100.		Replace are with 15	I	
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156.	С	Replace "that" with "which"	
157.	Ε	No Error	
158.	С	Replace "would" with "will"	
159.	С	Replace "so" with "as"	
160.	С	Replace "are" with "is"	
161.	С	Replace "pushing into" with "pushing up"	
162.	Ε	No Error	
163.	С	Replace "most" with "more"	
164.	С	Replace "on" with "in"	
165.	Α	Replace "India" with "India"s"	
166.	D	Replace "then" with "than"	
167.	D	Replace "their" with "its"	
168.	D	Replace "for" with "to"	
169.	E	No Error	
170.	D	Replace "increases" with "increased"	
171.	D	it should be "enmity"	
172.	C	it should be "an Indian"	
	<u> </u>	Replace "a" with "an"	
173.	A	Replace "Inspite" with "despite"	
174.	E	No Error	
175.	A	Replace "saw" with "seen"	
176.	C	Replace "between" with "among"	
177.	C	Replace "have" with "has"	
178.	E	No Error	
179.	D	Replace "factor" with "factors"	
180. 181.	A	Replace "wage" with "wages"Replace "need" with "needs"	
181. 182.	A E	No Error	
	D E		
183. 184.	A	Replace "a" with "an"Replace "for" with "to"	
184. 185.	E A	No Error	
185.	B	Replace "have" with "has"	
187.	C	Replace "are" with "is"	
188.	B	Replace "job" with "jobs"	
189.	C	Replace "state" with "states"	
190.	B	Replace "of" with "for"	
191.	C	Replace "on" with "at"	
192.	A	Replace "India" with "India's"	
193.	E	No Error	
194.	C	Replace "wasn't" with "weren't"	
195.	С	Replace "was" with "were"	
196.	Α	Replace "nation" with "nations"	
197.	С	Replace "are" with "is"	
198.	Α	it should be he "writes".	
199.	Ε	No Error	
200.	Α	Replace "have" with "has"	
199.	E	No Error	

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# Lesson 12 : Sentences Correction

Now we shall discuss one of the very important topics of SBI PO and other competitive exams' English Section Correction of Sentences or Correct usage of words in English. In this type of questions, each sentence is divided into four parts and each part is marked below as A, B, C, and D. There is a mistake in any one part of the sentence. The students are required to detect which part contains the mistake. If there is no mistake in any part of the sentence, it should be marked as No Error (Option E).

> Examples :

He educate not only his nephew / but also / set him

(a) (b)

up / in business / no error

(d)

(a)

(e)

The mistake lies in part (A) 'not only' should be placed before 'educated' which it qualifies and not after it. Hence students should mark cross (X) against A.

The Himalayas / lie / to the north / of India / No error

> As there is no mistake in any part of the sentence, students should mark cross (X) against E.

(c)

#### > The mistake may be of any one of the following types :

- 1. Mistake in the use of article -- a, an, the.
- 2. The subject in the sentence may not be agreeing with the verb in number.
- 3. Pronoun may not be agreeing with its antecedent in person, number of gender.
- 4. There may be a mistake in the use of preposition.
- 5. There may be a **wrong use of a conjunction** in the sentence.
- 6. There may be mistakes in the use of participles, gerunds, infinitives and verbal nouns.
- 7. Some word in a sentence may have been wrongly used.

8. There may be a mistake in the use of an **adverb or adjective.** Degree of adjective may have been wrongly used.

9. Rules regarding verbs, their tenses, number, or moods may not have been correctly followed.

10. There may be **miscellaneous mistakes** which may not fit in the above categories.

#### > Sentences Correction Exercises with Explanations

Friends, we've already discussed short notes on Correction of Sentences which is very important topic of English Section for Upcoming competitive exams. Here are some practice problems on Sentence Corrections with Explanations. Just Read each sentence to find out whether there is any grammatical/idiomatic/spelling mistake/error in it. The error, if any, will be in one part of the sentence. Mark the number of that part with error as your answer. If there is no error, mark (5). And you can check the answer below the questions with explanations.

#### > Example :

I have citicize (1)/ the remarkable book (2)/ because I benefited (3)/ from reading it. (4)/ No error (5)

> Answer:

The error lies in part (1) of the sentence. 'I have criticize' should be replaced with 'I did not criticize'. It will make the sentence meaningful.

> Example :

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### English

When he had been (1)/ walked along the road (2)/ a wild and ferocious dog (3)/ hit him hard and knocked him down (4)/ No error (5).

# Answer: (2) The structure of Past Perfect Continuous is : Subject + had been + verb +ing

#### > Example:

I am grateful to you (1)/ and all your friends (2)/ for showing sym- pathy (3)/ and kindness with me (4)/ No error (5).

#### > Answer :

(4) The preposition 'with' should be replaced by 'to'.

#### > Example :

It was clear from the way (1)/ they were behaving (2)/ that they had been (3)/ lost their senses (4)/ No error (5).

#### > Answer :

(3) Past Perfect Tense will be used. The structure is : Subject + had + past participle

#### > Example :

As Arundhati Roy (1)/ in her foreword write (2)/ John offers (3)/un-told stories of people. (4) No error (5)

> Answer :

(2) The word 'write' is in Present Indefinite Tense. It should be replaced with 'has written' as Present Perfect is used to express past action whose time is not given and not definite.

> Example :

Responsibilities includes (1)/ working with the editors (2)/ on all. aspects (3)/ of the editorial process. (4)/ No error (5)

> Answer :

(1) The word Responsibilities is a Plural Subject. It will take plural verb.

#### > Example :

While grouping the words (1)/ care have been taken (2)/ to in-clude th'e role (3)/ grammar plays in a language. (4)/ No error (5)

> Answer :

(2) The word Care is Singular and it will take Singular verb. Hence, 'care have been taken' should be replaced with 'care has been taken'.

#### > Example :

Distrust seems (1)/ to be a factor (2)/ borne out of (3)/ prevailing circumstances. (4)/ No error (5)

> Answer:

(3) The phrase 'borne out of,' should be replaced with 'born of' which means coining from the specified type of parents, background, origin etc. For example,

#### > Example :

That boy possess (1)/ three beautiful pens (2)/ but he would not (3)/ show them to anyone (4)/ No error (5)

#### > Answer:

(1) 'That boy possesses' is the correct usage, as the verb must agree with its subject in number and person.

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### English

#### > Example :

Though I had been (1)/ his friend for quite a long time, (2)/ I refused to help him (3)/ because his ill nature (4)/ No error (5).

> Answer:

(4) 'Because of' is the correct idiomatic form.

#### > English Sentence Correction Practice Problems

- □ Here are some problems on English Sentence Correction / Error Correction of higher difficulty level for IBPS PO and IBPS RRB PO Exams. What you have to do is, take a paper and write these sentences on it.
- Every sentence has some grammatical error in it. So you have to underline the part which is having error and you should correct form of the sentence below the given sentence.
  - 1. The things I told you has been done.
  - 2. I do not know why I felt so grief.
  - 3. The old lady is poor stricken.
  - 4. I will drink milk today morning.
  - 5. He said he will unable to help me.

6 Not only is Javed handsome but also he is very friendly.

7. Thus I have been lived alone for the past two years.

- 8. This chapter comprises of seven sections.
- 9. The man was sweating proficiently.

10. I also have been sick too.

#### > Key with Explanations for the Sentence Correction Problems of English

Here is the key with detailed explanations to our previous information on English Sentence Correction Practice Problems.

Sol 1.

The things I told you has been done.

Here we are talking about things (plural). So we should use have been instead of has been. The correct sentence is The things I told you about have been done.

Sol 2.

I do not know why I felt so grief.

\* Here grief means Deep Sorrow There are two errors in this sentence, You shouldn't use the word so. Here is grief is noun. So you can't feel grief (grammatically incorrect). So you can say I do not know why I feel so sad (instead of grief)

Sol 3.

#### The old lady is poor stricken.

\*here stricken means "affected by being poor (poverty). here poor is an adjective, stricken is also a noun. We can't put them together. Its grammatically incorrect. So you can use the noun form of poor (poverty) so the sentence will be The old lady is poverty stricken.

- ➢ Sol 4.
  - I will drink milk today morning.

The above sentence is grammatically incorrect. You should say I will drink milk this morning. Some important points to remember :

Today morning --> This morning

Yesterday morning --> Last morning

Tomorrow morning --> The coming morning.

➢ Sol 5.

He said he will unable to help me.

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	You should use the be form after will. So the correct sentence is He said he will be unable to help me.						
	Sol 6. Not only is Javed handsome k Not only is Javed handsome, b		rrect structure of the sentence will be				
	<b>Sol 7.</b> Thus I have been lived alone for Have been is there. So, there		ect sentence is, Thus I have been living				
	alone for the past two years. Important Note : I've been observing that peopl	e often confuse about the usage of	for and since.				
	Sol 8.						
	This chapter comprises of seve Comprises of is grammatically form(s) of the sentence will be This chapter comprises seven	/ incorrect. You should say consist e,	s of or just comprises. So the correct				
	This chapter consists of seven <b>Sol 9.</b>	sections.					
	The man was sweating proficiently when	-					
	•		ge etc. Sweating is not a skill :P So we f you want to express Extravagant /				
		"sweating" while talking about hur nals. For humans you should use th g	nans. But grammatically its a blunder. e word perspire.				
~	So you can write, The man is p	1 0					
	Sol 10. I also have been sick too. Here also and too, represent enough. So you can say, I have		n't use them both. Any one of them is				

# English

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# **Sentences Correction Question**

1.	For being skilful and experience	· · · · ·				
	<ul><li>(1) Because he is skill</li><li>(4) Beside having skill</li></ul>	<ul><li>(2) On account he is skilled</li><li>(5) No correction required.</li></ul>	(3) With his skill			
	(1) Deside having skin	(5) 100 concerton required.				
2.	•	whose growth rate is <b>equally</b> that of				
	<ul><li>(1) equalize on</li><li>(4) on equality with</li></ul>	<ul><li>(2) equivalent to</li><li>(5) No correction required</li></ul>	(3) equals with			
	(i) on equality with	(5) ito concernin required				
3.	The government is <b>willing for fi</b>		(2) '11' ( C'			
	<ul><li>(1) willingly finance to</li><li>(4) willingness in financing</li></ul>	<ul><li>(2) financially willing</li><li>(5) No correction required</li></ul>	(3) willing to finance	ce		
	(1) while gives in manening	(5) ito concerton required				
4.	We must keep in pace changing					
	(1) keep pace with	(2) kept pace on	(3) in keeping pace			
	(4) keep pacing	(5) No correction required				
5.	The company does not have man	ny choice, except to pay the fine.				
	(1) any choice of	(2) Much choice	(3) more choices			
	(4) other choice	(5) No correction required				
6.	The officer burst into rage and <b>o</b>	rder immediate dismissal of the a	ssistant who had made	the error.		
	(1) order immediately	(2) ordered immediately	(3) ordered immedi			
	(4) ordering immediate	(5) No correction required				
7.	If Indian people are united this	nation <b>can become source of</b> stren	oth for the entire world			
	(a) could become a resource of	(b) can become resourcef	-	-		
	(c) would be a source in	(d) can become a source v	with			
	(e) No correction required					
8.	What did happen there in the fi	irst place is not a matter of our con	cern.			
	(a) What happens	(b) What would have hap		ppened		
	(d) What should have happened	(e) No correction required	1			
9.	How religious intolerance can bl	light social peace and harmony can	be gauged from events	take place		
	around the globe.	8	6			
	(a) taken place over		took place around			
	(d) taken place in	(e) No correction required				
10	The exploitation of the helpless	tribals <b>need to be condemned</b> .				
	(a) need to be condemned		needs to condemned			
	(d) need to condemnation	(e) No correction required				
11	. He failed in his attempt to disper	rse the mob before the miscreants s	ets the fire on the bus			
	(a) set the bus on fire		set fire to the bus			
	(d) set the fire on to the bus	(e) No correction required				
17	<b>12.</b> Primitive man <b>believing that a crime created</b> an imbalance which could be rectified only by punishing					
14	the wrong-doer.					
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			<i>.</i>	0 -		

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<ul><li>(a) believes that a crime created</li><li>(c) believed that a criminal created</li><li>(e) No correction required</li></ul>	b) believed that a criminal created (d) believed that a crime creates			
<ul><li>13. The more we look at these carvings,</li><li>(a) the life we perceive more hidden</li><li>(c) the more of life is what we perceive</li><li>(e) No correction required</li></ul>	(b) we pe	<b>hidden</b> within them. erceive life more hidden erceive life more than hidden		
<ul><li>14. It is difficult to prevent assaults agai</li><li>(a) those against</li><li>(d) it is to prevent those against</li></ul>		c) preventing those against		
<ul> <li>15. Because of scientific progress, we exactly a should expect to live better than of (c) expect to live better than our pare (e) No correction required</li> </ul>	our parents (b) exped	<b>r parents have</b> . ct to live as good as our parents lived cted to live better than our parents		
<ul> <li>16. I could achieve success through cons</li> <li>(a) efforts made with critical awaren</li> <li>(c) efforts done after gaining conscio</li> <li>(e) efforts done without any desire</li> </ul>	(b) treme	endous efforts ts done after being awakened		
<ul> <li>17. Partnership, he said, was a "two-way he's got to listen to us as well".</li> <li>(a) "two-way street," adding of Karz well".</li> <li>(b) "two-way street"; adding of Karz well".</li> <li>(c) "two-way street," adding of Karz well."</li> <li>(d) "two-way street", adding of Karz well".</li> <li>(e) None of these</li> </ul>	zai: "We have to listen and le zai: "We have to listen and le zai; "We have to listen and le	earn. But he's got to listen to us, as earn – but he's got to listen to us as earn; but he's got to listen to us as		
<ul> <li>18. There has been heightened concern a environment caused by the pressure (a) within the civil society of India a (b) within India's civil society about (c) among India's civil society about (d) for India's civil society about the (e) None of these</li> </ul>	es of development and indust bout the threats to the environme the threats to the environme t the threats to the environme	trialisation. onment ent		
<ul> <li>19. Unable to cope up with the losses,</li> <li>(a) Unable to cope up with the losses</li> <li>(b) Unable to cope with the losses, 1</li> <li>(c) Unable to cope with the losses, th</li> <li>(d) Unable to cope with the losses, th</li> <li>(e) None of these</li> </ul>	s, the private sector lay off 1. .5 lakh private sector worker he private sector laid off 1.5	.5 lakh workers. rs were laid off. lakh workers.		
<b>20.</b> Dasara is now celebrated across Karr <b>religious and the secular.</b>	nataka as a State <b>festival wit</b>	th an exquisitely unique blend of the		
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## English

- (a) festival with an exquisitely unique blend of religions and secularism.
- (b) festival with an exquisite blend of unique religions and secularism.
- (c) festival with an unique blend of religious and the secular.
- (d) festival with a unique blend of the religious and the secular.
- (e) None of these

### 21. If I was you, then I would not do that.

- (a) If I were you, I would not do that.
- (c) If I was you, then I would not do that.
- (e) None of these

- (b) If I were you, then I would not have done that.
- (d) If I had been you, I would not have done that.
- 22. The number of foreigners going to India for fertility treatments, **specially surrogacy**, has dramatically increased in recent years.
  - (a) especially surrogacy, have dramatically increased in past years.
  - (b) especially surrogacy, has dramatically increased in recent years.
  - (c) specially surrogacy, have dramatically increased in recent years.
  - (d) specially surrogacy, have shown dramatic improvement in recent years.
  - (e) specially surrogacy, have dramatically increased at recent years.
- 23. The LHC is a magnificent engineering project, who's many "gee-whiz" feature have been widely reported.
  - (a) whose many "gee-whiz" features have been widely reported.
  - (b) who's "gee-whiz" features has been reported widely.
  - (c) Whose many "gee-whiz" features has been widely reported.
  - (d) who's many "gee-whiz" features have been widely reported.
  - (e) who's "gee-whiz" features had being reported widely.
- 24. Venezuelan President Hugo Chavez, outspoken as usual, compared the choice of Liu for the Nobel Prize with Obama.
  - (a) compared the choice of Liu for Nobel Prize with that of Obama.
  - (b) compared the choice of Liu with Obama for the Nobel Prize.
  - (c) compared the choice of Liu for the Noble Prize to that of Obama.
  - (d) compared the choice of Liu and Obama to the Nobel Prize.
  - (e) compared the choice of Liu with the Noble Prize to which of Obama.
- 25. The OECD expects average GDP growth among their mostly rich members to slow from 2.8% in 2010 and 2.3% in 2011. Before bouncing back to 2.8% in 2012.
  - (a) their most rich members to slow from 2.8% in 2010 and 2.3% in 2011,
  - (b) their mostly rich members to slow from 2.8% in 2010 and 2.3% in 2011,
  - (c) its most rich members to slow between 2.8% in 2010 to 2.3in 2011,
  - (d) its mostly rich members to slow from 2.8% in 2010 to 2.3% in 2011,
  - (e) it has most rich members to slow between 2.8% in 2010 to 2.3in 2011,

# **26.** A sphere cannot be represented on a flat plane without distortion, which will mean that all map projections will distort in one way or another.

- (a) which means all map projections distort in one way or another.
- (b) that means all map projections will distort one way or another.
- (c) which will mean that all map projections distorts one way or other.
- (d) Which means all map projections will distort in one way or others.
- (e) whose means all map projections will distort one way nor another.

## English

- 27. The blame for rising obesity rates have been pinned on many things, including having more calorific diet. the spread of processed food, a lack of exercise and modern man's generally more stressful lot. (a) has been pinned on many things, including a more calorific diet, (b) have been pinned to many things, including more calorific diets, (c) have been pinned on many things, including a calorie rich diet, (d) has been pinned on many things: having a more calorific diet, (e) has being pinned on much things: having a more calorific diet, 28. The tendency to eat late, though it has never been tested properly, many nutritionists believe, as a factor in putting on weight. (a) many nutritionists believe, to be a factor in putting on weight. (b) many nutritionists believe factor in putting on weight. (c) is believed by many nutritionists to be a factor in putting on weight. (d) is believed by many nutritionists as a factor in putting on weight. (e) much nutritionists believe, to be a factor in putting on weight. 29. Of the billion or so Windows machines, some 63% still uses old XP version launched in 2001, in America, the proportion of XP users are over 80%. (a) some 63% still use the old XP version launched in 2001, in America the proportion of XP users are (b) some 63% still uses the old XP version launched in 2001; in America, the proportion of XP users are (c) some 63% still use the old XP version launched in 2001 in America, the proportion of XP users is (d) some 63% still use the old XP version launched in 2001; in America, the proportion of XP users is (e) some 63% still use the old XP version launch at 2001, in America the proportion of XP users are **30.** Though subjected to verying influences, the distinctive features of China's artistic activity **possess a** unity which is quite as complete as that of our Western art. (a) possess a unity which is quite as complete as that of our Western art. (b) possesses a unity which are quite as complete as our Western art. (c) possesses a unity which is quite complete like our Western art. (d) possess a unity which is quite complete like our Western art. (e) possesses an unity who are quite as complete as our Western art. **31.** To know by parts is science, knowing the whole as a whole is philosophy. (a) Knowledge of parts is science, (b) Knowing by parts is science, (c) To know partially is science, (d) To know by parts is science, (e) Knows by parts are science, **32.** Although it has faded over the years, if you look closely at the canvas, **one is able to still see** the outline of an earlier portrait over which the artist painted. (a) one is able to still see (b) one can still see (c) one can see still (d) you can still see (e) you are able still to see 33. One type of literary criticism attempts to find ways in which the writing style of one author resembles another and ways in which it is different than another. (a) another and ways in which it is different than (b) another's style and ways in which it is different than (c) that of another and ways in which it is different from (d) that of another and ways in which a differs than
  - (e) that of another and ways in which it differs from that of

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## English

## **Reliable Academy**

34. All entering freshmen at the university are required to pledge that they will not drink coffee, tea or soft drinks, use drugs, or a car in the country in which the university is located. (a) that they will not drink coffee, tea, or soft drinks, use drugs, or a car (b) they will not drink coffee, tea, or soft drinks, use drugs, or a car (c) that they will not drink coffee, tea, or soft drinks, that they will not use drugs, and that they will not drive a car (d) that they will not drink coffee, tea, or soft drinks, using drugs or a car (e) not drinking coffee, tea, or soft drinks, using drugs, or operating car 35. The committee rejected the proposal for several reasons, the chief among which were the cost of borrowing the money. (a) the chief among which were the cost of borrowing the money (b) the chief among which was cost of borrowing the money (c) the chief of which was the cost of borrowing the money (d) of which the chief were the cost of borrowing the money (e) with the cost of borrowing money being the chief one of them 36. The employment contracts of most high-level managers contain so-called Golden Parachute clauses, under which the executive is guaranteed substantial compensation if their firms ever fall victim to a hostile takeover. (a) clauses, under which the executives is guaranteed (b) clauses, that guarantee these executives (c) clauses, guaranteeing that these executives (d) clause, under which the executive is guaranteed (e) clause that guarantee the executive **37.** The dropout rate in American schools is ten times **that of European nations** (a) that of European nations (b) what the rate is in Europe (c) that of school in Europe (d) European nations' (e) that which they are in Europe 38. Three hundred years ago, famine was a periodic experience which came so regular that people accepted periods of extreme hunger as normal. (a) regular that people accepted periods of extreme hunger as normal (b) regularly that people accepted periods of extreme hunger as normal (c) regularly that people normally accepted periods of extreme hunger (d) regularly as people accepted periods of extreme hunger as normal (e) regularly since people accepted periods of extreme hunger as normal 39. In accentual-syllabic versification, the basic unit of measurement is the foot, which consists of one accented syllable accompanied by one or two unaccented syllables. (a) foot, which consists of (b) foot, which consists in (c) foot, which consisting of (d) foot that consists of (e) foot, which includes 40. The Puritan was composed of two different men: the one all self-abasement and penitence; the other, proud and inflexible. (a) the one all self-abasement and penitence (b) one of them all self-abasement and penitence (c) the one self-abasing and penitent (d) the one self-abasement and penitence (e) self-abasing and penitent

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RBI-SBI-IBPS-SSC	English	Reliable Academy
<ul> <li>41. In 1986, when she began stur Roentgen and Becquerel.</li> <li>(a) In 1896, when she began s</li> <li>(b) In 1986, beginning to study</li> <li>(c) Beginning to study the effect</li> <li>(d) Since she began to study the</li> <li>(e) In order to begin to study the</li> </ul>	tudying the effects of radium y the effects of radium ects of radium in 1896 he effects of radium in 1896	ie Curie was building on the work of
Ages to sire a family.	•	unusual for a priest during the Middle nusual for a priest during the Middle
Ages to sire a family. (b) Forbidden by Church law		priest during the Middle Ages to sire a
family. (c) Although they were forbid Middle Ages to sire a family.	den by Church law to marry, it wa	as not unusual for a priest during the
Middle Ages to sire a family.		was not unusual for him during the as not unusual during the Middle Ages
<ul><li>43. The singing teachers of the old believed that with proper cont</li><li>(a) little more but</li><li>(d) more than a little</li></ul>	rol, all other technical problem co	
<ul> <li>the courts of the Chancery a</li> <li>(a) equitable remedies were average such as injunctions</li> <li>(b) equitable remedies, such a the courts of law</li> <li>(c) only equitable remedies, such a courts of law</li> <li>(d) the availability of equitable and not to the courts of law</li> </ul>	<b>nd not in the courts of law, such</b> vailable only in the courts of the C s injunctions, were available only uch as injunctions, were available e remedies, such as injunctions, w	<b>Atable remedies were available only in</b> <b>As injunctions.</b> Chancery and not in the courts of law, in the courts of the Chancery and not in in the courts of Chancery and not in the vas restricted to the courts of Chancery in the courts of law but only in the courts
	and expose the land to the revage d (b) will destroy (d) would destr	
	orded <b>music, eventually replacin</b> g (b) music, and aces (d) music by ev	to be read by a laser, will soon become of records and tapes altogether. eventually replacing ventually replacing

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## DDI CDI IDDC CCC

## English

RDI-3DI-IDP3-33C	English	Reliable Academy
<b>47.</b> Many healthcare professionals now ad	vocate race walking as a for	m of exercise because it burns as
many calories as jogging, works musc	-	
related injuries are reduced.		
(a) and the chances of stress related inj	uries are reduced	
(b) and reduces the chances of stress-re		
(c) reducing the chances of stress related		
(d) and the chances of a stress-related		
(e) with a reduction of the chances of a	stress-related injury	
48. A baby boomer is defined to be one w	ho is now in his or her mid	l-thirties, who is concerned with
raising a family, and who is not upwa	ardly mobile.	
(a) to be one who is now in his or her n		- ·
(b) as those who are in their mid-thirtie		
(c) to be those that are in their mid-thin		<b>e</b>
(d) to be one who is in his or her mid-t		
(e) as a person in his or her mid-thirtie	s, who is concerned with rai	sing a family and who
<b>49.</b> The dropout rate in American schools		
(a) that of European nations	(b) what the rate is in Eur	rope
(c) that of school in Europe	(d) European nations'	
(e) that which they are in Europe		
<b>50.</b> More and more fashion conscious wo	man are asking themselves <b>i</b>	<b>f it is</b> morally right to wear clothing
made from the skin of an animal.	them are asking memserves i	I it is morally right to wear clothing
(a) if it is	(b) about if it is	(c) whether it is
(d) as to whether or not it is	(e) about whether it is	(c) whether it is
<b>51.</b> This is the third straight Christmas sea	son <b>in which retail stores v</b>	<b>vill experience</b> a sharp drop in sales
from the previous year		
(a) in which retail stores will experience	ce (b) in which retail	l stores experience
(c) which retail stores will experience	(d) of retail stores	experiencing
(e) of experiencing by retail stores of		
52. When used together, the cosmetic cla		ance the appearance of the skin by
preventing blemishes of reducing sig		
(a) When used together, the cosmetic c		lucts enhance the appearance of the
skin by preventing blemishes and redu	0 0 0 0	
(b) The cosmetic company claims that,		
by the products by their preventing ble		
(c) When used together, the products v		of the skin, also preventing blemishes
and reducing signs of aging, or so the o		
(d) According to the cosmetic compan		• •
appearance of the skin, prevent blemis		
(e) According to the cosmetic company	· · ·	0 11
will be enhanced and blemishes will be	e prevented reducing the sig	ns and aging.
53 Elizabeth I was a student of classical b	anguages and it has har wh	a insisted that Greak and Latin
<b>53.</b> Elizabeth I was a student of classical la were spoken at court.	inguages and it has her who	v məisicu mai Gittk allu Lann
(a) it was her who insisted that Greek :	and Latin were spoken at co	nrt

- (a) it was her who insisted that Greek and Latin were spoken at court
- (b) it was she that insisted on the speaking of Greek and Latin at court
- (c) it was she who insisted that Greek and Latin be spoken at court

(d) she insisted that, at court, Greek and Latin were spoken

## English

(e) she had insisted that Greek and Latin were to be spoken at court

- 54. Although Beverly Sills never achieved superstar status in Europe or at the Metropolitan Opera, yet she was singing major roles at the City Opera during 20 years
  - (a) yet she was singing major roles at the City Opera during 20 years
  - (b) she did sing major roles at the City Opera during 20 years
  - (c) she sang major roles at the City Opera for 20 years
  - (d) yet for 20 years major roles had been sung by her at the City Opera
  - (e) but for 20 years major roles had been sung by her at the City Opera
- 55. Although Mary Ann is not a great scholar, neither has she published any books, she has and always will be a great teacher and well-loved by her students
  - (a) scholar, neither has she published any books she has and always will be
  - (b) scholar, nor having published any books, she has been and always will be
  - (c) scholar and she hasn't published any books, she has been and always will be
  - (d) scholar nor published any books, still she has been and always will be
  - (e) scholar not has she published any books, but she has been and always will be

56. The great difference in interpretation between him and his immediate predecessor of the role of

- Anthony were the subject of last week's column by the well-known drama critic.
- (a) between him and his immediate predecessor of the role of Anthony were
- (b) between him and his immediate predecessor in the role of Anthony was
- (c) between he and his immediate predecessor of the role of Anthony were (d) among him and his immediate predecessor of the role of Anthony was
- (e) among him and his immediate predecessor of the role of Anthony were
- 57. The English version of *Waiting for Godot*, of which Beckett was the translator, was seen in a new production at Lincoln Center in 1988.
  - (b) which Beckett was the translator
  - (a) of which Beckett was the translator (c) having been translated by Beckett
- (d) that had being translated by Beckett

- (e) the translator Beckett
- 58. Accusing his opponent of falsifying his military record, it was clear that the Congressional race was heating up.

(a) Accusing his opponent of falsifying his military record, it was clear that the Congressional race was heating up.

(b) Accusing the other opponent of falsifying his military record, it was clear that the Congressional race heated up.

(c) It was clear that the Congressional race was heating up when one candidate accused the other of falsifying his military record.

(d) Having accused his opponent of falsifying his military record, it was clear that the Congressional race was heating up.

(e) Once accused of falsifying his military record, it was clear that the Congressional race was heating up

- 59. Although she plays tennis as well, if not better, than her sister, her sister is the captain of the team.
  - (a) Although she plays tennis as well, if not better, than here sister.
  - (b) Although she plays tennis as well as, if not better than, her sister.
  - (c) Despite her playing tennis as well as, if not better than, her sister. (d) She plays tennis as well, if not better, than her sister, but

  - (e) Playing tennis as well as, if not better than, her sister

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Western Europe which now thinks of itself in trans-nationalist terms. (a) A discussion of our nation's foreign policy must begin with the fact of there being (b) Beginning any discussion of our nation's foreign policy must be the fact of there being (c) Any discussion of our nation's foreign policy must begin with the fact that there is (d) Any discussion of our nation's foreign policy must begin by acknowledging the existence of (e) To begin discussing our nation's foreign policy there must be an acknowledgment of the fact that 61. Interest rates on mortgages have declined steadily during the first six months of this year, but virtually remained unchanged during the next three months. (a) have declined steadily during the first six months of this year but virtually remained unchanged (b) declined steadily during the first six months of this year but virtually remain unchanged (c) steadily declined during the first six months of this year but remain virtually unchanged (d) declined steadily during the first six months of this year but have remained virtually unchanging (e) declined steadily during the first six months of this year, but have remained virtually unchanged 62. We are looking forward for good rains this year. (a) Are looking forward to (b) Have looked forward for (d) Should look forward with (c) have been looking forward at (e) No correction required 63. There is full justification to close down the units which are neither profitable nor serving any social cause. (a) Which are not profitable or serve (b) Which have neither profitable nor serving (c) Which have neither profitable nor serve (d) Which are neither profitable nor serve (e) No correction required 64. Please take delivery of the material and acknowledgement at the earliest. (a) Send acknowledgement at the earliest (b) Acknowledge at the earliest (c) Acknowledgement the earliest (d) Early acknowledgement (e) No correction required 65. The Officer had triggered a controversy by charging his superiors with ignoring his warning. (a) By charging his superiors and ignoring (b) With charging his superiors by ignoring (c) By charging his superiors after ignored (d) For charging his superiors on ignoring (e) No correction required 66. Had we been alone we would have contended ourselves with any plain food that give us strength. (a) that gives us strength (b) that gave us strength (c) which give us strength (d) which give strength to us (e) No correction required 67. During the recession many companies will be forced to lay off workers. (a) have the force to (b) be forced into (c) forcibly have (d) forcefully to (e) No correction required **68.** He wanted **nothing else excepting** to sleep after a stressful day at work. (a) nothing better than(d) nothing else than (b) anything else unless (c) nothing but having (e) No correction required

English

60. A discussion on our nation's foreign policy must begin with the fact of there being an independent

**Reliable Academy** 

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<ul><li>69. Ramesh took charge of the proje</li><li>(a) having an appointment</li><li>(d) appointing</li></ul>	ct, within a few days of <b>havir</b> (b) being appointed (e) No correction required	ng appointed. (c) after being appointed
<ul><li>70. It is difficult to work with him b</li><li>(a) think they are always</li><li>(d) always think his</li></ul>	<ul><li>(b) always thinks he is</li><li>(e) No correction required</li></ul>	(c) is always thinking they are
<ul><li>(a) usual problems as</li></ul>	(b) usually problems on	ems with lack of infrastructure and rigid (c) as usual problems like
(d) the usual problems of	(e) No correction required	
<ul><li>72. The US economy is present in t</li><li>(a) having to face of at present</li><li>(d) presently facing</li></ul>	<ul><li>he face off a serious recession</li><li>(b) presently facing up to</li><li>(e) No correction required</li></ul>	n. (c) presented on the face of
<ul><li>73. Economists have predicted that t</li><li>(a) falling as low as</li><li>(d) fallen lower than</li></ul>	he country's economic growt (b) fell to as low as (e) No correction required	h <b>falls low</b> to eight percent this year. (c) will fall to as low as
<ul><li>74. In all likeness the company will</li><li>(a) With every likeliness</li><li>(d) In every likeness</li></ul>	<ul><li>fail to achieve its production</li><li>(b) In all likelihood</li><li>(e) No correction required</li></ul>	targets this year. (c) It is likely for
<ul><li>75. We have failed assessment of the (a) in assessment</li><li>(d) the assessment of</li></ul>	e advantages of outsourcing o (b) in not assessing up (e) No correction required	our IT operations. (c) to assess
<ul><li>76. One of the key competencies for (a) Among the key competencies (c) Including the key competence (e) No correction required</li></ul>	s (b) Beside the	a bility to motivate others. e key competency e key competence
<b>77.</b> It is now well known that the wo generosity.	orld response to the Asian tsu	nami disaster with an outpouring of
(a) world responded to (d) world responding for	<ul><li>(b) world's response to</li><li>(e) No correction required</li></ul>	(c) world has a response
<ul><li>78. The most important quality a chi</li><li>(a) must have a</li><li>(d) should have is a</li></ul>	ef executive candidate <b>should</b> (b) should have to be (e) No correction required	<b>d have</b> a noble character. (c) should be
<b>79.</b> What is needed now is not mere the <b>promises already made.</b>	declarations or promises, but	actions actions to fulfill
<ul><li>(a) promises arready made</li><li>(c) promises that we make</li><li>(e) No correction required</li></ul>	(b) already made pro (d) promises which a	
<ul><li>80. What we have done is from hun</li><li>(a) have been doing was</li><li>(d) have been doing were</li></ul>	nanity point of view. (b) had done being (e) No correction required	(c) have done were
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81.	Despite considerable achievement never be able to do so. (a) probably not be able (c) probably will never be able (e) No correction required	ents in other areas, humans still canno (b) perhaps the never have ability (d) probably never be enabled	t control weather and <b>probably</b>
82.	The newly-wed couple was show missing. (a) were invited (d) had been invited had been	cked when it was observed that many (b) had been invited were (e) No correction required	people who <b>had been invited</b> , (c) had invited were
83.	All men <b>should be right to pro</b> (a) should be righteous in protes (c) would be right in protest (e) No correction required	test, it should not be by upsetting the sting (b) should have right to prot (d) should have been right to	test
84.	They have made a futile attempt (a) for suggestion of falsehood (c) and suggesting falsehood (e) No correction required	t of suppressing the truth <b>and suggest</b> (b) after suggesting falsity (d) in suggestion of false ho	
85.	Because his work as a painter <b>re</b> developed skin allergy. (a) required to use (c) required that he uses	equires that he use products containi (b) requires that he should use (d) requires that he uses	ing strong chemicals, he has (e) No correction required
86.	From time to time, there <b>have b</b> landed in trouble. (a) has been report (d) had been reported	een reports of how children had tried (b) were reports (e) No correction required	d to imitate their favourite hero and (c) often reported
87.	We are happy to note that <b>the us</b> (a) emission controls were (c) emission controls had (e) No correction required	se of emission controls was created to (b) the uses of emission controls we (d) emission controls had to be	-
88.	Although he was seen with a dru (a) it is not necessary that he be (b) he is not necessary to be a dru (c) he was not necessary to be h (d) he is not necessarily a drug-p (e) No correction required	ug-peddler himself imself a drug-peddler	ıself a drug-peddler
89.	Optimism coupled with <b>faith in</b> (a) faithfulness in and hopes of (c) faith in and hopes for (e) No correction required	<ul><li>and hopes of future is the key to pro</li><li>(b) faith in and helping of</li><li>(d) faith and hope of</li></ul>	gress.
90.	We have already identified areas safer locations. (a) starting evacuation (d) start evacuating	s where landslides are possible and <b>st</b> (b) started evacuation (e) No correction required	t <b>art evacuation</b> of residents to (c) have started evacuate
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#### **RBI-SBI-IBPS-SSC** English **Reliable Academy** 91. The law that now stands abolished was a **flawed and discriminatory peace** of legislation. (a) flaw and discrimination of peace of (b) flawed and discriminating peace for (c) flawing and discriminating peace of (d) flawed and discriminatory piece of (e) No correction required 92. The Governor has a good collection of *paintings adorning the walls* of the Raj Bhavan. (a) painting adoring the walls (b) painting adorning a walls (c) paintings sticking the walls (d) paintings adorn the walls (e) No correction required 93. The argument against privatization stems from a fear that the national *assets were being handed* to private sector. (a) assets are being handed over to (b) assets is being handled by (c) asset have been handed over to (d) assets are being handled into (e) No correction require **94.** The principals and teachers *at the selected English medium* schools were contacted. (a) of the selected English medium (b) at the select English medium (c) upon the selected English medium (d) of the selection English medium (e) No correction required 95. Fast foods can be dangerous as they deprive *the body of essential* nutrients. (b) the body of essentially (a) the body at essential (c) the body from essential (d) the bodies onto essential (e) No correction required 96. Some people feel that the medium of instruction in the colleges in India would be only English. (b) will have be only English. (a) should has been only English. (c) should be only English. (d) would be English only (e) No correction required 97. Besides these norms, *the data was also analysed* to form the sub groups. (a) the data had analysed also (b) the data were also concluded (c) the data were also analysed (d) an data were analysed also (e) No correction required 98. The children and their specific problems needs to be identified. (a) problem need to be (b) problems needed to be (c) problems has been (d) problems need to be (e) No correction required **99.** He does not know that Mount Everest in the *most highest mountain* peak. (a) is a more highest mountain (b) is the most high mountain (c) is the higher mountain (d) is the highest mountain (e) No correction required 100. The complex nature of the modern industrial civilization and explosion of knowledge *have made the* education process very complicated. (a) has made the education process (b) have made the education process (c) have made the education processed (d) have been made educational process (e) No correction required

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RBI-SBI-IBPS-SSC	English	Reliable Academy
101. Learning is defined as a <i>relatively period</i>	manently change in our potent	ial for performance.
(a) relatively permanent change	(b) relative permanently cha	0
(c) relatively permanent changed	(d) permanently relatively c	hange
(e) No corrections required		
<b>102.</b> The Chairman approved the recommendation	ndations of the committee with	partiality modifications.
(a) by partially modified	(b) with partial modification	
(c) with partial modifies	(d) by partially modifying	
(e) No correction required		
<b>103.</b> He is the man whose <b>advice is difficu</b>	lt in following.	
(a) advice is not easy in following	(b) advice is difficult to foll	OW
(c) advice has difficult to follow	(d) advice has difficulty to f	follow
(e) No correction required		
104. He told me that he only had a little r	noney.	
(a) tells me that he only has a little	(b) told me that only he has	a little
(c) only told me that he has little	(d) told me that he had only	a little
(e) No correction required		
105. Though people should be right to pro	otest, it should not be by upsett	ing the livelihood of others.
(a) should be righteous in protesting	(b) should have right to prot	test
(c) would be right in protest	(d) should have been right to	o protest
(e) No correction required		
<b>106.</b> The newly-wed couple was shocked w	hen it was observed that many	people who had been invited
missing.		
(a) were invited	(b) had been invited were	(c) had invited were
(d) had been invited had been	(e) No correction required	
107. Take into account the suggestions of	the panel, a revised draft repor	t is being placed in the public
domain.		
(a) Taken into account	(b) Tasking an account	(c) Taking into account
(d) Accounting for	(e) No correction required	
<b>108.</b> They claim that their employees <b>are h</b>	ighly committing and disciplin	ned.
(a) have been highly committing	(b) are highly committed	
(c) have high commitments	(d) have been high committe	ed
(e) No correction required		
<b>109.</b> Before accepting a new assignment, en	nsured that you complete all y	our earlier assignments.
(a) ensure that you complete	(b) ensure that you complete	ed
<ul><li>(c) surely you can complete</li><li>(e) No correction required</li></ul>	(d) ensure that you are comp	pleting
<b>110.</b> I am <b>fully convinced</b> of the integrity of	of my colleagues.	
(a) full convincing of	(b) fully convincing about	(c) fully convincing of
(d) full in convincing of	(e) No correction required	
<b>111.</b> The spectators were spellbound at the	thrilling sight and at the end, th	ney could not held their
applause in appreciation.		
(a) withheld their applause	(b) withhold their applause	(c) held their applauding
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(d) hold their applaud	(e) No correction required	
<ul><li>112. Tokyo is one of the mostly populate</li><li>(a) thickly populated city in</li><li>(c) most populated cities in</li><li>(e) No correction required</li></ul>	ted cities in the world. (b) thickly populated city of (d) most populated city of	
<ul><li>113. There are indications that the prosp</li><li>(a) have improved</li><li>(d) has been improving</li></ul>	ects for growth in industrial output h (b) have improvements (e) No correction required	as improved. (c) has improvements
<ul><li>114. Missed opportunities and failure to</li><li>(a) failed deliveries</li><li>(d) failure to deliver</li></ul>	<ul> <li><b>delivery</b> results can destroy even w</li> <li>(b) failure of delivery</li> <li>(e) No correction required</li> </ul>	ell-run organizations. (c) failed to deliver
<ul><li>115. Banks have been authorized to ad (a) authorised to advancement of (c) authorising to advancement (e) No correction required</li></ul>	<b>vance</b> loans to distressed urban poor (b) authorised to advancing (d) authorised for advancemen	
<ul><li>116. The railway budget is not proposed</li><li>(a) is not proposing any revised</li><li>(c) has not revised any proposal</li><li>(e) No correction required</li></ul>	<b>d any</b> revision in passenger fares and (b) has not proposed any revisi (d) has no revised proposal	
<ul><li>117. As soon as she opened the umbrella</li><li>(a) fell up from</li><li>(d) fell from off</li></ul>	a, a scorpion <b>fell about of</b> it. (b) fell off from (e) No correction required	(c) fell out off
<ul><li>118. A true leader's life is a saga of dedicated</li><li>(a) of dedicated</li><li>(d) for dedication at</li></ul>	icating to the cause of welfare of hu (b) of having dedication in (e) No correction required	man beings. (c) of dedication to
<b>119.</b> He firmly believes that a <b>significan</b> (a) significant in change among the (c) significantly changing througho (e) No correction required	structures (b) significant c ut the structures (d) significant c	changing structures change among the structures
<ul><li>120. Despite being considerable difficu</li><li>(a) considerably difficult</li><li>(c) considerable difficulties</li></ul>	lty, this is one of the most popular ex (b) considerable difficult (d) considerably and difficulty	
<ul><li>121. The prayer is most likely to start a</li><li>(a) be most likely started by</li><li>(c) is mostly like to starting at</li></ul>	(b) is mostly liked to start at	(e) No correction required
<ul><li>122. If you would like to reconsider you:</li><li>(a) have a word to</li><li>(d) have to give a word to</li></ul>		e. (c) give a word for
<b>123.</b> If I were you, I <b>cannot have granted</b> (a) did not have granted (b)	•	ld not have been granting
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(d) would not have granted	(e) No correction required	
<ul><li>124. The issues were so complicated that</li><li>(a) easily been resolved</li><li>(d) had to be easily resolved</li></ul>	they could not <b>be easily resolve</b> (b) have been resolving (e) No correction required	d. (c) be easily resolve
<ul><li>125. Over-exploitation of ground water h</li><li>(a) has led to their levels falling dras</li><li>(c) has been led to their levels drasti</li><li>(e) No correction required</li></ul>	stically (b) was leading its	<b>ng drastically</b> and causes draughts. Is levels to be fallen drastically to levels fell drastically
126. Why you refrained from mention	1 1	
<ul><li>(a) refrained from mentioning</li><li>(c) refrain from any mention of</li><li>(e) No correction required</li></ul>	<ul><li>(b) refrained from mention</li><li>(d) refrained to have any mention</li></ul>	
<b>127.</b> The production of the factory's varie	-	
<ul><li>(a) have not been</li><li>(d) has not been</li></ul>	<ul><li>(b) was not been</li><li>(e) No correction required</li></ul>	(c) will not have been
128. A committee comprising of immin	ent scholars from various technic	cal institute was set up.
<ul><li>(a) Comprising with eminent</li><li>(d) Comprising amenity</li></ul>	<ul><li>(b) Comprised eminent</li><li>(e) No correction required</li></ul>	(c) Comprising eminent
129. In the recent held cricket match, mo	ost of players recorded more thar	n fifty runs.
<ul><li>(a) recent holding</li><li>(d) recent holding of</li></ul>	<ul><li>(b) recently held</li><li>(e) No correction required</li></ul>	(c) recent hold
<ul><li>130. Inhabitants of that locality can class</li><li>(a) will classily in</li><li>(d) can be classified into</li></ul>		y the poor and very poor. (c) will be classified between
<b>131.</b> He gathered courage and rushed to t	he <b>blast sight to save</b> his colleag	gue.
<ul><li>(a) blast site to save</li><li>(d) blast sight so that to save</li></ul>	<ul><li>(b) blast sight for saving</li><li>(e) No correction required</li></ul>	(c) blast site for safely
<ul><li>132. The registrar of Co-operative Societ</li><li>(a) have conducted recently</li><li>(c) has been recently conducted</li><li>(e) No correction required</li></ul>	ties <b>have recently conducted</b> an (b) recently have conducted (d) has recently conducted	1 0
<b>133.</b> Records have shown that the scam h		years.
<ul><li>(a) went on</li><li>(d) has been going upon</li></ul>	<ul><li>(b) had gone on</li><li>(e) No correction required</li></ul>	(c) has been gone on
<ul> <li>134. They would have been appreciated</li> <li>(a) would have appreciated</li> <li>(c) would be appreciated</li> <li>(e) No correction required</li> </ul>	d your efforts if you had informed (b) would have appreciated (d) should have been apprec	of
<b>135.</b> He took a longer time to read the tex	xt for he wanted <b>to go about it ca</b>	arefully.
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<ul><li>(a) go about it hastily</li><li>(d) go through it hurriedly</li></ul>	<ul><li>(b) go at it casually</li><li>(e) No correction required</li></ul>	(c) go through it carefully
<b>136.</b> He won't tell you his problem u	inless you agree of helping	him.
(a) do not agree to help	(b) agree to help	(c) agree for help
(d) do not agree of help	(e) No correction required	
137. Apart from being a shopping		
(a) In addition to shopping for N		b) Along with religious shopping
<ul><li>(c) In addition to being the plac</li><li>(e) Besides being a shopper's particular</li></ul>	-	l) Along with religious aura
<ul> <li>138. Human right and civil liberties a creatively to wrest political rig (a) to force the government to g (b) to force the political rights of (c) to enjoin upon the government (d) to coax the government to w (e) to cajole the government again</li> </ul>	<b>ghts from an unwilling state</b> grant us political right of the government ent to do its duty work	
<b>139.</b> The police is seeking to expose	e the nexus between the film	world and the underworld.
(a) willing to strip the bond	(b) in a hunt to bar	e the allegation
<ul><li>(c) trying to reveal the bond</li><li>(e) after eroding support</li></ul>	(d) trying to bond	the relation
(c) after croaling support		
<ul> <li>140. Far from lashing out unilaterative won an extraordinary unanimout (a) Hitting out violently against (b) Rather than take independent (c) Flogging Saddam Hussian v (d) Whipping up passions again (e) Raising emotions in public for the second second</li></ul>	as resolution in the Security ( Saddam Hussian It action against Saddam Hus rehemently in public Its Saddam Hussian	
141. Among the men and women wh	no attended the Prevasi event	t were those <b>who had made their mark</b> in
societies in which they were rel	-	
<ul><li>(a) who secured high marks</li><li>(c) who showed respect</li></ul>	(b) who had made a start (d) who attained distinction	on (e) who reached saturation
142. The focus of national and interr		r has tended to <u>push the 46 years of</u> price paid by the Naga people for this
insurgency has not been small.	Jubile consciousness but the	price paid by the Naga people for this
(a) throwaway insurgency for the	1	
<ul><li>(b) push out the mutiny in Naga</li><li>(c) push out public opinion from</li></ul>		
(d) criticize Nagaland for rebell		
(e) overshadow the 46 years of	-	he minds of the public
<b>143.</b> The controversy over the charge	e against its envoy could not	have come at a more inopportune time as
		uncil for a term of two years as a non-
permanent member.		
<ul><li>(a) is unsuitable</li><li>(d) is inappropriate</li></ul>	(b) is ill-conceived (c) (e) is ill timed	has come at a very awkward moment

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English RBI-SBI-IBPS-SSC **144.** Between the labourers who migrated to South Africa in the 19<sup>th</sup> c. and the learned, elite NRIs of to day there is little in common except the chered heritage of indianness.

today <u>there is little in common except the share</u> (a) the only similarity is their Indian descent (c) there is not in common (e) the difference is in their attitude	ed heritage of indianness. (b) there is a lot in common (d) the difference is in their ancestry
<ul> <li>145. <u>As far as pricing goes</u> the Indigo could be as in</li> <li>(a) Price cannot go far</li> <li>(c) Taking price into consideration</li> <li>(e) only on the grounds of price</li> </ul>	<ul><li>(b) Price is very high hence</li><li>(d) Price is not a consideration</li></ul>
<ul><li>146. <u>The connivance of politicians</u> can make the difference of the politicians (a) The conspiracy of the politicians (c) The wrong doing of politicians (e) The apathy of the politicians</li></ul>	<ul><li>ference between success and failure.</li><li>(b) The permission given by the politicians</li><li>(d) The tacit approval of politicians</li></ul>
legal opprobrium and help them score positive	e bars will give <u>them a much needed breather</u> from the points with Mumbai's citizens too. (b) will make them famous (d) will severe them
<ul> <li>148. From effusive business delegations to pontificate to copy China for their own good.</li> <li>(a) By industry as well as the intelligentsia</li> <li>(b) By commercial interests and academicians</li> <li>(c) From business houses to prizewinners</li> <li>(d) From eager business delegations to pompout</li> <li>(e) From the haves to the have-nots.</li> </ul>	a <u>ting Nobel Laureates</u> Indians have been lectured on how
<ul> <li>149. It is truly worrisome and dangerous when the is policing functions.</li> <li>(a) becomes strict like the police</li> <li>(c) takes upon itself the right to decide on ethic</li> <li>(e) is farfetched</li> </ul>	(b) is arrogant
<ul> <li>150. The time is not for India and China to begin the region from confrontation to co-operation.</li> <li>(a) to change the Himalayan region</li> <li>(c) to meet the hostilities of the Himalayas</li> <li>(e) to set to work changing from hostility to contract the set of the set to work changing from hostility to contract the set of the set to work changing from hostility to contract the set of th</li></ul>	e transformation of the geopolitics of the Himalayan (b) to preserve the Himalayan region (d) to unite in order to scale the Himalayas ncurrence the politics in the Himalayan region
<b>151.</b> To put it in a nutshell the HIV virus attacks the (a) To explain in detail (d) To explain briefly(b) To jump to (e) To be true	to conclusion (c) To examine a nutshell
	<ul> <li>another case of mistaken identity <u>hardly absolves it of</u></li> <li>ror on innocent civilians whose cause it ostensibly</li> <li>(b) does not free it from being accountable</li> <li>(d) scarcely makes it responsible</li> </ul>
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(e) hardly confirms what it states	,	
<ul><li>153. The concern for rail safety cannomishap implemented as long as the function of th</li></ul>	here are vacancies at the ope mough people to do the work	rating level.
<ul><li>154. The efforts by U.N. to impose sa China and Russia prefer to cajole (a) to bottle up (conceal) its nucle (c) to conceal the genie</li><li>(e) to hold back its nuclear dream</li></ul>	e rather than force N. Korea t ear potential (b) to (d) to	ght not meet with much success since to keep the nuclear genie in the bottle. to command the spirit to grant wishes to refrain from producing nuclear weapons
1 011	rom strong vested interests a personal interest (b) w	th activists to push through changes to the among the medical and para-medical ras met by interested people ras welcomed by people
	ontrol and Supervision of Exing. (b) have the second secon	ce agencies in the functioning of CPCSEA (perimentation on Animals) <u>has been</u> as become highly sensitive as become extinct
<ul> <li>157. Today's mode of raising kids – c winging among the older generat (a) creates anger (d) forces alienation</li> </ul>	-	
<ul><li><b>158.</b> Ask for a little convenience and y</li><li>(a) asking to go to the moon</li><li>(d) asking for the impossible</li></ul>	you would be <u>asking for the p</u> (b) not asking for an (e) asking for attenti	ything (c) asking for trouble
<ul> <li>159. All advertising space in 'Kalnirn which see the value of such a ma (a) which realize the vast potentia (c) which like astrological calend (e) which believe in encashing lut</li> </ul>	ss medium. al that is there in it (b) ol lars like 'Kalnirnay' (d) w	nediately by multinational companies, bserve several alternative uses of it hich believe in astrology
<ul> <li>160. The heroes of Bollywood have d to deny all earlier statements.</li> <li>(a) are famous acrobats</li> <li>(b) are anxious to become verbal</li> <li>(c) have become famous by their</li> <li>(d) are remarkable as jugglers</li> </ul>	acrobats anxious verbal jugglery	rantic verbal acrobatics in courts in order urry to prove themselves
<b>161.</b> The company is looking at the op the huge reserve struck in the Kr		gas by pipeline to Hyderabad <u>in view of</u>

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## English

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(a) as it explores for oil in the Krishna-Godavari basin (b) considering the vast quantity of oil found in the Krishna-Godavari basin (c) while it prospects for oil in the Krishna-Godavari basin (d) as it looks after the oil in the Krishna-Godavari basin (e) considering the needs of people in the basin 162. Beside scoring the highest mark, she secured the National Merit Scholarship. (a) Beside scoring the highest mark (b) Besides scoring the highest mark (c) Inspite of scoring the highest mark (d) Though scoring the highest mark (e) Besides scoring the highest mark 163. There aren't some good schools in this part of the city. (a) There aren't some good schools (b) There isn't some good schools (c) There aren't any good schools (d) There wasn't any good schools (e) There were hardly some good schools 164. You will be wise in accepting your father's advice lest you should not lose your pocket money. (a) lest you should not lose your pocket money (b) lest you shall lose your pocket money (c) lest you would not lose your pocket money (d) lest you should lose your pocket money (e) lest you will lose your pocket money 165. People should not be proud in their wealth. (a) of their wealth (b) about their wealth (c) by their wealth (d) with their wealth (e) at their wealth 166. She only dances when there is no one present. (a) She only dances (b) She dances only (c) She dances solely (d) She solely dances (e) She only danced **167.** Had he been industrious he would not have got the seat. (a) Had he been industrious (b) If he were industrious (c) But for his industry (d) Though not for his industry (e) If he will be industrious **168.** If he di d not confessed his guilt he would have been killed by the mob. (a) If he had not confess to his guilt (b) If he had not confessed his guilt (c) If he did not confess to his guilt (d) He confessed to his guilt or (e) If he confesses his guilt 169. The professor asked her when will you submit her thesis. (b) when she would have submit her thesis (a) when will you submit her thesis (c) when you will have submitted your thesis (d) when she would submit her thesis (e) when she will submit to her thesis 170. Even though he is a great writer not one of his books have ever been prescribed in college. (a) have ever been prescribed (b) has ever been prescribed (c) has been ever prescribed (d) have been ever prescribed (e) would be prescribed 171. He is such meticulous person that he takes care of even the minutest of details. (a) such meticulous person (b) too meticulous person (c) so meticulous person (d) not a meticulous person (e) as meticulous a person www.reliableacademy.com Founder : Manohar Patil

**RBI-SBI-IBPS-SSC** English **Reliable Academy 172.** A nation is built not by legislation but by the stirrings in the hearts of the people. (a) more by the passions in the hearts of the people than by laws (b) not by laws but by the excitement of the people (c) by law and by inciting the people (d) by legislation and by inspiration (e) is not by law but by the lawmakers 173. Like the pudding whose credentials are established by the eating, the new luxury hotel's ethos is best absorbed by experiencing it. (a) Like the achievement of eating pudding (b) As the proof of the pudding is in the eating (c) Like the achievements of the pudding (d) Like the qualifications of a pudding (e) Like the pudding being too sweet 174. Compared to the property market of Hong Kong, Singapore and many other East Asian tigers, little concrete has happened in the Indian real estate market thus far. (a) few buildings have been constructed (b) concrete is not used (c) there is very little definite achievement (d) few buildings are made of concrete (e) a little concrete jungle 175. While their ostrich like attitude is aggravating, what is very serious is the loss of life and other losses to the economy. (a) their looking likes ostriches (b) their heavy-handedness (c) their annoying behavior (d) their refusal to face facts (e) their insincere attitude **176.** Many people have lost their lives in the cold wave sweeping the north – for a less harsh winter authorities need to pull up their socks now. (a) to make an effort to improve (b) to wear socks (c) to keep warm (d) to spread cheer (e) to reach all **177.** Having failed to deter their entry, the only viable solution may be to grant at least some of the illegal immigrants citizenship. (a) Since we failed (b) Since their entry could not be prevented (c) Because we prevented their entry (d) As they were discouraged (e) Since preventing is not possible 178. Contrary to their usual tendency, Indians are queuing up at jewelers to sell off old gold as the price of gold is at an all time high. (a) Against their wishes (b) Opposing all rules (c) Inclined to be different (d) Differing from their normal behaviour (e) Contradicting all expectations **179.** The party has <u>made a virtue of necessity</u> by declaring that they depend on spontaneous response from the public rather than try to enforce a shut down. (a) become virtuous (b) made others virtuous (c) to face all obligations (d) no option but to act (e) derived some credit from an unwelcome obligation 180. In our regressive tax regime it is only the mega-rich who manage to keep the government's hands off their money. (a) to prevent the government from robbing (b) to evade tax (c) to hoard money (d) to amass government's money (e) to prevent privatization

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<ul><li>181. The second-hand car market is boomin</li><li>(a) not considered to be demeaning</li><li>(c) below one's dignity</li><li>(e) not above one's thinking</li></ul>	ng – owning an old car is <u>no</u> (b) not thought o (d) like digging o	f any more
<ul> <li>182. Even as the IT industry is getting kudd trying to figure out ways to sustain gro (a) As the IT industry is a criticized (c) During the IT industry's debut (e) If the IT industry gets its due share</li> </ul>	owth rates. (b) While the IT industry (d) As the IT industry is	
<ul> <li>183. Those of us who live in India must remminorities, are all that we have – if we of his country.</li> <li>(a) are our possessions</li> <li>(c) are immaterial and hence without we (e) are the greatest of our possessions</li> </ul>	e lose this, we'll become bar (b) are useless th	barians and destroy the great culture
<ul><li>184. In the unipolar world of today, <u>Americ</u> to world peace.</li><li>(a) America has become the watchdog</li><li>(c) America has been made the police</li><li>(e) America is morally upright.</li></ul>	(b) America has appointe	d police
<ul><li>185. Unless sentimentality is waived and ha ASEAN, India will have only itself to</li><li>(a) sees revolutionary changes</li><li>(c) sees the sun setting in the east</li><li>(e) sees the doomsday</li></ul>		ees a setting sun. ed all opportunities
<ul> <li>186. Hundreds of unsold effigies of Ravana <u>frames becoming skeletons for lesser e</u></li> <li>(a) their cane works become bones</li> <li>(c) their framework is used for making</li> <li>(e) their canes become like skeletons</li> </ul>	evils like stools, book racks (b) their o	
<ul><li>187. Several of our projects have delayed l</li><li>(a) have been delayed when</li><li>(d) were delayed with</li></ul>	because the equipment we (b) delayed because of (e) No correction require	(c) are delayed since
	should be having its own	e activities of unscrupulous elements. e) No correction required
<ul><li>189. We want the teacher to be him who is (a) We want the teacher to be he</li><li>(c) We desire the teacher to be him</li><li>(e) None of these</li></ul>	(b) We want him	e students. to be the teacher e the teacher to be him

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(d) from what we have seen	(e) None of these	
<ul> <li>191. Although he was the friendliest or friends except me.</li> <li>(a) different from the others, he h</li> <li>(b) different than the others, he ha</li> <li>(c) different than the others, he ha</li> <li>(d) different from the others, he h</li> <li>(e) None of these</li> </ul>	ardly had any friends except I ardly had any friends except n ardly had any friends except I	ne
<b>192. Since we are living</b> in Bombay for (a) Being that we living (b) S (d) Being that we have been livin	Since we were living (c) Sin	•
<ul> <li>193. As a child, my parents took me <ul> <li>(a) When I was a child, my paren</li> <li>(b) My parents took me, as a child</li> <li>(c) My parents took me to Jammu</li> <li>(d) A child, my parents took me to</li> <li>(e) None of these</li> </ul> </li> </ul>	ts took me to Jammu to visit r d, to Jammu to visit my grand 1 to visit my grandmother as a	ny grandmother mother a child.
<ul><li>194. Anyone interested in the use of comicrocomputer.</li><li>(a) if he has access to</li><li>(d) from access to</li></ul>	(b) if access is available to (e) None of these	<b>u have access to</b> a state-of-the (c) by access to
<ul><li>195. No matter what experience you had down through the canyon, you we (a) if you witnessed</li><li>(d) if you will have witnessed</li></ul>	•	<b>bu would have witnessed</b> the fire roaring red (c) if you could witness
C C C	who <b>will look into</b> any issues v l be looked after correction required	which arise during the merger. (c) will look out
<ul><li><b>197.</b> Ramesh worries endlessly about</li><li>(a) worry endless</li><li>(d) worries endless</li></ul>	his son's future as he was so (b) worried endless (e) No correction required	poor in studies. (c) worried endlessly
<ul><li>198. The little boy appeared all of a su</li><li>(a) took everyone as surprised</li><li>(c) took everyone by surprises</li><li>(e) No correction required</li></ul>	dden out of nowhere and <b>take</b> (b) take everyone with (d) took everyone by a	h surprised
	e beautiful dress and how she (b) All she could thought (e) No correction required	could earn enough money to buy it. (c) All she can thought
<ul><li>200. Mohan had make up his mind a (a) made minds</li><li>(d) made up his mind</li></ul>	bout going on the world tour a (b) make his mind (e) No correction required	all alone. (c) make up his minding
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## **ANSWER KEY**

Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А
1	3	21	А	41	Е	61	Е	81	С	101	А	121	Е	141	D	161	В	181	А
2	3	22	D	42	В	62	А	82	В	102	В	122	Е	142	Е	162	Е	182	В
3	3	23	С	43	В	63	D	83	В	103	В	123	D	143	С	163	С	183	Е
4	1	24	D	44	В	64	Е	84	С	104	D	124	Е	144	А	164	D	184	А
5	4	25	А	45	А	65	Е	85	В	105	В	125	А	145	С	165	А	185	В
6	1	26	В	46	А	66	В	86	Е	106	В	126	А	146	D	166	В	186	С
7	Е	27	А	47	В	67	Е	87	А	107	С	127	D	147	А	167	С	187	В
8	С	28	В	48	Е	68	D	88	D	108	В	128	С	148	D	168	В	188	D
9	В	29	С	49	А	69	В	89	С	109	А	129	В	149	С	169	D	189	А
10	В	30	D	50	С	70	А	90	В	110	Е	130	D	150	Е	170	В	190	D
11	А	31	В	51	А	71	D	91	D	111	В	131	А	151	D	171	С	191	D
12	В	32	D	52	D	72	D	92	Е	112	С	132	D	152	В	172	А	192	С
13	Е	33	Е	53	С	73	С	93	А	113	А	133	Е	153	А	173	В	193	А
14	D	34	С	54	С	74	В	94	А	114	D	134	А	154	D	174	С	194	А
15	С	35	С	55	С	75	С	95	Е	115	Е	135	С	155	А	175	D	195	В
16	А	36	А	56	В	76	А	96	С	116	Е	136	В	156	Е	176	Α	196	Е
17	В	37	В	57	А	77	А	97	С	117	В	137	Е	157	В	177	В	197	С
18	А	38	А	58	С	78	D	98	D	118	С	138	А	158	D	178	D	198	D
19	С	39	С	59	В	79	Е	99	D	119	Ε	139	С	159	А	179	Ε	199	Е
20	D	40	А	60	D	80	А	100	В	120	А	140	В	160	С	180	В	200	D

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# Lesson 13 : Sentence Rearrangement

### Sentence Rearrangement / Reordering in English

Sentence Reordering / Rearrangement is one of the Important and easiest section of English Language. Now a days in almost all competitive exams they are asking questions from this area. With basic knowledge of English and little concentration you can easily get full marks in this section. In sentence Rearrangement / Reordering problems they will give you four or five sentences which lack of coherence, connection and development. There will be only one way of rearranging them to acquire coherence, connection and development. You should choose the correct arrangement from the given answers. Before going into details, lets have a look at some important tips.

### Important tips for Sentence Rearrangement in English

- Sentences that have full names mentioned are either the starting or come in the first few sentences of the paragraphs.
- □ Similarly, the sentences that have **'they', 'him' or 'her'** or the short names would only come after the proper introduction of the person.
- □ If there are **pronouns like (it, this, that etc)** in the sentence , then it simply means that they have already discussed about the subject. So in maximum cases it won't be the first sentence (I and You are exceptions for this rule).
- □ Sentences that begin with 'And', 'But' etc usually follow the central theme with an explanation to the same or give additional information.
- □ A central Theme around which the passage is framed. **Identify the central theme**, which is usually the first sentence.
- □ A logical sequence is present which usually describes the central theme.
- □ In maximum cases Last sentence ends with some **conclusion / statement**.

#### > Now lets have a look at an example with detailed explanation :

- A. Miss Sullivan arrived at the Keller home when Helen was seven.
- B. The deaf and blind Helen learned to communicate verbally.
- C. But, eventually, Miss Sullivan's effort was rewarded.
- D. Before Helen Keller was two years old, she lost her sight and her hearing.
- E. Miss Sullivan worked closely with Helen, her new student.
- F. At times the teacher became frustrated.

> Options:

- 1. DEFACB
   2. DAEFCB
   3. ACFDEB
   4. CFDABE
   5. FDACEB
- > Explanation:

Upon reading the above paragraph, we come to see that in **A**, **B**, **E**, **F**, the names mentioned are short while in D, the full name is mentioned. Hence **D** is the **first sentence**.

- □ Next we see that Ms. Sullivan comes into the picture when Helen is seven years old and hence A is the second sentence.
- □ The paragraph revolves around Helen's learning and hence E states what joins Helen and Ms. Sullivan.
- □ Sentence F states that the teacher became frustrated at times which is **followed by C** (starts with **'But'** which indicates that in spite of something Ms. Sullivan's efforts were rewarded).
- □ Sentence **B follows stating how the teacher's efforts** were rewarded and is the conclusion to a set of events

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# Sentence Rearrangement (Para Jumble)

#### DIRECTIONS FOR ALL QUESTIONS - Rearrange the following sentences(A), (B), (C), (D), (E) and (F) in the proper sequence

### Para Jumble - 1

(A) "Hello, my dear, I see you may need a little more help, and can you pay me my fees?" said a voice.(B) The girl gave him a shiny emerald ring and the wheel went whhirr whhirr, and the dwarf hummed, , the bobbins went whizzz and the night went faster than any shooting star in the sky. When he had finished, the dwarf bowed before the girl, then disappeared as fast he had come.

(C) The king's obsession was fairly well known throughout his kingdom, and one day a miller, who had a very beautiful daughter, thought he could take advantage of this. He told the king about his daughter, claiming that she could spin straw into gold.

(D) In a kingdom far to the east, all the citizens were very wealthy and the whole land was covered in fields of wheat, which grew abundantly and apparently effortlessly. This way, some of this kingdom's citizens were just as wealthy as the king.
(E) The rich kingdom's king wasn't happy and he had been looking at the straw, as it was brought from the fields, and the colour of the straw reminded him very much of the colour of gold. So he began to think of ways to turn the straw into gold, and this became an obsession.

(F) But of course the poor girl had no idea how to turn straw into gold; she was not even very good at using a spinning wheel. She started to cry, when she was asked to do so, locked in a room. Q1. Which of the following would be the 'Second' sentence after rearrangement? (a) A (b) E (c) C (d) D (e)F

Q2. Which (a) F	of the f (b) B	following would (c) D		t' sentence e)E	after	rearrangement?
Q3. Which (a) A	of the fo (b) D	ollowing would (c) C		h' sentence e) F	after	rearrangement?
Q4. Which (a) A	of the fo (b) B	ollowing would (c) C		d' sentence e) E	after	rearrangement?
Q5. Which (a) A	of the f (b) B	following would (c) C	be the 'Las (d) F	t' sentence (e) E	after	rearrangement?

## Para Jumble - 2

(A) They calculated they would have more success against him. So it came to pass that they raised a great army and invaded Britain.

(B) My father had fought many battles with invading Danes and Saxons, and had always successfully defended his realm, but these foreign invaders rejoiced greatly after his death, when they heard that Constantius the Monk, as people referred to him, had been crowned king.

(C) My name is Uther Pendragon, and I was the third and youngest son of a great king, Constans.

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D) Once upon was a time, long before the inhabitants of Britain wrote down their histories for us all to read, that country was inhabited not just by people like you and me, but wizards, ghouls, monsters, dragons, trickstore, and worse, domans.									
dragons, tricksters, and worse, demons. (E) During this time some of my father's most loyal friends took my brother Aurelius and myself out of the country, and across to sea to Brittanny, or Little Britain as it was then commonly known, in a country which you now know as France.									
(F) Along with the sons of The great Constans, I fought a gruesome battle which lasted a fortnight and successfully caught hold of our ancestors' reign.									
Q1. Which of the following would be the follo	-	ngement?							
		mont 2							
Q2.Which of the following would be th (a) B (b) A (c) C	(d) E (e) D	ment?							
Q3.Which of the following would be th	e 'Fourth' sentence after rearran	gement?							
(a) F (b) E (c) C	(d) B (e) A	5							
Q4.Which of the following would be th	-	ement?							
(a) A (b) F (c) D	(d) B (e) E								
Q5.Which of the following would be th (a) C (b) D (c) E	he 'Last' sentence after rearrange (d) F (e) B	ment?							
Para Jumble -3									
<ul><li>(A) He spent the whole night moving the</li><li>(B) One day a hurricane blew throug before, but the worst thing was that a</li></ul>	h the town; after it had passed	the place looked even worse than							
main road leading to the market place		-							
(C) Lazy Town's Chief made his servan the other night thought of elder's disco	-	_							
<ul><li>(D) There was a town where all the per</li><li>(E) Lazy Town's inhabitants didn't like</li></ul>		ey didn't clean up their yards, they							
didn't keep their streets clean, and the (F) The chief heard about the tree b together and move it?" But days went	ey couldn't be bothered to weed t locking the road. He asked; "Wh	heir vegetable patches. ny don't some of these people get							
was.									
Q1.Which of the following would be th (a) F (b) B (c) A	e 'Last' sentence after rearranger (d) D (e) E	nent?							
Q2.Which of the following would be th (a) A (b) B (c) F	e 'Second' sentence after rearran (d) D (e) E	igement?							
Q3.Which of the following would be th (a) F (b) B (c) C	ie 'Third' sentence after rearrange (d) D (e) E	ement?							

Q4.Which of the following would be the 'Fourth' sentence after rearrangement?(a) B(b) C(c) F(d) D(e) E

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Q5.Which of the following would be t (a) A (b) B (c) D	he 'First' sentence after rearrange (d)C (e) E	ement?
Para Jumble – 4 (A) Man's mind is complex and a cruck dictate and shape each one's lot in sat (B) While one learns to accept the ine that pertain to one's prana are perceiv (C) Old age and death, hunger and thi (D) The very purpose of human life is (E) To lead the mind in the right direct Q1. Which of the following would be to (a) A (b) B (c) C	msara. evitability of ageing and death th ved as natural demands that are rst, sorrow and delusion — are th lost and defeated by failing to ho tion is a tall order, for it is the sou	at affect the body, hunger and thirst to be met. ne basic challenges of human life. Id the mind in check. urce of endless desires.
Q2. Which of the following would be t (a) A (b) B (c) C	he 'First' sentence after rearrang (d) D (e) E	ement?
Q3. Which of the following would be t (a) A (b) B (c) C	he 'Fourth' sentence after rearra (d) D (e) E	ngement?
Q4. Which of the following would be t (a) A (b) B (c) C	he 'Third' sentence after rearran (d) D (e) E	gement?
Q5. Which of the following would be t (a) A (b) B (c) C	he 'Last' sentence after rearrang: (d) D (e) E	ement?
<ul> <li>Para Jumble – 5</li> <li>(A) "We start early, at 4.30a.m. or 55 precautions are necessary," says runn</li> <li>(B) One of the best ways to discover a</li> <li>(C) Secunderabad Runners, an offst Secunderbad.</li> <li>(D) Some of the runners provide comm</li> <li>(E) Runners explore different routed Secunderabad.</li> </ul>	er Babitha Xavier. city is on foot. hoot of Hyderabad Runners gr mentaries on heritage sites as we	roup, has many runners settled in
Q1.Which of the following would be t (a) A (b) B (c) C	he 'fifth' sentence after rearrange (d) D (e) E	ement?
Q2.Which of the following would be t (a) A (b) B (c) C	he 'Third' sentence after rearrang (d) D (e) E	gement?
Q3.Which of the following would be t (a) A (b) B (c) C	he 'First' sentence after rearrange (d) D (e) E	ement?
Q4.Which of the following would be t (a) A (b) B (c) C	he 'Fourth' sentence after rearrai (d) D (e) E	ngement?
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Q5.Which of the follow	ing would be the 'se	econd' sentence	e after rearrangement?
(a) A (b) B	(c) C	(d) D	(e) E
own strengths and wea	knesses, and once y	you are aware on	n face them too, and it affects them as much as it
(B) Thus, not deriving y	your self-worth from	m what others	
secure and happy.	f people struggle w	with body image	
(C) Granted, majority of	nd socially to look	a certain way.	
pressures culturally a	are fed to them, fro	The glamour	
(D) Most of these ideas	cceptable for wome	en to speak up	
(E) It's more socially a	use of fear of being	considered vair	
longer to open up beca	who battle body im	age issues. Mer	
Q2.Which of the follow	ing would be the 'Se	econd' sentence	e after rearrangement?
(a) A (b) B	(c) F	(d) D	(e) E
Q3.Which of the follow (a) F (b) B			
Q4.Which of the follow	ing would be the 'Fo	ourth' sentence	after rearrangement?
(a) B (b) C	(c) F	(d) D	(e) E
Q5.Which of the follow	ing would be the 'Fi	rst' sentence af	ter rearrangement?
(a) A (b) B	(c) D	(d)C	(e) E
<ul> <li>(B) One sunny day, aft caught sight of Abaro d</li> <li>(C) When he had eater before Amero's astonis</li> <li>(D) Kofi Amero was a vertice</li> <li>(E) But he had some un threw it at the beggar.</li> <li>(F) He was a little surprise</li> </ul>	er Kofi Amero had ressed in the most to hed eyes changed in ery strict man, but h iccooked kokoyam ly ised when the man ring would be the 'S (c) B	taken his brea attered and sha nd licked his fin nto an angel of e wasn't fair, ne ving around und addressed him econd' sentence (d) A irst' sentence a (d) E	gers in the process, he straightened himself and god. o, he was nasty and selfish. der the window, so he took a small dry piece and and asked for some food. e after rearrangement? (e) D fter rearrangement? (e) D
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(a) F (b) E	(c) C	(d) B	(e) A						
Q4. Which of the following	would be the	'Third' senten	ice after rearrange	ment?					
(a) A (b) F	(c) D	(d) B	(e) E						
Q5. Which of the following	would be the	'Last' sentence	e after rearrangem	nent?					
(a) C (b) D	(c) E	(d) A	(e) B						
<ul> <li>Para Jumble – 8</li> <li>(A) Phoenix started sharing out all the scraps of food she had stored up all over the forest. Now every single bird, large and small, wanted to be her friend. Thanks to phoenix all the birds had something to eat every day.</li> <li>(B) One day a great storm hit the Amazon forest, and what phoenix had been worrying about all these years came to pass. Leaves and whole branches were blown off the trees and carried far away by the powerful wind.</li> </ul>									
time that food might not be (D) Birds didn't forget thei selected its most beautiful phoenix had been transform (E) In the Amazon forest all on with their usual wastefu	<ul> <li>(C) The phoenix was a real worrier. She was always telling the other birds to be careful and to prepare for a time that food might not be so plentiful.</li> <li>(D) Birds didn't forget their new friend, phoenix. To show their gratitude every bird in the whole forest selected its most beautiful and colourful feather and presented it to phoenix. When they were finished phoenix had been transformed into the most fantastic and multi colourful creature in the forest.</li> <li>(E) In the Amazon forest all birds ignored Phoenix; some even started calling her nasty names. They carried on with their usual wasteful habits.</li> </ul>								
(F) As most of the birds ha little ugly, even.	d colourtui pi	umage, phoer	hix was quite ordi	nary to look at. Some might say a					
Q1.Which of the following v	would be the '	'Sixth' sentenc	ce after rearrangen	nent?					
(a) F (b) C	(c) A	(d) D	(e) C						
Q2.Which of the following v	would be the '	'Third' sentenc	ce after rearranger	nent?					
(a) F (b) A	(c) D	(d) B	(e) C						
Q3.Which of the following v	would be the '	'First' sentence	e after rearrangem	ient?					
(a) A (b) E	(c) B	(d) C	(e) F						
Q4.Which of the following v	would be the '	'Fourth' senter	nce after rearrange	ement?					
(a) A (b) B	(c)C	(d)F	(e) E						
Q5.Which of the following v	would be the '	'Fifth' sentenco	e after rearrangem	nent?					
(a) F (b) D	(c) C	(d) A	(e) B						
<ul> <li>Para Jumble - 9</li> <li>(A) "Mr. Vulture, I wonder if you are planning to attend the wedding next week?"</li> <li>(B) Mr. Tortoise really wanted to attend the wedding, he loved parties, but he had no idea how to get there. While he was mulling over this problem, a vulture landed near him, looking for scraps of food left behavior animals.</li> </ul>									

behind by other animals. (C) Once upon a time there was a wedding in the sky. The bride and groom invited all the animals in the whole land.

(D) Vulture came round to where tortoise lived, and collected him. Tortoise clung onto vulture's back, and they arrived at the wedding in the sky without any mishaps.

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(E) Then the tortoise asked i might be a bit difficult", he sa		would conside	r giving him a lift. Vult	ture shook his head, "That			
Q1.Which of the following wo	ould be the 'La		-				
(a) A (b) B	(c) C	(d) D	(e) E				
Q2.Which of the following wo (a) A (b) B	ould be the 'Se (c) C	cond' sentence (d) D	e after rearrangement? (e) E				
Q3.Which of the following we			-				
(a) A (b) B	(c) C	(d) D	(e) E				
Q4.Which of the following wo (a) A (b) B	ould be the 'Fo (c) C	ourth' sentence (d) D	after rearrangement? (e) E				
Q5.Which of the following we	ould be the 'Fir	st' sentence af	ter rearrangement?				
(a) A (b) B	(c) C	(d) D	(e) E				
<ul><li>B. So, companies are rapidly</li><li>C. Coal is the cheapest fuel cost.</li></ul>	<ul> <li>A. Mines in Indonesia, Vietnam, and Australia are the obvious choice.</li> <li>B. So, companies are rapidly tying up affordable long-term coal supply.</li> <li>C. Coal is the cheapest fuel for power plants and steel factories, and also their single-big-gest recurring</li> </ul>						
E. Demand is growing 10% ea	ach year.						
Q1. Which of the following w (a) B (b) C	vill be the FIRST (c) D	sentence afte (d) E	r rearrangement? (e) A				
Q2. Which of the following w	vill he the SECO	IND sentence a	fter rearrangement?				
(a) A (b) B	(c) C	(d) D	(e) E				
Q3. Which of the following w (a) B (b) C	vill be the THIRI (c) D	D sentence aft (d) E	er rearrangement? (e) A				
Q4. Which of the following w	vill be the FIFTH	l sentence afte	r rearrangement?				
(a) A (b) B	(c) C	(d) D	(e) E				
Q5. Which of the following w (a) B (b) C	vill be the Fourt (c) D	th sentence aft (d) E	er rearrangement? (e) A				
<ul> <li>Para Jumble – 11</li> <li>A. India's demand for calories</li> <li>B. As our energy needs spiral oil.</li> <li>C. We are increasingly reliant 10 bottles.</li> <li>D. Coal is one kind of energy,</li> <li>E. The biggest market for pair</li> </ul>	l, these countr t on Malaysia a , cooking oil or	ies will become and Indonesia f fat another.	e as critical for our gro	wth as West Asia for crude			
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		-			r rearrangement?	
	(a) B	(b) C	(c) D	(d) E	(e) A	
		-			fter rearrangement?	
	(a) A	(b) B	(c) C	(d) D	(e) E	
	Q3.Which of	the following v	vill be the THIR	D sentence afte	er rearrangement?	
	(a) B	(b) C	(c) D	(d) E	(e) A	
	Q4.Which of	the following v	vill be the FIFTH	I sentence afte	r rearrangement?	
	(a) A	(b) B	(c) C	(d) D	(e) E	
	Q5.Which of	the following v	vill be the fourt	h sentence aft	er rearrangement?	
	(a) B	(b) C	(c) D	(d) E	(e) A	

## <u> Para Jumble – 12</u>

A. The hyena-like animal, Palaeonictis wingi, evolved from the size of a bear to the size of a coyote during a 2,00,000 – year period.
B. Extinct carnivorous mammals shrank in size during a global warming event that occurred 55 million years.

B. Extinct carnivorous mammals shrank in size during a global warming event that occurred 55 million years ago, according to a new University of Florida study.

C. Following this global warming event, Earth's temperature cooled and the animal evolved to a larger size. D. Earth's average temperature in this period increased about 15 degrees Fahrenheit.

E. The study describes a new species that evolved to half the size of its ancestors during this period of global warming.

Q1. Which of the following will be the FIRST sentence after rearrangement?

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

Q2.Which of the following will be the SECOND sentence after rearrangement? (a) A (b) B (c) C (d) D (e) F

(a) A	(b) B	(C) C	(a) D	(e)

Q3.Which of the following will be the THIRD sentence after rearrangement?(a) B(b) C(c) D(d) E(e) AQ4.Which of the following will be the FIFTH sentence after rearrangement?(a) A(b) B(c) C(d) D(e) E

Q5.Which of the following will be the FOURTH sentence after rearrangement? (a) B (b) C (c) D (d) E (e) A

## <u> Para Jumble – 13</u>

A. The United States, as the most powerful member of the international system, tends to prefer ad hoc approaches to global governance.

B. With its vast resources and alliances, ad hoc solutions allow the US to advance its interests effectively without the entanglements of more enduring rules, customs, and structures.

C. Europeans prefer a more systematic reliance on the rule of law, and also on what has come to be known as the global public-goods paradigm.

D. Adherents of this view point first and foremost to the existence of certain vital global public goods, climate being the most obvious example.

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respond to variou Q1. Which of the	blic-goods pa us global col	aradigm also ir lective-action	nplies some co challenges.		ot uniformity, in the way we
	e following w ) B	vill be the SECC (c) C	ND sentence a (d) D	fter rearrangement? (e) E	
	e following w ) C	vill be the THIR (c) D	D sentence aft (d) E	er rearrangement? (e) F	
	e following w ) B	vill be the FIFTH (c) C	l sentence afte (d) D	r rearrangement? (e) E	
	e following w ) C	vill be the SIXTH (c) D	H sentence afte (d) F	er rearrangement? (e) A	
because we have B. That framewor to take on-and co C. In an increasin relative ease. D. Every day mill close to others w E. Our expectatio	of the steer e reasonable rk has to be orresponding ngly interdep lions of peo who are doing ions of othe	expectations a based on glob g rights that we bendent world, ple drive at hig g the same thin er drivers, which	about the beha al civics, a syste e are ready to o we need a cor gh speeds enca ng. ch serve to m	vior of other drivers. em of conscious respo claim-after due delibe responding global fra ased in a ton of meta itigate the theoretica	avoc, but we cruise carefree, onsibilities that we are ready eration. Innework to put our minds at al, and they do so extremely al risks of driving, can exist ns about how to operate
Q1.Which of the (a) B (b	following wi ) C	ill be the FIRST (c) D	sentence after (d) E	rearrangement? (e) A	
	following w ) B	ill be the SECO (c) C	ND sentence a (d) D	fter rearrangement? (e) E	
	following w	ill be the THIRI (c) D	O sentence afte (d) E	er rearrangement? (e) A	
	following w ) B	ill be the FIFTH (c) C	sentence afte (d) D	r rearrangement? (e) E	
	following w	ill be the fourtl (c) D	n sentence afte (d) E	er rearrangement? (e) A	

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Para Jun	Para Jumble – 15										
A. On a worldwide scale, nuclear energy is thus only a small component of the global energy mix, and its											
	share, contrary to widespread belief, is not on the rise.										
	<ul><li>B. Yet that renaissance never seems to come.</li><li>C. In July 2010, there was a total of 439 nuclear power plants with a net installed capacity of 373.038</li></ul>										
			he beginning o	-	net instaneu capacity of 375.056						
	• •				from about 18% more than ten						
years ago t	o about 14% ir	n 2008.									
	• •			a revival of civilian	•						
				l, only 30 use nuclea after rearrangemen	-						
(a) B	(b) C	g will be the Fi (c) D	(d) E	(e) F	L.						
(-,	(- <i>)</i> -	X - 7	<u> </u>	( - )							
Q2.Which o	of the following	g will be the SE	COND sentence	e after rearrangem	nent?						
(a) A	(b) B	(c) C	(d) D	(e) E							
(0) / (				(0) -							
				after rearrangemei	nt?						
(a) B	(b) C	(c) D	(d) E	(e) F							
Q4.Which	of the followir	ng will be the F	IFTH sentence	after rearrangeme	nt?						
(a) A	(b) B	(c) C	(d) D	(e) E							
				_	-						
		-		ce after rearrangem (e) A	nent?						
(a) B	(b) C	(c) D	(d) E	(e) A							

1. 1

### Para Jumble - 16

A. Wind whips off the North Sea, blasting the shelters made of tarps, tents, plastic sheeting and scrap lumber in this sprawling, ramshackle end of the line.

B. The roads in the camp are muddy; the portable toilets are filthy.

C. On the outskirts of the northern French town of Calais, a massive, makeshift refugee camp called "The Jungle" grows daily, swelling with asylum-seekers fleeing war in Afghanistan, Syria, Iraq, Sudan and beyond.

D. Their countries of origin are a map of the targets of U.S. bombing campaigns.

E. More than 6,000 people in this, France's largest refugee camp, hope for a chance to make the last, dangerous leg of their journey through the nearby channel tunnel to England.

Q1. Which of the following will be the FIRST sentence after rearrangement?

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

Q2. Which of the following will be the SECOND sentence after rearrangement? (a) A (b) B (c) C (d) D (e) E

Q3. Which of the following will be the THIRD sentence after rearrangement? (a) B (b) C (c) D (d) E (e) A

Q4. Which of the following will be the FIFTH sentence after rearrangement?(a) A(b) B(c) C(d) D(e) E

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Q5. Which of the following will be t	he Fourth sentence after rearrange	ment?			
(a) B (b) C (c) D	(d) E (e) A				
<u> Para Jumble – 17</u>					
		al deaths occur almost weekly when			
people leap onto moving trains or s					
B. Most who arrive here have end United Kingdom.	dured arduous journeys of thousar	nds of miles, hoping to cross to the			
C. A few days before we visited the	e camp, a Sudanese man named Jos	eph was killed when he was run over			
by a car on the highway.	that the police had not stopped t	he driver, holding signs reading "We			
	rvivors of war not have the right to				
	-	ne U.K. without risking a dangerous			
	stowing away on either a high-spee	<b>u</b>			
	he FIRST sentence after rearrangem				
(a) B (b) C (c) D	(d) E (e) A				
	(*) = (-) · ·				
Q2.Which of the following will be t	he SECOND sentence after rearrang	ement?			
(a) A (b) B (c) C	(d) D (e) E				
Q3.Which of the following will be t	he THIRD sentence after rearrangen	nent?			
(a) B (b) C (c) D	(d) E (e) A				
	•••••••				
Q4.Which of the following will be the FIFTH sentence after rearrangement?					
(a) A (b) B (c) C	(d) D (e) E				
Q5.Which of the following will be the fourth sentence after rearrangement?					
(a) B (b) C (c) D	(d) E (e) A				
Para lumble – 18					

## <u> Para Jumble – 18</u>

A. The Senate panel was called "Going Dark: Encryption, Technology, and the Balance between Public Safety and Privacy."

B. FBI Director James Comey appeared before a Senate Committee on Wednesday, July 8, along with U.S Deputy Attorney General Sally Quillian Yates.

C. "Going Dark" is a term used when people encrypt their communications.

D. A joint statement from the duo, delivered by Yates, acknowledged "citizens have the right to communicate with one another in private without unauthorised government surveillance – not simply because the Constitution demands it, but because the free flow of information is vital to a thriving democracy."

E. As the meeting convened, the frailty of our networks was on display for the world: The New York Stock Exchange was shut down for half a day, supposedly due to a computer "glitch"; United Airlines grounded flights when it lost access to its computer systems; and The Wall Street Journal website was down due to "technical difficulties."

Q1.Which of the following will be the FIRST sentence after rearrangement?						
(a) B	(b) C	(c) D	(d) E	(e) F		
	. ,		. ,	.,		
Q2.Which of the following will be the SECOND sentence after rearrangement?						
(a) A	(b) B	(c) C	(d) D	(e) E		

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RBI-SBI-IBPS-SSC	English	Reliable Academy					
Q3.Which of the following will be the THIRD sentence after rearrangement? (a) B (b) C (c) D (d) E (e) A							
Q4.Which of the following will be (a) A (b) B (c) C	the FIFTH sentence after rearrangeme C (d) D (e) E	ent?					
_	Q5.Which of the following will be the FOURTH sentence after rearrangement? (a) B (b) C (c) D (d) E (e) A						
<ul> <li>Para Jumble – 19</li> <li>1. The need to identify a suitable mate is such a strong biological urge that the animal kingdom has spawned a bewildering array of courtship rituals.</li> <li>A. Humans also use dance as part of courtship but is has been difficult for scientists to pin down exactly what it is about a dance that appeals to members of the opposite sex.</li> <li>B. Such competitive displays depend on the speed, strength and size of an animal, which is why they convey a measure of reproductive fitness.</li> <li>C. Scorpions and sandhill cranes, for instance, dance to impress.</li> <li>D. Hippo males fling their faeces, and humpback whales sing and leap above the ocean surface.</li> <li>E. Dancing is popular among animals for similar reasons.</li> <li>6. This is because factors such as facial attractiveness, height and even social status tend to confound any attempt to judge the relative merits of a person's gyrations.</li> <li>Q1. Which of the following will be the FIRST sentence after rearrangement?</li> </ul>							
(a) A (b) B (c) C	e the SECOND sentence after rearrang C (d) D (e) E e the THIRD sentence after rearrangen						
	e the FIFTH sentence after rearrangem	ient?					
Q5. Which of the following will be (a) B (b) C (c) D	e the Fourth sentence after rearranger D (d) E (e) A	nent?					
Para Jumble – 20 A. Carbon fibre is an expensive alternative to making things in steel or aluminium, but besides being extremely strong it is also very light.							

B. When his Formula 1 can be cartwheeled in a spectacular 306 kph crash at the recent Valencia Grand Prix, what helped him to escape unscathed was the immensely strong carbon-fibre "tub" that racing drivers now sit in.

C. But if work by Germany's BMW proves successful, it could also become the material of choice to massproduce electric cars.

D. It is found in high-performance parts, like aircraft wings, bits of supercars and the frames of pricey mountain bikes.

E. Mark Webber has a lot to thank tiny strands of carbon for.

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RBI-SBI-II			English		Reliable Academy	
	he following w (b) C	vill be the FIRST (c) D	F sentence after (d) E	r rearrangement? (e) A		
	he following w (b) B	vill be the SECO (c) C	OND sentence at (d) D	fter rearrangement? (e)E		
	he following w (b) C	vill be the THIRI (c) D	D sentence afte (d) E	er rearrangement? (e)A		
	he following w (b) B	vill be the FIFTH (c) C	H sentence after (d) D	r rearrangement? (e) E		
	he following w (b) C	vill be the fourt (c) D	h sentence afte: (d) E	er rearrangement? (e)A		
<ul> <li>Para Jumble - 21</li> <li>1. Arguments for legalising prostitution depend on the strength of two arguments: that prostitution is a choice for those in it and that the harms of prostitution are decreased if it is legalised. There is little evidence that either of these arguments is true.</li> <li>A. They usually have options for escape.</li> <li>B. For most, prostitution is not a freely-made choice because the conditions that would permit genuine choice are not present: physical safety, equal power with buyers, and real alternatives.</li> <li>C. But zombie theories about prostitution never seem to die no matter how many facts we beat them down with.</li> <li>D. The few who do choose prostitution are privileged by class or race or education.</li> <li>E. Only a tiny percentage all women in prostitution are there because they choose it.</li> <li>6. Most women in prostitution do not have viable alternatives. They are coerced into prostitution by sex inequality, race/ethnic inequality, and economic inequality.</li> <li>Q1.Which of the following will be the FIRST sentence after rearrangement?</li> </ul>						
Q2.Which of th	(b) C he following w (b) B	(c) D vill be the SECO (c) C	(d) E DND sentence at (d) D	(e) A fter rearrangement? (e) E		
Q3.Which of th			. ,	er rearrangement? (e) A		
Q4.Which of the following will be the Fifth sentence after rearrangement? (a) A (b) B (c) C (d) D (e) E						
	Q5.Which of the following will be the FOURTH sentence after rearrangement? (a) B (b) C (c) D (d) E (e) A					
Para Jumble – 22 <ol> <li>Two weeks back, a Himalayan desert town, Leh was ravaged by a fatal cloudburst – but scientists insist that there isn't sufficient evidence to confirm that it occurred as a result of global warming.</li> </ol>						

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RBI-SBI-IBPS-SSC	English	1	Reliable Academy			
A. According to New Scientist, climate scientist Jayaraman Srinivasan of the Indian Institute of Science in Bangalore said that the number of extreme events such as cloudbursts would increase with rising global temperature.						
B. On 6th August, however, th away houses that weren't buil	It to withstand such rainfa	II.	ls and mudslides, washing			
C. Heavy rainfall is common els D. Instead, it's a rain shadow a 15 millimeters of rain during A	area, making it a cold, hig		eives a meagre average of			
E. More than 150 people have 6. But added that there is not Q1. Which of the following wil	e died and hundreds more enough evidence to pin th	e Leh cloudburst on glob	al warming.			
-	(c) D (d) E	(e) A				
Q2. Which of the following wil (a) A (b) B (	ll be the SECOND sentence (c) C (d) D	e after rearrangement? (e) E				
Q3. Which of the following wil		-				
	(c) D (d) E	(e) A				
Q4. Which of the following wil (a) A (b) B (	II be the FIFTH sentence af (c) C (d) D	ter rearrangement? (e) E				
Q5. Which of the following will be the Fourth sentence after rearrangement?						
(a) B b) C (	(c) D (d) E	(e) A				
Para Jumble – 23 A. One powerful force is the use of language to tell stories.						

A. One powerful force is the use of language to tell stories.

B. But there is no Darwinian payoff to sacrificing our resources to anonymous strangers, particularly those in faraway lands.

C. These can motivate us to think of distant people as if they were friends and family.

D. There is an adaptive logic to being kind to those with whom we continually interact; we scratch their backs, they scratch ours.

E. The explanation for our expanded morality comes from intelligence, imagination, and culture.

Q1. Which of the following will be the FIRST sentence after rearrangement?

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(a) B	(b) C	(c) D	(d) E	after rearrangement? (e) A				
OF Which of	f the fellowin	a will be the fe	with contance	ofter rearrangement?				
Q4.Which o (a) F	f the followir (b) B	ng will be the FI (c) C	FTH sentence a (d) D	after rearrangement? (e) E				
(a) B	(b) C	(c) D	(d) E	(e) A				
03.Which o	f the followir	g will be the T	HIRD sentence	after rearrangement?				
(a) A	(b) B	(c) C	(d) D	(e) E				
Q2.Which o	Q2.Which of the following will be the SECOND sentence after rearrangement?							
(a) B	(b) C	(c) D	(d) E	(e) A				

RBI-SBI-IBPS-SSC

## English

#### Para Jumble – 24

A. Indeed, one recent study found that spending money on others is more rewarding than spending it on oneself.

B. It feels good to be good.

C. The paradoxical finding here is that one great trick to being happy is to forget about being happy and instead try to increase the happiness of others.

D. The effects of our kindness are not zero-sum.

E. Those who receive charity have their lives improved, but those who provide it also benefit.

F. It's not just short-term pleasure: those who donate wealth and time to others tend to be a lot happier in their entire lives than those who do not.

Q1. Which of the following will be the FIRST sentence after rearrangement?

(a) B	(b) C	(c) D	(d) E	(e) F
Q2.Which of t (a) A	the following w (b) B	vill be the SECO (c) C	ND sentence a (d) D	fter rearrangement? (e) E
Q3.Which of 1 (a) B	the following w (b) C	vill be the THIRI (c) D	O sentence afte (d) E	er rearrangement? (e) A
. ,	. ,	( )	(-)	r rearrangement?
(a) A	(b) B	(c) C	(d) D	(e) F

Q5.Which of the following will be the FOURTH sentence after rearrangement? (a) B (b) C (c) D (d) E (e) A

# <u> Para Jumble – 25</u>

A. An unusually complex magnetic eruption on the Sun has flung a large cloud of electrically charged particles towards our planet, scientists have warned.

B. The explosion was aimed directly towards racing 93 million miles across space.

C. Several satellites, including NASAs new Solar Dynamics Observatory, recorded a small solar flare erupting above sunspot 1092, the size of the Earth.

D. The Earth could be hit by a "solar tsunami" anytime now.

E. The satellites also recorded a large filament of cool gas stretching across the Sun's northern hemisphere also exploded into space.

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Q5. Which of (a) B	the following (b) C	will be the Four (c) D	th sentence aft (d) E	ter rearrangement? (e) A	
Q4. Which of (a) A	the following (b) B	will be the FIFT (c) C	H sentence afte (d) D	er rearrangement? (e) E	
Q3. Which of (a) B	the following (b) C	will be the THIF (c) D	RD sentence aft (d) E	er rearrangement? (e)A	
Q2. Which of (a) A	the following (b) B	will be the SECC (c) C	OND sentence a (d) D	after rearrangement? (e) E	
Q1. Which of (a) B	(b) C	will be the FIRS (c) D	T sentence afte (d) E	er rearrangement? (e) A	

**RBI-SBI-IBPS-SSC** 

#### Para Jumble – 26

1. Take the belief that there are currently at least one thousands kangaroos alive in Australia. That belief is true, although it need not have been.

A. the claim that any contingent truth could instead have been false is not the fallibilist claim, because fallibilism is not a thesis about truths in themselves.

B. So, the belief is only contingently true.

C. But even if we were to accept that all truths are only contingently true, we would not be committed to fallibilism.

D. By definition, any contingent truth could have failed to be true.

E. It could have been false – in that the world need not have been such as to make it true.

F. The recognition that contingent truths exist is not what underlies fallibilism.

8. Instead, it is about our attempts in themselves to accept or believe truths. It concerns a kind of fundamental limitation first and foremost upon our powers of rational thought and representation.

O1 Which of the following will be the	FIRST sentence after rearrangement?
	i ingri sentence arter rearrangement.

(a) B (b) C (c) D (d) E (e) A				
	(a) D	(h) c	(4) E	
	(d) D		(u) E	

Q2. Which of the following will be the SECOND sentence after rearrangement?

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

Q3.Which of the following will be the THIRD sentence after rearrangement? (a) B (b) C (c) D (d) E (e) A

Q4. Which of the following will be the FIFTH sentence after rearrangement? (a) F (b) B (c) C (d) D (e) E

Q5.Which of the following will be the fourth sentence after rearrangement? (a) B (b) C (c) D (d) E (e) A

## Para Jumble – 27

1. Most of us are certain that we have free will, though what exactly this amounts to is much less certain.

A. Minimally, to say that an agent has free will is to say that the agent has the capacity to choose his or her course of action.

B. According to David Hume, the question of the nature of free will is "the most contentious question of metaphysics."

C. Let us then understand free will as the capacity unique to persons that allows them to control their actions.

D. If this is correct, then figuring out what free will is will be no small task indeed.

E. But animals seem to satisfy this criterion, and we typically think that only persons, and not animals, have free will.

7. It is controversial whether this minimal understanding of what is means to have a free will actually requires an agent to have a specific faculty of will.

Q1. Which of the following will be the FIRST sentence after rearrangement?

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

Q2. Which of the following will be the SECOND sentence after rearrangement? (e) E

(a) A (b) B (c) C (d) D

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e) F

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Q3.Which of the following v (a) B (b) C	vill be the THIR (c) D	D sentence aft (d) E	er rearrangement? (e) A			
Q4.Which of the following v (a) A (b) B	(c) C	(d) D	(e) F			
Q5.Which of the following v (a) B (b) C	vill be the FOU (c) D	RTH sentence a (d) E	after rearrangement (e) A	?		
Para Jumble – 28(A) A taxi was summoned and Satish was taken to Lifeline Hospital.(B) While hurrying home from school, Satish was hit by a car.(C) Since they did not succeed, they decided to take him to a hospital.(D) When Satish opened his eyes, he found himself surrounded by doctors and nurses.(E) Some people rushed towards him and tried to bring him to his senses.(F) He was thrown a couple of feet away and lost consciousness.Q1. Which sentence should come last (i.e., sixth) in the paragraph?(a) B(b) C(c) A(d) D(e) E						
Q2. Which sentence should (a) D (b) F	come first in tl (c)B	ne paragraph? (d) E	(e) C			
Q3. Which sentence should (a) E (b) A	come second i (c) D	n the paragrap (d) C	h? (e) F			
Q4. Which sentence should (a) F (b) B	come third in t (c) E	the paragraph? (d) A	(e) D			
Q5. Which sentence should (a) C (b) E	come fourth ir (c) F	n the paragraph (d) B	n? (e) A			
<ul> <li>Para Jumble – 29</li> <li>(A) The following represents a condensed statement of what we think we now know about the relationship between education and employment are complex and, in the past, often analysed with simplistic notions of casuality, recent research results have yielded new insights about the nature of these linkages.</li> <li>(C) In the interests of brevity, the argument is put forward as a series of major propositions and derivative strategies relating to the education-employment nexus.</li> <li>(D) Intensive research efforts are currently being supported throughout the developing world both by national governments and international donor agencies in the hope of improving understanding of the nature and causes of rising unemployment.</li> <li>(E) The massive problems of widespread and chronic unemployment in less developed nations will remain among the most serious challenges to development policy during the next several decades.</li> <li>Q1.Which of the following would be the third sentence?</li> </ul>						
Q1.Which of the following v (a) A (b) B	would be the th (c) C	iird sentence? (d) D	(e) E			

RBI-SBI-IBPS-SSC		English	Reliable Academy			
Q2.Which of the following (a) A (b) B (c) C	would be the firs (d) [					
Q3.Which of the following (a) A (b) B	would be the fift (c) C	th sentence? (d) D	(e) E			
Q4.Which of the following v (a) A (b) B	would be the sec (c) C	cond sentence (d) D	? (e) E			
Q5.Which of the following (a) A (b) B	would be the for (c) C	urth sentence? (d) D	(e) E			
<ul> <li>Para Jumble – 30</li> <li>(A) In fact he believed that customers are the origin, the source of the money we have.</li> <li>(B) The customer thus has the power to fire everybody in the company from the chairman on down.</li> <li>(C) Management can ensure this doesn't happen by motivating employees to cultivate meaningful relationships with customers.</li> <li>(D) Sam Walton built his WalMart business empire knowing there was only one boss – the customer.</li> <li>(E) So it is not the company which pays us but the customer.</li> <li>(F) He can achieve this by simple spending his money elsewhere.</li> <li>Q1. Which of the following will be the FIRST sentence after rearrangement?</li> <li>(a) B (b) C (c) D (d) E (e) F</li> </ul>						
Q2. Which of the following (a) A (b) B	will be the SECC (c) C	OND sentence a (d) D	after rearrangement? (e) E			
Q3. Which of the following (a) B (b) C	will be the THIR (c) D		er rearrangement? (e) F			
Q4. Which of the following (a) A (b) B	will be the FIFTH (c) C	H sentence afte (d) D	er rearrangement? (e) F			
Q5. Which of the following (a) B (b) C	will be the SIXTI (c) D	H (LAST) senter (d) E	nce after rearrangement? (e) F			
<ul> <li>(a) B (b) C (c) D (d) E (e) F</li> <li>Para Jumble – 31</li> <li>(A) Absolute advantage, in economics, is a concept of trade in which one country can produce a quantity of a product in a more efficient manner a quantity of a product in a more efficient manner a quantity of a product in a more efficient manner a quantity of a product in a more efficient manner (that is, with fewer resources of labour, land and/or capital) than another country.</li> <li>(B) However, this statistics does not carry the implication that Japan should specialize in steel and the UK should not because Japan might be even better relative to the UK at other things.</li> <li>(C) For example, in 1981, Japan produced a ton of steel with only 9.4 man-hours at a cost of only \$502, compared with 16.5 man hours and \$622 in the U.K.</li> <li>(D) Not only that, but neither absolute nor comparative advantage are necessarily static for all time: Once, UK steel producers were more efficient that the Japanese.</li> <li>(E) The real guide to specialization and to maximizing the gains from trade is comparative advantage.</li> <li>Q1.Which of the following should be the First sentence of the given paragraph?</li> <li>(a) E (b) (c) (d) (d) (e) (e) A</li> </ul>						

RBI-SBI-IBPS-SSC		English	Reliable Academy				
Q2.Which of the followin	-	rd sentence o	f the given paragraph?				
(a)A (b)B		(d)D	(e)E				
Q3.Which of the following should be the Fifth sentence of the given paragraph? (a)A (b)C (c)B (d)D (e)E							
Q4.Which of the followin	-	ırth sentence	of the given paragraph?				
(a)A (b)C		(d)E	(e)D				
Q5.Which of the followin	-	ond sentence	of the given paragraph?				
(a)B (b)D		(d)C	(e)E				
<ul> <li>their work before it was et</li> <li>(B) If we have to remember</li> <li>(C) Today memory is wide</li> <li>(D) However it is not whether which causes stress.</li> <li>(E) Some people however</li> <li>working is a disadvantage</li> <li>(F) To our ancestors those which history was recorded</li> </ul>	<ul> <li>(A) In the early period a good memory was a prerequisite for success and poets like Homer memorised their work before it was ever written down.</li> <li>(B) If we have to remember everything will it not increase the feeling of stress?</li> <li>(C) Today memory is widely regarded as a useful aid to survival.</li> <li>(D) However it is not what we grasp but what we fail to – forgetting a file, key points at an interview –</li> </ul>						
Q2.Which of the followin	-	sentence after	rearrangement?				
(a) A (b) B		(d) D	(e) E				
Q3.Which of the followin	-	ID sentence af	fter rearrangement?				
(a) B (b) C		(d) E	(e) F				
Q4.Which of the following will be the SIXTH (LAST) sentence after rearrangement? (a) B (b) C (c) D (d) E (e) F							
Q5.Which of the followin	-	sentence after	r rearrangement?				
(a) A (b) B		(d)D	(e)E				
<ul> <li>Para Jumble – 33</li> <li>(A) The couple have diametrically opposite approaches to investing.</li> <li>(B) Lynn, 58, is a believer in mutual funds and has "a bit of a gambler's streak" that's made her a successful investor.</li> <li>(C) That could have been the case for Lynn and George Wick.</li> </ul>							

(C) That could have been the case for Lynn and George Wick.

(D) According to financial planner Michael Banwell, antagonism can arise when couples have different investing styles, especially when there are concerns there won't be enough money to retire with.(E) George, 12 years her senior, has a always put cash into FDs and left it there.

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RBI-SBI-IBPS-SSC	English	Reliable Academy			
Q1. Which of the following shoul (a)E (b)D (c)	d be the First sentence of the given pa C (d)B (e)A	aragraph?			
Q2. Which of the following shoul (a)A (b)B (c)(	d be the Third sentence of the given p C (d)D (e)E	aragraph?			
Q3. Which of the following shoul (a)A (b)C (c)E	d be the Fifth sentence of the given pa 3 (d)D (e)E	aragraph?			
Q4. Which of the following shoul (a)A (b)C (c)E	d be the Fourth sentence of the given 3 (d)E (e)D	paragraph?			
Q5. Which of the following shoul (a)B (b)D (c)A	d be the Second sentence of the given A (d)C (e)E	ı paragraph?			
<ul> <li>Para Jumble – 34</li> <li>(A) With her friends crowded round, she opened a package to finda dictionary and a thesaurus.</li> <li>(B) "She was forever looking for a dictionary and didn't have one," he says, "but it was obvious I didn't get it right."</li> <li>(C) On her 25th birthday, Maria Nicozzi got a gift from her boy friend, Thomas that she'll never forget.</li> <li>(D) For his part, Thomas, who went on to become Maria's husband despite the gift, had carefully considered what to get her.</li> <li>(E) "I felt it should have been something more substantial and romantic." She says.</li> <li>Q1.Which of the following should be the First sentence of the given paragraph?</li> </ul>					
_	C (d)B (e)A d be the Third sentence of the given pa C (d)D (e)E	aragraph?			
	d be the Fifth sentence of the given pa	ragraph?			
Q4.Which of the following should (a)A (b)C (c)	d be the Fourth sentence of the given 3 (d)E (e)D	paragraph?			
_	d be the Second sentence of the given A (d)C (e)E	paragraph?			
<ul> <li>(a)B</li> <li>(b)D</li> <li>(c)A</li> <li>(d)C</li> <li>(e)E</li> </ul> <b>Para Jumble – 35</b> (A) Once it was installed, however, I realized that the new chair's enormous flowers, so playful in the furniture store, overwhelmed the muted stripes of our downstairs wallpaper. (B) "It's a little loud, Isn't it?" my husband asked cautiously. (C) While I was expecting our fifth child, I chose a chair at a discount furniture store to replace a dog-eared, stuffing-spitting relic. (D) In fact, the sight of the chair in the living room made my teeth hurt. (E) "It's shouting," I agreed glumly. Q1.Which of the following should be the First sentence of the given paragraph? (a)E (b)D (c)C (d)B (e)A					

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RBI-SBI-IBPS-SSC	English	Reliable Academy
-	ould be the Third sentence of the give (c)C (d)D (e)E	n paragraph?
-	ould be the Fifth sentence of the given (c)B (d)D (e)E	n paragraph?
_	ould be the Fourth sentence of the giv (c)B (d)E (e)D	en paragraph?
_	ould be the Second sentence of the gi (c)A (d)C (e)E	ven paragraph?
<ul> <li>(B) Michael Flocco veered into</li> <li>(C) The stocky sheet-metal wo after learning of the terrorist a</li> <li>(D) Michael found Sheila sitting</li> <li>(E) It was almost 10:30 am on</li> <li>Q1. Which of the following shore</li> </ul>	attack on the Pentagon.	iction site nearby to join his wife, Sheila,
	ould be the Third sentence of the give (c)C (d)D (e)E	en paragraph?
Q3. Which of the following sho (a)A (b)C (	ould be the Fifth sentence of the give (c)B (d)D (e)E	n paragraph?
-	ould be the Fourth sentence of the gi (c)B (d)E (e)D	ven paragraph?
_	ould be the Second sentence of the g (c)A (d)C (e)E	iven paragraph?
photo to the next. Q1.Which of the following sho (a)E (b)D ( Q2.Which of the following sho	kitten-had he been five? v soccer jersey.	
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RBI-SBI-IBPS-SSC		English		Reliable Academy
Q3.Which of the following sh	ould be the Fi		the given paragraph?	
(a)A (b)C	(c)B	(d)D	(e)E	
Q4.Which of the following sh	ould be the Fo	ourth sentence	of the given paragraph	12
(a)A (b)C	(c)B	(d)E	(e)D	
Q5.Which of the following sh	ould he the Se	cond sentence	of the given naragran	h?
(a)B (b)D	(c)A	(d)C	(e)E	
<u> Para Jumble – 38</u>				
(A) Matthew was always the				an athlatic scholarshin, but
(B) With high marks, and gre an injured elbow and a bad ro		-	, fils dream had been	an atmetic scholarship, but
(C) So Matthew enlisted in th	e Navy.			
(D) By fourth standard, Matth find him lying on the floor, ab				
swirling across the weather c		blue and red c		
(E) He hoped to go to college	, even though	the family's sa	vings would not stretcl	h far.
Q1.Which of the following sh	ould be the Fi	rst sentence of	the given paragraph?	
(a)E (b)D	(c)C	(d)B	(e)A	
Q2.Which of the following sh	ould be the Th	urd sentence o	f the given naragraph?	
(a)A (b)B	(c)C	(d)D	(e)E	
	- 1.1 h - 1h - <b>F</b> '	(1)		
Q3.Which of the following sh (a)A (b)C	(c)B	(d)D	(e)E	
Q4.Which of the following sh (a)A (b)C	ould be the Fc (c)B	ourth sentence (d)E	of the given paragraph (e)D	1?
		(u)L		
Q5.Which of the following sh			• • • •	h?
(a)B (b)D	(c)A	(d)C	(e)E	
<u> Para Jumble – 39</u>				
(A) Some books, nevertheles	s, offer "insid	e stuff" or "trio	cks" which they claim	will enable you to beat the
test. (B) This is not to say that the	CAT is "bootof	alo"		
(C) Although the CAT is a diffi			e test.	
(D) You probably have alread	y realized this			
(E) There is no bag of tricks the	=		-	
Q1. Which of the following sh (a)E (b)D	(c)C	(d)B	(e)A	
				_
Q2. Which of the following sh (a)A (b)B	nould be the T (c)C	hird sentence o (d)D	of the given paragraph (e)E	?
		(u)D		
Q3. Which of the following should be the Fifth sentence of the given paragraph?				
(a)A (b)C	(c)B	(d)D	(e)E	
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Q4. Which of the following should b (a)A (b)C (c)B	e the Fourth sentence of the given p (d)E (e)D	paragraph?
Q5. Which of the following should b (a)B (b)D (c)A	e the Second sentence of the given (d)C (e)E	paragraph?
<ul> <li>(B) Before doing so, he handed handcuffs and a torch.</li> <li>(C) The guard shift was rotating, and</li> <li>(D) When returning from a business</li> <li>(E) When the guard went through the wand which detected a Swiss army</li> <li>Q1.Which of the following should be</li> </ul>	d a guard in full uniform, was in line s trip, my father approached a securi the machine, an alarm went off and knife inside one of his pockets. e the First sentence of the given par	el, along with other items such as in front of him. ity checkpoint at the airport. he was inspected with a hand-held
(a)E (b)D (c)C	(d)B (e)A	re succes 2
(a)A (b)B (c)C	e the Third sentence of the given pa (d)D (e)E	ragraph?
Q3.Which of the following should b (a)A (b)C (c)B	e the Fifth sentence of the given par (d)D (e)E	agraph?
Q4.Which of the following should b (a)A (b)C (c)B	e the Fourth sentence of the given p (d)E (e)D	aragraph?
Q5.Which of the following should b (a)B (b)D (c)A	e the Second sentence of the given p (d)C (e)E	paragraph?
<ul> <li>(B) I had a very organized command</li> <li>(C) Once he called me over and point other cars.</li> <li>(D) I told him that the vehicle in quadrate feared by those above and below him (E) The commander thought for a fact of the captain Jorge's".</li> <li>Q1.Which of the following should be (a) E (b) D (c) C</li> </ul>	nted out a car that was parked less uestion was owned by Captain Jorge im in rank.	than 'about a meter' away from the e, well known for his ill temper and yone to align their cars according to agraph?
	e the Fifth sentence of the given par (d)D (e)E	agraph?
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RBI-SBI-IBPS-SSC	Englis		Reliable Academy				
Q4.Which of the following sh (a)A (b)C	(c)B (d)E	ice of the given paragrap (e)D	)n ?				
Q5.Which of the following sh (a)B (b)D	Q5.Which of the following should be the Second sentence of the given paragraph? (a)B (b)D (c)A (d)C (e)E						
<u> Para Jumble – 42</u>							
	is weighing several option	s to involve the states in	n the process of boosting the				
	herto felt that exports a	re the Centre's respons	sibility, which was a wrong				
approach. (C) The states will now realiz	e that they should themse	lves encourage export-o	priented units.				
(D) This move by the Centre	-		tanding that prevails among				
most of the States. (E) It is a welcome move to ir	nstill into governments the	felling of belongingness	c				
(F) Exports help flourish a co	-		<b>).</b>				
Q1. Which of the following sl			?				
(a) B (b) C	(c) D (d) E	(e) F					
Q2. Which of the following sl	hould be the FIRST senten	ce after rearrangement?	1				
(a) B (b) C	(c) D (d) E	(e) F					
Q3.Which of the following sh	hould be the SIXTH (LAST)	sentence after rearrange	ement?				
(a) B (b) C	(c) D (d) E	(e) F					
Q4. Which of the following s	hould be the FOURTH sent	ence after rearrangeme	nt?				
(a) B (b) C	(c) D (d) E	(e) F					
05. Which of the following s	hould be the FIFTH senten	ce after rearrangement?	)				
(a) B (b) C	(c) D (d) E	(e) F					
Dara lumbla 12							
<ul> <li>Para Jumble – 43</li> <li>(A) Beggar-my-neighbor, in economics, is a trade policy of competitive devaluation, where countries devalue their exchange rates in rapid succession in order to make export prices more competitive.</li> <li>(B) This was prevalent in the 1930s. It is harder to achieve under floating rates, though the Japanese are often accused of trying to keep the yen artificially low to encourage their exports.</li> <li>(C) Although beggar-my-neighbor policies work for a short time, to boost the domestic economy, there are several detrimental results –(1) the protected industry is inefficient, so consumers have to pay higher prices; (2) trading partners are forced to retaliate with their own protectionist policies; and (3) they earn less foreign exchange, so buy less of the first country's exports.</li> <li>(D) In effect, everyone is beggared.</li> </ul>							
<ul> <li>Q5. Which of the following should be the FIFTH sentence after rearrangement?</li> <li>(a) B</li> <li>(b) C</li> <li>(c) D</li> <li>(d) E</li> <li>(e) F</li> </ul> <b>Para Jumble – 43</b> (A) Beggar-my-neighbor, in economics, is a trade policy of competitive devaluation, where countried devalue their exchange rates in rapid succession in order to make export prices more competitive. (B) This was prevalent in the 1930s. It is harder to achieve under floating rates, though the Japanese are often accused of trying to keep the yen artificially low to encourage their exports. (C) Although beggar-my-neighbor policies work for a short time, to boost the domestic economy, there are several detrimental results –(1) the protected industry is inefficient, so consumers have to pay higher prices; (2) trading partners are forced to retaliate with their own protectionist policies; and (3) they ear less foreign exchange, so buy less of the first country's exports.							

(E) This happened in the 1920s and 1930s but was partly outlawed by GATT (the General Agreement on Tariffs and Trade) after 1947. The slow-growing 1970s and 1980s and early 1990s have rekindled beggar-my-neighbor instincts.

Q1. Which of the following should be the First sentence of the given paragraph?						
(a)E	(b)D	(c)C	(d)B	(e)A		
Q2. Which of the following should be the Third sentence of the given paragraph?						
(a)A	(b)B	(c)C	(d)D	(e)E		

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Q3. Which of the following should be (a)A (b)C (c)B Q4. Which of the following should be (a)A (b)C (c)B	(d)D (e)E				
Q5. Which of the following should be (a)B (b)D (c)A	the Second sentence of the given (d)C (e)E	) paragraph?			
<ul> <li>Para Jumble – 44</li> <li>(A) In tellectualism set out, it is true, to discover by reflection, the structure of perception, instead of explaining it in terms of a combination of associative forces and attention, but its gaze upon perception is not yet direct.</li> <li>(B) Sensation is no longer presupposed as a real element of consciousness.</li> <li>(C) This will be seen better by examining the role played in its analysis by the notation of judgment.</li> <li>(D) Judgment is often introduced as what sensation lacks to make perception possible.</li> <li>(E) But when it is desired to delineate the structure of perception, it is done by joining up the points of sensation.</li> <li>Q1.Which of the following should be the First sentence of the given paragraph?</li> </ul>					
(a)E (b)D (c)C	(d)B (e)A				
Q2.Which of the following should be to (a)A (b)B (c)C	the Third sentence of the given pa (d)D (e)E	aragraph?			
Q3.Which of the following should be to (a)A (b)C (c)B	the Fifth sentence of the given pa (d)D (e)E	ragraph?			
Q4.Which of the following should be to (a)A (b)C (c)B	the Fourth sentence of the given ( (d)E (e)D	paragraph?			
Q5.Which of the following should be (a)B (b)D (c)A	the Second sentence of the given (d)C (e)E	paragraph?			
<ul> <li>Para Jumble – 45</li> <li>(A) In its descriptions of the body from the point of view of the self, classical psychology was already wont to attribute to it 'characteristics' incompatible with the status of an object.</li> <li>(B) In the first place, it was stated that my body is distinguishable from the table or the lamp in that I can turn away from the latter whereas my body constantly perceived.</li> <li>(C) It is not the case that ever-renewed perspectives simply provide it with opportunities of displaying its permanence, and with contingent ways of presenting itself to us.</li> <li>(D) It is therefore an object which does not leave me. But in that case, is it still an object? If the object is an</li> </ul>					

(D) It is therefore an object which does not leave me. But in that case, is it still an object? If the object is an invariable structure, it is not one in spite of the changes of perspective, but in that change or through it. (E) It is an object, which means that it is standing in front of us, only because it is observable, situated, that

(E) It is an object, which means that it is standing in front of us, only because it is observable, situated, that is to say, directly under our hand or gaze, indivisibly overthrown and re-integrated with every movement they make.

(F) Otherwise, it would be true like an idea and not present like a thing.

Q1. Which of the following should be the First sentence of the given paragraph?

(d)B

(a)E (b)D (c)C

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(e)A

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Q2.Which of t	the following s	hould be the Tł	nird sentence o	f the given paragraph?	)
(a)A	(b)B	(c)C	(d)D	(e)E	
Q3.Which of t	the following s	hould be the Fi	fth sentence of	the given paragraph?	
(a)A	(b)C	(c)B	(d)D	(e)E	
Q4.Which of t	the following s	hould be the Fo	ourth sentence	of the given paragraph	1?
(a)A	(b)C	(c)B	(d)E	(e)D	
Q5.Which of t	the following s	hould be the Se	econd sentence	of the given paragrap	h?
(a)B	(b)D	(c)A	(d)C	(e)E	
Para Jumble – 46(A) Not all actions are bodily movements, and the causal theory of action also applies to mental actions such as imagining and calculating.(B) It is not enough for imagining a teddy bear that one has an image as of a teddy bear.(C) If a hallucinogenic drug causes me to have an image as of a teddy bear, then I have not imagined a teddy bear, since my having the image as of a teddy bear is something that has happened to me, rather than an action of mine.(D) A mental event is an action only if it is caused by an appropriate intention of the subject's.(E) Having an image is an action of mine only if it is preceded by my having an appropriate intention. And if, as a matter of complete coincidence, I intended to imagine a toy just before a hallucinogenic drug caused me to have an image as of a teddy bear, then I have not imagined a teddy bear.Q1. Which of the following should be the First sentence of the given paragraph?(a) E(b) D(c) C(d) B(e) A					
Q2. Which of	the following s	hould be the T	hird sentence o	of the given paragraph	?
(a)A	(b)B	(c)C	(d)D	(e)E	
Q3. Which of	the following s	hould be the F	ifth sentence o	f the given paragraph?	
(a)A	(b)C	(c)B	(d)D	(e)E	
Q4. Which of	the following s	hould be the F	ourth sentence	of the given paragrap	h?
(a)A	(b)C	(c)B	(d)E	(e)D	
Q5. Which of	the following s	hould be the S	econd sentence	e of the given paragrap	bh?
(a)B	(b)D	(c)A	(d)C	(e)E	

(A) Put simply, the ancient Greek city (polis) was configured as a kosmos before the philosophers adopted the pertinent term and used it to assert that the natural world is likewise, an intelligible and ordered whole.

(B) To begin with, there is the question of philosophy's origins within the first self-governing civic polities known to man.

(C) The annually elected magistrates of the city of Crete that appears to have pioneered constitutional forms were called kosmoi.

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(D) It is revealing that the kosmos a appropriated by the philosophers.	(D) It is revealing that the kosmos and its cognates were used in the political realm well before they were appropriated by the philosophers.					
appropriate ranks by a kosmetor.		of Homer's Iliad, was arranged in its				
Q1.Which of the following should be (a)E (b)D (c)C	e the First sentence of the given pa (d)B (e)A	iragraph?				
Q2.Which of the following should be		aragraphD				
(a)A (b)B (c)C	(d)D (e)E	alagiapii:				
Q3.Which of the following should be	e the Fifth sentence of the given pa	aragraph?				
(a)A (b)C (c)B	(d)D (e)E					
Q4.Which of the following should be	_	paragraph?				
(a)A (b)C (c)B	(d)E (e)D					
Q5.Which of the following should be	-	paragraph?				
(a)B (b)D (c)A	(d)C (e)E					
Para Jumble – 48						
(A) He was familiar with Hesiod's Theogony, a poetic treatment of the origin of the gods and the cosmos, and he knew something of the beliefs of the barbarians.						
(B) But for the opinions of mankind he had little, if any, respect.						
(C) Xenophanes knew perfectly well that "mortal men believe that gods are begotten, and that they have the dress, voice, and body of mortals."						
(D) "If oxen, horses, or lions had hands with which to sketch and fashion works of art as men do," he remarked, "then horses would draw the forms of god like horses, oxen like oxen, and they would each						
make their god's bodies similar in fra	ame to the bodies that they thems	selves possess."				
(E) Indeed, he observed, "the Ethic that theirs are blue-eyed and red-he		nub-nosed and black; the Thracians,				

Q1.Which	, of the followi	ng should be th	e First sentenc	e of the given	paragraph?
(a)E	(b)D	(c)C	(d)B	(e)A	

Q2.Which of	the following s	hould be the Tl	nird sentence c	of the given paragraph?
(a)A	(b)B	(c)C	(d)D	(e)E
Q3.Which of	the following s	hould be the Fi	fth sentence o	f the given paragraph?
(a)A	(b)C	(c)B	(d)D	(e)E
Q4.Which of	the following s	hould be the Fo	ourth sentence	of the given paragraph?
(a)A	(b)C	(c)B	(d)E	(e)D
Q5.Which of	the following s	hould be the So	econd sentence	e of the given paragraph?
(a)B	(b)D	(c)A	(d)C	(e)E

(A) However, each stage of God must give scope to the whole range of human abilities; even in the worst situations, a person aspires to do more than cope.

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	one, the limit is				Ild be true in a shipwreck, a	
war, a famin	e, or an abusiv	e family.				
			-		s of a higher aspiration. t for ourselves. An aspiration	
	f the possible. f the following	should he the	First sentence	of the given paragraph	2	
(a)E	(b)D	(c)C	(d)B	(e)A		
Q2. Which o	f the following	should be the	Third sentence	e of the given paragraph	1?	
(a)A	(b)B	(c)C	(d)D	(e)E		
	-			of the given paragraph	?	
(a)A	(b)C	(c)B	(d)D	(e)E		
Q4. Which o (a)A	f the following (b)C	should be the (c)B	Fourth senten (d)E	ce of the given paragrag (e)D	oh?	
		.,	. ,			
(a)B	(b)D	(c)A	(d)C	ce of the given paragra (e)E	pn <i>r</i>	
Para Jumble – 50						
(A) Absolute	(A) Absolute advantage, in economics, is a concept of trade in which one country can produce a quantity of					
	a more efficier labour, land ar				t manner (that is, with fewer	

(B) However, this statistics does not carry the implication that Japan should specialize in steel and the UK should not because Japan might be even better relative to the UK at other things.

(C) For example, in 1981, Japan produced a ton of steel with only 9.4 man-hours at a cost of only \$502, compared with 16.5 man hours and \$622 in the U.K.

(D) Not only that, but neither absolute nor comparative advantage are necessarily static for all time: Once, UK steel producers were more efficient that the Japanese.

(E) The real guide to specialization and to maximizing the gains from trade is comparative advantage.

(a)E(b)D(c)C(d)B(e)AQ2.Which of the following should be the Third sentence of the given paragraph?(a)A(b)B(c)C(d)D(e)EQ3.Which of the following should be the Fifth sentence of the given paragraph?(a)A(b)C(c)B(d)D(e)EQ4.Which of the following should be the Fourth sentence of the given paragraph?(a)A(b)C(c)B(d)D(e)EQ4.Which of the following should be the Fourth sentence of the given paragraph?(a)A(b)C(c)B(d)E(e)DQ5.Which of the following should be the Second sentence of the given paragraph?	С	21.Which of	the following s	hould be the Fi	rst sentence of	the given paragraph?
(a)A(b)B(c)C(d)D(e)EQ3.Which of the following should be the Fifth sentence of the given paragraph?(a)A(b)C(c)B(d)D(e)EQ4.Which of the following should be the Fourth sentence of the given paragraph?(a)A(b)C(c)B(d)E(e)DQ5.Which of the following should be the Second sentence of the given paragraph?	(7	a)E	(b)D	(c)C	(d)B	(e)A
(a)A(b)B(c)C(d)D(e)EQ3.Which of the following should be the Fifth sentence of the given paragraph?(a)A(b)C(c)B(d)D(e)EQ4.Which of the following should be the Fourth sentence of the given paragraph?(a)A(b)C(c)B(d)E(e)DQ5.Which of the following should be the Second sentence of the given paragraph?	С	02.Which of	the following s	hould be the Th	nird sentence o	f the given paragraph?
(a)A(b)C(c)B(d)D(e)EQ4.Which of the following should be the Fourth sentence of the given paragraph?(a)A(b)C(c)B(d)E(e)DQ5.Which of the following should be the Second sentence of the given paragraph?			•			
(a)A(b)C(c)B(d)D(e)EQ4.Which of the following should be the Fourth sentence of the given paragraph?(a)A(b)C(c)B(d)E(e)DQ5.Which of the following should be the Second sentence of the given paragraph?	~		the fellowing of	havelet ha tha E:	(1)	
Q4.Which of the following should be the Fourth sentence of the given paragraph? (a)A (b)C (c)B (d)E (e)D Q5.Which of the following should be the Second sentence of the given paragraph?			•			
(a)A (b)C (c)B (d)E (e)D Q5.Which of the following should be the Second sentence of the given paragraph?	(ä	ajA	(D)C	(C)B	(a)D	(e)E
Q5.Which of the following should be the Second sentence of the given paragraph?	C	Q4.Which of	the following s	hould be the Fo	ourth sentence	of the given paragraph?
	(;	a)A	(b)C	(c)B	(d)E	(e)D
	r	)E Which of	the following c	hauld ha tha Sc	cond contonce	of the given paragraph?
			0			
(a)B (b)D (c)A (d)C (e)E	(	ав	(מ)	(C)A	(d)C	(e)E

# English

# DIRECTIONS FOR ALL QUESTIONS - Rearrange the following sentences(A), (B), (C), (D), (E) and (F) in the proper sequence

\_\_\_\_\_

# Para Jumble - 51

	ure on land is	high and the w	orkers on land	also are compelled to go to the city to find a job	)	
compete in q	uality or price		roduced in fac	nodities produced by the village craftsmen cannot ctories with the result that the village industries		
	amily system i			of yore when agriculture and trade in the villages	5	
(E) Besides the	-	-		ers move to the city. other causes which induce people to move to the	ē	
	-	-	-	cities, the Hindu joint family system breaks down. er rearrangement?	•	
1) A	2) B	3) D	4) C	5) F		
2.Which of the 1) E	e following sho 2) B	ould be the SEC 3) D	COND sentence 4) C	after rearrangement? 5) A		
3.Which of the 1) C	e following sho 2) A	ould be the THI 3) B	RD sentence af 4) E	fter rearrangement? 5) D		
4.Which of th	e following she	ould be the LAS	ST (SIXTH) sente	ence after rearrangement?		
1) E	2) F	3) B	4) A	5) C		
	-			after rearrangement?		
1) D	2) E	3) A	4) C	5) B		
<ul> <li>Para Jumble - 52</li> <li>(A) But I always felt somewhere in my mind that I loved acting.</li> <li>(B) He never wanted me to be an actor, as he didn't look upon theatre or acting as respectable vocation.</li> <li>(C) Firstly, there was no tradition of theatre in my- family.</li> <li>(D) I am talking specifically of acting, not theatre in general.</li> <li>(E) My parents were old- fashioned.</li> </ul>						
<ul> <li>(F) I will answer all your queries a little elaborately.</li> <li>(G) Let alone theater, arts in general had no place of respect in my family.</li> <li>(H) My father was a government servant.</li> </ul>						
	0	Il be the LAST s (3) H	sentence? (4) D	(5) E		
2.Which of the (1) A	e following wil (2) B	l be the FIRST s (3) D	sentence? (4) C	(5) F		
3.Which of the following will be the SIXTH sentence? (1) B (2) C (3) A (4) D (5) E						
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4.Which of the following will b (1) D (2) E (3	e the FOURTH sentence? 3) A (4) B	(5) G		
5.Which of the following will b (1) H (2) E (3	e the THIRD sentence? 3) G (4) C	(5) A		
<ul> <li>Para Jumble -53</li> <li>(A) The urban poor were neglected.</li> <li>(B) A new generation of professionals however are attempting to reach the urban poor.</li> <li>(C) This is because they were considered too mobile and lacking in cohesion.</li> <li>(D) Microfinance institutions have traditionally focused on the rural poor.</li> <li>(E) These factors do not facilitate generation of peer group pressure which is essential for the success of the microfinance model.</li> <li>(F) Their challenge will be to adapt the traditional microfinance model to one suited to urban microfinance.</li> <li>1.Which of the following is the second sentence after rearrangement?</li> </ul>				
	3) C (4) D	(5) E		
2.Which of the following is the (1) A (2) B (3	e fifth sentence after rearrar 3) C (4) D	ngement? (5) E		
3.Which of the following is the (1) B (2) C (3	e sixth ( last) sentence after 3) D (4) E	rearrangement? (5) F		
4.Which of the following is the (1) B (2) C (3	e third sentence after rearra 3) D (4) E	ngement? (5) F		
5.Which of the following is the (1) A (2) B (3	e first sentence after rearrar 3) C (4) D	ngement? (5) E		
<ul> <li>help us spin our wheels faster?</li> <li>(B) More important, they're exand put our beloved gadgets b</li> <li>(C) The dinging digital devices our thoughts and what little is</li> <li>(D) They have begun to calcula dollars, productivity and dysfur</li> <li>(E) What sort of toll is all this of work effectively and function a</li> <li>(F) Over the past five years, psi begun to explore those question 1) Which of the following should</li> </ul>	xploring what can be done back in their proper place, w that allow us to connect ar left of our private lives. ate the pluses, the minuses nction. disruption and mental chan as healthy human beings? sychologists, efficiency, expen- ons in detail.	ings at once truly raise our productivity or merely about it– how we can work smarter, live smarter rith us running them, not the other way around. Ind communicate so readily also disrupt our work, and the economic costs of the interrupted life– in nel switching taking on our ability to think clearly erts and information-technology researchers have (E) E		
2)Which of the following shoul (A) A (B) B (9	ld be the SECOND sentence C) C (D) D	? (E) E		

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RBI-SBI-IBPS-SSC	English	Reliable Academy			
3)Which of the following shou					
	(C) C (D) D	(E) F			
4)Which of the following shou (A) A (B) B (	ld be the FIFTH sentence? (C) C (D) D	(E) E			
5)Which of the following shou (A) A (B) F (	ld be the SIXTH sentence? (C) C (D) D	(E) E			
<ul> <li>Para Jumble -55</li> <li>A.He did whatever work was assigned to him and soon the lion became so fond of him that he promised to give him a cart full of almonds as pension when he (the squireel) retired.</li> <li>B.Once a squirrel joined the service of the King of the forest the Lion.</li> <li>C.The squirrel had waited so long for this day but when he saw the almonds, he was seized with sadness as he realised that they were of no use to him now when he had lost all his teeth.</li> <li>D.However, he envied other squirrels in the forest because of their carefree life which he could not enjoy as he had to be by the King's side all the time.</li> <li>E.He consoled himself with the thought that at the end of his career, he would receive a cart full of almonds, a food that only a' few squirrels got to taste in their lifetime.</li> <li>F.Finally the day came when it was time for him to retire and as promised the King gave a grand banquet in his honour and presented him with a cart full of almonds.</li> <li>Which of the following should be the SECOND sentence after the rearrangement?</li> </ul>					
_	(C) F (D) D	(E) E			
<ul> <li>2.Which of the following should be the FIRST sentence after the rearrangement?</li> <li>(A) A</li> <li>(B) C</li> <li>(C) B</li> <li>(D) D</li> <li>(E) E</li> <li>3.Which of the following should be the FIFTH sentence after the rearrangement?</li> <li>(A) E</li> <li>(B) D</li> <li>(C) B</li> <li>(D) F</li> <li>(E) A</li> </ul>					
4.Which of the following shoul	ld be the FOURTH sentence (C) C (D) F	after the rearrangement? (E) E			
5.Which of the following shoul (A) C (B) D (	ld be the SIXTH (LAST) sente (C) A (D) B	ence after the rearrangement? (E) E			
Para Jumble -56(A)Later, I learned that the sanitation working group helps clean the park.(B)At the media centre, a team updates the website and maintains the movement's online presence.(C)Networks of mutuality had already developed, ensuring the occupation's viability.(D)I passed by a food table offering free pizza, bread, and fruit and a medical station with volunteers.(E)the space also includes a performance area and a makeshift library.(F)and has developed a system to treat and recycle wastewater.1.Which of the following sentences should be the THIRD after rearrangement?(A) E(B) B(C) C(D) A(E) F					
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RBI-SBI-IBPS-SSC	Eng	glish	Reliable Academy
2.Which of the following sen	tences should be the F	IRST after rearrangement?	
(A) A (B) B	(C) E (D) D	(E) F	
3.Which of the following sen	tences should be the S	ECOND after rearrangement?	2
(A) A (B) B	(C) E (D) D	(E) F	
4.Which of the following sen	tences should be the S	IXTH (LAST) after rearrangem	ient?
(A) A (B) E	(C) D (D) B	(E) F	
5.Which of the following sen	tences should be the F	IFTH after rearrangement?	
(A) B (B) A	(C) C (D) E	(E) F	
(B)Motivation and inspiration (C)Ability to live up to one's i	n energize people in to deals besides all these g them in the right dir ply and elicit powerful g basic human needs fo	is also a fundamental need ection as control mechanisms response. or achievement.	
2.Which of the following sho	uld be the SECOND sta	tement after rearrangement	?
(A) A (B) B	(C) C (D) D	(E) E	
3.Which of the following sho	uld be the FOURTH sta	tement after rearrangement	?
(A) A (B) B	(C) C (D) D	(E) E	
4.Which of the following sho	uld be the FIFTH state	ment after rearrangement?	
(A) A (B) B	(C) C (D) D	(E) E	
5.Which of the following sho	uld be the SIXTH (LAST	) statement after rearrangem	nent?
(A) A (B) B	(C) C (D) D	(E) E	
foreign corporate. B)This trend should be a wo opportunities with private co C)Public Sector Enterprises ( retaining their key staff. D)Having identified these stakeholders to find ways to E)One reason is that youn professional risks.	vake-up call for staked ompanies in India and a PSEs) have been expe as the reasons why remedy the situation. g employees lured a es especially have becc	riencing severe challenges in employees leave PSEs, it i way by private firms are r ome increasingly difficult to re	ployee are seeking better attracting, motivating and is important to empower nore willing to undertake

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RBI-SBI-	IBPS-SSC		Englis	h Reliable Academy		
	he following wi					
(A) F	(B) D	(C) C	(D) B	(E) A		
3.Which of t	he following wi	ill be the Last :	sentence?			
(A) F	(B) D	(C) C	(D) B	(E) A		
	· · [-]]-···ioa	·!! !: - +!: - Thing				
4.Which of t (A) A	he following wi (B) B	(C) C	(D) D	(E) E		
(~) ~	ט (ט)			()		
5.Which of t	he following wi	ill the Fifth ser	ntence?			
(A) B	(B) A	(C) C	(D) D	(E) E		
Para Jum				be impression thought to be yong onlightened in		
	the same pare vate schools ov			be ignorant are thought to be very enlightened in		
				em during the planning and implementation of the		
system.		· •				
	-			to implementation as critical decisions are made		
		f the stakehol	ders,an attitud	le that can only be described as either arrogance or		
indifference.		docides wh	lich school is	a good one, based on his/her own set of		
	ptions and asp			a good one, based on marner own set of		
			at plague our	education system is the enormous distance that		
-	=		-	schools where the action takes place.		
		e of such an ap	proach that po	oor parents are too ignorant to be the partners in a		
meaningful (	dialogue. he following w	ill bo tho Four	th contonco?			
(A) A	(B) B	(C) C	(D) D	(E) E		
(,,,,,,		(0) 0	(0) 0			
2)Which of t	he following w		sentence?			
(A) F	(B) D	(C) E	(D) B	(E) A		
2)\\/bich.oft	ha fallowing w	ill ha tha Lact	contonco)			
(A) F	he following w (B) D	(C) C	(D) B	(E) A		
(~) י						
4)Which of t	4)Which of the following will be the Third sentence?					
(A) A	(B) B	(C) C	(D) F	(E) E		
r Which of t	ha fallowing w	:!! +ha Fifth cor				
(A) B	he following wi (B) A	(C) C	(D) D	(E) E		
(,,) 2						
Para Jum	ble -60					
		Policy of Educ	cation, it is 6 pe	ercent of the GDP.		
b.India spends a little less than 4 percent, as did countries like South Korea and Japan that achieved high						

b.India spends a little less than 4 percent, as did countries like South Korea and Japan that achieved high literacy post World War II.

c.The quality of expenditure is more important than the quantity.

d.The center spends Rs 1000 per year on a child while in cities like Mumbai; it's higher than Rs 6300.

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RBI-SBI-IBPS-SSC	English	Reliable Academy				
	nd that an average four year	ars of schooling generates two years of				
learning levels across country. f.How much government should the g	overnment spend on educat	tion?				
g.China spends only 2.6 percent.						
1.Which one of the following can be t	-					
(A) A (B) D (	C) C (D) F	(E) G				
2.Which one of following can be the S	ECOND sentence of the pass	sage in rearranged sentences?				
(A) A (B) B (	C) C (D) D	(E) E				
3.Which one of the following can be t	he THIRD sentence of the pa	ussage in the rearranged sentences?				
(A) A (B) B (C) C	(D) D (E) E					
4.Which one of the following can be the following c	he FOURTH sentence of the   (D) D (E) E	passage in the rearranged sentences?				
5.Which one of following can be the F		e in the rearranged sentence?				
(A) A (B) B (C) C	(D) G (E) E					
Dara lumbla 61						
<u>Para Jumble -61</u> (A)It is obvious from the above that	the Commission has accou	rded highest priority to securing speedy				
justice to women.		the highest phoney to seeming speedy				
(B)These members continue to pursue		namely review of legislation, intervention				
in specific individual complaints of atr	-	a wide and varied covering almost all the				
(C)The functions assigned to the Commission, as per the Act, are wide and varied covering almost all the facets of issues relating to safeguarding women's rights and promotion.						
(D)The National Commission for Wor	(D)The National Commission for Women was set up on 31st January, 1992 in pursuance of the National					
Commission for Women Act 1990.	the Commit	the interview Device it Mehile Lek				
		ssion is organising Parivarik Mahila Lok training programmes for creating legal				
awareness among women.						
-	с <u>н</u> и с с	and a standard standard and the states of				

(F)They also suggest remedial action to safeguard the interest of women to the appropriate authorities.

(G)To carry out these functions, the Commission has a chairman, five members and a Member-Secretary, all nominated by the Central Government.

1.Which of th (A) A	e following wil (B) C	l be the FOURT (C) D	H sentence? (D) B	(E) E	
2.Which of th	e following wil	l be the FIRST s	entence?		
(A) C	(B) D	(C) E	(D) F	(E) A	
2 M/b:ab af th	a fallouing uil	l ha tha I ACT a			
	-	l be the LAST se		(F) F	
(A) G	(B) F	(C) D	(D) C	(E) E	
4.Which of the following will be the THIRD sentence?					
(A) G	(B) B	(C) F	(D) D	(E) C	
	_	l be the FIFTH s		<i>.</i> .	
(A) C	(B) D	(C) F	(D) E	(E) B	

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# English

<u>Para Jum</u>	<u>ble -62</u>					
a.lf the effec	t is real it will h	ave a big effect	t on cosmology	and space navigation.		
b.lf could rev	vrite the laws o	of physics.				
c.A space pro	be launched 3	0 years ago has	s come under t	he influence of a force, baffling the scientists.		
d.The effect	shows no sign (	of getting weak	er as the space	e craft travels deeper into the space.		
e.Scientists a	re considering	the possibility	that the force l	had revealed a new force of nature.		
f.The Pionee	r-10, which toc	ok the first pictu	ires of the Jupi	ter, is being pulled back to the sun by an unknown		
force,						
1. Which sho	uld be the SIXT					
(1) A	(2) C	(3) D	(4) F	(5) B		
		JRTH sentence				
(1) F	(2) E	(3) C	(4) D	(5) A		
3. Which sho	uld be the FIRS	T sentence?				
(1) B	(2) F	(3) C	(4) E	(5) A		
4. Which should be the THIRD sentence?						
(1) A	(2) E	(3) D	(4) C	(5) F		
5. Which sho	uld be the FIFT	H sentence?				
(1) A	(2) B	(3) C	(4) D	(5) E		

# Para Jumble -63

A) The application of economics, environmental and consumer pressures have been on an increase in recent years.

B) As a result our agro-food production design and technology are amongst the most advanced in the world.

C) They are thus able to provide expertise and technology to satisfy the needs of agro food production.

D) In turn, the support industries have developed to an equally advanced state.

E) They have also equipped themselves with the necessary expertise to satisfy the most exacting requirement of the overseas markets.

F) These have greatly influenced the development of the agriculture and food industries in our country.

2. Which of (1) E	the following s (2) B	hould be the F (3) A	FIFTH sentence (4) C	e after rearrangement? (5) D	
	the following s	hould be the T	THIRD sentend	e after rearrangement?	
(1) E	(2) B	(3) A	(4) C	(5) D	
4. Which of the following should be the FOURTH sentence after rearrangement?					
(1) E	(2) B	(3) A	(4) C	(5) D	
5.Which of the following should be the SECOND sentence after rearrangement?					
(1) E	(2) B	(3) A	(4) F	(5) D	
(1) C					

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Para Jumble -64								
A) In this early period a good me	emory was a prerequisite for succes	s and poets like Homer memorized						
	their work before it was ever written down.							
-	ning will it not increase the feeling of	stress?						
C) Today memory is widely regard	sp but what we fail to forgetting a fi	le koy points at an interview which						
causes stress.	sp but what we fail to forgetting a n	ie, key points at an interview which						
	the view that having an exceptional	memory in a world of high pressure						
working is a disadvantage.								
	ne absence of the printing press it v	was much more it was the slate on						
which history was recorded.		a a a t d						
(1) E $(2) B$ $(3) A$	e the FIRST sentence after rearrangen (4) C (5) D	nentr						
2. Which of the following should b	e the FIFTH sentence after rearrange	ment?						
(1) E (2) B (3) A	(4) C (5) D							
_	e the THIRD sentence after rearrange	ement?						
(1) E (2) B (3) A	(4) C (5) D							
4. Which of the following should be the FOURTH sentence after rearrangement?								
(1) E (2) B (3) A								
-	e the SECOND sentence after rearrang	gement?						
(1) E (2) B (3) A	. (4) F (5) D							

A. There is ample justification for the phenomenon of the description. B. In the present era also, efforts are being made to rejuvenate Pali. C. A curious researcher can study them provided he has mastery over Pali language. D. The Indian tradition describes Buddha as an advocate of analytical method. E. Pali was perhaps the most commonly used language in those days. F. This justification is found in several discourses. 1. Which of the following should be the FIRST sentence after rearrangement? b.B C.C a.A d.D e.F 2. Which of the following should be the SECOND sentence after rearrangement? b.B c.C d.D e.F a.A 3. Which of the following should be the FOURTH sentence after rearrangement? b.B c.C d.D e.E a.A 4. Which of the following should be the FIFTH sentence after rearrangement? b.B c.C a.A d.D e.E 5. Which of the following should be the SIXTH (LAST) sentence after rearrangement? b.B d.D a.A c.C e.E

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RBI-SBI-IBPS-SSC	English	Reliable Academy				
<u> Para Jumble -66</u>						
<ul><li>(A) "What a waste of my tax n Chardonnay.</li></ul>	noney", I thought, walking past	the people having free Californian				
(B) "Speak to her", he said , "She's	nto books",					
(C) The friend who had brought me						
		that the US Consulate was hosting a				
"Gallo drinking appreciation event" (E) Behind them, a pianist was play		woman was dancing around him				
1.Which of the following would be	-	woman was dancing around him.				
i.A ii.B iii.C	iv.D v.E					
2.Which of the following would be	the FIRST sentence?					
i.A ii.B iii.C	iv.D v.E					
3.Which of the following would be	the FIFTH (LAST) sentence?					
i.A ii.B iii.C	iv.D v.E					
4.Which of the following would be the SECOND sentence?						
i.A ii.B iii.C	iv.D v.E					
5.Which of the following would be	the THIRD sentence?					
i.A ii.B iii.C	iv.D v.E					

(A) It is not wonder that a majority of these excluded and low-achievers come from the most deprived sections of the society.

(B) They are precisely those who are supposed to be empowered through education.

(C) With heighted political consciousness about the plight of these to-be-empowered people, never in the history of India has the demand for inclusive education been as fervent as today.

(D) They either never enroll or they drop out of schools as different stages during these eight years.

(E) Of the nearly 200 million children in the age group complete eight years of elementary education.

(F) Of those who do complete eight years of schooling the achievement levels of a large percentage, in language and mathematics, is unacceptably low.

6.Which of th 1) A	ne following sh 2) B	ould be the THI 3) C	RD sentence a 4) D	fter rearrangement? 5) F			
7.Which of th	7.Which of the following should be the FIRST sentence after rearrangement?						
1) A	2) B	3) C	4) D	5) E			
8.Which of the following should be the SECOND sentence after rearrangement?							
1) F	2) E	3) D	4) C	5) B			
9.Which of the following should be the FOURTH sentence after rearrangement?							
1) A	2) B	3) C	4) D	5) E			
10.Which of the following should be the FIFTH sentence after rearrangement?							
1) F	2) E	3) D	4) B	5) A			
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**RBI-SBI-IBPS-SSC** 

#### Para Jumble -68

(A)If China is the world's factory, India has become the world's outsourcing centre —'keeping in line with this image. (B)But India's future depends crucially on its ability to complete fully in the Creative Economy — not just, in tech and software, but across design and entrepreneurship; arts, culture and entertainment; and the knowledge-based professions of medicine, finance and law. (C)While its creative assets outstrip those of other emerging competitors, India must address several challenges to increase its international competitiveness as the world is in the midst of a sweeping transformation. (D)This transformation is evident in the fact that the world is moving from an industrial economy to a Creative Economy that generates wealth by harnessing intellectual labour, intangible goods and human creative capabilities. (E)Its software industry is the world's second-largest, its tech outsourcing accounts for more than half of the \$ 300 billion global industry, according to a technology expert. (F)If the meeting of world leaders at Davos is any indication, India is rapidly becoming an economic 'rock star'. 1. Which of the following should be the SIXTH (LAST') sentence after the rearrangement? i.A ii.B iii.C iv.D v.E 2. Which of the following should be the FIFTH sentence after the rearrangement? i.A ii.B iii.C iv.F v.E 3. Which of the following should be the FIRST sentence after the rearrangement? i.F ii.B iii.C iv.A v.E 4. Which of the following should be the SECOND sentence after the rearrangement? i.A ii.B iii.C iv.D v.F 5. Which of the following should be the THIRD sentence after the rearrangement? i.A ii.B iii.C iv.D v.F Para Jumble -69

A)In all varieties of humour, especially the subtle ones, it is therefore what the reader thinks which gives extra meaning to these verses.

B)But such a verse may also be enjoyed at the surface level.

C)Nonsense verse is one of the most sophisticated forms of literature.

D)This fulfils the author's main intention in such a verse which is to give pleasure.

E)However, the reader who understands the broad implications of the content and allusion finds greater pleasure.

F)The reason being it requires the reader to supply a meaning beyond the surface meaning.

1. Which of the following will be the Fourth sentence?

a.A	b.B	c.C	d.D	e.E
2.Which of a.F	the following b.D	will be the Fir c.C	st sentence? d.B	e.A
	the following b.D	will be the La c.C	st sentence? d.B	e.A

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4.Which of the follow	ing will be the Third s	entence?				
a.A b.B	c.C	d.D	e.E			
		2				
5.Which of the follow a.B b.A	c.C	ence? d.D	e.E			
a.D D.A	L.C	u.D	e.c			
Para Jumble -70						
		veloping econor	mies recognise this	importance and have been		
implementing a host of				-		
(B) While some of t	these countries have	e achieved im	pressive results fro	m those programmes and		
	ave failed to make	e a significant	dent ' in the pr	oblem of persistent rural		
underdevelopment.			., .			
(C) The socio-econom pressure on the social	-			ng and creating tremendous		
(D) These factors, amo		-				
				development in many Asian		
countries, a large maj						
1. which of the follow	ing should be the THI	RD sentence aft	er rearrangement?			
1) A	2) B	3) C	4) D	5) E		
2hish of the follow	ing chould be the LAC					
<ol> <li>which of the follow</li> <li>A</li> </ol>	2) B	3) C	4) D	5) E		
1) ~	2,0	5) C	4) 0	5) L		
3. which of the follow	ing should be the FO	URTH sentence a	after rearrangement?	)		
1) A	2) B	3) C	4) D	5) E		
4. which of the follow	-		-	<b>F</b> \ F		
1) A	2) B	3) C	4) D	5) E		
5. which of the follow	ing should be the SEC	COND sentence a	after rearrangement?	)		
1) A	2) B	3) C	4) D	5) E		
<u> Para Jumble -71</u>						
a.However, many of t	hese organisations m	ay be oblivious t	to the absence of atti	tudinal change.		
-	-			ual to the new challege.		
		-		g situation and adapt to it.		
d.In the life of an orga		•		tuine at af the annualization		
and their personal gro	-	itude to the nev	w situation to the de	triment of the organisation		
f.Hardly pushed befor		v be in denial				
1. Which of the follow		-	fter rearrangement?			
1) B 2) A	3) C	4) E	5) D			
			_			
2. Which of the follow	-		-			
1) E 2) B	3) C	4) A	5) D			
3. Which of the following would be the 'Last' sentence after rearrangement?						
1) C 2) E	3) D	4) B	5) A			
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4. Which of the following wo	uld be the 'Firs	st' sentence aft	er rearrangement?				
1) A 2) C	3) B	4) E	5) D				
5. Which of the following would be the 'Third' sentence after rearrangement?							
1) D 2) B	3) E	4) A	5) C				
Para Jumble -72 (A)It is therefore a contributi costly and energy-intensive t	-	ne growth of la	ndfills and waterway	pollution, both of which are			
(B)Making an effort to use environmental impact.		rces and avoid	d polystyrene ones o	can help to decrease your			
(C)Non-biodegradable essen there indefinitely, never brea	-			way into a landfill will stay			
(D)Polystyrene, as a produc consider when making choice	t, is very con	venient to use		nportant effects we should			
(E)While recycling polystyre available that are created fro	ne material ca om renewable i	an cushion the resources and	biodegrade more read	dily.			
(F)For example, while polys substance that biodegrades.	styrene has so	ome excellent	uses and is technic	ally recyclable, it is not a			
<ol> <li>Which of the following should be the THIRD sentence after rearrangement?</li> </ol>							
1) A 2) B	3) C	4) D	5) E				
2. Which of the following sho							
1) A 2) B	3) C	4) D	5) E				
3. Which of the following sho			-	?			
1) A 2) E	3) F	4) C	5) B				
4.Which of the following sho			-	)			
1) A 2) B	3) C	4) D	5) E				
5. Which of the following should be the FIFTH sentence after rearrangement?							
1) C 2) E	3) D	4) B	5) A				
Para Jumble -73							
(A)The group desired to enha could be used within and out			in schools with an inte	eractive digital medium that			
(B)Then the teacher can act	on the downl		ther than collect it fro	om each and every student			
and thereby sae his time and	enort.						

(C)Edutor, decided the group of engineers, all alumni of the Indian Institute of technology, where they founded Edutor Technologies in August 2009.

(D)They can even take tests and submit the digitally using the same tablets and the teachers in turn can download the tests using the company's cloud services.

(E)With this desire they created a solution that digitizes school texts books and other learning materials so that students no longer need to carry as many books to school and back as before, but can access their study material on their touch screen tablets.

(F)A mechanic works on motors and an accountant has its computer. Likewise, if a student has to work on a machine or deice, what should it be called?

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RBI-SBI-	IBPS-SSC		Englis	h	Reliable Academy
1. Which of t	he following sh	nould be the Th	HIRD sentence	after rearran	gement?
1) A	2) B	3) C	4) D	5) E	-
2 Which of t	ha fallowing ch	a auld ha tha El	DCT contonco	-tor roorroop	
2. which of t 1) A	he following sh 2) B	3) C	4) D	after rearrang 5) F	gementr
1,,,	2,0	5,0		5/1	
3. Which of t	he following sh	nould be the SE		ce after rearra	angement?
1) A	2) E	3) F	4) C	5) B	
4 Which of t	a following ch	ould be the EC		a ofter rearra	ungomont 3
4.which of th 1) A	ne following sh 2) B	3) C	4) D	5) E	ingenientr
±,, ``	<b>-</b> / <b>-</b>	5,0	-1 <b>-</b>	5,2	
	he following sh			-	gement?
1) C	2) E	3) D	4) B	5) A	
Dara lum	LIA 7/				
Para Jum		v a Pastan nuh	liching firm a	ad from that t	time Mather Coose continued grow in
• •	erest till date.	y a Boston pub	illShing hrm, a	nd from that i	time Mother Goose continued grew in
		erses under her	name was pu	blished in Lon	don in book form by John Newbery.
	re known long		-		
	-	•	-		mes, political satire, ancient proverbs,
	t vendors, real				
		ears later the	book was	reprinted in	the United States in Worecester,
Massachuset		sth contury M	athar Caasa d	id not have a	nome in print in English literature
	he following wi			lu nut nave a	name in print in English literature.
(1).A	(2).B	(3).C		(4).D	(5).E
( <i>)</i>					X <sup>−</sup> /
	he following wi				
(1).F	(2).E	(3).D		(4).C	(5).B
2 Which of t	bo following w	ill bo tho EIETL	- contonco?		
(1).F	he following w (2).E	(3).D		(4).C	(5).B
(+/•)	(2).2	(0).2		(*/.~	(5).5
4.Which of t	he following wi	ill be the FIRST	sentence?		
(1).A	(2).B	(3).C		(4).D	(5).E
	C-llautoaut				
5.Which of th (1).A	ne following wi (2).B	III be the SECO (3).C		(4).D	(5).E
(1).~	(2).0	(3).0		(4).0	( <i>3)</i> , L
Para Jum	ble -75				
	toys, for instan	ce. are in grea	t demand desi	pite the heavy	v import duty.
,					

B) The toys that they produce are almost without exception, of inferior quality.

C) Their manufacturers here need to be reminded of this.

D) The two toy-libraries in Mumbai also rely largely on foreign-made toys.

E) But making them is no child's play

F) Toys are meant for children.

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G) Not surprisingly more expensive.	, many parents prefe	r to buy the imp	orted variety even the	ough these are usually much	
1. Which of the foll	owing will be be the 1	FHIRD sentence?			
1) C	2) B	3) D	4) E	5) G	
2. Which of the foll	owing will be be the L	AST sentence?			
1) C	2) D	3) B	4) E	5) G	
3. Which of the foll	owing will be be the F	-IRST sentence?			
1) E	2) G	3) A	4) F	5) B	
4. Which of the foll	owing will be be the F	OURTH sentenc	e?		
1) C	2) E	3) B	4) G	5) D	
5. Which of the following will be be the SIXTH sentence?					
1) F	2) E	3) C	4) D	5) A	

(A)If China is the world's factory, India has become the world's outsourcing centre —'keeping in line with this image.

(B)But India's future depends crucially on its ability to complete fully in the Creative Economy — not just, in tech and software, but across design and entrepreneurship; arts, culture and entertainment; and the knowledge-based professions of medicine, finance and law.

(C)While its creative assets outstrip those of other emerging competitors, India must address several challenges to increase its international competitiveness as the world is in the midst of a sweeping transformation.

(D)This transformation is evident in the fact that the world is moving from an industrial economy to a Creative Economy that generates wealth by harnessing intellectual labour, intangible goods and human creative capabilities.

(E)Its software industry is the world's second-largest, its tech outsourcing accounts for more than half of the \$ 300 billion global industry, according to a technology expert.

(F)If the meeting of world leaders at Davos is any indication, India is rapidly becoming an economic 'rock star'.

1.Which of th	ne following sho	ould be the SIX	TH (LAST') sent	ence after the rearrangement?
(1) A	(2) B	(3) C	(4) D	(5) E
	0			ter the rearrangement?
(1) A	(2) B	(3) C	(4) F	(5) E
	- fellessing ale		CT	
	0			ter the rearrangement?
(1) F	(2) B	(3) C	(4) A	(5) E
4.Which of th	e following sho	ould be the SEC	OND sentence	after the rearrangement?
(1) A	(2) B	(3) C	(4) D	(5) F
5. Which of tl	he following sh	ould be the TH	IRD sentence a	fter the rearrangement?
(1) A	(2) B	(3) C	(4) D	(5) E

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<ul> <li>Para Jumble -77</li> <li>(A) As the name signifies there is no cash payment involved.</li> <li>(B) With the increasing use of credit cards, debit cards and ATM cards, the society is moving towards cashless transactions.</li> <li>(C) Banks run the credit risk on the holders as and when the credit cards are issued whereas debit cards are free of such risk on banks because the risk is limited to available balance in the holder's account.</li> <li>(D) In India, however, the use of credit cards is restricted mostly to personal transactions.</li> <li>(E) Credit cards are available at a certain charge and overdue rate of interest varies from 18 per cent to 36 per cent per annum whereas the debit cards are issued free to user bank's customer or holder.</li> <li>(F) Credit and debit cards' popularly also known as plastic money, are used to make payments for purchase of goods and services by the holder from the member establishments.</li> <li>1. Which of the following would be the SECOND sentence after rearrangement?</li> </ul>						
1) C 2) B 3) A	4) E 5) D	gement:				
<ul> <li>2. Which of the following would be the FOURTH sentence after rearrangement?</li> <li>1) B</li> <li>2) A</li> <li>3) C</li> <li>4) D</li> <li>5) F</li> </ul>						
1) F 2) D 3) B	the LAST (SIXTH) sentence after rea 4) C 5) A					
<ul> <li>4. Which of the following would be the FIRST sentence after rearrangement?</li> <li>1) D</li> <li>2) E</li> <li>3) B</li> <li>4) A</li> <li>5) C</li> </ul>						
5. Which of the following would be 1) F 2) C 3) E	the THIRD sentence after rearrange 4) D 5) B	ement?				

(A) "What a waste of my tax money", I thought, walking past the people having free Californian Chardonnay. (B) "Speak to her", he said, "She's into books", (C) The friend who had brought me there noticed my noticing her. (D) In late 2003, I was still paying taxes in America, so it horrified me that the US Consulate was hosting a "Gallo drinking appreciation event". (E) Behind them, a pianist was playing old film tunes, and a slim short woman was dancing around him. 1. Which of the following would be the FOURTH sentence? (1) A (2) B (4) D (5) E (3) C 2. Which of the following would be the FIRST sentence? (5) E (1) A (2) B (3) C (4) D 3. Which of the following would be the FIFTH (LAST) sentence? (1) A (2) B (3) C (4) D (5) E 4. Which of the following would be the SECOND sentence? (1) A (2) B (5) E (3) C (4) D 5. Which of the following would be the THIRD sentence? (5) E (1) A (2) B (3) C (4) D Founder : Manohar Patil www.reliableacademy.com Page 165

(A) The child will be taught that hard work is necessary to bring about academic success, which is the forerunner to occupational success.

(B) In the case of the city family educated to professional standards, the process is likely to take a different form.

(C) The rural family will transmit these values to the child in order to prepare it for its future role as an adult.

(D) In the rural community emphasis will be placed upon values such as group solidarity and the belief in the natural superiority of the male.

(E) The child is more likely to be taught the values necessary for success in a world dominated by individual achievement.

(F) Thus the child will grow up placing greater value upon the family as a unit than upon himself as an individual : more emphasis i upon a segregation of the roles of husband and wife than upon equality, and so on.

<ol> <li>Which of-the following will be FOURTH sentence?</li> </ol>						
1) F	2) E	3) D	4) C	5) B		
2. Which of the	ne following wi	ll be the FIRST :	sentence?			
1)A	2)B	3)C	4)D	5)E		
3. Which of th	ne following wi	ll be the SECON	ID sentence?			
1) A	2) B	3) C	4) D	5) E		
4. Which of th	ne following wi	ll be the FIFTH	sentence?			
1) F	2) E	3) D	4) C	5) B		
5. Which of th	ne following wi	ll be the LAST s	entence?			
1) A	2) B	3) C	4) D	5) E		

## Para Jumble -80

(A) Being rejected from almost every management and banking competition I applied for, taught me that strategy comes from planning and real world application of ideas not seat of the pants thinking.

(B) My failure taught me to be clearer about my practice, vision, and objectives when persuading others to get behind me.

(C) Getting dinged from 4 out of the 9 top banks taught me that accuracy matters just as much as speed when evaluating what organization or post you should align yourself with.

(D) Getting out from second round examinations taught me that I should funnel my desire for accuracy off stage.

(E) Failing my exam taught me that you have to be prepared, always, in order to be successful.

F) I've chosen a field that requires me to think logically about time management problems and apply my interest in the quantitative aptitude and accuracy.

1. Which of t	the following w	vould be the FO	URTH sentence	e after rearrangement?
1) D	2) E	3) A	4) C	5) F
2. Which of t	the following w	vould be the LAS	ST sentence aft	er rearrangement?
1) A	2) E	3) B	4) C	5) F

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3. Which of the following would b 1) A 2) E 3) C	e the FIFTH sentence after rearrar 4) F 5) D	ngement?				
_	e the FIRST sentence after rearran	gement?				
1) F 2) C 3) E	4) A 5) B					
5. Which of the following would b 1) D 2) C 3) F	e the THIRD sentence after rearra 4) A 5) E	ngement?				
<ul> <li>Para Jumble -81</li> <li>(A) But I always felt somewhere in my mind that I loved acting.</li> <li>(B) He never wanted me to be an actor, as he didn't look upon theatre or acting as respectable vocation.</li> <li>(C) Firstly, there was no tradition of theatre in my family.</li> <li>(D) I am talking specifically of acting, not theatre in general.</li> <li>(E) My parents were old-fashioned.</li> <li>(F) I will answer all your queries a little elaborately.</li> <li>(G) Let alone theatre, arts in general had no place of respect in my family.</li> <li>(H) My father was a government servant.</li> </ul>						
1. Which of the following will be t 1) G 2) C 3) H	he LAST sentence after rearranger 4) D 5) E	nent?				
2. Which of the following will be t 1) A 2) B 3) D	he FIRST sentence after rearrange 4) C 5) F	ment?				
3. Which of the following will be t 1) B 2) C 3) A	he SIXTH sentence after rearrange 4) D 5) E	ment?				
4. Which of the following will be t 1) D 2) E 3) A	he FOURTH sentence after rearrar 4) B 5) G	ngement?				
5. Which of the following will be t 1) H 2) K 3) G	he THIRD sentence after rearrange 4) C 5) A	ement?				
Para Jumble -82         (A) It takes its recourse to progressive march towards perfection.         (B) But, one may conclude, while science is inclined towards reason, spiritualism is the essence of religion.         (C) In religion deviation from the set course is permissible, though some more rationalistic religious leaders also allow questioning and their satisfactory answers.         (D) Many people believe that science and religion are contrary to each other.         (E) The tools of religion, on the other hand, are faith, intuition, and the spoken word of the enlightened.         (F) The method of science is observation, experiment and experience.         (G) There is no doubt that the methods of science and religion are different.         1. Which of the following will be the SECOND sentence?         1) F       2) E       3) D       4) F       5) G						
цр 2ја	3)U 4)F	5) C				
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3. Which of the following will be th		\-	_ ) _		
1)C 2)A	3)D 4)	)В	5)E		
4. Which of the following will be th	e FIRST sentence?				
1) C 2) B	3) D 4)	) F	5) A		
5. Which of the following will be th	e SIXTH sentence?				
1) C 2) F		) G	5) D		
Dara lumbla 82					
Para Jumble -83 A) Depression is possible and if the	v don't get enough exercis	se. obesity is also o	n the cards.		
B) A lot of people keep dogs tied al					
<ul> <li>C) They could exhibit other behavi constantly out of boredom, causing</li> </ul>		hewing on their ow	n leg or licking themselves		
D) The other major risk is exposure	· ·	nple, when they are	tied in direct sunlight; they		
are at risk of dehydration and heat	stroke.		<b>3</b> / 1		
<ul><li>E) Habitual tying is never a good th</li><li>F) This causes behavioural issues –</li></ul>	-	ne excessively vocife	erous or aggressive		
1. Which of the following would be					
1) E 2) D	3) C 4)	) A	5) F		
2. Which of the following would be	the FIRST sentence after	rearrangement?			
1) C 2) A		) В	5) E		
3. Which of the following would be	the THIRD sentence after	rearrangement?			
1) F 2) C		) B	5) D		
4 Which of the following would be	the FIFTH contenes ofter	rearrangement 2			
<ul><li>4. Which of the following would be</li><li>1) C</li><li>2) A</li></ul>		) D	5) F		
<ul><li>5. Which of the following would be</li><li>1) D</li><li>2) E</li></ul>		ter rearrangement i ) B	, 5) C		
1,0 2,1	5,1 - 7)	, 0	570		
<u>Para Jumble -84</u>					
(A) The north is bordered by mou Mediterranean sea.	ntain ranges while the re	emaining sides of G	Greece are enclosed by the		
(B) The people there were called th	ie Greeks.				
(C) Greeks, therefore, became good	d navigators.				
<ul><li>(D) The typical character of Greek c</li><li>(E) The name Greece comes from o</li></ul>	_				
1. Which of the following will be th			Known as Graceia.		
1) C 2) D	3) A	4) B	5) E		
2. Which of the following will be th	e FOURTH sentence?				
1) B 2) E	3) A	4) D	5) C		
3. Which of the following will be the SECOND sentence?					
1) A 2) E	3) D	4) C	5) B		
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4. Which of the follo 1) C	owing will be the LAST 2) D	sentence? 3) B	4) E	5) A	
5. Which of the follo 1) B	owing will be the FIRST 2) C	sentence? 3) A	4) E	5) D	
<ul> <li>Para Jumble -85</li> <li>(A) We must explore new methods of boosting agricultural development and grow more food.</li> <li>(B) The scientists should be encouraged to contribute.</li> <li>(C) Food can also be had by import.</li> <li>(D) The most important factor in any planning for India's development and economic uplift is that turning a hungry, discontented people into a happy well-fed one.</li> <li>(E) Whatever be the way and means, India must feed its hungry millions.</li> <li>(F) They should be given due scope for carrying on experiments and researches.</li> <li>(B) The problem, therefore, reduces itself to one of agricultural development.</li> <li>1. Which of the following is the fourth sentence in the paragraph?</li> <li>1) A 2)D 3) E 4) G 5) F</li> </ul>					
	owing is fifth sentence				
1) G 2) A	3) D	4) C	5) E		
3. Which of the follo 1) F 2) A	owing is the third sente 3) G	ence in the parag 4) D	graph? 5) E		
4. Which of the follo 1) F 2) C	owing is the last senter 3) D	nce in the paragr 4) B	aph? 5) G		
5. Which of the follo 1) B 2) E	owing is the second set 3) C	ntence in the par 4) G	ragraph? 5) F		
<ul> <li>Para Jumble -86</li> <li>A) In the forest, a pair of leopards are said to have destroyed 50 watermelons in a field in one night.</li> <li>B) While most of them are carnivores, a few are exceptions like eating giant pandas.</li> <li>C) Carnivores are meat-eaters.</li> <li>D) Crocodiles aren't the only carnivores to eat fruit, Jackals eat peanuts, dates and jamun.</li> <li>E) The distinguishing character is not what they eat but the presence of claws, canines, and molars.</li> <li>F) But the scientific classification of life forms includes an order of mammals called carnivora , a huge group of weasels, civets, dogs, cats, bears, mongooses and seals.</li> <li>G) Brown palm civets live on a predominantly fruit diet, earning it the distinction of being one of the most frugivorous carnivores in the world, Frugivorous carnivore sounds like a contradiction.</li> </ul>					
1. Which of the follo 1) A 2) D	owing would be the FIF 3) E	RST sentence after 4) G	er rearrangement? 5) B		
2. Which of the follo 1) B 2) C	owing would be the La 3) E	st (SEVENTH) ser 4) A	ntence after rearrange 5) F	ment?	
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3. Which of the following would1) F2) D3)		er rearrangement? G		
<ul><li>4. Which of the following would</li><li>1) B</li><li>2) E</li><li>3)</li></ul>		er rearrangement? C		
5. Which of the following would 1) A 2) D 3)		rearrangement? C		
<ul> <li>Para Jumble -87</li> <li>(A) The socialisation function of the family is a generalised one and is aimed at preparing us for membership of kinship group and the community.</li> <li>(B) The family is only one of the varieties of agencies of socialisation.</li> <li>(C) In other words, through the socialization process we learn the basic facts necessary for the performance of a variety of social roles in the society in which we grow up.</li> <li>(D) Socialisation is the process by which cultural, social and moral values and beliefs are transmitted from one generation to the next.</li> <li>(E) The way in which the process operates will depend largely upon the views taken by the parents of what their children ought to be like when they are grown up.</li> <li>1. Which of the following should be the SECOND sentence after rearrangement?</li> </ul>				
1) A       2) B       3)         2. Which of the following should         1) A       2) B       3)	be the FOURTH sentence aft	er rearrangement?		
<ul> <li>3. Which of the following should be the FIRST sentence after rearrangement? .</li> <li>1) A 2) B 3) C 4) D 5) E</li> </ul>				
<ul> <li>4. Which of the following should</li> <li>1) A</li> <li>2) B</li> <li>3)</li> <li>5. Which of following will be the</li> <li>1) A</li> <li>2) B</li> <li>3)</li> </ul>	C 4) D 5) FIFTH (LAST) sentence after	E rearrangement?		
Para Jumble -888(A) For other wishes, it enlists the help of those who make or own what the child desires.(B) It grants some wishes with its own funds depending upon the availability of funds.(C) I was deeply moved when I learnt about the activity of "Make – a Wish foundation".(D) From parents, friends, or hospital attendants, the foundation learns about the child's wish for anything from a special toy to a visit to Disneyland.(E) I am sure you also now must have been moved by the noble act of the foundation.(F) It grants the wishes of children who are terminally ill.1. Which of the following should be the FOURTH sentence after rearrangement?1) F2) E2. Which of the following should be the SIXTH (LAST) sentence after rearrangement?1) F2) E3) D4) C5) B3. Which of the following should be the SECOND sentence after rearrangement? '				
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1) F 2) E	3) D	4) C	5) B		
4. Which of the following sł 1) F 2) E	nould be the T 3) D	HIRD sentence a 4) C	after rearrangement? 5) B		
5. Which of the following should be the FIRST sentence after rearrangement? 1) F 2) E 3) D 4) C 5) B					
<ul> <li>Para Jumble -89</li> <li>(A) It is a general term used to describe over 200 individual diseases.</li> <li>(B) The abnormal cells grow without any control, invade through normal tissue barriers and reproduce indefinitely.</li> <li>(C) The word "cancer" comes from Latin, meaning a crab.</li> <li>(D) These characteristics include development within any tissue of a malignant growth.</li> <li>(E) A tumour was called cancer because of swollen veins around the area resembling a crab's limbs.</li> <li>(F) These diseases progress differently over a period of time and share certain characteristics.</li> <li>1. Which of the following should be the SECOND sentence after rearrangement?</li> <li>1) A 2) B 3) C 4) D 5) E</li> </ul>					
2. Which of the following sh 1) A 2) B		·			
3. Which of the following sh 1) A 2) B	nould be the F 3) C	OURTH sentenc 4) D	e after rearrangement 5) None of these	?	
<ul> <li>4. Which of the following should be the FIFTH sentence after rearrangement?</li> <li>1) A</li> <li>2) B</li> <li>3) C</li> <li>4) D</li> <li>5) None of these</li> </ul>					
5. Which of the following sł 1) A 2) B	nould be the S 3) C	XTH (LAST) sen 4) D	tence after rearrangem 5) None of these	ent?	
Para Jumble -90(A) Happiness, if at all found, is accompanied with sorrow.(B) This attitude helps us to cope up with our unhappiness.(C) The world is full of miseries, problems, risks and discomfiture.(D) It also helps us to be sympathetic to others who are more unhappy.(E) Therefore, it seems to be vise to compare our lot with the lot of those who are less fortunate.(F) None can find here perfect happiness.1. Which of the following should be the FIRST sentence after rearrangement?1) B2) C3) D4) E5) F					
2. Which of the following sł 1) B 2) C	nould be the Fl 3) D	FTH sentence a 4) E	fter rearrangement? 5) F		
<ul> <li>3. Which of the following should be the SIXTH (LAST) sentence after rearrangement?</li> <li>1) B</li> <li>2) C</li> <li>3) D</li> <li>4) E</li> <li>5) F</li> </ul>					
4. Which of the following should be the SECOND sentence after rearrangement?					
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1) B 2) C 3) D	4) E 5)	F			
5. Which of the following should be the FOURTH sentence after rearrangement?					
1) B 2) C 3) D		-			
<ul> <li>Para Jumble -91</li> <li>(A) Equally, if you show disloyalty to your company or colleagues, your manners will be seen as unacceptable.</li> <li>(B) Much of this book is concerned with this golden rule.</li> <li>(C) The other half is good manners invoke taking positive action to make the other person feel good about your relationship with him.</li> <li>(D) They indicate to the person you are dealing with whether you can be relied on to act correctly and fairly</li> </ul>					
when he does business with you. (E) Avoiding these negatives is only half the story. (F) Manners are the patterns of behaviour. (G) If he thinks that you are boorish, selfish or undisciplined your relationship is unlikely to be proper.					
1. Which of the following will be t		our relationship is unlikely to be proper.			
1) C 2) D	3) E 4)	B 5) A			
2. Which of the following will be t 1) G 2) F	he FIRST sentence? 3) A 4)	B 5) C			
3. Which of the following will be t	he THIRD sentence? '				
1) G 2) E	3) F 4)	B 5) A			
4. Which of the following will be t	he FIFTH sentence?				
1) A 2) G	3) E 4)	F 5) D			
5. Which of the following will be the SIXTH sentence?					
1) B 2) D	3) F 4)	A 5) C			
Para Jumble -92					
(A) To propose the idea of becoming perfected is not the same as saying that we human beings can be perfect.					
(B) It only means that we are capable of learning, changing and growing throughout the span of our earthly					
life. (C) Learning is a process that begins at birth and lasts till death.					
(D) This development through understanding new things, transforming and developing throughout may be					
considered as the perfection of soul.					
(E) Given that we are here to continually learn on the journey of life, it seems that the ultimate goal of learning is the perfection of our souls.					
(F) Nor that we should be perfect in everything.					
<ol> <li>Which of the following should</li> <li>A</li> <li>B</li> </ol>	be the FIRST statement after 3) C	r rearrangement? 4) D 5) E			
-,,,, 2,0	5, 0	,, <b>,</b> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
<ul><li>2. Which of the following should</li><li>1) A</li><li>2) B</li></ul>	be the SECOND statement and 3) C	fter rearrangement? 4) D 5) E			
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3. Which of the following should be the THIRD statement after rearrangement?1) A2) B3) C4) D5) F4. Which of the following should be FOURTH statement after rearrangement?1) A2) B3) C4) D5) F5. Which of the following should be the LAST statement after rearrangement?1) A2) B3) c4) D5) EPara Jumble -93(A) All these changes, though not sweeping, have class, caste and gender elements to them, as also urban and rural differences.(B) There is more premarital sexual activity, more divorce and separation, more single-parent families more senior citizens living by themselves.(C) The change in family composition in rural areas, for instance, largely linked to fertility charges and migration patterns.(D) As a nation, we have been witnessing a great range of changes in the way we live, eat, dress, travel and communicate.(E) We now live longer, have fewer babies, marry outside our core social group, live apart in small groups comprising only parents and children.1.Which of the following would be the LAST (FIFTH) sentence after rearrangement?1) A2) C3) E2.Which of the following would be the SECOND sentence after rearrangement?1) C2) A3) C3.Which of the following would be the SECOND sentence after rearrangement?1) D2) A3) C4) D5) ESubviction of dronght resistance could benefit large numbers of farmers.(C) India has to be concerned about climatic changes.(D) This impact can run into decades and centuries.(D) Hai has to be concerned about cli	RBI-SBI-IBPS-	SSC	English	R	Reliable Academy
1) A2) B3) C4) D5) F5. Which of the following should be the LAST statement after rearrangement? 1) A2) B3) c4) D5) EPara Jumble -93(A) All these changes, though not sweeping, have class, caste and gender elements to them, as also urban and rural differences.(B) There is more premarital sexual activity, more divorce and separation, more single-parent families more senior citizens living by themselves(C) The change in family composition in rural areas, for instance, largely linked to fertility charges and migration patterns(D) As a nation, we have been witnessing a great range of changes in the way we live, eat, dress, travel and communicate(E) We now live longer, have fewer babies, marry outside our core social group, live apart in small groups comprising only parents and children1.Which of the following would be the FIRST sentence after rearrangement? 1.1 A1.B2) C3) E4) D3.Which of the following would be the THIRD sentence after rearrangement? 1.1 E1.C2) A3) B4) D5. BPara Jumble -94Multich of the following would be the SECOND sentence after rearrangement? 1.1 D1.D2.1 A3) C4) E5. BPara Jumble -94(A) Development of drought resistance could benefit large numbers of farmers. (B) hence the human race has no choice but to adapt to these impacts. (C) India has to be concerned about climatic changes. (D) A <tr< td=""><td></td><td>-</td><td></td><td>-</td><td>5) F</td></tr<>		-		-	5) F
1) A2) B3) c4) D5) EPara Jumble -93(A) All these changes, though not sweeping, have class, caste and gender elements to them, as also urban and rural differences.(B) There is more premarital sexual activity, more divorce and separation, more single-parent families more senior citizens living by themselves.(C) The change in family composition in rural areas, for instance, largely linked to fertility charges and migration patterns.(D) As a nation, we have been witnessing a great range of changes in the way we live, eat, dress, travel and communicate.(E) We now live longer, have fewer babies, marry outside our core social group, live apart in small groups comprising only parents and children1.Which of the following would be the FIRST sentence after rearrangement?1) A2) C3) D4) B5) E2.Which of the following would be the the LAST (FIFTH) sentence after rearrangement?1) B2) C3) B4) C5) A3.Which of the following would be the FURTH sentence after rearrangement?1) C2) A3) B4) D5) E5.Which of the following would be the SECOND sentence after rearrangement?1) D2) A3) C4) E5) BPara Jumble -94A Development of drought resistance could benefit large numbers of farmers.8) Hence the human race has no choice but to adapt to these impacts.1) D2) A3) C4) D5) B5.Which of the following would be entresistand ecuture.1) D2) A <td></td> <td>-</td> <td></td> <td>-</td> <td>5) F</td>		-		-	5) F
(A) All these changes, though not sweeping, have class, caste and gender elements to them, as also urban and rural differences.         (B) There is more premarital sexual activity, more divorce and separation, more single-parent families more senicor citizens living by themselves.         (C) The change in family composition in rural areas, for instance, largely linked to fertility charges and migration patterns.         (D) As a nation, we have been witnessing a great range of changes in the way we live, eat, dress, travel and communicate.         (E) We now live longer, have fewer babies, marry outside our core social group, live apart in small groups comprising only parents and children.         1. Which of the following would be the FIRST sentence after rearrangement?         1) A       2) C       3) D       4) B       5) E         2. Which of the following would be the THIRD sentence after rearrangement?         1) E       2) D       3) B       4) D       5) A         3. Which of the following would be the FOURTH sentence after rearrangement?         1) C       2) A       3) C       4) E       5) E         5. Which of the following would be the SECOND sentence after rearrangement?         1) D       2) A       3) C       4) E       5) B <b>Para Jumble -94</b> (A) Development of drought resistance could benefit large numbers of farmers.         (B) Hence the human race has no choice but to adapt to these impacts.       (				-	5) E
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3.Which of the following would be the THIRD sentence after rearrangement?1) E2) D3) B4) C5) A4.Which of the following would be the FOURTH sentence after rearrangement?1) C2) A3) B4) D5) E5.Which of the following would be the SECOND sentence after rearrangement?1) D2) A3) C4) E5) BPara Jumble -94(A) Development of drought resistance could benefit large numbers of farmers.(B) Hence the human race has no choice but to adapt to these impacts.(C) India has to be concerned about climatic changes.(D)This impact can run into decades and centuries.(E) Environment day is thus an important occasion to assess the past and our future.(F) Since there is a possibility of adverse impact on agriculture which could deter growth.1. Which is the THIRD sentence of the paragraph?1) A2) D3) B3) B4) C5) E	2.Which of the follow	wing would be the LAS	T (FIFTH) sentence aft	er rearrangement?	
1) C2) A3) B4) D5) E5. Which of the following would be the SECOND sentence after rearrangement? 1) D2) A3) C4) E5) B <b>Para Jumble -94</b> (A) Development of drought resistance could benefit large numbers of farmers. (B) Hence the human race has no choice but to adapt to these impacts. (C) India has to be concerned about climatic changes. (D) This impact can run into decades and centuries. (E) Environment day is thus an important occasion to assess the past and our future. (F) Since there is a possibility of adverse impact on agriculture which could deter growth. 1. Which is the THIRD sentence of the paragraph? 1) A2) D3) B4) C5) E	3.Which of the follow	wing would be the THI	RD sentence after rear	rrangement?	
1) D2) A3) C4) E5) BPara Jumble -94(A) Development of drought resistance could benefit large numbers of farmers.(B) Hence the human race has no choice but to adapt to these impacts.(C) India has to be concerned about climatic changes.(D) This impact can run into decades and centuries.(E) Environment day is thus an important occasion to assess the past and our future.(F) Since there is a possibility of adverse impact on agriculture which could deter growth.1. Which is the THIRD sentence of the paragraph?1) A2) D3) B4) C5) E		-		-	5) E
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1) C2) B3) F4) D5) EFounder : Manohar Patilwww.reliableacademy.comPage 173					

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3. Which is the FIRST sentence of 1) A 2) D	the paragraph? 3) C	4) B	5) E	
4. Which is the FIFTH' sentence of 1) F 2) D	the paragraph? 3) E	4) A	5) C	
5. Which is the SECOND sentence 1) B 2) D	of the paragraph? 3) F	4) C	5) E	
Para Jumble -95(A) Basic human needs also include a sense of belongingness, a feeling of control over one's life.(B) Motivation and inspiration energise people into action.(C) Ability to live up to one's ideals besides all these is also a fundamental need.(D) This is done not by pushing them in the right direction as control mechanisms.(E) Such feelings touch us deeply and elicit powerful response.(F) But it is done by satisfying basic human needs for achievement,1. Which of the following should be the FIRST statement after rearrangement?1) A2) B3) C4) D5) E				
2. Which of the following should b 1) A 2) B	be the SECOND statement after 3) C	er rearrangement 4) D	t? 5) E	
<ul><li>3. Which of the following should b</li><li>1) A</li><li>2) B</li></ul>	be the FOURTH statement afte 3) C	er rearrangement 4) D	t? 5) E	
4. Which of the following should b 1) A 2) B	be the FIFTH statement after r 3) C	earrangement? 4) D	5) E	
5. Which of the following should b 1) A 2) B	be the SIXTH statement after r 3) C	earrangement? 4) D	5) E	
Para Jumble -96(A) They pay the "listed" price for items; perhaps they avoid conflict.(B) Yet many individuals do not think of themselves as bargainers.(C) But a shopping in local market gives you an opportunity to bargain and reflect about what you do as negotiator.(D) Many people bargains and negotiates.(E) Their reluctance to bargain may reflect reserve nature or lack of experience to risk through negotiation.(F) Some people enjoy it; some people are good at it.1. Which of the following would be the LAST sentence after rearrangement?1) E2) C3) A4) B5) F				
2. Which of the following would b 1) D 2) B	e the FIRST sentence after rea 3) F	arrangement? 4) A	5) C	
3. Which of the following would b 1) F 2) D	e the THIRD sentence after re 3) B	arrangement? 4) A	5) E	
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<ul> <li>4. Which of the following would be the FIFTH sentence after rearrangement?</li> <li>1) B</li> <li>2) E</li> <li>3) F</li> <li>4) A</li> <li>5) C</li> </ul>					
5. Which of the 1) D	following wo 2) A	ould be the SE	COND sentence 3) B	e after rearrangement? 4) C	5) F
<ul> <li>Para Jumble -97</li> <li>A) Drought affected more than one billion people between 1994 and 2013 or 25% of the global total.</li> <li>B) This shows tsunamis almost twenty times more deadly than ground movements.</li> <li>C) Earthquakes (including tsunamis) killed more people than all other types of disaster put together.</li> <li>D) Some 41% of drought disasters were in Africa. indicating that lower-income countries are still being overwhelmed by drought despite effective early warnings being in place.</li> <li>E) Tsunamis are the most deadly sub-type of earthquake compared to ground movements.</li> <li>1. Which of the following would be the 'Second' sentence after rearrangement?</li> <li>1) E 2) C 3) B 4) A 5) D</li> </ul>					
	following wo 2) A	ould be the 'Fii 3) C	rst' sentence af 4) E	ter rearrangement? 5) D	
	following wo 2) E	ould be the 'Fo 3) C	ourth' sentence 4) B	after rearrangement? 5) A	
	following wo 2) C	ould be the 'Th 3) D	iird' sentence a 4) B	fter rearrangement? 5) E	
5. Which of the following would be the 'Last' sentence after rearrangement? 1) C 2) D 3) E 4) A 5) B					
<ul> <li>Para Jumble -98</li> <li>(A) The group desired to enhance the learning experience in schools with an interactive digital medium that could be used within and outside the class-room.</li> <li>(B) Then the teacher can act on the downloaded data rather than collect it from each and every student and thereby save his time and effort.</li> <li>(C) Edutor, decided the group engineers, all alumni of the Indian Institute of technology, when they founded Edutor Technologies in August 2009.</li> <li>(D) They can even take tests and submit them digitally using the same tablets and the teachers in turn can download the tests using the company's cloud services.</li> <li>(E) With this desire they created a solution that digitizes school textbooks and other learning material so that students no longer need to carry as many books to school and back as before, but can access their study material on their touch-screen tablets.</li> <li>(F) A mechanic works on motors and an accountant has his computer. Likewise, if a student has to work on a machine or device, what should it be called ?</li> </ul>					

1. Which o	of the following	g sentences sho	uld be the SIXT	H (LAST) after re	earrangement?	
(1) A	(2) F	(3) E	(4) B	(5) D		
2. Which of the following sentences should be the FOURTH after rearrangement?						
2. willen 0		s sentences she			ingement:	
(1) A	(2) F	(3) E	(4) B	(5) C		

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-	6.Which of the following sentences should be the FIFTH after rearrangement? (1) A (2) D (3) C (4) E (5) C					
_	ences should be the FIRST after rearran 3) A (4) C (5) E	gement?				
_	8.Which of the following sentences should be the THIRD after rearrangement? (1) A (2) B (3) D (4) E (5) F					
<ul> <li>Para Jumble -99</li> <li>(A) There are a number of items in the atomic energy programme which are being made indigenously.</li> <li>(B) Given the overall energy situation in India, the use of nuclear power in some measure is inescapable even while thermal and hydro power continue to be the dominant elements.</li> <li>(C) However, commercial aspects of exploiting nuclear capabilities, especially for power-generation programmes, have been recently given high priority.</li> <li>(D) Atomic energy programmes have been subject to severe restrictions for very obvious reasons as the Department of Atomic Energy is becoming self-reliant in areas in which only a few countries have such capability.</li> <li>(E) Even to meet these nuclear power requirements, India critically requires a commercial-level power-generation capability, with its commensurate safety and nuclear waste management arrangements.</li> <li>(F) Thus, in the Indian context energy security is also crucial, perhaps much more than it is for the USA, because India imports a good part of its crude oil requirements, paying for it with precious foreign exchange.</li> <li>1. Which of the following will be the FIFTH sentence after rearrangement?</li> </ul>						
_	be the THIRD sentence after rearranger 3) C (4) D (5) E	ment?				
3. Which of the following will be the SECOND sentence after rearrangement? (1) A (2) B (3) C (4) D (5) E						
_	be the FIRST sentence after rearrangem 3) C (4) D (5) E	nent?				
5. Which of the following will be the FOURTH sentence after rearrangement? (1) A (2) B (3) C (4) D (5) E						
Para Jumble -100						

#### (A) To address these issues Indian corporates are increasingly turning eco-friendly.

(B) At present, however, there are only a dozen green buildings in the private sector.

(C) However, though an eco-friendly building may cost more upfront, it is cost-friendly building may cost more upfront, it is cost-effective because of lower operating costs in the long run.

(D) Today there is growing concern about global warming, energy and water crises.

(E) The reason is the construction cost of an eco- friendly building is 15% to 20% more than putting up a conventional building.

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some of t	the measure	es they are wing will be	taking.		ems and cor after rearrar (5) E	_	eco-friendly	v green bu	uldings are
2. Which ( (1) A	of the follo (2) C	-	e the SECO 3) D	)ND senten (4) E	ce after rear (5) F	rangemen	t?		
3. Which ( (1) B	of the follo (2) D	-	e the THIRI 3) C	D sentence (4) E	after rearra (5) F	ngement?			
4. Which ( (1) C	of the follo (2) D		e the SIXTH 3) E	H (LAST) ser (4) F	ntence after (5) A	rearrange	ment?		
5. Which ( (1) B	of the follo (2) C	-	e the FIFTH 3) D	H sentence (4) E	after rearrai (5)	ngement?			
				ANSW	/ER KEY	<b>'</b>			
P.JU 1	P.JU 2	P.JU 3	P.JU 4	P.JU 5	P.JU 6	P.JU 7	P.JU 8	P.JU 9	P.JU 10
DECFAB	DCBAEF	DEBFCA	CBAED	DCEDA	CDFEAB	DBFAEC	CEFBAD	CBAED	DCEBA
1-B	1-B	1-C	1-B	1-A	1-B	1-C	1-D	1-D	1-C
2-C	2-E	2-E	2-C	2-E	2-D	2-E	2-A	2-B	2-C
3-E	3-E	3-B	3-E	3-B	3-A	3-E	3-D	3-A	3-D
4-C	4-D	4-C	4-A	4-D	4-E	4-B	4-B	4-E	4-A
5-B	5-D	5-C	5-D	5-C	5-D	5-A	5-D	5-C	5-A
					·			•	
P.JU 11	P.JU 12	P.JU 13	P.JU 14	P.JU 15	P.JU 16	P.JU 17	P.JU 18	P.JU 19	P.JU 20
DACEB	BEADC	ABCDEF	DAECB	EBFCDA	CDEAB	BEACD	BEACD	DBECA	EBADC
1-C	1-A	1-E	1-C	1-D	1-B	1-A	1-A	1-C	1-D
2-A	2-E	2-B	2-A	2-B	2-D	2-E	2-E	2-B	2-B
3-B	3-E	3-B	3-D	3-E	3-D	3-E	3-E	3-D	3-E
4-B	4-C	4-E	4-B	4-D	4-B	4-D	4-D	4-A	4-C
5-A	5-C	5-D	5-B	5-B	5-E	5-B	5-D	5-B	5-C
	<del></del>	<del></del>	<del></del>					T	
P.JU 21	P.JU 22	P.JU 23	P.JU 24	P.JU 25	P.JU 26	P.JU 27	P.JU 28	P.JU 29	P.JU 30
CEBDA	CDBEA	DBEAC	DEBAFC	DACEB	EBDCFA	BDAEC	BFECAD	ADBCE	DAEFCB
1-B	1-B	1-C	1-C	1-C	1-D	1-A	1-D	1-B	1-C
2-E	2-D	2-B	2-E	2-A	2-B	2-D	2-C	2-A	2-A
3-A	3-A	3-D	3-A	3-B	3-C	3-E	3-E	3-E	3-D
4-A	4-A	4-C	4-C	4-B	4-A	4-C	4-C	4-D	4-C
5-C	5-D	5-E	5-E	5-D	5-B	5-D	5-A	5-C	5-A
l									

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## English

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P.JU 31	P.JU 32	P.JU 33	P.JU 34	P.JU 35	P.JU 36	P.JU 37	P.JU 38	P.JU 39	P.JU 40
ACBED	CBDEAF	DCABE	CAEDB	CABED	BECAD	ECDBA	DAEBC	CBEDA	DCABE
1-E	1-D	1-B	1-C	1-C	1-D	1-A	1-B	1-C	1-B
2-B	2-C	2-A	2-E	2-B	2-C	2-D	2-E	2-E	2-A
3-D	3-A	3-E	3-C	3-D	3-D	3-A	3-B	3-A	3-E
4-D	4-E	4-C	4-E	4-D	4-A	4-C	4-C	4-E	4-C
5-D	5-A	5-D	5-C	5-C	5-E	5-D	5-C	5-A	5-D
						·			
P.JU 41	P.JU 42	P.JU 43	P.JU 44	P.JU 45	P.JU 46	P.JU 47	P.JU 48	P.JU 49	P.JU 50
BACDE	FABEBC	ABCDE	ACDBE	ABDCEF	ABCED	BDECA	CABDE	DEBCA	ACBED
1-D	1-C	1-E	1-E	1-E	1-E	1-D	1-C	1-B	1-E
2-C	2-E	2-C	2-D	2-D	2-C	2-E	2-B	2-B	2-B
3-E	3-B	3-E	3-E	3-E	3-D	3-A	3-E	3-A	3-D
4-E	4-D	4-E	4-C	4-B	4-D	4-B	4-D	4-B	4-D
5-C	5-A	5-A	5-D	5-A	5-A	5-B	5-A	5-E	5-D

Para Jumble -51	4.5	1.E
1.4	5.1	2.A
2.2		3.B
3.5	Para Jumble -56	<b>4.D</b>
4.2	1.2	5.C
5.3	2.3	
	3.4	Para Jumble -61
Para Jumble -52	4.5	1.4
1.4	5.2	2.2
2.5		3.5
3.1	Para Jumble -57	4.1
4.2	1.2	5.3
5.3	2.4	
	3.1	Para Jumble -62
Para Jumble -53	4.5	C -> F -> D -> E -> A ->
1.1	5.3	B
2.2		1.5
3.5	Para Jumble -58	2.2
4.2	1.E	3.3
5.4	2.C	4.3
	3.B	5. 1
Para Jumble -54	4.B	
1.3	5.B	Para Jumble -63
2.4	0.2	1.c
3.2	Para Jumble -59	2.d
4.1	1.A	3.e
5.2	2.C	4.a
	3.D	5.d
Para Jumble -55	4.D	
1.1	5.D	Para Jumble -64
2.3		1.d
3.4	Para Jumble -60	2.b
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3.c	4.5	4.(1)
4.a	5.4	5.(5)
5.d		
	Para Jumble -72	Para Jumble -79
Para Jumble -65	1.(2)	DCFBEA
DAFCEB.	2.(3)	1. (5)
<b>1.(d)</b>	3.(4)	2. (4)
<b>2.</b> (a)	4.(3)	3. (3)
<b>3.(c)</b>	5.(1)	4. (2)
<b>4.</b> (e)		5. (1)
<b>5.(b</b> )	Para Jumble -73	
	<b>1-(5): FCAEDB</b>	Para Jumble -80
Para Jumble -66	1.(1)	<b>BDFEAC</b>
11.(3)	2.(5)	1. 2
12.(4)	3.(4)	2.4
13.(2)	4.(5)	3.1
14.(1)	5.(3)	4.5
15.(5)		5.3
	Para Jumble -74	
Para Jumble -67	(1-5); DCFBEA	Para Jumble -81
11.5	(1).1	1.4
12.5	(2).5	2.5
13.3	(3).2	3.1
14. 1	(4).4	4.2
15.4	(5).3	5.3
10. 1		
Para Jumble -68	Para Jumble -75	Para Jumble -82
1.(4)	1. 1	1. (5)
2.(3)	2. 2	2. (2)
3.(1)	3. 4	3. (4)
4.(1)	4. 3	4. (3)
5.(5)	5. 5	5. (1)
Down Installs (0)	David Landhla 76	David Landella 92
Para Jumble -69	Para Jumble -76	Para Jumble -83
1.D	1.(4)	$\mathbf{E} \mathbf{B} \mathbf{F} \mathbf{C} \mathbf{A} \mathbf{D}$
2.C	2.(3)	<u>6-10)</u>
3.E	3.(1)	6.3
4.B	4.(1)	7.5
5.E	5.(5)	8.1
		9.2
Para Jumble -70	Para Jumble -77	10.4
1.(4)	(1-5): <b>BDFAEC</b>	
2.(2)	1.5	Para Jumble -84
3.(1)	2.2	1. (2)
4.(5)	3.4	2. (3)
5.(3)	4.3	3. (5)
	5.1	4. (1)
Para Jumble -71		5. (4)
<b>D</b> C A B F E	Para Jumble -78	
1.1	1.(3)	Para Jumble -85
2.3	2.(4)	1.1
3.2	3.(2)	2.4
0.2		

3.3       1.4; FDGAECB       3.3         4.1       2.2       4.2         5.2       3.1       5.5         Para Jumble -86       5.5       Para Jumble -97         (1-5) D A G C F E B       Para Jumble -92       C E B A D         1.3; CEAFBD       1.1         Para Jumble -87       2.5       2.3         1.(2); DBACE       3.1       3.5         2.(3)       4.5       4.4         3.(4)       5.4       4.4         3.(4)       5.4       5.2         4.10       5.4       5.2         4.10       5.4       5.2         4.11       3.5       5.2         2.3)       4.5       4.4         3.4       5.4       5.2         4.10       5.4       5.2         4.11       5.4       5.2         4.11       5.1       5.2         4.11       5.1       5.2         5.5       4.2       3.2         5.5       4.2       3.2         3.3       2.2       5.4         4.11       5.1       5.1         5.3       5.4       2.1         6.4       1.2	RBI-SBI-IBPS-SSC	English	Reliable Academy
4.1       2.2       4.2         5.2       3.1       5.5         4.3	3.3	1.4; FDGAECB	3.3
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	4.1		4. 2
Para Jumble -86       5.5       Para Jumble -92       C E B A D $(1-5) D A G C F E B$ Para Jumble -92       C E B A D $1.3; CEAFBD$ $1.1$ $1.1$ Para Jumble -87 $2.5$ $2.3$ $1.(2); DBACE$ $3.1$ $3.5$ $2.(3)$ $4.5$ $4.4$ $3.(4)$ $5.4$ $4.4$ $3.(4)$ $5.4$ $5.2$ $4.(1)$ $5.5$ Para Jumble -93       Para Jumble -98 $1.3$ FCAEDB $7.6$ $7.6$ Para Jumble -88 $2.2$ $1.4(4)$ $7.6$ $1.3; CFDBAE$ $3.3$ $2.(3)$ $2.5$ $2.5$ $4.2$ $3.(2)$ $3.2$ $3.2$ $5.4$ $4.(1)$ $5.(1)$ $5.3$ Para Jumble -94 $6.4$ $1.(2)$ Para Jumble -99 $2.(5)$ BDACEF       BDACEF $7.6$ $7.6$ Para Jumble -89 $3.(3)$ $1.5$ $1.5$ $1.5$ $1.(5); CEAFDB$ $4.(4)$ $2.1$ $2.(4)$ Para Jumble -90 $3.(5)$	5.2	3.1	5.5
		4.3	
1. 3; CEAFBD       1. 1         Para Jumble -87       2. 5       2. 3         1. (2); DBACE       3. 1       3. 5         2. (3)       4.5       4.4         3. (4)       5. 4       5. 2         4. (1)       5. 4       5. 2         5. (5)       Para Jumble -93       Para Jumble -98         1. 3       FCAEDB         1. 3       FCAEDB         1. 3       FCAEDB         2. 5       4. 2         3. 2       3. 3         2. 5       4. 2         3. 2       3. (2)         3. 2       5. 4         4. 1       5. (1)         5. 3       Para Jumble -94         6. 4       1. (2)         2. (5)       BDACEF         9       3. (3)       1. 5         1. (5); CEAFDB       4. (4)       2. 1         2. (1)       5. (3)       3. 4         3. (5)       4. 2       4. 4         2. (1)       5. (3)       3. 4         3. (5)       4. (4)       2. 1         2. (4)       Para Jumble -95       5. 3         5. (2)       1. (2)       2. (4)         Para Jumble -9	Para Jumble -86	5.5	Para Jumble -97
Para Jumble -87       2. 5       2. 3         1. (2); DBACE       3. 1       3. 5         2. (3)       4.5       4.4         3. (4)       5. 4       5. 2         4. (1)	(1-5) D A G C F E B	Para Jumble -92	<b>C E B A D</b>
1. (2); DBACE3. 13. 52. (3)4.54.43. (4)5.45.24. (1) $-93$ Para Jumble -985. (5)Para Jumble -93Para Jumble -981. 3FCAEDBPara Jumble -882. 21. (4)1. 3; CFDBAE3. 32. (3)2. 54. 23. (2)3. 25. 44. (1)4. 15. (1)5. 3Para Jumble -946. 41. (2)Para Jumble -992. (5)BDACEFPara Jumble -893. (3)1. 51. (5); CEAFDB4. (4)2. 12. (1)5. (3)3. 43. (5)4. 24. (4)Para Jumble -955. 35. (2)1. (2)2. (4)Para Jumble -903. (1)DAFBEC1. (2)4. (5)1. 4;2. (1)5. (3)2. 13. (3)3. 53. 54. (5)Para Jumble -964.15. (4)1 - 5); D F B A E C5.41. 21. 21. 2		1. 3; CEAFBD	1.1
2. (3)4.54.43. (4)5.45.24. (1)	Para Jumble -87	2.5	2.3
3. (4)       5.4       5.2         4. (1)       5.(5)       Para Jumble -93       Para Jumble -98         1.3       FCAEDB         1.3       FCAEDB         1.3       CFDBAE         2.5       4.2       3.(2)         3.2       5.4       4.(1)         4.1       5.(1)       5.3         3.2       5.4       4.(1)         4.1       5.(1)         5.3       Para Jumble -94         6.4       1.(2)       Para Jumble -99         2.(5)       BDACEF         Para Jumble -89       3.(3)       1.5         1.(5); CEAFDB       4.(4)       2.1         2.(1)       5.(3)       3.4         3.(5)       4.2       4.2         4.(4)       Para Jumble -95       5.3         5.(2)       1.(2)       2.(4)         Para Jumble -90       3.(1)       DAFBEC         1.(2)       4.(5)       1.4;         2.(1)       5.(3)       2.1         3.(3)       3.5       3.5         4.(5)       1.4;       3.5         4.(5)       1.4;       3.5         4.(5)       5.4       1	<b>1. (2); DBACE</b>	3.1	3.5
4. (1)       5. (5)       Para Jumble -93       Para Jumble -98         1. 3       FCAEDB         Para Jumble -88       2. 2       1. (4)         1. 3; CFDBAE       3. 3       2. (3)         2. 5       4. 2       3. (2)         3. 2       5. 4       4. (1)         4. 1       5. (1)         5. 3       Para Jumble -94         6. 4       1. (2)       Para Jumble -99         2. (5)       BDACEF         Para Jumble -89       3. (3)       1. 5         1. (5); CEAFDB       4. (4)       2. 1         2. (1)       5. (3)       3. 4         3. (5)       4. (2)       4. (4)         4. (4)       Para Jumble -95       5. 3         5. (2)       1. (2)       2. (4)         Para Jumble -90       3. (1)       DAFBEC         1. (2)       4. (5)       1. 4;         2. (1)       5. (3)       2. 1         3. (3)       3. 5       4. (5)         4. (5)       1. 4;       2. (1)         5. (3)       2. 1       3. (5)         4. (4)       Para Jumble -96       4. 1         5. (4)       1 - 5); D F B A E C       5. 4	2. (3)	4.5	4. 4
	3. (4)	5.4	5.2
Para Jumble -881. 3FCAEDB1. 3; CFDBAE3. 32. (3)2. 54. 23. (2)3. 25. 44. (1)4. 1 $5.4$ 4. (1)5. 3Para Jumble -946. 41. (2)Para Jumble -992. (5)BDACEFPara Jumble -893. (3)1. 51. (5); CEAFDB4. (4)2. 12. (1)5. (3)3. 43. (5)4. 24. (4)2. 12. (1)5. (3)3. 43. (5)4. 24. (4)Para Jumble -955. 35. (2)1. (2)2. (4)Para Jumble -100Para Jumble -903. (1)DAFBEC1. (2)4. (5)1. 4;2. (1)5. (3)2. 13. (3)3. 54. (5)Para Jumble -964.15. (4)1 - 5): D F B A E C5.41. 21. 2	4. (1)		
Para Jumble -882. 21. (4)1. 3; CFDBAE3. 32. (3)2. 54. 23. (2)3. 25. 44. (1)4. 15. (1)5. 3Para Jumble -946. 41. (2)Para Jumble -992. (5)BDACEFPara Jumble -893. (3)1. (5); CEAFDB4. (4)2. (1)5. (3)3. (5)4. (2)4. (4)2. 12. (1)5. (3)3. (5)4. (2)4. (4)Para Jumble -955. (2)1. (2)2. (4)Para Jumble -100Para Jumble -903. (1)1. (2)4. (5)1. (2)5. (3)3. (3)3. 54. (5)Para Jumble -964. (5)Para Jumble -964. (5)1. 4;5. (4)1 - 5): D F B A E C5. (4)1 - 5): D F B A E C5. (4)1 - 5): D F B A E C5. (4)1 - 5): D F B A E C	5. (5)	Para Jumble -93	Para Jumble -98
1. 3; CFDBAE3. 32. (3)2. 54. 23. (2)3. 25. 44. (1)4. 15. (1)5. 3Para Jumble -946. 41. (2)Para Jumble -992. (5)BDACEFPara Jumble -893. (3)1. 51. (5); CEAFDB4. (4)2. 12. (1)5. (3)3. 43. (5)4. 24. (4)2.12. (1)5. (3)3. 43. (5)4. 24. (4)Para Jumble -955. 35. (2)1. (2)1. (2)2. (4)Para Jumble -100Para Jumble -903. (1)3. (1)DAFBEC1. (2)4. (5)1. (2)5. (3)2. (1)5. (3)3. (3)3. 54. (5)Para Jumble -964. (5)Para Jumble -964. (5)Para Jumble -964. (5)1 5): D F B A E C5. (4)1 5): D F B A E C1. 21. 2		1.3	FCAEDB
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Para Jumble -88	2.2	1. (4)
3.2 $5.4$ $4.(1)$ $4.1$ $5.(1)$ $5.3$ Para Jumble -94 $6.4$ $1.(2)$ Para Jumble -99 $2.(5)$ BDACEFPara Jumble -89 $3.(3)$ $1.5$ $1.(5); CEAFDB$ $4.(4)$ $2.1$ $2.(1)$ $5.(3)$ $3.4$ $3.(5)$ $4.2$ $4.(4)$ Para Jumble -95 $5.(2)$ $1.(2)$ $2.(4)$ Para Jumble -100Para Jumble -90 $3.(1)$ DAFBEC $1.(2)$ $4.(5)$ $1.4;$ $2.(1)$ $5.(3)$ $2.1$ $3.(3)$ $3.5$ $4.(5)$ Para Jumble -96 $4.1$ $5.(4)$ $1-5): D F B A E C$ $5.4$	1. 3; CFDBAE	3.3	2. (3)
4. 15. (1)5. 3Para Jumble -946. 41. (2)Para Jumble -992. (5)BDACEFPara Jumble -893. (3)1. 51. (5); CEAFDB4. (4)2. 12. (1)5. (3)3. 43. (5)4. 24. (4)Para Jumble -955. 35. (2)1. (2)2. (4)Para Jumble -100Para Jumble -903. (1)DAFBEC1. (2)4. (5)1. 4;2. (1)5. (3)2. 13. (3)3. 54. (5)Para Jumble -964.15. (4)1 - 5): D F B A E C5.41. 21. 2	2.5	4.2	3. (2)
5.3Para Jumble -946.41. (2)Para Jumble -992. (5)BDACEFPara Jumble -893. (3)1. 51. (5); CEAFDB4. (4)2. 12. (1)5. (3)3. 43. (5)4. 24. (4)Para Jumble -955. 35. (2)1. (2)2. (4)Para Jumble -903. (1)DAFBEC1. (2)4. (5)1. 4;2. (1)5. (3)2. 13. (3)3. 54. (5)Para Jumble -964.15. (4)1 - 5): D F B A E C5.41. 21. 2	3.2	5.4	<b>4.</b> (1)
6.41. (2) 2. (5)Para Jumble -99 BDACEFPara Jumble -893. (3)1. 51. (5); CEAFDB4. (4)2. 12. (1)5. (3)3. 43. (5)4. 24. (4)Para Jumble -955. 35. (2)1. (2)Para Jumble -903. (1)Para Jumble -903. (1)1. (2)4. (5)1. (2)4. (5)1. (2)4. (5)1. (2)4. (5)1. (2)4. (5)2. (1)5. (3)3. (3)3. 54. (5)Para Jumble -964. (5)Para Jumble -964. (5)Para Jumble -965. (4)1 - 5): D F B A E C5. (4)1 - 5): D F B A E C	4.1		5. (1)
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	5.3	Para Jumble -94	
Para Jumble -89       3. (3)       1. 5         1. (5); CEAFDB       4. (4)       2. 1         2. (1)       5. (3)       3. 4         3. (5)       4. 2         4. (4)       Para Jumble -95       5. 3         5. (2)       1. (2)         2. (4)       Para Jumble -100         Para Jumble -90       3. (1)       DAFBEC         1. (2)       4. (5)       1. 4;         2. (1)       5. (3)       2. 1         3. (3)       3. 5       3. 5         4. (5)       Para Jumble -96       4.1         5. (4)       1 - 5): D F B A E C       5.4         1. 2       1. 2       1. 2	6.4	1. (2)	Para Jumble -99
1. (5); CEAFDB       4. (4)       2. 1         2. (1)       5. (3)       3. 4         3. (5)       4. 2         4. (4)       Para Jumble -95       5. 3         5. (2)       1. (2)         2. (4)       Para Jumble -100         Para Jumble -90       3. (1)       DAFBEC         1. (2)       4. (5)       1. 4;         2. (1)       5. (3)       2. 1         3. (3)       3. 5       4. 1         4. (5)       Para Jumble -96       4.1         5. (4)       1 - 5): D F B A E C       5.4         1. 2       1. 2       1. 2		2. (5)	BDACEF
2. (1)       5. (3)       3. 4         3. (5)       4. 2         4. (4)       Para Jumble -95       5. 3         5. (2)       1. (2)       2. (4)       Para Jumble -100         Para Jumble -90       3. (1)       DAFBEC         1. (2)       4. (5)       1. 4;         2. (1)       5. (3)       2. 1         3. (3)       3. 5       3. 5         4. (5)       Para Jumble -96       4.1         5. (4)       1 - 5): D F B A E C       5.4         1. 2       1. 2       1. 2	Para Jumble -89	3. (3)	1.5
3. (5)       4. 2         4. (4)       Para Jumble -95       5. 3         5. (2)       1. (2)       2. (4)       Para Jumble -100         Para Jumble -90       3. (1)       DAFBEC         1. (2)       4. (5)       1. 4;         2. (1)       5. (3)       2. 1         3. (3)       3. 5         4. (5)       Para Jumble -96         4. (5)       Para Jumble -96         5. (4)       1 - 5): D F B A E C         1. 2       5.4	1. (5); CEAFDB	4. (4)	2.1
4. (4)       Para Jumble -95       5. 3         5. (2)       1. (2)       2. (4)       Para Jumble -100         Para Jumble -90       3. (1)       DAFBEC         1. (2)       4. (5)       1. 4;         2. (1)       5. (3)       2. 1         3. (3)       3. 5         4. (5)       Para Jumble -96       4.1         5. (4)       1 – 5): D F B A E C       5.4         1. 2       1. 2       1. 2	2. (1)	5. (3)	3.4
5. (2)       1. (2)         2. (4)       Para Jumble -100         Para Jumble -90       3. (1)       DAFBEC         1. (2)       4. (5)       1. 4;         2. (1)       5. (3)       2. 1         3. (3)       3. 5         4. (5)       Para Jumble -96         5. (4)       1 - 5): D F B A E C         1. 2       1. 2	3. (5)		4. 2
2. (4)       Para Jumble -100         Para Jumble -90       3. (1)       DAFBEC         1. (2)       4. (5)       1. 4;         2. (1)       5. (3)       2. 1         3. (3)       3. 5         4. (5)       Para Jumble -96       4.1         5. (4)       1 - 5): D F B A E C       5.4         1. 2       1.2       1.2	4. (4)	Para Jumble -95	5.3
Para Jumble -90       3. (1)       DAFBEC         1. (2)       4. (5)       1. 4;         2. (1)       5. (3)       2. 1         3. (3)       3. 5         4. (5)       Para Jumble -96       4.1         5. (4)       1 - 5): D F B A E C       5.4         1. 2       1.2	5. (2)	1. (2)	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		2. (4)	Para Jumble -100
2. (1)       5. (3)       2. 1         3. (3)       3. 5         4. (5)       Para Jumble -96       4.1         5. (4)       1 - 5): D F B A E C       5.4         1. 2       1.2       1.2	Para Jumble -90	3. (1)	DAFBEC
3. (3)       3. 5         4. (5)       Para Jumble -96       4.1         5. (4)       1 - 5): D F B A E C       5.4         1. 2       1.2	1. (2)	4. (5)	1. 4;
4. (5)       Para Jumble -96       4.1         5. (4)       1 – 5): D F B A E C       5.4         1. 2       1.2	2. (1)	5. (3)	2.1
5. (4) 1 – 5): D F B A E C 5.4 1. 2	3. (3)		3.5
1.2	4. (5)	Para Jumble -96	4.1
	5. (4)	1 – 5): D F B A E C	5.4
Para Jumble -912.1		1.2	
	Para Jumble -91	2.1	

## Lesson 14 : Reading Comprehension

#### How to Get Good Marks in Reading Comprehension ?

Now a days, almost every competitive exam asking reading comprehension questions. In these type of questions, they will give you a passage / comprehension and will ask you to read that and answer the questions followed by that passage.

Actually this Reading Comprehension section is designed to test the ability of the student to read a passage and understand its contents and his ability to draw inferences on the basis of what is read. In simple words, the student's ability to grasp the contents of the passage in a relatively short span of time is what is being tested.

The Student is expected to read the given passage, understand its contents well and answer the questions given at the end of the passage. All this to be completed in the limited time that is given. There are two important skills you should develop to do well in reading comprehension. Those are,

1. Reading Rate

2. Understanding of the Passage

Lets have a look at each of them individually to get a clear understanding, before we get into the techniques of attempting Reading Comprehension.

The reading skill cant be evaluated on a number of words per minute scale, but reading rate can definitely be measured. A person who can read faster can answer more number of questions in the given time than a person with slower reading speed, Other things remaining the same. It is this reading rate or your speed of reading that you have to aim at improving. There is no overnight solution to this. Constant and extensive reading will improve your reading rate. Check your reading speed today (take any passage, count the number of words, clock the time taken by you to read it and calculate the speed in words per minute) and keep a record of it. Then, keep checking your speed regularly and tabulate the same. Check whether your speed has increased over time with practice. However, do not become complacent if your speed has increased.

This brings us to the second point.. i.e., understanding of the passage. A person may be able to read the passage much faster than others but if he is not able to answer the questions pertaining to the passage, then the speed is of no use at all. It is very essential to grasp the meaning of the passage while reading. While you are reading, you should constantly think, evaluate, reason out, judge and co relate with what has already been read. A good vocabulary would enable you understand the nuances and grasp the meaning of various issues discussed in the passage. While an attempt can be made at pointing out various categories of questions that may be asked and give a variety of tips, you will basically have to draw on the resources built by wide and extensive reading and rely on your own vocabulary. No training will possible regarding understanding and analyzing the problem. However, we are going to take you through an extensive set of tests followed by this article to ensure that you get thorough practice in Comprehension Reading.

In addition to good vocabulary, also needed is the ability to zero in on the central theme of the passage. This can be developed with extensive reading practice as well as proper concentration at the time of reading the passage. You should also consciously develop the habit of correlating each new sentence read with the part of the passage already read and mentally form a linkage of all ideas expressed in the passage while simultaneously weeding out redundant statements. The passage given

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## English

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in competitive exams (especially for bank exams) do not conform to any standards as regards the subject matter or the length of the passage. While the subjects covered can be as wide ranging as Economy, Sciences (like Botony, Zoology, Chemistry, Physics, Astornomy), Social Sciences (like Pshycology, History, Politics, Sociology), Humanities (like Literature, Art, Music) or Current Topics (Social, Political, Economical), the student is not expected to have any prior knowledge of the topics given.

The passages will sometimes be very complex in nature while others will be simple in nature and easy to understand.

The questions themselves can pertain either to parts directly contained in the passage or related to implications and inferences. Sometimes you may be asked to comment on the tone of the passage or to choose a title for the passage or to identify the main idea in the passage but you are hardly ever asked for your opinion on the passage.

## **English Reading Comprehension**

## **Reading Comprehension - 1**

Directions : 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.

Online shopping is the process of researching and purchasing products or services over the Internet. Basically online shopping is divided into 2 categories: Travel/Tourism and Online Retail Business. Travel/Tourism websites are like Makemytrip.com, IRCTC.com, Bookmyshow.com, Paytm.com and Yatra.com. These all sites provide some kind of either tickets or service. Like Paytm.com helps to do online recharge while makemytrip.com helps us to make Air/Bus/Rail ticket.

Online Retail Websites are those, from where we purchase a product and the product is delivered to our doorstep. Like Flipkart.com, eBay.com and Amazon. in. These websites have a wide range of variety of products and brand. They deliver the purchased goods to our doorstep. Online Ticketing/Tourism/Services contribute 75% to the total revenue. The earliest online stores went into business in 1992, and online retailing took over a significant segment of the retail market during the first decade of the twenty-first century, as ownership of personal computers increased and established retailers began to offer their products over the Internet.

Despite spiraling inflation and decline in demand for goods and services, e-commerce continued to gather steam in the year 2013. It moved strongly ahead, finding great acceptance among consumers as they turned to online portals for buying electronics, home appliances, fast-moving consumer goods and even cars. The year 2014 will see continuation of consolidation of business in the over-crowded industry, and experts expect clear leaders to emerge in terms of specific categories. Reasons behind the popularity of Online Shopping in India are following: Internet users are increasing at a rate of 20%. Some specific product may not be available in local market. In online shopping website, we can find a wide range of variety and brands. So we can choose the best and cheaper among all. We get discount and other incentives through online shopping, which is generally not available in retail shop. Like Flipkart.com

Founder : Manohar Patil

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#### **RBI-SBI-IBPS-SSC**

### English

provides 30 days replacement guarantee. Moreover we have a busy life schedule, to book a Railway ticket at Ticket Counter may consume entire day but we can book the same ticket online within two minutes (considering makemytrip.com). So we can save our time through online shopping. We have also multiple payment options. So no tension of cash. In case of online shopping we get cash on delivery, some times free home delivery and many other incentives, which are very attractive.

The growth rate of Online Shopping is gaining pace in India. India is 3rd largest country in this race lagging behind only USA and China. The growth rate of Online Shoppers is more than 30% while world's average growth rate is just 6-7%. You may be wondered to see that only 11% of India population is using Internet and only 10 million online shoppers. Think about the number of online shoppers, if 50% of India's population gets start online shopping. The revenue generation was \$2.5b in 2009, \$6.3b in 2011 and \$14b in 2012 and it is expected to reach to \$24b by 2015. It is expected to contribute 4% to our GDP by 2020.Consumers across the globe are increasingly swapping crowded stores for one-click convenience, as online shopping becomes a safe and popular option. Online shopping has some advantages over shopping in retail stores,

including the ability to easily compare prices from a range of merchants, access to a wide selection of merchandise, being open 24\*7 and the convenience of not having to drive to a physical store. The Future growth will come through improvements to the shopping process on existing Websites; the implementation of more online shopping sites by existing retailers; the coming of age of a younger, more technology-oriented generation; and the introduction of novel goods, services and online shopping experiences. The growth of online shopping in developing nations like India will occur as more people acquire personal computers and credit cards.

1. Which of the following is not a feature of online shopping?

1) It provides a wide range of products and brand.

2) All products are available on sites with a heavy discount.

3) One can get replacement guarantee on some specific shopping sites.

4) Online shopping is available at all the time.

5) None of these

2. Which of the following is not true in the context of given passage?

1) Online shopping is a popular but not a safe option.

2) Flipkart.com provides one month replacement guarantee.

3) It's expected that online shopping users will increase.

4) All of the above

5) None of these

3. India is lagging behind from which of the following countries?

1) Only USA 2) Only Canada 3) Only Japan 4) Only China 5) Other than given options

4. What percentage of revenue is expected to be contributed to India's GDP in next 6 years by online shoppers?

1) 6.3%2) 3%3) 4%4) Data inadequate5) Other than given option.

5. How can the future growth of online shopping be improved?

1) By introducing more online shopping sites

By making more user friendly sites

3) By improving the shopping process

4) By introducing variety of goods and services.

5) All of the above.

6. Which of the following is not a shopping site?

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1) Paytm.com	2) Bookmyshow.co	om 3) eBay.com	4) doorstep.com 5) (	Other than given option.	
<ul> <li>7. Why do people prefer online shopping?</li> <li>1) Easy access to variety of brands with multiple payment options.</li> <li>2) Today's generation is technology oriented</li> <li>3) Most of the people have their own personal computers and credit cards</li> <li>4) Online shopping allows discounts and other lucrative offers.</li> <li>5) Other than given options</li> </ul> Directions (8- 9) : Choose the word which is MOST SIMILAR in meaning as the word printed in bold as used in the passage.					
8. SPIRALLING					
1) Bending 9. PACE	2) Deflecting	3) Inclining	4) Arch	5) Hook	
1) Power	2) Race	3) Pair	4) Sway	5) Progress	
Directions (10) : Choose the word which is MOST OPPOSITE in meaning to the word printed in bold as given below					
10. SWAP					

10. 5	
1) Maintain	2) Exchange

3) Replace

4) Create 5) Fix

## **Reading Comprehension - 2**

Directions : 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.

The Constitution of India (Article 19) gives the right to all citizens to "to move freely throughout the territory of India; to reside and settle in any part of the territory of India" which leads to two main types of migration: first, internal migration, i.e. migration within one country, and second international migration, which means the movement from one country to another. The reasons for migration can be divided into two main aspects, the so-called "push" and "pull" factors. Push factors are those in their old place which force people to move. Pull factors are factors in the target country which encourage people to move; these include peace and safety, a chance of a better job, better education, social security, a better standard of living in general as well as political and religious freedom. Since the 1830s, international migration from India under British rule comprised largely of unskilled workers from poorer socio-economic groups who went to other colonised countries.

Between 1834 and 1937, nearly 30 million people left India and nearly four-fifths returned. Post-Independence, migrants came from richer socio-economic groups, from wealthier parts of the country and, with the exception of the large migration to the Middle East, went industrialised. The migrant stream to the United States in particular has been the most highly educated, both compared to other immigrants into the US, as well as to other Indian migrant streams abroad. Since the 1990s, increasing numbers of skilled emigrants from India have also been moving to Australia, Canada, New Zealand and Singapore.

Migration of persons within national borders is far greater in magnitude than migration across international borders and has **enormous** potential to contribute to economic prosperity, social cohesion and urban diversity. Internal migration is an essential and **inevitable** component of the economic and social life of the country, given regional imbalances and labour shortages, and safe migration should be

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promoted to maximise its benefits. However, in the absence of a **coherent** policy framework and strategy, migration imposes heavy costs on human development through poor labour arrangements and working conditions of migrants, and obstacles in their access to shelter, education, healthcare and food.

Migrants constitute a **'floating'** and invisible population, alternating between source and destination areas and remaining on the periphery of society. In India, internal migration has been accorded very low priority by the government, and policies of the Indian state have largely failed in providing any form of legal or social protection to this **vulnerable** group.

1. What's the main difference between push and pull factors of migration ?

1) Push factors are conditions that drives people to leave their homes, while pull factors attracts people to a new area.

2) Push or pull factors that made your family happy.

3) Push means a new home in a different state, while pull means influence people to shift in new home.

4) Push and pull factors are closely interrelated.

5) None of these

2. Most of the highly educated group of India has been migrated in which of the following country as given in the passage?

- 1) China and USA2) Australia and Singapore3) Canada and New Zealand
- 4) Both 2) and 3) 5) None of these
- 3. As given in the passage which type of migration does occur frequently?
- 1) Internal migration2) International migration3) Step migration
- 4) Impelled migration 5) None of these

4. What is the main reason behind internal migration?

- 1) Various social, economic or political reasons
- 2) This may be due to marriage for work and moved with household
- 3) For higher education
- 4) For expansion of business
- 5) None of these

5. Which of the following is true in the context of the passage?

1) The maximum migration takes place in the eastern countries.

- 2) International migration is far greater than internal migration.
- 3) Government of India is against brain drain.
- 4) Migrants only came from richer socio-economic groups.

5) None of these

# Directions (6-8) : Choose the word which is MOST SIMILAR in meaning to the word printed in bold as used in the passage.

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8. Enormous					
7. Floating 1) Volatile	2) Fickle	3) Sunk	4) Submerged	5) Slighty	
6. Inevitable 1) Sure	2) Escapable	3) Fortuitous	4) Unavoidable	5) Settled	

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1) Ordinary	2) Common	3) Massive	4) Escapable	5) Irrational
Directions (9 - 10) given below.	: Choose the word wh	ich is MOST OPPOSITE	in meaning of t	he word printed in bold as
9. Vulnerable 1) Exposed	2) Accessible	3) Sensitive	4) Buoyant	5) Safe
10. Coherent 1) Obscure	2) Comprehensible	3) Guarded	4) Disorderly	5) Logical
			• •	

## **Reading Comprehension - 3**

Directions : 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.

Every year, the sun irradiates the land masses on earth with the equivalent of 19,000 billion tonnes of oil equivalent (toe). Only a fraction — 9 billion toe — would satisfy the world's current energy requirements. Put differently, in 20 minutes, the amount of solar energy falling on the earth could power the planet for one year. Every hour the sun beams onto Earth more than enough energy to satisfy global energy needs for an entire year. Solar energy is the technology used to harness the sun's energy and make it useable. Today, the technology produces less than one tenth of one per cent of global energy demand. All energy originates with the sun except for nuclear, geothermal and tidal energy. Solar energy comes to us as high intensity radiation (light energy). As it falls on the earth, it is transformed into heat by any surface or material — be it the atmosphere, soil, buildings, or even the furniture in front of a window. This heat also drives the world's weather systems including wind, rain and river flow.

Through photosynthesis, plants also turn solar energy into new growth. Many people are familiar with so-called photovoltaic cells, or solar panels, found on things like spacecraft, rooftops, and handheld calculators. The cells are made of semiconductor materials like those found in computer chips. When sunlight hits the cells, it knocks electrons loose from their atoms. As the electrons flow through the cell, they generate electricity. Photo-voltaic were initially, and still are, used to power small and mediumsized applications, from the calculator powered by a single solar cell to off-grid homes powered by a photovoltaic array. They are an important and relatively inexpensive source of electrical energy where grid power is inconvenient, unreasonably expensive to connect, or simply unavailable. However, as the cost of solar electricity is falling, solar power is also increasingly being used even in grid-connected situations as a way to feed low-carbon energy into the grid. On a much larger scale, solar thermal power plants employ various techniques to concentrate the sun's energy as a heat source. The heat is then used to boil water to drive a steam turbine that generates electricity in much the same fashion as coal and nuclear power plants, supplying electricity for thousands of people. In one technique, long troughs of Ushaped mirrors focus sunlight on a pipe of oil that runs through the middle. The hot oil then boils water for electricity generation. Another technique uses movable mirrors to focus the sun's rays on a collector tower, where a receiver sits.

**Molten** salt flowing through the receiver is heated to run a generator. Other solar technologies are **passive.** For example, big windows placed on the sunny side of a building allow sunlight to heat-absorbent materials on the floor and walls. These surfaces then release the heat at night to keep the building warm. Similarly, absorbent plates on a roof can heat liquid in tubes that supply a house with hot water. Solar energy is **lauded** as an **inexhaustible** fuel source that is pollution and often noise free. The technology is also versatile. For example, solar cells generate energy for far-out places like satellites in

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Earth orbit and cabins deep in the Rocky Mountains as easily as they can power downtown buildings and futuristic cars. But solar energy doesn't work at night without a storage device such as a battery, and cloudy weather can make the technology unreliable during the day. Solar technologies are also very expensive and require a lot of land area to collect the sun's energy at rates useful to lots of people. Despite the drawbacks, solar energy use has surged at about 20 per cent a year over the past 15 years, thanks to rapidly falling prices and gains in efficiency. Japan, Germany, and the United States are major markets for solar cells. With tax incentives, solar electricity can often pay for itself in five to ten years 1. Solar panel is also known as					
1) Sources of solar energy 2) Rooftops	3) Photovoltaic	4) Leclanche cell	5) None of these		
<ul><li>2. Which is the expensive source of electr</li><li>1) Grid power</li><li>2) Photovoltaic cells</li></ul>		4) Solar cells	5) None of these		
<ul><li>3. Which of the following is not a source of</li><li>1) Solar thermal power plants</li><li>4) Molten salt</li></ul>	of energy ? 2) Nuclear power pla 5) None of these	nts 3) Coa	al		
<ul><li>4. What's main shortcoming of Solar Ener</li><li>1) It's a unreliable source of energy</li><li>3) It is a limited source of energy</li></ul>		vork at night without a ve 5) No	a storage ne of these		
<ul> <li>5. Which of the following is true in the context of the given passage ?</li> <li>1) Photovoltaic systems use no fuel</li> <li>2) Indian government has announced various financial incentives to encourage the use of Solar power</li> <li>3) Solar power is not competitive with fossil fuels in India</li> <li>4) Solar power plant generated are utilized for commercial use only</li> <li>5) None of these</li> </ul>					
<ul><li>6. Which of the following is the most SIM</li><li>1) Glowing</li><li>2) Igneous</li></ul>	ILAR word of Molten ? 3) Melted	4) Docile	5) Active		
<ul><li>7. Which of the following is the most OPP</li><li>1) Lifeless</li><li>2) Geared</li></ul>	OSITE word of passive 3) Colourful	? 4) Important	5) Active		
<ul><li>8. Which of the following word is the mos</li><li>1) Finite</li><li>2) Endless</li></ul>	at OPPOSITE word of In 3) Unlimited	nexhaustible? 4) Calculable	5) Revere		
<ul><li>9. Which of the following word is the mos</li><li>1) Glorified</li><li>2) Praised</li></ul>	st SIMILAR word of LAU 3) Planted	JDED ? 4) Concerned	5) Alived		
<ul> <li>10. Which of the following is FALSE in the</li> <li>1)It brings you an array of solutions</li> <li>businesses.</li> <li>2) Solar energy is the endless energy whice</li> <li>3) Solar system a cost-effective</li> <li>4) All of the above</li> </ul>	from standalone roo	ftop solar panels for	homes and small		

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## **Reading Comprehension - 4**

Directions : 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.

Ethics concern an individual's moral judgements about right and wrong. Decisions taken within an organisation may be made by individuals or groups, but whoever makes them will be influenced by the culture of the company. The decision to behave ethically is a moral one; employees must decide what they think is the right course of action. This may involve rejecting the route that would lead to the biggest short-term profit. Ethical issues include the rights and duties between a company and its employees, suppliers, customers and neighbours, its **fiduciary** responsibility to its shareholders.

Issues concerning relations between different companies include hostile take-over and industrial **espionage**. Related issues include governance; corporate; political contributions; legal issues such as the ethical debate over introducing a crime of corporate manslaughter; and the

marketing of corporations' ethics policies. Business ethics reflects the philosophy of business, one of whose aims is to determine the fundamental purposes of a company. If a company's purpose is to maximise shareholder returns, then sacrificing profits to other concerns is a violation of its fiduciary responsibility. Business ethics is also known as corporate ethics, a form of applied ethics or professional ethics that examines ethical principles and moral or ethical problems that arise in a business environment. It applies to all aspects of business conduct and is relevant to the conduct of individuals and entire organizations. Business ethics has both normative and descriptive dimensions. As a corporate practice and a career specialization, the field is primarily normative.

Academics attempting to understand business behavior employ descriptive methods. The range and quantity of business ethical issues reflects the interaction of profit-maximizing behavior with noneconomic concerns. Ethical behavior and corporate social responsibility can bring significant benefits to a business. For example, they may: attract customers to the firm's products, thereby boosting sales and profits. It makes employees want to stay with the business, reduce labor turnover and therefore increase productivity. It attracts more employees wanting to work for the business, reduce recruitment costs and enable the company to get the most talented employees and also attract investors and keep the company's share price high, thereby protecting the business from takeover. While unethical behavior or a lack of corporate social responsibility, by comparison, may damage a firm's reputation and make it less appealing to stakeholders. Unethical behaviour can also result in bad publicity, resulting in a bad name that will always be associated with the company even if they attempt to utilize a more ethical code of conduct. If a company has unethical behavior and is charged by the courts, they can wind up paying fines, court fees and may even receive some jail time, many companies eventually go bankrupt and close their doors due to the high cost of unethical behaviors. Unethical behavior also decreases productivity of a company. If you are working in a company with bad ethical behaviors, it is difficult for the employees to trust each other, or their supervisors. When people work in an environment where they do not trust anyone, they are not going to do their best work, if they continue to work there at all. Unethical behavior can cause employees to lose the faith in the company and become more likely to call it sick more often or not even show up at all. Once a company is known for having unethical behaviors, the effects can be permanent. All of the years spent on building a good reputation can be quickly torn down with only one unethical incident, destroying the company's reputation possibly forever.

- 1. What is meant by manslaughter ?
- 1) A kind of heinous crime
- 3) Legally killing of one human being by another.
- 5) None of these
- 2. What is/are the dimensions of Business ethics ?
- 2) It's all about employees.
- 4) Killing without malicious forethought

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1) Corporate ethics	5		2) Applied et	nics or p	rofessional eth	nics	
3) Normative and o	descriptive		4) 1) and 2)		5) Noi	ne of these	2
<ol> <li>What can be the worst impact of unethical behavior in corporate world ?</li> <li>It can reduce the loyalty of customer towards the product.</li> <li>It will reduce productivity.</li> <li>It may damage firm's reputation and make it less appealing to stake holders.</li> <li>A company can be charged by the counts and order to close down it with a fine or jail or both. Thus it becomes insolvent.</li> <li>Both 1) and 3)</li> </ol>							
4 Once a company	v is known for h	aving III	nethical behav	iours th	e effect can be	o-	
<ul> <li>4. Once a company is known for having unethical behaviours, the effect can be-</li> <li>1) Permanent</li> <li>2) Negligible</li> <li>3) Temporary</li> <li>4) Partial</li> <li>5) None of these</li> </ul>							
<ol> <li>5. Which of the following is definitely true in the context of the passage ?</li> <li>1) Profit maximization directly is proportional to ethical behavior.</li> <li>2) People having ethical behavior are always in loss at their workplace.</li> <li>3) Corporate culture does not understand business behavior.</li> <li>4) Both 2) and 3)</li> <li>5) None of these</li> </ol>							
Directions (Q. 6 - 8) : Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.							
6. FIDUCIARY 1) Employee	2) Guardian		3) Minimum		4) Collector	5) Store	keeper
7. ESPIONAGE 1) Spying	2) Informatio	n	3) Reforms		4) Norms	5) Requi	rement
8. TORN DOWN 1) Restore	2) Reject		3) Initiate		4) End	5) Demo	lish
Directions (Q. 9- 1) as used in the pass		e word v	vhich is most (	OPPOSIT	E in meaning	of the wor	d printed in bold
9. WIND-UP 1) Start	2) Air	3) Con	clude	4) Uns	ettle	5) Norm	alise
10. BANKRUPT 1) Successful	2) Saved	3) Rich	1	4) Solv	rent	5) Comp	lete
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Directions : 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.

Mercy killing is the act of killing someone painlessly especially to relieve someone suffering from an incurable illness. It is also known as Euthanasia . It came from the Greek words, Eu (good) and Thanatopsis (death), but it relates to most painful and **enigmatic** question for the terminally ill patients, be it Cancer, AIDS, accidental or traumatic coma, and innumerable vincurable diseases, waiting for the end to come but the end is not so easy its quite painful. The quality of life, in such a serious critical conditions is bleak, **caregivers** stress is also **insurmountable**, and the only prayer is that "DEATH" should embrace the patient in good grace for an eternal peaceful abode. In such a situation, if the death is not imminent but sure, the question arises why not the patient is artificially induced for a death, of course medically. But currently there are cases of misuse of euthanasia, for example in cases where the patient is pressured by family members to give consent to the ending of their lives.

The legalisation of voluntary euthanasia provides an opportunity for safeguards against just such a situation, and other instances of coercion and fraud. Mercy Killing is legally punishable and religiously a sin however worst may be the condition of the patient. In addition, doctors are afraid to openly discuss end-of-life decisions with patients due to illegalities. This prevents an open and honest relationship between doctor and patient in which the doctor can discover the patient's wishes regarding his/her own life and death. That's why in every medical centre, there is statuary warning that the physicians concerned will not reveal the gender to the patient. Because most of the Indian families said to have a dislike for female child. A simple scan if reveals a viable female foetus and they presumably run for abortion, with the medical aid or illegally with the help of quacks to **imperil** both the lives.

The most important question is here whether the too terminally ill, with the pain which cannot be described in words, should they live waiting for the death to grace or can euthanasia be legally permitted for the embrace death with dignity. The government of India is against bringing any laws on mercy killings. The Supreme Court bench however had stated while writing the judgement -'If we leave it solely to the patient's relatives or to the doctors or the next friend to decide whether to withdraw life support to an incompetent person, there is always a risk in our country that this may be misused by some unscrupulous persons who wish to inherit or otherwise grab the property of the patient. Considering the low ethical levels prevailing in our society today and the **rampant** commercialization and corruption, we cannot rule out the possibility that unscrupulous persons with the help of some unscrupulous doctors may fabricate material to show that it is a terminal case with no chance of recovery.'

1. Which of the following best describes Mercy Killing?

1) It is the homicide of a member of a family or social group or other members.

2) The unlawful killing, with malice of another human

3) It's harmful, irrational and regrettable killing of a member of a family.

4) The act of putting to death painlessly by withholding medical measures from a person suffering from an incurable or painful condition.

5) All of the above

2. Which of the following depicts the importance of mercy killing?

1) It maintains family honour.

2) Because it's inhuman to put patients through the suffering that is the direct result of their illness.3) Its extremely secret and discrete in nature.

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4) All the above 5) None of these					
<ul> <li>3. In the context of the given passage which of the following is the last option for those suffering from incurable diseases?</li> <li>1) Prayer for his/her 'DEATH'</li> <li>2) Assist in suicide.</li> <li>3) Must be provided better treatment</li> <li>4) Their relative should appeal in the Supreme Court against the law of mercy killing</li> <li>5) One should stop to give food and water to a patient in vegetative state.</li> </ul>					
<ol> <li>4. Why is the Supreme Court against the mercy killing?</li> <li>1) Because it's against the religion</li> <li>2) The case of suicide will definitely increase</li> <li>3) It can't be legalised</li> <li>4) It can be misused by scrupulous person for grabbing the property of the patient</li> <li>5) It will increase the cases of harassment at work place.</li> </ol>					
5. Complete the following Mercy killing is legally	-		-	ver worst may be the	
condition of the patient? 1) criticised, need 5) appreciated, pathetic s	2) valid, boon			vourable, void	
Directions (Q. 6-8): Choose the word which is MOST SIMILAR in meaning to the word printed in bold as used in the passage.					
6. Enigmatic 1) Unexplainable	2) Known	3) Plain	4) Clear	5) Mild	
7. Insurmountable 1) Beatable	2) Attainable	3) Custodian	4) Invincible	5) Excessive	
8. Imperil 1) Counterfeit	2) Endanger	3) Expose	4) Flagrant	5) Risk	
Directions (Q. 9-10): Choose the word which is MOST OPPOSITE in meaning of the word printed in bold as given below-					
9. Caregiver 1) Dependent	2) Uncontrolled	3) Answerabl	e 4) Nurse	5) Imposter	
10. Rampant 1) Moral	2) Moderate	3) Controlled	4) Reality	5) Pretentious	
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## **Reading Comprehension - 6**

Directions : 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.

Everyone deals with integrity underlying moral issue in their everyday life. Most of our parents would have taught us during our growing up years that we must **inculcate** this virtue because it is the right thing to do. Question arises-What is integrity? It means honesty - keeping to one's word even if it costs us dearly to do so. If you pledge to 'love, honour and cherish your spouse until death do you part', you must honour that promise. If you agree to do a task, you must do it.

Integrity comes in many forms, but honesty and dependability are two traits that are expected in most workplace situations. Irresponsible behaviour and distrust can make a work environment tense and uncomfortable. A strong work ethic shows co-workers and clients that you're reliable and take your responsibilities seriously. Polite communication, respectable behaviour and fiscal irresponsibility also help you stand out as a trustworthy employee.

Working diligently when you're **on the clock** is a clear example of workplace integrity. Socializing, surfing the Internet, making personal phone calls, texting and frequent snacking are activities that detract from work time. Saving those activities for break time will show your boss, co-workers and customers that you work hard when you're **on the clock**. Even if you don't actually clock in and out with a time card, focusing on your work responsibilities while you're at your desk, work station or production area will showcase your strong work habits.

Abiding by company policies is another powerful way to demonstrate integrity. Cutting corners and neglecting to follow workplace regulations can lead to mistakes, problems and even dangerous situations. Your willingness to properly record financial transactions, safely **dispense** of hazardous or toxic materials, follow company protocol for dealing with clients, perform clean-up or set-up procedures and properly maintain equipment shows others that you're not just looking for the easy way out. Establishing yourself as a trustworthy worker who submits to company policies shows your boss and coworkers that you'll faithfully carry out your duties.

Respecting those you work with reveals your desire to create a healthy work environment. Polite communication, appropriate interactions and respect for co-workers' thoughts and ideas demonstrate your ability to look beyond your own interests to pursue team centred work goals. As you deal with co-workers honestly and respectfully, you establish a level of trust with them. Integrity in the workplace also stems from moral and ethical behaviour. Making sure there's no reason to question your conduct is one of the best ways to prove that you are an honest and dependable employee. Avoid using company products or equipment for personal use and submit exact receipts for travel or meal reimbursements. Don't over-promise what you can't provide and **strive** to meet deadlines. Work productively and cooperate during company meetings so you don't appear lazy or **apathetic**, and don't call in sick if you aren't. By exhibiting responsible behaviour, you don't give co-workers or clients theopportunity to question your integrity.

1. What are the two traits of integrity as given in the passage?

- 1) Distrust and work environment
- 3) Honesty and responsible behavior
- 2) Strong work ethics and dependability
- 4) Dependability and Honesty. 5) None of these

2. Which of the following is not correct in the context of the passage?

- 1) Ethical behavior helps you become a trustworthy employee.
- 2) To follow all the policies of a company is also an example of integrity.

3) One should not make promise to meet deadlines.

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4) Employees detra 5) None of these	act from their work wl	hen they misuse the fa	acilities.		
<ul> <li>3. What is the main advantage of demonstrating integrity at the work place?</li> <li>1) It helps build up ethical behavior.</li> <li>2) It increases dependability.</li> <li>3) It creates a healthy work-environment.</li> <li>4) Both 2 and 3</li> <li>5) None of these</li> </ul>					
<ul> <li>4. Which of the following activities prove that the employee is sincere?</li> <li>1) Punctuality and dependability</li> <li>2) Strong work ethics</li> <li>3) Honesty and responsible behavior.</li> <li>4) Workplace integrity</li> <li>5) All the above</li> </ul>					
<ul> <li>5. What do you mean by the phrase 'on the clock'?</li> <li>1) To see if it is a time for a break.</li> <li>2) To be working</li> <li>3) Not on duty.</li> <li>4) You have limited amount of time.</li> <li>5) None of these</li> </ul>					
Directions (Q. 6-8): Choose the word which is MOST OPPOSITE in meaning of the word printed in bold as used in the passage-					
6. Diligently 1) Inactively	2) Differently	3) Ardently	4) Firmly	5) Easily	
7. Dispense 1) Collect	2) Disorganise	3) Handover	4) Hold	5) Shellout	
8. Apathetic 1) Disinterested	2) Sympathetic	3) Concerned	4) Callous	5) Endeavour	
Directions (Q. 9-10): Choose the word which is MOST SIMILAR in meaning to the word printed in bold as used in the passage-					
9. Inculcate 1) Mete out	2) Neglect	3) Implant	4) Try for	5) Exert	
10. Strive 1) Neglect	2) Dissuade	3) Aim	4) Care	5) Endeavor	
	Reading	g Comprehe	nsion - 7	'	

Directions : 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.

India claims to be a secular country. This declaration of the Preamble to the Constitution of India has legally made India secular. The Indian Constitution shows favouritism in regards to a sort of secular humanism. The historical development of this train of thought makes it current in today's time in the sense of India's religious pluralism. India is a secular state as stated by written Constitution of India and it is everyone's duty to abide and believe in it. Secularism was the most dominant principle during the freedom struggle and many great leaders from Mahatma Gandhi to Maulana Abul Kalam Azad to Nehru were committed for the same. Secularism was the mantra followed by the Indian nation, which was

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exhausted by partition and sectarian riots. The roots point to secularism which doesn't allow any injustice to be done with any religion and any person; it was famous during independence and became a notion even after post independence. Focus of secularism is to provide priority to equity and redistribution of growth in the form of jobs, education. Secularism will allow the people of India to have more productive approach towards a particular problem and issue. This will help in resolving lots of issues related to social welfare and help poor people to grow as well in terms of money. This overall process will lead to more inclusive growth.

Secularism maintains overall peace in the society which further paves the way to development. In lack of it, different communities would keep clashing and the government won't be able to devote any time to chalk out the development plans. Secularism offers equal opportunities to all the communities of the society which ensures overall development. Lack of secularism would mean that the upper class communities would keep taking advantage of lower classes, never giving them a chance to grow and lead a respectful life. India has seen a lot of technological, infrastructural and economic development in last 6-7 decades while secularism being its main policy. But Secularism takes time and it is a very slow process which has been felt post independence where the social dynamics were very complex. Lots of challenges has occurred which didn't allow India to become secular and brought development in the picture. Direct approach to the growth needs to be implemented to increase the pace. Fast paced development will bring power, roads and ports, more investment and opportunities to many people. Secularism is now getting no more public attention and people wants the overall system to speed up and have a boost so that the country can have exponential growth. Development is very necessary then secularism due to the lack of resources to run the political system, responsible staff of people who can train and guide the young generation to follow up their values.

Development will help to increase the revenue as well as the overall growth of the system that has been running on secularism under the rules of congress. Therefore Secularism and development both are equally important for a well balanced society. It would make sense for secular parties to become a bit growth oriented and development focused parties to become a bit secular for the overall development. It is not really wise to chose one over the other.

1. What can be a suitable title for the given passage ?

1) United We stand, Divided We fall 2) India - a Secular State 3) Secularism vs Development

5) Importance of Development

4) The Principle of Secularism

2. Which is more important 'Secularism' or 'Development' in the context of the passage ?

1) Only Secularism is important. 2) Only development is important.

3) Both are equally important. 4) There is need of different approach 5) None of these

3. Which of the following is true in the context of the passage ?

1) India is a secular country.

2) Main objective of secularism is to provide priority to nepotism.

3) Secularism makes a country active.

4) Development does not increase revenue.

5) Communalism is a slow process.

4. What do you mean by 'Secular State' as stated by written Constitution of India ?

1) A developed state.

2) A true secular state should steadfastly maintain national governance without influence from religious factions

3) A developing state

4) It does not favour any religion

5) None of these

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5. 'Which of the foll 1) Exponential grow	lowing is concerned m vth 2) Secularism	-		ent 5) None of these	
Direction (Q. 6 - 8) :- Choose the word which is MOST SIMILAR in meaning to the word printed in bold as used in the passage.					
6. Pluralism 1) Multiculturalism	2) Ethics 3) Cor	nference 4	4) Concede	5) Intrusion	
7. Abide 1) Dissent	2) Tight	3) follow	4) Tried	5) Stop	
8. Preamble 1) Rule	2) Preface	3) Empower	4) Intractable	e 5) Inclusiveness	
Direction (Q. 9 - 10) as used in the passa		vhich is MOST OF	POSITE in meaning	of the word printed in bold	
9. Exhausted 1) Destroyed	2) Ended	3) Dredged	4) Strengther	ned 5) Optimised	
10. Notion 1) Belief	2) Approach	3) Vitalize	4) Augment	5) Concrete	
Reading Comprehension - 8					

Directions : 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.

The Kashmir issue remains a hydra-headed problem, one that is marked by a territorial controversy, an ideological dispute, the question of self-determination, militancy, and a human rights dimension. But one critical aspect of this multifaceted muddle that often escapes our attention has been the complexities arising out of sharing of common river water resources by the "distant" neighbours and the associated institutional mechanisms.

The Indus River Basin not only **cradled** one of the world's oldest civilisations, but the survival and sustenance of sizable communities in contemporary Pakistan and India also remain critically dependent on the river and its tributaries. The Indus network constitutes the lifeline of Pakistan where more than 90 per cent of the land is semi-arid and nearly half of the population is employed in the agricultural sector. The river nourishes the water-deficient states of north-western India, notably Punjab, the "bread basket of India". It originates in the Tibetan Plateau and along with its tributaries flows through Jammu and Kashmir before entering Pakistan. Thus the Partition of 1947 called for a division not simply of land and people, but also of waterways thereby posing a formidable challenge to Sir Cyril Radcliffe, Chairman of the Border Commission. The dispute over sharing of Indus water came to the fore immediately after Partition because the existing irrigation canal head works remained in the Indian state of (East) Punjab, while the lands being irrigated by the river fell in Pakistan's (West) Punjab and Bahawalpur, leaving India with a handle to "choke" lower riparian Pakistan. The issue was sought to be addressed through two

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Standstill Agreements concluded in December 1947 between the Chief Engineers of the two Punjabs. They agreed to allow the existing water-sharing arrangements to continue till the following year. Meanwhile, relations between the two countries had soured following the first Kashmir war which broke out in October 1947 and continued till January 1948 before Prime Minister Nehru sought the UN Security Council's intervention. The Standstill Agreements expired on 31 March 1948, and the following day Indian Punjab cut off the water-flow to Pakistan on the ground that the canal colonies in Pakistan served by these head works did not pay the standard water dues.

It was in the backdrop of this mutual **acrimony** and stalemate that David Lilienthal, a former Chairman of the Tennessee Valley Authority, suggested in 1951 that India and Pakistan should work out a programme jointly to develop and operate the Indus river system perhaps with financial assistance from the World Bank. However, once it became clear that the joint Indus Engineering Corporation envisaged by Lilienthal to manage the Indus waters was unlikely to materialise, the Bank officials proposed to India and Pakistan division of the river in 1954, a proposal which **culminated** in the Indus Water Treaty (IWT) of 1961. The treaty laid down that the three eastern rivers of the Indus system (Ravi, Beas and Sutlej) were to **cater** to India's needs; and three western rivers (Jhelum, Chenab and Indus) were to meet Pakistan's requirements.

Moreover, since both Chenab and Jhelum, with high hydro-potential, flowed out of Kashmir, it was important to determine how India could use Chenab and Jhelum waters in a non-consumptive way - without interfering with Pakistan's right to those waters. This riddle was addressed by the stipulation that power could be generated and used in Indian Kashmir as long as it did not affect the quantum or timing of water flows to Pakistan.

- 1. Which of the following were the repercussions of Standstill Agreements?
- 1) Indian government purchased a settlement and it was good for both countries.
- 2) Relationship between the two countries deteriorated.
- 3) UN security council was isolated.
- 4) 1st Kashmir war broke out.
- 5) Other than given options
- 2. Give a suitable title for the given passage?
- 1) India–Pakistan relations
- 3) The problem between India and Pakistan
- 2) Kashmir and the Indus4) Exchange between India and Pakistan

- 5) Indus Water Treaty
- 3. Why is Indus river so important for the existence of Pakistan?
- (A) Most of the part of land is semi arid.
- (B) Around 50% of the population earn its livelihood from farming.
- (C) It is one of the oldest civilizations.

1) Both A and B 2) Both B and C 3) All A, B and C 4) Both A and C 5) Only A

- 4. What was the cause of the dispute just after partition?
- 1) Canal head works fell in the hands of Pakistan.
- 2) Canal head works came in India while the lands being irrigated fell in Pakistan.
- 3) Lower riparian Pakistan was "choked" for water.
- 4) Pakistan asked for canal head works.
- 5) Other than given options

5. Choose the word which is MOST SIMILAR in meaning to the word 'cradled' as used in the passage?

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1) Prop up	2) nurtured	3) faced	4) destroyed	5) Cushioned	
<ol> <li>1) It was initiated k</li> <li>2) The financial ass</li> <li>3) The indus river s</li> <li>4) India and Pakista</li> </ol>	lowing is not true reg by former chairman c sistance from the Wo system proved benefi an are supposed to w an ratified IWT in 195	of the Tennessee rld Bank was pro icial for both nati vork out jointly to	Valley Authority. posed.		
<ol> <li>Choose the word</li> <li>Share</li> </ol>	d which is MOST SIM 2) Regale	ILAR in meaning 1 3) Serve	to the word 'cater' as ι 4) Oblige	used in the passage? 5) Divert	
<ol> <li>8. Which of the following is true, according to the passage?</li> <li>1) Sir Cyril Radcliffe divided the boundary for the partition of land only.</li> <li>2) The Indus originates in Kashmir.</li> <li>3) Western Punjab was known as the "Bread basket of India".</li> <li>4) The stand still agreement expired on 31 March 1947.</li> <li>5) Water of Jhelum and Chenab could not be used by Pakistan after IWT.</li> </ol>					
9. Choose the wore 1) Goodwill 2) Syr		ILAR in meaning t nimosity	to the word 'acrimony' 4) Rapport	as used in the passage? 5) Diplomacy	
10. Choose the w passage? 1) Commenced	ord which is MOST 2) Winded up	OPPOSITE in me 3) Concluded	eaning of the word 'c 4) Positioned	ulminated' as used in the 5) Crowned	

## **Reading Comprehension - 9**

Directions : 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.

Data in the field of business and economics has one of the most important roles to play. It is from this data that businesses are able to extract the required amount of information that can be processed into working data to be used in the running of the business. Businesses realise that the importance of quality data management is one of the keys to ensure that they can enhance the working qualities of their companies and also troubleshoot any of the previous errors that may have been made due to poor data management and analysis.

This form of data has to be analysed critically, especially by big businesses that have a large supply chain to look after owing to the **sheer** volumes of product and margins that are bought in to the companies. Data governance, when done in the right manner will make it so much easier for companies to move forward with their business and save precious time that may have been lost due to unnecessary errors and lack of good judgment previously. Companies realise that there is a need to invest more into good data quality tools and enable those tools to conform or change the errors that may have been **plaguing** the productivity of the company at an earlier time.

Data, which due to its high sensitive nature, owing to the fact that it comes from various sources and part of the same information cycle must be in perfect accordance with the cross-referencing data that companies tend to use to make sure that the data in their midst of the right quality and only what is really required and necessary is entered into the system. This is one of the reasons that data cleansing

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has to be done to make sure that only relevant information gets out and unwanted parts of the information displayed is filtered. Investing in good quality data tools to make sure that the required data is transmitted is one way for companies to go.

Data stewards and software that make sure that only the information that does not question or put the company in a little bit of a fix are in high demand now. With vast amounts of sensitive data being leaked almost every day or the other, companies understand the importance of good data governance. The initial step in the implementation of a data governance program involves defining the owners or custodians of the data assets in the enterprise. A policy must be developed that specifies who is accountable for various portions or aspects of the data, including its accuracy, accessibility, consistency, completeness, and updating. Processes must be defined concerning how the data is to be stored, **archived**, backed up, and protected from mishaps, theft, or attack. A set of standards and procedures must be developed that defines how the data is to be used by authorised personnel. Finally, a set of controls and audit procedures must be put into place that ensures ongoing **compliance** with government regulations.

1. Which of the following benefits will be rendered by data governance?

(A) Good judgments

(B) Saving precious time

(C) Carry out business process efficiently

1) Both A and B 2) Both B and C 3) Only C 4) Only B 5) Both A and C

2. According to the passage which of the following is not true regarding data governance?

1) It enhances the working quality.

2) This is necessary for big companies.

3) It enables to extract the required amount of information

4) It helps in sharing the work load

5) Other than given options

3. Which of the following is not based on the passage?

(A) Data governance delays the process of data management.

(B) Data management is as important as the technology.

(C) Without the appropriate data governance structure it is doubtful whether data management can utilise its true potential.

1) Both A and B2) Both B and C3) Both A and C4) Only B5) Only C

4. Choose the word which is MOST OPPOSITE in meaning of the word 'sheer' as used in the passage?1) Complete2) Absolute3) Moderate4) Indefinite5) Diaphanous

5. Choose the word which is MOST SIMILAR in meaning to the word 'plaguing' as used in the passage?1) Assisting2) Disturbing3) helping4) Soothing5) Harnessing

6. Which of the following is the highest priority for companies?

1) Preventing leakage of sensitive data

2) Controlling concerned officials

3) Managing authority

4) Checking error in production process

5) Other than given options

7. Which of the following is not an objective of the author?

1) Monitoring overall data quality

2) Enhancing data tools

3) Providing data to change initiatives

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<ul><li>4) Lessening risk through use of data quality control mechanisms</li><li>5) Other than given options</li></ul>						
8. Choose the word which is MOST SIMILAR in meaning to the word 'compliance' as used in the passage?						
1) Conformity	2) Defiance	3) Dissension	4) Rebel	lion 5) Refusal		
9. Which of the follow 1) Updating 2	•	of Data Management 3) Redundancy		5) Accessibility		
10. Which of the following is the reason for regular data cleansing? 1) To maintain high quality of data in the system 2) To make data unidirectional						
<ul><li>3) It elevates the level of knowledge and decision making</li><li>4) To remove spywares</li></ul>						
5) Other than given of						

## **Reading Comprehension - 10**

Directions : 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.

India has had encouraging success in reducing extreme poverty: the official poverty rate has halved from 45% in 1994 to 22% in 2012. It's time to set the country's sights on a new horizon, helping as many as 580 million people build a more economically empowered life. This will require a substantial shift in focus. Only 10% of the impact will depend on additional government spending. The rest will come from job creation, productivity and improved delivery of basic services. MGI has created the Empowerment Line, a new measure of the consumption required for an average Indian to fulfill eight basic needs: food, energy, housing, drinking water, sanitation, healthcare, education, and social security. Evaluating current consumption levels against these benchmarks and considering the value of government spending that already reaches people, we find 56% of India's population, or 680 million Indians, lack the means to meet essential needs. The Empowerment Gap, or the additional consumption required to bring these 680 million above the Empowerment Line, is seven times higher than the cost of eliminating extreme poverty. But money isn't the only issue. Access to social infrastructure is as important. MGI's Access Deprivation Score measures the availability of essential services such as clinics and schools, electricity and sanitation.

Our research finds Indian households, on average, lack access to 46% of the basic services they need, and the extent of their deprivation varies across districts. From 2004-05 to 2011-12, public spending on basic services rose faster than GDP, but its impact on poverty reduction was limited by leakage, wastage or ineffectiveness. By contrast, almost three-quarters of the reduction in India's **Empowerment** Gap during this period came from jobs and productivity growth. Without major reforms, our research suggests, 36% of the population could remain below the Empowerment Line in 2022 and 12% would remain trapped in extreme poverty. But by focusing on job creation, higher productivity and improved delivery of services, India can reduce the population below the Empowerment Line to 7% and extreme poverty can be virtually eradicated by 2022. For this, three pillars are essential: first, India needs to add another 115 million non-farm jobs over the next decade, with the manufacturing and construction sectors, along with labor-intensive services, such as tourism, forming the backbone. Second, India's farms need to double their rate of productivity growth rate in order to bring farm yields in line with those in other emerging Asian countries. These two pillars contribute almost three-quarters of the improvement we **envision.** Finally, India needs to **revamp** the way it delivers basic services so that every

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rupee of increased public spending can go further. The nationwide efficiency of basic services can reach 75%, up from 50% currently, if all states match standards already set by India's best-performing ones. Public spending on basic services is an important fourth level, and this needs to grow at a more modest 6.7% annually.

Beyond meeting food, energy and housing subsidy commitments, much of the increase must be channeled into expansion of healthcare, water and sanitation systems. **Unleashing** broad-based job and productivity growth will require reforms that remove barriers to competitiveness and investment — not just for large businesses, but for millions of small enterprises that struggle to expand. Measures can also be taken to make the labor market more flexible; states taking these steps have been more successful in creating jobs. Focused public investment can seed industrial clusters, tourism circuits and food processing parks, generating jobs in regions where the need is greatest. Similarly, farm yields can be raised by increasing investment in infrastructure, research and technology, and by **streamlining** agricultural bureaucracy to make its policies and extension services more farmer-centric. A shift to growth-oriented investment can pay back through higher tax revenues, helping achieve India's combined fiscal deficit target of 6% by 2017. Better governance will also be required to transform the way India delivers basic services, as the poor feel these failures most acutely in their day-to-day lives. The time has come to put job creation, productivity improvement and effective public service delivery at the centre of India's national agenda.

1. Which of the following is possibly the most appropriate title for the passage ?

1) Poverty reduction in India.

2) Economic growth: The impact on poverty reduction.

3) Eradicate extreme poverty and hunger.

4) India : from poverty to empowerment.

5) Empowerment in India.

2. Which of the following is definitely true according to the passage?

1) If voluntary organizations were to make a massive effort to take up the millennium development goals, the India's citizen

can make deep inroads in the fight against hunger.

2) Despite widespread poverty in the country, India is on track to meet the United Nations' MDG of poverty reduction by 2015.

3) If the current pace continues, India will meet the poverty reduction target by 2015.

4) All of the above

5) None of these

3. Which of the following can be said poverty in India as given in the passage?

1) India is estimated to have one-third of the world's poor.

2) Many girls are married off at an early age, become servants just to survive.

3) The poorest parts of India are Rajasthan, Madhya Pradesh, UP, Bihar, Jharkhand, Orissa, Chattisgarh and West Bengal.

4) 42.5 percent of children in India suffer from chronic malnutrition.

5) None of these

4. What do you meant by labour market ?

1) In the labor market, employers compete to hire the best and the workers compete for the best satisfying job.

2) A labour market in an economy functions with demand and supply of labor.

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<ul> <li>3) The nominal market in which workers find paying work, employers find willing workers, and wage rates are determined.</li> <li>4) Only 1 and 3</li> <li>5) All of the above</li> </ul>					
5. Which is not a basic need according to author ?1) Education2) Sanitation3) Accommodation4) Desire for respect and appreciation5) Social security					
Directions (6–8) : Choose the word which is MOST SIMILAR in meaning of the word printed in bold as used in the passage.					
6. Empowerment 1) Whole	2) Blessing	3) Denial	4) Commission	5) Veto	
7. Envision 1) Survey	2) Look away	3) Predict	4) Image	5) View	
8. Revamp 1) Makeover	2) Renovate	3) Makeover	4) Resurrect	5) Refresh	
Directions (9 – 10) : Choose the word which is MOST OPPOSITE in meaning of the word printed in bold as used in the passage-					
9. Streamlining 1) Decentralizing	2) Integrating	3) Unifying	4) Consolidating	5) Systematizing	
10. Unleash 1) Discharge 2) Rele	ease 3) Pec	culiar 4) Ve	nt 5) Re	strain	
ſ	Reading	Comprehen	sion - 11		

Directions : 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.

The option in India will soon apply not only to the bags that hold the groceries, but also to the cash used to purchase them. The Reserve Bank of India (RBI) is preparing to circulate 1 billion plastic notes of 10 rupees (6 fils) in five cities to test their practicability. The purpose of the new notes was to increase the lifespan of the currency and combat counterfeiting. The five cities - Kochi, Mysore, Jaipur, Bhubhaneshwar and Shimla - have been chosen for their geographic disparity and to test the effect of their varying climates on the notes. No date has been announced for the start of the trials. Plastic currency notes - or polymer banknotes, as they are also called - were first issued in Australia in 1988 and have since been adopted in Singapore, Brazil, Mexico and Nigeria, among other countries. Only a handful of nations have switched over entirely to polymer currency. They include Canada, New Zealand, Brunei and Vietnam.

There have been no estimates in India of the cost of printing banknotes on paper versus plastic. But central banks in Canada and New Zealand have said that plastic notes cost twice as much to produce.

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However, polymer notes have an average lifespan of five years, compared with one year for paper notes. "You can tear paper with your fingers. You can't do that with polymer notes," Mr Jhunjhunwalla said. "It isn't easy to write on polymer notes or crease them. Paper is affected in climate that is too cold or too warm or too rainy." For the RBI, the durability of plastic cuts the expense of printing replacements for soiled paper notes and disposing of those taken out of circulation. According to the RBI's annual report for the year from 2009 to 2010, 13 billion banknotes - nearly a quarter of all the notes in circulation - had to be destroyed. Until the mid-1990s, retracted banknotes were burnt. Today, as in many other countries, soiled paper notes are shredded. The RBI has tried to recycle shredded notes into novelty paperweights, bricks or cardboard. But Mr Gandhi said they discovered the paper was so finely shredded that they could not even give it away. The shredded notes now make their way to landfills and land reclamations.

1. What's the main reason to introduce plastic currency by the Reserve Bank of India ?

- 1) To improve security features to defeat the efforts of counterfeiters.
- 2) For improving the life of bank notes.
- 3) Plastic notes are stain proof and don't tear easily.
- 4) Other countries i.e. Australia and Singapore have also launched plastic notes.

5) None of these

2. Why only five selected cities are chosen for trial of plastic currency ?

- 1) Due to varied geographical locations and climatic conditions.
- 2) These cities have major complain of counterfeiting.

3) Security and intelligence agencies are working only in these cities to thwart the illegal activities related to fake Indian currency notes.

4) All of the above

5) None of these

3. According to the passage, which of the following can be said about the plastic currency ?

1) Such notes incorporate many security features not available to paper banknotes.

2) Plastic currency is made from a polymer.

3) It is last significantly longer than paper notes.

4) All of the above

5) None of these

4. Which of the following is/are true about the impact of plastic currency on Indian economy?

- 1) It will drive economic growth.
- 2) It will increase purchasing power and need to carry hard cash.

3) Banks will charge for this.

4) Economic cycle consumption greater income decline in inventory increased production.

5) None of these

5. Which of the following statement would weaken the arguments for issuing plastic currency in India ?1) The cost of the notes is going to be significantly higher; because once printed these notes will last long.

2) Counting them might be bit of a task.

3) The authorities might also have to bear the cost of replacing the ATMs or vending machines and other automatic

payment devices that issue money.

4) All of the above

5) None of these

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Directions (6 – 8) : Choose the used in the passage-	word which is MOST OPPOSITE	in meaning of the	word printed in bold as	
6. Counterfeiting				
1) Duplication 2) Original	3) Reproduction	4) Facsimile	5) Likewise	
7. Combat 1) Harmony 2) Engagement	3) Struggle 4) Fig	yht 5	) Skirmish	
8. Disparity 1) Divergence 2) Imbalan	ce 3) Discrepancy	4) Similarity	5) Imparity	
Directions (9–10) : Choose the word which is MOST SIMILAR in meaning of the word printed in bold as used in the passage-				
9. Retracted 1) Cancelled 2) Mended	3) Sanctioned 4) Fo	rged 5) Empha	asized	
10. Novelty 1) Standard 2) Regular	3) Weird 4) Ho	orrific 5) Newn	ess	
Re	ading Comprehe	nsion - 12		

Directions : 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.

Once upon a time there was a little boy who was talented, creative, handsome, and extremely bright. A natural leader. The kind of person everyone would normally have wanted on their team or project. But he was also **self-centered** and had a very bad temper. When he got angry, he usually said, and often did, some very hurtful things. In fact, he seemed to have little regard for those around him. Even friends. So, naturally, he had few. "But," he told himself, "that just shows how stupid most people are!"

As he grew, his parents became concerned about this personality flaw, and **pondered** long and hard about what they should do. Finally, the father had an idea. And he struck a bargain with his son. He gave him a bag of nails, and a BIG hammer.

"Whenever you lose your temper," he told the boy, "I want you to really let it out. Just take a nail and drive it into the oak boards of that old fence out back. Hit that nail as hard as you can!" Of course, those weathered oak boards in that old fence were almost as tough as iron, and the hammer was mighty heavy, so it wasn't nearly as easy as it first sounded. Nevertheless, by the end of the first day, the boy had driven 37 nails into the fence (That was one angry young man!).

Gradually, over a period of weeks, the number **dwindled** down. Holding his temper proved to be easier than driving nails into the fence! Finally the day came when the boy didn't lose his temper at all. He felt mighty proud as he told his parents about that accomplishment. "As a sign of your success," his father responded, "you get to PULL OUT one nail. In fact, you can do that each day that you don't lose your temper even once."

Well, many weeks passed. Finally one day the young boy was able to report proudly that all the nails were gone. At that point, the father asked his son to walk out back with him and take one more good look at the fence. "You have done well, my son," he said. "But I want you to notice the holes that

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are left. No matter what happens from now on, this fence will never be the same. Saying or doing hurtful things in anger produces the same kind of result. There will always be a scar. It won't matter how many times you say you're sorry, or how many years pass, the scar will still be there. And a verbal wound is as bad as a physical one. People are much more valuable than an old fence. They make us smile. They help us succeed. Some will even become friends who share our joys, and support us through bad times. And, if they trust us, they will also open their hearts to us. That means we need to treat everyone with love and respect. We need to **prevent** as many of those scars as we can." 1. Choose the word which is MOST OPPOSITE in meaning of the word 'self-centered' as used in the passage? 1) Independent 3) Conceited 4) Egocentric 5) Exclusive 2) Benevolent 2. Which of the following statements is TRUE in the context of the passage? 1) The boy's father couldn't teach his son a lesson. 2) The boy was restless by nature 3) The father was very rich and could afford everything for his son. 4) The boy did not want to stay at home. 5) Other than those given as options 3. Choose the word which is MOST SIMILAR in meaning to the word 'pondered' as used in the passage? 5) Figured 1) Ignored 2) Disregarded 3) Contemplated 4) Agreed 4. What did the father give his son to control his temper? 1) He bought expensive gifts for his son. 2) He gave his son a bag of nails and a hammer. 3) He ordered his son to prepare sweets and food well in advance. 4) He started to ignore his son. 5) He encouraged him to grow up and live independently. 5. Choose the word which is MOST OPPOSITE in meaning of the word 'dwindle' as used in the passage? 1) Swell 2) Increase 3) Wane 4) Subside 5) Fade 6. Which of the following can be said about the little boy? 1) He was not a good son since her mother left home at an early age. 2) He was brilliant and good-looking. 3) He had quarreled with his father. 4) He was brought up by his father as his mother had died when he was a baby. 5) All of the above 7. Choose the word which is MOST SIMILAR in meaning to the word 'prevent' as used in the passage? 1) Pull 2) Liberate 3) Backward 4) Avoid 5) Disapprove 8. What task was given to the little boy by his father? 1) Hitting the nails on the backside wall 2) Entertaining other on his journey of life 3) To look after his home 4) All of the above 5) Other than those given as options 9. Which of the following is false in the context of the passage? 1) The father was sad because he was unable to control his anger.

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2) The boy was pleased with new task.

3) Finally, the boy could lose his temper.

4) The boy did not let his friends play with others.

5) Only 1), 2) and 4)

#### 10. Why was the father worried?

1) His son was self-centered.2) He usually said or did hurtful thing to anyone while angry.3) He had only son.4) His son was very mischievous.5) His son had no friends.

## **Reading Comprehension - 13**

Directions : 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.

I worked as health secretary for about five years from the middle of 1962 to the middle of 1967. Thereafter I worked as finance secretary until the end of 1969. Indiscipline was rampant in the health department. **Intense** lobbying to secure plum postings was the order of the day. Ministers, legislators, senior officers and other influential people openly pleaded the cause of their proteges. The Health Minister was an honest, well-meaning politician. He approved my proposals to bring about some system and objectivity in postings and transfers and put an end to lobbying. But those efforts met with only limited **success**.

Doctors succeeded in getting desired postings by resorting to bribery. On the eve of the elections, the then minister sent down over 100 transfer orders from his camp office. They were in **conflict** with the guidelines and quite a few were confusing in as much as two doctors were posted to the same place, or one person was posted to more than one post. I did not carry out the orders. I submitted a note to Chief Minister through the Chief Secretary pointing out why the orders should not be implemented.

The Chief Secretary **supported** me. The Chief Minister decided that the minister's orders should not be implemented. All the doctors who had paid money were disappointed. In several other departments also corruption became widespread. In the works departments corruption had existed since a long time in the matter of awarding contracts. Now bribes were freely offered to secure transfer to particular posts, and even for getting **promotions**.

As Finance Secretary I found that the finances of the state were in a precarious condition. Financial discipline had evaporated. Long before the advent of the wireless and the telephone, the British had included in the Treasury Code a rule (Rule 27) empowering collectors to draw money from the treasury to meet emergencies like floods, earthquakes, devastating fires, etc. To my dismay I found that collectors were freely drawing money for all manner of trivial purposes under Rule 27 of the Treasury Code. In one case a collector had drawn money under the rule to buy a staff car for the SDO of another district. All checks and balances had disappeared. There was no accountability and any one could do what he pleased. Resorting to a number of harsh measures I could restore a measure of financial discipline. But the administration continued to be in disarray.

- 1. How many years did the author work as health secretary?
- 1) He worked as health secretary until the end of 1969.
- 2) He worked as health secretary before he took over as finance secretary.
- 3) He worked as health secretary till the health minister was found to be a man of integrity.
- 4) He worked as health secretary for about five years.
- 5) He did not work as health secretary at all.

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1) Strict discipline	2. According to the author what was the order of the day ?1) Strict discipline2) Cut throat competition4) Intense lobbying5) None of these						
<ol> <li>1) Through dedica</li> <li>3) By joining hance</li> </ol>	<ul> <li>3. How did the doctors succeed in getting desired postings?</li> <li>1) Through dedicated service</li> <li>2) By working in the health minister's constituency</li> <li>3) By joining hands with the underworld criminals</li> <li>5) By resorting to bribery</li> </ul>						
<ul> <li>4. When the health minister sent down 100 transfer orders from his camp office, how did the author react?</li> <li>(A) He immediately obeyed the minister.</li> <li>(B) He did not carry out the orders .</li> <li>(C) He submitted a note to Chief Minister through the Chief Secretary.</li> </ul>							
<ul> <li>5. What happer implemented?</li> <li>1) The author was</li> <li>2) The author arra</li> <li>3) The doctors res</li> <li>4) The health min</li> <li>5) All the doctors</li> <li>Directions (Q. 6-8)</li> </ul>	<ol> <li>1) Only (A) 2) Only (B) 3) Only (A) &amp; (B) 4) Only (B) &amp; (C) 5) Only (A) &amp; (C)</li> <li>5. What happened when the Chief Minister decided that the minister's orders should not be implemented?</li> <li>1) The author was very happy.</li> <li>2) The author arranged a tea party to celebrate his victory.</li> <li>3) The doctors resigned and left the hospitals.</li> <li>4) The health minister submitted his resignation.</li> <li>5) All the doctors who had paid money were disappointed.</li> <li>Directions (Q. 6-8: Choose the word which is MOST OPPOSITE in meaning of the word given in bold as used in the passage.</li> </ol>						
6. Intense 1) Active	2) Vigorous	3) Feeble	4) Inferior	5) Devise			
7. Success 1) Defeat	2) Succeed	3) Abrupt	4) Failure	5) Difficult			
8. Conflict 1) Conformity	2) Disagreement	3) Attest	4) Combat	5) Manifest			
Directions (Q. 9-10): Choose the word which is MOST SIMILAR in meaning to the word given in bold as used in the passage.							
9. Supported 1) Advocated	2) Betrayed	3) Helped	4) Abandoned	5) Proposed			
10. Promotion 1) Premonition	2) Facilitate	3) Elevation	4) Obstruction	5) Encourage			

## **Reading Comprehension - 14**

Directions : 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.

Imagine yourself in an Indian city where every home is connected to internet, gas, water and electricity via a smart grid. All citizens are linked to each other and to civic facilities in real time. The city uses renewable energy and its transport systems are controlled via central command centres to reduce traffic and pollution. In this city, there are no offensive smells, no noise, no dust, no heaving crowds. It is a smart city, the ideal city. And it exists: on paper. Its name is Dholera, and it is a key part of what you might call India's 21st-century **utopian** urban experiment. Economists argue that the country **desperately** needs new cities: its urban population is expected to rise from 28% in 2001 to almost 36% in 2026, bringing the total number of people living in its cities and urban regions to 590 million.

To accommodate this growth, suggests a McKinsey report, India will need 20 to 30 new cities in the next decade alone. The state's solution has been to push for 24 new "smart cities" along high-speed regional transport networks. Dholera is one of these. At 903 sq km, it would be twice the size of Mumbai. It is planned in the "influence zone" of a mega-infrastructure project, the Delhi-Mumbai industrial corridor, which will link India's political capital Delhi with its economic capital Mumbai, and therefore, so the thinking goes, **spur** economic growth in the region. The Dholera that actually exists, however, is something else entirely. A casual visitor might see the small sign along the highway pointing in the direction of Dholera. But they might also, if they take the turn-off, be disappointed: for several months of the year, they will find a vast, low-lying area, mostly submerged under seawater. The rest of the year, they will see the classic cracked-earth look of salt flats. Dotting this landscape are farm buildings, village huts and small reservoirs storing rainwater that is used to irrigate fields of cumin, millet, wheat and cotton. They will see a vast landscape with about 40,000 people living in an ecological region that loses 1cm of its coastline to the sea every day. They might then understand that Dholera is not yet a "place": it is still a terrain of possibilities.

P M Modi has declared Dholera and other proposed smart cities in the region to be "building blocks of a global Gujarat", **envisioned** on the lines of Shanghai. And to make sure it happens, he shepherded in a new Special Investment Region (SIR) Act in March 2009. The act gives more power to the state to acquire land for building smart cities like Dholera. Another scenario is that Dholera is significantly downsized due to a lack of investors and stripped of its "smart" credentials, to become just another industrial township along the Delhi-Mumbai corridor. It becomes one of those **backdoor** cities to India's urbanisation and economic growth, where polluting industries are located to keep them away from Delhi and Mumbai. It remains, in other words, a far cry from the smart city presented in the glossy marketing images.

1. Which of the following is the cause of planned discontinuation of smart city Project? Reply on the basis of the given passage.

1) SEZ rules of Government of India.

2) Because the government of India had gone bust due to the global recession.

3) The master plan is not successful.

4) Due to paucity of investors and accreditation.

5) All of the above

2. Which of the following is definitely true with respect to smart city? Reply in the context of given passage.

1) Government of India has envisioned the concept of building 100 new smart cities in the country.

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<ul> <li>2) Government looks forward to the smart cities that will have better facilities, better connectivity and better environment.</li> <li>3) India will be the 'first smart nation' of the world.</li> <li>4) All of the above</li> <li>5) None of these</li> </ul>				
<ol> <li>According to the 1) Singapore</li> </ol>	e author, smart city 2) Shangh	project is imagined o ai 3) Japan	n the model of 4) Russia	5) None of these.
<ul> <li>4. According to the passage, which of the following is/are true about the features of smart cities in India?</li> <li>1) A smart city is an urban region that is highly advanced terms of overall infrastructure, sustainable real estate, communication and market viability.</li> <li>2) It is a city where information technology is the principal infrastructure and the basis for providing essential services to residents.</li> <li>3) There are many technological platform involved including automated sensor networks and data centres.</li> <li>4) All of the above</li> <li>5) None of these</li> </ul>				
<ul> <li>5. What does the author mean by the term 'Influence Zone'.</li> <li>1) The maximum extension of the area of influenced.</li> <li>2) It will depend on the particular area.</li> <li>3) The area which is covered by greenery.</li> <li>4) An ellipse inscribed in the cross section</li> <li>5) None of these</li> </ul>				
Direction : 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-				
6. Spur 1) Check	2) Prevent	3) Prompt	4) Motion	5) Trigger
7. Envisioned 1) Complimented	2) Conceived	3) Slurred	4) Taunted	5) Quipped
8. Desperately 1) Tranquil 2) Ca	reful 3)	Hopeful 4)	Frantic	5) Sane
Direction: 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-				
9. Utopian 1) Abstract 2) Re	al 3) Grandio	ose 4) Illusory	v 5) Unf	feasible
10. Backdoor 1) Common 2) Cla	ssified 3) Inside	4) Inside	5)Mys	sterious

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# **Reading Comprehension - 15**

Directions : 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.

Corruption is a broad term covering a wide range of misuse of entrusted funds and power for personal gain i.e. Theft, fraud, nepotism, abuse of power etc. A corrupt act is often - but not necessarily - illegal. In handling corruption you will often face a **Gray zones** and dilemmas. In many countries, corruption is everywhere and daily life is riddled with situations in the Gray zone between legal and illegal. Many people accept petty corruption as a fact of life. But the causes might differ, however, whether corruption results from a need, a culture or simply from an opportunity too tempting not to exploit, it influences the way we deal with it - or don't deal with it. Corruption can occur on different scales. There is corruption that occurs as small favours between a small number of people (petty corruption), corruption that affects the government on a large scale (grand corruption), and corruption that is so **prevalent** that it is part of the every day structure of society, including corruption as one of the symptoms of organized crime (systemic corruption).

The main reason for the spread of corruption is that the people in the highest seat of power are corrupt unless the people at the top rung of power are honest and free from corruption; there is absolutely no possibility of eradicating corruption. If there is widespread corruption in India, it is because the people at the top are really corrupt .No subordinate will have to guts to be corrupt if the people at the top of the administration are honest and take stern action against the corrupt people .They can not be harsh to the corrupt people, since it is through the corrupt subordinates that the people at the top get their share of the bribes . If one can make a discrete enquiry with the pavement traders, he can find out how much the police and the corporation councillors collect from the pavement traders .They say that the money so collected is shared by people from the top to the bottom. If the head is corrupt, what will the limbs do? The causes of corruption in India also include excessive regulations, complicated taxes and licensing systems, numerous government departments each with opaque bureaucracy and discretionary powers, monopoly by government controlled institutions on certain goods and services delivery, and the lack of transparent laws and processes. There are significant variations in level of corruption as well as in state government efforts to reduce corruption across India. A 2005 study done by Transparency International in India found that more than 62% of the people had firsthand experience of paying bribe or peddling influence to get a job done in a public office. Taxes and bribes are common between state borders; Transparency International estimates that truckers pay annually 22,200 crores (US\$ 4.5 billion) in bribes. Government regulators and police share in bribe money, each to the tune of 43% and 45% respectively. The en route stoppages including those at checkpoints and entry-points take up to 11 hours in a day. About 60% of these (forced) stoppages on road by concerned authorities such as government regulators, police, forest, sales and excise, octroi, weighing and measuring department are for extorting money. The loss in productivity due to these stoppages is an important national concern. The number of truck trips could increase by 40%, if forced delays are avoided. According to a 2007 World Bank published report, the travel time for a Delhi-Mumbai trip can be reduced by about 2 days per trip if the corruption and associated regulatory stoppages to extract bribes was eliminated.

1. How many rupees are paid by truckers annually as per the study of transparency international ?

1) US \$ 4.5 billion

- 2) Rs. 22, 000 crore
- 4) US \$ 4 billion 5) None of these

3) Rs. 22, 200 crore

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<ul> <li>2. What is the main objective of writer behind writing the passage?</li> <li>1) It gives an idea of right and wrong judgement. 2) To remove the corruption from top to bottom.</li> <li>3) To throw light on corruption.</li> <li>4) Both 1 and 2</li> <li>5) None of these</li> </ul>					
<ol> <li>What is petty corruption ?</li> <li>When corruption doesn't occur in many people.</li> <li>Corruption found from top to bottom in every department.</li> <li>When people of a particular department is corrupt.</li> <li>Where head of the departments are corrupt.</li> <li>None of these</li> </ol>					
<ol> <li>4. Why the corruption is increasing so rapidly ?</li> <li>1) Because all the employees are interested in it.</li> <li>2) The people in the highest seat of power our involved in the corruption.</li> <li>3) Government is unable to control over the corruption.</li> <li>4) There is a lack of strict laws against it.</li> <li>5) None of these</li> </ol>					
<ul> <li>5. What do you understand by Gray zones as used in the passage ?</li> <li>1) Double meaning.</li> <li>2) A puzzled situation but can be solved.</li> <li>3) Lack of knowledge.</li> <li>4) A topic that is not clear or full of ambiguity.</li> <li>5) None of these</li> </ul>					
Direction : Choos used in the passa		ich is most nearly the S	SAME in meaning as	the word printed in bold as	
6. RUNG 1) Hierarchy	2) Step	3) Grade	4) Stage	5) Cross bar	
7. ERADICATE 1) Undo	2) Erase	3) Massacre	4) Annihilate	5) Abate	
8. GUTS 1) Stamina	2) Courage	3) Heart	4) Mettle	5) Spirit	
Direction : Choose the word which is most OPPOSITE in meaning of the word printed in bold as used in the passage.					
9. PREVALENT 1) Abnormal	2) Isolated	3) Infrequent	4) Limited	5) Ubiquitous	
10. STERN 1) Tough	2) Easy	3) Gentle	4) Flexible	5) Lenient	
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# **Reading Comprehension - 16**

Directions : 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.

Sting operations are a decade-and-a-half old in India. In 2000, sting pioneer Tehelka did one on cricketers to throw light on how matches were fixed. In 2001, their 'Operation West End' was on middlemen in defence deals and bribes taken by political leaders. And in 2007, 'Operation Duryodhan' caught 11 MPs taking bribes to put dictated questions in Parliament. Many more followed. It is said that the expression 'sting operation' seemed to have emerged from the name of a popular 1973 American movie 'The Sting', which was based on a complicated plot hatched by two persons to trick a third person into committing a crime. A sting operation raises certain moral and ethical questions. The victim, who is otherwise innocent, is lured into committing a crime on the assurance of absolute secrecy and confidentiality of the circumstances, raising the potential question as to how such a victim can be held responsible for the crime which he would not have committed but for the enticement.

Though sting operations have been around, it was Aam Aadmi Party and its chief Arvind Kejriwal who sharpened it as a weapon in the mobile phone-wielding hands of the public to catch the corrupt. AAP and Kejriwal relentlessly exhorted people to sting officials who demanded illegal gratification. The stings streamed in, catching both the big and the small. The latest one doing the rounds is the one on Kejriwal himself. A private conversation secretly recorded has become the hot topic of public debate.

- 1. According to the author, what is the main cause of sting operations?
- 1. Sting operations are for the betterment of society and public good.
- 2. Sting operations are about organised people in law enforcement.
- 3. Because all such operations are paid.
- 4. It is a source of employment.
- 5. Other than given options.

2. Which of the following is TRUE in the context of the passage?

1. Despite pronouncements, conflict between sting operations and privacy will continue to remain a contentious point in future.

2. Sanctity attached to personal privacy of a person was expanded by the SC in two subsequent judgements.

- 3. Indeed, nothing is more deleterious to a man's physical happiness.
- 4. All of the above
- 5. Other than given options

3. Which of the following is an advantage of sting operation?

- 1) It can check the crimes up to great extent. 2) It is an effective tool to reduce corruption.
- 3) Media can easily violate a person's right to privacy.

4) Both 1 and 2 5) Other than given options

4. Choose the word whic	h is most similar in	meaning to the word	'Pioneer' as used in	the passage?
1. Speculator	2. Trailblazer	3. Settler	4. Follower	5. Immigrant

5. Choose the word which is most opposite in meaning to the word 'Hatched' as used in the passage?1. Conspired2. Produced3. Devised4. Managed5. Unplanned

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# **Reading Comprehension - 17**

Directions : 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.

In India, live in relationships have been a **taboo** right since the British raj. However, this is no longer entirely true amongst young couples in big cities like Bangalore, Mumbai, Delhi, etc. However, one can not deny that maintaining such relationships in most of the country's rural areas would be nothing but to invite loads of unwanted attention, or may be even trouble. The government, however, has been taking various measures for the past few years (especially after the intervention from the judiciary) to protect the interest of female live in partners. In one such move, the government had extended economic rights to women in live in relation under the Protection of Women from Domestic Violence Act 2005.

Similarly, the Maharashtra state government in 2008 granted a proposal suggesting a woman involved in cohabitation for a "reasonable period" should be given the status of a wife. In the same year, the Ministry of Women and Child Development was urged by the National Commission of Woman to include female live in partners in the definition of wife as described in the Section 125 of Cr PC. The objective of this recommendation was to harmonize various other sections of law with the Protection of Women from Domestic Violence Act, 2005. Justice Mali math Committee of the Supreme Court recommended that this be turn into a law by all states. The committee had observed that "if man and woman are living together as husband and wife for a reasonable long period, the man shall be **deemed** to have married the woman." The Mali math Committee also recommended that the word 'wife' under Cr.P.C. be amended to include any "woman living with a man like his wife". In the Payal Katara v. Superintendent Nari Niketan Kandri Vihar Agra and Others trial (2002), the Allahabad High Court ruled that " a lady of about 21 years of age being a major, has right to go any where and that anyone-man and woman even without getting married can live together if they wish." Similarly, in Patel and others case of 2006, the apex court had observed that cohabitation between an adult male and an adult woman without formal marriage should not be considered as an offence. In another case just two years later, Supreme Court ruled that if an unmarried couple of opposite sexes live together for a prolonged period of time, they can be considered as man and wife. Also, their child, if any, would be legitimate.

- 1. Find the incorrect statement(s) on the basis of the given passage ?
- 1) The Supreme Court of India had thrown its weight behind live in relationships.
- 2) Cohabitation has turned into a rare pattern amongst people.
- 3) The courts do not have the legal power to override the decision related to social welfare.
- 4) Both 2 and 3

5) All of the above

2. According to the passage, which of the following can be said about the cohabitation in India?

1) Living together should be punished in India.

2) Young couples try to know each other better in live in relationship before marriage.

3) Women in such relationship are often safe.

4) All of the above

5) None of these

3. Which of the following is possibly the most appropriate title for the passage ?

1) Live in relationships in India.

- 2) Stability in live in relationships.
- 3) Live in relationship a is immoral.
- 4) Marriage like live in relationship.

5) Laws on relationships.

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<ul> <li>4. Which of the following can be inferred from the passage ?</li> <li>1) Cohabitation should be the basic right.</li> <li>2) Cohabitation is an offence.</li> <li>3) There are some specific reasons why a couple may want to live together.</li> <li>4) The social fabric of India is drastically different. But the judiciary's effort to protect the interests of people living in live in relationship is definitely a welcome step for the greater benefits of the society.</li> <li>5) None of these</li> </ul>				
<ol> <li>5. Which of the following is a disadvantage of live in relationship ?</li> <li>1) Rights, obligations and responsibilities of both parties are not clearly defined.</li> <li>2) There are no strong legal provisions for securing the future of children born from live in relationships.</li> <li>3) They can test their compatibility as a couple.</li> <li>4) Both 1 and 3</li> <li>5) Both 1 and 2</li> </ol>				
Direction: Choose the word which is MOST SIMILAR in meaning of the word printed in bold as used in the passage-				
6. Deemed 1) Assumed	2) Reckoned	3) Estimated	4) Credited 5) Mi	sconceived
7. Cohabitation 1) Miscommunica	tion 2) Affinity	3) Coitus	4) Compatibility	5) Familiarity
Direction: Choose the passage-	the word which is M0	OST OPPOSITE in mear	ning of the word printe	ed in bold as used in
8. Taboo 1) OK	2) Allowed	3) Thinkable	4) Outlawed	5) Forbidden
9. Harmonize 1) Disagree	2) Fight	3) Unify	4) Cohere	5) Tune
10. Prolonged 1) Protracted	2) Sustained	3) Delayed	4) Shortened	5) Continued
	Reading	Compreher	nsion - 18	

# **Reading Comprehension - 18**

Directions : 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.

Almost everything has **implications** for the poor, whether it is education, health, family planning, employment, or the environment, or the environment: they are all fields where current performance hurts the poor in particular. Policies that enhance economic growth, and agriculture growth, will favour reduction of poverty. The lives of poor people are most threatened by potential shortages of water and low water quality, and by air pollution; pressures on common pool resources also bear most heavily on the poor, and on women in particular.

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Since half of India's poor are in the persistent category, the country's anti-povery programmes can at best, have only a limited impact. They are **excessively** scattered and unrelated to basic processes in the economy. They focus on regions with particular problems, such as drought **prone** areas; subsidy programmes such as the Targeted Public Distribution System for food; a number of employment-related schemes, and social security measures for the very poor. Most of them have been shown to be inefficient in terms of the proportion of expenditure actually reaching the poor, and in terms of their **lasting** effects. But greater impacts on poverty could be made by improved performance in the social sectors and the environment generally, concentrating on the states with the greatest backlogs. Better health and nutrition and better education for all, and clean air and water are the best anti-poverty programmes. To these must be added reproductive health services and family planning, again most needed in the poorest states : they too are pro poor measures in themselves for high fertility households.

The majority of the poor remain in rural areas, and measures to redress poverty must concentrate on enhancing both agricultural growth and non-farm employment. Yet India, for all its anti-poverty commitment, has not seen the increases in the key investments--irrigation, rural roads, and agriculture research-- that would help to achieve this. Anti-poverty strategies all over the world rightly give an important place to the empowerment of the poor, and their involvement in the design and management of schemes intended for their benefit. India has made considerable strides in these directions : in water, moving to farmer managed watershed development; in a range of activites devolving budgets and management to panchayats and pushing decentralization. Much of this experience has been positive; but much has not. Instead of empowering the poor, it has empowered local-vested interests. Like, markets, devolution and decentralization cannot be guaranteed to help the poor. There is an indispensable role for the state. But frequently public action by state institutions has not delivered either.

Policies to redress poverty require the positive engagement of central and state governments as well as NGOs, local communities, and group of beneficiaries. With greater account ability and transparency India's own resources will be adequate to overcome poverty. Accountability is needed most particularly in public services that affect the poor : health, education and the police perhaps more than any other, as well as the general working of bureaucracy. If resources are not invested or distributed where they are needed, and policies are not framed to benefit the poor or to ensure that the poor receive the benefits meant for them, this projection of slow poverty decline could become a reality. It is ultimately **down to politics**. If more of India's politicians see electoral promise in genuinely addressing the needs of the poor, poverty can and will decline much faster.

1. Irrigation, rural roads and agriculture research will help to achieve

- 1) watershed development by vested interest
- 2) empowering state government to plan the budget
- 3) reduction of food subsidy
- 4) agricultural growth
- 5) None of these

2. In rural areas anti poverty commitments should pay attention to

(A) reproductive health-services and family planning.

(B) good nutrition and education for all.

(C) farm based and non-farm based employment.

1) Only (C) 2) Only (A) and (B) 3) Only (A)

4) Only (A) and (C) 5) Only (B)

3. Which of the following porgrammes provides relief to the poor?(A) Targeted Public Distribution System

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(B) Pro-poverty strateg (C) Reproductive healt 1) Only (A) 2) Only (B	h-service and family-size management	5) None of these
(A) Water conservation (B)Economic developm	es will help curtail poverty? n and pollution control measures nent and agricultural growth programmes. nes and social security. A) and (B) 3) Only (A) 4) All (A), (B) and (C)	) 5) Only B)
<ul><li>5. According to the pase</li><li>1) Social security meas</li><li>3) Framing anti-poor p</li></ul>		
<ol> <li>State through the in</li> <li>Centre by reserving</li> <li>Politician's promised</li> </ol>	n important role in promoting decentralisation? nplementation of competent and effective polic common pool resources d made during elections itating policies of other countries	
<ul><li>(A) They are unrelated</li><li>(B) Their focus is on ge</li></ul>	y programmes have only a limited impact? I to basic economic processes. eneral problem and broader issues. in terms of expenditure and benefit. 3) and (C) 3) Only (A) 4) Both (A) and (C)	5) None of these
<ul> <li>8. According to the pase</li> <li>1) Monitoring working</li> <li>2) Implementation of a</li> <li>3) Reducing role of pare</li> <li>4) Empowering local-version</li> <li>5) None of these</li> </ul>	anti-poverty strategies nchayats	ne state?
<ol> <li>Positive engagemen</li> <li>With higher account</li> <li>General working of</li> </ol>	n resources and systems be helpful to diminish p at of central and state government tability and transparency bureaucracy and managements to panchayats	ooverty?
bold as used in the pas 10. Implications	-	
1) impacts 2)	advantages 3) production 4) exp	penses 5) arrangements

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## **Reading Comprehension - 19**

Directions : 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.

Mobile technology is transforming the global banking and payment industry by providing added convenience to existing bank customers in developed markets, and by offering new services to the unbanked customers in emerging markets. While consumers and governments are keen to adopt mobile technology for government-to-person (G2P) payments, intermediaries are creating barriers as they end up losing a good source of income.

Any new product for the G2P market needs to consider the incentives and motivations of all parties involved in the current value chain. As banks, mobile network operators (MNOs), NGOs and for-profit firms build new services to seize the opportunity to reach the large unbanked population, they must take time to understand the needs of customers. Even within a country, there are distinct differences in customer needs in urban and rural areas, and across segments. This has the potential to unlock a large **untapped** market. This opportunity has attracted several new players ranging from MNOs and start-ups to companies from adjacent industries such as retail, each trying its own business model to succeed in this new world. The **influx** of so many players and services has created confusion for customers, lack of coordination among players and limited scale for a single company. History tells us that after the initial stage of confusion, the dust eventually settles down and a few winners emerge.

1. What does the author mean by 'unbanked customer'?

1) Not having access to the services of a bank.

2) A person who buys goods or services from a financial institution.

3) A customer of a specified kind with whom one has to deal.

4) Both 2 and 3

5) Other than given options.

2. Which of the following is possibly the most appropriate title for the passage?

1) Progress on banking	<ol><li>Banking in the future</li></ol>	<ol><li>Mobile banking</li></ol>
4) Integration between e-commerce firms and b	anks	5) Instant banking

3. Which of the following is most SIMILAR in meaning of the word given in bold as used in the passage? UNTAPPED

1) Final2) Fresh3) Concluding4) Latest5) Last

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

1) Invasion 2) Enlargement 3) Advance 4) Incline 5) Ebb

5. Which of the following is/are true according to the passage?

1) With each passing day, banking is becoming narrower.

2) Smart users today have round-the-clock access to their bank accounts and carry their bank in their pockets.

3) Only limited customers can avail all services of bank.

4) All of the above

5) Other than given options

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Directions (Q. 6 -10) :Which of the phrases given against the sentence should replace the word/phrase given in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark 'No correction required' as the answer.

6. When a man knows he is to hung with a fortnight. it concentrates his mind wonderfully.
1) to be hanged in
2) to hang over
3) going to be
4) hang out in
5) No correction required

7. Supriya took a look at the economics and decided it was lunacy in forgo the revenue.
1) leniency to have
2) lunacy to forgo
3) sheer to forgo
4) helped to lunacy to
5) No correction required

8. We have to ponder the question when considering a college major or embarking on a career.
1) have had ponder
2) have pondered out
3) ponder to
4) are in
5) No correction required

9. Many people want to make a lot of money, but the benefits of having a high income is ambiguous.
1) was ambiguous
2) were ambiguous
3) are ambiguous
4) in ambiguous
5) No correction required

10. Some people are willing to make lifestyle changes because the intrinsic awards of following a passion<br/>or making a difference are more important than a high salary in an unenjoyable career.1) rewards of all2) on following3) award for4) rewards of following

5) No correction required

# **Reading Comprehension - 20**

Directions : 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.

The detection of ripples in space-time, known as gravitational waves, here on Earth marks a watershed moment for astronomy and for science as a whole. The detection at once improves our understanding of the workings of the universe and, more important, throws open a big opportunity to study it from completely new angles. It opens the way to get information about the evolution of galaxies and black holes. There is also a symmetry to the timing of the discovery: it comes a century after Albert Einstein's general theory of relativity held that acceleration of massive bodies should produce gravitational waves, which travel through the universe at the speed of light. The gravitational waves detected, and announced to the world, were produced more than a billion years ago by a cataclysmic collision of two black holes, one of them with a mass 36 times that of the Sun and the other slightly smaller at 29 times, into one black hole. The gravitational waves give scientists insights into the final moments before the merger. The signals of gravitational waves were detected last year by twin Laser Interferometric Gravitational-wave Observatory (LIGO) detectors located about 3,000 km apart at Hanford, Washington and in Livingston, Louisiana, in the United States. Though the observatory is capable of picking up gravitational waves produced by binary neutron stars colliding and merging, signals from such a collision from the same distance would have been extremely weak for LIGO to pick up; neutron stars are much smaller in size than black holes and produce weaker signals. The successful capture of gravitational waves by LIGO is a testimony to humankind's scientific and engineering expertise

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to build extraordinarily sensitive instrumentation capable of detecting variations of the order of a thousandth of the diameter of a proton.

Fittingly, this giant step for science is the result of truly global cooperation. About 60 researchers from more than a dozen institutions in India were part of the over-1,000-strong army of scientists in the collaboration. Nearly 35 Indian scientists are co-authors of the landmark scientific paper that describes the results. The way to find the signal buried in the noise came from an Indian scientist. Similarly, the oscillation of cosmic bodies after a collision was predicted by an Indian scientist back in 1971. Several observatories widely separated from one another will help in determining the direction of any event with greater accuracy and also confirm the genuineness of the signal. Quick approval to construct the proposed Rs.1,260-crore gravitational wave observatory in India could help obtain unique information about the universe; unlike light, gravitational waves can pass through the universe unobstructed and hence carry otherwise unobtainable information. The facility would also provide a much-needed technological boost and immensely benefit researchers based in India. And for years to come, we will continue to listen to the 'chirp' sound produced by the gravitational waves, and marvel at science's capacity to detail ever more minutely the place of humankind in the vastness of space and time.

- 1. What can be the suitable title of the above passage?
- a. A wave of awe and opportunity
- b. waves importance for astronomy
- c. Strong gravitational waves by LIGO
- d. Science's capacity of global cooperation

e. None of these

2. Which of the following is NOT TRUE according to the passage?

- I. Science creates global cooperation.
- II. Gravitational waves give scientists insights.

III. observations does not help in determining the direction of any event.

a. I only b. II only c. III and I only d. I and II only e. All the above

3. Which of the following is TRUE according to the passage?

I. The Signals of gravitational waves detected by LIGO

II. Indian scientist discovered the way to find buried signal in noise.

III. The gravitational waves detected were produced more than a two decades ago.

a. I and II only b. II and III only c. III only d. II only e. None of these

- 4. Why the detection of ripples in space time is a watershed moment for astronomy?
- I. It improves understanding of the workings of universe.

II.It opens the way to get information about evolution of galaxies and black holes.

III.It throws open a big opportunity to study from completely new angles

a. III and II b. II and I c. I and III d. All the above e. None of these

- 5. How the direction of any event ensures greater accuracy?
- a. By several observations widely separated from one another
- b. By a strong army of scientist
- c. By passing through unobtructable universe
- d. both b and c
- e. both a and b

Directions (6-8): Choose the word which is most similar in meaning to the word printed in bold as used in the passage 6. watershed

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a. improved b. dep	pression	c. solid	d. rise e.	none of these
7. observatory a. hidden	b. lookout	c. indifference	e d. neglect	e. none of these
8. buried a. opened	b. bare	c. exposed	d. hidden	e. none of these
Directions (9-10): ( in the passage.	Choose the wor	d which is most simila	r in meaning to th	e word printed in bold as used
9. capacity a. space	b. limited	c. able	d. amplitu	ide e. none of these
10.immensely a. awfully	b. excessive	c. large	d. little	e. none of these
	Read	ling Compre	hension -	21

Directions : 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.

When people buy diamond jewellery, they often want to convey love or commitment to someone dear and special. But this jewellery, if it contains diamonds from Sierra Leone and Angola diamond mine in West Africa, could have a bloody past signifying mistreatment and abuse. The movie, Blood Diamond, traces the path of a large pink diamond found in Sierra Leone in the 1990's by a fisherman working as a slave in a rebel-controlled diamond mine. That diamond changed and ended many lives and the story of that stone carries a strong social message. The story design is an interesting **fiction** but it is based upon real life events. The movie sensitizes the audience on how a mineral resource can fuel oppression and the slaughter of thousands of people. This is not a first time **phenomenon**. It has happened before in Africa with ivory and gold.

What-Are 'Conflict Diamonds'?

Blood Diamonds, also known as 'Conflict Diamonds' are stones that are produced in areas controlled by rebel forces namely the Revolutionary United Front (RUF) that are opposed to internationally recognized governments. The rebels sell these rough diamonds and the money is used to purchase arms or to fund their military actions. Blood Diamonds are often produced through the forced labour of men, women and children. They are also stolen during shipment or seized by attacking the mining operations of legitimate producers. These attacks can be on the scale of a large military operation. The stones are then smuggled into the international diamond trade and sold as legitimate gems. These diamonds are often the main source of funds for the rebels. Enormous amounts of money are at stake and bribes, threats, torture, and murder are modes of operation. The profits made from the sale of these diamonds are used to fund terrorism and civil war. This is why the term 'blood diamonds' is used.

In the aftermath of horrific abuses committed by West Africa rebel groups enriched by diamond wealth, an international body backed by the United Nations (the Kimberley Process Certification Scheme) was founded to ensure that traders and consumers could identify blood diamonds and prevent their trade.

## English

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The flow of 'Conflict Diamonds' has originated mainly from Sierra Leone, Angola, Democratic Republic of Congo, Liberia and Ivory Coast. The United Nations and other groups such as Global Witness and Partnership Africa Canada are working to block the entry of conflict diamonds into the worldwide diamond trade. Their approach has been to develop a government certification procedure known as the 'Kimberley Process'. This procedure requires each nation to certify that all rough diamonds exported are produced through legitimate mining and sales activity. Diamonds exported from these nations are to be accompanied by certificates. These certificates state that the diamonds were produced, sold and exported through legitimate channels. The certification process accounts for all rough diamonds, through every step of their movement, from mine to retail sale. Most consumers do not realize that they may be purchasing blood diamonds-even in 2010.

The Amnesty International survey found that 83 per cent of U.S. jewelers say their customers "rarely or never" inquire about the source of diamonds. Retail customers buying a cut diamonds. Retail customers buying a cut diamond are encouraged to insist upon a sales receipt document starting that their diamond originated from a conflict free source.

Nations who agree to participate in the Kimberley Process is believed to have significantly reduced the number of conflict Diamonds' that are reaching the international gem markets. Today 1 governments and several non-government organizations and several non-government organizations abide by the Kimberley Process. The World Diamond Council estimates that 99 per cent of all diamonds are now conflict free.

However, despite implementation of the Kimberley Process, blood diamonds still exist and are entering the legitimate trade. Although the scheme makes it more difficult for diamonds from rebel-held areas to reach international markets, there are still significant weaknesses in the scheme that undermine its effectiveness. A United Nations Group of Experts has recently found that poor controls are allowing significant volumes of blood diamonds to enter the legitimate trade through Ghana, where they are being certified as conflict free. International trading centres need to introduce better systems for identifying suspicious shipments of rough diamonds. Many other diamond producing countries have weak government controls that cannot guarantee that the diamonds they export are conflict free.

1. What action have the U.N. and other international groups taken to block the entry of 'Conflict Diamonds' into the diamond trade?

A. They have introduced a certification procedure known as the 'Kimberley Process'.

B. They are fighting against the rebel groups to obtain autonomy of the diamond mines.

C. They have stopped importing diamonds from West Africa.

(1) A and C	(2) B and C	(3) Only A	(4) Only B	(5) All A, B and C
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2. What should be the role of the consumer in avoiding the purchase of 'Conflict Diamonds'?

(1) Consumers should not buy diamonds from Africa.

(2) Consumers should refrain from wearing all diamond jewellery.

(3) Consumers should switch to other precious gems.

(4) Consumers need not worry as 99 per cent of the diamonds sold are conflict free.

(5) Consumers should always insist on the source of the diamonds.

3. Which of the following is not true of the 'Kimberley Process' as given in the passage?

(1) Certification of all rough diamond exports by legitimate mining and sales activity.

(2) To help consumers identify blood diamonds and prevent their trade.

(3) To campaign for the sale of 'Conflict Diamonds'.

(4) To trade diamonds only with participant member nations.

(5) To increase the number of conflict free diamonds entering the word of diamond trade.

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<ul> <li>4. The movie 'Blood Diamond' is a reflection of</li> <li>(1) the lives of fishermen in Sierra Leone.</li> <li>(2) diamonds that originated from mines under the control of rebel groups.</li> <li>(3) a happy story of how diamonds have changed the lives of the poor.</li> <li>(4) Both (2) and (3)</li> <li>(5) Both (1) and (3)</li> </ul>					
<ul> <li>5. What are some of the weaknesses of the Kimberley certification process as underlined by the author?</li> <li>(1) Weak Government controls and suspicious shipment of rough diamonds.</li> <li>(2) Lengthy procedures to be followed in order to acquire the certification.</li> <li>(3) Ability to trade only with non-member nations.</li> <li>(4) Both (1) and (2)</li> <li>(5) Both (1) and (3)</li> </ul>					
<ul><li>(1) The diamond st</li><li>(2) It is sold to fina</li><li>(3) The rough diam</li><li>(4) The diamonds of</li></ul>	<ul> <li>6. Why are the diamonds that are mined in Sierra leone called 'Blood Diamonds'?</li> <li>(1) The diamond stones are smuggled into the international diamond trade.</li> <li>(2) It is sold to finance terrorism and other violent acts including civil war.</li> <li>(3) The rough diamonds are red in colour.</li> <li>(4) The diamonds obtained from Sierra Leone signify freedom.</li> <li>(5) Both (2) and (4)</li> </ul>				
Directions (7-8): Cl in bold as used in t		/group of words	which is most similar in	meaning to the word printed	
7. Abide by (1) comprehend	(2) tolerate	(3) agree to	(4) bid on	(5) swear by	
8. Phenomenon (1) occasion (2) ev	ent (3) un	dertaking (4	l) disaster (5)	trend	
Directions (9-10): printed in bold as u			ds which is most oppo	site in meaning to the word	
9. Legitimate (1) safe	(2) risky	(3) unlawful	(4) reasonable	(5) warranted	
10. Fiction (1) imagination	(2) fact	(3) narration	(4) fantasy	(5) plot	
	Read	ling Comp	orehension - 2	22	
Directions : Read t	he following pa	ssage carefully ar	nd answer the questions	given below it. Certain words	

Directions : 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.

The Central government's framework for 20 cities to become 'smart' over a five-year period can cover new ground if it makes intelligent use of information technology to deliver better civic services. Rapid and poorly regulated urbanisation has overwhelmed urban governments, rendering them incapable of providing even basic services such as clean water, sewerage, pedestrian-friendly roads, public transport, uninterrupted power, street lighting, parks and recreational spaces. So weak and

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uncoordinated is governance that commercial entities have wilfully violated building regulations and put up unauthorised structures — with severe impact on congestion, air quality and flood management and governments have gladly regularised the violations later. The smart city plan now proposes to intervene and bring some order by upgrading the physical infrastructure in select enclaves, and incentivising the use of information and communication technologies. Urban Development Minister M. Venkaiah Naidu has come up with a generalised definition of a smart Indian city as one that "enables a decent life to the citizens, and green and sustainable environment, besides enabling adoption of smart solutions", but the exercise should lead to measurable outcomes.

The first batch of smart cities would create virtually new business districts in several cities, marking a departure from the disaggregated urban development witnessed over the past few decades. This areabased development approach makes it imperative that the resulting demand for mobility to and from the 'smart' area be made an integral part of the plan, with an emphasis on walk ability, use of nonmotorised transport and access to public transport. Ahmedabad and Bhubaneswar have shown high ambition by opting for a common travel card. Others such as Indore, Davangere and Belagavi plan Intelligent Transport Solutions, something that has been unattainable for even a big metro such as Chennai. Although it enjoys high visibility, the smart city programme is merely a framework for urban development aided by the Centre with a small initial seed fund of Rs.500 crore, while additional finances have to come from public-private partnerships and local revenue. State governments, including those left out of the first list, could unlock the potential of all cities with development policies that aim at structural change. Improved public transport, for instance, has an immediate positive impact on the local economy. Technologies such as GPS to inform passengers in real time on their mobile phones, and common ticketing, increase the efficiency of transport use. Universal design in public buildings and streets would help all people, including those with disabilities. The challenge for Smart Cities 1.0 is to provide proof of concept quickly and make outcomes sustainable. Care also needs to be taken that the effect is not to create gated communities of best practices and civic upgrade in a wider landscape of urban distress. It is crucial that these urban enclaves cater to the housing, health, education and recreation needs of a wide cross section of society, and that the convergence of the Smart Cities programme with existing urban renewal projects countrywide be smooth.

1. Which city is finding it difficult to implement Intelligent Transport System:

a) Indore	b) Chennai	c) Davangere	d) Ahmedabad	e) Bhubaneswar
a) Giving Cities	n area wise developmer	-	b) Urbanization a d) Smart cities a c	•
a) Enables a dec	eneralized definition of cent life to citizens b) O vanced solutions	•		ent f the above
Directions (Q. 4 the passage.	-6): Choose the word w	hich is opposite in me	aning to the word pr	inted in bold as used in
4. imperative a) secondaryb)	inescapable c) cr	ucial d) hanging	by thread e) None c	of the above
5. rendering a) misunderstar	nding b) explanation	c) realization d) c	omprehension e)	None of the above
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6. convergence a) concurrence	b) synchronism	c) confluence	d) divide	e) None of the above
Directions (Q. 7-10 used in the passag		vhich is most similar i	n meaning to t	he word printed in bold as
7. sustainable a) imperishable	b) perishable c) une	endurable d) ter	nporary	e) None of the above
8. urbanisation a) immunization	b) sophisticate	c) metropolitanize	d) down towr	e) All of the above
9. renewal a) reclamation	b) delayed	c) damage	d) break	e) destroy

10. Which of the following is not true from the passage?

1) Ahmedabad and Bhubaneswar have shown high ambition and dynamism by opting for a common travel card.

2) Technologies such as GPS to inform passengers in offline mode on their mobile phones, and common ticketing, increase the efficiency of transport use.

3) Rapid and poorly regulated urbanization has overwhelmed urban governments, rendering them incapable of providing even basic services such as clean water, sewerage, pedestrian-friendly roads, public transport, uninterrupted power, street lighting, parks and recreational spaces.

4) Although it enjoys high visibility, the smart city programme is merely a framework for urban development aided by the Centre with a small initial seed fund of Rs.1000 crore, while additional finances have to come from public-private partnerships and local revenue.

5) none of the above

# **Reading Comprehension - 23**

Directions : 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.

Right through history, imperial powers have clung to their possessions to death. Why, then, did Britain in 1947 give up the jewel in its crown, India? For many reasons. The independence struggle exposed the hollowness of the white man's burden. Provincial self-rule since 1935 paved the way for full self-rule. Churchill resisted independence, but the Labour Government of Atlee was anti-imperialist by ideology. Finally, the Royal Indian Navy Mutiny in 1946 raised fears of a second Sepoy Mutiny, and convinced British waverers that it was safer to withdraw gracefully. But politico-military explanations are not enough. The basis of empire was always money. The end of empire had much to do with the fact that British **imperialism** had ceased to be profitable. World War II left Britain victorious but deeply indebted, needing Marshall Aid and loans from the World Bank. This constituted a strong financial case for ending the no longer-profitable empire. Empire building is expensive.

The US is spending one billion dollar a day in operations in Iraq that fall well short of full scale imperialism. Through the centuries, empire building was costly, yet constantly undertaken because it promised high returns. The investment was in armies and conquest. The returns came through plunder and taxes from the conquered. No immorality was attached to imperial loot and plunder. The biggest conquerors were typically revered (hence titles like Alexander the Great, Akbar the Great, and Peter the

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Great). The bigger and richer the empire, the more the plunderer was admired. This mindset gradually changed with the rise of new ideas about equality and governing for the public good, ideas that culminated in the French and the American Revolutions. Robert Clive was impeached for making a little money on the side, and so was Warren Hastings. The white man's burden came up as a new moral rationale for conquest. It was supposedly for the The Princeton Review CAT sample paper 12 good of the conquered. This led to much muddled **hypocrisy.** On the one hand, the empire needed to be profitable. On the other hand, the white man's burden made brazen loot impossible.

An additional factor deterring loot was the 1857 Sepoy Mutiny. Though crushed, it reminded the British vividly that they were a tiny ethnic group who could not rule a gigantic subcontinent without the support of important locals. After 1857, the British stopped annexing one princely state after another, and instead treated the princes as allies. Land revenue was fixed in absolute terms, partly to prevent local unrest and partly to promote the notion of the white man's burden. The empire **proclaimed** itself to be a protector of the Indian peasant against exploitation by Indian elites. This was denounced as hypocrisy by nationalists like Dadabhai Naoroji in the 19th century, who complained that land taxes led to an enormous drain from India to Britain. Objective calculations by historians like Angus Maddison suggest a drain of perhaps 1.6 percent of Indian Gross National Product in the 19th century.

But land revenue was more or less fixed by the Raj in absolute terms, and so its real value diminished rapidly with inflation in the 20th century. By World War II, India had ceased to be a profit centre for the British Empire. Historically, conquered nations paid taxes to finance fresh wars of the conqueror. India itself was asked to pay a large sum at the end of World War I to help repair Britain's finances. But, as shown by historian Indivar Kamtekar, the independence movement led by Gandhiji changed the political landscape, and made mass-taxation of India increasingly difficult. By World War II, this had become politically impossible. Far from taxing India to pay for World War II, Britain actually began paying India for its contribution of men and goods. Troops from white dominions like Australia, Canada and New Zealand were paid for entirely by these countries, but Indian costs were shared by the British government. Britain paid in the form of non-convertible sterling balances, which mounted swiftly. The conqueror was paying the conquered, undercutting the profitability on which all empire is founded. Churchill opposed this, and wanted to tax India rather than owe it money. But he was overruled by Indian hands, who said India would resist payment, and paralyze the war effort. Leo Amery, Secretary of Sta te for India, said that when you are driving in a taxi to the station to catch a life-or-death train, you do not loudly announce that you have **doubts** whether to pay the fare. Thus, World War II converted India from a debtor to a creditor with over one billion pound in sterling balances.

Britain, meanwhile, became the biggest debtor in the world. It's not worth ruling over people who are afraid to tax.

1. Which of the following was NOT a reason for the emergence of the 'white man's burden' as a new rationale for empire building in India?

1) The emergence of the idea of the public good as an element of governance.

2) The decreasing returns from imperial loot and increasing costs of conquest.

3) The weakening of the immorality attached to an emperor's looting behaviour.

4) A growing awareness of the idea of equality among peoples.

5) None of these

2. Which of the following best expresses the main purpose of the author?

1) To present the various reasons that can lead to the collapse of an empire and the granting of independence to the subjects of an empire.

2) To point out the critical role played by the 'white man's burden' in making a colonizing power give up its claims to native possessions.

**RBI-SBI-IBPS-SSC** English **Reliable Academy** 3) To highlight the contradictory impulse underpinning empire building which is a costly business but very attractive at the same time. 4) To illustrate how erosion of the financial basis of an empire supports the granting of independence to an empire's constituents. 5) None of these 3. What was the main lesson the British learned from the Sepoy Mutiny of 1857? 1) That the local princes were allies, not foes. 2) That the land revenue from India would decline dramatically. 3) That the British were a small ethnic group. 4) That India would be increasingly difficult to rule. The Princeton Review CAT sample paper 13 5) None of these 4. Which of the following best captures the meaning of the 'white man's burden', as it is used by the author? 1) The British claim to a civilizing mission directed at ensuring the good of the natives. 2) The inspiration for the French and the American Revolutions. 3) The resource drain that had to be borne by the home country's white population. 4) An imperative that made open looting of resources impossible. 5) None of these 5. Why didn't Britain tax India to finance its World War II efforts?

1) Australia, Canada and New Zealand had offered to pay for the Indian troops.

2) India had already paid a sufficiently large sum during World War I.

3) It was afraid that if India refused to pay, Britain's war efforts would be jeopardised.

4) The British empire was built on the premise that the conqueror pays the conquered.

5) None of these

Directions (Q. 6-8): Choose the word which is opposite in meaning to the word printed in bold as used in the passage.

6. proclaim

1) declare 2) clarion 3) trumpet 4) predicate 5) deny 7. debtor 1) loanee 2) drawee 3) mortgagor 4) defaulter 5) mortagagee 8. hypocrisy 1) glibness 2) phoniness 3) honesty 4) quackery 5) deceit Directions (Q. 9-10): Choose the word which is most similar in meaning to the word printed in bold as used in the passage 9. imperialism 1) developement 2) quackery 3) underprogress 4) failure 5) None of these 10. fresh 1) new 2) old 3) medium 4) light 5) None of these

# **Reading Comprehension - 24**

Directions (1-10): 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.

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The viability of FI business is under question, because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns. In markets like India, most programmes are focused on customer on-boarding, an expensive process which people often find difficult to afford, involving issuance of smart cards to the customers. However, large-scale customer acquisition hasn't translated into large-scale business, with many accounts lying dormant and therefore yielding no return on the bank's investment. For the same reason, Business Correspondent Agents, who constitute the primary channel for financial inclusion, are unable to pursue their activity as a full-time job. One major reason for this state of events is that the customer on-boarding process is often **delayed** after the submission of documents (required to validate the details of the concerned applicant) by the applicant and might take as long as two weeks. By this time the initial enthusiasm of applicants fades away. Moreover, the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks" goal of expanding the offering in unbanked markets. Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right target customers for various programmes. Rural markets do have their share of rich people who do not use banking services simply because they are inconvenient to access or have low perceived value. At the same time, urban markets, despite a high branch density, have **multitude** of low wage earners outside the financial net. Moreover, the branch timings of banks rarely coincide with the off-work hours of the labour class. Creating affordability is crucial in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right-sizing their proposition to convince customers that they can derive big value even from small amounts. One way of doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to family or make a variety of purchases. Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, ubiquitous access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all others. The choice of technology is therefore a crucial decision, which could make or mar the agenda. Of the various section criteria, cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

- 1. Which of the following facts is true as per the passage?
- (1) People from rural areas have high perceived value of banking services.
- (2) Cost is not a valid criterion for technological pack selection for financial-inclusion initiatives.
- (3) The inclusion segment is a singular impoverished\_ undifferentiated mass.

(4) The branch timings of banks generally do not coincide with the off-work hours of the labour class in urban markets

(5) All the given statements are true

2. According to the passage, for which of the following reasons do the delivery partners fail to serve their bank-'s goal to expand in the unbanked markets?

(A) They do not have adequate client base to sell they financial products.

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(B) They do not have adequate knowledge and skills explain anything beyond basic financial products to the customers.

(C) They do not have the skills to operate advanced technological aids that are a prerequisite to tap the unbanked-market.

1) Only (B) 2) Only (C) 3)All (A), (B) & (C) 4) Only (A) 5)Both(B)and(C)

3. According to the passage, for which of the following reasons is the viability of financial inclusion under question?

(1) Banks always prefer the cheapest package (to cut cost) while making a choice of technology to be used.

(2) The Business Correspondent Agents are highly demotivated to pursue their activity as a full-time job.

(3) The investments made by banks and their delivery partners are not yielding equal amounts of returns.

(4) Banks do not have adequate number of delivery partners required to tap the unbanked market.

(5) Banks do not have adequate manpower to explore the diversity of the unbanked market and thereby identify the right target customers for various programs.

4. In the passage, the author has specified which of the following characteristics of the customer onboarding process?

(1) It involves collection of documents from the applicants in order to validate their details.

(2) It involves issuance of smart cards to the customers.

(3) It suffers from latency as it takes a long time after submission of documents by the customer

(4)It is an expensive process which people find difficult to afford.

(5) All of the given characteristics have been specified

5. What did the author try to highlight in the passage?

(A) The ailing condition of financial inclusion business at present

(B) Strategies that may help banks expand in the unbanked market

(C) Role of government in modifying the existing financial-inclusion policies

(1) Both A & B 2) All A, B, & C (3)only C (4)Only A (5)Only B

6. According to the passage, which of the following ways may help banks sustain the interest of their customers after hooking them?

(A) Adoption of a banking mechanism which is not only secure but reassuring to the customers

(B) Increasing the number of delivery partners in rural market

(C) Introduction of a simple and intuitive user application

(1) Only (A) (2) Only (C) (3) Only (B)

(4) All (A), (B) and (C) (5) Both (A) and (C)

(7-8): Choose the word which is MOST SIMILAR in meaning to the word printed in bold as used in the passage.

Multitude .) Impoverished	2) Handful	3) Acknowledged	4) Plenty	5) Solitude
Jbiquitous L) Quintessential	(2) Popular	(3) Omnipresent	(4) Simplified	(5) Abnormal

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For Qs (9-10): Choose th in the passage.	e word which is N	MOST OPPOSITE ir	n meaning to the wo	ord printed in bold as used
<ol> <li>Dormant</li> <li>1) Emaciated</li> </ol>	2) Pertinent	3) Cornered	4) Rejected	5) Active
10. Delayed 1) Perturbed	2) Popularised	d 3) Expedited	4) Stabilised	5) Represse

Directions: (1 - 10): Read the following passage carefully and answers the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Simple definition of On Line Shopping or Shopping on the Web is enabling you to buy and sell through your computer on -line using Web or Internet **environment**. One reason people like without a salesperson because you can browse inside the shop for number of hours at your leisure time without a salesperson **peering** over the shoulder and making unwanted recommendations. As a customer, we may find this approach convenient and less time consuming, but how does this affect the economy as a whole? Is it safe to pay credit card online? Is buying and selling products over the internet considered as a risky business for merchants? Is the Web going to replace old-fashioned stores? Is virtual shopping really is better than the real thing? Cyberspace is a vast territory where computers meet and exchange information. In this 21st century, cyberspace has already to your computer will look you into wealth of goods and services. In your home, modern box attached to your computer will look you into wealth of goods and services. Not only does it allow you to talk to your friends on the other side of the world, but also allows you to watch a movie, buy airline tickets, pay **bills** and even get cash, People in developed countries like U.S. and Canada have already started using On Line Shopping as a routine mode of their purchasing goods and services. Internet shoppers still believe that there is no secure and convenient way of paying on the Internet. Consumers are concerned with two main security fears. They are worried that their credit card information is jeopardizing while travelling over the net. They also express concern over data privacy whereby the vendors and blanking institutions can tamper with the data and easily record their purchasing habits. These fears over privacy and security have kept E- Commerce from taking off.

- 1. What does the passage imply by the word 'Virtual shopping'?
  - (3) literal shopping (4) net shopping (1) shopping widely (2) shopping spree (5) a wider perspective of e-com.
- 2. Why is it risky to pay online?
  - (1) It reveals the identity of the buyer
  - (2) It intrudes upon the privacy of the buyer
  - (3) The buyer is apprehensive of his credit card details going over the net
  - (4) The merchants may record the buyer's purchasing habits.
  - (5) None of these
- Which of the following statement is/are TRUE\_\_\_\_\_?
  - (A) Cyberspace has opened an immense wealth of services but has affected the economy too.
  - (B) Data privacy is no longer a thing of the past.
  - (C) People in developing countries use online shopping as a routine mode (1) Only a
    - (2) Only b and c
- (3) a, b and c (4) Only c

(5) None of these

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# RBI-SBI-IBPS-SSCEnglishReliable Academy4. What is the authors view regarding shopping on the web?<br/>(1) shopping on the net makes the buyers wary of financial transactions.<br/>(2) shopping in the stores is on obsolete idea.<br/>(3) Net shopping has affected our economy on the whole<br/>(4) Payment by credit card easily outnumbers cash transactions.<br/>(5) All of the above

5. Why has online shopping caught on so much in the U.S.A. and Canada?

(1) The developed countries can well afford to indulge in such luxuries

(2) The pace of life is superfast in these countries

(3) Virtual shoppers need not hide their credit card information.

(4) Banks etc do not tamper with the financial details of the net-shoppers	(4)	Banks	etc do	not tamper	with the	financial	details	of the	net-shoppers
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(5) None of these

For Qs (6-8): Choose the word that is most nearly the SAME in meaning to the word as used in passage.

<ol> <li>Environment         <ol> <li>provision</li> </ol> </li> </ol>	(2) conditions	(3) circumstantial	(4) department	(5) enclave
7. Browse (1) look through	(2) enjoy	(3) examine leisurely	y (4) nibble	(5) spend
8. Modern (1) gadget	(2) appliance	(3) device	(4) apparatus	(5) equipment

For Qs (9-10): Choose the word that is most nearly the OPPOSITE in meaning to the word as used in passage.

9.	Jeopardized			
	(1) safe (2) risked	(3) benefit	(4) secure	(5) endangered

10. Peering		
(1) leaning	(2) looking	(3) staring

(4) peeking (5)

eeking (5) peeping

# **Reading Comprehension - 26**

Directions (1-15): Read the following passage carefully and answer the question given below it. Some words have been printed in bold to help you locate them while answering some of the questions.

In the olden days, students used to stay in the teacher's house and learn. At a young age, boys were sent to the teacher's house. This system of education was called 'Gurukula'.

Prabhakaran was a boy of twelve. He was staying in his teacher's house to learn Sanskrit. Prabhakaran was a good student and his teacher liked him. But the teacher didn't show his affection towards the boy. Rather, he was stricter towards him. One day Prabhakaran was not very attentive in the class. This made the teacher angry. He beat him severely. Prabhakaran wept for some time. Then he wanted to wreak his vengeance on the teacher. In his rage he decided to kill the teacher. He chalked out

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a plan for this; Prabhakaran would climb up to the roof of his teacher's bedroom with heavy granite stone and drop it on the teacher's head when he was asleep. So after taking the dinner, Prabhakaran went out, picked up a heavy stone and climbed to the roof of the room. After some time his teacher and his wife **retired** to bed. Before sleeping they talked for some time. During the talk Prabhakaran heard his name being mentioned. He listened to their conversation attentively. The teacher's wife was equally fond of Prabhakaran. She was telling the teacher, 'this morning you were very harsh on Prabhakaran. You beat him **umpteen** times, mercilessly. Is he not the best boy in your class? If you behave in this manner he will run away from here and you will lose a good student.'

The teacher replied, 'you are right, I should not have been so cruel to him. But you know he was not attentive in the class. I was taking an important lesson and he was talking to another boy. When I saw it I lost my temper. Prabhakaran should not miss important lessons. So I beat him in such a way that the punishment may **deter** him from such indifference in future.'

On hearing this, Prabhakaran became very sad. It was with good intention that the teacher punished him. He was overwhelmed with **remorse**. The whole night he sat on the roof. The next morning after lessons, he approached his teacher when he was alone and confessed to him everything.

1. Why did the student decide to remain on the roof whole night?

- (1) He felt so guilty that he did not have courage to come down.
- (2) He waited for the teacher to sleep
- (3) He waited to hear the conversation in the teacher's room
- (4) He did not know the way to come down
- (5) None of these

#### 2. What was the plan of the student to take revenge?

- (1) To create a situation so that the teacher becomes helpless.
- (2) To kill the wife of the teacher
- (3) To peep into his bedroom from the roof top
- (4) To crush the teacher's head with a stone at night
- (5) None of these
- 3. In which system of education was Prabhakaran studying?
  - (1) The system of read and recite
  - (3) Staying in teacher's house and work for him
- (2) The system of day and night school
- se and work for him (4) The Gurukula system of learning Sanskrit
- (5) None of these
- 4. Why did the teacher not show affection to Prabhakaran?
  - (1) He developed hatred towards him
  - (2) He knew that Prabhakaran was a potential killer
  - (3) Prabhakaran did not have sympathy towards teacher's wife
  - (4) The teacher had seen him talking with other boys
  - (5) None of these
- 5. The purpose of the teacher to punish the boy was -
  - (1) to reform him as he was bad in studies
  - (2) to teach him as he was not paying attention
  - (3) to send message to the class to improve their behavior
  - (4) to make the boy vindictive
  - (5) None of these
- 6. Which behavior irritated the teacher most?

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- (1) Going to roof top with granite stone
- (2) Listening to the bedroom conversation
- (3) Indulging into the conversation with other boys during class
- (4) The weeping of Prabhakaran
- (5) None of these
- 7. In the opinion of teacher's wife, Prabhakaran was .....
  - (1) most dishonest, insincere boy
  - (2) the best student in the class
  - (3) a short tempered sensitive boy
  - (4) a student who deserved much more punishment
  - (5) a sycophant who used to praise the teacher for no reason
- 8. What was the Prabhakaran's reaction on hearing the conversation in his teacher's bedroom?
  - (1) should wait for the couple to sleep and kill them both
  - (2) how wrong am I to kill such a nice teacher
  - (3) I should jump onto the bed of the couple from roof top
  - (4) Alas! I should not have heard the conversation
  - (5) None of these
- 9. Which of the following is TRUE in the context of the passage?
  - (1) The Gurukula system of education was forced on Prabhakaran
  - (2) The teacher assaulted the student mercilessly
  - (3) The teacher's wife was astonished at the behavior of Prabhakaran
  - (4) Prabhakaran did not have guilt feeling even after hearing the conversation
  - (5) Prabhakaran had no plan to kill the teacher

10. Which of the following is NOT TRUE in the context of the passage?

- (1) In old days boys at young age were sent to teacher's house
- (2) But for bedroom conversation, Prabhakaran would not have killed the teacher
- (3) Prabhakaran was the best student in the class
- (4) The teacher's wife was of the view that Prabhakaran might run away
- (5) The teacher was teaching an important lesson

Directions (11-12): Which of the following words is most opposite in meaning of the word printed in bold as used in the passage?

11. Remorse (1) greed	(2) satisfaction	(3) morse	(4) guilt	(5) accuracy
12. Severely (1) harshly	(2) calmly	(3) lightly	(4) happily	(5) accidentally
Directions (13-15) used in the passag		ng words is the	e same in mear	ning as the word printed in bold as
13. Retired (1) tired (2) e>	khausted (3) fe	ll (4) wo	ent	(5) reclined

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14. Umpteen (1) twenty 15. Deter	(2) nineteen	(3) many	(4) regular	(5) rarely
(1) abstain	(2) encourage	(3) deploy	(4) pull	(5) stop

# **Reading Comprehension - 27**

Directions (1-15): 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.

Two principles are involved in the controversy about the presence of foreign controlled media in the country; the free flow of ideas and images across national borders and the need to safeguard the national interest and preserve cultural autonomy. Both are valid but both are at loggerheads because each has been used to promote less lofty goals. The first principle conforms to a moral imperative: freedom to expression cannot rhyme with restrictions imposed by any government. But the free flow rhetoric also clouds the fact that the powerful Western, and especially American media, can and often do present, subtly or brazenly, news in a manner that promotes Western political, ideological and strategic interests. Besides, Western entertainment programmes present lifestyles and values that run counter to the lifestyles and values cherished by traditional societies. All this explains why so many Indian newspapers, magazines and news agencies have sought protection from the courts to prevent foreign publications and news agencies from operating in the country. Their arguments are weak on two counts. As the bitter debate on a new world information and communication order demonstrated in the late seventies and early eighties, many of those who resent Western 'invasion' in the fields of information and culture are no great friends of democracy. Secondly, the threat of such an 'invasion' has been aired by those media groups in the developing countries that fear that their business interests will be harmed if Western groups, equipped with large financial and technological resources and superior management skills, are allowed to operate in the country without let.

The fear is valid but it goes against the grain of the economic reform programme. The presence of foreign newspapers and television channels will increase competition, which, in the course of time, can only lead to the upgradation of dynamic Indian newspapers and television channels, even while they drive the rest out of the market. One way to strike a balance between the two antagonistic principles would be to allow foreign media entry into the country, provided the India state treats them at par with the domestic media on all fronts. On the import of technology, for instance, foreign media cannot be allowed duty concessions denied to their Indian counterparts. Foreign media will also have to face legal consequences should they run foul of Indian laws. Why, for example, should the BBC, or Time magazine or The Economist get away by showing a map of Kashmir, which is at variance with the official Indian map? Why should they go scot-free when they allow secessionists and terrorists to air their views without giving the government the right to reply, or when they depict sexually explicit scenes, which would otherwise not be cleared by the Censor Board? Since the government can do precious little in the matter, especially about satellite broadcasts, what if it should consider attaching the properties of the offending parties? Demands of this kind are bound to be voiced unless New Delhi makes it clear to the foreign media that they will have to respect Indian susceptibilities, especially where it concerns the country's integrity and its culture. It may be able to derive some inspiration from France's successful attempts in the recent GATT to protect its cinematography industry.

RBI-SBI-IBPS-SSC	English	Reliable Aca	demy
<ol> <li>Which of the following is one of th media?</li> </ol>	e points weakening the	argument to prevent the entry o	f foreign
(a) Such entry would be against traditi	ional culture		
(b) The threat being voiced by those w		rmed by such an entry	
<ul><li>(c) The arguments being put forth are</li><li>(d) The foreign media may not be trea</li></ul>		estic media	
(e) None of these			
2) What will be the impact of increasi			
<ul><li>(a) The domestic media will not be abl</li><li>(b) The foreign media will not be allow</li></ul>		import of technology	
(c) It will improve Indian newspapers		import of teelinology	
(d) The Indian newspapers and news a	agencies will seek protec	tion from the court	
(e) None of these			
3) Which of the following has been cir	-		
(a) GATT (b) News Agencies (e) None of these	(c) Television	(d) Cultural traditions	
4) Which of the following has been th	e major recommendatio	on regarding the entry of foreign	media?
(a) It should not be allowed	tting only rostrictions		
<ul><li>(b) It should be welcomed without put</li><li>(c) Allow entry, treating them on par v</li></ul>			
(d) Allow entry, provided they do not a		on import of technology	
(e) None of these			
5) In the controversy involving two pr is against its entry?	rinciples regarding allow	ing foreign media, which of the f	ollowing
(a) Free flow of ideas	(b) Preserve culture	(c) Government restrictions	
(d) Security across national borders	(e) Western ideology		
6) According to the passage, which m			
(a) American (b) Foreign	(c) French (d) We	stern (e) None of these	
7) Which of the following is the mean			
(a) with no difficulty (b) without c (d) without restrictions (e) conducive	confinement (c) with e environment	n strings	
(d) without restrictions (e) conduction	eenvironment		
8) Why would the entry of foreign me			
<ul><li>(a) They are better equipped manager</li><li>(b) Our cultural heritage will be lost</li></ul>	rially and technologically		
(c) Economic reform programmes will	get a setback		
<ul><li>(d) Different sets of laws and rules we</li><li>(e) None of these</li></ul>	re made applicable for fo	oreign media	
9) Which of the following is the mean			
(a) discrepancy (b) at large (c) in	conformity (d) vari	able (e) differing	
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10) Which of the following see	ns to be the most likely	v purpose of writing	this passage?
(a) To criticize foreign media			
(b) To highlight the exploitatio			
(c) To highlight the steps and c			-
(d) To make the public aware of	-	•	rity of western media
(e) To prevent foreign media fi	-	•	
11) Which of the following is th			
(a) in league with	(b) unimporta		out of place
(d) unsuited to each other	(e) opposite to each	other	
Directions (12-13): Choose the w	ord that is most opposi	te in meaning to the	e word given in the passage.
12) COUNTER			
(a) similar (b) downwards	(c) unresponsive	(d) upwards	(e) imitate
	(c) un coponative	(u) upwarus	
13) ANTAGONISTIC			
(a) counteract (b) coincider	ntal (c) equal	(d) corresponding	(e) dependent
		(4) 0011 000 01101118	
Directions (14-15): Choose the w	ord or group of words	that is most similar	in meaning to the word given
in the passage.			
14) SUSCEPTIBILITIES	(), ()	( ))	( ) · · · · · ·
(a) norms (b) weaknes	ses (c) influences	(d) persuasions	(e) sensitivities
15) RHETORIC		(a) duill man	
	ersuasive speaking	(c) dull mor	lologue
(d) tongue-in-cheek (e) de	ouble talk		
	•• -	• • -	
l Rea	ding Comnre	hension - 2	8

Directions (1-10): 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.

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 backing by the Government of 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. Other private banks in India have also reported a substantial net profit over the last quarter. Given the internal 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 sector. 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

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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 to test the hard. The weak in business and career will be weeded out and it is sometimes very beneficial for business in the long run.

1) What, according to the author, is the reason for the success of 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 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

2) 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

3) 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 investment.
- (d) Recession is bringing down the prices of essential commodities.
- (e) None of these
- 4) 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
- 5) Which of the following statements is/are definitely true in the context of the passage?
- (A) India has not been affected by the economic slowdown.
- (B) India banks are showing growth in this quarter despite the recession.

(C) While banking industry in the West was severely affected by 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)

6) 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)	

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	hoose the word/group old as used in the pass		ost similar in mea	aning to the word/group of
7) TURMOIL (a) danger	(b) shock	(c) sadness	(d) fear	(e) chaos
8) PULVERIZATI (a) polarization	ION (b) mashing	(c) debasement	(d) fall	(e) crushing
	Choose the word/g ords printed in bold as ι	•	ch is most opp	posite in meaning of the
9) THRIVE (a) succeed (b) de	eteriorate (c) wo	orry (d) t	remble (e) stri	ive
10) MUNDANE (a) extraordinary	(b) regular	(c) severe	(d) visionary	(e) routine

Directions (11-15): 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.

Modern bio-technology, especially the creation of genetically modified crops, is often presented as a magic solution or universal panacea for the problems of poverty, inadequate nutrition and even environmental degradation across the world. Conversely, there are people who present the picture of tech-generated monsters and major human health hazards being created by science. Many of the technological changes currently in the process of being utilized in agriculture can have unforeseen consequences, and their safety and future viability are far from secure.

The reality, as always, is far more complex than either of these two extremes. Even today the total food production in the world is adequate to feed the hungry of the world; the problem is rather one of unequal distribution, which deprives a large part of the population of even their minimal nutritional requirements. Similarly, farmers, especially in developing countries, face many problems such as lack of infrastructure, poor or unstable market access, **volatile** input and output prices etc that biotechnology does not address, much less solve.

It is true that transgenic plants can offer a range of benefits which are above and beyond those which emerged from more traditional innovations in cultivation. It is suggested that such new technology offers more effective pest resistance of seeds and crops through genetic control mechanisms, which also reduces the need for pesticide use and leads to improved yield. A basic question, of course, is whether the new GM technology is safe, and whether this is absolutely crucial since the effects may only be known much later. The jury is still very much out on this matter, and the controversy does not appear to be resolved quickly.

The trouble is that most governments in developing countries have relatively low food and beverage regulatory standards, and public systems for monitoring and surveillance of such items are poor or non-existent. This leaves them **open** for entry and even dumping of a range of agricultural products of the new technology, which may not pass regulatory standards in the more developed countries.

11) Which of the following is true in the context of the passage?

(a) Genetically modified crops have been universally recognized as a solution to poverty and environmental degradation.

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adapting genetica (c) Genetically r	Ily modified cro modified crops ntage of absend thout appropria	ops. produce more yield as ce of regulatory stand	s compared to yield f	od production in the world is From the traditional methods the been dumping new products
12) Choose the v in the passage.	word/group of	words which is most	similar in meaning to	OPEN printed in bold as used
(a) Vulnerable	(b) Capable	(c) Threatened	(d) Uncertain	(e) Weak
13) Choose the v used in the passag		words which is most o	opposite in meaning t	to VOLATILE printed in bold as
(a) Never-ending	(b) Meagre	(c) Valuable	(d) Irreversible(e)	Stable
<ul> <li>(a) suggesting t</li> <li>countries owing to</li> <li>(b) in favour of t</li> <li>(c) urging the p</li> <li>benefits of genetic</li> </ul>	he use of tradi o their poor reg utilizing bio-tec policy makers t cally modified c d of the long-t s.	ulatory standards hnology as a tool for a to improve infrastruc rops	riculture as against alleviation of poverty ctural facilities so the	bio-technology by developing y in the world. at farmers can maximize the se requirement of genetically
hunger in the wor (A) People being products grown by (B) The problem unequal distribution (C) Many develo	Id? g highly doubtfu y such methods n of hunger in on of it. oping countries	ul of the long-term ef 3. the world is not du	fects of genetically m ue to inadequate pro tically modified proc	an answer to the problem of nodified crops, do not buy the roduction of food but due to ducts as developed countries nodified products. (e) None of these
	Read	ding Compre	ehension - 2	29
of the five given a To teach is vague, poetic met means to be in a g experiences of ph to be pressed a competitiveness o But then there are	Iternatives. to create a spa taphor until we green and open ysical space hav and crowded, of colleagues. e times when do	ace in which obedier realize that it descril field; we know what ve parallels in our rela our working space eadlines disappear ar	nce to truth is practi bes experiences of ev it means to be on a c ations with others. O diminished by the nd colleagues coopera	it answer to each question out iced. Space may sound like a veryday life. We know what it crowded rush hour bus. These on our jobs, we know what it is e urgency of deadlines and ate, when everyone has space friends. we know how it feels

to move, invent and produce with energy and enthusiasm. With family and friends, we know how it feels to have unreasonable demands placed upon us, to be boxed in the expectations of those nearest to us.

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But then there are times when we feel accepted for who we are (or forgiven for who we are not), times when a spouse or a child or a friend gives us the space both to be and to become.

Similar experiences of crowding and space are found in education. To sit in a class where the teacher stuffs our minds with information, organizes it with finality, insists on having the answer while being utterly uninterested in our views, and forces us into a grim competition for grades-to sit in such a class is to experience a lack of space for learning. But to study with a teacher who not only speaks but also listens, who not only gives answers but asks questions and welcomes our insights, who provides information and theories that do not close doors but open new ones, who encourages students to help each other learn-to study with such a teacher is to know the power of a learning space.

A learning space has three essential dimensions: openness, boundaries and an air of hospitality. To create open learning space is to remove the impediments to learning that we find around and within us: we often create them ourselves to evade the challenge of truth and transformation. One source of such impediments is our fear of appearing ignorant to others or to ourselves. The openness of a space is created by the firmness of its boundaries. A learning space cannot extend indefinitely; if it did, it would not be a structure for learning but an invitation for confusion and chaos. When space boundaries are violated, the quality of space suffers. The teacher who wants to create an open learning space must define and defend its boundaries with care, because the pursuit of truth can often be painful and discomforting, the learning space must be hospitable. Hospitality means receiving each other, our struggles, our new-born ideas with openness and care. It means creating an ethos in which the community of truth can form and the pain of its transformation be borne. A learning space needs to be hospitable not to make learning painless, but to make painful things possible, things without which no learning can occur-things like exposing ignorance, testing tentative hypotheses, challenging false or partial information, and mutual criticism of thought.

The task of creating learning space with qualities of openness, boundaries and hospitality can be approached at several levels. The most basic level is the physical arrangement of the classroom. Consider the traditional classroom setting with row upon row of chairs facing the lectern where learning space is confined to the narrow alley of attention between each student and teacher. In this space, there is no community of truth, hospitality or room for students to relate to the thoughts of each other. Contrast it with the chairs placed in a circular arrangement, creating an open space within which learners can interconnect. At another level, the teacher can create conceptual space-with words, in two ways. One is through assigned reading; the other is through lecturing. Assigned reading, not in the form of speed reading several hundred pages, but contemplative reading which opens, not fills, our learning space. A teacher can also create a learning space by means of lectures. By providing critical information and a framework of interpretation a lecturer can lay down the boundaries within which learning occurs.

We also create learning space through the kind of speech we utter and the silence from which true speech emanates. Speech is a precious gift and a vital tool, but often our speaking is an evasion of truth, a way of buttressing our self-serving reconstructions of reality. Silence must therefore be an integral part of learning space. In silence, more than in arguments, our mind-made world falls away and must also create emotional space in the classroom, space that allow feeling to arise and be dealt with because submerged feelings can undermine learning. In an emotionally honest learning space, one created by a teacher who does not fear dealing with feelings, the community of truth can flourish between us and we can flourish in it.

1) Which of the following statements best describes the author's conception of learning space?

(a) Where the teacher is friendly.

(b) Where these is no grim competition for grades.

(c) Where the students are encouraged to learn about space.

(d) Where the teacher provides information and theories which open new doors and encourages students to help each other learn.

(e) Physical, perceptual and behavioral levels.

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The statements 'the openness of a space is created by the firmness of its boundaries' appears 2) contradictory.

Which of the following statements provides the best justification for the proposition?

(a) We cannot have a space without boundaries.

- Bounded space is highly structured. (b)
- When space boundaries are violated, the quality of space suffers. (c)
- (d) A teacher can effectively defend a learning space without boundaries.
- Learning encompasses such elements as courage, dignity and endeavor. (e)
- 3) According to the author, learning is a painful process because:
- (a) It exposes our ignorance.
- (b) Our views and hypotheses are challenged.

(b) Physical, perceptual and behavioral levels. (d) Conceptual, verbal and sensitive levels.

(d) Of all of the above reasons.

- (c) It involves criticizing the views of others.
- (e) A teacher who is not afraid of confronting feelings.

4) The task of creating learning space with qualities of openness, boundaries and hospitality is multidimensional. It involves operating at:

- (a) Psychological and conceptual levels.
- (c) Physical, conceptual and emotional levels.
- (e) Bounded space is highly structured.
- According to the author, silence must be an integral part of learning space because: 5)
- (a) Silence helps to unite us with others to create a community of truth.
- Silent contemplation prepares us to construct our mind-made world. (b)
- (c) Speaking is too often an exercise in the evasion of truth.
- (d) Speaking is too often a way of buttressing our self-serving reconstruction of reality.
- (e) Exclusively rooted in our experiences of physical space.
- 6) According to the author, an effective teacher does not allow
- feelings to arise within the learning space. (a)
- (b) silence to become an integral part of the learning space.
- learning space to be filled by speed reading of several hundred pages of assigned reading. (c)
- (d) violation of learning space boundaries.
- (e) creative extrapolation and illustrations.
- 7) Understanding the notion of space in our relations with others is:
- To acknowledge the beauty of poetic metaphor. (a)
- Exclusively rooted in our experiences of physical space. (b)
- To accept a spiritual dimension in our dealings with our peers. (c)
- (d) To extend the parallel of physical space to our experiences in daily life.
- Psychological and conceptual levels. (e)

Another way of describing the author's notion of learning space can be summarized in the 8) following manner.

- It is vital that learning be accompanied by unlearning. (a)
- (b) Learning encompasses such elements as courage, dignity and endeavor.
- (c) An effective teacher recognizes the value of empathy.
- (d) Encourage good learners, discourage indifferent ones.
- (e) Our views and hypotheses are challenged.

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## English

- 9) Conceptual space with words can be created by
- (a) Assigned reading and lecturing.
- (b) Speed reading and written comprehension.
- (c) Gentle persuasion and deliberate action.
- (d) creative extrapolation and illustrations.
- (e) involving emotionally and physically
- 10) An emotionally honest learning space can only be created by:
- (a) A teacher committed to join the community.
- (b) A teacher who is not afraid of confronting feelings.
- (c) A teacher who takes care not to undermine the learning process.
- (d) A teacher who worships critical silence.
- (e) A teacher who is bold enough to create nuisance

# **Reading Comprehension - 30**

Directions (1-15): Read the following passage carefully and answer these questions given below it. Certain words/phrases have been printed in BOLD to help you locate them while answering some of the questions.

As increasing dependence on information systems develops, the need for such systems to be reliable and secure also becomes more essential. As growing numbers of ordinary citizens use computer networks for banking, shopping, etc., network security is potentially a massive problem. Over the last few years the need for computer and information system security has become increasingly evident, as web sites are being defaced with greater frequency, more and more denial-of-service attacks are being reported, credit card information is being stolen, there is increased sophistication of hacking tools that are openly available to the public on the Internet, and there is increasing damage being caused by viruses and worms to critical information system resources.

At the organizational level, institutional mechanisms have to be designed in order to review policies, practices, measures, and procedures to review e-security regularly and assess whether these are appropriate to their environment. It would be helpful if organizations share information about threats and vulnerabilities, and implement procedures for rapid and effective cooperation to prevent, detect and respond to security incidents. As new threat and vulnerabilities are continuously discovered there is a strong need for cooperation among organizations and, if necessary, we could also consider cross-border information sharing. We need to understand threats and dangers that could be vulnerable to and the steps that need to be taken to **mitigate** these vulnerabilities. We need to understand success control systems and methodology, telecommunication and network security, and security management practice. We should be well versed in the area of application and systems development security, cryptography, operations security and physical security.

The banking sector is **poised** for more challenges in the near future. Customers of banks can now look forward to a large array of new offerings by banks. From an era of mere competition, banks are now cooperation among themselves so that the synergistic benefits are share among all the players. This would result in the formation of shared payment networks (a few shared ATM networks have already been commissioned by banks), offering payment services beyond the existing time zones. The Reserve Bank is also facilitating new projects such as the Multi Application Smart Card project which, when implemented, would facilitate transfer of funds using electronic means and in a safe and secure manner across the length and breadth of the country, with reduced dependence on paper currency. The opportunities of e-banking or e-power in general need to be harnessed so that banking is available to all customers in such a manner that they would feel most convenient, and if required, without having to

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#### English

visit a branch of a bank. All these will have to be accompanied with a high level of comfort, which again boils down to the issue of e-security.

One of the biggest advantages accruing to banks in the future would be the benefits that arise from the introduction of Real Time Gross Settlement (RTGS). Funds management by treasuries of banks would be helped greatly by RTGS. With almost 70 banks having joined the RTGS system, more large value funds transfers are taking place through this system. The implementation of Core Banking solutions by banks is closely related to RTGS too. Core Banking will make anywhere banking a reality for customers of each bank, while RTGS bridges the need for inter-bank funds movement. Thus, the days of depositing a cheque for collection and a long wait for its realization would soon be a thing of the past for those customers who would opt for electronic movement of funds, using the RTGS system, where the settlement would be on an almost instantaneous basis. Core Banking is already in vogue in many private sector and foreign banks; while its implementation is at different stages amongst the public sector banks. IT would also facilitate better and more scientific decision making within banks. Information systems now provide decision makers in banks with a great deal of information which, along with historical data and trend analysis, help in the building up of efficient Management Information Systems, This, in turn, would help in better Asset Liability Management (ALM) which, in today's would of hairline margins, is a key requirement for the success of banks in their operational activities. Another benefit which e-banking could provide for, relates to Customer Relationship Management (CRM). CRM helps in stratification of customers and evaluating customer need on a holistic basis which could be paving the way for competitive edge for banks and complete customer care for customers of banks.

- 1) The content of the passage mainly emphasizes
- (a) the threat of competition among banks providing tele-banking services
- (b) the scientific advancements that have facilitated quicker and scientific banking procedures
- (c) threats to on-line banking and remedies to guard against them
- (d) e-banking and its impact on global economy
- (e) None of these
- 2) What, according to the passage, is the prerequisite to lessen the threats of hacking?
- (a) Effective measures to combat vulnerability
- (b) Environment-friendly gadgets to remedy damages
- (c) Detection and timely prevention of the threat
- (d) Effective mechanism to evaluate the e-security
- (e) None of these
- 3) In what way does IT catalyse better decision-making?
- (A) By providing updated data and trend analysis.
- (B) By providing increasing opportunities of personal contacts.
- (C) By ensuring better asset-liability management.

(a) A only (b) B only (c) C only (d) A and B only (e) All the
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- 4) What is the advantage of RTGS to the customers?
- (a) Anywhere banking (b) Instant realization of cheque
- (c) Easy withdrawal of cash (d) Hassle-free depositing of cash-loads
- (e) Availability of transaction facilities at any other bank
- 5) What, according to the author, should be the ultimate goal(s) of e-banking?
- (A) Customers' convenience.
- (B) Avoidance of heavy footfall of customers in bank branches.
- (C) Protection of customers' interests.

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(a) A and B only (b) B and C only	(c) A and C only	(d) All the three	(e) None of these					
<ul> <li>6) Why is it obligatory that a system should be perfectly dependable?</li> <li>(a) To justify escalating dependence on system</li> <li>(b) To ensure security for the system</li> <li>(c) To disallow any pilferage whatsoever</li> <li>(d) To ascertain proper logistic support</li> <li>(e) None of these</li> </ul>								
<ul> <li>7) Which of the following is/are recommended by the author to ensure security of banking transactions?</li> <li>(A) Continuous re-examination of policies and procedures.</li> <li>(B) Ensuring appropriateness of the security measures.</li> <li>(C) Cooperation among various users to identify and prevent threat.</li> <li>(a) A and B only (b) B and C only (c) A and C only (d) A and B only</li> <li>(e) None of these</li> </ul>								
<ul> <li>8) Which of the following statements definitely False in the context of the passage?</li> <li>(A) Transfer of funds to any part of the country through electronic media is under active consideration.</li> <li>(B) Cooperation among various competing banks is helpful to all of them in sharing legitimate benefits.</li> <li>(C) Assessment of customer needs and their clustering in homogeneous groups provides competitive edge to banks.</li> <li>(a) Only A (b) Only B and C (c) Only A and C (d) All the three (e) None of these</li> </ul>								
<ul> <li>9) Computer-savvy citizens are also shared to transact on-line due to the following except</li> <li>(a) smuggling of vital information regarding credit cards</li> <li>(b) availability of hacking tools on the internet</li> <li>(c) damage by viruses to critical information</li> <li>(d) sophisticated, well-guarded on-line transaction devices</li> <li>(e) denial-of-service attacks that put valid customers to inconvenience</li> </ul>								
Directions (10-12): Choose the word which MOST OPPOSITE in meaning to the word printed in BOLD as used in, the passage.								
10) Instantaneous (a) Delayed (b) Quick (c) Immediate (d) Eventful (e) Unconventional								
11) Vulnerable (a) Susceptible (b) Rigid (c)	Invincible	(d) Prone	(e) Weakling					
12) Massive (a) Tiny (b) Gigantic	(c) Bulky	(d) Insign	ificant (e)Acut					
Directions (13-15): Choose the word which is most nearly the SAME in meaning as the word printed in BOLD as used in the passage.								
13) Era (a) Year (b) Epoch	(c) Span	(d) Spirit	(e) Instinct					
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14) Poised (a) Balanced (b) A	Adulterated	(c) Stupefied	(d) Launched	(e) Ready
15) Mitigate (a) Investigate	(b) Allay	(c) Elevate	(d) Invigorate	e (e) Amplify
	$\left( \right)$			

# **Reading Comprehension - 31**

Directions (1-15): Read the following passage carefully and answer the questions given below it. Certain words/expressions are given in bold in the passage of help you locate them while answering some of the questions:

A few weeks ago, I ran into an old friend who is currently one of the mandarins deciding India's economic and financial policies. He asked "And so, how is IIT doing?" As one can only indulge in friendly banter at such gatherings, I responded with 'Not so well actually. Your market-friendly policies have forced up to raise the fee, so we have 50% fewer Ph.D. applicants this year'. Not batting an eyelid, he shot back: "Obviously. Your Ph.D. students don't have any market value." Taken aback, I shifted to a more serious tone and tried to start a discussion on the need for research in these **globalised** times. But he had already walked away. The last word on the imperatives of the 'market' had been spoken. This view of higher education should not have surprised me. Worthies who look at everything as consumer products classify higher education as a 'non-merit' good. Non-merit goods are those where only the individual benefits from acquiring them and not the society as a whole. Multilateral agencies

like The World Bank have too been pushing countries like India to stop subsidies to higher education.

When Ron Brown, former US commerce secretary visited India, a public meeting was organized at IIT Delhi. At that meeting I asked him: "I understand that since the 19th century all the way up to the 1970s, most land grant and State universities in the US virtually provided free education to State citizens. Was that good for the economy, or should they have charged high fees in the early 20th century? "He replied," it was great for the economy. It was one of the best things that the US government did at that particular time in American history-building institutions of higher education which were accessible to the masses of the people. I think it is one of the reasons why our economy grew and prospered, one of the way in which the US was able to close some of its social gaps. So people who lived in rural areas would have the same kind of access to higher education as people living in other parts of the country. It was one of the reasons for making America strong."

Our policy-makers seem **unaware** that their mentors in the US did not follow policies at home which they now prescribe for other countries. Ron Brown's remarks summarise the importance policy-makers in the US place on higher education as a vehicle for upward mobility for the poorer sectors of their population. Even today, a majority of Americans study in State-run institutions. Some of these institutions, like Berkeley and the Universities of Michigan, Illinois, Ohio, Wisconsin and Taxas are among the best in the world. The annual tuition charged from State residents (about \$5000 a year) is about a month's salary paid to a lecturer. Even this fee is **waived** for most students. In addition, students receive stipends for books, food and hostel charges. The basic principle is that no student who gets admission to a university should have to depend on parental support if it is not available.

Ron Brown's remarks went unnoticed in India. Every other day some luminary or the other opines that universities and technical education institutions should increase their charges and that such education should not be subsidized. Most editorials echo these sentiments. Eminent industrialists pontificate that we should run educational institutions like business houses. Visiting experts from the Bank and the IMF, in their newly emerging concern for the poor, advise us to divert funds from higher education to primary education.

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## English

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- 1) The author of the passage seems to be a/an
- (a) official working in economic affairs department
- (b) financial advisor to government or a bureaucrat in finance department
- (c) social activist devoted to illiteracy eradication programme
- (d) educationist in IIT or some such Educational Institution
- (e) industrialist employing highly qualified technocrats
- 2) What was the net tangible impact of raising fees on the higher level of technological research?
- (a) The number of prospective researchers was reduced to almost a half
- (b) The market value of Ph.D. students was almost lost
- (c) Research studies attained a higher market value
- (d) Research became more and more relevant to market demands
- (e) In the current globalised times, the need for research was less than ever
- 3) According to the author, the US policy-makers consider education as a
- (a) hindrance in the way to economic growth and prosperity
- (b) means for achieving upward mobility for the poor
- (c) wastage of resources and a totally futile exercise
- (d) matter of concern only for the parents of the students
- (e) None of these

4) Who among the following support the view that higher education should be free to everyone aspiring for it?

(A) Editors and .	Journalists' (B) Indu	strialists (C) Visiti	ing Experts from Ban	ks and IMF
(a) A only	(b) B only	(c) C only	(d) All the three	(e) None of these

- 5) Which of the following makes the policy-makers classify education as "non-merit" commodity?
- (a) The tendency of people to seek any individual benefits
- (b) The attitude of giving unreasonably more weightage to society
- (c) The tendency of viewing everything as mere consumer product
- (d) Undue pressure from International Agencies like the World Bank, etc.
- (e) None of these

6) What was Ron Brown's reaction to the author's question on free education provided by US universities to their citizens? Ron Brown

- (a) criticized the US government for their action
- (b) appreciated the author but remained non-committed
- (c) ignored the fact and gave an ambiguous reaction
- (d) mentioned that the author's information was not correct
- (e) None of these
- 7) The basic principle adopted by the renowned State-run universities in the US is that the students
- (a) must pay the lecturer's salary from their own resources
- (b) should earn while they learn and pay higher education fees
- (c) must seek the necessary help from their parents on whom they depend
- (d) need not be required to depend upon their parents for acquiring higher education
- (e) None of these

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<ul> <li>8) What was the outcome of US strategy of imparting free university education to US citizens?</li> <li>(a) Education was easily accessible to the vast majority</li> <li>(b) US citizens found it unaffordable and expensive</li> <li>(c) US Economy suffered due to such a lop-sided decision</li> <li>(d) US government could not plug the loopholes in their economic policies</li> <li>(e) None of these</li> </ul>						
<ul> <li>(a) pressurizing I</li> <li>(b) insisting on d</li> <li>(c) analyzing the</li> <li>(d) emphasizing</li> </ul>	<ul> <li>(a) pressurizing India and other countries to stop substantial higher education</li> <li>(b) insisting on discontinuance of subsidies to higher education</li> <li>(c) analyzing the possibilities of increasing subsidies to higher learning</li> <li>(d) emphasizing on the need of lowering fees for higher education</li> </ul>					
Directions (10-12): bold as used in the		g is MOST NEARLY TH	E SAME in meaning as	s the word printed in		
10) Unaware (a) Famous	(b) Ignorant	(c) Familiar	(d) Unworthy	(e) Negligent		
11) WAIVED (a) Moved	(b) Charged	(c) Condoned	(d) Overlooked	(e) Paid		
12) MASSES (a) Institutions	(b) Groups	(c) Students	(d) Officers	(e) Parents		
Directions (13-15): Which of the following is MOST OPPOSITE in meaning of the word printed in bold as used in the passage?						
13) GLOBALISED (a) Universalized	(b) Liberalized	(c) Earthly	(d) Prospering	(e) Decentralized		
14) PROSPERED (a) Declined	(b) Progressed	(c) Improved	(d) Decomposed	(e) Enlightened		
15) CONCERN (a) Worry	(b) Anxiety	(c) Sympathy	(d) Indifference	(e) Nullification		
Reading Comprehension - 32						

Directions (1-3): Each of the reading comprehension questions is based on the content of a passage. After reading the passage answer all questions pertaining to it on the basis of what is stated or implied in the passage. For each question, select the best answer of the choices given.

Eco efficiency (measures to minimize environmental impact through the reduction or elimination of waste from production processes) has become a goal for companies worldwide, with many realizing significant cost savings from such innovations. Peter Senge and Goran Carstedt see this development as

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### English

# **Reliable Academy**

laudable but suggest that simply adopting eco efficiency innovations could actually worsen environmental stresses in the future. Such innovations reduce production waste but do not alter the number of products manufactured nor the waste generated from their use and growth. Moreover, there is no guarantee that increased economic growth from eco efficiency will come in similarly eco efficient ways, since in today's global markets, greater profits may be turned into investment capital that could easily be reinvested in old-style eco-inefficient industries.

Even a vastly more eco efficient industrial system could, were it to grow much larger, generate more total waste and destroy more habitat and species than would a smaller, less eco efficient economy. Senge and Carstedt argue that to preserve the global environment and sustain economic growth, businesses must develop a new systemic approach that reduces total material use and total accumulated waste. Focusing exclusively on eco efficiency, which offers a compelling business case according to established thinking, may distract companies from pursuing radically different products and business models.

1) The primary purpose of the passage is to

(a) explain why a particular business strategy has been less successful than was once anticipated

(b) propose an alternative to a particular business strategy that has inadvertently caused ecological damage

(c) present a concern about the possible consequences of pursuing a particular business strategy

(d) make a case for applying a particular business strategy on a large scale than is currently practiced

(e) suggest several possible outcomes of companies' failure to understand the economic impact of a particular business strategy

2) The passage mentions which of the following as a possible consequence of companies' realization of greater profits through eco efficiency?

- (a) The companies may be able to sell a greater number of products by lowering prices.
- (b) The companies may be better able to attract investment capital in the global market.
- (c) The profits may be reinvested to increase economic growth through eco efficiency.
- (d) The profits may be used as investment capital for industries that are not eco efficient.
- (e) The profits may encourage companies to make further innovations in reducing production waste.

3) The passage implies that which of the following is a possible consequence of a company's adoption of innovations that increase its eco efficiency?

(a) Company profits resulting from such innovations may be reinvested in that company with no guarantee that the company will continue to make further improvements in eco efficiency.

(b) Company growth fostered by cost savings from such innovations may allow that company to manufacture a greater number of products that will be used and discarded, thus worsening environmental stress.

(c) A company that fails to realize significant cost savings from such innovations may have little incentive to continue to minimize the environmental impact of its production processes.

(d) A company that comes to depend on such innovations to increase its profits and growth may be vulnerable in the global market to competition from old-style eco-inefficient industries.

(e) A company that meets its eco efficiency goals is unlikely to invest its increased profits in the development of new and innovative eco efficiency measures.

Directions (4-8): Each of the reading comprehension questions is based on the content of a passage. After reading the passage answer all questions pertaining to it on the basis of what is stated or implied in the passage. For each question, select the best answer of the choices given.

### English

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A recent study has provided clues to predator-prey dynamics in the late Pleistocene era. Researchers compared the number of tooth fractures in present-day carnivores with tooth fractures in carnivores that lived 36,000 to 10,000 years ago and that were preserved in the Rancho La Brea tar pits in Los Angeles. The breakage frequencies in the extinct species were strikingly higher than those in the present-day species.

In considering possible explanations for this finding, the researchers dismissed demographic bias because older individuals were not overrepresented in the fossil samples. They rejected preservation bias because a total absence of breakage in two extinct species demonstrated that the fractures were not the result of abrasion within the pits. They ruled out local bias because breakage data obtained from other Pleistocene sites were similar to the La Brea data. The explanation they consider most plausible is behavioral differences between extinct and present-day carnivores-in particular, more contact between the teeth of predators and the bones of prey due to more thorough consumption of carcasses by the extinct species. Such thorough carcass consumption implies to the researchers either that prey availability was low, at least seasonally, or that there was intense competition over kills and a high rate of carcass theft due to relatively high predator densities.

- 4) The primary purpose of the passage is to
- (a) present several explanations for a well-known fact
- (b) suggest alternative methods for resolving a debate
- (c) argue in favor of a controversial theory
- (d) question the methodology used in a study
- (e) discuss the implications of a research finding

5) According to the passage, compared with Pleistocene carnivores in other areas, Pleistocene carnivores in the La Brea area

- (a) included the same species, in approximately the same proportions
- (b) had a similar frequency of tooth fractures
- (c) populated the La Brea area more densely
- (d) consumed their prey more thoroughly
- (e) found it harder to obtain sufficient prey

6) According to the passage, the researchers believe that the high frequency of tooth breakage in carnivores found at La Brea was caused primarily by

- (a) the aging process in individual carnivores
- (b) contact between the fossils in the pits
- (c) poor preservation of the fossils after they were removed from the pits
- (d) the impact of carnivores' teeth against the bones of their prey
- (e) the impact of carnivores' teeth against the bones of other carnivores during fights over kills

7) The researchers' conclusion concerning the absence of demographic bias would be most seriously undermined if it were found that

(a) the older an individual carnivore is, the more likely it is to have a large number of tooth fractures

(b) the average age at death of a present-day carnivore is greater than was the average age at death of a Pleistocene carnivore

(c) in Pleistocene carnivore species, older individuals consumed carcasses as thoroughly as did younger individuals

(d) the methods used to determine animals' ages in fossil samples tend to misidentify many older individuals as younger individuals

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(e) data concerning the ages of fossil samples cannot provide reliable information about behavioral differences between extinct carnivores and present-day carnivores

8) According to the passage, if the researchers had NOT found that two extinct carnivore species were free of tooth breakage, the researchers would have concluded that

(a) the difference in breakage frequencies could have been the result of damage to the fossil remains in the La Brea pits

(b) the fossils in other Pleistocene sites could have higher breakage frequencies than do the fossils in the La Brea pits

(c) Pleistocene carnivore species probably behaved very similarly to one another with respect to consumption of carcasses

(d) all Pleistocene carnivore species differed behaviorally from present-day carnivore species

(e) predator densities during the Pleistocene era were extremely high

Directions (9-11): Each of the reading comprehension questions is based on the content of a passage. After reading the passage answer all questions pertaining to it on the basis of what is stated or implied in the passage. For each question, select the best answer of the choices given.

Archaeology as a profession faces two major problems. First, it is the poorest of the poor. Only paltry sums are available for excavating and even less is available for publishing the results and preserving the sites once **excavated**. Yet archaeologists deal with priceless objects every day. Second, there is the problem of illegal excavation, resulting in museum-quality pieces being sold to the highest bidder.

I would like to make an **outrageous** suggestion that would at one stroke provide funds for archaeology and reduce the amount of illegal digging. I would propose that scientific archaeological expeditions and governmental authorities sell excavated artifacts on the open market. Such sales would provide substantial funds for the excavation and preservation of archaeological sites and the publication of results. At the same time, they would break the illegal excavator's grip on the market, thereby decreasing the inducement to engage in illegal activities.

You might object that professionals excavate to acquire knowledge, not money. Moreover, ancient artifacts are part of our global cultural heritage, which should be available for all to appreciate, not sold to the highest bidder. I agree. Sell nothing that has unique artistic merit or scientific value. But, you might reply, everything that comes out of the ground has scientific value. Here we part company. Theoretically, you may be correct in claiming that every artifact has potential scientific value. Practically, you are wrong.

I refer to the thousands of pottery vessels and ancient lamps that are essentially duplicates of one another. In one small excavation in Cyprus, archaeologists recently uncovered 2,000 virtually **indistinguishable** small jugs in a single courtyard. Even precious royal seal impressions known as I'melekh handles have been found in abundance-more than 4,000 examples so far.

The basements of museums are simply not large enough to store the artifacts that are likely to be discovered in the future. There is not enough money even to catalog the finds; as a result, they cannot be found again and become as inaccessible as if they had never been discovered. Indeed, with the help of a computer, sold **artifacts** could be more accessible than are the pieces stored in bulging museum basements. Prior to sale, each could be photographed and the list of the purchasers could be maintained on the computer. A purchaser could even be required to agree to return the piece if it should become needed for scientific purposes.

It would be unrealistic to suggest that illegal digging would stop if artifacts were sold on the open market. But the demand for the clandestine product would be substantially reduced. Who would want

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an unmarked not when another was available whose provenance was known, and that was dated stratigraphically by the professional archaeologist who excavated it?

- 9) The primary purpose of the passage is to propose
- (a) an alternative to museum display of artifacts
- (b) a way to curb illegal digging while benefiting the archaeological profession
- (c) a way to distinguish artifacts with scientific value from those that have no such value
- (d) the governmental regulation of archaeological sites
- (e) a new system for cataloging duplicate artifacts
- 10) The author implies that all of the following statements about duplicate artifacts are true EXCEPT
- (a) a market for such artifacts already exists.
- (b) such artifacts seldom have scientific value
- (c) there is likely to be a continuing supply of such artifacts
- (d) museums are well supplied with examples of such artifacts
- (e) such artifacts frequently exceed in quality those already cataloged in museum collections

11) Which of the following is mentioned in the passage as a disadvantage of storing artifacts in museum basements?

- (a) Museum officials rarely allow scholars access to such artifacts.
- (b) Space that could be better used for display is taken up for storage.
- (c) Artifacts discovered in one excavation often become separated from each other.
- (d) Such artifacts are often damaged by variations in temperature and humidity.
- (e) Such artifacts often remain uncatalogued and thus cannot be located once they are put in storage.

Directions (12-15): Choose the word which is most similar in meaning to the word printed in bold as used in the above passages.

12) excavate (a) precise	(b) discernible	(c) explanatory	(d) enumerate	(e) bore
13) outrageous (a) alternatives	(b) distracters	(c) answers	(d) atrocious	(e) directions
14) indistinguisha (a) longitude	able (b) depletion	(c) identical	(d) replenishment	(e) reclamation
15) inducement (a) single	(b) alone	(c) lonely	(d) stimulus	(e) multiple

# **Reading Comprehension - 33**

The genesis of service tax emanates from the ongoing structural transformation of the Indian economy, whereby presently more than one-half of GDP originates from the services sector. Despite the growing presence of the services sector in the Indian economy, it remained out of the tax net prior to 1994-95, leading to a steady deterioration in tax-GDP ratio. The service tax was introduced in 1994-95 on a select category of services at a low rate of five percent. While the service tax rate and the coverage of services being taxed have increased ever since, the combined tax-GDP ratio of the Centre and States,

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nevertheless, deteriorated from 16.4 percent in 1985-86 to 14.1 percent in 1999-2000. It may be noted that between 1990-91 and 1998-99, the share of industrial sector in GDP dropped by 6.4 percentage points whereas almost 64 percent of the tax revenue was generated by indirect taxes for which industrial sector continues to be the principal tax base. On the other hand, during the same period, the share of services sector in GDP has increased by 10 percentage points and this sector has still remained poorly taxed.

The rationale for service tax, therefore, lies not only in arresting the falling tax-GDP ratio but also in ipso facto improving allocative efficiency in the economy as well as promoting equity. Against this backdrop, the service tax needs to be designed taking into account the fact that (i) the share of services in GDP is expanding; (ii) failure to tax services distorts consumer choices and encourages spending on services at the expense of goods; (iii) untaxed service traders are unable to claim value added tax (VAT) on service inputs, which encourages businesses to develop in-house services, creating further distortion and (iv) most services that are likely to become taxable are positively correlated with expenditure of high-income households and, therefore, service tax improves equity. In the Indian context, taxation of services assumes importance in the wake of the need for improving the revenue system, ensuring a measure of neutrality in taxation between goods and services and eventually helping to evolve an efficient system of domestic trade taxes, both at the Central and the State levels. The coverage of services under tax net has been progressively widened over the years. With effect of the Finance Act, 2004. 71 services are presently contributing to the service tax collections. The service tax is applicable to all parts of India except the State of Jammu and Kashmir and is leviable on the gross amount charged by the service provider from the client. The rate of service tax was increased from 5 percent since September 10, 2004. With the increase in tax rate and base of service tax, the collections from the service tax have shown a steady rise from Rs. 410 crore in 1994-95 to Rs. 8,300 crore in 2003-04; however, they accounted for only 4.4 percent of the total tax receipts of the Centre (0.3 percent of GDP) in 2003-04.

Service tax is envisaged as the tax of the future. The inclusion of all value added services in the tax net would yield a larger amount of revenue and make the existing tax structure more elastic. Once the service sector is adequately covered under tax net, the buoyant services sector will enable the reversal of declining trend in tax buoyancy. Besides raising the revenue buoyancy, appropriate taxation of services sector would also provide equity, efficiency and consistency in the tax administration as well as neutrality for various economic activities. Integration of services sector to the tax net would be the prelude to the introduction of a full-fledged VAT system.

1) What according to the passage, was the impact of exclusion of service tax till the first half of the last decade of the past century?

(a) There was no impact as there was no service tax.

- (b) There was a steady deterioration in the GDP.
- (c) Tax-GDP ratio has steadily and gradually aggravated.
- (d) Service sector used to flourish exorbitantly.
- (e) None of these

2) The origin of service tax is attributed to \_\_\_\_\_

(a) increase in Gross Domestic Product (GDP) (b) existence of service sector

(d) metamorphosis of our country's economy

(c) tax of the future

(e) enormous growth potential of industrial sector

3) Which of the following is MOST likely to provide neutrality to various economic activities?

(a) Increase in revenue buoyancy

- (b) Fairness in tax administration
- (c) Equity and efficiency in various activities.

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<ul> <li>(d) Consistency in tax structure and reverse</li> <li>(e) None of these</li> <li>4) What is the probable impact of bries</li> <li>(A) It will yield a larger revenue.</li> <li>(B) It will provide flexibility to the presers</li> <li>(C) It will progressively decrease tax buos</li> <li>(a) A and C only</li> <li>(b) B and C only</li> </ul>	nging all value added ant tax structure. Nyancy.	services under the tax Il the three (e) None o		
5) When the author mentions that t	he service taxes cons	titute 0.3 percent of	GDP, he implies that	
(a) it is a substantially high amount (b) th (c) it is a very small amount (d) th (e) None of these	ne service taxes show a nere is no scope for fu		ıd	
<ul> <li>6) Levying service tax is most likely to</li> <li>(A) Check on reducing Tax-GDP ratio</li> <li>(B) Enhancement in allocative efficiency</li> <li>(C) Promoting equality</li> </ul>		following?		
(a) A and B only (b) B and C only	(c) A and C only	(d) All the three	(e) None of these	
<ul> <li>7) Which of the following statements</li> <li>(A) The orbit of service tax has been incr</li> <li>(B) Despite increasing the coverage of set</li> <li>(C) Despite widening tax net to bring n</li> <li>Centre and States was reduced during 1</li> </ul>	eased to encompass r ervice tax, the actual ta nore and more service	nore and more service ax collection is deterio	s. rating significantly.	
(a) A and B only (b) A and C only	(c) B and C only	(d) All the three	(e) None of these	
<ul> <li>8) Which of the following factors helps service tax improve fairness across different economic strata of society?</li> <li>(a) Taxable services are mostly those that are utilised by the rich</li> <li>(b) Untaxed service traders are prevented from claiming value added tax</li> <li>(c) Encouragement to in-house services is effected</li> <li>(d) It improves revenue system</li> <li>(e) None of these</li> </ul>				
<ul> <li>9) According to the author, the service</li> <li>(a) it will be levied in near future</li> <li>(b) its implementation will be effected in</li> <li>(c) its significant impact will be visible at</li> <li>(d) the future of the nation is largely deg</li> <li>(e) None of these</li> </ul>	n the next decade a later period	future because		
<ul> <li>10) Which of the following is likely to h</li> <li>(A) Misrepresentation of customers' cho</li> <li>(B) Stimulating enhancement in spendin</li> <li>(C) Inability of tax payers to reclaim their</li> </ul>	pices g on services at the co	st of goods	e tax net?	
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(a) A and B only (b) B a	nd C only (c) A and C only	(d) All the three (e)	None of these			
<ul> <li>11) The author of the passage seems to be having</li> <li>(a) an antagonistic attitude about levying service tax</li> <li>(b) a favourable attitude towards levying service tax</li> <li>(c) a sympathetic and lenient view regarding untaxed service traders</li> <li>(d) a distorted view about equity</li> <li>(e) a soft corner for the tax payers brought under service tax net</li> </ul>						
Directions (12-13): Choose word given in bold as given		which is most nearly t	he SAME in meaning as the			
12) NET (a) Actual amount	(b) Amount after tax	(c) Governance	(d) Coverage (e) Mesh			
13) ENVISAGE (a) Implement	(b) Visualize	(c) Endure	(d) Encompass (e) Expect			
Directions (14-15): Choose the word/group of words which is most OPPOSITE in meaning of the word given in the passage.						
14) PROGRESSIVELY (a) Gradually(b) Abruptly	(c) Occasionally	(d) Narrowly	(e) Ineffectively			
15) ELASTIC (a) Flexible (b) Unreliable	(c) Faulty	(d)Untenable	(e) Rigid			
			•			

# **Reading Comprehension - 34**

Directions (1-15): 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.

For a business, still in a burgeoning state of development the performance of the gem and jewelry sector in exports is gratifying. On top of an over 50 percent growth during 2004-05, these exports are poised to grow at a similar rate during the current year, if the trend in the first half of the year is an indication. Data released by the Gems and Jewelry Export Promotion Council show that Gems exports at Rs. 2,363 crores during April-September 2005 were 51 percent higher than during the corresponding period of 2004. Since there is a greater acceleration in the tempo of exports in the second half of the year, it appears that the target of gems and jewelry exports, pegged at Rs. 5,000 crores are well within reach. Even more heartening is the fact that the export flow has been broad based, though the pace has been set by better showing in both jewelry and gem exports. This successful incursion is the outcome of a conscious strategy to build export infrastructure which includes the setting up of Gems and Jewelry Export Zones, technology missions and a liberal policy under which virtually the entire industry is thrown open to foreign direct investment. Some incentives like access to domestic market for these export-oriented units, based on the net value addition, also have helped the export drive. Besides, the industry

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had made helped the export drive. Besides, the industry had made efforts to capture new markets, laid stress on quality of the product and became alive to customer needs.

However, in the case of jewelry exports, the actual performance is behind the potential. With its endowment in terms of jewelry designers, low costs and high productivity, India can emerge as a major force in global jewelry exports by emphasizing on customizing jewelry rather than relying on standard products. At the same time, gems exports should not suffer by default. The recent data given lie to the claim that we have a leeway in jewelry designing. Over a period, this success on global marketing of our gems should facilitate system integration, and to exports of value-added gems with jewelry. As of now, what is significant is that we have carved a small niche in the global market in an industry that is the cutting edge of designing.

1) Which of the following are responsible for substantial growth in exports in gems and jewelry sector?

- (A) Conscious strategy to build export infrastructure
- (B) Liberal policy
- (C) Government subsidy
- (a) All (A), (B) and (C)
- (d) Only (A) and (B)

(b) Only (B) and (C) (c

- (c) Only (A) and (C)
- 2) Setting up of gems and jewelry exports zones has resulted into which of the following?

(e) None of these

- (a) Production of gems has increased
- (b) Increase in gems exports
- (c) Increase in jewelry exports
- (d) Abundance of gems and jewelry in the domestic market
- (e) None of these

3) Which of the following words has the SAME meaning as the word 'heartening' as used in the passage?

(a) Saddening	(b) Encouraging	(c) Illuminating	(d) Satisfying	(e) Worsening
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4) Which of the following have helped in the growth of exports in gem and jewelry sector?

- (A)Value addition (B) Quality control
- (C) Customer friendly (D) Access to domestic market (b)  $O_{2}$  (c) and (D) (c) and (C) (c)  $O_{2}$  (c)  $O_{2}$
- (a) All (A), (B), (C) and (D)
   (b) Only (A), (B) and (C)
   (c) Only (B), (C) and (D)

   (d) Only (A), (C) and (D)
   (e) None of these
- 5) Which of the following statements is true in the context of the passage?

(a) The growth in exports in gems and jewelry sector is expected to be 100 percent during 2005-2006 to that of 2004-05.

(b) The growth in exports in gems and jewelry sector in 2005-2006 is expected to be more than that in 2004-05.

- (c) The growth in exports in gems and jewelry sector is expected to be 50 percent in 2005-2006.
- (d) The growth in exports in gems and jewelry sector is expected to be 25 percent in 2005-2006.
- (e) None of these
- 6) Which of the following factors have not helped in the export promotion?(A) Building an infrastructure for export (B) Encouraging foreign direct investment
- (a) Only (A) (b) Only (B) (c) Either (A) or (B) (d) Both (A) and (B) (e) None of these

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<ul><li>(a) Less than</li><li>(b) More tha</li><li>(c) Almost hat</li></ul>	th export was realized in half the targeted amo n half the targeted amo alf of the amount project amount is not mentio these	unt. ount. ected for the purpose				
8) Which of used in the pas		roup of words has th	e SAME meaning a	as the word 'customizing' as		
(a) Need-based	-	(c) Appropriate	(d) Quality	(e) Traditional		
9) Which of (a) Awake	the following words ha (b) Open	as the SAME meaning (c) Conducive	s as the word 'alive (d) Active	e' as used in the passage? (e) Brisk		
<ul> <li>(a) India's per</li> <li>(b) India's per</li> <li>(c) India's per</li> <li>(d) India has</li> <li>(e) Performant</li> <li>11) What according</li> <li>(a) Growth in er</li> <li>(b) Domestic der</li> <li>(c) India's performant</li> <li>(d) Trend observer</li> <li>(e) None of the</li> </ul>	nce in global marketin cording to the passage, g the targeted amount exports in the earlier ye emand in the sector. ormance in jewelry des ved during the first hal	of jewelry is better the of gems is better than ded exports has grow fort in exporting value g has helped in devel , is the basis for the e ? ear. signing. If of the year.	an that of gems. that of jewelry. n in the recent pase added products in oping an edge in de expectation of the	t. the international market.		
the passage.						
12) Emerge (a) Drawn	(b) Evolve	(c) Shine	(d) Grow	(e) Submerge		
13) Consciou (a) Desirable (b		) Planned (	d) Unconscious	(e) Wanted		
	Directions (14-15): Choose the word which is most opposite in meaning of the word printed in bold as used in the passage.					
14) Virtually (a) Artificially	(b) Lately	(c) Really	(d) Imaginary	y (e) Realistically		
15) Burgeoni (a) Emerging (b	ng ) Established(c) Dying	(d) Snea	king (e) M	iddle		
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# **Reading Comprehension - 35**

Directions (1-4): Each passage is followed by question based on its content. After reading passage, choose the best answer to each question. Answer all questions following a passage on the basic of what is stated or implied in that passage.

A Marxist sociologist has argued that racism stems from the class struggle that is unique to the capitalist system – that racial prejudice is generated by capitalists as a means of controlling workers. His thesis works relatively well when applied to discrimination against Blacks in the United States, but his definition of racial prejudice as "radically-based negative prejudgments against a group generally accepted as a race in any given region of ethnic competition," can be interpreted as also including hostility towards such ethnic groups as the Chinese in California and the Jews in medieval Europe. However, since prejudice against these latter peoples was not inspired by capitalists, he has no reason that such antagonisms were not really based on race. He disposes thusly (albeit unconvincingly) of both the intolerance faced by Jews before the rise of capitalism and the early twentieth-century discrimination against Oriental people in California, which, inconveniently, was instigated by workers.

1) The passage supplies information that would answer which of the following questions?

(a) What accounts for the prejudice against the Jews in medieval Europe?

(b) What conditions caused in discrimination against Oriental people in California in the early twentieth-century?

(c) Which groups are not in ethnic competition with each other in the United States?

(d) What explanation did the Marxist sociologist give for the existence of racial prejudice?

(e) who could have supplied the information.

2)	The author	considers the Marxist so	ociologist's thes	is about the o	origins of racial prejudice to be:
(a) U	noriginal	(b) Unpersuasive	(c) Offensive	(d) Obscure	(e) aboriginal

3) In can be inferred from the passage that the Marxist sociologist would argue that in a noncapitalist society racial prejudice would be:

(a) Pervasive(b) Tolerated (c) Nonexistent (d) Forbidden (e) impunity

4) According to the passage, the Marxist sociologist's chain of reasoning him to assert that prejudice toward Oriental people in California was

(a) non-racial in character.

(b) similar in origin to prejudice against the Jews.

(c) understood by Oriental people as ethnic competition.

(d) provoked by workers.

(e) estimated by workers

Directions (5-10): Each passage is followed by question based on its content. After reading passage, choose the best answer to each question. Answer all questions following a passage on the basic of what is stated or implied in that passage.

By 1950, the results of attempts relate brain processes to mental experience appeared rather discouraging. Such variations in size, shape, chemistry, conduction speed, excitation threshold, and the like as had been demonstrated in nerve cells remained negligible in significance for any possible correlation with the manifold dimensions of mental experience. Near the turn of the century, it had been

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suggested by Hering that different modes of sensation, such as pain, taste, and colour, might be correlated with the discharge of specific kinds of nervous energy. However, subsequently developed methods of recording and analyzing nerve potentials failed to reveal any such qualitative diversity. It was possible to demonstrate by other methods refined structural differences among neuron types; however, proof was lacking that the quality of the impulse or its conduction was influenced by these differences, which seemed instead to influence the developmental patterning of the neural circuits.

Although qualitative variance among nerve energies was never rigidly disproved, the doctrine was generally abandoned in favour of the opposing view, namely, that nerve impulses are essentially homogeneous in quality and are transmitted as "common currency" throughout the nervous system. According to this, it is not the quality of the sensory nerve impulses that determines the diverse conscious sensations they produce, but rather the different areas of the brain into which they discharge, and there is some evidence for this view. In one experiment, when an electric stimulus was applied to a given sensory field of the cerebral cortex of a conscious human subject, it produced a sensation of the appropriate modality for that particular locus, that is, a visual sensation from the auditory cortex, and so on. Other experiments revealed slight variations in the size, number, arrangement, and interconnection of the nerve cells, but as far as psycho neural correlations were concerned, the obvious similarities of these sensory fields to each other seemed much more remarkable than any of the minute differences.

However, cortical locus, in itself, turned out to have little explanatory value. Studies showed that sensations as diverse as those of red, black, green, and white, or touch, cold, warmth, movement, pain, posture, and pressure apparently may arise through activation of the same cortical areas. What seemed to remain was some kind of differential patterning effects in the brain excitation: it is the difference in the central distribution of impulses that counts. In short, brain theory suggested a correlation between mental experience and the activity of relatively homogeneous nerve-cell units conducting essentially homogeneous impulses through homogeneous cerebral tissue. To match the multiple dimensions of mental experience, psychologists could only point to a limitless variation in the spatio-temporal patterning of nerve impulses.

5) The author suggests that, by 1950, attempts to correlate mental experience with brain processes would probably have been viewed with:

(a) Indignation (b) Impatience (c) Pessimism (d) Defiance (e) definite

- 6) The author mentions "common currency" primarily in order to emphasize the
- (a) lack of differentiation among nerve impulses in human beings.

(b) similarities of the sensations that all human beings experience.

- (c) similarities in the views of scientists who have studied the human nervous system.
- (d) continuous passage of nerve impulses through nervous system.
- (e) Which groups are not in ethnic competition with each other in the United States?

7) The description of an experiment in which electric stimuli were applied to different sensory field of the cerebral cortex tends to support the theory that

(a) the stimuli presence of different cortical areas cannot account for the diversity of mental experience.

(b) variation in spatio-temporal patterning of nerve impulses correlates with variation in subjective experience.

(c) nerve impulse are essentially homogeneous and are relatively unaffected as they travel through the nervous system.

(d) the mental experiences produced by sensory nerve impulses are determined by the cortical area activated.

(e) manner in which nerve impulse are conducted.

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<ul> <li>8) According to the passage, so stimulus determines which of the</li> <li>I. The nature of the nerve imp</li> <li>II. The modality of the sensory</li> <li>III. Qualitative differences with</li> </ul>	following? ulse. experience.	of the cortex activated by a sensory
(a) II only (b) III only	(c) I and II only(d) II and III only	(e) none of these.
(a) anatomy of the brain.	e are conducted. (d) mechanics of s	orrelates of mental experience.
<ul> <li>of the brain determine perception</li> <li>(a) It is a plausible explanation,</li> <li>(b) It is the best explanation of</li> <li>(c) It is disproved by the fact the</li> </ul>	ns produced by sensory nerve impul but it has not been completely prov brain processes currently available. at the various areas of the brain are upport it, but it fails to explain the d	ved. e psychologically very similar.
11) We have abundant natural r	old part in each of the following sen resources and all the manpower we s (c) we needed (d) which is in our r	need.
<ul><li>12) India is so poor that it can't (a) can't be affording lose</li><li>(d) could afford to lost</li></ul>	afford lose Mondays on account of a (b) could not afford for lose (c) ca (d) No correction required	
<ul><li>(a) to more achieving</li><li>(d) in order for achieving</li><li>14) The advocate declared in the</li></ul>	ioned that his mission was not by m (b) merely to achieve (c) fo (e) No correction required e court that his client has prepared s been preparing to (c) was prep	or merely to achieve to surrender.
15) The purchase made by him I (a) brings towards him	brought with him a number of prizes	s. rought up to him

-

c) brought up to

## (d) brought with himself

(e) No correction required

# **Reading Comprehension - 36**

Directions (1-9): Read the following passage carefully and answer the questions given below it. Certain words are given in bold in the passage to help you locate them while answering some of the question

Though the Cold War has ended, selective tactics are still continuing for ensuring the military and economic **dominance** of developed countries. Various types of technology denial regimes are still being enforced which are now being mainly targeted against developing countries like India.

Today, we in India encounter twin problems. On one side there is a large scale strengthening of our neighbours through supply of arms and clandestine support to their nuclear and missile programmes and

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on the other side all efforts are being made to weaken our indigenous technology growth through control regimes and dumping of low-tech systems, accompanied with high commercial pitch in critical areas. Growth of **indigenous** technology and self-reliance are the only answer to the problem.

Thus in the environment around India, the number of missiles and nuclear powers are **continuously** increasing and destructive weapons continue to pile up around us, in spite of arms reduction treaties.

To understand the implications of various types of warfare that may affect us, we need to take a quick look at the **evolution** of war weaponry and the types of warfare. I am highlighting this point for the reason that in less than a century we could see change in the nature of warfare and its effects on society. In early years of human history it was mostly direct human warfare. During the twentieth century up to about 1990, the warfare was weapon driven. The weapons used were guns, tanks, aircraft, ships, submarines and the nuclear weapons deployed on land/sea/air and also **reconnaissance** spacecraft. **Proliferation** of conventional nuclear and biological weapons was at a peak owing to the competition between the superpowers.

The next phase, in a new form, has just started from 1990 onwards. The world has graduated into economic warfare. The means used is control of market forces through high technology. The participating nations, apart from the USA, are Japan, the UK, France, Germany, certain South-East Asia countries and a few others. The driving force is the generation of wealth with certain types of economic doctrine.

The urgent issue we need to address collectively as a nation is, how do we handle the tactics of economic and military dominance in this new form coming from the backdoor? Today technology is the main driver of economic development at the national level. Therefore, we have to develop indigenous technologies to enhance our competitive edge and to generate national wealth in all segments of economy. Therefore, the need of the hour is arm India with technology.

- 1) Why do certain countries use selective tactics against developing countries?
- (a) To help developing countries gain military and economic independence
- (b) To help developing countries govern themselves and be economically independent
- (c) To ally with developing countries to dominate over other developed countries
- (d) To curtail their domination over developing countries
- (e) None of these

2) Which are the issues of great concern that India is facing at present, according to the author of the passage?

(A) The supply of high-tech weaponry by other countries to India's neighbours who are likely to use the same against India.

- (B) Other countries secretly helping India's neighbours to strengthen their nuclear might.
- (C) Obstruction of India's genuine efforts to develop its own nuclear technology.
- (a) (A) & (B) only (b) (B) & (C) only (c) (A) & (C) only
- (d) All (A), (B) & (C) (e) None of these
- 3) Enforcement of technology denial regimes by developed countries implies which of the following?
- (a) Dominance of developing countries over developed ones
- (b) Exploitation of developing nations by the mightier ones
- (c) Targeting of developed countries by developing countries
- (d) Sympathizing with underprivileged countries
- (e) None of these
- 4) The striking difference in warfare before and after 1990 was the shift from

(a) guns, tanks, etc. to nuclear weapons (b) ships and submarines to spacecrafts

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(c) weaponry to economic warfare (e) None of these	e (d) economic forces to hig	h technology driven w	varfare
<ul> <li>5) Why according to the author</li> <li>(A) To understand their implicat</li> <li>(B) To learn the rapid changes the</li> <li>(C) To master them and enable</li> </ul>	ions for us. nat have taken place in wear		rfare have evolved?
(a) All (A), (B) and (C) (d) (B) & (C) only	(b) (A) & (B) only (e) None of these	(c) (A) & (C) only	
	ogies. es in their warring tactics. all segments of economy. & (B) only (c) (B	er our major problem: 8) & (C) only	s is to
(d) (A) & (C) only	(e) None of these		
<ul> <li>7) What, according to the author</li> <li>(A) Importing up-to-date technol</li> <li>(B) Developing our own in-house</li> <li>(C) Eliminating dependence on o</li> <li>(a) (A) &amp; (B) only</li> </ul>	logy and nuclear equipment e technology.		
	ne of these		
<ul> <li>8) What is the general outcom passage?</li> <li>(a) They seem to have become to have become to have become to have achieved the desi</li> <li>(b) They have achieved the desi</li> <li>(c) They have resulted in curbin</li> <li>(d) Piling up of weapons has sign (e) None of these</li> </ul>	totally defunct red outcome in most cases g the trade of destructive we	eapons	to the author of the
9) What, according to the au	thor, is the immediate pro	oblem to be collectiv	ely resolved by our
<ul> <li>country?</li> <li>(a) To counter the dominance of</li> <li>(b) To eradicate poverty and been</li> <li>(c) To control the exorbitant rate</li> <li>(d) To develop indigenous technologie</li> <li>(e) None of these</li> </ul>	come economically self relia e of population growth	nt	power
Directions (10-12): Choose the we bold as given in the passage.	ord which is most nearly th	e same in meaning as	the word printed in
10) Reconnaissance (a) Investigation (b) Reserved	(c) Recognizable	(d) Remedy	(e) Attack
11) Proliferation (a) Explosion(b) Devastation	(c) Discomfiture (d) A	bundance (e) Extractio	on
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12) Evolution (a) Magnification	(b) Expansion	(c) Progressior	n (d) Modificati	on (e) Changing
Directions (13-15): given in the passag		which is most opp	osite in meaning of tl	he word printed in bold as
13) Indigenous (a) Local	(b) Domestic	(c) Abroad	(d) Foreign	(e) Exported
14) Dominance: (a) Aggression	(b) Submission(c)	Assertion	(d) Ignorance (e) Let	hargy
15) Continuously: (a) Illegitimately (d) Uninterrupted	(b)	Unconditionally Intermittently	(c) Insensitive	ŀΙγ
ĺ	Reading	g Comprel	nension - 37	,

Directions (1-10): Read the following passage carefully and choose the best answer to each question out of the five given alternatives.

Environmental protection and management is deservedly attracting a lot of attention these days. This is a desirable development in the face of the alarming rate of natural resource degradation which greatly hampers their optimal utilization. When waste waters emanating from municipal sewage, industrial effluent, agricultural and land runoffs, find their way either to ground water reservoirs or other surface water sources, the quality of water deteriorates, rendering it unfit for use. The natural balance is disturbed when concentrated discharges of waste water is not controlled. This because the cleansing forces of nature cannot do their job in proportion to the production of filthy matter.

According to the National Environment Engineering and Research Institute (NEERI), a staggering 70 percent of water available in the country is polluted. According to the Planning Commission, "From the Dal lake in the North to the Periyar and chaliyar rivers in the South, from Damodar and Hoogly in the East to the Thane creek in the West, the picture of water pollution is uniformly gloomy. Even our large perennial rivers, like the Ganga, are today heavily polluted."

According to one study, all the 14 major rivers of India are highly polluted. Besides the Ganga, these rivers include the Yamuna, Narmada, Godavari, Krishna and Cauvery. These rivers carry 85 percent of the surface runoff and their drainage basins cover 73 percent of the country. The pollution of the much revered Ganga is due in particular to municipal sewage that accounts for 3/4th of its pollution load. Despite India having legislation on water pollution [The water (Prevention and Control of Pollution) Act, 1974] and various water pollution control boards, rivers have today become synonymous with drains and sewers.

Untreated community wastes discharged into water courses from human settlements account for four times as much waste water as industrial effluent. Out of India's 3,119 towns and cities, only 217 have partial (209) or full (8) sewerage treatment facilities and cover less than of third of the urban population, Statistics from a report of the Central Board for Prevention and Control of Water Pollution reveal that 1,700 of 2,700 water using industries in India, are polluting the water around their factories. Only 160 industries have waste water treatment plants. One estimate suggests that the volume of waste water of industrial origin will be comparable to that of domestic sewage in India by 2000 A.D. Discharges from agricultural fields, which carry fertilizing ingredients of nitrogen, phosphorus and pesticides are

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expected to be three times as much as domestic sewage. By that date, thermal pollution generated by discharges from thermal power plants will be the largest in volume.

Toxic effluents deplete the level of oxygen in the rivers, endanger all aquatic life and render water absolutely unfit for human consumption, apart from affecting industrial production. Sometimes, these effects have been disastrous. A recent study reveals that the water of the Ganga, Yamuna, Kali and Hindon rivers have considerable concentration of heavy metals due to inflow of industrial wastes, which pose a serious health hazard to the millions living on their bands. Similarly, the Cauvery and Kapila rivers in Karnataka have been found to contain metal pollution which hreatens the health of people in riverine towns. The Periyar, the largest river of Kerala, receivers extremely toxic effluent that result in high incidence of skin problems and fish kills. The Godavari of Andhra Pradesh and the Damodar and Hoogly in West Bengal receive untreated industrial toxic wastes. A high level of pollution has been found in the Yamuna, while the Chambal of Rajasthan is considered the most polluted river in Rajasthan. Even in industrially backward Orissa, the Rushikula river is extremely polluted. The fate of the Krishna in Andhra Pradesh, the Tungabhadra in Karnataka, the Chaliyar in Kerala, the Gomati in U.P., the Narmada in M.P. and the Sone and the Subarnarekha rivers in Bihar is no different.

According to the W.H.O., eighty percent of diseases prevalent in India are water-borne; many of them assume epidemic proportions. The prevalence of these diseases heighten under conditions of drought. It is also estimated that India loses as many as 73 million man days every year due to water borne diseases, costing Rs. 600 crore by way of treatment expenditure and production losses. Management of water resources with respect to their quality also assumes greater importance especially when the country can no more afford to waste water.

The recent Clean-the-Ganga Project, with an action plan estimated to cost the exchequer Rs. 250 crore (which has been accorded top priority) is a trend setter in achieving this goal. The action plan evoked such great interest that offers of assistance have been received from France, U.K., U.S. and the Netherlands, as also from the World Bank. This is indeed laudable. Poland too has now joined this list. The very fact that these countries have volunteered themselves to contribute their mite is a healthy

reflection of global concern over growing environmental degradation and the readiness of the international community to participate in what is a truly formidable task. It may be recalled that the task of cleansing the Ganga along the Rishikesh-Hardwar stretch under the first phase of the Ganga Action Plan, has been completed and the results are reported to be encouraging.

The crisis of drinking water is deepening because water resources are drying up and the lowering of ground water through over pumping, this is compounded by the pollution of water resources. All these factors increase the magnitude of the problem. An assessment of the progress achieved by the end of March 1985, on completion of the first phase of the International Drinking Water Supply and Sanitation Dacade (1981–91), reveals that drinking water has been made available to 73 percent of the urban population and 56 percent to the rural population only. This means that nearly half the country's rural population has to get drinking water facilities. This needs to be urgently geared up especially when considered against the Government's professed objective of providing safe drinking water and sanitation to all by the end of the International Drinking Water Supply and Sanitation Decade, i.e., March 1991. The foremost action in this would be to clean up our water resources.

As per surveys conducted by the NEERI, per capita drinking water losses in different cities in the country range between 11,000 to 31,000 liters annually. This indicates a waste level of 20-35 percent of the total flow of water in the distribution system, primarily due to leaks in mains and household service pipes. Preventive maintenance programme would substantially reduce losses/wastages and would certainly go a long way in solving the problem.

According to the Union Ministry of Works and Housing, out of 2.31 lakh problem villages identified in 1980, 1.92 lakh (83 percent) villages have been provided with at least one source of drinking water as of March 1986. The balance (38,748) villages are expected to be covered during the seventh plan. A time-bound national policy on drinking water is being formulated by Government, wherein the task is

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proposed to be completed by the end of the seventh plan. An outlay of Rs. 6,522.47 crores has been allotted for the water supply and sanitation sector in the seventh plan period, against an outlay of Rs. 3,922.02 crores in the sixth plan. Of this, outlay for rural water supply sector is Rs. 3,454.47 crores. It is expected that this outlay would help to cover about 86.4 percent of the urban and 82.2 percent of the rural population with safe drinking water facilities by March 1991.Hygienic sanitation facilities would be provided to 44.7 percent and 1.8 percent of the urban and rural population respectively within, the same period.

1) The degradation of natural resources will necessarily lead to:

(a) poor economic utilization of resources.	(b) contamination of	f water from municipal sewage.
(c) water unfit for human consumption.	(d) deforestation	(e) None of the above.

- 2) According to NEERI:
- (a) the extent of water pollution in the Dal Lake is grim.
- (b) seventy percent of total water available in the country is polluted.
- (c) only 217 out of 3119 towns and cities have sewage treatment facilities.
- (d) all the 14 major rivers of India are highly polluted.
- (e) None of the above.
- 3) Municipal sewage pollutants account for:
- (a) the lowest percentage of water pollution.
- (b) seventy-five percent of the Ganga's water pollution load.
- (c) twice the volume of the waste water of industrial origin.
- (d) three times as much as the discharge from agricultural fields.
- (e) None of the above.
- 4) Which of the following statements is correct?
- (a) The river Periyar is in South India.
- (b) The river Periyar is the largest river of Kerala.
- (c) The river Gomti is also extremely polluted.
- (d) All of the above are correct.
- (e) None of the above is correct.
- 5) The cost of the Clean-the-Ganga Pollution Project Action Plan is likely to be sourced from:
- (a) the Indian Exchequer.
- (b) France, U.K., U.S and the Netherlands.
- (c) the World Bank, Poland, U.K.
- (d) the U.S., U.K., Netherlands, Poland, France, the World Bank and India.
- (e) None of the above.
- 6) Which of the following statements made by the WHO is correct?
- (a) Water-borne diseases account for eighty percent of all diseases prevalent in India.
- (b) Water-borne diseases in India create a loss of Rs. 600 crores every year.
- (c) only (a) is correct.
- (d) Both (a) and (b) are correct.
- (e) None of the above.
- 7) Considerable amounts of metal pollutants are found in the river(s):
- (a) Chambal of Rajasthan.
- (b) Rushikula in Orissa.

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- (c) Damodar, Hoogly,, Krishna and Gomti.
- (d) Ganga, Yamuna, Kali, Hindon, Cauvery and Kapila.
- (e) None of the above.
- 8) The crisis of drinking water is caused chiefly by:
- the greenhouse effect. (a)
- (b) water pollution caused by industrial development.
- (c) drying up of water sources and over-pumping.
- (d) increasing urbanization.
- None of the above. (e)
- 9) The best remedy for water shortage lies in:
- putting up more pumps in rural areas. (a)
- (b) cleaning up polluted water.
- (c) reducing the waste level of 25-30 percent of the total flow of water.
- (d) constructing large-sized dams.
- None of the above. (e)

10) Out of the total outlay for water supply and sanitation in the seventh plan, rural water supply sector would receive.

(a) about 53 percent.

- (b) over 80 percent.
- (c) between 65 and 80 percent.

- (d) equal to 44.7 percent.
- (e) None of the above.

# **Reading Comprehension - 38**

Directions (1-6): Read the following passage carefully and choose the best answer to each question out of the five given alternatives.

In 1955 Maurice Duverger published The Political Role of Women, the first behavioralist, multinational comparison of women's electoral participation ever to use election data and survey data together. His study analyzed women's patterns of voting, political candidacy, and political activism in four European countries during the first half of the twentieth century. Duverger's research findings were that women voted somewhat less frequently than men (the difference narrowing the longer women had the vote) and were slightly more conservative.

Duverger's work set an early standard for the sensitive analysis of women's electoral activities. Moreover, to Duverger's credit, he placed his findings in the context of many of the historical processes that had shaped these activities. However, since these contexts have changed over time, Duverger's approach has proved more durable than his actual findings. In addition, Duverger's discussion of his findings was hampered by his failure to consider certain specific factors important to women's electoral participation at the time he collected his data: the influence of political regimes, the effects of economic factors, and the ramifications of political and social relations between women and men. Given this failure, Duverger's study foreshadowed the enduring limitations of the behavioralist approach to the multinational study of women's political participation.

1) The primary purpose of the passage is to

- (a) evaluate a research study
- (b) summarize the history of a research area
- (c) report new research findings
- (d) reinterpret old research findings

(e) reconcile conflicting research findings

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- 2) According to the passage, Duverger's study was unique in 1955 in that it
- (a) included both election data and survey data
- (b) gathered data from sources never before used in political studies
- (c) included an analysis of historical processes
- (d) examined the influence on the voting behavior of the relationships between women and men
- (e) analyzed not only voting and political candidacy but also other political activities

3) Which of the following characteristics of a country is most clearly an example of a factor that Duverger, as described in the passage, failed to consider in his study?

(a) A large population

(b) A predominantly Protestant population

(c) A predominantly urban population

- (d) A one-party government
- (e) Location in the heart of Europe

#### 4) The author implies that Duverger's actual findings are

- (a) limited because they focus on only four countries
- (b) inaccurate in their description of the four countries in the early 1950s
- (c) out-of-date in that they are inapplicable in the four countries today
- (d) flawed because they are based on unsound data
- (e) biased by Duverger's political beliefs

5) The passage implies that, in comparing four European countries, Duverger found that the voting rates of women and men were most different in the country in which women

- (a) were most politically active
- (b) ran for office most often
- (c) held the most conservative political views
- (d) had the most egalitarian relations with men
- (e) had possessed the right to vote for the shortest time

6) The author implies that some behavioralist research involving the multinational study of women's political participation that followed Duverger's study did which of the following?

- (a) Ignored Duverger's approach
- (b) Suffered from faults similar to those in Duverger's study
- (c) Focused on political activism
- (d) Focused on the influences of political regimes
- (e) Focused on the political and social relations between women and men

Directions (7-13): Read the following passage carefully and choose the best answer to each question out of the five given alternatives.

According to a recent theory, Archean-age gold-quartz vein systems were formed more than two billion years ago from magmatic fluids that originated from molten granite-like bodies deep beneath the surface of the Earth. This theory is contrary to the widely held view that the systems were deposited from metamorphic fluids, that is, from fluids that formed during the dehydration of wet sedimentary rocks.

The recently developed theory has considerable practical importance. Most of the gold deposits discovered during the original gold rushes were exposed at the Earth's surface and were found because they had shed trails of alluvial gold that were easily traced by simple prospecting methods. Although these same methods still lead to an occasional discovery, most deposits not yet discovered have gone undetected because they are buried and have no surface expression.

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The challenge in exploration is therefore to unravel the subsurface geology of an area and pinpoint the position of buried minerals. Methods widely used today include analysis of aerial images that yield a broad geological overview; geophysical techniques that provide data on the magnetic, electrical, and mineralogical properties of the rocks being investigated; and sensitive chemical tests that are able to detect the subtle chemical halos that often envelop mineralization. However, none of these high-technology methods are of any value if the sites to which they are applied have never mineralized, and to maximize the chances of discovery the explorer must, therefore, pay particular attention to selecting the ground formations most likely to be mineralized. Such ground selection relies to varying degrees on conceptual models, which take into account theoretical studies of relevant factors.

These models are constructed primarily from empirical observations of known mineral deposits and from theories of ore-forming processes.

The explorer uses the models to identify those geological features that are critical to the formation of the mineralization being modeled and then tries to select areas for exploration that exhibit as many of the critical features as possible.

7) The author is primarily concerned with

(a) advocating a return to an older methodology

- (b) explaining the importance of a recent theory
- (c) enumerating differences between two widely used methods

(d) describing events leading to a discovery

(e) challenging the assumptions on which a theory is based

8) According to the passage, the widely held view of Archean-age gold-quartz vein systems is that such systems

(a) were formed from metamorphic fluids (b) originated in molten granite-like bodies

(c) were formed from alluvial deposits (d) generally, have surface expression

(e) are not discoverable through chemical tests

9) The passage implies that which of the following steps would be the first performed by explorers who wish to maximize their chances of discovering gold?

(a) Surveying several sites are known to have been formed more than two billion years ago

(b) Limiting exploration to sites known to have been formed from metamorphic fluid

(c) Using an appropriate conceptual model to select a site for further exploration

(d) Using geophysical methods to analyze rocks over a broad area

(e) Limiting exploration to sites where alluvial gold has previously been found

10) Which of the following statements about discoveries of gold deposits is supported by information in the passage?

(a) The number of gold discoveries made annually has increased between the time of the original gold rushes and the present.

(b) New discoveries of gold deposits are likely to be the result of exploration techniques designed to locate buried mineralization.

(c) It is unlikely that newly discovered gold deposits will ever yield as much as did those deposits discovered during the original gold rushes.

(d) Modern explorers are divided on the question of the utility of simple prospecting methods as a source of new discoveries of gold deposits.

(e) Models based on the theory that gold originated from magmatic fluids have already led to new discoveries of gold deposits.

## English

11) It can be inferred from the passage that which of the following is easiest to detect?

(a) gold-quartz vein system originating in magmatic fluids

(b) A gold-quartz vein system originating in metamorphic fluids

(c) A gold deposit that is mixed with granite

(d) A gold deposit that has shed alluvial gold

(e) A gold deposit that exhibits chemical halos

12) The theory mentioned in lines 1-3 relates to the conceptual models discussed in the passage in which of the following ways?

(a) It may furnish a valid account of ore-forming processes, and, hence, can support conceptual models that have great practical significance.

(b) It suggests that certain geological formations, long believed to be mineralized, are in fact mineralized, thus confirming current conceptual models.

(c) It suggests that there may not be enough similarity across Archean-age gold-quartz vein systems to warrant the formulation of conceptual models.

(d) It corrects existing theories about the chemical halos of gold deposits and thus provides a basis for correcting current conceptual models.

(e) It suggests that simple prospecting methods still have a higher success rate in the discovery of gold deposits than do more modern methods.

13) According to the passage, methods of exploring for gold that is widely used today are based on which of the following facts?

(a) Most of the Earth's remaining gold deposits are still molten.

(b) Most of the Earth's remaining gold deposits are exposed at the surface.

(c) Most of the Earth's remaining gold deposits are buried and have no surface expression.

(d) Only one type of gold deposit warrants exploration since the other types of gold deposits are found in regions difficult to reach.

(e) Only one type of gold deposit warrants exploration, since the other types of gold deposits, are unlikely to yield concentrated quantities of gold.

Directions (14-15): Choose the option which is the antonym of the word mentioned in the question.

14) Furtive (a) clandestine	(b) fugitive	(c) expatriate	(d) open	(e) hidden
15) Fleeting (a) vanishing	(b) passing	(c) affable	(d) permanent	(e) mesmerizing

# **Reading Comprehension - 39**

Directions (1-9): Read the following passage carefully and choose the best answer to each question out of the five given alternatives.

It was once believed that the brain was independent of metabolic processes occurring elsewhere in the body. In recent studies, however, we have discovered that the production and release in brain neurons of the neurotransmitter serotonin (neurotransmitters are compounds that neurons use to transmit signals to other cells) depend directly on the food that the body processes.

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Our first studies sought to determine whether the increase in serotonin observed in rats given a large injection of the amino acid tryptophan might also occur after rats ate meals that change tryptophan levels in the blood. We found that immediately after the rats began to eat, parallel elevations occurred in blood tryptophan, brain tryptophan, and brain serotonin levels. These findings suggested that the production and release of serotonin in brain neurons were normally coupled with blood-tryptophan increases. In later studies, we found that injecting insulin into a rat's bloodstream also caused parallel elevations in blood and brain tryptophan levels and in serotonin levels. We then decided to see whether the secretion of the animal's own insulin similarly affected serotonin production. We gave the rats a carbohydrate-containing meal that we knew would elicit insulin secretion. As we had hypothesized, the blood tryptophan level and the concentrations of tryptophan and of serotonin in the brain increased after the meal.

Surprisingly, however, when we added a large amount of protein to the meal, brain tryptophan, and serotonin levels fell. Since protein contains tryptophan, why should it depress brain tryptophan levels? The answer lies in the mechanism that provides blood tryptophan to the brain cells. This same mechanism also provides the brain cells with other amino acids found in protein, such as tyrosine and leucine. The consumption of protein increases the blood concentration of the other amino acids much more, proportionately, than it does that of tryptophan. The more protein is in a meal, the lower is the ratio of the resulting blood-tryptophan concentration to the concentration of competing for amino acids, and the more slowly is tryptophan provided to the brain. Thus the more protein in a meal, the less serotonin subsequently produced and released.

1. Which of the following titles best summarizes the contents of the passage?

- (a) Neurotransmitters: Their Crucial Function in Cellular Communication
- (b) Diet and Survival: An Old Relationship Reexamined
- (c) The Blood Supply and the Brain: A Reciprocal Dependence
- (d) Amino Acids and Neurotransmitters: The Connection between Serotonin Levels and Tyrosine
- (e) The Effects of Food Intake on the Production and Release of Serotonin: Some Recent Findings

2. According to the passage, the speed with which tryptophan is provided to the brain cells of a rat varies with the

(a) the amount of protein presents in a meal

- (b) the concentration of serotonin in the brain before a meal
- (c) the concentration of leucine in the blood rather than with the concentration of tyrosine in the blood after a meal
- (d) the concentration of tryptophan in the brain before a meal
- (e) number of serotonin-containing neurons

3. According to the passage, when the authors began their first studies, they were aware that

(a) they would eventually need to design experiments that involved feeding rats high concentrations of protein

- (b) tryptophan levels in the blood were difficult to monitor with accuracy
- (c) serotonin levels increased after rats were fed meals rich in tryptophan

(d) there were many neurotransmitters whose production was dependent on metabolic processes elsewhere in the body

(e) serotonin levels increased after rats were injected with a large amount of tryptophan

4. According to the passage, one reason that the authors gave rats carbohydrates was to

- (a) depress the rats' tryptophan levels
- (b) prevent the rats from contracting diseases

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- (c) cause the rats to produce insulin
- (d) demonstrate that insulin is the most important substance secreted by the body
- (e) compare the effect of carbohydrates with the effect of proteins

5. According to the passage, the more protein a rat consumes, the lower will be the

(a) the ratio of the rat's blood-tryptophan concentration to the amount of serotonin produced and released in the rat's brain

(b) the ratio of the rat's blood-tryptophan concentration to the concentration in its blood of the other amino acids contained in the protein

(c) the ratio of the rat's blood-tyrosine concentration to its blood-leucine concentration

(d) number of neurotransmitters of any kind that the rat will produce and release

(e) number of amino acids the rat's blood will contain

6. The authors' discussion of the "mechanism that provides blood tryptophan to the brain cells" is meant to

(a) stimulate further research studies

(b) summarize an area of scientific investigation

(c) help explain why a particular research finding was obtained

(d) provide supporting evidence for a controversial scientific theory

(e) refute the conclusions of a previously mentioned research study

7. According	to the passage	, an injection o	f insulin was most sim	ilar in its effect on rats to an injection of
(a) tyrosine	(b) leucine	(c) blood	(d) tryptophan	(e) protein

8. It can be inferred from the passage that which of the following would be LEAST likely to be a potential source of aid to a patient who was not adequately producing and releasing serotonin?

(a) Meals consisting almost exclusively of protein

(b) Meals consisting almost exclusively of carbohydrates

(c) Meals that would elicit insulin secretion

(d) Meals that had very low concentrations of tyrosine

(e) Meals that had very low concentrations of leucine

9. It can be inferred from the passage that the authors initially held which of the following hypotheses about what would happen when they fed large amounts of protein to rats?

(a) The rats' brain serotonin levels would not decrease.

(b) The rats' brain tryptophan levels would decrease.

(c) The rats' tyrosine levels would increase less quickly than would their leucine levels.

(d) The rats would produce more insulin.

(e) The rats would produce neurotransmitters other than serotonin.

Directions (10-15): Choose the option which is the antonym of the word mentioned in the question. 10. Fledgling

(a) lobbyist	(b) sophomoric (c)	veteran (c	l) sapling	(e) green horn	
11. Apathy (a) nonchalance	(b) rebuttal	(c) antipathy	(d) empathy	(e) fortune	
12. Bucolic (a) penalize	(b) censure	(c) punish	(d) civic	(e) rustic	
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13. Veneration (a) dissuasion	(b) ignorance	(c) passivity	(d) contemp	t (e) honour
14. Vitriolic (a) humble	(b) retiring	(c) pleasant	(d) pure	(e) bitter
15. Soporific (a) mature	(b) impervious	(c) exciting	(d) steep	(e) dull

**Reading Comprehension - 40** 

Directions (1-10): Read the following passage carefully and choose the best answer to each question out of the four given alternatives.

Just as there are basic laws and principles that control your physical world, there are basic laws and principles that control your mental world as well. Before you can hope to operate your human success system properly, you need to know the basic laws that determine your behavior and affect your very being.

In this regard, you have no choice. You cannot decide to bypass these laws in an attempt to negate their application. They are present in all mental working and will always operate successfully to bring about the results you keep telling your mind you want.

The human mind is very much like a sophisticated electronic computer. When you acquire any new piece of advanced equipment, you normally take some time to carefully read the manual and basic operating instructions before turning it on to make it work. Operating instructions are important. They tell you how to get maximum performance out of the device, taking into account the specific tasks it was designed to perform. It should be the same with operating your own miraculous built-in machine.

You were born as the most advanced living organism in the world, yet you lack the precise knowledge to get the most out of your internal success system. Of course, your automatic goal-stirring mechanism is always successful. But it is probably more successful at getting you what you don't want in life rather than what you do want. Understanding the mental laws will help you get what you do want, more often.

1. We need to know the basic laws that govern our behavior patterns in order to

- (a) be efficient in all we undertake
- (b) manage our human success system properly
- (c) know right from wrong
- (d) emerge triumphant in all situations
- (e) they familiarize us with it

2. These basic laws influence all mental workings and always operate successfully to achieve

- (a) what we cherish most (b) what we attempt to do (c) what we tell our minds we want
- (d) what we want in our subconscious (e) none of the above

3. For all machines, operating instructions are important because

(a) they teach us the basics about the machine

(b) they tell us the machine's value

(c) they familiarize us with it

(d) they teach us how to use the machine in a manner as to get the best possible result out of it.

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(e) none of the above 4. According to the passage, the (a) an electronic computer (d) mankind	most advanced living or (b) only the reader or (e) none of the above	f the passage	world is (c) the writer himself	_		
(a) in keeping us happy	(c) in keeping alive the competitive spirit in us (d) in always encouraging us					
6. In order to get what we do wa (a) discipline ourselves (d) study more	ant, it is helpful to (b) understand our m (e) none of the above		(c) cultivate good habits			
7. The subject under discussion (a) an advanced computer (d) human spirit	in the passage is (b) all complicated m (e) none of the above		(c) human mind			
8. The objective of the passage i (a) help the reader in being succ (c) familiarize the reader with co (e) cultivate good habits	essful	(b) entertain (d) discuss al	the reader Il complicated machines			
<ol> <li>9. The word 'negate' in the pass</li> <li>(a) refuse to accept</li> <li>(b) c</li> </ol>	age means eny (the existence of)	(c) hamper	(d) obviate (e) excruciate			
10. The phrase 'miraculous built (a) the human mind (d) the modern machines	-in machine' refers to (b) the human limbs (e) obsolete machine	• •	ne's own computer			
Directions (11-15): In the follow	Directions (11-15): In the following questions, choose the word opposite in meaning to the given word.					
11. Celestial (a) heavenly (b) earthly (c) ir	naginary (d) vig	orous	(e) acknowledge			
12. Duplicity (a) deceit (b) strength	(c) awkwardness	(d)straightfo	rwardness (e) discouraged	ł		
13. Confess (a) grant (b) concede	(c) conceal	(d) acknowle	edge (e) vigorous			
14. Extant (a) existing (b) defunct	(c) employed	(d) surviving	(e) heavenly			
15. Nauseated (a) disturbed(b) disgusted (c) e	nchanted (d) dis	couraged	(e) existing			
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# **Reading Comprehension - 41**

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

Today, with a Noble prize to its credit, Grameen is one of the largest microfinance organisations in the world. It started out lending small sums to poor entrepreneurs in Bangladesh to help them grow from a subsistence living to a livelihood. The great discovery its founders made was that even with few assets, these entrepreneurs repaid on time. Grameen and microfinance have since become financial staples of the developing world. Grameen's approach, unlike other microfinanciers, uses the grouplending model. Costs are kept down by having borrowers vet one another, typing together their financial fates and eliminating expensive loan officers entirely. The ultimate promise of Grameen is to use business lending as a way for people to lift themselves out of poverty.

Recently Grameen has taken on a different challenge – by setting up operations in the US. Money may be tight in the waning recession, but it is still a nation of 1,00,000 bank branches. Globally, the working microfinance equation consists of borrowing funds cheaply and keeping loan defaults and overhead expenses sufficiently low. Microlenders, including Grameen, do this by charging colossal interest rates – as high as 60% or 70% - Which is necessary to compensate for the risk and attract bank funding. But loans at rates much above the standard 15% would most likely be attacked as usurious in America.

So, the question is whether there is a role for a Third World lender in the world's largest economy. Grameen America believes that in a few years it will be successful and turn a profit, thanks to 9 million US households untouched by mainstream banks and 21 million using the likes of payday loans and pawn ships for financing. But enticing the unbanked won't be easy. After all, profit has long eluded US microfinanciers and if it is not lucrative, it is not microlending, but charity. When Grameen first went to the US, in the late 1980s, it tripped up. Under Grameen's tutelage, banks started microloans to entrepreneurs with a shocking 30% loss. But Grameen America says that this time results will be different because Grameen employees themselves will be making the loans, not training an American bank to do it. More often than not, the borrowers, Grameen finds, in the US already have jobs (as factory workers for example) or side businesses – selling toys, cleaning houses etc. The loans from Grameen, by and large, provides the steadier source of funding, but they don't create businesses out of anything. But money isn't everything. More importantly for many entrepreneurs, group members are tremendous sources of support to one another. So even if studies are yet to determine if Grameen is a clear-cut pathway out of poverty, it still achieves something useful.

1. What has adversely affected the success of microfinance institutions in the US?

(a) The focus of these institutions is on making a profit at any cost instead of being charitable to the needy.

(b) American banks engaged in microlending were the most severely hit during the recession.

(c) A widespread perception among bankers that these institutions are better suited to developing countries.

(d) Their failure to attract those outside the formal banking system as customers

(e) Americans are too proud to accept aid from Third World countries.

2. Why has Grameen made a second attempt to launch itself in the US?

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(a) The willingness of US banks to provide the necessary staff and funds to facilitate the spread of microfinance

(b) The rates of interest on loans in the US are exorbitant, making it easier to recover capital.

(c) The realization that a large percentage of the American population not reached by mainstream banks can be trapped

(d) Recognition of the fact that disbursing credit in developing countries during the recession is too risky. (e) None of these

3. Which of the following can be inferred from the passage?

(a) Microfinance has been successful only in Asian countries.

(b) Microfinance makes individual borrowers dependent rather than independent.

- (c) America has the largest number of banks in the world.
- (d) There is scope for microfinance institutions to be profitable in developed countries.

(e) There are no informal sources of credit in developed countries.

4. According to the author, what has enhanced the likelihood of success for Grameen America at present?

(a) Its success in Bangladesh and other developing countries.

(b) The absence of other microfinance institutions for competition.

(c) The fact that America is currently in the midst of a recession.

(d) It provides loans at nominal rates of interest, ie below 15 per cent.

(e) None of these

5. Which of the following can be said about Grameen?

(A)Its success in developing countries will ensure its success in developed countries.

(B)It ensures that the poor in developing countries enjoy a subsistence standard of living.

(C)It has demonstrated that the poor are far more likely to repay loans that the affluent.

(a) None (b) Only A (c) Only A and C (d) Only B (e) Only C

6. What is the central theme of the passage?

(a) The contention that Grameen is doomed to fail in developed countries.

(b) A comprehensive evaluation of the current status of the American economy.

(c) A discussion about the prospects of Grameen and microfinance in the US.

(d) The role of banks in facilitating microlending efforts in developed nations.

(e) Microfinance efforts are useful in developing countries but are futile in developed ones.

7. Why was Grameen America's initial US initiative a flop?

(A) Lack of proper training to Grameen America personnel.

(B) Grameen's refusal to adapt their system to meet the needs of the American poor.

(C) It ended up giving loans at half their customary rates of interest.

(a) None (b) Only A (c) Only A and C (d) Only B (e) Only C

8. Which of the following is a benefit of the Grameen system of microfinance?

(a) If a single member is unable to repay a loan, other group members will repay it.

(b) Dispensing with the expense of technology networks to monitor advances.

(c) It utilizes the vast bank network already existing in a country.

(d) Group members can sanction loans and verify if borrowers have sufficient collateral.

(e) Backing that borrows receive from other group members.

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(a) Avoided	(b) Duped	(c) Abandoned	(d) Intangible	ED" as used in the passage? (e) Betrayed OLOSSAL" as used in the passage? (e) Insignificant
Directions (11-15)	: Choose the opt	ion which is the an	tonym of the wor	d mentioned in the question.
11. Ally (a) adversary	(b) partner	(c) fence-sitter	(d) almighty	(e) relax
12. Oblivious (a) apparent	(b) unperturbe	ed (c) noncha	lant (d) alert	(e) absent-minded
13. Affirmative (a) obliging	(b) uncivilized	(c) platoni	c (d) negative	(e) approving
14. Ambiguous (a) unequivocal	(b) perplexing	(c) befudd	led (d) murky	(e) uncertain
15. Abhorrence (a) disgust	(b) admiration	(c) animus (d)	pathos	(e) loathsome

# **Reading Comprehension - 42**

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

As far as we know, all animals dream; and humans probably started to dream even before they were sufficiently intelligent to think about the process. It has been suggested that some of the earliest prehistoric cave paintings are records of dreams. Freud set out the theory that, although they may be prompted by external stimuli, wish-fulfillment was the basis of most dreams. According to him, our dreams reflected our deepest desires, rooted in our infancy, and always held a serious meaning. He stressed the erotic content of dreams. Carl Gustav Jung collaborated with Freud for some years, but disagreed with him on this very point: hidden sexual problems were not, Jung argued at the root of most dreams. Freud believed that dreams were the result of concealed desires and, continued, on the whole, to conceal them; Jung, on the other hand, felt that dreams revealed our deepest wishes and longings enabling us to realize our unconscious ambitions and helping us to fulfil them. Jung suggested that dreams are, in fact, important messages from ourselves to ourselves, and messages that we ignore to our loss. Most modern psychologists tend to lean towards Jung rather than Freud. Freud would have denied that someone could be taught to interpret their own dreams; whereas Jung believed that although it was a difficult task it could and should be done for, dreams were "meant" to be understood. The idea of losing consciousness, of ceasing to be ourselves, and of relinquishing all control over our thoughts and movements, is dreadful to us; and yet it happens every night when we sleep, For centuries, people thought of sleep as a period when humans rested their bodies and their minds. Even in the early part of the last century, It was believed that during the day, blood rose to the brain and caused congestion there. During sleep, the blood drained back into the rest of the body (and therefore it was best to sleep without a pillow so that the blood could flow more easily from the brain). Early this century, scientists suggested that certain chemicals, such as lactic acid, carbon dioxide and cholesterol, collected in the brain during waking hours and were then depleted during sleep. The question remains,

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what is the purpose of sleep? No cases have ever been recorded in which physical illness has resulted from lack of sleep, although the brain probably does need sleep, since measurements of brain activity have shown some chemical changes during sleep deprivation.

The modern understating of the nature of sleep began just over 40 years ago. In 1952, a researcher noticed that at certain times during a period of sleep the eyes of the subjects could be seen stirring beneath their closed lids – as though they were watching moving figures. These motions were called "rapid eye movements" and the phases of sleep were called REM periods. Three years later, it was found that during REM sleep, the flow of blood to the brain increased, as did the brain's temperature, particular brain wave patterns showed up on an electroencephalograph (EEG). Irregularities in breathing and heartbeat were noted during REM sleep, and a reduction in electrical activity in certain muscles. It was also discovered that if a person was woken up during REM sleep, they could usually remember vivid dreams; while only about six per cent of people woken during NREM (non-rapid eye movement) sleep claimed to have been dreaming. It seemed to be the case that only during NREM sleep were humans really "unconscious", and apparently indulging in complete rest. Although about half of the people awakened during this period believed they had been dreaming, they thought that their dreams were more like daydreams – seeming less surreal than "real" dreams. These discoveries were so interesting that they led to an intense period of the study of sleep patterns, and most of our knowledge about the nature of sleep emerged from studies made over the next 20 years.

When we fall asleep we enter a cycle of sleep – a pattern that is usually repeated several times during the night. Scientists identify four stages of sleep - the first stage is simply a transition from wakefulness to real sleep; while stage two may be described as "normal" sleep. During stage three, there is another transition, or sinking into a deeper sleep – that of stage four. During sleep, what is happening in the brain can be measured by the use an EEG. Electrodes placed on the scalp pick up "brain waves" of about one – millionth of a volt in strength, which are amplified and traced on paper or recorded on tape, where changes in frequency (the number of waves taking place within one second) can be seen. Four types of EEG have been particularly studied: Beta waves are fast waves that show when the brain is animated or anxious. Alpha waves which show during periods of meditation, when the brain is wakeful but relaxed. Theta waves occurring during drowsiness or light sleep; and Delta waves slow waves that are seen during times of deep sleep. The whole cycle lasts around ten minutes of REM sleep, when dreams occur, before "climbing" back through three layers of NREM sleep. The whole cycle lasts around 80 or 90 minutes. During perhaps four cycles repeated throughout a single night's sleep, we spend around six hours in NREM sleep, and the remaining two in REM "dream-time". Just under half of us wake only from NREM sleep, and these include those people "who claim that they never dream." It has been suggested by some psychologists that these people unconsciously wake themselves at a time when they are not dreaming because they want to repress what their dreams are telling them.

If you get up actually remembering a dream, then you would most probably have got up from

 (a) REM sleep
 (b) A stage where your brain waves are of theta type.
 (c) NREM stage.
 (d) Surreal dreams.
 (e) None of these

2. The purpose of sleep as inferred from the passage is to

(a) Decipher one's innate feeling.

(b) Avoid physical illness

(c) Rest one's brain as sleep deprivation may cause certain chemical reactions.

(d) Decide one's unfulfilled wishes.

(e) None of these

3. Freud believed in one of the following very strongly.

(a) One's dreams are the manifestations of one's hidden sexual problems.

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(b) Dreams and related problems should be revealed to solve them.

- (c) We need to understand our dreams to help ourselves.
- (d) If is easy to teach people to interpret their own dreams.

(e) None of these

4. Regarding our sleep cycles.

- (a) About four cycles are repeated throughout a single night's sleep
- (b) We spend around one fourth of our sleeping duration dreaming.
- (c) During most of our single night's sleep, we are in deep sleep.
- (d) All the above statements hold good.

(e) None of these

5. If you are stuck in a lecture which is uninteresting in your view, your brain, most probably, sends out(a) Beta waves.(b) Alpha waves.(c) Delta waves.(d) Theta waves.(e) None of these

6. Which of the following can be attributed to freudian theory of dreams?

- (a) They are triggered by external stimuli.
- (b) One's desires start-taking shape during infancy itself.
- (c) They are abstract expressions of our repressed, deepest desires.
- (d) All of the above were suggested by Freud.

(e) None of these

7. "...... Yet it happens every night" the world 'it' implies

(a) Sleep. (b) dreaming.

(c) Dreading. (e) None of these

- (d) Being not in control of one's movements or thoughts.
- 8. Jung and Freud differed on which of the following issues?
- (a) The root of most dreams.
- (b) The extent to which a person can be taught to understand his dreams.
- (c) The benefits derived out of decoding one's dreams.
- (d) All of the above
- (e) None of these

#### 9. As suggested by a few psychologists, people who say that they never dream are

- (a) obviously bluffing.
- (b) In fact waking themselves up during REM sleep.
- (c) Not trying to listen to what their dreams are saying.
- (d) Depriving themselves of a chance of attaining their unrealized desires.
- (e) None of these
- 10. What happens to the level of cholesterol in the brain during sleep?
- (a) It goes up
- (b) It goes down.

(c) It remains constant.

(d) It fluctuates (e) None of these

# **Reading Comprehension - 43**

Directions (1-15): 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.

For years now, George W. Bush has told Americans that he would increase the number of troops in Iraq only if, the commanders on the ground asked him to do so. It was not a throw away live. Bush said it from the very first days of the war, when he and pentagon boss Donald Rumsfeld were criticized for going to war with too few troops. He said it right up until last summer, stressing at a news conference in Chicago that Iraq commander General George Casey will make the decisions as to how many troops we have there. Seasoned military people suspected that the line was a dodge that the civilians who ran the pentagon were testing their personal theory that war can be fought on the cheap and the brass simply knew better than to ask for more in any case the president repeated the mantra to dismiss any suggestion that the war was going badly. Who, after all, knew better than the generals on the ground? Now as the war nears the end of its fourth year and the number of Americans killed has surpassed 3,000 Bush has dropped the generals know best line sometime next week the president is expected to propose a surge in the number of 45 forces in Iraq for a period of up to two years. A senior official said reinforcements numbering about 20,000 troops and may be more could be in place within months; the surge would be achieved by extending the stay of some forces already in Iraq and accelerating the deployment of others.

The irony is that while the generals would have liked more troops in the past, they are cool to the idea of spending more now that's in past because the politicians and commanders had trouble agreeing on what the goal of a surge would further erode the readiness of the US's already stressed ground forces and even those who back a surge are under no illusions about what it would mean to the casualty rate. If you put more American troops on the front line said a white house official, you're going to have more casualties. Coming from Bush, a man known for bold strokes the surge is a strange half-measure-too large for the political climate at house too small to crush the insurgency in Iraq and surely three years too late Bush has waved off a bipartisan rescue mission out of pride stubbornness or ideology or same combination of the three, Rather than reversing course, as all the wise elders of the Iraq study group advised, the commander in chief is betting that more troops will lead the way to what one white house official calls "victory."

1. Bush and Rumsfeld had received brick bats for-

- (a) waging a war against Iraq
- (b) testing their personal theories
- (c) their assertion in the news conference in Chicago
- (d) turning down the demands of general George Casey
- (e) None of these

2. George Bush gave an impression to his subjects that his army commanders were given the autonomy to decide-

- (a) when to start or stop the war in Iraq
- (b) the reasonable requirement of American troops to fight the war in Iraq
- (c) how many troops should Iraq use to fight against the Americans
- (d) the pentagon policies regarding war in Iraq

(e) None of these

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3. From the content of the passage, which of the following can be definitely inferred?

(A) The US troops in Iraq are happy with their victory

(B) The troops already fighting the war in Iraq are sufficient enough to combat the situation effectively

(C) The Generals who were earlier not in favor of increasing troops in Iraq are now insisting on surge.

(a) A and B only (b) B and C only (c) A and C only (d) None (e) All of three

4. Which of the following best describes Bush's persistent reaction to the observations that the Iraq war strategy was not effective due to inadequate American forces?

(a) Such strategies are better left to army commanders to decide on the ground.

(b) Civilians are the best assessors of such strategies

(c) War can be fought on the cheap

(d) The brass knew better of war but not of politics.

(e) None of these

5. The author of the passage appears to be-

(a) in favor of enhancement of American troops in Iraq

(b) critical about Bush's strategy of handling situation in Iraq

(c) an impartial assessor of the US strategy related to the situation in Iraq.

(d) an indifferent on looker of what is happening in Iraq

(e) inclined to the idea of with drawl of American troops to save casualty.

6. Which of the following is the assessment of the commander-in-chief of US forced in Iraq on the present situation there?

(a) America's desired goal will be achieved if more troops are deployed in Iraq.

(b) Withdrawal of troops from Iraq is essential to raise the moral of US army.

(c) Further strengthening of the US army in Iraq will be suicidal as it means more destruction of US forces.

(d) Pentagon's civilians should not have been allowed to interfere with the army commanders' strategies.

(e) None of these

7. Which of the following strategies would achieve the desired increase in American forces in Iraq?

(A) Continuation of stay of troops for a further period.

(B) Expeditious deployment of additional troops.

(C) Seeking additional input from politicians and commanders of neighboring friendly countries.

(a) A and C only (b) C only (c) B only (d) A and B only (e) None of these

8. Why do the army commanders disfavor enhancement of troops now?

(A) More force means more casualties.

(B) Difference of opinion between politicians and commanders about the aim of the troop enhancement

(C) Probable adverse psychological impact on ground forces.

(a) Only A and B (b) Only B and C (c) All the three (d) Only A and C

(e) None of these

9. Which of the following made Bush change his thinking about the requirement of forces in Iraq?

(A) The unreasonably long period for which the war continued

(B) The large number of American soldiers killed in the war

(C) Demand from the army commanders

(a) Only A and C (b) Only A and B

(c) Only B and C (d) All three (e) Only C

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Directions (10-12): Which of the following is most OPPOSITE in meaning of the word given in bold as used in the passage?					
10. Cool (a) Warm (	b) Enthusiastic (c)	Unwelcome (d) Int	temperate (e)	) Indifferent	
11. Surge (a) Enhancement	(b) Trivializing	(c) Reduction (d)	Strengthening	(e) Up gradation	
12. Stubbornness (a) Uncertainty	(b) Weakness	(c) Acceptability	(d) Infirmity	y (e) Flexibility	
Directions (13-15 as used in passage		wing is most nearly th	e SAME in mean	ning as the word given in bold	
13. Illusion (a) Reality	(b) Reflection	(c) Fantastic	(d) Delusion	(e) Deviation	
14. Insurgency (a) Rebellion	(b) Ingredient	(c) Combat	(d) Debacle	(e) Violation	
15. Irony (a) Leveling	(b) Precaution	(c) Controversy	(d) Mockery	(e) Perception	
	Readin	g Comprehe	ension - 4	4	

Directions(1-15): 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.

In February 2010 the Medical Council of India announced a major change in the regulation governing the establishment of medical colleges. With this change, corporate entities were permitted to open medical colleges. The new regulation also carried the following warning: "permission shall be withdrawn if the colleges resort to commercialization". Since the regulation does not elaborate on what constitutes "resorting to commercialization", this will presumably be a matter left to the discretion of the

Government. A basic requirement for a new medical college is a pre-existing hospital that will serve as a teaching hospital. Corporate entities have hospitals in the major metros and that is where they will have to locate medical colleges. The earlier mandated land requirement for a medical college campus, a minimum of 25 acres of contiguous land, cannot be fulfilled in the metros. Not surprisingly, yet another tweak has been made in the regulation, prescribing 10 acres as the new minimum campus size for 9 cities including the main metros. With this, the stage is set for corporate entities to enter the medical education market. Until now, medical education in India has been projected as a not-for profit activity to be organised for the public good. While private bodies can run medical colleges, these can only be societies or trusts, legally non-profit organizations. In opening the door to corporate colleges, thus, a major policy change has been effected without changing the law or even a discussion in Parliament, but

by simply getting a compliant MCI to change the regulation on establishment of medical colleges. This

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### English

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and another changes have been justified in the name of addressing the shortage of doctors. At the same time, over 50 existing medical colleges, including 15 run by the government, have been prohibited from admitting students in 2010 for having failed to meet the basic standards prescribed. Ninety per cent of these colleges have come up in the last 5 years. Particularly shocking is the phenomenon of government colleges falling short of standards approved by the Government. Why are state government institutions not able to meet the requirements that have been approved by the central government? A severe problem faced by government-run institutions is attracting and retaining teaching faculty, and this is likely to be among the major reasons for these colleges failing to satisfy the MCI norms. The crisis building up on the faculty front has been flagged by various commissions looking into problems of medical education over the years. An indicator of the crisis is the attempt to conjure up faculty when MCI carries out inspections of new colleges, one of its regulatory functions. Judging by news reports, the practice of presenting fake faculty – students or private medical practitioners hired for the day – during MCI inspections in private colleges is common. What is interesting is that even government colleges are adopting unscrupulous methods. Another indicator is the extraordinary scheme, verging on the ridiculous that is being put in place by the MCI to make inspections 'foolproof'. Faculty in all medical colleges are to be issued an RFID-based smart card by th MCI with a unique Faculty Number. The card, it is argued, will eliminate the possibility of a teacher being shown on the faculty of more than one college and establish if the qualifications of a teacher are genuine. In the future, it is projected that biometric RFID readers will be installed in the colleges that will enable a Faculty Identification, Tracking and Monitoring System to monitor faculty from within the college and even remotely from MCI headquarters. The picture above does not even start to reveal the true and pathetic situation of medical care especially in rural India. Only a fraction of the doctors and nursing professionals serve rural areas where 70 per cent of our population lives. The Health Ministry, with the help of the MCI, has been active in proposing yet another 'innovative' solution to the problem of lack of doctors in the rural areas. The proposal is for a three-and-a-half-year course to obtain the degree of Bachelor of Rural Medicine and Surgery (BRMS). Only rural candidates would be able to join this course. The study and training would happen at two different levels - Community Health Centers for 18 months, and sub-divisional hospitals for a further period of 2 years – and be conducted by retired professors. After completion of training, they would only be able to serve in their own state in district hospitals, community health centres, and primary health centres. The BRMS proposal has invited sharp criticism from some doctors' organizations on the grounds that it is discriminatory to have two different standards of health care - one for urban and the other for rural areas, and that the health care provided by such graduates will be compromised. At the other end is the opinion expressed by some that "something is better than nothing", that since doctors do not want to serve in rural areas, the government may as well create a new cadre of medics who will be obliged to serve there. The debate will surely pick up after the government formally lays out its plans. What is apparent is that neither this proposal nor the various stopgap measures adopted so far address the root of the problem of health care. The far larger issue is government policy, the low priority attached by the government to the social sector as a whole and the health sector in particular, evidenced in the paltry allocations for maintaining and upgrading medical infrastructure and medical education and for looking after precious human resources.

1. What solution is being offered by the Health Ministry for the shortage of doctors in rural areas?

(a) Increase the number of government run hospitals in the rural areas thereby increasing the number of doctors catering to the people in these regions.

(b) Make it mandatory for doctors serving in the urban areas to serve in the rural areas for a specific number of years

(c) Set up increasing number of community health centers in rural areas

(d) Hire retired professors of medicine to offer medical help to people living in the rural areas till the time more doctors are appointed

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(e) Run a separate medical course for three and a half years which can be taken up only by rural candidates who would ultimately serve in the rural areas

2. Why have some existing medical colleges been prohibited from admitting students?

(a) As these have adopted corrupt practices and have been taking huge donations from their students

(b) As all these colleges were illegally set up and were not approved by the government in the first place (c) As the course offered by these colleges is not in line with the course offered by the government run

colleges

(d) As these have failed to meet the norms set by the central government for running the college

(e) As there are absolutely no faculty members left in these colleges to teach students

3. Which of the following is/are the change/s announced by the MCI in the regulation governing the establishment of medical college?

(A) Allowing the commercialization of medical colleges.

(B) Reducing the earlier mandated land requirement for a medical college campus for metros.

(C) Allowing corporate bodies to open medical colleges.

 (a) Only (B)
 (b) Only (A) and (B)
 (c) Only (C)

 (d) Only (B) and (C)
 (e) All (A), (B) and (C) are true

4. Which of the following are the different opinions regarding the BRMS proposal?

(A) At least a small step has been taken to improve the healthcare facilities in the rural areas through this proposal.

(B) There should be uniform healthcare facilities available for people living in both rural and urban area (C) The healthcare providers through this proposal would not be up to the mark

(c) me nearmeare pro	viacis through this proposal would not be a	p to the mark.
(a) Only (A)	(b) Only (A) and (B)	(c) Only (B) and (C)

(d) Only (B) (e) All (A), (B) and (C)

5. Which of the following is possibly the most appropriate title for the passage?

- (a) Healthcare in India The Questionable Changes
- (b) Medical Centers in Rural India

(c) Commercialization of Medical Education in India

(d) The Medical Council of India

(e) The BRMS Proposal – The Way Out for Rural India

6. What is one of the major problems faced by the government- run medical institutions?

(a) Dearth of land required for the setting up of medical institutions

(b) Lack of funds for running the colleges

(c) Dearth of teaching faculty

(d) Excessive competition from colleges run by corporate bodies

(e) Dearth of students opting for these colleges

7. What is the idea behind the MCI putting in place the RFID based smart card?

(A) To monitor and track faculty from MCI headquarters in the future.

(B) To put a stop to the practice of colleges of presenting fake faculty members.

(C) To verify the authenticity of faculty member qualifications.

(a) Only (A) and (B) (b) All (A), (B) and (C) (c) Only (C)

(d) Only (B) and (C) (e) Only (B)

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<ul> <li>8. What is the author's main intention behind writing this passage?</li> <li>(a) To make the general public aware of the healthcare facilities available in India</li> <li>(b) To bring to light the problems faced by the healthcare sector in India despite changes suggested and goad the government into attaching priority to the sector</li> <li>(c) To bring to light the problems faced by rural people in terms of healthcare facilities and thus exhort urban doctors to serve in the rural areas</li> <li>(d) To make the general public aware of the benefits arising from the changes brought about by the MCI in the healthcare sector</li> <li>(e) To urge the corporate bodies to look into the matter of healthcare facilities in the rural areas</li> <li>Directions(9–12): 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.</li> <li>9. FLAGGED</li> </ul>											
9. FLAGGED (a) highlighted	(b) stopped	(c) bannered	(d) caused	(e) hoisted							
10. FALLING SHORT (a) remaining tiny	Г (b) limiting	(c) stumbling upon	(d) just satisfying	(e) not meeting							
11. PERMITTED (a) forbidden	(b) pre	ssed (c) allowed	(d) sent	(e) forced							
12. SHOCKING (a) wicked	(b) pleasing	(c) appalling	(d) electrifying(e) sca	ndalous							
		ord/group of words wurde words words words and the passage.	vhich is most opposite	in meaning to the word/							
13. UNSCRUPULOU (a) corrupt	JS (b) even	(c) constant	(d) honest	(e) measured							
14. SHARP (a) mild	(b) thin	(c) blunt	(d) rounded	(e) pointed							
15. COMPLIANT (a) fixed	(b) unyielding	(c) stagnant	(d) obedient	(e) negative							

# **Reading Comprehension - 45**

Directions (Q.1-10) Each of the reading comprehension questions is based on the content of a passage. After reading the passage, answer all questions pertaining to it on the basis of what is stated or implied in the passage. For each question, select the best answer of the choices given.

In terrestrial environments, gravity places special demands on the cardiovascular systems of animals. Gravitational pressure can cause blood to pool in the lower regions of the body, making it difficult to circulate blood to critical organs such as the brain. Terrestrial snakes, in particular, exhibit adaptations that aid in circulating blood against the force of gravity. The problem confronting terrestrial snakes is best illustrated by what happens to sea snakes when removed from their supportive medium. Because

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the vertical pressure gradients within the blood vessels are counteracted by similar pressure gradients in the surrounding water, the distribution of blood throughout the body of sea snakes remains about the same regardless of their orientation in space, provided they remain in the ocean. When removed from the water and tilted at various angles with the head up, however, blood pressure at their midpoint drops significantly, and at brain level falls to zero. That many terrestrial snakes in similar spatial orientations do not experience this kind of circulatory failure suggests that certain adaptations enable them to regulate blood pressure more effectively in those orientations.

One such adaptation is the closer proximity of the terrestrial snake's heart to its head, which helps to ensure circulation to the brain, regardless of the snake's orientation in space. The heart of sea snakes can be located near the middle of the body, a position that minimizes the work entailed in circulating blood to both extremities. In arboreal snakes, however, which dwell in trees and often assume a vertical posture, the average distance from the heart to the head can be as little as 15 percent of overall body length. Such a location requires that blood circulated to the tail of the snake travel a greater distance back to the heart, a problem solved by another adaptation. When climbing, arboreal snakes often pause momentarily to wiggle their bodies, causing waves of muscle contraction that advance from the lower torso to the head. By compressing the veins and forcing blood forward, these contractions apparently improve the flow of venous blood returning to the heart.

1. The passage provides information in support of which of the following assertions?

(A) The disadvantages of an adaptation to a particular feature of an environment often outweigh the advantages of such an adaptation.

(B) An organism's reaction to being placed in an environment to which it is not well adapted can sometimes illustrate the problems that have been solved by the adaptations of organisms indigenous to that environment.

(C) The effectiveness of an organism's adaptation to a particular feature of its environment can only be evaluated by examining the effectiveness with which organisms of another species have adapted to a similar feature of a different environment.

(D) Organisms of the same species that inhabit strikingly different environments will often adapt in remarkably similar ways to the few features of those environments that are common.

(E) Different species of organisms living in the same environment will seldom adapt to features of that environment in the same way.

2. According to the passage, one reason that the distribution of blood in the sea snake changes little while the creature remains in the ocean is that?

(A) the heart of the sea snake tends to be located near the center of its body

(B) pressure gradients in the water surrounding the sea snake counter the effects of vertical pressure gradients within its blood vessels

(C) the sea snake assumes a vertical posture less frequently than do the terrestrial and the arboreal snake

(D) the sea snake often relies on waves of muscle contractions to help move blood from the torso to the head

(E) the force of pressure gradients in the water surrounding the sea snake exceeds that of vertical pressure gradients within its circulatory system

3. It can be inferred from the passage that which of the following is true of species of terrestrial snakes that often need to assume a vertical posture?

(A) They are more likely to be susceptible to circulatory failure in vertical postures than are sea snakes.

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(B) Their hearts are less likely to be located at the midpoint of their bodies than is the case with sea snakes.

(C) They cannot counteract the pooling of blood in lower regions of their bodies as effectively as sea snakes can.

(D) The blood pressure at their midpoint decreases significantly when they are tilted with their heads up.(E) They are unable to rely on muscle contractions to move venous blood from the lower torso to the head.

4. The author describes the behavior of the circulatory system of sea snakes when they are removed from the ocean primarily in order to

(A) illustrate what would occur in the circulatory system of terrestrial snakes without adaptations that enable them to regulate their blood pressure in vertical orientations

(B) explain why arboreal snakes in vertical orientations must rely on muscle contractions to restore blood pressure to the brain

(C) illustrate the effects of circulatory failure on the behavior of arboreal snakes

(D) illustrate the superiority of the circulatory system of the terrestrial snake to that of the sea snake

(E) explain how changes in spatial orientation can adversely affect the circulatory system of snakes with hearts located in relatively close proximity to their heads

5. It can be inferred from the passage that which of the following is a true statement about sea snakes?(A) They frequently rely on waves of muscle contractions from the lower torso to the head to supplement the work of the heart.

(B) They cannot effectively regulate their blood pressure when placed in seawater and tilted at an angle with the head pointed downward.

(C) They are more likely to have a heart located in close proximity to their heads than are arboreal snakes.

(D) They become acutely vulnerable to the effects of gravitational pressure on their circulatory system when they are placed in a terrestrial environment.

(E) Their cardiovascular system is not as complicated as that of arboreal snakes.

6. The author suggests that which of the following is a disadvantage that results from the location of a snake's heart in close proximity to its head?

(A) A decrease in the efficiency with which the snake regulates the flow of blood to the brain

(B) A decrease in the number of orientations in space that a snake can assume without loss of blood flow to the brain

(C) A decrease in blood pressure at the snake's midpoint when it is tilted at various angles with its head up

(D) An increase in the tendency of blood to pool at the snake's head when the snake is tilted at various angles with its head down

(E) An increase in the amount of effort required to distribute blood to and from the snake's tail

7. The primary purpose of the lines in bold/italics is to

(A) introduce a topic that is not discussed earlier in the passage

(B) describe a more efficient method of achieving an effect discussed in the previous paragraph

(C) draw a conclusion based on information elaborated in the previous paragraph

(D) discuss two specific examples of phenomena mentioned at the end of the previous paragraph

(E) introduce evidence that undermines a vie reported earlier in the passage

8. In the passage, the author is primarily concerned with doing which of the following?

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	(A) Explaining adaptations that enable the terrestrial snake to cope with the effects of gravitational pressure on its circulatory system											
(B) Comparing the	(B) Comparing the circulatory system of the sea snake with that of the terrestrial snake											
(D) Pointing out fe	<ul><li>(C) Explaining why the circulatory system of the terrestrial snake is different from that of the sea snake</li><li>(D) Pointing out features of the terrestrial snake's cardiovascular system that make it superior to that of</li></ul>											
the sea snake (E) Explaining hov circulatory system	(E) Explaining how the sea snake is able to neutralize the effects of gravitational pressure on its											
9. What is the sync	onym of the word 'a	rboreal' in the given p	aragraph?									
(A) herbivorous	(B) arborous	(C) amorous	(D) amphibian	(E) diluvium								
10. What is the antonym of the word 'proximity' in the given paragraph?												
(A) closeness	(B) hapless	(C) nearness	(D) remoteness	(E) ambiguity								
	Reading	g Comprehe	ension - 46									

Directions (Q. 1–10): 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.

Farmers have progressed the world over yet they are languishing in this country. Despite decades of industrial development, about 600 million Indians, or roughly half the population, depend on growing crops or rearing animals to earn a living. The country still relies on imports of essential items, such as pulses and cooking oil. Almost half of the average Indian household's expenditure is on food, an important factor behind inflation. Food security at the micro level remains elusive. The global development experience, especially of the BRICS countries, reveals that one percentage point growth in agriculture is at least two to three times more effective in reducing poverty than the same degree of growth emanating from the non-agriculture sector.

Of late, the woes of the farmer have **exacerbated**. Untimely rain damaged winter crops in northern India. The heat wave killed more than 2000 people - mostly working in the fields. Suicides by farmers, owing to the low price of their produce, are almost a recurrent tragedy. There is general concern over the monsoon; patchy or inadequate rainfall can spell disaster. Low productivity is a chronic problem because of the shrinking size of the cultivated plots. Two-grain harvests a year are fairly routine. But the yields are low by global standards. The policy message for reforming agriculture is very clear. The areas which merit urgent and concerted attention to streamlining agriculture revolve around investment, incentive, and institutions. We need to rationalise and prune input subsidies. The savings, thus generated, should be invested in agriculture - Research & Development at rural roads, rural education, irrigation and water works. Higher levels of investment in agriculture both by the public and private sector can yield much better results. Policy -makers must be bold to bite the bullet and drastically cut subsidies which will open the avenue for increasing the size of the public investment. One way to contain the subsidy bill is to provide subsidies directly to farmers. Private investment is the engine of agricultural growth. Again, it responds to incentives. Much of the adverse impact on incentives comes from strangulating the domestic market under the Essential Commodities Act (ECA) 1955. This law allows the state to restrict movement of agro-products across state boundaries. Furthermore, the law bans the storage of large quantities of any of the 90 commodities, including onions and wheat. The intention is to deter 'hoarding', but it has adversely affected investment in cold storages and warehouses. Therefore, a substantial quantity of crops rots before they reach the dining table.

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<ul><li>(a) Industrial sector</li><li>(d) Technological sector</li><li>2. Choose the word which is MOS</li></ul>	T SIMILAR in meaning to the word 'e	(c) Private sector elusive' as used in the passage?								
(a) Attractive (b) Enticing	(c) unattainable (d) Confront	ting (e) Encountering								
<ul> <li>(a) Progress of middle class</li> <li>(c) Low agricultural productivity</li> <li>(e) Increasing rate of MSP</li> <li>4. Choose the word which is M0</li> </ul>		household								
passage? (a) Strikingly (b) Immensely	(c) Plenty (d) Moderately	(e) Overly								
(a) strikingly (b) inimensely	(c) Pienty (d) Moderately	(e) Overly								
<ul> <li>5. How is Essential Commodities Act (ECA) 1955 counterproductive for the farmers?</li> <li>(A) This demotivates investments in the cold storages and warehouses.</li> <li>(B) Free movement of goods in the entire country is regulated.</li> <li>(C) This encourages hoarding of non-essential commodities.</li> <li>(a) Only (A) (b) Only (B) (c) Only (A) and (B) (d) All (A), (B) and (C) (e) Only (C)</li> </ul>										
6. Choose the word which is MC	ST OPPOSITE in the meaning of the	e word 'exacerbated' as used in the								
passage? (a) Aggravated (b) Annoyed	(c) Embittered (d) Embolde	ened (e) Alleviated								
7. Which of the following is a cau (a) Low fertility soil (d) Lack of irrigation facility (e) No	(b) Lesser technological expertise	(c) Lack of HYV seeds								
8. What has been suggested by th (a) Rationalizing subsidies (c) Scrapping ECA 1955	ne author for reforming agriculture? (b) Providing subsidies directly to t (d) All of the above (e) N	the farmer's bank accounts. Ione of these								
9. Choose the word which is N passage?	IOST SIMILAR in meaning to the w	vord 'strangulating' as used in the								
	g (c) Planning (d) P	assing (e) Breathing								
_		rthern India? aused due to unseasonal rainfall.								
Read	ling Comprehension	า - 47								

Directions (Q.1-10) Each of the reading comprehension questions is based on the content of a passage. After reading the passage, answer all questions pertaining to it on the basis of what is stated or implied in the passage. For each question, select the best answer of the choices given.

The subject "Good Governance" is both topical and timely. It is an axiom of political science that a State comes into being for life but it exists for good life. The duty of the state is not only to protect life

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and liberty but goes further, to enable the people to live in a measure of physical and mental comfort. Democracy is a government by the citizens themselves. The people should realise that they are responsible for choosing the right and proper persons to represent them in national affairs. In colonial administration the government was different from the people. Those governments ruled but without the consent and **concurrence** of the people. This old concept still persists in the **masses** today. They do not realise that the general election is the occasion for them to choose a government for themselves. On the contrary, the masses feel that the franchise is a patronage to be conferred on their kith and kin, or the local candidate, or one of their caste and religious fraternity. In mature democracies, a person who changes his party affiliation or crosses the floor, seldom gets re-elected by the electorate. They do not trust him to stand firm by the policies and programmes proposed by him. In India a person who was in the Congress Government and immediately thereafter in the Janata Government and then in Chandrashekhar Government was re-elected and came once again into the Congress Government!

The electorate votes for a criminal or a corrupt candidate, and bemoans that the country has a bad government. The electorate does not realise that even as it contributes to its own household expenditure, it has to contribute to the country's governance. It is easily misled by the unscrupulous promises of political parties of free food, free clothes, free electricity, free everything. Even enlightened people plead for tax concessions, subsidies and incentives oblivious of the fact that they are met by borrowings which in turn impose burdens indirectly on themselves. Besides, in a true democracy, the people voluntarily observe the laws, rules and regulations as they are forged by themselves in the interest of good governance. It is only because 90% of the people abide by the laws and 10% transgress them that the state is able to maintain order and harmony. If the situation were reversed with 90% transgressing the law and 10% abiding by it, there can be no organised society, no peace and harmony. Some of the advanced countries, notably Switzerland, have perhaps the highest degree of compliance. A mere board stating that the road is closed will be complied with by almost 100% of the people.

1. Which of the following is supposed to be the most relevant duty of the state?

- (a) to ensure sovereignty of the region
- (b) to ensure prosperity of the region
- (c) to look after the welfare of its people
- (d) to develop better terms with other nations

(e) None of these

2. What is the basic difference between democracy and colonial rule?

- (a) In a democracy, people's will prevails, whereas in a colonial rule, ruler's will prevails.
- (b) Democracy is a rule by different parties whereas a colonial rule is a single-party rule.
- (c) Democracy can be opposed by the people but such is not the case with colonial rule.
- (d) A colonial rule can be converted into a democracy but the same cannot happen with a democracy.

(e) None of these

- 3. If the people want to have a responsible government in a democracy
- (a) they must call for free and fair elections.
- (b) they should take charge of the elections.
- (c) they should elect educated and experienced representatives.
- (d) they should look for single-party rule.
- (e) they should elect desirable candidates.

4. Why does a person changing his party find it hard to get re-elected in mature democracies?

- (a) Because political parties suspect his fidelity.
- (b) Because he loses his image in the political circle.
- (c) Because his eligibility for fighting elections gets questioned.
- (d) Because he has to depend upon the stand of his new party.
- (e) None of these

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5. In a country like India, who is mainly responsible for good or bad governance?

(a) The system of electing our representatives (b) The political parties

(c) The voters

(d) The political party in power (e) None of these

6. Which of the following is true in the context of the passage?

(a) Good governance is related to the welfare of the people.

(b) We have a mature democracy in India.

(c) The leaders who change parties face hurdles in getting re-elected in our country.

(d) Colonial rule was much better than the present democracy.

(e) None of these

7. What makes Switzerland a successful democracy?

(a) Clear instructions regarding public concerns marked on boards, even on roadsides

(b) High rate of literacy among the populace

(c) Law-abiding citizens

(d) Governance with a mission

(e) None of these

8. Which of the following suggestions may not be necessary to make India a mature democracy?

(a) The voters should elect candidates with clean image.

(b) The voters should not entertain candidates who frequently change their party and ideology.

(c) The voters should shun their narrow interests while voting for their candidates.

(d) The people should respect the law of the land.

(e) None of these

9. With which stream does the author seem to be related?

(a) Sociology (b) History (c) Political Science (d) Constitution of India (e) None of these

**ANSWFR KFY** 

10.what is the synonym of CONCURRENCE?

(a) satisfaction

(b) agreement (c) participation

(d) loyalty

(e) dependence

R.(	C 1	R.(	C 2	R.	C 3	R.(	C 4	R.(	C 5	R.(	C 6	R.(	C 7	R.0	C 8	R.(	C 9	R.C	210
Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А
1	2	1	1	1	4	1	4	1	4	1	4	1	1	1	5	1	2	1	4
2	1	2	4	2	2	2	3	2	2	2	3	2	3	2	2	2	4	2	5
3	5	3	1	3	1	3	1	3	1	3	1	3	5	3	1	3	3	3	5
4	3	4	2	4	4	4	5	4	4	4	5	4	2	4	2	4	3	4	4
5	5	5	5	5	3	5	2	5	3	5	2	5	2	5	2	5	2	5	4
6	4	6	4	6	1	6	1	6	1	6	1	6	1	6	5	6	1	6	4
7	1	7	1	7	4	7	4	7	4	7	4	7	3	7	3	7	5	7	3
8	3	8	3	8	2	8	2	8	2	8	2	8	2	8	5	8	1	8	2
9	5	9	5	9	1	9	3	9	1	9	3	9	4	9	3	9	3	9	1
10	1	10	1	10	3	10	5	10	3	10	5	10	5	10	1	10	1	10	5

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R.C	11	R.C	12	R.C	13	R.C	14	R.C	15	R.C	:16	R.C	17	R.C	18	R.C	: 19	R.C	20
Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А	Q	А
1	1	1	2	1	3	1	1	1	4	1	4	1	4	1	4	1	1	1	1
2	1	2	5	2	3	2	5	2	2	2	4	2	2	2	2	2	3	2	3
3	4	3	3	3	1	3	4	3	1	3	5	3	2	3	5	3	2	3	1
4	5	4	2	4	2	4	2	4	4	4	4	4	4	4	4	4	5	4	4
5	3	5	2	5	4	5	5	5	5	5	5	5	1	5	4	5	5	5	1
6	2	6	2	6	1	6	-	6	1	6	3	6	5	6	5	6	1	6	2
7	1	7	4	7	4	7	-	7	3	7	4	7	2	7	3	7	2	7	2
8	4	8	1	8	2	8	-	8	2	8	1	8	4	8	2	8	5	8	4
9	1	9	5	9	3	9	-	9	1	9	3	9	2	9	2	9	3	9	2
10	5	10	2	10	5	10	-	10	4	10	3	10	1	10	5	10	4	10	4

R.C	22
Q	А
1	1
2	3
3	1
4	4
5	1
6	2
7	2
8	4
9	2
10	4

### **Reading Comprehension-21**

1. (3); Only A

- 2. (5); Consumers should always insist on the source of the diamonds.
- 3. (3); To campaign for the sale of 'Conflict Diamonds'.
- 4. (2); diamonds that originated from mines under the control of rebel groups.
- 5. (1); Weak Government controls and suspicious shipment of rough diamonds.
- 6. (2); It is sold to finance terrorism and other violent acts including civil war.
- 7. (3); Abide by means to accept and according to a law, an agreement etc. So, agree to is the word which is similar in meaning to it.

8. (2); Phenomenon means a fact or situation that is observed to exist or happen. So, event is the word which is similar in meaning to it.

9. (3); Legitimate means conforming to the law or to rules. So, unlawful is the word which is opposite in meaning to it.

10. (2); Fiction means a literary work based on the imagination. So, fact is the word which is opposite in meaning to it.

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### **Reading Comprehension-23**

1. 2; 1, 3 and 4 are stated in the third paragraph.

2. 4; Refer to the last line of the first paragraph, the second paragraph and the last line of the passage.

3. 3; Refer to the part it reminded the British vividly.

- 4. 1; Refer to the part it was supposedly for the good of the conquered.
- 5. 3; Refer to the part India would resist payment, and paralyze the war effort.

6. 5

- 7. 5; mortgagee
- 8. 3
- 9. 1

10.1

R.C	R.C 24 R.C				R.C	26	
Q	А	Q	А	Q	А	Q	А
1	4	1	4	1	5	11	2
2	1	2	3	2	4	12	3
3	3	3	1	3	4	13	4
4	5	4	3	4	5	14	3
5	1	5	2	5	2	15	5
6	5	6	1	6	3		
7	4	7	3	7	2		
8	3	8	2	8	2		
9	5	9	4	9	2		
10	3	10	5	10	1		

#### **Reading Comprehension-27**

1. Ans.(b) - The threat being voiced by those whose business will be harmed by such an entry

2. Ans.(c) - It will improve Indian newspapers and television

- 3. Ans.(e) -None of these
- 4. Ans.(c) Allow entry, treating them on par with domestic media
- 5. Ans.(b) Preserve culture
- 6. Ans.(a) American
- 7. Ans.(d) without restrictions
- 8. Ans.(a) They are better equipped managerially and technologically
- 9. Ans.(e) differing

10. Ans.(c) - To highlight the steps and caution to be taken about the entry of foreign media

- 11. Ans.(e) opposite to each other
- 12. Ans.(a) COUNTER-Contrary; opposing

**13. Ans.(d)** - ANTAGONISTIC- showing or feeling active opposition or hostility towards someone or something. corresponding-analogous or equivalent in character, form, or function; comparable.

**14.** Ans.(e) – susceptibility -the state or fact of being likely or liable to be influenced or harmed by a particular thing.

**15. Ans.(b)** -RHETORIC-the art of effective or persuasive speaking or writing, especially the exploitation of figures of speech and other compositional techniques.

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# English

### **Reading Comprehension - 28**

**1. Ans.(d)** - The public is ready to invest in these banks because of the knowledge that these banks get strong support from the Government.

**2.** Ans.(c) - shot in the arm definition. Something that boosts one's spirits:

3. Ans.(e) - None of these

4. Ans.(c) - Increased hiring in Indian financial sector in times of economic slowdown

5. Ans.(b) - India banks are showing growth in this quarter despite the recession.

6. Ans.(a) - Only (A) and (B)

7. Ans.(e) - TURMOIL-a state of great disturbance, confusion, or uncertainty.

8. Ans.(e) - pulverization-To pound, crush, or grind to a powder or dust.

**9.** Ans.(b) - thrive-(of a child, animal, or plant) grow or develop well or vigorously.

**10.** Ans.(a) - mundane-lacking interest or excitement; dull.

**11. Ans.(c)** - Genetically modified crops produce more yield as compared to yield from the traditional methods

**12.** Ans.(a) - vulnerable-exposed to the possibility of being attacked or harmed, either physically or emotionally.

**13.** Ans.(e) - VOLATILE-liable to change rapidly and unpredictably, especially for the worse.

**14. Ans.(d)** - unconvinced of the long-term effects and rationale for immediate requirement of genetically modified products.

**15. Ans.(b)** - The problem of hunger in the world is not due to inadequate production of food but due to unequal distribution of it.

### **Reading Comprehension - 29**

**1. Ans.(d)** - Where the teacher provides information and theories which open new doors and encourages students to help each other learn.

**2.** Ans.(c) - When space boundaries are violated, the quality of space suffers.

- 3. Ans.(c) It involves criticizing the views of others.
- 4. Ans.(c) Physical, conceptual and emotional levels.
- 5. Ans.(a) Silence helps to unite us with others to create a community of truth.
- 6. Ans.(c) learning space to be filled by speed reading of several hundred pages of assigned reading.
- 7. Ans.(d) To extend the parallel of physical space to our experiences in daily life.
- **8. Ans.(c)** An effective teacher recognizes the value of empathy.
- 9. Ans.(a) Assigned reading and lecturing.

**10. Ans.(b)** - A teacher who is not afraid of confronting feelings.

### **Reading Comprehension - 30**

1. Ans.(b) -the scientific advancements that have facilitated quicker and scientific banking procedures

- 2. Ans.(d) Effective mechanism to evaluate the e-security
- **3.** Ans.(a) By providing updated data and trend analysis.
- 4. Ans.(e) Availability of transaction facilities at any other bank
- 5. Ans.(c) A and C only
- 6. Ans.(b) To ensure security for the system
- 7. Ans.(b) B and C only

8. Ans.(c) - Only A and C

9. Ans.(d) - sophisticated, well-guarded on-line transaction devices

**10.** Ans.(a) - Instantaneous- occurring or done instantly.

**11. Ans.(c)** - Vulnerable-exposed to the possibility of being attacked or harmed, either physically or emotionally.

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12. Ans.(a) - Massive-large and heavy or solid.

**13. Ans.(b)** - era-a major division of time that is a subdivision of an aeon and is itself subdivided into periods. epoch-a division of time that is a subdivision of a period and is itself subdivided into ages, corresponding to a series in chronostratigraphy.

14. Ans.(e) - Poised-ready or prepared for something

**15.** Ans.(b) - Mitigate-make (something bad) less severe, serious, or painful.

Allay- relieve or alleviate (pain or hunger).

### Reading Comprehension - 31

1. Ans.(d) - educationist in IIT or some such Educational Institution

2. Ans.(a) - The number of prospective reseaReading Comprehension hers was reduced to almost a half

3. Ans.(b) - means for achieving upward mobility for the poor

4. Ans.(e) - None of these

5. Ans.(d) - Undue pressure from International Agencies like the World Bank, etc.

- 6. Ans.(e) None of these
- 7. Ans.(d) need not be required to depend upon their parents for acquiring higher education
- 8. Ans.(a) Education was easily accessible to the vast majority
- 9. Ans.(b) insisting on discontinuance of subsidies to higher education
- **10.** Ans.(b) unaware-having no knowledge of a situation or fact.
- 11. Ans.(c) waived-To give up (a claim or right, for example) voluntarily; relinquish.
- 12. Ans.(b) MASSES-the masses the body of common people
- 13. Ans.(e) globalised -To make global or worldwide in scope or application.
- **14. Ans.(a)** prosper-flourish physically; grow strong and healthy.

**15.** Ans.(d) - Indifference-lack of interest, concern, or sympathy.

### **Reading Comprehension -32**

**1.** Ans.(c) - present a concern about the possible consequences of pursuing a particular business strategy

2. Ans.(d) - The profits may be used as investment capital for industries that are not ecoefficient.

**3.** Ans.(b) - Company growth fostered by cost savings from such innovations may allow that company to manufacture a greater number of products that will be used and discarded, thus worsening environmental stress.

4. Ans.(e) - discuss the implications of a research finding

5. Ans.(b) - had a similar frequency of tooth fractures

6. Ans.(d) - the impact of carnivores' teeth against the bones of their prey

**7.** Ans.(d) - the methods used to determine animals' ages in fossil samples tend to misidentify many older individuals as younger individuals

**8.** Ans.(a) - the difference in breakage frequencies could have been the result of damage to the fossil remains in the La Brea pits

9. Ans.(b) - a way to curb illegal digging while benefiting the archaeological profession

10. Ans.(e) - such artifacts frequently exceed in quality those already cataloged in museum collections

**11. Ans.(e)** - Such artifacts often remain uncatalogued and thus cannot be located once they are put in storage.

12. Ans.(e) - excavate-remove earth carefully from (an area) in order to find buried remains.

**13.** Ans.(d) - outrageous-shockingly bad or excessive.

14. Ans.(c) - indistinguishable-not able to be identified as different or distinct.

15. Ans.(d) - inducement-a thing that persuades or leads someone to do something

# English

#### **Reading Comprehension - 33**

1. Ans.(b)- There was a steady deterioration in the GDP.

- 2. Ans.(d)- metamorphosis of our country's economy
- **3.** Ans.(d)- Consistency in tax structure and revenue buoyancy
- 4. Ans.(c)- A and B only
- 5. Ans.(c)- it is a very small amount
- 6. Ans.(d)- All the three
- 7. Ans.(b)- A and C only
- 8. Ans.(b)- Untaxed service traders are prevented from claiming value added tax
- 9. Ans.(e)- None of these
- 10. Ans.(a)- A and B only
- 11. Ans.(b)- a favourable attitude towards levying service tax
- 12. Ans.(d)- Coverage is correct word according the usage in the passage.
- 13. Ans.(b)- Visualize is correct meaning.
- 14. Ans.(b)- Abruptly is correct meaning.
- **15. Ans.(e)** Rigid is correct meaning.

### **Reading Comprehension - 34**

- 1. Ans.(d) Only (A) and (B)
- 2. Ans.(b) Increase in gems exports
- 3. Ans.(b) Encouraging.
- 4. Ans.(a) All (A), (B), (C) and (D)

**5.** Ans.(b) - The growth in exports in gems and jewelry sector in 2005-2006 is expected to be more than that in 2004-05.

- 6. Ans.(e) None of these
- 7. Ans.(c) Almost half of the amount projected for the purpose.
- 8. Ans.(a) Need-based.
- 9. Ans.(b) Open.
- 10. Ans.(a) India's performance in exports of jewelry is better than that of gems.
- 11. Ans.(d) Trend observed during the first half of the year.
- 12. Ans.(d) Grow.
- 13. Ans.(c) Planned
- 14. Ans.(e) Realistically
- 15. Ans.(c) Dying

### **Reading Comprehension - 35**

1. Ans.(d) - What explanation did the Marxist sociologist give for the existence of racial prejudice?

- 2. Ans.(b) Unpersuasive- is correct word.
- 3. Ans.(c) Nonexistent- is correct word.
- 4. Ans.(d) provoked by workers.
- 5. Ans.(c) Pessimism- is correct word.
- 6. Ans.(a) lack of differentiation among nerve impulses in human beings.

**7.** Ans.(d) - the mental experiences produced by sensory nerve impulses are determined by the cortical area activated.

8. Ans.(a) - The modality of the sensory experience.

9. Ans.(b) - physiological correlates of mental experience.

**10.** Ans.(d) - There is some evidence to support it, but it fails to explain the diversity of mental experience.

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# English

- 11. Ans.(e) No correction required. The given sentence is grammatically correct.
- 12. Ans.(c) Write 'afford to lose'.
- 13. Ans.(b) Write 'merely to achieve'.
- 14. Ans.(a) Write 'was prepared to'.
- 15. Ans.(b) Write 'brought him'

#### **Reading Comprehension - 36**

- 1. Ans.(e) None of these
- 2. Ans.(d) All (A), (B) & (C)
- 3. Ans.(b) Exploitation of developing nations by the mightier ones
- 4. Ans.(e) None of these
- 5. Ans.(a) All (A), (B) & (C)
- **6. Ans.(a)** All (A), (B) & (C)
- 7. Ans.(c) (B) & (C) only
- 8. Ans.(a) They seem to have become totally defunct
- 9. Ans.(b) To eradicate poverty and become economically self reliant
- 10. Ans.(a) Investigation
- 11. Ans.(d) Abundance
- 12. Ans.(d) Modification
- 13. Ans.(d) Foreign
- 14. Ans.(b) Submission
- 15. Ans.(e) Intermittently

#### **Reading Comprehension - 37**

**1. Ans.(a)**- It is mentioned in the paragraph about degradation of natural resources and its consequences and it will lead to 'poor economic utilization of resources.'

**2.** Ans.(b) - According to NEERI: seventy percent of total water available in the country is polluted.

**3.** Ans.(b) - Municipal sewage pollutants account for: seventy-five percent of the Ganga's water pollution load.

4. Ans.(d) - All of the above are correct.

**5. Ans.(d)** - The cost of the Clean-the-Ganga Pollution Project Action Plan is likely to be sourced from:the U.S., U.K., Netherlands, Poland, France, the World Bank and India.

6. Ans.(d) - Both (a) and (b) are correct.

**7.** Ans.(d) - Considerable amounts of metal pollutants are found in the river(s): Ganga, Yamuna, Kali, Hindon, Cauvery and Kapila.

8. Ans.(c) - drying up of water sources and over-pumping.

- 9. Ans.(b) cleaning up polluted water.
- 10. Ans.(a) about 53 percent.

#### **Reading Comprehension - 38**

- 1. Ans.(a) evaluate a research study
- 2. Ans.(a) included both election data and survey data
- 3. Ans.(d) A one-party government
- 4. Ans.(c) out-of-date in that they are inapplicable in the four countries today
- 5. Ans.(e) had possessed the right to vote for the shortest time
- 6. Ans.(b) Suffered from faults similar to those in Duverger's study
- 7. Ans.(b) explaining the importance of a recent theory
- 8. Ans.(a) were formed from metamorphic fluids

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# English

9. Ans.(c) - Using an appropriate conceptual model to select a site for further exploration

**10. Ans.(b)** - New discoveries of gold deposits are likely to be the result of exploration techniques designed to locate buried mineralization.

**11. Ans.(d)** - A gold deposit that has shed alluvial gold

**12. Ans.(a)** - It may furnish a valid account of ore-forming processes, and, hence, can support conceptual models that have great practical significance.

**13.** Ans.(c) - Most of the Earth's remaining gold deposits are buried and have no surface expression.

**14. Ans.(d)** - Furtive -attempting to avoid notice or attention, typically because of guilt or a belief that discovery would lead to trouble; secretive.

**15. Ans.(d)** - Fleeting -lasting for a very short time.

### **Reading Comprehension - 39**

**1. Ans.(e)** - Appropriate title will be: The Effects of Food Intake on the Production and Release of Serotonin: Some Recent Findings

2. Ans.(a) - the amount of protein presents in a meal

3. Ans.(e) -serotonin levels increased after rats were injected with a large amount of tryptophan

4. Ans.(c) -cause the rats to produce insulin

**5. Ans.(b)** - the ratio of the rat's blood-tryptophan concentration to the concentration in its blood of the other amino acids contained in the protein

6. Ans.(c) - help explain why a particular research finding was obtained

7. Ans.(d) - tryptophan

8. Ans.(a) - Meals consisting almost exclusively of protein

9. Ans.(a) -The rats' brain serotonin levels would not decrease.

**10.** Ans.(c) -Fledgling - a person or organization that is immature, inexperienced, or underdeveloped.

**11.** Ans.(d) - Apathy-lack of interest, enthusiasm, or concern.

12. Ans.(d) -Bucolic-relating to the pleasant aspects of the countryside and country life.

13. Ans.(d) - Veneration-great respect; reverence.

**14.** Ans.(c) -Vitriolic -filled with bitter criticism or malice.

**15. Ans.(c)** - Soporific -tending to induce drowsiness or sleep.

### **Reading Comprehension - 40**

1. Ans.(b) - 'manage our human success system properly'

2. Ans.(c) - what we tell our minds we want

**3.** Ans.(d) - they teach us how to use the machine in a manner as to get the best possible result out of it.

- 4. Ans.(d) the most advanced living organism in the world is 'mankind'.
- 5. Ans.(b) in achieving what we don't want in life
- 6. Ans.(b) understand our mental laws
- 7. Ans.(c) The subject under discussion in the passage is 'human mind'.
- 8. Ans.(a) help the reader in being successful
- 9. Ans.(b) Negate- deny (the existence of)

10. Ans.(a) - the human mind

- **11. Ans.(b)** Celestial-positioned in or relating to the sky, or outer space as observed in astronomy.
- 12. Ans.(a) Duplicity-deceitfulness.
- 13. Ans.(c) conceal-not allow to be seen; hide.
- **14.** Ans.(b) Extant-still in existence; surviving., defunct- no longer existing or functioning.
- 15. Ans.(c) Nauseated-affect with nausea.

# English

#### **Reading Comprehension - 41**

1. Ans.(d) - Their failure to attract those outside the formal banking system as customers

**2. Ans.(c)** - The realization that a large percentage of the American population not reached by mainstream banks can be trapped

- **3.** Ans.(c) America has the largest number of banks in the world.
- 4. Ans.(e) None of the given statements
- 5. Ans.(a) None

6. Ans.(c) - A discussion about the prospects of Grameen and microfinance in the US.

- 7. Ans.(b) Only A
- 8. Ans.(e) Backing that borrows receive from other group members.
- 9. Ans.(a) Avoided
- 10. Ans.(a) Short
- 11. Ans.(a) adversary
- 12. Ans.(d) alert
- 13. Ans.(d) negative
- 14. Ans.(a) unequivocal
- 15. Ans.(b) admiration

#### **Reading Comprehension - 42**

1. Ans.(a) - It is mentioned about 'REM sleep'.

2. Ans.(c) - Rest one's brain as sleep deprivation may cause certain chemical reactions.

**3.** Ans.(a) - It is mentioned in the passage about" One's dreams are the manifestations of one's hidden sexual problems".

- 4. Ans.(a) About four cycles are repeated throughout a single night's sleep
- 5. Ans.(d) Theta waves.
- 6. Ans.(d) All of the above were suggested by Freud.
- 7. Ans.(d) It implies- Being not in control of one's movements or thoughts.
- 8. Ans.(d) All of the above
- 9. Ans.(c) Those who do not dream are -- Not trying to listen to what their dreams are saying.

10. Ans.(b) - the level of cholesterol in the brain during sleep goes down.

#### **Reading Comprehension - 43**

1.Ans.(e) - None of these

**2.Ans.(b)** - It is mentioned in the passage- the reasonable requirement of American troops to fight the war in Iraq

3.Ans.(d) - None of the mentioned statements are true.

**4.Ans.(a)** - It is mentioned about 'Such strategies are better left to army commanders to decide on the ground.'

**5.Ans.(b)** - The author of the passage appears to be- critical about Bush's strategy of handling situation in Iraq

6.Ans.(a) - It is mentioned 'America's desired goal will be achieved if more troops are deployed in Iraq.

7.Ans.(d) - Only A and B statements are relevant.

8.Ans.(b) - Only B and C are relevant.

9.Ans.(b) - Only statements B and C are relevant.

10.Ans.(a) - Cool and warm are opposites.

**11.Ans.(c)** - Surge and reduction are opposites in meaning.

**12.Ans.(e)** - Stubbornness and Flexibility are opposites in meaning.

**13.Ans.(d)** - Illusion and delusion are synonyms in meaning.

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**14.Ans.(a)** - Insurgency and Rebellion are synonyms in meaning.

**15.Ans.(d)** - Irony and Mockery are synonyms in meaning.

### **Reading Comprehension - 44**

**1. Ans.(e)** - medical course for three and a half years which can be taken up only by rural candidates.

- 2. Ans.(d) Sol.these colleges do not meet the norms set by the central government.
- **3.** Ans.(d) Sol.option (B) and (C) correctly define the statement.
- **4. Ans.(c)** option (B) and (C) correctly define the statement.
- 5. Ans.(a) Title 'Healthcare in India The Questionable Changes' will be appropriate.
- 6. Ans.(c) Sol.lack of trained teaching faculty.
- 7. Ans.(b) All option are correct in the given context.

**8.** Ans.(b) - Sol.to highlight the problems faced by healthcare sector and grab the attention of the Government.

9. Ans.(a) - flag-mark (an item) for attention or treatment in a specified way.

10. Ans.(e) - FALLING SHORT – not meeting the requirement.

- **11. Ans.(c)** PERMITTED means allowed.
- **12. Ans.(c)** appalling-horrifying; shocking.
- 13. Ans.(d) UNSCRUPULOUS-having or showing no moral principles; not honest or fair.
- 14. Ans.(d) sharp-(of an object) having an edge or point that is able to cut or pierce something.
- 15. Ans. () COMPLIANT-meeting or in accordance with rules or standards

unyielding-(of a person or their behaviour) unlikely to be swayed; resolute.

### **Reading Comprehension - 45**

**1. Ans. (b)** - The passage discusses the problems faced by sea snakes when they are subjected to a terrestrial environment and then examines terrestrial snakes to illustrate how certain adaptations solved these problems.

2. Ans. (b) - The passage states explicitly in lines 11–17 that while sea snakes are in the ocean, the vertical pressure gradients in their blood vessels are counteracted by the pressure gradients in the water.
3. Ans. (b) - The passage states that arboreal snakes have hearts close to their heads and not at the midpoints of their bodies, so it is reasonable to conclude that any terrestrial snake that frequently assumes vertical postures would be unlikely to have hearts at their bodies' midpoint.

**4. Ans. (a)** - The passage uses the problems sea snakes have when taken out of water to illustrate that without certain adaptations, terrestrial snakes would likely have similar problems.

**5. Ans.** (d) - The passage states that in certain postures, sea snakes placed in a terrestrial environment will lose all blood pressure at their brains, which is an acute vulnerability.

**6. Ans.** (e) - Because, as the passage states, it is more difficult for a snake with its heart close to its head to circulate blood to the tail, and therefore its body is likely to put more effort into circulating blood to the tail.

**7. Ans.** (d) - The end of the second paragraph refers to certain adaptations (line 23) that the third paragraph then goes on to identify and discuss.

**8.** Ans. (a) - The entire passage is devoted to an explanation of how terrestrial snakes have adapted to gravity's influence

**9.** Ans. (b) - arboreal- living in trees., arborous- of, relating to, or formed by trees.

10. Ans. (d) - proximity- nearness in space, time, or relationship. , remoteness- far away

# English

#### Reading Comprehension- 46

1. Ans. (b) - The agricultural sector is mentioned in the paragraph.

2. Ans. (c) - elusive- difficult to find, catch, or achieve.

**3.** Ans. (b) - It is mentioned in the given paragraph.

4. Ans. (d) - drastically'- Extreme in effect; severe or radical

5. Ans. (c) - Statements (A) and (B) are correct in the context.

6. Ans. (e) - exacerbated- make (a problem, bad situation, or negative feeling) worse.

Alleviated- make (suffering, deficiency, or a problem) less severe.

7. Ans. (a) - 'Low fertility soil' is the problem.

8. Ans. (d) - All the suggestions are mentioned in the paragraph.

9. Ans. (a) - Strangulating- strangle; throttle.

10. Ans. (c) - It is mentioned in the paragraph about the unseasonal rainfall.

#### **Reading Comprehension - 47**

**1. Ans.** (c) - to enable the people to live in a measure of physical and mental comfort.

**2. Ans. (a)** - It's defined in the passage that "In a democracy, people's will prevail, whereas in a colonial rule, ruler's will prevail."

**3.** Ans. (e) - It's mentioned in the passage that they should elect desirable candidates.

4. Ans. (e) - because the electorate loses faith and trust in him and his ideologies.

5. Ans. (c) - Clearly, the voters are responsible for the kind of government they get.

6. Ans. (a) - It's mentioned in the passage that Good governance is related to the welfare of the people.

7. Ans. (c) - It's is mentioned in the passage that in Switzerland, there are law-abiding citizens.

**8.** Ans. (e) - None of the mentioned suggestion define the question.

9. Ans. (c) - The idea expressed in this paragraph is about 'Political Science'.

**10.** Ans. (b) - CONCURRENCE- the state of agreeing with someone or something

# **15. English Cloze Test**

 Directions (Q.1-25) 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.

### CLOZE TEST -1

Polygamy includes both polygyny and polyandry. The Koran categorically prohibits polyandry and there fore, it is polygyny that the Supreme Court will be ruling on in the present case. Polygyny, which finds mention just once (4:3) in the Koran, is one of the most misunderstood concepts of Islamic law. It has been abused over the (1) by Muslim men without appreciating the spirit behind its exceptional (2), which is clearly contextualized in the historical conditions of the time when a large number of women were widowed and children orphaned as Muslims suffered heavy casualties in (3) the nascent Islamic community in Medina. Even a simple reading of verses 4:2, 3 and 127 will show that it was under such circumstances that the Koran allowed conditional polygyny, mainly to protect orphans and their mothers from an exploitative society. Verse 4:2 warns (4) against devouring the assets of orphans either by merging them with their own or substituting their "(5) properties for the good ones" of the orphans. And, if the caretakers "fear that they may not be able to do justice" to the interests of the orphans in(6), the next verse allows them to marry their widowed mothers — on the condition that the new family would be dealt justly on a par with the existing one. For those who are not up to it, the instruction of the Koran is: "Then [marry] only one." It is clear from these arguments that verse 4:3 is not a (7) license to marry several women. Besides, there are several statements in the Koran which describe husband and wife as "spousal mates" created to find "quiet of mind" (7:189) and "to dwell in (8)" (30:21) in the companionship of each other. Indeed, verse 7:189, which traces the origin of man from a single cell (nafsan waahida), talks of the wife in the singular as zaujaha, thereby emphasizing monogamy. Thus, marriage according to the Koran is the emotional bonding of two minds which cannot be achieved simultaneously with more than one woman. If despite this, the Koran permitted conditional polygyny, it was, as (9) above, only as a social remedy to alleviate the sufferings of women and orphans in calamitous situations. This can be appreciated from the dreadful state of affairs in West Asia today. In November 2011 The New York Times, citing Iraqi government sources, reported the presence in that country of one million war widows — and at least an equal number of orphaned children — who want to remarry for security and (10); but there aren't enough men.

1.	1) centuries	2)years	3)times	4)days	5) writings
2.	1) veto	2) refusal	<ol><li>is-approval</li></ol>	<ol><li>prevention</li></ol>	5) sanction
3.	1) assail	<ol><li>attacking</li></ol>	<ol><li>defending</li></ol>	<ol><li>besetting</li></ol>	5) abusing
4.	1) diurnal	2) permanent	3) continual	4) caretakers	5) continual
5.	1) valuable	2)revival	<ol><li>worthless</li></ol>	4) worthwhile	5) worthy
6.	1) cognizance	<ol><li>intelligence</li></ol>	<ol><li>enlightening</li></ol>	<ol><li>isolation</li></ol>	5) sensibility
7.	1) crumbly	2) hedonistic	3) austere	4) frugal	5) brittle
8.	1) tranquility	2) chaos	<ol><li>disturbance</li></ol>	4) turbulence	5) wildness
9.	1) hindmost	2) stated	3)afterwards	4) sub-sequentia	al 5) succeeding
10.	1) companionship	2) eccentricity	3) antagonism	4) crankiness	5) strangenes

# CLOZE TEST -2

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However, in truth, these celebratory actions, aimed at creating an impression that the Hindutva judgments are (1) as law, ignore vital facts. Only a few months after Justice Verma gave his rulings, the Supreme Court, through a different Bench, found itself in disagreement with his views. And it (2) the case, an appeal filed by the BJP's Abhiram Singh, for the consideration of a larger Bench. Eventually, in 2014, this reference (now heard by a five-judge bench) came to be tagged with another BJP leader's case, which had, in turn, been referred to a seven-judge Bench; in that order of reference, in Sunderlal Patwa's case (3) as it is doubts appear to have been raised over whether an appeal by a candidate to a religion other than that which he practises amounts to a corrupt practice under the RPA.

No doubt, between the two orders making reference to a seven-judge Bench there is no specific question concerning a (4) of Justice Verma's judgments. But to use this as a ground to abstain from reviewing those opinions overlooks the fact that for more than 20 years, the verdicts in the Hindutva cases have (5), despite being questioned by a Bench of the Supreme Court's own judges. Needless to say, on the relative merits of Mr. Singh and Mr. Patwa's cases, the court would have to consider, on facts, whether they indulged in any corrupt practice under the RPA or not. But to decline altogether the opportunity to review Justice Verma's judgments is an exercise which is, at best, (6), and, at worst, an (7) of a critical responsibility. For it once again places at the peril of the unique deferrals of India's judicial system a group of decisions that have proved most damaging to the country's secular fabric.

Liberal theory, in certain forms, may demand unconstrained speech, even in the course of electoral campaigning. But, in India, the right to free speech is subject to reasonable restrictions on grounds, among others, of morality and (8). To hold that secularism is a part of the Constitution's basic structure while simultaneously condoning a politics of hate that is(9) in the name of religion — in this case, Hindutva and Hinduism — is simply incongruous. As Chief Justice P.B. Gajendragadkar observed in his 1964 opinion in Kultar Singh v. Mukhtiar Singh, to allow any sway in election campaigns for appeals made on the basis of religion, race or caste "would vitiate the secular atmosphere of democratic life". The Supreme Court's seven-judge Bench would have done well to defer to Chief Justice Gajendragadkar's views. A re-examination of Justice Verma's judgments, far from being "pseudo-secular" as some critics might have us believe, is imperative in the interests of restoring an element of integrity in India's political process. It is time we placed precepts of democratic morality and decency at the (10) of our republic.

•	•		,	, , ,	•
1.	1)uncommitted	2) sporadic	<ol><li>infrequent</li></ol>	4) entrenched	5) unconfirmed
2.	1) referred	2) heck	3)curb	4) control	5) defer
3.	1) explicit	2) lucid	<ol><li>ambiguous</li></ol>	4) clear	5) definite
4.	1) foresight	2) deliberation	n3) precaution	4) reconsideration	5) provision
5.	1)setup	2)started	3) lay	4) lie	5) stood
6.	1) pedantic	2) imprecise	<ol><li>informal</li></ol>	4)vogue	5) vigilance
7.	1)sat-back	2) abdication	3) stay	4) capture	5) maintenance
8.	1) indecency	2) decency	3)obsessiveness	4) immorality	5) impropriety
9.	1) restricted	2) confined	<ol><li>compact</li></ol>	<ol><li>propagated</li></ol>	5) concentrated
10.	1)vanguard	2) appliance	<ol><li>entourage</li></ol>	4) cortege	5) clique

### **CLOZE TEST -3**

One indication of this would seem to be India's current approach towards different multilateral organizations and plurilateral groupings. Many are better known by their (1)such as NAM, SAARC, BRICS, BIMSTEC, etc. Multilateral fora have today become indispensable to the conduct of international diplomacy, and how a nation deals with, or adjusts to, the (2) soup of organizations that exist is important. This is so even if a case exists that some of the older ones have lost much of their (3). Since

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Independence, India has played a leading role in multilateral fora. It was a founder member of NAM (Non Aligned Movement), SAARC (South Asian Association for Regional Cooperation), BIMSTEC (Bay of Bengal Initiative for Multi-Sectorial Technical and Economic Cooperation), BRICS (Brazil, Russia, India, China and South Africa), and BCIM (Bangladesh, China, India and Myanmar). India has (4) membership of the NSG (Nuclear Suppliers Group) and the Wassenaar Arrangement (on Export Controls for Conventional Arms and Dual-use Goods and Technologies) and also full membership of ASEAN (Association of Southeast Asian Nations), the SCO (Shanghai Cooperation Organization), etc, recognizing the potential of being inside rather than outside such bodies. Even granting that the world is increasingly (5) towards the postmodern phenomenon of transactional politics, and that older institutions such as NAM are increasingly out of (6) with this, a proper study of the utility of participation in such fora — prior to treating many of them as of little consequence — would have been useful. To (7) its many advantages, India clearly needs to play on as many geopolitical chessboards as possible. NAM may be a (8) shadow of what it was during an earlier period when towering personalities such as Nehru, Tito, Nasser and Castro dominated its proceedings. With non-alignment giving way to strategic alignment, organizations such as NAM may seem anachronistic, but it should not be lost sight of that it still resonates with many Third World countries. It also offers an alternative platform for putting forward a different viewpoint. It would, hence, be premature to (9) the death of NAM. The Indian Prime Minister's decision to skip the NAM Summit in Venezuela may well hasten its end, but does not take away from the fact that NAM still has some relevance and India could still utilize NAM — perhaps less ideological but more purposive than in the past — to (10) newer challenges such as China's not so 'peaceful rise'.

- 1. 1)animus 2)diligent 2. 1) adverse 2) appalling
- 3. 1)fragile 2) relevance
- 4. 1) sought 2) sight
- 5.
- 1) placid
- 6. 1) diverge 2) sync
- 7. 1)pertinent 2) depressed
- 8. 1) glowing 2) pale
- 9. 1)assemble 2)vigilant
- 10. 1)reverence 2)resemble

2) serene

3) cataclysmic 3) impotence 3) label 3) tranquil 3) lash 3) optimize 3) bright 3)negligent 3)exist

3) acronyms

4) alphabetic 4) invalidity 4) retrieve 4) conciliatory 4) differ 4) gloomy 4) colorful 4) pronounce 4) counter

4)palpable

- 5) tranguil
- 5) analphabetic
- 5) weakness
- 5) ascertain
- 5) tilting
- 5) deviate
- 5) dejected
- 5) dazzle
- 5) preview
- 5)remembe

# CLOZE TEST – 4

The decisive victory of the National League for Democracy (NLD) in November 2015 and Ms. Suu Kyi's emergence as the de facto leader of the government in April 2016 represent a historic transformation. After five decades, the generals have taken a back seat — but without loosening their grip on core elements of power, i.e. defence, home affairs and border security. The civilian government works with the military, without (1) it. The people's voice, Ms. Suu Kyi, has become the government's public face and top representative at major international meetings.

The NLD-Army relationship has become (2). The shared understanding is that the party would operate within the 2008 Constitution and, in return, the military would allow it to govern. If "redlines" of each side are respected, no serious difficulty is (3). However, neither full democracy nor shift to federalism can be introduced without constitutional reform. The NLD has elected to postpone that battle to another day. Happily, political (4), including "freedom from fear", are a reality now. Criticism of the government and Ms. Suu Kyi's leadership has begun to surface. Myanmar watchers maintain that decision-making is getting concentrated in one pair of hands. New ministers have not impressed people. The second rung of leadership in the party or Cabinet is yet to be created. Parliament is dominated by NLD MPs, but they are under tight control of the party leadership. (5), the parliament is not as effective in supervising the

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executive as it was during President Thein Sein's era. The initial hope of the people that a shift to democracy would quickly enhance the quality of their lives is now (6) with hard reality: political change does not (7) economic progress automatically. Nevertheless, the Myanmarese people, patient by nature, are willing to give sufficient time to "Ma Suu" to produce results. Securing national peace and (8) is the government's top priority. It is a laudable but challenging goal, given the tragic history. Trust between the majority Myanmarese community and (9) minorities as well as between the military and ethnic armed groups remains low. Buddhist-Muslim equations, notably in the Rakhine State, have become more complex following recent armed attacks on border posts in Maungdaw. The 21st Century Panglong Conference, held in early September, was a good first step, but a long and difficult road lies ahead. Reconciling conflicting positions will test Ms. Suu Kyi's political and diplomatic skills to the limits, especially as internal problems are linked with China's (10)and actions.

- 1. 1)covering 2)going-on
- 2. 1) stable
  - 2)detest
- 3. 1)aligned 2) bygone
- 4. 1) arrest 2) imprisonment
- 1) commencing2) originating
   1) blended 2)element
- 6. 1) blended 2)elemer
   7. 1) decelerate 2) defer
- 8. 1) dissension 2) reconciliation
- 9. 1) district 2) regional
- 10. 1)consequent 2)pertinent5) discouragement
- 3) detect
  3) distant
  3) liberties
  3) preparatory
  3) separation
  3) hinder
  2) antagonism

3)proceeding

- antagonism
   provincial
- 2) depression
- 3) depression
- 4) controlling
  4) frequent
  4) anticipated
  4) incarceration
  4) starting
  4) participation
  4) accelerate
  4) denial
  4) area
  4) motivations
- 5) organizing
- 5) fragile
- 5) Perception
- 5) restraint
- 5) Consequently
- 5) indigent
- 5) impede
- 5) refusal
- 5) ethnic

# <u>CLOZE TEST – 5</u>

At least 13.7 per cent of India's general population has various mental disorders; 10.6 per cent of them require immediate (1) .While nearly 10 per cent of the population has common mental disorders, 1.9 per cent of the population suffers from severe mental disorders. These are some of the findings of a National Mental Health Survey held recently and (2) by the National Institute of Mental Health and Neurosciences (NIMHANS).That is not all. The prevalence of mental (3) is found to be very high in urban centers, where there is a higher (4) of schizophrenia, mood disorders and neurotic or stress-related disorders. This disturbing scenario could be due to fast-paced lifestyles, experiencing stress, complexities of living, a breakdown of support systems and challenges of economic instability.

In 2014, concerned over the growing problem of mental health in India, the Union Ministry of Health and Family Welfare had appointed NIMHANS to study mental health status in the country.

After a pilot (5) study in Kolar district, Karnataka using a sample size of 3,190 individuals, the team which comprised senior professors from NIMHANS, G. Gururaj, Mathew Varghese, Vivek Benegal and Girish N., began the survey in Punjab, Uttar Pradesh, Tamil Nadu, Kerala, Jharkhand, West Bengal, Rajasthan, Gujarat, Madhya Pradesh, Chhattisgarh, Assam and Manipur.The study — which covered all important aspects of mental illness including substance abuse, alcohol use disorder, tobacco use disorder, severe mental illness, depression, anxiety, phobia and post-traumatic stress disorder among others — had a sample size of 34,802 individuals. Primary data collection was done through computer-enerated (6) selection by a team of researchers, and local teams of co-investigators and field workers in the 12 States.While the overall current (7) estimate of mental disorders was 10.6 per cent in the total (8)population, significant (9) in overall morbidity ranged from 5.8 per cent in Assam to 14.1 per cent in Manipur. Assam, Uttar Pradesh and Gujarat reported prevalence rates less than 10 per cent. In eight of the 12 States, the prevalence (10) between 10.7 per cent and 14.1 per cent.

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1.	1)sustenance	2) shelter	3) interventions	4) defense	5) protection
2.	1)fumble	2) confound	3) blunder	4) misconduct	5) conducted
3.	1) sparkle	2) encouragement	<ol><li>contentedness</li></ol>	4) morbidity	5) animation
4.	1)restriction	2) obstacle	<ol><li>hindrance</li></ol>	4) drawback	5) prevalence
5.	1) uncertainty	2) feasibility	<ol><li>improbability</li></ol>	4) unlikelihood	5) implausibility
6.	1) specific	2) systematic	3) methodical	4) random	5) particular
7.	1)prevalence	2) hindrance	<ol><li>restriction</li></ol>	4) drawback	5) disadvantage
8.	1) winked-at	2) unnoticed	<ol><li>passed-over</li></ol>	4) surveyed	5) unheeded
9.	1) agreement	2) roots	<ol><li>similarity</li></ol>	4) source	5) variations
10.	1) despise	2) varied	3) exciting	4) abominate	5) fascinating

# <u>CLOZE TEST – 6</u>

The First Law Commission constituted after coming into force of the Constitution observed, "It is now increasingly necessary to (1) the (2) fiction of a legally indivisible state, and a federal conception of the crown, and to substitute for it the Principle of legal liability where the state, either directly or through incorporated public authorities, engages in activities of a commercial, industrial or managerial character. The proper test is not an impractical (3)between government and nongovernmental function but the nature and form of the activities in question." Recalling and applying this principle, the Supreme Court in Lucknow Development Authority (LDA) v. M.K.Gupta (1993) held, "Public authorities acting in (4) of constitutional or statutory provisions oppressively are accountable for their behaviour before authorities created under the Statute like the commission or courts (5) with the responsibility of maintaining the rule of law." In that case the Supreme Court directed the LDA to pay (6) to the aggrieved consumer and further directed that the amount must be recovered from the officer responsible for the default who must be identified. (7) on similar lines the Supreme Court has recently fined the Health Minister of the Delhi government Rs.25,000 for not complying with its orders. The directions of the Supreme Court in the Cauvery river water dispute will be obeyed only if responsibility is fixed on specified officers political or bureaucratic — of the government for complying with the orders. (8) protection may be provided to such officers or officers from the Central government may be appointed with court directions to assist in the (9) of court orders. However, mere court fiats without fixing responsibilities for compliance can never produce the desired results in such sensitive matters. Governments will proceed to disobey them, impervious to the wise caution of Justice Brandeis, little realising that in doing so they would be sowing the seeds of (10).

- 1. 1) abandon 2) restraint
- 2. 1) dutiful 2) lingering
- 3. 1)inconstant 2)reactionary
- 4. 1)malingered 2)pertinent
- 5. 1)courage 2)denied
- 6. 1)culpable 2)regime
- 7. 1) Proceeding 2)privilege
- 8. 1)enigma 2) Adequate
- 9. 1) compliance 2) dissension
- 10. 1)surrounded 2)diminish
- abstemiousness
   constant
   mediocrity
   observance
   entrusted
   deprivation
   reverence
   unequal
   precautions
   rule
- 4) abstinence4) dependable
- 4) lowliness
- 4) violation
- 4)dented
- 4) compensation
- 4)enlarge
- 4)indictment
- 4) dissent
- 4) lawfulness

- 5) coercion
- 5) devoted
- 5) distinction
- 5) obedience
- 5) withhold
- , 5) forfeiture
- 5) continued
- 5) unqualified
- 5) veto
- 5) anarchy

# <u>CLOZE TEST – 7</u>

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Even after 60 years of independence it is disgraceful that we are yet to put our infrastructure in ..(1).. .there are two types of infrastructure in the country. One is the basic infrastructure such as water supply, drainage, education etc. the other is for comfort such as excellent roads, high speed trains etc. we have not..(2)..on either. What is the problem? Is it lack of money or funds? It may not..(3)..be so. We simply do not know how to go about things. What we have done is that we have..(4).. a number of layers of decision making authorities and too..(5)... agencies and regulations. We must get a number of..(6)...to get anything done. We need leadership not only in politics but also in administration. We need definition of our objectives such as what we need, why we need, and when we need. ..(7)..important point is clarity of ideology. Lastly and most importantly identification of a right person for the job is..(8).. what we need is systematic change. Leadership and commitment make all the..(9)..in getting things done. There has to be an appreciation that...(10).. in infrastructure delivers a force multiplier for the economy

	••••••			•	-
1.	1)Organize	2)Place	3)Vicinity	4)Commitment	5) Overlook
2.	1)Accomplished	2)Attained	3)Delivered	4)Qualified	5) Captured
3.	1)Quietly	2)Inevitably	3)Because	4) Necessarily	5) Superfluously
4.	1)Duplicated	2)Resulted	3)Caused	4)Invented	5) Created
5.	1)Great	2)Abundant	3)Many	4)Much	5) Extraordinary
6.	1)Hardships	2)Attempt	3)Bribe	4)Clearances	5) Congestions
7.	1)Another	2)Different	3)Others	4)Moreover	5) Identical
8.	1)Expected	2)Dependent	3)Awaited	4)Essential	5) Extrinsic
9.	1)Basics	2)Similarity	3)Correspondence	4)Rigidity	5) Difference
10.	1)Building	2)Investment	3)Developing	4)Generating	5) Exposure

### CLOZE TEST - 8

India needs a different approach to grow its economy and must remove (1) so that foreign investors can operate in the country just as its own corporates expand their global footprint, Singapore Prime Minister Lee Hsien Loong said during his India visit last week. His remarks may appear out of sync with the official discourse on India's recent economic performance, especially the liberalisation of foreign direct investment and record inflows clocked since the Modi government was sworn in. Mr. Lee's concerns, however, don't stem from FDI policy per se, but two (2) reform showpieces of the NDA - one abandoned after hot pursuit in its first year and another that remains a work in progress. These are amendments to the land (3) law and improvements in the ease of doing business, respectively. Indian officials told business leaders accompanying the Singapore Prime Minister that they are free to invest in India if they can, on their own, acquire the land to set up shop on. As Mr. Lee pointed out, that makes investing in India virtually impossible — industrial parks that Singapore had proposed in the past remain non-starters. The Centre may not be used to such public plain-speaking, even from Western leaders with longer reform wish lists, but it must take the Prime Minister's cue for (4) and course correction.Modernising India's land laws was high on the government's agenda in 2014-15; an (5) was(6) thrice to effect necessary changes till Parliament could pass a law. Global investors were assured that land acquired under the ordinance would be safe from any subsequent changes to the law. But the Centre (7) in the face of Opposition resistance. A model land-leasing law formulated by the Niti Aayog was mooted for States to adopt instead, but a billion-dollar plant is unlikely to come up on (8) foundations. Since then, a proposed nuclear plant has moved out from Gujarat owing to land acquisition problems, India's largest FDI proposal from South Korea's Posco is all but off, and job creation has hit a five-year low. India moved up 12 places in the World Bank's Ease of Doing Business index last year and may rise further. But the index is only based on speed of paperwork in Mumbai and Delhi, where there is little space for big new industries; such rankings don't directly translate into more FDI. The Prime

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Minister has set a target for India to reach the top 50 ranks in the index, but getting a (9)permit online is no good if large tracts of land cannot be provided job-creating investment. If the idea to bury the land reform was to secure farmers' votes and, in the process, alternative jobs are not created for the young and those who want to move out of agriculture, (10) in the air are all that will be built.

3) straightforward

- 1. 1) assist 2) expedite
- 2. 1) intelligible 2) lucid
- 3. 1)alignment 2) acquisition
- 4. 1) introspection2) disregard
- 5. 1) revocation 2) ordinance
- 6. 1)pertinent 2) dissembled
- 7. 1)enigma
- 8. 1) concur
- 9. 1) ruins
- 10. 1) castles

2) flexible 2) consent

2) construction

2) carelessness

3) ignorance 3)contradiction promulgated 3) limped 3) go-along

3)rigid

dearth

- 3)loathe
- 3) scorn

4) bottlenecks

- 4) walkover
- 4) lack
- 4)sacrifice
- 4) countermand
- 4) curtain
- 4) sifted
- 4) leased
- 4) disfigurement

- 5) abysmal
- 5) intertwined
- 5) want
- 5) antiquate
- 5) opposition
- 5) disguise
- 5) wilted
- 5) sonars
- 5) detest
- 4) disdain
- 5) delinguency

CLOZE TEST – 9

Sir Francis Bacon had great taste in books. Think of his most famous quote: "Some books are to be tasted, others to be (1), and some few to be (2) and digested." The image isn't so much of the bibliophile as it is of a food critic, taking a bite from the latest bestseller, chewing thoughtfully, composing a review in his head. But while reading other senses come into play as well, and not many seem to have (3) about them. Where are the quotes about the smell of gum and vanilla that fills the air when you open an old book? Where are the sighs of satisfaction on sighting the Vintage Classics cover of Charlotte Bronte's Jane Eyre, the simplicity of the heroine reflected in the simplicity of the font (Baskerville) and the simplicity of the image (the silhouetted profile of a woman; so attuned is this visual to Jane's selfdescriptions, which suggest she'd be more comfortable with the dark... I am poor, (4), plain, and little... I am your plain, Quakerish governess...)? Where are the great debates about touch, about (5) versus matte covers? Or about the right amount of paper (6), so it sounds exactly right when the page is turned, every whiplash flick a reminder that we are (7) the story ahead?I would also argue for the institution of prizes for passages that engage the senses. The way Abraham Verghese makes us (8) Ethiopia in Cutting for Stone: "The fragrance of eucalyptus stoking a home fire, the smell of wet grass, of dung fuel, of tobacco, of swamp air, and the perfume of hundreds of roses... It was the scent of a continent." Or the way Jack Kerouac, in On the Road, makes us see how he sees: "Soon it got dusk, a grapy dusk, a purple dusk over (9) groves and long melon fields; the sun the colour of pressed grapes, slashed with burgundy red, the fields the colour of love and Spanish (10)."

1. 1)subdue 2)residue 3) arrive 4) appear 5) swallowed 2. 1)fragile 2) evade 3) chewed 4) discounted 5) disdain 3. 2) confuted 3) disputed 5) dissented 1) rhapsodized 4) gainsay 4. 1) explicit 2) obvious 3) perceptible 4) obscure 5) understood 5. 1)antique 2) glossy 3) drab 4)mate 5) dull 6. 1)rigidness 2) slenderness 3) thickness 4) thinness 5) tenacity 7. 1) spurring 2) disapprove 3) discourage 4) dissuade 5) residue 8. 4) breathe-out5) inhale 1) Respire 2) Suspire 3) exhale 9. 1) tangerine 2) dement 3) lunatic 4) head-case 5) madman 10. 1) invigorating 2) quickening 3) fortifying 4) mysteries 5) exhilarative

# CLOZE TEST – 10

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Over the last century, the Nobel Prize in Literature has sprung its fair share of surprises. In 1950, for instance, the prize went to the philosopher Bertrand Russell, who guickly followed this up with two books of awkward and (1) pedestrian short stories, written and published almost as if they were intended to justify the award. The trend has since (2), with the Swedish Academy picking writers across genres and geographies. They include Swedish poet Tomas Transtromer in 2011, the oft-banned Chinese Mo Yan in 2012, Canadian short story writer Alice Munro in 2013, French novelist Patrick Modiano in 2014 and Belarusian journalist Svetlana Alexievich, who has mined oral histories (3) for her non-fiction work on life in the Soviet Union, last year. Singer-songwriter Bob Dylan, a long shot in the Nobel (4) for years, is this year's delightfully idiosyncratic choice, for "having created new poetic expressions within the great American song tradition". While the purists might be aghast, what possibly clinched it for the 75-year-old is that he isn't just another musician with a five-decades-plus career. His lyrics — almost (5)on the philosophical when he asks some weighty questions about peace and war in his 1962 hit, 'Blowin' in the Wind' — chronicled Sixties America's angst, marking him out as a counterculture icon although Dylan himself would later deny having lent his voice to a generation. Like his (6) Leonard Cohen, Dylan also wrote in a manner that made listeners, almost contradictorily, both engage and distance themselves from the music. In his hands the music and the lyrics merged and separated, (7) us to respond to his songwriting as melody and rhythm, at one level, and as sheer poetry at another. His role as an influential modern 'English poet' has been underrated, despite his (8) personal odes about war, peace, love and closure. So has been his contribution to the evolution of modern music forms — few, for instance, would trace rap music's seeds in Dylan's 51-year-old classic advisory for young adults, 'Subterranean Homesick Blues'. With every passing decade, he has reinvented himself with a unique ability to stir hope in listeners even while (9) the depths of darkness in his themes. If Dylan's body of work were to be compared to any one piece of art, Pablo Picasso's Guernica perhaps comes closest. Like the beam of sunlight on a solitary flower in a slain soldier's hands in the depressing scene of the Spanish town destroyed by war, Dylan still brings hope in a world going increasingly (10). And that's worth a Nobel.

1.	1) bucking	<ol><li>astoundingly</li></ol>	3)carrying	4)conveying	5) fetching
2.	1) completed	2) desisted	<ol><li>discontinue</li></ol>	4) halting	5) persisted
3.	1) uncomprehensive	2) restricted	<ol><li>extensively</li></ol>	4) limited	5) narrow
4.	1) design	2) guard	<ol><li>protection</li></ol>	4) sweepstakes	5) safeguard
5.	1) eschewing	2) doubling	<ol><li>dodging</li></ol>	4) ditching	5) bordering
6.	1) contemporary	2) preceding	3) erstwhile	4) foregoing	5) forerunning
7.	1) urging	2) unforceful	3) weak	4) wimpy	5) astonishing
8.	1) carefully	2) profoundly	3) deeply	4) thoroughly	5) eminent
9.	1)criterion	2) level	3) flaring	4) plumbing	5) horizontal
10.	1) awry	2) clash	3) conflict	4) encounter	5)perception

### <u>CLOZE TEST – 11</u>

After the success of Direct Benefit Transfer (DBT) for liquefied petroleum gas (LPG)/cooking gas, the government has now decided to launch DBT for kerosene (DBTK), starting with pilots in the State of Jharkhand. While the move is well-intentioned, it may not be simple to(1) at scale, and may even fail to eliminate the (2) of subsidized kerosene that it intends to.The biggest (3) is the lack of a streamlined and unified digital consumer database, which formed the backbone of the (4) and rapid implementation of DBT for LPG. Here, the entire database across India was managed by just three public sector oil marketing companies, which are directly under the Ministry of Petroleum and Natural Gas. This enabled easier coordination for a nationwide rollout of the scheme. In comparison, the database of subsidised kerosene beneficiaries falls under the Public Distribution System (PDS), which is managed and

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maintained by each State government. (5) among the large number of State-level actors, especially in the case of a non-digitized PDS beneficiary database, can create(6). While e-PDS is being implemented across India, a digital PDS beneficiary database is not yet available for all the States to enable implementation of DBTK. The second hurdle is the political economy associated with subsidized kerosene. While the Centre burns the fiscal impact of subsidy, the States determine who gets the subsidy and to what (7) — in terms of the quantum of subsidized kerosene. This is an important political currency for State governments. Thus, political (8) of States to buy into the idea of DBTK is critical in ensuring effective implementation of the scheme. The good news is that many States have expressed interest in conducting the pilot, which (9) the remarkable efforts made by the Centre towards (10) the States, including those governed by the Opposition.

- 1) hinder 2) implement 1.
- 2. 1) diversion 2) conforming
- 3. 2) premiere 1) opener
- 4. 1) robust 2) flabby
- 5. 1) difference, 2) Coordination
- 1) accessible 2) agape 6.
- 7. 1) extent 2) inside
- 8. 1) nonalignment2) adjust
- 9. 1) commend 2) credit
- 10. 1) change 2) bias

3) cease 3) staying 3) preview 3) infirm 3) disproportion 3) airy 3)prevalent 3) alignment 3) honor 3) aligning

4) delay 5) halt 4) discontinuity 5) disjunction 4) sneak-preview 5) hurdle 4)legal 5) fragile 4) dissimilarity5) imbalance 4) ajar 5) barriers 4) minimum 5) interior 4) allineate 5) coordinate 4) reflects 5) praise 4) alter 5) bend

# CLOZE TEST – 12

The fact that the latest auction of spectrum for the telecom industry saw only 40% of the spectrum on offer being sold is obviously a big disappointment for the government. In particular, the complete absence of any bids in the 700 MHz and 900 MHz bands must have come as a rude shock. The government has only itself to blame for this (1).

Several reasons are being trotted out for why the auction saw such a tepid response, but one crucial factor is the government's refusal to acknowledge that high reserve prices are (2). A reserve price ought to be no more than a starting point for an auction. If it is to truly serve that purpose, it must be sufficiently low to attract the largest possible number of (3).

Where the final auction price then settles is best left to market forces to determine. A low reserve price does not imply that the final winning bid will be low too, but an (4) high reserve price necessarily means there were will be few if any takers. We would have expected the government to have learnt a lesson from its experience in 2013, when spectrum went unsold because of high reserve prices, but (5) it hasn't. The government now says it will review the reserve price for the bands that saw little or no interest. The (6) is welcome, but consider what would have happened if say just one telco had bid for spectrum in the 700 MHz band in this round. The 'winner' would have been (7) with expensive spectrum while others who stayed away would have the benefit of bidding at the next auction at lower reserve prices. Would that not skew the playing field, and would the government have (8) the original lone winner? It is difficult to believe that such simple logic is lost on the government. We can only conclude therefore that there are other reasons why reserve prices are (9) high. One of these is the assumption that the purpose of such auctions is to maximise revenues for the government. Another is the fear that low reserve prices would be perceived as a favor to industry, and would attract (10) of corruption and perhaps even the attention of the CAG. Both expose a flaw in understanding.

- 1. 1) wonder 2) fiasco 2. 2) unbiased
- 3) advantage 4) boon 5) miracle 3) counterproductive 4) approving 5) fair 4) archenemy 5) antagonist 3) agent
- 3. 1) bidders 2) adversary

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1)clinced

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4.	1)generally	2)specially	3)functionally	4) inordinately	/ 5) ordinary	
5.	1) imprecise	2) indistinct	<ol><li>undefined</li></ol>	4) obscure	5) clearly	
6.	1) precaution	2) reconsideration	<ol><li>forethought</li></ol>	<ol><li>anticipation</li></ol>	5) canniness	
7.	1) saddled	2) unsaddled	<ol><li>bareback</li></ol>	4) barebacked	5) unburdened	
8.	1) compensat	ed2) asymmetry, inequality,	<ol><li>disproportion</li></ol>	4) lopsidednes	ss 5) shortcoming	
9.	1) contralto	2) gentle	3) hushed	4) pitched	5) low-pitched	
10.	1)inclined	2)deduct	3) allegations	4) exculpation	5) praise	

### <u>CLOZE TEST – 13</u>

India has ...(1)... agreements for civil nuclear cooperation with 11 countries so far, including the U.S., Russia, Australia, Canada and South Korea, but the ...(2)... agreement with Japan could be the most significant. Japan is the only country to have been the victim of a nuclear attack, and its ...(3)... to sign an agreement with India, a country that has not ...(4)... the Treaty on the Non-Proliferation of Nuclear Weapons (NPT), would be a first. Reservations in Japan against nuclear energy have ...(5)... after the Fukushima accident. Tokyo's support to the deal so far is therefore an ...(6)... of the importance it accords to relations with India. For India, the civil nuclear agreement with Japan is ...(7)... important for the message of trust it would convey to Nuclear Suppliers Group members in a year the country ...(8)... to have its admission...(9)... . Japan's support at the NSG has been particularly marked. In fact, India and Japan share many ...(10)... platforms, including membership of the G-4 group .

	,	· · · · ·	5 1	0	
1.	1)proposed	2)canceled	3)completed	4)rejected	5)resolved
2.	1)approaching	g 2)arriving	3)coming	4)incoming	5) upcoming
3.	1)decision	2)vacillation	3) association	4)intuition	5) procrastination
4.	1)dismissed	2)signed	3)unspecified	4)wicked	5) unsigned
5.	1)enervated	2)enfeebled	3)compassionate	4)hardened	5) sapped
6.	1)indication	2)camouflage	3)suggestion	4)recommendation	5) connotation
7.	1)generally	2)slightly	3)barely	4) especially	5) normally
8.	1)realities	2)hopes	3)dopes	4) distrusts	5)facts
9.	1)avoided	2)bleeped	3)selected	4)accepted	5) detected
10.	1)bilateral	2)mutual	3)unilateral	4)biased	5) multilateral

### <u>CLOZE TEST – 14</u>

Democracy has its dangers, the greatest of which is that it may be the rule of ignorance. Citizens who are not .....(1).....intelligent and educated are .....(2).....to commit errors of judgment in the casting of votes. The best men may thus .....(3)..... to get elected. Elections are usually a .....(4)..... of propaganda. Another criticism of democracy is that it is wanting .....(5)..... efficiency. For prompt and effective action, unity of action is .....(6)..... In a multitude of minds, much ......(7)..... discussion takes place, whereas unity of control is needed for vigorous national life. This criticism, however is not very ......(8)......because in times of war the British Prime Minister usually ......(9)..... the power of a dictator. Another criticism of democracy in times of war is that secrecy in military affairs becomes difficult, if not ....(10)...., and that the opposition usually lowers the morale of the people by its condemnation of the actions of the cabinet.

1.	1)barely	2)sufficiently	3)highly	4)perfectly	5) exiguously
2.	1)sure	2)deliberately	3)unlikely	4)likely5) bear	rish
3.	1)fail	2)succeed	3)try	4)desire	5) grasp
4.	1)kind	2)process	3)matter	4)result	5) sermon
5.	1)of	2)for	3)at	4)in	5) under
6.	1)enough	2)dispensable	3)essential	4) superfluous	5) elective

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1)profitable
 2)lucrative
 1)unfair
 2)absurd
 1)gains
 2)wields

10. 1)easy 2)probable

3)detailed 3)strong 3)demands 3)impossible 4)exhaustive5)unprofitable4)fanciful5) convincing4)misuses5)flaw4)obscure5)doable

# <u>CLOZE TEST – 15</u>

By holding a meeting on the Indus Waters Treaty and scheduling another later this week on MFN (Most Favoured Nation) status to Pakistan, Prime Minister Narendra Modi has signalled his intent to examine all the non-military options before the government for a strong (1) to the Uri attack. "Blood and Water cannot flow together," he is reported to have said. However, after the meeting, officials made it clear that the IWT will hold, at least for the moment. Instead, the Centre (2) up a list of measures to optimise use of the Indus waters, that India has so far failed to do. The fact is that (3) the IWT is a non-starter as an option, and the holding of the meeting at this (4) ill-considered. For one, it confused the message in Mr. Modi's Kozhikode speech, appealing to Pakistani citizens' better (5) to "wage a war on poverty". More important, the 1960 treaty for the Indus and five tributaries flowing from India to Pakistan was (6) by the World Bank (then, the IBRD), and has held through wars and conflicts along the Line of Control. Revoking it would threaten regional stability and India's credibility globally. It remains unclear what India intends to do with the "western" rivers in question beyond the short-term plan to irrigate Jammu and Kashmir's fields better. Dams required to hold the course of the (7) of the Indus to alter water levels to Pakistan dramatically would take more than a decade to build. Given the environmental and geopolitical consequences of such actions, they are unlikely to elicit any international funding.

It is clear that the Centre didn't think through its next steps when it declared with a grand flourish, (8) by frenzied television headlines, that the Prime Minister would "review" the Treaty. But it did limit the potential damage by bringing down the heated rhetoric with a rational analysis on the Treaty. It would be wise if India proceeds with a sense of (9) caution in making further statements on Pakistan — for instance, revoking the MFN status will hardly punish Pakistan's economy given the low levels of bilateral trade. Terrorist attacks such as the one at Uri require a combination of measured but firm responses, rather than weighing every option in full public view. India cannot also ignore the fact that the Uri attack has exposed the need to shore up its defenses. As India has realized time and again, its response to (10) must carry the message that the country is dependable and not given to irrational, irresponsible actions that its neighbor is often prone to.

- 1. 1) response 2) action
- 2. 1) repulse 2) repel
- 3. 1) concrete 2) undeniable
- 4. 1) detachment2) disunion
- 5. 1) instincts 2) acumen
- 6. 1) brokered 2) dhere
- 7. 1)annihilate 2)affiliation
- 8. 1) frank 2) forthright
- 9. 1) radical 2) pragmatic
- 10. 1) provocation 2) prevention

- 3)perception
- 3) propel
- unequivocal
- 3)gratitude
- 3) apprehension
- 3)append
- tributaries
- 3) straightforward
- 3) idealistic
- 3) repression

- 4) request
- 4) drew4) abrogating
- 4) autogating
- 4) gulf
- 4) argumentation
- 4) annex
- 4) accusation
- 4) absolute
- 4) optimistic
   4)allegation

- 5) question
- 5) exhale
- 5) downright
- 5) juncture
- 5) ratiocination
- 5) fasten
- 5) blame
- 5) amplified
- 5) quixotic
- 5) suppression

# <u>CLOZE TEST – 16</u>

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# English

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The Maratha caste can be broadly compared with Jats in Rajasthan and Haryana or Patidar-Patels in Gujarat, primarily farmers. They are one-third of the State's population and Marathi is their mother tongue, though not (1) to them. Within the community, there is a (2)observed very diligently, particularly when it comes to matrimony. However, irrespective of social hierarchy, they are all directly connected with agriculture, sons of soil, as it were. But there is another hierarchy, that of class. There are four class divisions. The elite Marathas are directly (3) to power or power centres - ministers, chairmen of commissions, various boards, directors in cooperative banks, board members of sugar cooperatives, zilla parishad or gram panchayat chiefs, and so on. These Marathas are seen to not (4) between the private and public. The class just below them is the rich farmer, "bagayati" or cash crop farmer. They are powerful because they command respect on account of their wealth, which also gives them status and authority in the villages. They are not in political power directly, but they have political (5) across parties as they finance candidates. Next in the hierarchy comes the small or (6) peasant, who survives on a season-to-season basis, is dependent on the vagaries of nature, is anxious about the monsoon, takes small loans to run the farm or for wedding expenses, and commits suicide if (7) by the bank or moneylender. The middle peasant aspires to be a rich farmer, and hence imitates the lifestyle of the well-off farmer. When he fails to live up to his projected image, (8), he hangs him self. The lowest and the last layer is that of the landless peasants and agricultural laborers who depend on government employment guarantee schemes and other benefits. The only bond among this four-layered class structure is of caste. Being Maratha gives them a feeling of difference from the 'other' and an (9) of being important. The power elite have everything going for them. The rich farmer's main worry is that he is not getting cheap labor because of the Mahatma Gandhi National Rural Employment Guarantee Scheme. His economic interest pits him against his Maratha brethren because of the class (10). The real frustration is among the small/middle farmers, the vast section of landless farmers and/or agricultural laborers.

- 1. 1)ruthless 2)morose
- 2. 1) hierarchy 2)prefix
- 3. 1)belongs 2)similar
- 4. 1)viscid 2)different
- 5. 1)illustrate 2) heft
- 6. 1)genuine 2)younger
- 7. 1)relentless 2)precarious
- 8. 1) distraught 2) hushed
- 9. 1) maxim 2) illusion
- 10. 1) prodigality 2) insignificance
- 3)strength
   3)conjoin
   3)dedicated
   3)powerless
   3)giant
   3)privilege
   3)pastoral
   3) certainty
   3) distinctions

3) exclusive

- 4) shared
  4) string
  4) connected
  4) distinguish
  4) purgative
  4) middle
  4) diminish
  4) trigger
  4) verity
  4) lowliness
- 5) unlimited
   5) bearings
   5) related
   5) differ
   5) fugitive
   5) bigger
   5) harassed
   5) gladdened
   5) legitimacy
- 5) mediocrity

# <u>CLOZE TEST – 17</u>

This summer, an electrical power auction in Chile attracted successful bids by wind generators willing to provide electricity at \$0.04 per kilowatt hour and solar generators at \$0.03 per kwh, easily beating fossil-fuel (1) . That success reflects dramatic cost reductions over the last six years, with the cost of solar power falling about 70% and wind-power costs down more than 30%. Further reductions are (2) .Of course, the sun doesn't always shine, and the wind doesn't always blow, but intermittency problems are increasingly (3) as the cost of battery and other energy storage falls, and as smart meters and control systems make it possible to shift the timing of some electricity demand. It is now certain that, within 20 years, many countries could get most of their electricity from renewable sources at an easily (4) price. To be sure, solar and wind farms require large land areas. But at the global level, there is (5) of space. Solar energy reaching Earth totals more than 5,000 times today's human consumption. Demand will likely double if the world population grows (as United Nations forecasts suggest) from 7.2 billion today to 11

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# English

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billion by 2100, and if all 11 billion people (6) standards of living now enjoyed only in developed economies. And today's solar panels can turn only about 20% of solar energy into electricity (though that ratio will increase over time). But even allowing for these factors, estimated space requirements for solar energy sufficient to power the entire world are (7) trivial, at 0.5-1% of global land area .For individual countries however, the challenges vary greatly, reflecting dramatic differences in population density. Chile has 24 people per square kilometer, the United States 35, and India 441 – a figure likely to rise to around 570 by 2050 – while Bangladesh's is already above 1,200. Uganda's population density today is 195 per square kilometer, but could grow to around 1,000 by 2100. China's level will remain (8), at a moderate 145 people per square kilometer, with its densely populated coastal regions offset by large expanses of (9) and mountains to the west. Land allocated to wind power is not lost to agricultural production, because crops can be grown and animals grazed between the turbines. But higher population density makes it more difficult and expensive to rely on renewables (10). If South Korea, with a population density of 517, tried to meet all its energy needs with wind power, it would have to cover its entire land area with wind farms.

1. 1) supporter 2. 1) inevitable 3. 1) mystifying

4. 1) immoderate 5. 1) corresponding

- 6. 1) attain
- 7. 1) denunciation
- 1) inconstant 8.
- 9. 1) productive
- 10. 1)similar

2) doubtful 3) escapable 2)scrutiny 3) inscrutable 2) inordinate 3) affordable 3) scarcity 2) abandon 3)fragile 3) discouragement 2) deterrent 2)opaque 3) stable 3) fertile

3)single

3) assistant

2) backer

2) plenty

2)curtail

2) alone

4)colleague 4) fortuitous 4) solvable 4) invaluable 4)profound 4)amend 4) reassuringly 4) shaky 4) cultivated 4)unique

5) competitors 5) preventable

5) inconceivable

5) lavish

5) correlative

5) defined

5) derision

5) wobbly

- 5) desert
- 5) different

# CLOZE TEST – 18

Current educational attainments remain far from adequate for the enhancement of personal well-being and social progress, according to a report of the Organization for Economic Co-operation and Development. (1) populations are especially disadvantaged, an area that deserves particular attention given the recent scramble for shelter and succor among millions of refugees. The findings in the OECD's Education at a Glance 2016 report make for(2) reading all round, viewed against data on the many rewards individuals and societies are able to reap when (3) with higher qualifications. For instance, people with a master's degree stand a close to 90 per cent (4) advantage in the 35 countries of the OECD. Correspondingly, their governments receive over a lifetime about €100,000 in taxes and social contributions more than they invest on a graduate. There has been a 4 percentage point increase in the rate of enrolment in tertiary education in the (5) ended 2014. These are encouraging facts; the logical case therefore should be for greater public investment in this sector. But across the spectrum the trend is clearly in the opposite direction. While the report shows an 8 per cent rise in real-term spending per child in the five years up to 2013, it also notes a 14 per cent increase in private expenditure in the region in the same period. Private spending by students and households is estimated at some 30 per cent in the tertiary education sector alone. This has to be viewed against the backdrop of the (6) regime of economic austerity in the years following the financial crisis, with serious (7) for equity and the knowledge economies of the future. A broader issue mentioned in the report, which covers besides OECD members, partner-countries including India, is the likelihood that states may not be able to realise the 2030 Sustainable Development Goal (8) to the provision of quality education. This concern is (9) in the Unesco 2016 report. The need to achieve the targets relating to SDG 4, to ensure inclusive and equitable

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# English

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quality education, cannot be overstated, given that it is the pivot on which the realization of several									
other fundamentally important developmental objectives(10) .									
1.	1) competent	<ol><li>legitimate</li></ol>	<ol><li>Immigrant</li></ol>	4)local	5) native				
2.	1) sizzled	2) soused	3) soak	4) sober	5) besotted				
3.	1)wave	2) seesaw	<ol><li>oscillate</li></ol>	4) waver	5) endowed				
4.	1) wage	2)case	3)halt	4)spat	5) scatter				
5.	1) decade	2) ago	3)ages	4)times	5) cascades				
6.	1) relentless	2) merciful	<ol><li>sympathetic</li></ol>	<ol><li>understanding</li></ol>	5) escalate				
7.	1)perceptions	<ol><li>implications</li></ol>	3)liniments	4)inclined	5) pedaling				
8.	1)Bohemian	2)fragile	3)reconcile	4)concreting	5) pertaining				
9.	1) echoed	2)opaque	3)sounding	4)obscure	5) descent				
10.	1)ever	2)till	3)then	4) remains	5) up-to				

# CLOZE TEST – 19

India's rising number of proposed smart cities need focused tax and non-tax revenue, both devolved and locally-generated (1), to change the reality on the ground. Otherwise, our urbanization process would remain (2) and stunted, constraining overall economic growth. Urban local bodies can raise resources by issuing municipal bonds only if they have the (3)means to service this borrowing. With 27 new cities selected under the Centre's Smart Cities Mission, the total now stands at 60, which seems impressive. But the reality is that there is no clear-cut mechanism for regular resource transfers to our urban centers. The report of the Fourteenth Finance Commission (4) the fact that constitutional provisions place "local government squarely" in the state list, with states having unquestioned (5) to assign functions and resources to municipalities. This surely needs to change. We clearly need more clear-cut mechanism (6) for resource transfers to our cities, generate as they do a growing and disproportionately large portion of our national income. The finance commission report (7) the huge potential for local generation of funds. More realistic property tax is one avenue, as the per-capita revenue from the tax (8) from Rs 42 to less than Rs 1,700 in 2012-13. There is much scope to increase revenue from vacant land, including a betterment tax. Taxes like those on (9) and entertainment, besides octroi, will get subsumed in the goods and services tax. Besides, our cities do need to shore up user charges from utilities, public transport and parking. Further, the report suggests that local bodies be compensated for civic services provided to state and central government offices. Cities must raise far more (10) on their own, than they do at present.

- 1. 1) resources
- 2. 1)triggered
- 3. 1) impossible
- 4. 1) renege
- 5. 1) thoughtlessness
- 6. 1)allinged
- 7. 1) emphasized
- 8. 1) fascinating
- 9. 1) hoardings
- 10. 1)credit

- 2) dishearten 2) blighted
- 2) unachievable
- 2) repeal
- 2)congestive
- 2) disorganize
- 2) insignificance
- 2)pertinence
- 2) distributions
- 2)amount

3) appealing 3)fluctuate 3) repossess 3) discretion 3)perceptual 3)importance 3)detest 3)permissions

3) dissuade

3) payment

4)persuade 5) emcee 4) sunny 5) ignited 4) viable 5) unpractical 4) repudiate 5) reiterates 4) carelessness5) indiscretion 4) design 5) disorder 4) criticizing 5) cringing 4) exciting 5) varied 4) perversions 5) reversions 4) revenues 5) debt

# CLOZE TEST – 20

Founder : Manohar Patil

# English

I read this really cute (1) about a bunch of disciples that go to their Guru and say they want to go on a pilgrimage to improve themselves and their (2). The Guru asks them to take a 'karela' (bitter gourd) with them and get it blessed by every deity. When they return he asks them to cook the (3) vegetable and upon eating it remarks, "How strange, this is still bitter despite being so blessed." When disciples say that it is the nature of the vegetable to be so, the Guru replies, "this is what you need to learn unless you change your nature, nothing and certainly no pilgrimages can help." The secret to (4) lies in your own being. And whether you allow yourself to change positively or negatively is really up to you and not others. I know of people who say that a bad relationship has made them go "cold and hard". Well, let me tell you that no one can make you what you don't want to be. No one likes being cold and hard. And no one likes a cold and hard person. So, why be unlikeable to yourself and others and let someone whom you don't even like (5) affect you and the rest of your life so adversely? Why give so much power to someone who actually doesn't matter anymore? The good news is that unlike the 'karela', you can change what is bitter within but just like the story, realise that whatever you set out to do, in order to change, help or transform you and your life, it has to be done with it being felt and (6) from within. People try to recover from grief by burying themselves in "spiritual practices". But (7) mantras is of zero value if done because it needs to be done. Doing an act of charity in a matter of fact manner is not a (8) of "great character". Meditating or doing yoga with your mind racing all over the place achieves nothing. Intent and (9) is king. Don't look for saviours, don't look for distractions, don't be content with playing the (10). The problem lies within you and the only way to change it is to change yourself positively in order to change your reality to being a positive one.

- 1. 1)anecdote 2)true
- 2. 1) indifferent 2) carelessness
- 3. 1) pleasant 2) privilege
- 4. 1) observation 2) stagnation
- 5. 1) anymore 2) anyone
- 6. 1) confused 2) assumption
- 7. 1) downward 2) creating
- 8. 1) Assignation 2) validation
- 9. 1) clinching 2) adverting
- 10. 1) evildoer 2) victim

- 3) devotion
- 3) bland

3)passive

- 3)preservation
- 3) someone
- 3) perceptions
- 3) dipping
- 3) allegation
- heedlessness
- 3) delinquent

- 4)prestigious
- 4) avoidance
- 4) mild
- 4) transformation
- 4) others
- resonated
- 4) mouthing
- 4) available
- 4) inadvertency
- 4) convict

- 5) prestige 5) negligence
- 5) bitter
- 5) sameness
- 5) no one
- , 5) stoic
- *i* 5) sloping
- 5) pigmentation
- 5) mindfulness
- 5) delinguent

**ANSWER KEY** 

CLOZE TEST 1		CLOZE TES	ST 2	CLOZE TES	ST 3	CLOZE TEST 4 CLOZ		CLOZE TE	LOZE TEST 5	
1	1	1	4	1	1	1	5	1	3	
2	5	2	1	2	4	2	1	2	5	
3	3	3	3	3	2	3	4	3	4	
4	4	4	4	4	1	4	3	4	5	
5	3	5	5	5	5	5	5	5	2	
6	4	6	1	6	2	6	1	6	4	
7	2	7	2	7	3	7	4	7	1	
8	1	8	2	8	2	8	2	8	4	
9	2	9	4	9	4	9	5	9	5	
10	1	10	1	10	-	10	4	10	2	

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CLOZE 1	E TEST 6 CLOZE TEST 7 CLOZE TEST 8		CLOZE	TEST 9	CLOZE	TEST 10				
1	1	1	2	1	4	1	5	1	2	
2	2	2	3	2	5	2	3	2	5	
3	5	3	4	3	2	3	1	3	3	
4	4	4	5	4	1	4	4	4	4	
5	3	5	3	5	2	5	2	5	5	
6	4	6	4	6	3	6	3	6	1	
7	1	7	1	7	5	7	1	7	1	
8	2	8	4	8	4	8	5	8	2	
9	1	9	5	9	2	9	1	9	4	
10	5	10	2	10	1	10	4	10	1	
					·					
CLOZE 1	FEST 11	CLOZE	TEST 12	CLOZE	TEST 13	CLOZE	TEST 14	CLOZE	TEST 15	
1	3	1	2	1	3	1	2	1	1	
2	1	2	3	2	5	2	4	2	4	
3	5	3	1	3	1	3	1	3	4	
4	1	4	4	4	2	4	3	4	5	
5	2	5	5	5	4	5	4	5	1	
6	5	6	2	6	1	6	3	6	1	
7	1	7	1	7	4	7	5	7	3	
8	3	8	1	8	2	8	5	8	5	
9	4	9	4	9	4	9	2	9	2	
10	3	10	3	10	5	10	3	10	1	
CLOZE 1	TEST 16	CLOZE	TEST 17	CLOZE	TEST 18	CLOZE	TEST 19	7       3         8       5         9       2         10       1		
1	3	1	5	1	3	1	1	1	1	
2	1	2	1	2	4	2	2	2	3	
3	5	3	4	3	5	3	4	3	5	
4	4	4	3	4	1	4	5	4	4	
5	2	5	2	5	2	5	3	5	1	
6	4	6	1	6	1	6	4	6	4	
7	5	7	4	7	2	7	1	7	4	
8	1	8	3	8	5	8	5	8	2	
9	2	9	5	9	1	9	1	9	5	
10	3	10	2	10	4	10	4	10	2	

# Lesson 16 : Descriptive Paper

### Precise Writing Tips

Exam consists of two sections.

- 1. Objective Test
- 2. Descriptive Test.

We've already discussed plenty of materials on Objective Section. With a good practice and observation, people can easily do better in Objective Test. We've planned to give you a complete set of materials on Descriptive Section. This set consists of the topics Comprehension, Short Précis, Letter writing & Essay

### How to Write Precise in Exams ?

We've already discussed about the basics of Precise writing for bank po exams . In this topic we shall discuss important points / rules which you should follow to write precise. Lets have a look...

- > In writing a precise just proceed as follows :
- Read Carefully, sentence by sentence, the passage to be summarized. Try to grasp the writer's main point. Spotting the topic sentence will help. As you read, take brief notes to be used in your writing.
- When you have finally decided what the author's main point is, write it out in your own words. Do not use the wording of the original except for certain key words which you may find indispensable. If you cant translate the idea into your own language, you do not understand them very well. Be especially careful not to rely too much on the topic sentence. Do not add add any ideas or opinions of your own.
- Revise your writing until you are sure that you have given an accurate summary.
- Usually you will find your precise is too long, if it is more than one-third the length of the original. Continue your revision until you have reduced the precise to the proper length In this careful revision lies the principal value of the precise as a composition exercise.

### What is Precise Writing ?

A precise is a Short Summary. It is not a paraphrase, which merely says in different and simpler words exactly what the passage being paraphrased has to say. A paraphrase may be as long as the passage itself whereas a precise rarely is more than one-third the length of the original selection and may be only one-fourth as long. A precise gives only the "heart" of a passage. It omits repetition and such details as examples, illustrations and adjectives unless they are of unusual importance.

- > Approach to Precise Writing
- ✤ A precise should reduce the length of the original passage by at least two thirds.
- Every important idea must be retained, preferably in the order in which it appears in the original.
- Unimportant points, including details, illustrations and anecdotes, should be discarded.
- A first draft of the precise should be written, then checked to see that it contains the main ideas of the passage.
- Although you should be as brief as possible, guard against being so condensed that you obscure the point of passage.
- Try to capture the tone or feeling of the original, particularly if it is deliberately humorous ironic or biased.
- Check the draft for expression errors, repetition or vague phrasing; then write a smoother final version.
- Important Techniques to Compress the Data for Precise Writing Good precise is without all superfluities. This is not quite easy to achieve and requires a lot of patience, hard work and practice. Certain devices, like one word substitution, help to reduce words in a precise and assists in compressing it.

# English

Something a single word is sufficient fro many. Hence the more one-words you know, the better for you. This requires vocabulary development which extensive reading and god dictionaries and other sources can provide. For clear understanding.

- > have a look at the following examples.
- One who is not professional Amateur
- An assembly of hearers Audience
- A battle or match in which neither party wins Drawn
- Fit to be eaten Edible
- That which cannot be conquered Invincible
- > Sentences can be compressed in two ways
  - 1. by removing redundancies and ornamental expressions, and
  - 2. by combining a number of sentences into one sentence.

### > Examples :

- When sorrows come, they do not come alone but in battalions
- you can compress the above sentence and simplify it as Misfortunes never come alone
- The thunder-storm continued unabated and did not cease until after it was dawn
- you can compress the above sentence and simplify it as The thunder-storm continued till dawn
- I was standing at the gate. it was the time of sunset. At that time a carriage drew up. The carriage contained a gentleman. The gentleman was middle aged.
- you can compress the above sentence and simplify it as While I was standing at the gate at sunset, a carriage containing a middle-aged gentleman drew up

### Precise Writing Examples

Trees give shade for the benefit of others, and while they themselves stand in the sun and endure the scorching heat, they produce the fruit of which others profit. The character of good men is like that of trees. What is the use of this perishable body if no use is made of it for the benefit of mankind ? Sandalwood, the more it is rubbed, the more scent does it yield. Sugarcane, the more it is peeled and cut up into pieces, the more juice does it produce. The men who are noble at heart do not lose their qualities even in losing their lives. What matters whether men praise them or not? What difference does it make whether they die at this moment or whether lives are prolonged? Happen what may, those who is unprofitable to a man who does not live for others. To live for the mere sake of living one's life is to live the life or dog and crows. Those who lay down their lives for the sake of others will assuredly dwell forever in a world of bliss.

Now they will ask you to make a precise out of the above paragraph and put a suitable title for it. Make it the habit of reading twice before going to write precise. First read little slowly because you are new to this para. Later read little faster and try to pick important points mentioned in the paragraph.

### > What will be the suitable title for our precise ?

Life of trees? Smell of Sandal wood? Death of good men? or Juice of Sugar Cane? See, don't confuse with the lines. Try to pick the soul of the paragraph. About what they are talking of. Now just think of a suitable name for the above para.

And now you should write precise... Remember all the points we've discussed in our earlier precise writing tips. Just pick important points from the given para and write them on your own. All the best.

### > Precise :

The character of good men is like that of trees. They live for others and do not lose their qualities even in losing their lives. They always follow the right path. Praise is immaterial to them. To live for one's own sake is to lead the life of beasts. Only those who lay down their lives for others will live forever in a world of bliss.

# Lesson 17 : Letter Writing

The key to the success in the era of globalization is communication. And correspondence (letters) is perhaps the most important component of communication. Even in the age of modern technological innovations like email, internet and long distance connectivity, letters still carry the maximum load of personal and business communication.

Whatever be the medium of carrying the message, the message has to be properly written to convey the required meaning and complete sense. One has liberty to write personal letters as one wants, but business or formal letters have to follow some norms in order to make appropriate impact It is said that letter writing is nothing but an art. Even though letters have transformed into e-mails and SMSs, the art still remains, only the medium has changed. Letters can be broadly classified into formal letters and informal letters.

### > Formal Letters :

As the name suggests, formal letters include business letters, official letters, applications, complaints, letter to editors, letters written to people whom we want to convey certain important information.

### Informal Letters :

Informal letters include personal letters, letters that are written to our friends and family. While formal letters follow certain format, one can be flexible while writing informal letters. nonetheless, letter writing is a skill that needs to be honed over time with practice. It is a pleasurable task once you know the basic rules. Letter writing almost embarks you on a journey of words, be it handwritten or typed, this is one activity that helps you communicate so beautifully.

### Types of Letter

- Application and Appreciation
- Enquirers and Requests
- Complaint and Recommendation
- Sales and Promotion
- Welcome or Invitation Letters
- Some times they will ask you to write a letter to your brother / friend by describing something
- There are two elements to a letter. Format and Body. The format refers to the style in which the letter is written, and the body refers to the content of the letter.

### Letter Writing Techniques

### Personal Letters (or) Informal Letters :

These are letters that do not have many rules. Since you are writing to your friends and family, you are free to choose your tone and content. Write your full name and address even if it is an informal letter. Divide your letter in small paragraphs. Keep your writing simple. Make a good choice of words especially if you are writing an apology letter to express your condolences in case of a death. **Date :** The Date is placed in the top right end of the page.

### Salutation :

On the extreme left side of the page, a few spaces below the date. It can be 'Dear Ram' or 'My Dear Mummy/Ma' (but not mother). You always address your mother, father, brother by a name, not by relationship.

about formal letter writing techniques. All the best.

# RBI-SBI-IBPS-SSC

**Body**: Start a space or two below the salutation. Indent all the paragraphs.

### Closing :

Most people close the letter with phrases like 'Yours affectionately / With love / All the best / Take care' etc. These words should be a few spaces below the last line of the text, on the right side. (Now a days left side closing has also become popular). This is the basic structure of a letter. you can modify it according to the purpose for which it is written and the person to whom it is addressed. **Note :** 

English

If you are writing a letter for job application (formal letter), then you may need to attach your resume along with the letter and also mention the same in it. Furthermore, you try to write as simply and as clearly as possible, and not to make the letter longer than necessary. Remember not to use informal language like contractions.

### Personal / Informal Letter Writing Examples

Here are some examples of formal letters. At the end of the letter we've included some important tips to follow

1.

# 2 December, 2013

Dear Dad,

Greetings. I am quite comfortable in my new hostel. My roommate is also a vegetarian and nonsmoker. So no problems. The place is very hot, so I am planning to buy a cooler. A good cooler costs about Rs. 4000. I know you have spent quite a lot on my education, but this is also a necessary expenditure. I hope you will be able to send me the money by the weekend. Sorry for the trouble. Say hi to mom and didi.

Love

#### Note :

Don't laugh at above letter. SBI asked this letter in one of its PO Exam's descriptive section :) And try to avoid closings like your loving son, your caring brother etc.. because these may sound artificial...

### > Now lets have a look at another letter...

2 December, 2013

### Hi Raj,

Note :

Long time no see and no talk, and no mails too. What's up man? Very busy in studies or movies? The news is that I am coming to Bombay on the 11th, for three days and will be staying at the Taj. Keep your evenings free and we will paint the town red. Hope you have saved enough money to take me for outings. Worried? Just joking! At least keep yourself free. Take Care

You can use the starting of the above letter (bold) for any informal letter which you are writing to your friend. And you can start any thing (which was asked in the exam to convey) by using The News is that. These simple points will help you getting good marks in the exam. In our next post we shall discuss

Krishna

# Reliable Academy

# Lesson 18 : Essay Writing

### > Descriptive Paper Essay Writing - Introduction

In real life situations we express our feelings, ideas and thoughts largely through the spoken medium where as in academic situations expressing and thinking is done mainly through writing. The ability to collect, select, arrange and use information is developed through essay writing. While writing an essay aspirants are constantly judging, analyzing, self examining and self correcting. Thus writing an essay can be looked at as an exercise in thinking and self understanding.

The word "essay: means to try, to attempt. When you write an essay, you attempt to explain the topic to the best of your knowledge and ability. It is the similar to the exercise of expansion of the topic (simply we can say that this is just the opposite of precise writing).

Essays can be classified as Narrative, Descriptive, Expository, Reflective and Imaginative.

- Narrative Essay : A narrative essay is a narration of some event or incident. The narrative can cover historical events (the 1857 mutiny); social events (a marriage or festival); incidents like an accident or earthquake; a journey or a story.
- Descriptive Essay : A descriptive essay deals with the description of a place or a thing. It can describe a historical building (Lal Quila or Charminar); a city or town (Hyderabad or Delhi); a botanical garden or a Zoo etc
- Expository Essay : An Expository essay consists of an explanation or exposition of a subject it can be an exposition of a scientific process (how computers work) a biological phenomena (how our respiratory system works); or a literary topic (all that glitters is not gold).
- Imaginative Essay : In imaginative essay you have to imagine a position or situation such as 'if I were the prime minister; or if all the motor cars are banned, autobiography of a washing machine etc.
- Reflective Essay : A reflective essay, as the name suggests, is a reflection or thoughts on some subject. It can contain arguments, debate and discussion which could also be abstract in nature. It may deal with philosophy or theology (science and religion), social or political problem (is democracy suitable for india); abstractions (does God exist) or general thought provoking subjects.

#### > How to Write Essays

To write a good essay, you must first plan it properly. In descriptive and narrative essays, you can describe or narrate things in a chronological manner. If it is an exhibition you are describing, after a short introduction, start with the entrance and proceed as you would go along; different stalls, decor and display, any eye catching or exciting thing, people, your feelings of happiness or boredom etc. If it is a train journey follow the chronology, how it started, what you felt, how you enjoyed and how it ended. While writing expository essay, you must link logically all the different aspects of the process or phenomena that you choose to describe.

In the reflective essay, adopt a balanced approach. If you are writing an essay on "Should India make an atom bomb" take a stand for or against. Put your explanation in a logical manner, show awareness of the opinion of the opposing side (as in a debate); counter the opposing arguments "to justify your stand and come to conclusion that supports the stand you have taken.

Founder : Manohar Patil

# English

# **Reliable Academy**

In an imaginative essay, let your imagination take over, because you have no experience of the situation or position you have taken. Be consistent in your explanation and logical in your arguments. As we have already discussed, writing an essay is not merely adding one sentence to another. You may write very good sentences, but the problem is how to arrange them logically. The best solution to this problem is to look at sentences as parts of the overall plan of an essay. In other words, instead of beginning with sentences, we should think of the entire essay and then break it down into paragraphs and then into sentences.

### Thus essay writing is a systematic process involving the following steps.

Preparation -----> Planning -----> Drafting

### > Preparation :

Any piece of composition has a topic, a purpose, a point of view, and an intended reader. When we write an essay we have a definite purpose like narrating, persuading, or writing an exposition. Our reading, experiences and imagination help us develop an approach which decides the treatment given to a topic of the essay. By keeping the reader in mind we decide the appropriate organization and style. The following are the major activities performed at this stage of essay writing.

**Defining the Topic :** Asking different questions about the topic helps define the topic and understand its different aspects. Look at the following questions that we may ask ourselves about the topic

#### 'Empowerment of Women'.

- 1. What is meant by 'empowerment?'
- 2. What are the weaknesses and strengths of the female sex ?
- 3. Do women need generous help from men?

Here Question 1 demands definition, question 2 expects a list of characteristics and question 3 introduces an argument.

#### **Generating Ideas :**

Answers to these questions provide us ideas. The more questions we ask ourselves the more ideas are generated. List all these ideas as they occur to you. For jotting down, you can use tree diagrams, tables or columns. Look at the following example relevant to the topic "Pollution".

### Planning

The ideas thus generated need to be logically arranged. Main ideas and supporting (subordinate) ideas need to be properly grouped together. Identify main ideas and group the relevant ideas around each of them. Develop each main idea into an independent paragraph. This exercise will help you decide on how many paragraphs your essay will have. While planning you can use tree diagrams, a table / column or note-form as follows.

Topic : English in the 21st Century

#### Introduction :

- English as the world language
- Spread of English an overview

#### Facts about English :

Users of English

# English

### English as a window to the world

- Literature
- Culture
- Ideas

Use in business, trade and industry

#### Information Technology :

- Dominance of Information Technology
- Role of English in IT Conclusion

### > Drafting :

Having outlined your ideas as mentioned in above posts, you are now well equipped for writing the essay. You have to execute your plan through paragraphs. Each paragraph normally deals with one key point and the supporting information or ideas as pointed out earlier. As long as you observe this principle, your sentences will be automatically linked to each other. A few paragraphs and an appropriate introduction and conclusion make a good essay.

### a. Paragraph Writing :

Each paragraph will have a beginning, a middle and an end. Generally you should begin a paragraph with a topic sentence. Supporting information or ideas can be given in the succeeding sentences either in a parallel manner or linked to each other in a chained manner.

### Read the following Paragraphs

1. 'Road accidents are common in India. Recently, 50 people were killed in an accident on Pune -Bangalore highway. Last year a bus collided into a truck taking the life of 30 passengers. In 1996 a bus carrying 60 passengers plunged into a river leaving nobody alive. Thus, road accidents are fatal'. Look at the arrangement of sentences. The main idea or key point is stated in the first sentence. The remaining sentences give an example each illustrating the topic. Though the examples are not related to each other, they are linked in a parallel manner to the topic sentence.

2. Road accidents are common in India. Indian Roads are mostly responsible for accidents. Accidents take place due to bad roads and reckless driving. Drivers are normally less paid and some have bad habits. Drinking is one of the major causes of accidents. Whatever the reasons, road accidents are fatal. Look at the last and the first words of each sentence in this paragraph. The repetition of words helps establish a link between the sentences. It also indicates that the same idea is continued or extended in the succeeding sentence. This kind of linkage is called chaining.

b. Introduction and Conclusion :

Introduction is one of the most challenging sections to write. It has to catch the attention of the reader, establish a relationship with him / her, introduce the topic, set the tone and, by doing that, control the reader's expectations.

### > Let us consider a few examples.

1. The essay entitled 'An Ascendancy of Man' written by Paul R. Ehrlich begins with the following sentence : "The most starting terrestrial event in the two-billion year history of life on the earth has been the rise of the species 'homo sapiens' to its present position of global pre-eminence...'

2. Jane Austen begins her books Pride and Prejudice with the following sentence : "It is a truth universally acknowledged, that a single man in a possession of a good fortune, must be in want of a wife".

Both the introductions not only catch the attention of readers, but also state the topic. Apart from being statements of irrefutable facts, they are put in carefully selected words Each one of these beginnings very effectively indicates what is going to follow.

Concluding an essay is equally challenging. It has to appropriately summarize the essay or highlight the main points. At the same time it is advisable to make the conclusion interesting. An essay can also be concluded with a moral or a striking contrast with something that has gone before in the essay.

#### > Look at some examples given below.

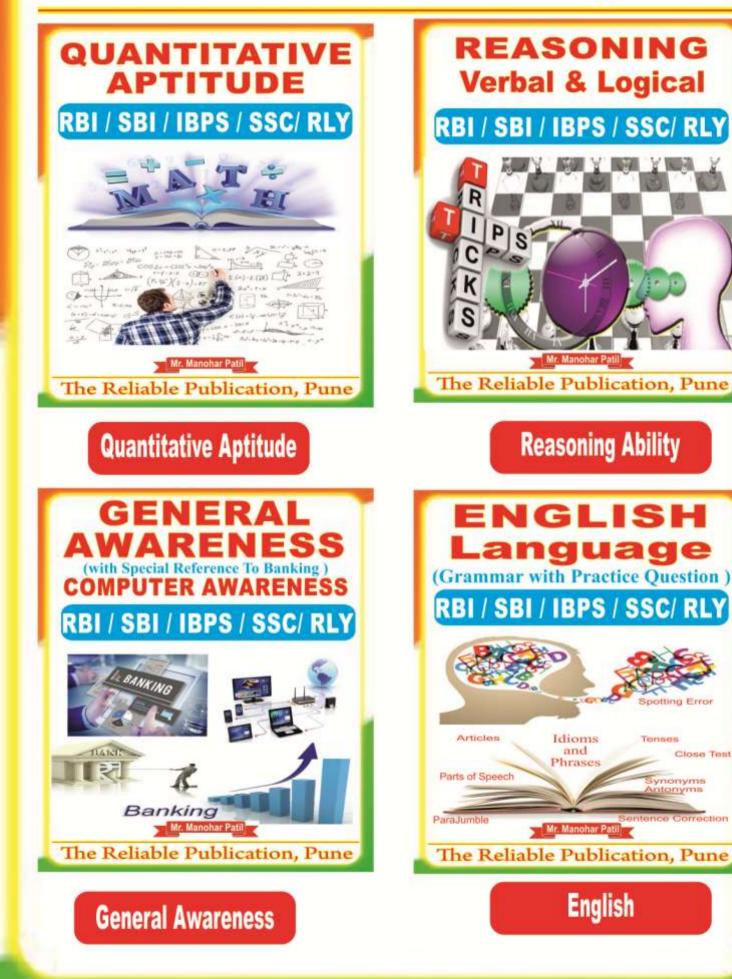
1. The essay 'All About a Dog' by A. G. Gardiner portrays the character of an ill-mannered bus conductor, Being a witness to his rude behavior, the author gives him a piece of advice, and the essay is concluded as follows " "He took it very well, and when I got off the bus he said 'Good night' quite amiably".

2. Violet Markham in 'Women in Our Changing Society' writes about the emancipation of women and mentions, in this connection, different milestones / landmarks in history.

She sums up this essay as follows : 'One after another the barriers about her had fallen. Today she is a free agent as never before'.

Both these conclusions adequately summarize the essays. In In almost a scientific manner, a cause and effect relationship is established. We seen the conclusion as a natural outcome of whatever happened before.

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- ३) सर्व स्पर्धापरीक्षेची पुस्तके व मासिके वाचनास मोफत उपलब्ध
- ४) पूर्व आणि मुख्य परीक्षाभिमुख सराव चाचण्या
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