

Directions.Q.1-10: 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 blanks appropriately. Find out the appropriate word in each case.

Prior to independence the healthcare sector in India was in a (1) with a large number of deaths and rampant spread of infectious diseases. After independence the Government of India laid (2) on primary healthcare and India has put in sustained efforts to better the healthcare system (3) the country. The government initiative was not enough to meet the demands of a growing population be it in primary, secondary or tertiary healthcare. Alternate sources of finance were critical for the sustainability of the health sector.

Till about 20 years ago, private sector ventures in the healthcare sector (4) of only solo practitioners, small hospitals and nursing homes. The quality of service provided was excellent especially in the hospitals run by charitable trusts and religious foundations. In 1980's realizing that the government on its own would not be able to (5) for health care, the government allowed the entry of private sector to reduce the (6) between supply and demand for healthcare. The establishment of the private sector has resulted in the (7) of opportunities in terms of medical equipment, information technology in health services, BPO, telemedicine and medical tourism.

Large companies and (8) individuals have now started five star hospitals which dominate the space

for the high end market. The private sector has made (9) progress, but on the flip side it is also responsible for increasing (10) in the healthcare sector. The private sector should be more socially relevant and effort must be made to make private sector accessible to the weaker sections of society.

1. (A) shambles
(B) failure
(C) demand
(D) prosperity
(E) ruined
2. (A) bricks (B) emphasize
(C) request (D) stress
(E) important
3. (A) through (B) across
(C) sharing (D) with
(E) on
4. (A) made (B) comprise
(C) consisted (D) is
(E) contained
5. (A) cater (B) provide
(C) manage (D) survive
(E) give
6. (A) gap (B) position
(C) distance (D) length
(E) thought
7. (A) reduction (B) sea
(C) cropping (D) disabling
(E) emergence
8. (A) needy (B) destitute
(C) bigger (D) affluent
(E) much
9. (A) slowly (B) improve
(C) many
(D) improvised
(E) tremendous
10. (A) speed (B) pace
(C) inequality
(D) uniformity
(E) seriousness

Directions.Q.11- 20: 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 wealth came into existence, a moral structure was made around money. The Puritan legacy inhibited luxury and self-indulgence. Thoughtful people spread a practical gospel that emphasized hard work, temperance and frugality and the result was quite remarkable.

The world has been affluent since its founding. But it was, by and large, not corrupted by wealth. For centuries, it remained industrious, ambitious and frugal. Over the past 30 years, much of that has been shredded. The social norms and institutions that encouraged frugality and spending what you earn have been undermined. The institutions that encourage debt and living for the moment have been strengthened. The moral guardians are forever looking for decadence out of movies and reality shows. But the most rampant decadence today is financial decadence, the trampling of decent norms about how to use and harness money.

The deterioration of financial traditions has meant two things. First, it has meant an explosion of debt that inhibits social mobility and ruins lives. Second, the transformation has led to a stark financial polarization. On one hand, there is what is called an investor class. It has tax-deferred savings plans, as well as an army of financial advisers. On the other hand, there is the lottery class, people with little access to financial planning but plenty of access to payday lenders, credit cards and lottery agents.

The loosening of financial inhibition has meant more options for the well-educated but more temptation and chaos for the most vulnerable. Social norms, the invisible threads that guide behaviour, have deteriorated. Over the past years, people have been more socially conscious about protecting the environment and inhaling tobacco. They have become less socially conscious about money and debt.

The agents of destruction are many and State governments have also played a role. They hawk their lottery products with aggression, which some people call a tax on stupidity. Twenty per cent of the world's population consists of frequent players, spending about \$60 billion a year. Aside from the financial toll, the moral toll is comprehensive. Here is the government, the guardian of order, telling people that they don't have to work to build for the future. They can strike it rich for nothing.

Payday lenders have also played a role. They seductively offer fast cash - at absurd interest rates - to 15 million people every month. Credit card companies have played a role. Instead of targeting the financially astute, who pay off their debts, they have found that they can make money off the young and vulnerable. Fifty-six per cent of students in their final year of college carry four or more credit cards. The nation's leaders have played a role as they have always had an incentive to shove costs for current promises onto the backs of future generations. It has only now become respectable to do so. The market itself has played a role. Software stalwarts built socially useful products to make their fortune. But what message do the salary packages that their top managers get send across the country when they ignore millions of fellow countrymen who suffer from poverty, malnutrition or hunger? Austerity has become a thing of the past.

The list could go on. But there could be some recommendations. First, raise public consciousness about debt the way the anti-smoking activists did with their campaign. Second, create institutions that encourage thrift. Foundations and religious institutions could issue short-term loans to cut into the payday lenders' business. Colleges could reduce credit card advertising on campus. The tax code should tax consumption not income.

But the most important thing is to shift values. The 'wise' made it prestigious to embrace certain middle class virtues. Now it's socially acceptable to undermine those virtues. It is considered normal to play the debt game and imagine that decisions made today will have no consequences in the future.

11. What does the author mean by the phrase 'the transformation has led to a stark financial polarization' as used in the passage?

- (A) The deterioration of social norms has benefited only the wealthy and the knowledgeable while the vulnerable class of people has fallen into a debt trap
- (B) Since moral inhibitions no longer exist, the debt agents provide loans only to the affluent class thus widening the gap between the rich and the poor
- (C) The debt culture is being utilized as a measure to draw money from the wealthy class by credit card companies
- (D) Both (A) and (B)
- (E) None of these

12. Which of the following is true in context of the passage?

- (A) Ever since its existence, money has ruined lives owing to lack of awareness among people regarding its unrestricted usage
- (B) Government has taken many initiatives to control

the rampant money lending business to protect vulnerable sections of the society.

- (C) Governments throughout the world have been putting tax on amount of consumption of an individual rather than his/her income
- (D) Credit card companies are discreet enough to provide credit cards to only those people who guarantee repaying money in the future
- (E) None is true

13. Which of the following can be the most appropriate title for the given passage?

- (A) The debt culture and government initiatives to curtail it
- (B) Breaking social barriers - taking the route of financial indulgence
- (C) Accumulation of debt - a lesson for the future generations
- (D) Effect of 'consumerism' on the world market
- (E) Lack of perseverance for saving money in India

14. Which of the following, according to the author, has/have been responsible for the encouragement of culture of debt in the society lately?

- (A) The changing lifestyle which makes it impossible for a common man to sustain himself without debts and loans.
- (B) Breaking down of moral institutions which supported economic prudence.
- (C) Provision for easy availability of loans to every section of the society regardless of their ability to repay these.

- (A) Only A
- (B) Only B

- (C) Both A and C
(D) Both B and C
(E) None of these
15. The author of the given passage seems to be definitely

- (A) suggesting that the agents of debts be banned from the society.
(B) unaware of the benefits associated with the easy availability of loans these days
(C) in favour of bringing back the financial restrictions once imposed by the society
(D) not supportive of campaigns related to anti-tobacco and saving the environment.
(E) None of these

Directions Q.16-18: Choose the word/group of words which is **most similar** in meaning to the word/phrase printed in **bold** as used in the passage.

16. **THRIFT**
(A) Compassion
(B) Prudence (C) Pleasure
(D) Acceptance (E) Frugality
17. **STRIKE IT**
(A) Smash (B) Reveal
(C) Register (D) Assume
(E) Become
18. **AGGRESSION**
(A) Violence
(B) Hostility
(C) Offensively
(D) Determination
(E) Belligerence

Directions Q.19-20: Choose the word/phrase which is **most opposite** in meaning to the word printed in **bold** as used in the passage.

19. **EXPLOSION**
(A) Deflation (B) Split
(C) Reduction
(D) Simplification
(E) Alteration
20. **ABSURD**
(A) Expensive
(B) Diplomatic
(C) Consistent
(D) Invariable
(E) Reasonable

Directions Q.21-25: Read each sentence to find out whether there is any grammatical error in it. The error if any will be in one part of the sentence, the number of that part will be the answer. If there is no error, the answer is (E). i.e. 'No error'. (Ignore the errors of punctuation, if any.)

21. It was an evening of/ fun and frolic as the city's glitterati/ and high-profile businessmen made sure/ that they didn't miss the show./ No error
(A)
(B)
(C)
(D)
(E)
22. Results founding that boys not only/ play more than girls, but/ they start earlier, an outcome that/ could be clearly related to a cultural influence./ No error
(A)
(B)
(C)
(D)
(E)
23. Videogames may not/ necessar-ily adversely affect/ the academic results in children/ con-trary to most parents's percep-tion./ No error
(A)
(B)
(C)
(D)
(E)

24. Celebrities showed their child-like side/ yesterday, as most of them turn up wearing/ cartoon T-shirts for the screening of / the latest animated film in town./ No error
(A)
(B)
(C)
(D)
(E)
25. The study focusing exclusively to/ critically ill children found that children with chronic illnesses,/ especially respiratory illnesses, are most likely,/ to develop influenza that requires critical care./ No error
(A)
(B)
(C)
(D)
(E)

Directions Q.26-30: Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow :

- (A) In fact according to mainstream economists it is inevitable and a necessary evil in any economy.
(B) It is thus important for every nation to maintain this reserve of labour force to maintain an optimal level of unemployment.

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- (C) Unemployment is popularly believed to be an index which measures the economic condition of a nation.
- (D) This is because it helps avert inflation by providing a reserve army of labour which keeps wages in check.
- (E) The problem, however, only emerges when governments indirectly facilitate unemployment in order to curb inflation through various policies and frameworks, depriving a large population of its fundamental rights.
- (F) But contrary to popular belief unemployment is not always disadvantageous to the economy of a state.

- 26. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement ?
(A) A (B) B
(C) C (D) E
(E) F
- 27. Which of the following sentences should be the **FIRST** after rearrangement ?
(A) A (B) B
(C) C (D) D
(E) E
- 28. Which of the following sentences should be the **FIFTH** after rearrangement ?
(A) A (B) B
(C) C (D) E
(E) F
- 29. Which of the following sentences should be the **SECOND** after rearrangement ?
(A) A (B) B
(C) D (D) E
(E) F
- 30. Which of the following sentences should be the **THIRD** after rearrangement ?
(A) A (B) E
(C) D (D) F
(E) C

Directions.Q.31 - 35: Each question below has two blanks, each

blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

- 31. As the boat _____, all those on board fortunately managed to reach the bank of the river _____ with the help of the life boats.
(A) capasized, drowned
(B) fell, harmlessly
(C) dropped, uninjured
(D) deceased, unhurt
(E) sank, safely
- 32. Ashima _____ her team with a lot of skill and the _____ increase in the sales by the team is a measure of her success.
(A) dominates, poor
(B) condemns, sudden
(C) manages, significant
(D) directs, worthless
(E) overpowers, exceptional
- 33. On being asked for the passport, he _____ to his dismay that he had _____ to bring it along with him to the airport.
(A) shocked, failed
(B) realized, forgotten
(C) pleaded, neglected
(D) understood, lost
(E) recognized, missed
- 34. Helen quickly _____ the career ladder and is now the _____ managing director, the company has ever appointed.
(A) jumped, shortest
(B) entered, oldest
(C) started, junior most
(D) climbed, youngest
(E) ascended, inexperienced
- 35. A famous economist says that the government should do more to _____ jobs in the area in order to curb the _____ rate of unemployment.
(A) create, rising
(B) need, increasing
(C) employ, high
(D) invent, growing
(E) generate, slowing

Directions.Q.36 - 40: Which of the phrases (A), (B), (C) and (D) given below each statement should replace the phrase given in bold in

the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark (E) as the answer.

- 36. The corruption charges were a huge blow to his reputation and his **business suffered** to a great extent.
(A) his business suffers to
(B) his business suffered on
(C) his business suffering to
(D) his business suffers on
(E) No correction required
- 37. Airline companies pay nearly 25 billion dollars for **their right of fly** over the countries other than their parent country.
(A) their right to fly
(B) their right in flying
(C) their right to flying
(D) there right to flight
(E) No correction required
- 38. When he fell down the ditch, he shouted with all his might **so that to catch** someone's attention.
(A) such that to catch
(B) so as to catch
(C) so that to catching
(D) so then to catch
(E) No correction required
- 39. To disparity between the earnings of the poor and the rich **has widen** in the last few decades.
(A) have widen in
(B) has widened on
(C) have widened in
(D) has widened in
(E) No correction required
- 40. **Instead of teaching abstracted** concepts, the new and improved textbooks tell stories of real people so that the children can identify with the characters.
(A) In spite of teaching abstracted
(B) Instead of taught abstract
(C) Instead of teaching abstract
(D) In spite of taught abstract
(E) No correction required

QUANTITATIVE APTITUDE

41. What will come in place of the question mark (?) in the following question ?

$$\left(\frac{?}{72}\right)^{\frac{11}{8}} = \frac{648 \times (7)^{\frac{5}{8}}}{8}$$

- (A) 18 (B) 24
(C) 12 (D) 16
(E) None of these

Directions.Q.42-43: Read the following information to answer the questions.

There are 650 candidates from five different states to participate in a competition. From state 1, the number of candidates is 12% of the total candidates. From state 2 there are one fifth of the total candidates. There are 8% of total candidates from state 3. The number of candidates from state 4 and state 5 is equal.

42. How many candidates did participate from state 4 ?

- (A) 390 (B) 195
(C) 78 (D) 187
(E) None of these

43. What is the ratio between the number of candidates from state 2 and state 3 ?

- (A) 3 : 5 (B) 2 : 5
(C) 5 : 2 (D) 5 : 3
(E) None of these

Directions.Q.44-48: What will come in place of the question mark (?) in the following questions ?

44. $76\% \text{ of } 567 + 4 = ? \times 7$

- (A) 16.93 (B) 16.39
(C) 15.93 (D) 15.39
(E) None of these

45. $12985 - 2378 + 12121 - 6776 = ? + 9988$

- (A) 5964 (B) 5694
(C) 6594 (D) 9564
(E) None of these

46. $\left(1\frac{5}{12} \times 1\frac{5}{34}\right)^2 + 1\frac{1}{8} = ?$

- (A) $1\frac{1}{3}$ (B) $1\frac{4}{9}$
(C) $1\frac{5}{9}$ (D) $2\frac{5}{9}$
(E) None of these

47. $(1600 + 1000)^6 + (0.256 \times 10)^7 \times (1.024 + 4)^8 = (1.6)^{? - 9}$
(A) 8 (B) 9
(C) 10 (D) 7
(E) None of these

48. $(? + 25) + 0.16 = 1935 + 9$
(A) 560 (B) 1860
(C) 760 (D) 860
(E) None of these

49. $96 \times 2117 + 73 = (? - 198) \times 32$
(A) 285 (B) 385
(C) 185 (D) 825
(E) None of these

50. $\sqrt{57 \times 9.5 - (63 \times 11.5) + 1408} = ?$
(A) 25 (B) 35
(C) 45 (D) 55
(E) None of these

51. $565 - 469.3 + 19 \times 10 = ?$
(A) 381 (B) 391
(C) 325 (D) 324
(E) None of these

52. $? \% \text{ of } 5450 - 12 \% \text{ of } 750 = 1654$
(A) 32 (B) 34
(C) 36 (D) 23
(E) None of these

53. $(?)^2 \% \text{ of } 108 = (17)^2 + 386$
(A) 24 (B) 25
(C) 15 (D) 35
(E) None of these

54. $19.8 \% \text{ of } 1750 + 6 \% \text{ of } 150 = ? + 276.8$
(A) 78.9 (B) 87.7
(C) 78.7 (D) 87.9
(E) None of these

55. $675.5 + (9.4)^2 - 126.8 = (7)^2 - 38.94$
(A) 32 (B) 36
(C) 24 (D) 26
(E) None of these

56. $\frac{21}{37}$ of $\frac{7}{15}$ of $? = 2432 - 1109$
(A) 5995 (B) 3595
(C) 4595 (D) 3995
(E) 4995

57. $4326.73 - 2332.52 + 765.91 = ? + 2494.75$
(A) 265.37 (B) 265.73
(C) 256.37 (D) 256.73
(E) None of these

58. $2\frac{4}{5} - 1\frac{5}{8} - 1\frac{7}{10} = ? - 1\frac{1}{40}$
(A) $\frac{1}{5}$ (B) $\frac{1}{2}$

(C) $\frac{1}{8}$ (D) $\frac{11}{40}$
(E) $\frac{13}{40}$

59. $(2444 + 94) + 2 = \sqrt{?}$
(A) 225 (B) 144
(C) 169 (D) 189
(E) None of these

60. $23 - (23)^2 + 23 \times (23 + 0.23 + 23) = ?$
(A) 2442 (B) 2424
(C) 3232 (D) 2323
(E) None of these

61. $2184 + 39 + 4 - 67 = (7)^{\frac{1}{2}} - 109$
(A) 3136 (B) 3316
(C) 6316 (D) 3116
(E) None of these

62. $[(27)^2 + (6)^2 + (11)^2] - (17 \times 24) = (7)^2 + 135$
(A) 17 (B) 7
(C) 9 (D) 8
(E) None of these

63. $\sqrt{7569} + 12 \times 104 = (7)^2 + (23)^2$
(A) 25 (B) 8
(C) 16 (D) 15
(E) None of these

64. $(3\sqrt{5} + 6)^2 = ? + 36\sqrt{5} + 59$
(A) 22 (B) 24
(C) 26 (D) 12
(E) None of these

65. $873.53 + 532.32 - ? = 535.1 + 232.95$
(A) 673.8 (B) 637.8
(C) 367.8 (D) 763.8
(E) None of these

66. $(58)^2 - (D)^3 \times 486 + 18 = (7)^2 + 547$
(A) 43 (B) 23
(C) 33 (D) 53
(E) None of these

67. $\sqrt{(292.41)} \times \sqrt{42.25} = ? + 121.98$
(A) 10.38 (B) -10.38

- (C) 10.83 (D) -10.83
(E) None of these

68. $148 + \sqrt{1369} + 142 = 6 \times (?)^2 - 70$
(A) 6 (B) 8
(C) 4 (D) 9
(E) None of these

Directions.Q.69-73: In each of these questions an equation is given with a question mark (?) in place of a correct symbol. Based on the values on the right hand side and the left hand side of the question mark; you have to decide which of the following symbols will come in place of the question mark.

Give answer If in place of question mark (?) following will come

- (A) > (greater than)
(B) = (equal to)
(C) < (lesser than)
(D) \geq (either greater than or equal to)
(E) \leq (either lesser than or equal to)

69. $[(1678 - 654) + (399 + 21)] ? [(167 - 98) \times 8 - 509]$

70. $[\{546 - (4)^2 + 8\}] ? (15)^2 \times 8 - 1734.55]$

71. $\pm [(56 + 87) + (12)^2 + 2]^{\frac{1}{2}} ?$
(34% of 50)

72. $\pm [(15 \times 4) + (30)^2 + 1]^{\frac{1}{2}} ?$

73. $[(\sqrt{5776} - \sqrt{169})]^?$

$\pm (5554 - 1585)^{\frac{1}{2}} ?$

Directions.Q.74-75: What should come in place of the question mark (?) in the following number series ?

74. 43 55 199 209 309 (?)
(A) 319 (B) 349
(C) 317 (D) 320
(E) None of these

75. 65 141.8 180.2 199.4 209 (?)
(A) 225.8 (B) 213.8
(C) 228.8 (D) 221.8
(E) None of these

76. The area of a square is 9604 sq.cm. The diameter of a circle is equal to half of the side of the square. What will be the circumference of the circle ?
(A) 144 cm (B) 164 cm
(C) 308 cm (D) 154 cm
(E) None of these

77. What will be the value of 26% of $\frac{1}{15}$ of the sum of the five times of 45 and 2 times of 60 ?
(A) 5.98 (B) 6.98
(C) 3.98 (D) 5.89
(E) None of these

78. The sum of the heights of Gita and Rita is equal to 160 cm. The height of Sita is equal to three times the height of Rita. Rita's height is 39 cm. What will be the height of Gita, Sita and Rita altogether ?

- (A) 257 cm (B) 277 cm
(C) 267 cm (D) 287 cm
(E) None of these

Directions.Q.79-80: Read the following information to answer the following questions.

Two unbiased dice are thrown simultaneously.

79. What will be the probability that sum of the numbers on the two faces is a composite number ?

- (A) $\frac{7}{12}$ (B) $\frac{5}{12}$
(C) $\frac{3}{4}$ (D) $\frac{1}{2}$

(E) None of these

80. What is the probability of getting a doublet ?

- (A) $\frac{1}{3}$ (B) $\frac{1}{6}$
(C) $\frac{1}{4}$ (D) $\frac{2}{3}$
(E) None of these