

## English Language

**Directions (Q. 126-140)** 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 yr, 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 lender's 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.

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

- (1) 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
- (2) 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
- (3) The debt culture is being utilized as a measure to draw money from the wealthy class by credit card companies
- (4) Both (1) and (2)
- (5) None of the above

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

- (1) Ever since its existence, money has ruined lives owing to lack of awareness among people regarding its unrestricted usage

- (2) Government has taken many initiatives to control the rampant money lending business to protect vulnerable sections of the society
- (3) Governments throughout the world have been putting tax on amount of consumption of an individual rather than his/her income
- (4) Credit card companies are discreet enough to provide credit cards to only those people who guarantee repaying money in the future
- (5) None of the above

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

- (1) The debt culture and government initiatives to curtail it
- (2) Breaking social barriers-taking the route of financial indulgence
- (3) Accumulation of debt-a lesson for the future generations
- (4) Effect of 'consumerism' on the world market
- (5) Lack of perseverance for saving money in India

129. 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.

(1) Only (A) (2) Only (B)  
(3) Both (A) and (C) (4) Both (B) and (C)  
(5) None of these

130. The author of the given passage seems to be definitely .....

- (1) suggesting that the agents of debts be banned from the society.
- (2) unaware of the benefits associated with the easy availability of loans these days
- (3) in favour of bringing back the financial restrictions once imposed by the society
- (4) not supportive of campaigns related to anti-tobacco and saving the environment
- (5) None of the above

131. Why does the author of the given passage seem to be displeased with the software stalwarts ?

- (1) They make fortune out of the products which are barely socially useful
- (2) They have been drawing colossal salaries and turn a blind eye towards the needs of fellow countrymen
- (3) They are directly responsible for the hunger, malnutrition and poverty among their fellow countrymen
- (4) They have promoted the culture of debt among various sections of society
- (5) None of the above

132. Which of the following suggestions have been made by the author in order to check the culture promoting debts ?
- (A) Putting a ban on the companies providing credit cards indiscriminately.
- (B) Taking the help of informal institutions to limit the business of money lending by payday lenders.
- (C) Raising public awareness about negative effects of injudicious borrowing of money.
- (D) Taking action against governments which have been allowing lottery in their States.
- (1) Only (A) and (C)           (2) Only (D)
- (3) Only (C) and (D)           (4) Only (B) and (C)
- (5) None of these

133. Which of the following statements would **weaken** the argument made by the author in the given paragraph ?

- (1) A newspaper article reported an improvement in the lifestyle of millions of people after loans were made easy to avail to not only the wealthy but to all sections of society
- (2) A man along with his family was forced to live on streets after he lost all of his life's earning to buy lottery tickets
- (3) Profit earned from credit card companies has become an essential component in the economy of a growing nation
- (4) Last year's recession was mainly due to losses incurred by companies offering loans as a large number of their clients turned out to be defaulters
- (5) None of the above

134. Which one of the phrases given below the following statement should be placed in the blank space provided so as to make a meaningfully correct sentence in the context of the passage? ..... , many State governments have been encouraging people to invest their money in lottery.

- (1) Despite the fact that lottery generates substantial revenue
- (2) Since, it has the potential to ruin lives of millions of people
- (3) Instead of educating people against risky financial indulgence
- (4) Since, only one-fifth of the total world's population invests frequently in lottery
- (5) None of the above

**Directions (Q. 135–137)** Choose the word/group of words which is **most similar** in meaning to the word/phrase printed in bold as used in the passage.

**135. THRIFT**

- (1) Compassion                   (2) Prudence
- (3) Pleasure                       (4) Acceptance
- (5) Desire

**136. STRIKE IT**

- (1) Smash                       (2) Reveal                       (3) Register
- (4) Assume                       (5) Become

**137. AGGRESSION**

- (1) Violence                       (2) Hostility
- (3) Offensively                   (4) Determination
- (5) Belligerence

**Directions (Q. 138–140)** Choose the word/phrase which is most **opposite** in meaning to the word printed in bold as used in the passage.

**138. EXPLOSION**

- (1) Deflation                       (2) Split
- (3) Reduction                       (4) Simplification
- (5) Alteration

**139. ABSURD**

- (1) Expensive                       (2) Diplomatic
- (3) Consistent                       (4) Invariable
- (5) Reasonable

**140. COMPREHENSIVE**

- (1) Insignificant                       (2) Massive
- (3) Incomplete                       (4) Abundant
- (5) Inappropriate

**Directions (Q. 141–150)** 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', mark (5) as the answer. (Ignore errors of punctuation, if any.)

141. Angered over the delay in giving compensation/factory (1)

workers shouted/slogans against the president/when he

(2) (3)

reaches the office. No error

(4) (5)

142. The cascading effect of economic slowdown/has brought (1)

a much unnerving gloom/to the real estate industry last

(2) (3)

year/but the industry is looking up this year. No error

(4) (5)

143. A recycling plant in close proximity to/the residential (1) (2)

area can pose/serious threats from residents/by leaving

(3)

behind persistent pollutants. No error

(4) (5)

144. The government has the obligation/to provide basic (1) (2)

infrastructure facilities/to regulating the process of /

(3)

urbanization in the country. No error

(4) (5)

145. Bharatpur is transforming into/India's most fastest (1) (2)

growing bird sanctuary/attracting thousand of rare

(3)

migratory birds/from Europe and Siberia. No error

(4) (5)

146. Plagued by huge losses/full service airlines are struggling  
(1) (2)  
To cope with the **competition**/from low cost airlines.  
(3) (4)

No error  
(5)

147. Volunteers of an NGO/interacted with school students  
(1) (2)  
to spread awareness about/environment related issues.  
(3) (4)

No error  
(5)

148. The Union health minister said that/there was an acute  
(1) (2)  
**shortage of**/health personnel in rural areas/who needed to  
(3) (4)  
be addressed urgently. No error  
(5)

149. Even though most of India's youth/lives in villages, many  
(1) (2)  
people considers/the ones roaming in dazzling  
(3)  
multiplexes/as their true reflection. No error  
(4) (5)

150. The RBI has proposed to introduce/polymer notes after  
(1) (2)  
taking into considering/the cost and longevity/  
**associated** with their manufacturing. No error  
(4) (5)

**Directions (Q. 151–155)** Which of the phrases (1), (2), (3) and (4) given below each statement should replace the phrase printed 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 (5) as the answer.

151. A twenty-first century economy **cannot be held** hostage by power cuts nor travel on nineteenth century roads.  
(1) cannot be hold (2) can either be held  
(3) can neither be held (4) can either be hold  
(5) No correction required

152. The company's philosophy is to make sure that the employees are happy, have the ability to be intellectually stimulated and **contributes towards their growth**.  
(1) contribute to their growth  
(2) contribute towards its growth  
(3) contributes towards its growing  
(4) contribute to its growing  
(5) No correction required

153. **Even though many companies are** now penetrating rural India, it would help to give India a real chance of witnessing a double digit GDP growth.  
(1) despite many companies are  
(2) as many company is  
(3) besides many companies are  
(4) since, many companies are  
(5) No correction required

154. Today, governments are introducing more and more technology into their system to address the needs of citizens at a pace **fast than that of** manual operations.

- (1) faster than that of  
(2) faster than those for  
(3) fast than that for  
(4) more than that in  
(5) No correction required

155. Making good school education a reality **would require major changes** in existing school system with expansion at both secondary and elementary levels.

- (1) should requires major changes  
(2) would requires major change  
(3) must require some changes  
(4) require major changes  
(5) No correction required

**Directions (Q. 156–160)** 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.  
(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.

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

- (1) A (2) B  
(3) C (4) E  
(5) F

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

- (1) A (2) B  
(3) C (4) D  
(5) E

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

- (1) A (2) B  
(3) C (4) E  
(5) F

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

- (1) A (2) B  
(3) D (4) E  
(5) F

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

- (1) A (2) E  
(3) D (4) F  
(5) C

**Directions (Q. 161–170)** 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/phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.

The world is going (161) a deep recession. At such a time, one thing we need in abundance, is jobs for the semi-skilled and unskilled. This is the only way in which equal (162) of wealth can take place. The healthcare industry is (163) poised to occupy this position. The IT industry hires people from the upper-middle strata and rich families, usually engineers, (164) the healthcare industry hires nurses, to the tune of eighty per cent of the jobs created, from the lower economic strata.

Global healthcare is a \$4.5 trillion industry, (165) only to the agro industry. Even then healthcare (166) only eight per cent of world's population. Policymakers should (167) at healthcare industry as not only an industry which addresses pain but also as one which can (168) the economy. The last century was driven by machines that addressed human toil and it is strongly (169) that this century will be driven by healthcare. This however, will only happen if policymakers make a conscious effort to (170) the right policies in place soon.

161. (1) past (2) against  
(3) through (4) across  
(5) on
162. (1) earning (2) share  
(3) venture (4) delivery  
(5) distribution
163. (1) commonly (2) ideally  
(3) indefinitely (4) preferably  
(5) invariably
164. (1) whereas (2) unlike  
(3) besides (4) although  
(5) despite
165. (1) encouraging (2) second  
(3) lesser (4) beating  
(5) greater
166. (1) affords (2) cures  
(3) visits (4) reaches  
(5) provides
167. (1) look (2) plan  
(3) weigh (4) admire  
(5) consider

168. (1) persuade (2) ascertain  
(3) influence (4) impede  
(5) estimate

169. (1) thought (2) credited  
(3) identified (4) believed  
(5) supposed

170. (1) derive (2) frame  
(3) figure (4) consider  
(5) put

**Directions (Q. 171–175)** 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.

171. Centre should ..... ministries whose functions ..... with the state ministries to save money, deliver efficiency and avoid duplication of work.  
(1) finish, differ  
(2) establish, contradict  
(3) constitute, matches  
(4) abolish, overlap  
(5) block, vary
172. Many people ..... genetically modified food but the reality is that all the food that we eat has been genetically modified naturally by thousands of years of .....  
(1) praise, manipulation  
(2) grow, mismanagement  
(3) criticise, farming  
(4) avoid, experience  
(5) condemn, abuse
173. Given that only seven per cent of the country's labour force is in the organised sector, training options ..... for the unorganized sectors should also be .....  
(1) available, enhanced (2) absent, improved  
(3) lacking, sustained (4) existing, restricted  
(5) offered, limited
174. Government initiatives and participation of many industrial houses in ..... loans to the villagers have led to the ..... of the farmers.  
(1) providing, plight  
(2) disbursing, betterment  
(3) denying, revitalization  
(4) subsidizing, suffering  
(5) taking, advancement
175. Indians will ..... one-fourth of total work force in the next five years but India needs to introspect whether its education system is ..... for these demographic dividends.  
(1) become, adequate  
(2) consist, incompetent  
(3) constitute, unequipped  
(4) represent, sound  
(5) comprise, prepared