

General Awareness

111. As we all know rise of the 'BRICs' has left a vast impact on almost all aspects of the global economy. However, which of the following cannot be called as the direct effect(s) of "Rise of the BRICs" on global/other powerful economy/economies ?
- (A) Countries like China wish to learn more about outsourcing from India.
(B) It has made countries to suffer from Sub-prime Crisis.
(C) EURO has become a powerful currency and many non-Euro countries are in 'Swap Agreement' with various nations.
- (1) Only A (2) Only B
(3) Only C (4) All A, B and C
(5) None of these
112. As per the reports published in the newspapers/journals how much amount the Govt. of India is planning to infuse in Public Sector Banks to make them competitive and strong globally ? About.....
- (1) ₹ 10000 crore
(2) ₹ 15000 crore
(3) ₹ 20000 crore
(4) ₹ 25000 crore
(5) ₹ 30000 crore
113. What is the maximum stake Govt. of India has in any public sector bank at present ?
- (1) 40% (2) 49%
(3) 50% (4) 64%
(5) 74%
114. Which of the following is not a major highlight of the Union Budget 2008-09 ?
- (A) A target of ₹ 2.80 lakh crore is fixed for providing credit to agriculture sector.
(B) Limit of the Banking Cash Transaction Tax is raised from present 1% to 1.5%.
(C) PAN requirement is not mandatory for financial transactions. Others are also acceptable.
- (1) Only A (2) Only B
(3) Only C (4) Both B and C
(5) All A, B and C
115. As per the news in major financial newspapers a "Rashtriya Swasthya Bima Yojana" is launched in Delhi and Haryana States for members of unorganized sectors. Under the scheme each family is likely to get the benefit of
- (1) ₹ 15000 (2) ₹ 20000
(3) ₹ 25000 (4) ₹ 30000
(5) ₹ 50000
116. As proposed in the Union Budget 2008-09 a "Risk Capital Fund" is set up by the Govt. of India. Who amongst the following will maintain and operate that fund ?
- (1) NABARD (2) SIDBI
(3) ECGC (4) RBI
(5) None of these
117. As per the economic Survey 2007-08 presented in the Lok Sabha in February 2008, what has been the percentage growth in Bank credit ? About
- (1) 10% (2) 15%
(3) 18% (4) 21%
(5) 26%
118. As per the budget of Indian Railways for 2008-09 the operating ratio of the railways has
- (1) improved only by 0.5%
(2) decreased by 0.5%
(3) remained at the same level on which it was in 2007-08
(4) reached at the level of 81%
(5) reduced to the level of 63% which was the level of 2000-01
119. The Govt. of India has launched a new scheme for the 'Girl Child'. What is the name of the scheme ?
- (1) Raj Lakshmi (2) Rani Bitia
(3) Dhan Lakshmi (4) Aanandita
(5) None of these
120. The President of India recently signed the much-awaited notification for the implementation of the suggestions made by the "Delimitation Commission". What will be the effect of this notification ?
- (1) Parliamentary and Assembly constituencies will be redefined
(2) Candidates from SC/ST categories will get all benefits for another 15 years' time

- (3) The boundaries of the National Capital, New Delhi will be extended further
- (4) Operations of the Cooperative Banks and Societies will not be limited to the state of their origin. They will also be like Public Sector Banks.
- (5) None of the above
121. As per the new policy the number of judges in the Supreme Court would be now
- (1) 21 (2) 25
- (3) 26 (4) 30
- (5) 31
122. As per the reports published in newspapers the banks, particularly public sector banks are tying up with various rating agencies for providing a qualitative assessment of the credit needs of the borrowers. Which amongst the following is/are such credit rating agencies in India ?
- (A) CARE (B) CRISIL
- (C) ULIP
- (1) Only A (2) Only B
- (3) Only A and B (4) Only C
- (5) All A, B and C
123. As per the newspaper reports the RBI is planning to introduce "Plastic Currency Notes". What is/are the benefits of "Plastic Notes" ?
- (A) Their Shelf life will be longer.
- (B) It will replace plastic money or credit, debit cards which are given birth to many fraudulent practices.
- (C) Printing will be cheaper.
- (1) Only C (2) Only B
- (3) Only A (4) All A, B and C
- (5) None of these
124. 'Sub Prime Lending' is a term applied to the loans made to
- (1) those borrowers who do not have a good credit history.
- (2) those who wish to take loan against the mortgage of tangible assets.
- (3) those who have a good credit history and are known to bank since 10 years.
- (4) those borrowers who are most preferred customers of the Bank.
- (5) None of the above
125. As per the reports published in various journals and newspapers the "small borrowers" in rural areas still prefer to take informal route for their credit needs. Which of the following is the "informal route" of credit in financial sector ?
- (1) Credit cards
- (2) Loan against gold from financial institute
- (3) Debit cards
- (4) Money lender
- (5) None of the above
126. The Planning Commission of India has set up a 12 member committee on financial sector refers. Who is the Chairman of the Committee?
- (1) Janki Raman (2) Raghuram Rajan
- (3) Rakesh Mohan (4) K.V. Kamath
- (5) None of these
127. Basel-II norms are associated with which of the following aspects of the banking industry ?
- (1) Risk management
- (2) Manpower planning
- (3) Retirement benefits for the employees
- (4) Corporate Governance
- (5) None of the above
128. What is meant by "Underwriting" the term frequently used in financial sector ?
- (1) Under valuation of the assets
- (2) The act of taking on a risk for a fee
- (3) Giving a guarantee that a loan will not become a bad loan
- (4) The act of permission to float an IPO
- (5) None of the above
129. The Govt. of India recently constituted the New finance Commission (13th). What are its major functions ? To decide
- (A) the salary structure of the employees of the Central Govt.
- (B) the distribution of the net proceeds of taxes between states and Central Govt.
- (C) rate of Income tax and other taxes collected by the Union Govt.
- (1) Only A (2) Only B
- (3) Only C (4) All A, B and C
- (5) None of these
130. Who amongst the following was the Captain of the Indian cricket team which registered its victory in tri-series ODI matches against Australia played in March 2008 ?
- (1) M.S. Dhoni (2) Anil Kumble
- (3) Rahul Dravid (4) Saurav Ganguly
- (5) Sachin Tendulkar
131. Mr. Nicolas Sarkozy who was the chief guest during the Republic Day Function 2008 is the
- (1) President of Brazil (2) Prime Minister of Brazil
- (3) President of France (4) Prime Minister of France
- (5) Foreign Secretary of USA
132. Who amongst the following has taken over as the President of Serbia after the General elections held there in February 2008?
- (1) Boris Tadic (2) Tomislav Nikolic
- (3) Samak Sundaravej (4) Novak Djokovic
- (5) None of these
133. Indra K. Nooyi who was elected as the Chairperson of the US-India Business Council is the CEO of which of the following Companies ?
- (1) Pepsi Co. (2) Infosys
- (3) Tata Consultancy Services
- (4) NIIT (5) None of these
134. Maria Sharapova won the Australian Open 2008 Women's singles by defeating
- (1) Shahar Peer (2) Kateryna Bondarenko
- (3) Sania Mirza (4) Victoria Azarenka
- (5) Ana Ivanovic
135. Saina Nehwal won the Seniors' Championship match of which of the following games held in Goa in January 2008?
- (1) Golf (2) Tennis
- (3) Table Tennis (4) Archery
- (5) Badminton

136. As per the news published in some newspapers and magazines two PSUs National Thermal Power Corporation and Coal India Ltd. are going to float a joint venture 'SPV'. What is the full form of "SPV" ?
 (1) Small Power Venture
 (2) Special Purpose Vehicle
 (3) Small Power Venture
 (4) Small Purpose Vehicle
 (5) None of the above
137. The Telecom Regulatory Authority of India (TRAI) recently agreed to allow foreign direct investment in the field of mobile television services. Upto what extent FDI is allowed in this field ?
 (1) 50% (2) 60% (3) 64%
 (4) 70% (5) 74%
138. As per the performance assessment data released by the Economic Advisory Council (EAC) in January 2008. Which of the following sectors registered a growth of 3.6 per cent ?
 (1) Agriculture Sector (2) Banking Sector
 (3) Tourism Sector (4) Aviation Services Sector
 (5) None of these
139. Which of the following is the name of very violent and serious types of winds which bring lot of disaster ?
 (1) Trade winds (2) Hurricane
 (3) Cirrus (4) Stratus
 (5) None of these
140. The Global Employment Trends Report 2008 published by the International Labour Organization has indicated that there may be increase in global unemployment. According to them is/are the major reasons of this possibility ?
 (A) Turmoil in credit markets all over the world.
 (B) Rise in oil prices in international market.
 (C) Civil unrest in some under and undeveloped nations.
 (1) Only A (2) Only B
 (3) Only C (4) Only A and B
 (5) None of these
141. As we have noticed many banks of Indian origin are opening offices/branches in foreign countries. Why is this trend emerging at a very fast pace ?
 (A) These banks wish to provide banking facilities to foreigners as banking facilities are not plenty in many foreign countries. India wants to take an advantage of the situation.
 (B) These banks wish to help India firms to acquire funds at internationally competitive rates.
 (C) These banks wish to promote trade and investment between India and other countries.
 (1) Only A (2) Only B
 (3) Only C (4) All A, B and C
 (5) Only B and C
142. Many economists, bankers and researchers in India often advocate that banks should equip themselves for new challenges. These challenges are in which of the following shapes/forms ?
 (A) As Indian economy is getting increasingly integrated with the rest of the world the demand of the Corporate banking is likely to change in terms of size, composition of services and also the quality.
 (B) The growing foreign trade in India will have to be financed by the local banks.
 (C) Foreigners are habitual of the comforts provided by the technology. India has to do a lot in this reference.
 (1) Only A is correct (2) Only B is correct
 (3) Only C is correct (4) All A, B and C are correct
 (5) None of the above
143. As per the reports published in the newspapers Indian Rupee is now fully accepted in Asian countries like, Singapore, Hong Kong, Malaysia etc. What does it really mean ?
 (A) Anybody from Asian country can purchase Indian Rupee and keep it in his/her bank account in his/her country without any restrictions.
 (B) Now people in these nations are not required to go for a double conversion first in dollar and then in rupee.
 (C) People travelling European/Asian countries can make their payments in rupee anywhere without any problem.
 (1) Only A is correct (2) Only B is correct
 (3) Only C is correct (4) All A, B and C are correct
 (5) None of these
144. Which of the following is NOT a banking/finance related term ?
 (1) Credit Wrap (2) EMI
 (3) Held to Maturity (4) Exposure Limit
 (5) Diffusion
145. Very often we read about the Doha Ministerial Conference 2001 in reference to WTO negotiations. What were the major issues over which nations were of different opinions ?
 (A) Providing subsidy to agriculture.
 (B) Export of patented drugs/medicines by developed nations.
 (C) Restriction on natural movement of people from one nation to other.
 (1) Only A (2) Only B
 (3) Only C (4) Both A and C
 (5) None of these
146. The technology Mission on Cotton was launched during Xth plan. The scheme was designed to get increase in production of cotton by which of the following levels by the end of the plan ?
 (1) 100 lakh bales (2) 150 lakh bales
 (3) 175 lakh bales (4) 200 lakh bales
 (5) None of these
147. A National Development Fund was created by the Govt. of India a few years ago. What was the purpose of the fund ?
 (A) Boost investment in social sector projects to promote education, healthcare and employment.
 (B) Capital investments in selected profitable PSEs to yield adequate returns.
 (C) To fund revision in pay structure of central Govt. employees.
 (1) Only A (2) Only B
 (3) Only C (4) Both A and B
 (5) None of these

148. In which of the following countries, Olympics-2008 were held ?
 (1) Paris (2) Tokyo (3) London
 (4) Moscow (5) None of these
149. The general elections took place in which of the following countries in March 2008 ?
 (1) Iran (2) Iraq (3) Afghanistan
 (4) Myanmar (5) Sri Lanka
150. Who amongst the following is the author of the book 'Economic Nightmare of India' ?
 (1) Morarji Desai (2) K. Rajeshwar Rao
 (3) Charan Singh (4) Jyoti Basu
 (5) None of these
151. As per the targets for 11th plan educated unemployment is to be reduced to which of the following levels ?
 (1) 5% (2) 6% (3) 7%
 (4) 8% (5) 9%
152. 'Long Walk to Freedom' is a book written by
 (1) Sonia Gandhi (2) L.K. Advani
 (3) Nelson Mandela (4) Benazir Bhutto
 (5) Nawaz Shariff
153. India recently signed a pact with which of the following countries on solving the problems of Indian Labour in that country ?
 (1) Iran (2) UAE (3) Malaysia
 (4) Kuwait (5) None of these
154. Which of the following countries is trying to launch a Satellite to study the sun ?
 (1) USA (2) India
 (3) Russia (4) China
 (5) None of these
155. Jang Hyun Jong who was adjudged as the "Asian Hockey Player of the Year" is from
 (1) China (2) Singapore
 (3) South Korea (4) India
 (5) None of these
156. Who amongst the following is the winner of Padma Vibhushan Awards given away recently ?
 (1) Rahul Gandhi (2) Priya Dutt
 (3) Vinod Dua (4) Ratan Tata
 (5) None of these
157. Which of the following films was adjudged 'Best Film' in 14th Star Screen Awards given away in January 2008 ?
 (1) Om Shanti Om (2) Guru
 (3) Taare Zameen Par (4) Jab We Met
 (5) Chak De India
158. A meeting of the European Leaders was held in January 2008 at which of the following places to discuss "Global Economic Turmoil"
 (1) London (2) New Delhi (3) New York
 (4) Tokyo (5) Milan
159. Castro Sibling is the new President of
 (1) Romania (2) Cuba
 (3) Israel (4) Venezuela
 (5) None of these
160. Kosovo declared itself independent from which of the following countries ?
 (1) Ukraine (2) Croatia
 (3) Serbia (4) Russia
 (5) None of these

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Section 4

English Language

Directions (Q. 161–175) Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you to locate them while answering some of the questions.

Rural India faces serious shortages—power, water, health facilities, roads, etc, these are known and recognized. However, the role of technology in solving these and other problems is barely acknowledged and the actual availability of technology in rural areas is **marginal**. The backbone of the rural economy is agriculture, which also provides sustenance to over half the country's population. The 'green revolution' of the 1970s was, in fact, powered by the scientific work in various agricultural research institutions. While some **fault** the green revolution for excessive exploitation of water and land resources through overuse of fertilizers, it did bring about a wheat surplus and prosperity in certain pockets of the country.

In rural India today, there is a **dire** inadequacy of both science (*ie*, knowledge) and technology (which derives from science and manifests itself in physical form). The scope to apply technology to both farm and non-farm activities in rural areas is huge, as are the **potential** benefits. In fact, crop yields are far lower than what they are in demonstration farms, where science and technology

are more fully applied. Technologies that reduce power consumption of pumps are vital, unfortunately, their use is minimal, since agricultural power is free or largely subsidized. Similarly, there is little incentive to optimise through technology or otherwise-water use, especially in irrigated areas (a third of total arable land), given the water rates. Post-harvest technologies for processing and adding value could greatly enhance rural employment and incomes but at present deployment of technology is marginal. Cold storage and cold chains for transportation to market is of great importance for many agricultural products—particularly, fruits and vegetables, but are non-existent. These are clearly technologies with an immediate return on investment, and benefits for all, the farmer, the end-consumer, the technology provider.

However, regulatory and structural barriers are holding back investments.

Power is a key requirement in rural areas, for agricultural as well as domestic uses. Technology can provide reliable power at comparatively low cost in a decentralized manner. However, this needs to be upgraded and scaled in a big way, with emphasis on renewable and non-polluting technologies. Reliable and low cost means of transporting goods and people is an essential need for rural areas. The bullock-cart and the tractor-trailer are present vehicles of

choice. Surely, technology can provide a better, cheaper and more efficient solution? Information related to commodity prices, agricultural practices, weather, etc, are crucial for the farmer. Technology can provide these through mobile phones, which is a proven technology however the challenge to ensure connectivity remains. Thus, there is a pressing need for technology as currently economic growth though skewed and **iniquitous** has created an economically attractive market in rural India.

161. According to the author, which of the following is/are the problem/s facing India's rural population?
 (A) Unavailability of healthcare facilities.
 (B) The technological advancements which have been borrowed from abroad have not been suitably adapted to the Indian scenario.
 (C) Lack of awareness about the importance of utilising technology in the agricultural sector.
 (1) Only (A) (2) Only (C)
 (3) Both (A) and (B) (4) Both (A) and (C)
 (5) None of the above
162. Which of the following is **NOT** an impact of the green revolution?
 (1) Over utilization of water resources
 (2) Application of scientific research only in demonstration farms
 (3) Wealth creation restricted to creation areas
 (4) Damage caused to land by inordinate use of fertilizers
 (5) Supply of wheat surpassed demand
163. Why is there no motivation to reduce power consumption?
 (1) Freely available sources of energy
 (2) Government will have to subsidise the cost of technology required to reduce power consumption.
 (3) Power distribution has been decentralized
 (4) The cost of implementing power saving technology is exorbitant for the customer
 (5) None of the above
164. What effect will the implementation of post harvest technologies such as cold storages have?
 (1) Regulatory procedures will have to be more stringent.
 (2) Prices of commodities like fruits and vegetables will fall since there is no wastage from spoilage
 (3) Incomes of rural population will fall
 (4) Pollution of the environment
 (5) None of the above
165. The author's main objective in writing the passage is to
 (1) censure scientists for not undertaking research
 (2) criticise farmers for not utilising experimental low cost post harvesting technology
 (3) exhort the government subsidise the cost of utilising technology
 (4) promote a second green revolution
 (5) advocate broadening the scope of research and use of technology in agriculture
166. Which of the following is **NOT** true in the context of the passage?
 (A) In recent times, the benefits of science and technology have not been felt in agriculture.
 (B) The current means of rural transportation are ideal *ie*, low cost and non-polluting.
 (C) Agriculture provides livelihood to over 50 per cent of the Indian population.
 (1) Both (A) and (B) (2) Only (B)
 (3) Only (C) (4) Both (A) and (C)
 (5) None of these
167. What has hampered investment in post harvest technologies?
 (1) Cost of implementing such technology is higher than the returns
 (2) No tangible benefits to technology suppliers
 (3) Obstacles from statutory authorities
 (4) Rapid economic growth has drawn investors away from agriculture to more commercially viable sectors
 (5) None of the above
168. What is the role of mobile technology in the rural economy?
 (A) It will not play a large role since the technology is largely untested.
 (B) It provides opportunities for farmers manipulate commodity prices.
 (C) It will largely be beneficial since such technology is cheap.
 (1) Both (A) and (C) (2) Only (A)
 (3) Both (B) and (C) (4) Only (B)
 (5) None of these
169. Which of the following is currently **NOT** a threat to the rural economy?
 (A) Inadequate rural infrastructure such as roads.
 (B) Excessive utilisation of technology.
 (C) Fluctuating power supply.
 (1) Only (C) (2) Only (A)
 (3) Both (B) and (C) (4) Only (B)
 (5) None of these
170. Which of the following is **TRUE** in the context of the passage?
 (A) About 33 per cent of arable land in India is irrigated.
 (B) There is hardly any motivation to utilise technology to optimise water usage among farmers.
 (C) Climatic information can easily be made available to farmers.
 (1) All (A), (B) and (C) (2) Both (A) and (B)
 (3) Only (A) (4) Both (B) and (C)
 (5) None of these
- Directions (Q. 171–173)** Choose the word which is most nearly the **SAME** in meaning as the word printed in **bold** as used in the passage.
171. **marginal**
 (1) austere (2) severe
 (3) detrimental (4) adverse
 (5) insignificant
172. **fault**
 (1) defect (2) offend
 (3) imperfect (4) blame
 (5) sin
173. **dire**
 (1) pessimistic (2) alarming
 (3) futile (4) frightened
 (5) fraudulent

Directions (Q. 174–175) Choose the word, which is most **OPPOSITE** in meaning of the word printed in **bold** as used in the passage.

174. potential

- (1) unlikely (2) incapable
(3) unable (4) ineffective
(5) inherent

175. iniquitous

- (1) immoral (2) godly
(3) virtuous (4) right
(5) just

Directions (Q. 176–180) Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentences to make the sentence grammatically correct? If the sentence is correct as it is and there is no correction required mark (5) i.e. 'No correction required' as the answer.

176. The US economy is **present in the face off** a serious recession.

- (1) having of face of at present
(2) presently facing up to
(3) presented on the face of
(4) presently facing
(5) No correction required

177. Economists have predicted that the country's economic growth **falls low to** eight per cent this year.

- (1) falling as low as (2) fell to as low as
(3) will fall to as low as (4) fallen lower than
(5) No correction required

178. In all likeness, the company will fail to achieve its production targets this year.

- (1) With every likeliness (2) In all likelihood
(3) It is likely for (4) In every likeness
(5) No correction required

179. We have failed **assessment of** the advantages of outsourcing our IT operations.

- (1) in assessment (2) in not assessing up
(3) to assess (4) the assessment of
(5) No correction required

180. One of the key competencies for managers are ethics and the ability to motivate others.

- (1) Among the key competencies
(2) Besides the key competency
(3) Including the key competencies
(4) Within the key competence
(5) No correction required

Directions (Q. 181–185) In each of the following sentences, there are two blank spaces. Below each five pairs of words have been denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence meaningfully complete.

181.the activities of moneylenders could have an adverse impact on those, who.....access to bank credit.

- (1) Encouraging, enjoying
(2) Permitting, denied

- (3) Confining, entitled
(4) Promoting, benefit
(5) Curbing, lack

182. The Budget announced substantial.....of.....to critical sectors like education and healthcare.

- (1) expenditure, capital (2) sanction, initiative
(3) allotment, security (4) disbursement, investment
(5) allocation, resources

183. The government has decided not to make any.....changes in the country's tax.....

- (1) sweeping, regime (2) transparent, hike
(3) drastically, net (4) constitutional, revenue
(5) existing, structure

184. The RBI has.....a statement that the implementation of KYC norms should not lead to the denial of banking.....to customers.

- (1) released, asset (2) issued, services
(3) drafted, clearing (4) made, tariff
(5) notified, transaction

185. The new scheme.....all persons with disabilities defined.....the Disabilities Act.

- (1) discriminates, according
(2) recognises, beneath (3) profits, within
(4) covers, under (5) promises, by

Directions (Q. 186–190) Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the questions given below them.

- (A) In fact, he believed that customers are the origin, the source of the money we have.
(B) The customer thus has the power to fire everybody in the company from the chairman on down.
(C) Management can ensure this doesn't happen by motivating employees to cultivate meaningful relationships with customers.
(D) Sam Walton built his Walmart business empire knowing there was only one boss-the customer.
(E) So it is not the company which pays us but the customer.
(F) He can achieve this by simply spending his money elsewhere.

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

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

187. Which of the following will be the **SECOND** sentence after rearrangement?

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

188. Which of the following will be the **THIRD** sentence after rearrangement?

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

189. Which of the following will be the **FIFTH** sentence after rearrangement?

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

190. Which of the following will be the **SIXTH (LAST)** sentence after rearrangement?
 (1) B (2) C (3) D
 (4) E (5) F

Directions (Q. 191–200) Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore errors of punctuation, if any.)

191. India's travel and tourism/industry is poised/on growth at
 (1) (2) (3)
 seven/ per cent this year alone. No error.
 (4) (5)
192. The ministry was considered/several proposals for the/
 (1) (2)
 development of small and medium/enterprises during
 (3) (4)
 Budget discussions. No error.
 (5)
193. The amount of foreign/direct investment in/the country in
 (1) (2) (3)
 2008 is/ doubled that received in 1997. No error.
 (4) (5)
194. The details of the scheme/will be made clearly/to the public
 (1) (2) (3)
 by/the end of the financial year. No error.
 (4) (5)
195. Government officials have been working to
 (1) (2)
 answer queries raised/by banks on numerous of/issues
 (3)
 pertaining to the loan waiver. No error.
 (4) (5)
196. We have sought/clearance in/additional expenditure
 (1) (2) (3)
 incurred/ during the project. No error.
 (4) (5)
197. The Reserve Bank of India's decision/to waive ATM
 (1) (2)
 charges/have put banks/in a difficult position. No error.
 (3) (4) (5)
198. The government is planning to/sanction grants to
 (1) (2)
 pharmaceutical companies/for inventing new treatments
 (3)
 for/diseases of malaria and tuberculosis. No error.
 (4) (5)
- The Finance Minister view/is that the scheme will
 (1) (2)
 ensure/that millions of farmers are /lifted out of poverty.
 (3) (4)
- No error.
 (5)

200. The survey conducted reveals/that there is a lack/of
 (1) (2)
 adequate healthcare facilities/even in urban areas.
 (3) (4)
 No error.
 (5)

Directions (Q. 201–210) 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.

In the (201) of India's economic boom, India Professional Service Firms (PSFs) from management consultancies and investment banks to advertising agencies and law firms are (202) to attract the best and the brightest talent. But to be truly successful they have to do more than that. Like PSFs around the world they need to (203) their professionals rather than see them walk out of the door in (204) of opportunities. To achieve that, companies often rely on the (205) of sprawling campuses and luxurious facilities. But none of this gets to the (206) of the problem, which is when young professionals join PSFs they have expectations which go far (207) the nature of facilities. (208) on to do creative, thought provoking work, they often find themselves engaged in doing (209) activities. They feel underutilised, which is a formula for (210) in the long term.

201. (1) depth (2) stage
 (3) midst (4) present
 (5) knowledge
202. (1) opposing (2) rivaling
 (3) partial (4) competing
 (5) obsessed
203. (1) transition (2) retain
 (3) advance (4) substitute
 (5) restrain
204. (1) obtaining (2) pursuing
 (3) demand (4) direction
 (5) search
205. (1) allure (2) control
 (3) reward (4) perk
 (5) allusion
206. (1) solution (2) key
 (3) heart (4) precedence
 (5) occurrence
207. (1) ahead (2) beyond
 (3) away (4) to
 (5) sighted
208. (1) Deciding (2) Catching
 (3) Keen (4) Focusing
 (5) Signing
209. (1) pivotal (2) productive
 (3) optional (4) mundane
 (5) allied
210. (1) failure (2) motivation
 (3) success (4) innovation
 (5) potential