

I N D I A N B A N K P O E X A M

Held on: 02.01.2011

GENERAL AWARENESS

1. On which one of the following 'Head of Expenses', the expenses of the Government of India are highest ?
 - (1) Food subsidy
 - (2) Fertilizer subsidy
 - (3) Pradhan Mantri Gram Sadak Yojana
 - (4) Maintenance of national highways
 - (5) Oil subsidy
2. Which one of the following foreign agencies will assist the municipal agencies to improve quality of municipal schools through its School Excellence Programmes (SEP) ?
 - (1) IMF
 - (2) UNDP
 - (3) UNICEF
 - (4) ADB
 - (5) None of these
3. Which of the following carries out 'Open Market Operations' ?
 - (1) Finance Ministry
 - (2) External Affairs Ministry
 - (3) Reserve Bank of India
 - (4) Planning Commission
 - (5) Ministry of Commerce
4. Who among the following Ministers will hold telecom portfolio in addition to his own portfolio till next reallocation?
 - (1) Kamal Nath
 - (2) Kapil Sibal
 - (3) Pranab Mukherjee
 - (4) Mamta Banerjee
 - (5) None of these
5. Under provisions of which one of the following Acts, the RBI issues directives to the Banks in India ?
 - (1) RBI Act
 - (2) Banking Regulation Act
 - (3) Essential Commodities Act
 - (4) RBI and Banking Regulation Act
 - (5) None of these
6. Which one of the following tools is used by RBI for selective credit control ?
 - (1) It advises banks to lend against certain commodities
 - (2) It advises banks to recall the loans for advances against certain commodities
 - (3) It advises banks to charge higher rate of interest for advance against certain commodities
 - (4) It discourages certain kinds of lending by assigning higher risk weights to loans it deems undesirable
 - (5) None of these
7. For which one of the following Loan Products 'teaser loans' are offered by Banks ?
 - (1) Education Loans
 - (2) Commercial Loans
 - (3) Loans against security of gold
 - (4) Retail Trade Loans
 - (5) Home Loans
8. The Commonwealth Games 2010 were held in Delhi from October 3 to 14, 2010. Who amongst the following picked up the Game's first gold medal ?
 - (1) Augustina Nwaokolo
 - (2) Ravinder Singh
 - (3) Azhar Hussain
 - (4) Carol Huynh
 - (5) None of these
9. In which one of the following cities was the recent meet of G-20 Countries organised ?
 - (1) Tokyo
 - (2) Seoul
 - (3) London
 - (4) Beijing
 - (5) Singapore
10. As per recent newspaper reports, which one of the following countries (among the given) has highest literacy rate ?
 - (1) India
 - (2) Sri Lanka
 - (3) China
 - (4) Vietnam
 - (5) Bangladesh
11. Which one of the following has decided to give guarantee for in-fra loans ?
 - (1) IDBI
 - (2) SB1
 - (3) IIFCL
 - (4) SIDBI
 - (5) None of these
12. In which one of the following States is the uranium project proposed to be set up ?
 - (1) Manipur
 - (2) Meghalaya
 - (3) Orissa
 - (4) Assam
 - (5) Nagaland
13. Amongst 169 countries on Human Development Index, which one of the following is India's rank?
 - (1) 89
 - (2) 91
 - (3) 119
 - (4) 129
 - (5) 138
14. What is 'Kaveri' ?
 - (1) India's indigenous aircraft engine
 - (2) India's low cost laptop
 - (3) India's Air to Air Missile
 - (4) India's guided Surface to Air Missile
 - (5) Unmanned Aircraft acquired from Israel
15. An increasing finished good stock as % to sales of a manufacturing Company indicates that _____.
 - (A) the market is getting competitive.
 - (B) the quality of the goods is not upto the mark.
 - (C) the production cost has increased.
 - (D) the production has decreased.
 - (1) Only (A) and (B)
 - (2) Only (B) and (C)
 - (3) Only (C) and (D)
 - (4) Only (C)
 - (5) Only (D) and (A)
16. Which one of the following has got RBI nod to issue pre-paid cards to its clients ?
 - (1) LIC
 - (2) GIC
 - (3) SIDBI
 - (4) NABARD
 - (5) None of these
17. For which one of the following reasons is an amendment in Companies Bill 2009 proposed ?
 - (1) To provide more powers to Department of Company Affairs
 - (2) To provide regulatory powers to Department of Company Affairs
 - (3) To make Indian Accounting standards applicable with effect from 1.4.2011
 - (4) To ensure smooth convergence of the Indian Accounting Standards with IFRS
 - (5) None of these

18. As per recent newspaper reports, India's public debt rises 2.8 percent to ₹ 28 lakh crores. Which one of the following is the reason that has forced commercial banks to buy Government securities ?

- (1) Lack of credit growth
- (2) Increase in credit growth
- (3) Raising of repo rate
- (4) Raising of reverse repo rate
- (5) None of these

19. In which one of the following States Sariska Tiger Reserve is located ?

- (1) M.P.
- (2) U.P.
- (3) Orissa
- (4) Gujarat

(5) Rajasthan

20. On which one of the following characters, Biometric security is based ?

- (1) Finger prints and palm recognition only
- (2) Face recognition and voice recognition only
- (3) Hand writing and manual recognition only
- (4) Only (1) and (2)
- (5) All (1), (2) & (3)

21. Which one of the following may be the consequence of buying forex in the market by the RBI ?

- (1) It leads to inflation
- (2) It leads to control over inflation
- (3) It does not affect inflation
- (4) It results into deflation

(5) None of these

22. Under provisions of which one of the following Acts, the Reserve Bank of India has the power to regulate, supervise and control the banking sector ?

- (1) RBI Act
- (2) Banking Regulation Act
- (3) Negotiable Instrument Act
- (4) RBI and Banking Regulation Act
- (5) None of these

23. Who amongst the following is the author of the book "The God of Small Things"?

- (1) Chelan Bhagat
- (2) V. S. Naipul
- (3) Namita Gokhale
- (4) Kiran Desai
- (5) Arundhati Roy

24. Which one of the following has proposed \$ 11 billion infrastructure debt fund ?

- (1) NABARD
- (2) SBI
- (3) RBI

(4) Ministry of Finance, Govt, of India

(5) Planning Commission

25. Myanmar's pro-democracy leader Suu Kyi is a —

- (1) 42 years old politician
- (2) Bharat Ratna
- (3) Military General
- (4) Nobel Prize winner
- (5) None of these

26. Which one of the following factors influence working capital of a unit ?

- (1) Seasonality of operations only
- (2) Production Policy only
- (3) Suppliers Term only
- (4) Only (1) and (2)
- (5) All (1), (2) & (3)

27. One of the following states is a major producer of spices —

- (1) Kamataka
- (2) Tamil Nadu
- (3) Kerala
- (4) Gujarat
- (5) Manipur

28. The NAV of a mutual fund _____.

- (1) Is always constant
- (2) Keeps going up at a steady rate
- (3) Fluctuates with market price movements
- (4) Cannot go down at all
- (5) None of these

29. The expansion of TRAI is _____

- (1) Telecom Regulations and Inspection
- (2) Transport Regulatory Authority of India
- (3) Train Regulatory Authority of India
- (4) Telecom Regulatory Authority of India
- (5) Transfer Regulations Act of India

30. ASBA, a facility while applying/submitting an application for purchase of shares under a public issue, is _____

- (1) Applications Simple Balance Amount
- (2) Amount Saved and Balance in Account
- (3) Already Savings Blocked Amount
- (4) Applications Supported b Blocked Amount
- (5) None of these

31. A Saving Bank Deposit Account is one where _____

- (1) Amounts are deposited and are withdrawn as per requirement of the customers.

(2) The deposits are made only once in a year

(3) Periodical Fixed amount are deposited month wise and withdrawals are allowed after a fixed period

(4) All the above

(5) None of these

32. Who is the Chief Minister of Maharashtra at present ?

(1) Ashok Chavan

(2) R. R. Patil

(3) Vilasrao Deshmukh

(4) Sushil Kumar Shinde

(5) None of these

33. The expansion of CDMA is _____

(1) Calculated Division of Many Applications

(2) Computer Divided Multiple Access

(3) Code Diversified Memory Applications

(4) Code Division Multiple Access

(5) None of these

34. 'Merdeka Cup' is associated with the game of _____

(1) Tennis

(2) Hockey

(3) Badminton

(4) Cricket

(5) Football

35. Which of the following is a financial asset ?

(1) Gold

(2) Silver

(3) Shares in a demat account

(4) Land & buildings

(5) None of these

36. Zero balance account is generally allowed to be opened for —

(1) Salaried class

(2) businessmen

(3) foreign customers

(4) children

(5) Senior Citizens

37. In Deposits Account "KYC" (Know Your Customer) has been implemented in 2002 as per directive of _____

(1) IBA

(2) RBI

(3) Ministry of Finance

(4) SEBI

(5) IRDA

38. The regulator of the banking system in India is _____

(1) AMFI

(2) Finance Minister

(3) SEBI

(4) IBA

(5) RBI

39. Ten Rupee notes contain the signature of _____

(1) Finance Secretary, GOI

(2) Chairman, State Bank of India

(3) RBI

(4) Finance Minister

(5) None of these

- (3) Governor, Reserve Bank of India
 (4) Finance Minister, GOI
 (5) Prime Minister
- 40.** Statue of Liberty is the national monument of—
 (1) Italy (2) Australia
 (3) France (4) Denmark
 (5) USA
- 41.** Loan against the security of immovable property is by executing an agreement of—
 (1) Assignment
 (2) Pledge (3) Transfer
 (4) Mortgage (5) None of these
- 42.** Credit Rating—
 (1) is used to rate the borrowers while giving advances.
 (2) is used to work out performance of the employees.
 (3) is used to calculate the number of excellent audit rated branches.
 (4) is NOT used in any Bank.
 (5) is necessary before giving promotion to employees
- 43.** Who amongst the following is the recipient of the Dadasaheb Phalke Award-2010*?
 (1) JavcdAkhtar
 (2) Amltabh Bachchan
 (3) Gulzar (4) HemaMalini
 (5) None of above
- 44.** In Corporate Hedging, which one of the following types of risks can be covered ?
 (1) Liquidity risk
 (2) Currency risk
 (3) Credit risk
 (4) Transaction risk
 (5) None of these
- 45.** Bank of Rajasthan is now merged with which of the following banks?
 (1) AXIS Bank (2) IDBI Bank
 (3) ICICI Bank (4) HDFC Bank
 (5) None of these
- 46.** As per GDP figures on calendar year basis, according to World Bank, which one of the following economies will have highest GDP growth in the year 2011 ?
 (1) US (2) China
 (3) Japan (4) India
 (5) Brazil
- 47.** In respect of infrastructure bonds issued under provisions of Section 80 CCF of the IncQmeTax Act, what is the **maximum** amount (₹ in thousands), upto which these bonds can be covered ?

- (1) 30 (2) 20
 (3) 40 (4) 50
 (5) None of these
- 48.** Which of the following is the full form of the abbreviation "IFRS" as used in corporate/finance sector?
 (1) Indian Financial Reconciliation Standards
 (2) Interpretation and Formal Reporting System
 (3) International Financial Reporting Standards
 (4) International Financial Reporting System
 (5) None of these
- 49.** As per the new guidelines issued by SEBI, companies are required to list shares within how many days of the closure of the Initial Public Offers (IPOs) .?
 (1) 60 days (2) 12 days
 (3) 30 days (4) 45 days
 (5) None of these
- 50.** RTGS stands for — —
 (1) Real Time Gross Settlements
 (2) Reduced Time Gross Settlements
 (3) Relative Time Gross Settlements
 (4) Real Total Gross Securities
 (5) None of these

ENGLISH LANGUAGE

Directions (51 - 60): 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.

Information technology, and the hardware and software **(51)** with the IT industry, are an **(52)** part of nearly **(53)** major global industry. IT industry has become one of the most robust industries in the world. IT, more than any other industry or economic **(54)**, has an increased productivity, particularly in the developed world, and therefore is a key driver of global economic growth. Economies of scale and **(55)** demand from both consumers and enterprises **(56)** this rapidly growing sector. The Information Technology Association of America (ITAA) explains 'information technology' as **(57)** all possible aspects of information systems based on computers. Both software development and the hardware involved

in the IT industry include everything from computer systems, to the design, implementation, study and development of IT and management systems. **(58)** to its easy accessibility and the wide range of IT products available, the demand for IT services has increased **(59)** over the years. The IT sector has emerged as a major global **(60)** of both growth and employment.

- 51.** (1) use (2) amalgamation
 (3) associated (4) vision
 (5) regulated
- 52.** (1) integral (2) fundamental
 (3) increased (4) vital
 (5) eager
- 53.** (1) most (2) all
 (3) every (4) few
 (5) some
- 54.** (1) world (2) opinion
 (3) stature (4) profit
 (5) facet
- 55.** (1) multiply (2) insatiable
 (3) decreasing (4) unquenchable
 (5) unreasonable
- 56.** (1) forage (2) thwart
 (3) motivate (4) fuelling
 (5) characterize
- 57.** (1) making (2) qualifying
 (3) inclusive
 (4) encompassing
 (5) trusting
- 58.** (1) Owing (2) Since
 (3) Catering (4) In order
 (5) Complementing
- 59.** (1) regularly (2) substantially
 (3) minimally (4) exponential
 (5) savagely
- 60.** (1) fortune (2) meltdown
 (3) spring (4) source
 (5) economy

Directions (61 - 65) : Which of the phrases (1), (2), (3) and (4) given below each sentence should replace the word/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.

- 61.** The actress, who was in the cl_ for the press conference of her dance reality show, says she chose the show because of her **passionate for dance**.
 (1) being passion in dance
 (2) passionate for dancing
 (3) being passionate in dancing
 (4) passion for dance
 (5) Nn correction reuired

- 62. Despite of** several representations and reminders, the district administration had not taken any action to stem the systematic encroachment of water bodies.
 (1) Because of (2) Despite
 (3) Although (4) In spite
 (5) No correction required
- 83.** While it is well-known that there are large-scale leakages from the public distribution system across the country, there are many states which have managed successful reform and deliver food grain to the poor.
 (1) managed to successfully reform
 (2) managed successful reforms
 (3) managing successfully to reform
 (4) managed for successfully reforming
 (5) No correction required
- 64.** The four-day workshop is being conducted **for gear up** administration to the changes that will follow with the implementation of the Right to Compulsory and Free Education Act 2009.
 (1) so geared up
 (2) to gear up
 (3) for geared up
 (4) to gearing up
 (5) No correction required
- 66.** The court refused to **provide relief** to the petitioner and stated that plying of all diesel vehicles was banned with immediate effect.
 (1) provision of relief
 (2) providing of relief
 (3) provide any relief
 (4) provide relieving
 (5) No correction required

Directions (66 - 70): Rearrange the following six sentences (A), (B), (C), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) Building of these structures requires a lot of fuel to be burnt which emits a large amount of carbon dioxide in the atmosphere.
 (B) The major source of carbon dioxide is power plants.
 (C) Another twenty percent of carbon dioxide emitted in the atmosphere comes from burning of gasoline in the engines of vehicles.

- (D) Buildings, both commercial and residential represent a larger source of global warming pollution than the said cars and trucks.
 (E) The major cause of global warming is the emission of green house gases like carbon dioxide, methane, nitrous oxide etc. into the atmosphere.
 (F) These power plants emit large amounts of carbon dioxide produced from burning of fossil fuels for the purpose of electricity generation.
- 66.** Which of the following should be the **SECOND** sentence after rearrangement ?
 (1) E (2) D
 (3) C (4) B
 (5) A
- 67.** Which of the following should be the **THIRD** sentence after rearrangement ?
 (DA (2) B
 (3) C (4) D
 (5) F
- 68.** Which of the following should be the **FIRST** sentence after rearrangement ?
 (1) A (2) B
 (3) C (4) D
 (5) E
- 69.** Which of the following should be the **SIXTH** sentence after rearrangement ?
 (DA (2) B
 (3) C (4) D
- 70.** Which of the following should be the **FOURTH** sentence after rearrangement ?
 (1) E (2) D
 (3) C (4) B
 (5) A

Directions (71 - 75) : Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence as a whole.

- 71.** The protests were _____ at _____ awareness among the elite and the educated.
 (1) held, generating
 (2) aimed, creating
 (3) targeted, awakening
 (4) focused, building
 (5) concentrated, producing
- 72.** While it is _____ possible to inflation-index cash entitlements and food stamps, the _____ nature of food prices would make it a more difficult process than envisaged.

- (1) theoretically, volatile
 (2) absolutely, stable
 (3) hypothetically, slow
 (4) not, unpredictable
 (5) notionally, established

- 73.** The actress is _____ that she has not only acted opposite her childhood hero, but has also _____ out a song and recited a poem on-stage with the living legend.
 (1) overjoyed, belted
 (2) morose, sung
 (3) ecstatic, written
 (4) tense, prepared
 (5) elated, made
- 74.** _____ to popular belief that red meat makes humans _____, scientists have found that it actually has a calming effect.
 (1) Dissimilar, happy
 (2) Opposite, intelligent
 (3) Contrary, aggressive
 (4) Comparable, hostile
 (5) Sticking, violent
- 75.** _____ an earlier judgement, the high court has directed the state government to identify natural water resources in the state and _____ all illegal encroachments on them.
 (1) Remembering, establish
 (2) Citing, remove
 (3) Cancelling, build
 (4) Quoting, destroying
 (5) Furthering, maintain

Directions (76- 83): 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.)

- 76.** Dress in black (1)/ several students from the University took part (2)/ in a protest march in the city on Thursday as part (3)/ of a campaign against female infanticide. (4)/ No error (5).
- 77.** On the second day of the workshop, (1)/ participants does a situational analysis of the state (2) / and spoke about their plan of action (3) / for implementing the Act. (4)/ No error (5).
- 78.** The court has asked the authorities (1)/ to take appropriate steps to restore natural water resources (2)/ so that the problem of water shortage (3)/ in the state can be solved. (4)/ No error (5).

79. The poor experience in (1) / neighbouring countries which have implemented (2) / food stamp programmes should serve as (3) / a deterrent on our country. (4) / No error (5).
80. The government has warned (1) / that air pollution from vehicles and power stations (2) / is reducing life expectancy in the country (3) / in an average of six months. (4) / No error (5).
81. Closing the doors to a foreign citizen (1) / seeking employment in India, the High Court on Thursday ruled (2) / that it is not a foreign national's fundamental right, (3) / to get an employment visa in the country. (4) / No error (5).
82. The High Court on Thursday banned (1) / plying of diesel-run vehicles (2) / including safari can-tors in the tiger sanctuary (3) / with immediate effect. (4) / No error (5).
83. A new study has shown that kids (1) / who have a high body mass index are (2) / more likelier to have high blood pressure, cholesterol and blood insulin levels (3) / by the time they reach adolescence. (4) / No error (5).
84. For much of the developing world (1) / historically, environmentalism was seen as a luxury (2) / rather than a necessity because (3) / always the development imperatives was seen to be urgent. (4) / No error (5).
85. The consumer Forum directed the Power Corporation to (1) / compensate a complainant for the inconvenience (2) / and mental agony who he had to suffer, (3) / because of the power officials' irresponsible attitude. (4) / No error (5).

Directions (86 - 100): 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.

The modern world requires us to repose trust in many anonymous institutions. We strap ourselves in a flying tin can with two hundred other people not because we know the pilot but because we believe that airline travel is safe. Our trust in these institutions

depends on two factors ; skills and ethics. We expect that the people who run these institutions know what they are doing, that they build and operate machines that work as they are supposed to and that they are looking out for our welfare even though we are strangers.

When one of these factors is weak or absent, trust breaks down and we either pay a high price in safety- as in the Bhopal tragedy -or a large 'welfare premium' such as the elaborate security measures at airports. Trust-deficient environments work in the favour of the rich and powerful, who can command **premium** treatment and afford welfare premiums. Poor people can command neither; which is why air travel is safer than train travel, which in turn is safer than walking by the road side.

Every modern society depends on the trust in the skills and ethics of a variety of institutions such as schools and colleges, hospital and markets. If we stopped believing in the **expertise** of our teachers, doctors and engineers, we will stop being a modern society.

As the Institution among institutions, it is the duty of the state to ensure that all other institutions meet their ethical **obligations**. The Indian state has failed in its regulatory role. Consequently, we cannot trust our schools to turn out good graduates, we cannot ensure that our colleges turn out well trained engineers and we cannot guarantee that our engineers will turn out to be good products.

Last year, I was invited to speak at an undergraduate research conference. Most of the participants in this conference were students at the best engineering colleges in the State. One student who was driving me back and forth **recounted** a story about the previous year's final exam. One of his papers had a question from a leading textbook to which the textbook's answer was wrong. The student was in a dilemma : should he write the (wrong) answer as given in the textbook or should he write the right answer using his own analytical skills. He decided to do the latter and received a zero on that question. Clearly, as the student had suspected, the examiners were looking at the textbook answer while correcting the examination papers instead of verifying its correctness.

The behaviour of these examiners is a breakdown of institutional morals, with consequences for the skills acquired by students. I say *institutional* morals, for the failure of these examiners is not a personal failure. At the same conference I met a whole range of Liege teachers, all of whom were drafted as examiners at some time or the other. Without exception, they were dedicated individuals who cared about the education and welfare of their students. However, when put in the institutional role of evaluating an anonymous individual, they fail in fulfilling their responsibilities. When some of our best colleges are run in this fashion, is it any wonder that we turn out **unskilled** engineers and scientists ? If, as we are led to expect, there is a vast increase in education at all levels and the regulatory regime is as weak as it is currently, isn't it likely that the trust deficit is only going to increase ?

We are all aware of the consequences of ignoring corruption at all levels of society. While institutional failures in governance are obvious, I think the real problem lies deeper, in the failure of every day institutions that are quite apart from institutions that impinge on our lives only on rare occasions. It is true that our lives are made more **miserable** by government officials demanding bribes for all sorts of things, but what about the everyday lying and cheating and breaking of rules with people who are strangers ?

Let me give you an example that many of us have experienced. I prefer buying my fruits and vegetables from roadside vendors rather than chain stores. To the vendor, I am probably an ideal customer, since I do not bargain and I do not take hours choosing the best pieces, instead, letting the vendor do the selecting. The market near my house is quite busy; as a result, most vendors are selling their wares to strangers. It takes a while before a particular vendor realises that I am a **repeat** customer. In such a situation trust is crucial. I have a simple rule : if a vendor **palms off** a bad piece whose defects are obvious, I never go back to that person again. It is amazing how often that happens.

In my opinion, the failure of institutional ethics is as much about these little abuses of trust as anything else. Everyday thievery is like roadside trash; if you let it accumulate the whole neighbourhood stinks.

- 86.** What is the meaning of the phrase '**palms off**' as used in the passage ?
- (1) steals from
 - (2) hides away from
 - (3) buys quickly
 - (4) acquires a good price for
 - (5) passes on by deception
- 87.** Why, according to the author, do people repose trust in Institutions they do not know ?
- (1) The marketing strategies adopted by these institutions make them trustworthy in the eyes of the public.
 - (2) Many other people before them have done the same thing thus they feel safe.
 - (3) People learn from the experiences of their richer counterparts who have availed of the services of these institutions.
 - (4) They believe that these institutions have the requisite knowledge and will act only in favour of the general public.
 - (5) These institutions charge a very high price for the services they provide which leads people to trust them.
- 88.** Why, according to the author, is the behaviour of examiners a breakdown of institutional morals ?
- (1) As the institution encourages examiners to give as little marks to students as possible.
 - (2) As the institution is responsible for not encouraging examiners to venture outside the rote process.
 - (3) As the examiners are told to discourage students from being creadve by the institution.
 - (4) As the institution fails to provide adequate compensation to these hardworking examiners.
 - (5) As the institution does not have information regarding right answers with it.
- 89.** Which of the following is possibly the most appropriate title for the passage ?
- (1) Modifications in Institutional Ethics
 - (2) Litde Deceptions Add to Larger Trust-Deficit
 - (3) India -A Country Without Ethics
 - (4) Failure of the Government
 - (5) College -As an Institution
- 90.** Which of the following is **NOT TRUE** in the context of the passage ?
- (A) Despite, being aware of the fact that clients will not return, fruit and vegetable vendors sell bad goods.
 - (B) Examiners are devoted to their jobs.
 - (C) Examiners deliberately mark correct answers as incorrect ones.
 - (4) Only (A) and (C)
 - (2) Only(B)
 - (3) Only (A)
 - (4) Only (B) and (C)
 - (5) Only(C)
- 91.** What, according to the author, happens when there is a breakdown of trust ?
- (A) Less affluent people have to compromise on quality.
 - (B) Our wellbeing is compromised.
 - (C) We pay a higher price for services.
 - (1) Only (A)
 - (2) Only (A) and (C)
 - (3) Only (B) and (C)
 - (4) Only(B)
 - (5) All (A), (B) and (C)
- 92.** Which of the following reasons, make/s the author an ideal customer to a fruit and vegetable vendor ?
- (A) He/she remains a regular customer of the same vendor.
 - (B) He/she does not haggle for prices.
 - (C) He/she finishes the selection of goods in a short time.
 - (1) Only(B)
 - (2) Only (B) and (C)
 - (3) Only(C)
 - (4) Only (A) and (B)
 - (5) All (A), (B) and (C) are true
- 93.** Why according to the author, do institutional failures in governance not matter on a larger scale ?
- (1) The general public does not care about the failures of these institutions as they do not feature in their lives at all.
 - (2) Such institutional failures are almost non-existent and do not occur often to matter to the public.
 - (3) These intrude in our lives only under exceptional circumstances whereas the everyday lies contribute to much more.
 - (4) These are a part of every country's problems and are taken with a pinch of salt by the public.
 - (5) These institutional failures do not hamper the functioning of the country in any manner and are hence less important.
- Directions (94 - 97) :** 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.
- 94. OBLIGATION**
- (1) responsibility
 - (2) dependability
 - (3) compulsion
 - (4) debt
 - (5) force
- 95. EXPERTISE**
- (1) proficiency
 - (2) authenticity
 - (3) inability
 - (4) power
 - (5) reality
- 96. PREMIUM**
- (1) monetary
 - (2) extra
 - (3) biased
 - (4) finest
 - (5) demarcated
- 97. RECOUNTED**
- (1) distinguished
 - (2) recalculated
 - (3) narrated
 - (4) remembered
 - (5) communicated
- Directions (98-100) :** Choose the word/group of words which is **most opposite** in meaning to the word/group of words printed in **bold** as used in the passage.
- 98. REPEAT**
- (1) copied
 - (2) original
 - (3) new
 - (4) duplicate
 - (5) replicated
- 99. UNSKILLED**
- (1) civilized
 - (2) enlightened
 - (3) amateur
 - (4) trained
 - (5) cultured
- 100. MISERABLE**
- (1) despondent
 - (2) energetic
 - (3) dynamic
 - (4) vigorous
 - (5) joyous