

Directions (1-4): Read the following passage and answer the questions as directed.

Paragraph 1- One of the easiest ways to establish a savings habit is to participate in your employer's 401(k) plan. Funds are withheld from each paycheck and deposited into your account. If your employer matches part of your contribution — and many do! — you will accumulate **yet** more. A second way to consistently save is with an automatic savings transfer program with your financial institution. You decide how much and when you want funds transferred from your checking account into a savings account. You can also use a payroll deduction plan from your employer and get the same results.

Paragraph 2- Along with how much and how often you save, what you earn on your funds will determine how fast your money grows. You cannot control what happens with interest rates or the stock market, but you can consider different types of savings vehicles that provide different returns. The simplest savings vehicle to consider is buying certificates of deposit (CDs) instead of leaving funds in a savings account. CDs usually offer higher interest rates, but they are time deposits and have for early withdrawal. If you can accept not having immediate access to your funds, CDs can be an attractive savings vehicle.

Q1. Which of the following can be inferred as the theme of the passage?

- (a) Certificate of deposits is the best way to establish savings habit.
- (b) Establishing a consistent saving habit and also smart saving with CDs.
- (c) Employer's 401(k) plan provides a convenient way for consistent and smart savings.
- (d) Your savings decide how well you flourish and grow.
- (e) None of the Above

Q2. Which of the following can replace the word given in bold in the passage?

- (a) though
- (b) even
- (c) quitely
- (d) accrue
- (e) more

Q3. What is the tone of writing in the passage?

- (a) Satirical
- (b) Critical
- (c) Didactic
- (d) Sarcastic
- (e) Nostalgic

Q4. Which of the following words can fill in the blank to make it meaningful?

- (a) gifts
- (b) lucrative
- (c) casualties
- (d) penalties
- (e) None of the Above

Directions (5-7): Read the following paragraph and answer the questions as directed.

Budgeting is an important tool for saving. First, you need to segregate all your income and expenses. Now, categorise your expenses as least important, important and very important to prioritise them while settling them through your income, which is limited. Try to figure out ways in which you can **increase** expenses. *Ensure that your income exceeds the expenses with as wider a margin as possible.* The surplus fund after meeting all the expenses would be your saving. It is only after you have assured savings that you can thinking about investment.

Q5. Which of the followings is the correct chronology of steps as can be inferred from the passage?

- (a) Saving-Budgeting-Investment
- (b) Investment-Budgeting-Saving
- (c) Budgeting-Saving-Investment
- (d) Budgeting-Investment-Saving
- (e) None of the Above

Q6. Which of the following words, opposite of the word given in bold, should replace the word given in bold in the passage?

- (a) Enhance
- (b) Curtail
- (c) Damage
- (d) Lengthen
- (e) Leverage

Q7. Which of the following is the best way of writing the line given in italics in the paragraph, without changing its intended meaning?

- (a) Surely, the income will exceed the expenses by a wider margin.
- (b) The income will be greater than the expenses is not a possibility.
- (c) Make sure that the income is greater than the expenses by a margin as wide as possible.
- (d) If the income does not exceed the expenses by a wider margin, it will be useless.
- (e) None of the Above

Directions (8-10): Read the following paragraph and answer the questions as directed.

The way most of us save is to put away whatever is left after all expenses are taken care of, or put away any surplus income. But that is not the best way of saving and there are chances of us falling short. A very stringent savings plan that favours future demands over current aspirations is also likely to fail. Instead, a better approach is where due consideration is given to current and future needs. This will help divide the available income between current consumption and future saving. If an expense or a need is too large to be met out of the regular income, earmark it for the future. So the way to buy a coveted watch is not to swipe the credit card and commit yourself to debt, but to set aside money from your current income and buy the watch when you have the required funds.



Q8. Which of the following can be best inferred from the paragraph?

- (a) The better way to save is to give due consideration to current and future needs and plan accordingly.
- (b) It's better to buy the things that you require at present than to save money and buy them later.
- (c) Buying a watch is more important than saving for the future.
- (d) A stringent savings plan will produce a good result for the future.
- (e) None of the Above

Q9. Which of the following word should fill in the blank in the paragraph?

- (a) stringent
- (b) bad
- (c) unethical
- (d) moneywise
- (e) Both (a) and (d)

Q10. Which of the following can be next line after the last line of the given paragraph?

- (a) Most of us never have enough money for immediate expenses as well as saving.
- (b) There will be a lot of unwanted expenses that can creep in every now and then.
- (c) If we had enough money to meet our current expenses and future goals, there would be no problem.
- (d) Expenses or needs that have to be met at a point of time in the future are called goals.
- (e) Just as we segregate the essential and less important things in our shopping list, do the same with your goals.

Directions (11-13): Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Pakistan's Army and political leadership are on "one page" to take dialogue with India forward, Pakistan's Prime Minister Imran Khan said on Wednesday at the ground-breaking ceremony for the corridor. Pakistan's Chief of Army Staff General Qamar Bajwa was also present.

The four-kilometre corridor from the border with India will allow pilgrims easy access and will be ready in time for Sikh founder Guru Nanak's 550th birth anniversary on November 23, 2019.

In a speech largely reaching out to the Indian government to "break the shackles of the past" and restart engagement, Mr. Khan also struck a **discordant** note on Kashmir, referring to the dispute as the "single issue" between India and Pakistan. India has maintained that terrorism sponsored by Pakistan is holding back the dialogue process. Asked about the reference, Ms. Badal told The Hindu that the remark didn't change the Indian stand.

Q11. Which of the following assumptions could be drawn out most appropriately from a clause in the first paragraph ‘Pakistan’s Army and political leadership are on “one page” to take dialogue with India forward’?

(I) In Pakistan, to have a dialogue with India, there should be a consensus between Pakistan’s Army and the Pakistan’s political leadership.

(II) There is a paper of high strength present in Pakistan where Pakistan’s Army and the Pakistan’s political leadership could stand together.

(III) Pakistan’s political leadership could independently take forward dialogue with India.

(a) Only (II) & (III)

(b) Only (I)

(c) Only (I) & (II)

(d) All of (I), (II) and (III)

(e) None of (I), (II) and (III)

Q12. What does Mr. Khan mean by referring to the Kashmir dispute as the “single issue” between India and Pakistan?

(a) According to Mr. Khan, there is only one issue between India and Pakistan which needs to be solved.

(b) According to Mr. Khan, dispute on Kashmir is an issue among other important unresolved issues between India and Pakistan which has the highest importance.

(c) According to Mr. Khan, Kashmir is a part of both India and Pakistan.

(d) According to Mr. Khan, India and Pakistan have failed to resolve the issue between India and Pakistan.

(e) None of the above

Q13. Which of the following words has the meaning which is SIMILAR to the meaning ‘discordant’?

(a) Ugly

(b) Concur

(c) Accord

(d) Clashing

(e) Endorsement

Directions (14-16): Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

The government is of the view that IndiGo and SpiceJet should **withdraw** their web check-in fee, according to a top source in the Ministry of Civil Aviation.

IndiGo and SpiceJet recently revised their web check-in policies to include a levy for air travellers opting for web check-in for any seat in an aircraft. Earlier, passengers would have to pay extra only for certain preferred seats. “We have told the two airlines to remove the new fee,” the source told The Hindu. The Ministry had already met the airlines’ officials and would be holding another meeting with them.

Asked how the government could intervene since airlines were allowed to unbundle fares and charge separately for preferential seating, meal-on-board, check-in baggage and use of airline lounges, a senior official said airlines should incentivise web check-in.

Q14. Which of the followings, as mentioned in the passage, could create hurdles for the government in its desire to intervene and convince Indigo and SpiceJet to withdraw web check-in fee?

- (a) Ministry of Civil Aviation or government has no authority to give directions to airlines.
- (b) Airlines can unbundle air-fare and charges for services.
- (c) Making airlines to withdraw web check-in fees would invite protest from them and they would stop operating their aircrafts.
- (d) Options (a), (b) & (c)
- (e) None of the above

Q15. Which of the following statements, if true, would **encourage the government to convince Indigo and SpiceJet to withdraw their web check-in fee?**

- (I) Keeping web check-in free would encourage passengers to opt for it, would allow the passengers to come to airport not too early and in effect would help in controlling the number of passengers in an airport and would help the security personnel in the security management of an airport.
 - (II) Levying fee to web check-in would either make air-travel costly or increase discomfort to the airline passengers. This might discourage people to opt for air travel and would be against the aspiration of the government to increase the overall number of air travel passengers.
 - (III) Levying fee to web check-in would discourage the passengers to opt for it and might decrease the usage of internet to avail important services, in contradiction to the objective of the Digital India Initiative.
- (a) Only (II)
 - (b) Only (I) & (II)
 - (c) Only (II) & (III)
 - (d) None of (I), (II) & (III)
 - (e) All of (I), (II) & (III)

Q16. Which of the following words has a meaning which is OPPOSITE in meaning to the word 'withdraw**'?**

- (a) abolish
- (b) separate
- (c) remove
- (d) rescind
- (e) approve

Directions (17-19): Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Noting that the 1984 anti-Sikh riots were a "dark chapter in the history of independent India," the Delhi High Court on Wednesday upheld the conviction of 70 persons on the charges of rioting, burning houses and violating curfew in the Trilokpuri area in the national capital.

The riots took place after the assassination of Indira Gandhi. Justice R.K. Gauba dismissed the appeals of the convicts against the August 27, 1996, judgment of a sessions court here, sending 89 persons to jail for five years.

The judge said: "Thirty-four years have passed, yet the victims await justice and closure." Of the 89, 16 died during the pendency of the trial before the High Court, which dragged on for 22 years. The court dismissed the appeal of three more convicts who **absconded** during the trial.

"The manner of prosecution of the case at hand would undoubtedly go down in the judicial history of this country as an example of criminal law process that must never be emulated," the High Court said.

Q17. Why did the Delhi High Court use the phrase ‘Dark Chapter in the history of Independent India’?

- (a) The 1984 anti-Sikh riots were not religiously motivated riots.
- (b) The 1984 anti-Sikh riots led to the defense of innocent people belonging to several communities
- (c) The 1984 anti-Sikh riots were shameful events in the history of independent India.
- (d) Options (a) & (b)
- (e) All of (a), (b) & (c)

Q18. What is the opinion of the Delhi High Court about the manner of prosecution of the 1984 anti-Sikh riots?

- (a) The manner of prosecution of the 1984 anti-Sikh riots has been effective in delivering justice.
- (b) The manner of prosecution of the 1984 anti-Sikh riots has been very pathetic and must not be repeated in the Indian Judiciary.
- (c) The way prosecution of the 1984 anti-Sikh riots was conducted provided timely justice to the victims.
- (d) Options (a) & (c)
- (e) None of the above

Q19. Which of the following words has a meaning which is SIMILAR in meaning to the word ‘absconded’?

- (a) Emulated
- (b) Surrendered
- (c) Appointed
- (d) Escaped
- (e) Arrested

Directions (20-21): Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Justice Kurian Joseph, one of the senior-most judges of the Supreme Court, on Wednesday said the courts had been imposing the death penalty “arbitrarily and freakishly”.

Justice Kurian, in his judgment while heading a three-judge Bench hearing the appeal of a man sentenced to death, said the test of “rarest of rare” had been “inconsistently applied” by courts. The other two judges, Justices Deepak Gupta and Hemant Gupta, **disagreed** that death penalty was “freakishly” imposed.

Q20. Which of the followings judges believe that courts have failed to uphold the principle of justice?

- (a) The given passage doesn’t talk if courts have failed to uphold the principle of justice.
- (b) Justice Deepak Gupta
- (c) Justice Hemant Gupta
- (d) Options (b) & (c)
- (e) Justice Kurian Joseph

Q21. Which of the following words has a meaning which is OPPOSITE in meaning to the word 'disagreed'?

- (a) bickered
- (b) haggled
- (c) contended
- (d) concurred
- (e) feuded

Directions (22-31): Read the given passage carefully and answer the questions.

The system of "local welfare" schemes set up less than five years ago to provide emergency help to England's poorest families, often to help them cope with delays and sanctions to their benefits, is on the **(A)** of collapse, say poverty campaigners. **(B)** *A survey of more than 150 council-run schemes by Church Action on Poverty found that nearly a quarter had been shutted down since 2013, while a further quarter have reduced spending by 85% or more.* More are expected to close in the next few months. **(C)** The **destitution (1)** of local welfare would put tens of thousands of **vulnerable (2)** people at increased **risk (3)** of hunger, debt and **demise (4)**, the charity said. The system was designed to help people on low incomes deal with unexpected hardship, **(D)**:-----, or domestic crises such as broken boilers, house fires and flooding. Huge cuts to council budgets have left the system, which replaced the old social fund, struggling to survive. Provision is so uneven that thousands of people cannot access emergency help from the state, Church Action on Poverty said. "Local authority welfare schemes are increasingly **(E)**, leaving families in many areas with nowhere to turn for help," said the bishop of Manchester, David Walker. "It cannot be right for central and local government to **(F) abdicate** responsibility for people in crisis when they need our help most." ***In many areas, the most common reason for an application for crisis support is delays or sanctions to benefits, with some councils noting that the five-week minimum wait for a first universal credit payment is an emerging factor in rising demand.*** Universal credit claimants facing hardship who contact Department for Work and Pensions (DWP) helplines for help are routinely directed to local welfare schemes in their areas if they do not qualify for official advance loans or hardship funds. Church leaders and anti-poverty charities called on ministers to make local welfare provision a legal duty for top-tier councils, and to provide ringfenced funding to protect crisis services. *The 153 councils that responded to the survey collectively reduced spending on local welfare by an average of 72% between 2013-2014 and 2017-2018.* **(G)** *Local welfare provision replaced the discretionary social fund, which in its final year spent £240m in crisis loans and community care grants.* **(H)** It was **going (1)** to councils with DWP **funding (2)** in 2013 but that cash was **stopped (3)** in 2015, with councils left to decide whether to keep the schemes **devolved (4)**. Huge budget pressures faced by councils mean even authorities that have protected local welfare in the past are proposing drastic cuts. West Sussex county council recently unveiled plans for an 80% reduction in its £800,000 crisis fund from next April. **(I)** *Local welfare has been controversially as most councils refuse to give cash payments to clients in crisis, choosing instead to offer supermarket food vouchers or refer them to food banks.* In one case, Isle of Wight council offered a 62-year-old homeless woman a voucher to buy a tent. Only two English councils – Islington in north London and North Tyneside in the north-east – had higher local welfare budget cash totals year compared with 2013, by 12% and 4% respectively. Niall Cooper, the director of Church Action on Poverty, said: "The **(J)** of the social fund was that people could stay afloat and hopefully ride out a crisis, rather than sinking deeper into poverty. A lifeline in times of emergency is a vital part of a compassionate society, but it has been withdrawn in many places and neglected almost everywhere."

Q22. Which of the following word given in the options should come at the place marked as (A) in the above paragraph to make it grammatically correct and meaningful. Also, the word should fill in the two sentences given below to make them contextually correct and meaningful.

(i) She stood out of his way, barely able to care for a child and at a loss as to what to do with a boy on the of becoming a teenager.

(ii) He found the country on the of revolution; but the wisdom of the new monarch saved the situation and won back the Magyars.

- (a) middle
- (b) edging
- (c) verge
- (d) resemble
- (e) terminate

Q23. In the passage given, a sentence (B) is given in italics. There may or may not be an error in one part of the sentence. Choose the part which has an error in it as your answer. If there is no error then choose option (e) as your answer.

- (a) A survey of more than 150 council-run schemes by
- (b) Church Action on Poverty found that nearly a quarter
- (c) had been shutted down since 2013, while a further
- (d) quarter have reduced spending by 85% or more.
- (e) No Error

Q24. The sentence given in (C) has four words given in bold. Amongst the given bold words which of the following must replace each other to make the sentence contextually correct and meaningful.

- (a) 1-4
- (b) 1-3
- (c) 2-3
- (d) 2-4
- (e) 1-2

Q25. Which of the following phrases should fill the blank in (D) to make it contextually correct and meaningful?

- (a) facing the severe impacts caused by the crisis
- (b) including job programmes and childcare, but also transfers to other state programmes,
- (c) which are a cause of severe balance of payments
- (d) so some avoid them by limiting how many people are eligible for welfare in the first place.
- (e) such as a lack of money caused by benefit payment problems

Q26. Which of the following word given in the options should come at the place marked as E in the above paragraph to make it grammatically correct and meaningful. Also, the word should fill in the two sentences given below to make them contextually correct and meaningful.

(i) After living in the woods for a week without supplies, my clothing was not protecting me from the elements.

(ii) The Defence Department generally defended its existing programs, though the rationale for them was growing

- (a) flawless
- (b) threadbare
- (c) pristine
- (d) unsullied
- (e) Both (b) and (c)

Q27. A word is given in bold in (F). Choose the word which should replace the word given in bold to make the sentence correct and meaningful. If no change is required, choose option (e) as your answer.

- (a) renounce
- (b) abjure
- (c) surrendering
- (d) vacating
- (e) No Change

Q28. Two sentences are given in italics on both sides of (G). Which of the following statements can come in between the two sentences in place of (G) and maintain the continuity of the paragraph?

- (a) The dynamic nature of our preferred model allows to estimate the long-term effect of a 1 per cent increase in social spending, which is found to be in the order of a 0.057 points increase in the IHDI.
- (b) Continuing investments in the social sectors have been recognized by the international community.
- (c) Local authorities are responsible for using their funds to best meet the needs of their residents, and over the next two years we are providing them with £90.7bn to do so.
- (d) Together they spent £46m on local welfare last year, compared with a national budget of £172m in 2013-14.
- (e) One million people have been lifted out of absolute poverty since 2010 and household incomes have never been higher.

Q29. The sentence given in (H) has four words given in bold. Amongst the given bold words which of the following must replace each other to make the sentence contextually correct and meaningful.

- (a) 1-4
- (b) 1-3
- (c) 2-3
- (d) 2-4
- (e) 1-2



Q30. In the passage given, a sentence (I) is given in italics. There may or may not be an error in one part of the sentence. Choose the part which has an error in it as your answer. If there is no error then choose option (e) as your answer.

- (a) Local welfare has been controversially
- (b) as most councils refuse to give cash payments to clients
- (c) in crisis, choosing instead to offer supermarket
- (d) food vouchers or refer them to food banks.
- (e) No Error

Q31. Which of the following words should fill the blank given in (J) to make it contextually correct and meaningful?

- (a) caused
- (b) occasion
- (c) desires
- (d) purpose
- (e) reasons

Directions (32-35): 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.

(A) With the change from traditional to industrial food processing there has also been a change in the types of product processed.

(B) In the early days of traditional food processing the main aim was preservation to maintain a supply of wholesome, nutritious food during the year and in particular to preserve it for hungry periods, for example when hunting was poor.

(C) Nowadays non-traditional crops are grown all over the world. This together with consumer demand influenced by radio, advertising and television has led to a demand for non-traditional foods that are not appropriate to the local environment.

(D) While food processing still has the main objective of providing a safe nutritious diet in order to maintain health other aspects, particularly the generation of wealth for the producer and seller, have become increasingly important.

(E) Traditional processors worked with foods that grew locally and the methods they developed were in harmony with the climate in which they lived.

(F) Only simple packaging using leaves, animal skins and pottery was possible and necessary to protect the food for its planned storage life.

Q32. Considering statement (D) "While food processing still has the main objective of providing a safe nutritious diet in order to maintain health other aspects, particularly the generation of wealth for the producer and seller, have become increasingly important." as the second sentence of the rearranged paragraph, then which of the following aptly expresses the theme of the paragraph after rearrangement?

- (a) Benefits of non-traditional food processing
- (b) Reforms in food processing
- (c) Harmful effects of processed foods
- (d) Objective of processing foods
- (e) None of these

Q33. Considering statement (D) “While food processing still has the main objective of providing a safe nutritious diet in order to maintain health other aspects, particularly the generation of wealth for the producer and seller, have become increasingly important.” as the second sentence of the rearranged paragraph, then which among the following should be the FOURTH sentence of the rearranged paragraph?

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

Q34. Considering statement (D) “While food processing still has the main objective of providing a safe nutritious diet in order to maintain health other aspects, particularly the generation of wealth for the producer and seller, have become increasingly important.” as the second sentence of the rearranged paragraph, then which among the following should follow the last sentence after the rearrangement?

- (a) They need special processing and packaging to protect them for their required storage life.
- (b) The increasing number of women who now work away from home adds additional pressure for such changes.
- (c) Food has been processed and packaged since the earliest days of man's history on earth.
- (d) The small-scale food processing sector is a major source of employment.
- (e) None of these

Q35. Considering statement (D) “While food processing still has the main objective of providing a safe nutritious diet in order to maintain health other aspects, particularly the generation of wealth for the producer and seller, have become increasingly important.” as the second sentence of the rearranged paragraph, then which among the following should coherently link the first and the second sentence of the paragraph, without altering the context of the paragraph?

- (a) The small-scale food processing sector adds value to crops by processing.
- (b) Food and crop processing is generally considered to be the largest industry in most countries.
- (c) The powerful large-scale food sector is also often able to influence government and international policies.
- (d) Food was seldom sold but traded and bartered.
- (e) None of these