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## Comprehension Test for SBI PO Pre, IBPS PO Pre, SBI Clerk Mains and IBPS Clerk Mains Exams.

Directions: Read the passage and answer the questions that follow:

#### SET-I

Over the last few days, Delhi residents have been protesting against the government's approval for felling over 14,000 trees in south Delhi. Faced with severe criticism, the National Buildings Construction Corporation, tasked with redeveloping half a dozen south Delhi colonies, on Monday assured the Delhi High Court that no trees would be cut for the project till July 4, which is temporary relief. Many of the trees proposed to be felled are mature, local, fruit-bearing ones that provide clean air, shade and water recharge to humans and are homes to many birds. These areas of Delhi have served as the "lungs" of the city. However, the project reports overlook these qualities.

Large constructions have been difficult to manage in India. The sector has systematically lobbied to be excluded from the environmental norms of the country and has been successful in carving out special privileges for itself in the environment clearance process. From 2006, most construction projects have been approved based on an application form instead of detailed assessment reports. In 2014, schools, colleges and hostels for educational institutions were exempted from taking environment clearances as long as they followed specific sustainability parameters. In 2016, projects with areas of less than 20,000 sq m were permitted to proceed as long as they submitted a self-declaration ensuring adherence to environmental norms. As a result of these privileges, construction projects contribute significantly to urban air and noise pollution and high water consumption in cities. Compensatory afforestation taken up in lieu of trees felled by projects is a failure due to poor survival rates of saplings and no monitoring. Yet all regulatory bodies treat large constructions with kid gloves.

The Minister for Urban Development has stated that this public campaign is "misinformed". But that is far from the truth. In a literate, urban society that has high access to the Internet, the lack of official information on urban development and its impacts can only be understood as an indirect form of public silencing. There are no public hearings held for urban construction projects, and governments assume that citizens have nothing to say about them. Since Delhi is ruled by so many agencies, you can run from pillar to post and still not have a clue about who is in charge of what. The residents are now appealing to the government to embrace inclusive ways of redesigning the city. The governments could join hands by committing to review these projects.



#### Questions:

1.	Which of the following, if true, would strengthen the claim that compensatory
	afforestation has been a failure?

- I. Saplings planted have a poor survival rate.
- II. There is inadequate monitoring of the afforestation done.
- III. The funds provided are adequate to cover the areas as well as look after them.
- A. Only III
- B. Only I and III
- C. Only I and II
- D. Only II and III

E. All of the above

#### 2. Which of the following statements, if true, strengthen the claim that the large construction sector has managed to get itself special privileges when it comes to environmental norms of the country?

- I. The projects were designed by the Union Ministry of Housing and Urban Affairs and approved by the Union Cabinet in 2017.
- II. The projects have been declared "smart" and "green" despite their ecological impacts such as high water usage and tree loss.
- III. About 5 projects have been given environment clearances after they were cleared by the National Green Tribunal.
- A. Only I
- B. Only II
- C. Only I and III D. Only II and III

E. None of the above

#### 3. What is meant by the phrase- 'indirect form of public silencing'?

- I. Lack of open access to the internet.
- II. Lack of official information on development related issues.
- III. Actively misinforming the public with blatant lies and false reports.
- A. Only I
- B. Only I and III
- C. Only II

D. Only II and III

E. None of the above

#### 4. What qualities are being discussed in the line- 'However, the project reports overlook these qualities'?

- A. The enthusiasm of people to save their environment.
- B. The laidback approach of the Judiciary.
- C. The destruction and noise pollution accompanying the projects.
- D. The importance of trees in the environment and for people.
- E. None of the above

#### 5. Which of the following is/are true as per the passage?

- I. The project mentioned has been postponed indefinitely after public protests.
- II. From 2006, most construction projects have been approved based on an application form instead of detailed assessment reports.
- III. Multiple agencies in charge can create a lot of confusion.

A. Only II

B. Only I and II

C. Only III

D. Only II and III

E. All of the above

#### SET - II

**Paragraph 1:** Between September 2017 and April 2018, as per a CSO report, the economy added 4.1 million new jobs in the formal sector. The CSO release defines jobs as ones that provide at least one government financed (or mandated) social security benefit such as Employees' Provident Fund (EPF), National Pension Scheme, or Employees' State Insurance Scheme. NITI Aayog and official economists have also put out similar estimates since early this year, inviting widespread **skepticism** among knowledgeable people.

**Paragraph 2:** How reliable or credible are the official estimates? Very little and for two reasons: the estimates are based on administrative records of implementing the social security schemes, whose completeness, consistency and accuracy are unknown; and since a formal sector worker, in principle, can legitimately access more than one social security scheme, double counting is a distinct possibility. The release does not explain how the problem is addressed in the database. Therefore, rightly, experts have demanded the release of the administrative data for independent verification.

**Paragraph 3:** Moreover, the official data suffer from a conceptual problem. The social schemes mentioned above are applicable to establishments above a certain size (of employment), and to certain kinds of enterprises. For instance, in the factory sector, those employing 20 or more workers are mandated to provide EPF to all the workers. So, if in a factory, employment goes up from 19 to 20 workers, it comes under the **purview** of the EPF, to be provided to all the 20 workers. Thus, the EPF enrolment increases by 20 workers, but the additional job created is just for one worker. Herein lies the fault.

**Paragraph 4:** The formal sector stands at the apex of India's labour market pyramid, agriculture being at the bottom, employing 50% of the workforce. The remaining workers are in the non-farm informal sector, spread across rural and urban areas. In fact, it is this sector that has grown in recent decades at the expense of the other two sectors mentioned above. Moreover, nearly half of the informal labour workers are self-employed in household (or own account) enterprises, often engaging unpaid family labour. Varying degrees of under-employment or disguised unemployment are the defining feature of informal labour markets.

Paragraph 5: Since 1972-73, the five-yearly Employment-Unemployment Surveys (EUS) conducted by the National Sample Survey (NSS) have been the mainstay for analysing labour market trends. Though infrequent, the database has served a valuable purpose of capturing the complexities of the labour market; access to household-level data lately has **spawned** rich and granular analyses of the informal economy. As the last round of the EUS was in held in 2011-12, there is no reliable way of updating employment trends. The EUS has been replaced with an annual Period Labour Force Survey, and a time use survey. However, it will be a while before these data series come up with stable and credible estimates. The Labour Bureau under the Ministry of Labour and Employment has been carrying out household surveys somewhat similar to the EUS since 2010-11. They show a decline in worker-population ratio between 2013-14 and 2015-16, suggesting a deteriorating employment situation recently.

6.	Which of the	following is/	are synonym	ns of <b>skepticism?</b>
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- I. Cynicism
- II. Belief
- III. Distrust
- IV. Conviction

A. Only II

B. Only II and IV

C. Only I and III

D. Only I, II and III

E. Only I, III and IV

- **7.** Which of the following is/are antonyms of spawned?
  - I. Destroyed
  - II. Engender
  - III. Procreated
  - IV. Sired

A. Only I B. Only IV C. Only II and IV D. Only I, III and IV

E. Only II, III and IV

- 8. As per paragraph 1, which of the following could weaken the importance of having added 4.1 million jobs in the economy as per the CSO report?
  - I. The report is silent about the majority of the workforce engaged in the informal sector.

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- II. The formal sector accounts for just about 12-15% of India's workforce.
- III. The estimates supplement the data on organised sector employment reported regularly by the Ministry of Labour and Employment.

A. Only I B. Only II C. Only I and II D. Only II and III

### 9. As per paragraph 1, which of the following could weaken the importance of having added 4.1 million jobs in the economy as per the CSO report?

- I. The report is silent about the majority of the workforce engaged in the informal sector.
- II. The formal sector accounts for just about 12-15% of India's workforce.
- III. The estimates supplement the data on organised sector employment reported regularly by the Ministry of Labour and Employment.

A. Only III

B. Only I and II

C. Only II and III

D. Only I and III

E. None of the above

#### **10.** Which of the following is a suitable gist of paragraph 3?

- A. The social security databases are lists of workers enrolled in the schemes, as an entitlement or as voluntary subscribers and not employment registers.
- B. The social security databases lists out workers and accurately informs the actual level of employment in the firm.
- C. The employees have the option to get themselves enrolled in social security schemes on reaching a particular number as specified by the Central and State laws.
- D. The official data is matched with the register for social schemes to avoid any discrepancies in the calculation of the employment figures.
- E. None of the above

### 11. As per paragraph 4, which of the following is/are some features of the non-farm informal labour markets?

- I. It has grown the most in recent decades.
- II. Almost all of the workers are self employed or engaged in unpaid labour.
- III. This segment suffers from disguised employment.

A. Only II

B. Only III

C. Only I and II

D. Only I and III

E. All of the above

### 12. What could be a/some possible reason/s for so few jobs to be created, given that the growth rate is more than 7%?

- I. There is no proper record of job creation in the informal economy, which forms the bulk of employment, and hence no way of accurately knowing how many jobs have been created.
- II. The growth has mostly been in areas which are capital intensive and not labour intensive.
- III. There is a possibility that the GDP figures are overestimated on account of some changes in the new National Accounts Statistics (NAS) series and the economic growth is overstated.

A. Only II

B. Only III

C. Only I and II

D. Only II and III

#### 13. Which of the following is/are true as per paragraph 5?

- I. The Labour Bureau under the Ministry of Labour and Employment carryies out household surveys similar to the annual Period Labour Force Survey.
- II. The results of the Household Surveys point to a worsening employment situation.
- III. The Unemployment Surveys (EUS) conducted by the National Sample Survey (NSS) were biennial in nature.

A. Only I B. Only II

C. Only I and III

D. Only II and III

E. None of the above

#### SET - III

In a recent discussion paper, NITI Aayog has chalked out an ambitious strategy for India to become an artificial intelligence (AI) powerhouse. AI is the use of computers to make decisions that are normally made by humans. Many forms of AI surround Indians already, including chatbots on retail websites and programs that flag fraudulent bank activity. But NITI Aayog envisions AI solutions for India on a scale not seen anywhere in the world today, especially in five key sectors — agriculture, healthcare, education, smart cities and infrastructure, and transport. In agriculture, for example, machines will provide information to farmers on the quality of soil, when to sow, where to spray herbicide, and when to expect pest infestations. It's an idea with great potential: India has 30 million farmers with smartphones, but poor extension services. If computers help agricultural universities advise farmers on best practices, India could see a farming revolution.

However, there are formidable obstacles. Al start-ups already offer some solutions, but the challenge lies in scaling these to cover the entire value chain, as NITI Aayog envisions. The first problem is data. Machine learning, the set of technologies used to create AI, is a data-guzzling monster. It takes reams of historical data as input, identifies the relationships among data elements, and makes predictions. More sophisticated forms of machine learning, like "deep learning", attempt to mimic the human brain. And even though they promise greater accuracy, they also need more data than what is required by traditional machine learning. Unfortunately, India has sparse data in sectors like agriculture, and this is already hampering AI-based businesses today.

In fact, the lack of data means that deep learning doesn't work for all companies in India. One example is Climate-Connect, a Delhi-based firm, which uses AI to predict the amount of power a solar plant will generate every 15 minutes. This is critical because solar electricity generation can change dramatically every hour depending on weather conditions and the position of the sun. When this happens, the plant must communicate expected changes to power distributors, which will then switch to alternative sources. With India planning to install 100 GW of solar power by 2022, such AI will play a central role in power planning.

But to generate such data, Climate-Connect needs historical inputs like the time of sunrise and sunset, and cloud cover where the plant is located. Unfortunately, since most Indian solar plants are recent, data are available only for a couple of years, whereas deep learning needs data over many years to

predict generation. Today, the firm uses traditional machine learning technologies such as regression analysis that work with less data. These methods have an accuracy of around 95%. While deep learning can boost accuracy for operations such as Climate-Connect, it hasn't worked very well in the Indian scenario, says Nitin Tanwar, cofounder of the firm.

Another problem for AI firms today is finding the right people. NITI Aayog's report has bleak news: only about 50 Indian scientists carry out "serious research" and they are concentrated in elite institutions such as the Indian Institutes of Technology and the Indian Institutes of Science. Meanwhile, only about 4% of AI professionals have worked in emerging technologies like deep learning. A survey of LinkedIn found 386 out of the 22,000 people with PhDs in AI across the world to be Indians. How does this skill gap impact companies? To some extent, open libraries of machine learning code, which can be customised to solve Indian problems, help. This means that companies need not write code from scratch, and even computer science graduates can carry out the customisation.

- **14.** Which of the following is/are synonym/s of the word **bleak?** 
  - I. Depressing
  - II. Dismal
  - III. Congenial
  - IV. Stark

A. Only III

B. Only I and III

C. Only I, II and IV

D. Only II, III and IV

E. Only I, II and III

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- **15.** Which of the following is/are antonym/s of the word **sparse?** 
  - I. Scant
  - II. Few
  - III. Sporadic
  - IV. Abundant
- A. Only II
- B. Only IV

- C. Only I, II and IV
- D. Only I, II and III

- E. Only II, III and IV
- 16. What can be some steps that can be taken by India to improve its AI capabilities?
  - I. The government must collect and digitize data it has access to due to running numerous schemes.
  - II. Set up institutes to churn out more skilled people in this field.
  - III. There should be adequate funding and also fixed deadlines to gauge performance.
- A. Only I
- B. Only III

- C. Only I and II
- D. Only II and III

### 17. Which of the following weakens the argument for using more of AI powered tools in the future in India?

- I. The AI sector uses a tremendous amount of electricity so as to process huge amounts of data which is not sustainable.
- II. It is tough to collect, validate, standardize, correlate, archive and distribute Al-relevant data and make it accessible to organizations, people and systems.
- III. Although AI will create more jobs than it would destroy.

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B. Only II

C. Only I and II

D. Only II and III

E. All of the above

### 18. Which of the following statements weakens the argument about using 'Open Libraries' of machine learning code?

- A. They contain material that can be used to solve issues.
- B. Using such libraries is not a difficult job and does not need a higher level of understanding of coding.
- C. It is possible to do a respectable amount of machine learning without mathematics.
- D. These are not helpful in cases where there is neither a fixed algorithm nor a standard procedure.
- E. None of the above

### 19. As per the passage, which of the following could be a/some reason/s for AI to be full of 'formidable obstacles'?

- I. The need for a huge amount of data to make predictions.
- II. The entire chain of operation faces bottlenecks pertaining to funding
- III. A scarcity of adequately qualified people in India.

A. Only II

B. Only I and III

C. Only II and III

D. Only III

E. All of the above

### 20. As per your understanding of the passage, which of the following can be said to be example/s of AI usage in Industries?

- I. Data processing of students based on some parameters to find predictive patterns as to who would quit.
- II. A Bank teller using computer to help solve customer queries with respect to their respective accounts.
- III. Use of unmanned tanks, vessels, aerial vehicles and drones in the armed forces.

A. Only I

B. Only II

C. Only I and III

D. Only II and III

#### SET - IV

Business news does not repeat itself but it sometimes rhymes. In 2007 Walmart, America's biggest grocer, crowed that it would crack the coveted Indian market by being the first global retailer to set up shop there, pipping envious rivals in the process. On May 9th it announced much the same thing: its time in India has come, this time by virtue of paying \$16bn for a majority stake in Flipkart, India's largest ecommerce outfit, which had also been coveted by its vast online rival, Amazon. The sense of déjà vu owes to the fact that its original foray proved a disappointment. Walmart's hopes of somehow circumventing rules to protect local shopkeepers, which have long prevented most foreign retailers from opening stores, have been repeatedly dashed. A decade on it has a meagre 21 wholesale stores in India, generating just 0.1% of its \$500bn in global revenues and a small loss to boot. Somehow that has not dissuaded the beast of Bentonville from undertaking the biggest foreign acquisition in Indian history.

The Indian e-commerce market is as different from America's brick-and-mortar retail landscape as Walmart's Arkansas home is from Bangalore. Walmart probably has too many stores in its mature home market. Flipkart operates online and in quasi-virgin commercial territory: 95% of Americans shop at Walmart at least once a year, but only 5-10% of Indians have ever bought anything online. The deal is a departure in other ways, too. Walmart has already swooped on companies it thinks will help it grow its ecommerce presence. In 2016 it paid out \$3bn for Jet.com, a putative rival to Amazon in America; it has also bagged Bonobos, a purveyor of tailored trousers. But Flipkart, which was founded in 2007 by two former Amazon employees, is in a different league in terms of price tag.

Walmart will own around 77% of the company, which is valued at over \$20bn in total. Even for Walmart, that is a lot of money: \$20bn is roughly the cash it generates every year net of capital expenditure, say, or 8% of its market capitalisation. Connoisseurs of the Indian tech scene have raised eyebrows at the price tag, given that Flipkart raised money at a valuation of under \$12bn just a year ago. SoftBank, a Japanese telecoms and internet giant which became its biggest shareholder after investing \$2.5bn just nine months ago, stands to walk away with \$4bn. Walmart's new acquisition will not produce quick returns. Analysts reckon Flipkart loses money on each shipment. Margins are unlikely to improve soon given Amazon's incursion into the market (having committed \$5bn to India, it probably ranks a close second to Flipkart, which is thought to account for just under half of India's online sales). Paytm Mall, a newish rival backed by Alibaba of China, is also ambitious.

#### 21. How would Wamart's business in America be different from its Indian venture?

- I. The business is America is mostly brick and mortar while it is online in nature in India.
- II. Walmart owns about 88% of the market share in America but hardly any in the Indian market.
- III. The market is vastly under penetrated in India.

A. Only II

B. Only I and II

C. Only II and III

D. Only I and III

### 22. Which of the following is/are true about Walmart's performance in India before it bought stake in Flipkart?

- I. Its revenues from India form a very minuscule proportion of its total revenues.
- II. It has been successful in establishing a small number of retail and wholesale stores.
- III. Its brick and mortar business model was running in losses from the past 3 years in India.
- A. Only I
- B. Only I and II
- C. Only II and III
- D. Only II

E. None of the above

### 23. What does the line- 'Business news does not repeat itself but it sometimes rhymes' refer to?

- A. It refers to Walmart beating rivals in the e-commerce space.
- B. It refers to Walmart entering India via e-commerce to avoid getting caught up in the huge number of regulations India has imposed on retailers.
- C. It refers to Walmart's entry in India via a majority stake buyout in Flipkart in 2018 after being unsuccessful in 2007.
- D. It refers to Walmart being the first global retailer to set up shop in India.
- E. None of the above

#### 24. Which of the following is/are true as per the passage?

- I. Softbank is the largest shareholder of Flipkart.
- II. India's e-commerce market as a whole is worth about \$15bn only.
- III. Indian regulations dictate that e-commerce sites must sell stuff mainly from third-parties rather than from their own inventory.
- A. Only II
- B. Only I

- C. Only I and III
- D. Only II and III

E. All of the above

# 25. As per your understanding of the passage, which of the following shows that the decision by Walmart to enter Indian e-commerce may not be as lucrative as it appears to be?

- I. Analysts reckon Flipkart loses money on each shipment and at one point it was thought to guzzle \$2m a day subsidising shipping and using discounts to lure buyers.
- II. Venture capitalists in India complain about the lack of exits from dozens of investments in the Indian e-commerce industry.
- III. The entire sector was flat in 2016 and grew at perhaps only 10% last year.
- A. Only II
- B. Only I and II
- C. Only I and III
- D. Only II and III

**Paragraph 1:** Financial markets don't much like uncertainty. Thanks to Italy's politicians, in recent days they have had plenty. By May 30th some calm had returned: it seemed possible that a pair of populist parties, the *Five Star Movement* and the *Northern League*, would form a government after all. Markets had been in turmoil for two days, unsettled by a **farcical** back-and-forth between the populists and the country's president, who had rejected the parties' choice of a Eurosceptic economist as finance minister. The politicians may have done the markets a service, by shaking them out of **complacency**. Investors may have returned the favour, by shaking some sense into the politicians—at least for now.

**Paragraph 2:** Italy is perennially slow-growing and groans under public debt of around \$2.7trn, or132% of GDP. The drama reawakened dormant worries about those two problems—and the deeper fear that the euro zone's third-biggest member might be sneaking towards the exit. So the yield on Italian two-year bonds, negative as recently as May 15th, leapt to almost 1% on May 28th. It carried on climbing the next day, touching 2.73%, the highest since 2013, before retreating. Ten-year yields also rose, if less spectacularly. Yields on German Bunds, Europe's safest government bonds, declined.

Paragraph 3: Share prices tumbled. Banks in Italy, holders of €600bn of government bonds, were hit hardest. UniCredit, the country's biggest, fell by 9.2% and Intesa Sanpaolo, the number two, lost 7.2% on May 28th and 29th. Other European banks' shares were also roughed up. The worries rippled across the Atlantic. The S&P 500 index slipped by 1.2% on May 29th, with banks again leading the way down. The yield on ten-year Treasury bonds fell from 2.93% to 2.77%, the biggest drop since the day after Britons voted for Brexit in June 2016. So far, this adds up to a nasty bout of the jitters rather than full-blown panic. Italy's two-year bond yield is far below the 7.6% it hit in November 2011, at the depths of the euro zone's previous crisis. The effect on the euro area's other problem members has been limited—even though yields in Greece, Portugal and Spain, where the prime minister faces a confidence vote on June 1st, reached their highest this year on May 29th.

Paragraph 4: Foreigners are also unlikely to have suffered much direct harm from the fall in bond prices (the corollary of rising yields). Nor has the run-up in yields yet threatened the sustainability of Italy's debt. On May 30th Italy sold a total of €5.6bn-worth of five-, seven- and ten-year bonds at yields of 2.32%, 2% and 3% respectively. Granted, that is dearer than in the recent past, but it is well below the average coupon of 3.4% on its existing stock of debt. And the longish average maturity of its bonds, around seven years, gives it breathing space. Alberto Gallo of Algebris, an investment firm, estimates that yields would have to be at least 4-4.5% for several months before higher coupon payments would make debt unsupportable. That is not unimaginable, but is some way off.

Paragraph 5: One reason for that is the backing of the European Central Bank. Under its quantitative-easing programme, which has held down borrowing costs across the euro area, the ECB has bought €340 bn worth of Italian bonds; it holds around a sixth of the stock. In effect, it has been a willing buyer as foreigners have quit. Yet none of this means that markets could not turn against Italy with greater violence—if, say, a populist government undid recent reforms, opened the fiscal taps or picked a fight with bureaucrats in Brussels or Frankfurt. Although the biggest banks are now in decent health (or getting there), they own lots of government bonds. One bank, Monte dei Paschi di Siena, is still in intensive care. The bad-loan burden, though reduced, remains heavy. Departure from the euro area

would be unthinkably costly—for both Italy and the zone. Just like when Argentina abandoned dollar parity at the start of 2002, the value of Italians' bank deposits would plunge. Italy is not Greece, in that it is in far better shape. But it is not Greece, too, in that it is much, much bigger. In 2012 Mario Draghi, the ECB's president, quelled the crisis that looked likely to destroy the currency club by saying that the ECB would do "whatever it takes to preserve the euro".

- Which of the following is/are synonyms of farcical? **26**.
  - I. Skeptical
  - II. Preposterous
  - III. Ludicrous
  - IV. Perplexed
- A. Only I
- B. Only II and III
- C. Only I, III and IV
- D. Only II, III and IV

- E. All of the above
- 27. Which of the following is/are antonyms of **complacent?** 
  - I. Vitriolic
  - II. Slack
  - III. Humble
  - IV. Gloat

A. Only IV

28.

B. Only III

E. Only I, II and IV

#### Which of the following statements from paragraph 2 shows that investors were losing confidence in Italy?

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- I. Its debt hit a level of \$2.7 trn, many times above its GDP.
- II. Yield on Italian bonds rose in general.
- III. Yields on German Bonds fell.
- A. Only II
- B. Only III

- C. Only I and II
- D. Only II and III

E. Only I and III

#### 29. Which of the statements below strengthen the argument -'So far, this adds up to a nasty bout of the jitters rather than full-blown panic'?

- I. The bond yields in Italy are still far below the levels reached during the 2011 Euro-zone crisis.
- II. The effect of the issue has not impacted other members very hard.
- III. The ratings given to many Italian Bank stocks by credit agencies has not changed at all.
- A. Only I
- B. Only III

- C. Only I and II
- D. Only II and III

### 30. Which of the following could be a possible reason for the line- 'Foreigners are also unlikely to have suffered much direct harm from the fall in bond prices'?

- I. Italy's huge public-debt market gives it a decent weight in global bond indices.
- II. Foreign investors have cut their Italian holdings from €473bn to €250bn during the last year.
- III. Exposure of banks outside Italy has fallen by almost half since 2009, to €133bn.
- A. Only II
- B. Only I and II
- C. Only II and III
- D. Only I and III

E. All of the above

### 31. As per paragraph 4, which of the following does not adversely impact the sustainability of Italy's debt?

- I. The rate offered on the bonds has increased when compared to the past.
- II. The current rate offered on bonds is around the average rate of the existing debt.
- III. Most of the debt is short to mature in terms of maturity.
- A. Only II
- B. Only I and II
- C. Only III
- D. Only II and III

E. None of the above

#### 32. Which of the following is/are true in context of the passage?

- I. Italy's Populists prefer the option of leaving the EU.
- II. Bond yields and bond prices are inversely related.
- III. Italy is not much bigger than Greece in terms of the size of its economy
- A. Only III
- B. Only I and II
- C. Only I and III
- D. Only II and III

E. All of the above

### 33. Which of the following is/are true with respect to the ECB's Quantitative Easing Program?

- I. The program is used to buy bonds from the markets.
- II. This is used for bringing down the borrowing costs of debt.
- III. It is used to uphold credit ratings assigned to bonds.
- A. Only III
- B. Only I and III
- C. Only II and III
- D. Only I and II

E. All of the above

**Paragraph 1:** The automotive industry is quietly but resolutely preparing for the electric vehicle (EV) revolution. No less than 22 original equipment manufacturers (OEM) for automobiles have registered themselves as EV manufacturers in the last three years and they plan to manufacture 77 EV variants. At the same time, we have seen a lot of debate about India's EV vision. The **dominant** belief is that India will need both internal combustion and EV technologies to survive and coexist. There are many reasons for this belief to have taken shape; but this piece aims to focus on the issue of batteries.

Paragraph 2: Whether it is pure EVs or hybrids, the one thing common among them is the battery—what really makes the vehicles electric. The lithium-ion batteries, based on various chemistries of lithium, are widely considered to be a long-term constituent of all EVs. However, the EV vision often assumes that batteries will be available in plenty at unprecedented low price points, and this hypothesis in turn assumes that the basic constituents of lithium-ion cells will always be available in surplus. Often, the unappreciated risk to any growth story is the strain on resources that are critical for driving growth. A recent A T Kearney study, in fact, firmly establishes that the supply of core elements that make up the lithium-ion batteries, including lithium and cobalt, will increasingly become a cause of concern. While the global supply just does not seem sufficient for cobalt, the ability to mine and extract lithium could prove to be a bottleneck.

Paragraph 3: Not surprisingly, the demand for, and prices of, cobalt have increased steadily since 2016, from less than \$30,000 per metric ton (MT) to \$60,000/MT. They are now breaching the \$90,000/ MT mark. In addition, reports of electronic OEMs attempting to procure cobalt directly from miners indicate a looming supply shortage. Lithium, on the other hand, has demonstrated a similar trend—while prices only doubled from around \$4,000/MT to \$8,000/MT between 2011 and 2016, they have shot up spectacularly to higher than \$16,000/MT levels between 2016 and early 2018. These trends pose a formidable challenge to India as our country depends largely on global markets for supply of these metals. Given the limited availability, it becomes important to look at newer energy storage technologies that can find a use in mobility applications. This could mean non-cobalt-based lithium chemistries or new storage technologies. Also, lithium batteries still have usable life left after reaching the end of mobility applications, which means they can potentially find a second life when they can be put to stationary applications.

Paragraph 4: Planning for reuse of "end-of-life" batteries should, in fact, be a part of any electric mobility business case. Even after second use, batteries will finally come to the end of their useful life. What happens when the internal chemistry exhausts all its cycles? Battery recycling, especially for lithium batteries, is still at an early stage globally. Any economy that aspires to push automobile electrification, among other uses of batteries, will need to think about the economics of end-of-life batteries. In India, the traditional lead-acid battery business successfully created a parallel industry of battery breaking units and recycling. Operating these was relatively easier; but handling lithium and its chemistries is a different ball game altogether. Globally, however, there are some signs of progress in lithium recycling processes. Belgian recycling group Unicore today operates a dedicated recycling facility with a capacity of 7,000 tons per year—equivalent to 35,000 EV batteries. US market leader Retriev,

which operates three sites, and Tesla's Gigafactory, will have on-site recycling and refurbishment facilities. What we need now is to step back and think about creating the ecosystem of enabling businesses that focus on four key factors necessary for EV growth: raw material supply, reuse, recycling and resale.

#### 34. Why is there a lot of debate about India's EV vision?

- A. A section of the society is against the adoption of EV technology.
- B. There are doubts about the claims of vehicular pollution leading to global climate change.
- C. India is not prepared to make a switch to EV technology at present and needs to employ both EV and the present technology together.
- D. The number of original equipment manufacturers in India are too less to adopt this technology sustainably.
- E. None of the above

#### **35.** Which of the following is/are synonyms of **dominant?**

- I. Authoritative
- II. Superior
- III. Alternative
- IV. Heritable





The Question Bank

E. All of the above

#### 36. What is the major issue with respect to the use of lithium-ion batteries?

- A. The batteries would be available in plenty in the times to come and there would thus be a drop in prices due to increase in supply.
- B. The basic materials to build the batteries would have to be mined from the Arctic.
- C. It may not be feasible to procure the batteries owing to Intellectual Property Rights related issues.
- D. The supply of the basic materials that make up the battery are expected to drop in the future, leading to an increase in prices.
- E. None of the above

### 37. As per paragraph 3, what are some ways the limited availability of these batteries can be managed?

- A. Scrap the plan for using EV vehicles in India.
- B. Look for other technologies that can be used as a substitute.
- C. Make a plan for sustainable disposal of used batteries.
- D. We should start mining for these metals
- E. None of the above

#### 38. Which of the following is/are true as per paragraph 4?

- I. Recycling the lead-acid battery is similar to recycling lithium ones.
- II. Re-using batteries is a fundamental part of the mobility business.
- III. Recycling lithium batteries is still at an early stage globally.

A. Only III

B. Only I and II

C. Only II and III

D. Only I and III

E. None of the above

#### SET - VII

**Paragraph 1:** While there is general acceptance that the Indian judicial system suffers from case delay and the use of **antiquated** methods, the discourse on judicial reform remains focussed on areas such as appointments and vacancies. It is time that organisational barriers and court processes that also contribute to case delay are studied. We focus on two areas that greatly affect court efficiency: case listing practices and court infrastructure.

Paragraph 2: The need to scientifically determine how many cases should be listed per day cannot be stressed enough. It is not uncommon to see over 100 matters listed before a judge in a day. When a judge is pressed for time, not only does the quality of adjudication suffer but it also means that several cases will inevitably go unheard. Matters listed towards the end (usually cases near the final stage of hearing) tend to be left over at disproportionate rates and often end up getting stuck in the system.

Paragraph 3: The second issue is infrastructure: from inadequate support staff for judges to the dearth of basic courtroom facilities. Without research and secretarial support, judges are unable to perform their functions in a timely manner. For instance, in a private interview, a judge said that even though he managed to hear close to 70 cases in a day, it took two days for the stenographers to finish typing the orders. A 2016 report published by the Supreme Court showed that existing infrastructure could accommodate only 15,540 judicial officers against the all-India sanctioned strength of 20,558. The lack of infrastructure also raises serious concerns about access to justice. A recent Vidhi study on district courts in the National Capital Region found that even basic needs such as drinking water, usable washrooms, seating and canteen facilities are often not available in court complexes. Solutions for such challenges will require a fundamental shift in how courts are administered.

**Paragraph 4:** Courts must become more open to applying management principles to optimise case movement and judicial time. In this, external support agencies competent in strategic thinking should be allowed to work with judicial officers to understand and help the institution function better. This is already a widely-adopted practice in executive departments across the country. Courts have partially realised this need and created dedicated posts for court managers (MBA graduates) to help improve court operations. But more often than not, court managers are not utilised to their full potential, with their duties restricted to organising court events and running errands.

39.	Which of the following is/are synonyms of <b>dearth?</b>						
	I. Prompt II. Tardy III. Inefficient IV. Scarcity	İ.					
A. Only	y IV v I, III and IV	B. Only II and IV	C. Only I, II and IV	D. Only II, III and IV			
40.	Which of the I. Outdated II. Primitive III. Modern IV. Mossy	e following is/are antonyr	ns of <b>antiquated?</b>				
A. Only	y II v II, III and IV	B. Only I and III	C. Only III	D. Only I, III and IV			
41.	Which of th	e following is/are true as	per the passage?	ooda			
	<ul> <li>I. The existing court infrastructure is adequate for the current sanctioned strength at all-India levels.</li> <li>II. It is not uncommon to see over 100 matters listed before a judge in a day.</li> <li>III. The Indian Judiciary needs to be modernized.</li> </ul>						
A. Only III B. Only II and III C. Only I and II D. Only I and III E. None of the above							
42.	As per para reforms?	agraph 1, which among	the following are	the focus areas of judicial			
I. Framework for filling vacancies II. Case Listing procedure III. Infrastructure of courts							
A. Only	y II y I and III	B. Only I and II	C. Only I	D. Only II and III			
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### 43. What could be some possible consequences of the issues mentioned in paragraph 2?

- I. There is uncertainty about when the cases would come up for hearing next and hampers the efficacy of lawyers in preparing for their cases in a better manner.
- II. There is a better chance of winning the case in case of frequent changes in the hearing dates.
- III. Frequent re-listing impacts the efficiency of the court administrative staff.
- A. Only II
- B. Only I and II
- C. Only II and III
- D. Only I and III

E. All of the above

# 44. Which of the following is an example of the statement in paragraph 3- 'Without research and secretarial support, judges are unable to perform their functions in a timely manner.'?

- A. A particular judge is able to hear only 40 cases per day and this leaves his support staff idle for almost one-third of the day.
- B. Even though a judge managed to hear close to 70 cases in a day, it took two days for the stenographers to finish typing the orders.
- C. Most of the present support staff lacks the necessary qualifications and there are frequent mistakes in the orders typed out by the stenographers.
- D. Both A and B
- F. Both B and C

### The Question Bank

### 45. After reading paragraph 4, what could be some other solutions to the problems mentioned in the passage?

- I. Recording and analysing court-related data so as to prepare a database.
- II. Digitization of court records with file-tracking and knowledge management systems.
- III. Regular auditing of judicial infrastructure
- A. Only I
- B. Only III

- C. Only I and II
- D. Only II and III

E. All of the above

#### SET - VIII

Insurance regulator IRDAI has allowed distribution of all micro-insurance products through point-of-sales (PoS), with an aim further increase insurance penetration in the country.

The Insurance Regulatory and Development Authority of India (IRDAI) has created a special category of insurance policies called micro-insurance policies to promote insurance coverage among economically vulnerable sections of society. A micro-insurance policy is a general or life insurance policy with a sum assured of Rs 50,000 or less.

Agreeing to the suggestions of insurance companies, IRDAI in a circular has done away with the practice of pre-fixing the word 'PoS' on life, general and health products sold through PoS. The regulator said it has received representations from insurance companies requesting to do away with the prefix 'POS' in the product name.

Insurers made representations to change the norms that made it mandatory for every policy sold through the 'Point of Sales Persons' to be separately identified and pre-fixed by the name 'POS'. IRDAI said the requirement was to identify the person involved in the sales process.

The IRDAI (Protection of Policyholder's Interest) Regulations, 2017, under the matters to be stated in life, general and health insurance policy, makes it mandatory to give the details of the person involved in the sales process. "By virtue of this requirement, the need to have the prefix 'PoS' becomes redundant as the insurance policy itself will carry the details of the person selling such a policy," the regulator said. The Authority, "hereby, discontinues requirements" of using the word 'PoS' prefixed before the PoS product name for life, general and health products.

Similarly, IRDAI said it has been observed that advantages such as higher insurance penetration, lower prices, increased choice to customers, which would otherwise accrue to the policyholder by making micro-insurance products available through POS channel are being lost. "Therefore, the Authority after reviewing the position, hereby allows all Micro Insurance products of Life, General and Health insurance to be distributed through the POS also," the circular said.

On the manner of dealing with cases of health/personal accident (PA) policies where sum insured crosses the limit specified under the POS guidelines, IRDAI said the sponsoring entity is allowed to recognise such policies as being sourced by the POS and pay the fees to the POS.

### 46. Which among the following is /are correct regarding the Micro Insurance policies issued by insurance companies in India?

- I. Micro Insurance policies are meant to give coverage to people who belong to the underprivileged section of the society
- II. Micro Insurance policies are such that the sum assured in these policies is Rs 50000 or less than that.
- III. Micro Insurance policies are only issued by banks and insurance companies because others are not authorized by IRDAI to issue such policies

A. Both I and II

B. Only II

C. Only III

D. Both I and III

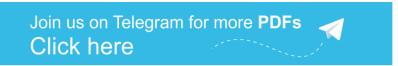
E. All I, II and III

# 47. Which among the following correctly explains the reason of the new guidelines of the IRDAI regarding the withdrawal of the prefix POS in the names of the insurance policies sold by POS?

- A. IRDAI is not authorized to sell policies online since it is the regulating body of the insurance industry in the country but it also needs to keep a tab on the authorized intermediaries.
- B. IRDAI made it mandatory to add the prefix of the policy nature in any policy sold by the insurance companies in India.
- C. The IRDAI now possesses the information regarding the point of sales persons selling the insurance policies in India and it does not make any sense to identify such policies by name.
- D. The IRDAI has made it mandatory that all the policies issued by the micro insurance agents will be sold through point of sales persons only.
- E. None of the above

## 48. Which among the following is correct regarding the objective of IRDAI to allow the distribution of micro insurance policies through the POS delivery channel?

- A. POS channel is the most popular distribution network in the country and that is why most of the people are relying on this only.
- B. Banks and insurance companies are very much interested in ensuring that the micro insurance products sold in India are not the global ones.
- C. The IRDAI has understood that micro insurance policies are not popular as the normal policies and they should be done away with.
- D. The IRDAI is interested in extension of insurance coverage to more and more people in the country.
- E. Both C and D



#### 49. Which among the following is/are correct as per the information given the passage?

- I. The POS channel can also be used to distribute policies of insurance beyond the permissible limit of coverage.
- II. The insurance companies are mainly responsible behind the decision of the IRDAI to remove the prefix 'POS' from the names of the insurance products.
- III. The POS channel of distribution of insurance products will be used by IRDAI only and no insurance company will be able to use it

A. Both II and III

B. Both I and II

C. Both I and III

D. Only II

E. All I, II and III

#### **50**. Which among the following is/are correct regarding the benefits that were not there before the decision of the IRDAI allowing the micro insurance products to be sold through the POS channel?

- A. There was fewer choices available to the policyholders to choose from the insurance products available in the market.
- B. The policyholders were not able to get benefitted from lower and competitive premiums offered by insurance companies.
- C. The insurance companies were not after the policyholders to take their policies without making any kind of customizations on the part of the insurance companies. **Question Bank**

D. Both A and B

F. Both B and C

**51**. Which among the following is opposite in meaning to the word **Mandatory** as used in the passage?

A. Voluntary

B. Free

C. Licensed

D. Demystified

E. None of the above

#### SET - IX

The Reserve Bank of India's annual report for 2017-18 reveals that 99.3% of currency notes that were demonetised at midnight on November 8, 2016 have returned to the banking system. This is only marginally higher than its provisional estimate last year that over 99% — or Rs.15.28 lakh crore worth of the old Rs.500 and Rs.1,000 notes — out of the Rs.15.44 lakh crore that were in circulation at the time had been deposited by June 30, 2017. This makes a couple of things crystal clear. First, the hope that a large chunk of unaccounted money would not return to the system — arguably, the principal reason for the exercise — was almost wholly belied. As a result, the plan to transfer the arising surplus from the RBI to the Centre, which was not formally declared but strongly rumoured, was a non-starter. Second,

given the sheer logistical difficulty in penalising all those who converted unaccounted money into legal tender, demonetisation worked as an unintended amnesty scheme. Despite the significant cost to the economy, demonetisation, to the disappointment of the Prime Minister's critics, had no political fallout. Narendra Modi succeeded in portraying the move as one that would knock out the corrupt rich — a harsh but necessary shock therapy. This was perhaps why the massive disruption caused by the overnight removal of 86% of the currency in value terms did not cause agitations.

Nevertheless, the RBI report, which points to a spurt in counterfeiting of the new Rs.500 and Rs.2,000 notes, raises the old question all over again. Was it worth the slowdown in growth, the damage to informal sector supply chains, and job losses in sectors such as construction that were the bulwark of employment creation for the unskilled? True, there have been some benefits. For instance, the number of income tax returns filed has surged a little over the trend growth rate. But surely this could have been achieved by other policy measures. Cashless modes of payment have become more common, but financial savings in the form of currency have also risen, suggesting that people still value cash. Not all policy choices work out and accepting mistakes or planning flaws helps strengthen governance processes. For example, learning from the UPA's mistakes, a cleaner auction process for natural resources has been worked out. The government must not disown its biggest reform attempt or try to sidestep parliamentary scrutiny of the outcomes of demonetisation. Instead, it could focus on fixing the problems that people still face — transactions with Rs.2,000 notes in the absence of Rs.1,000 notes are difficult as it is a departure from the currency denomination principle (every note should be twice or two and a half times its preceding denomination). Even as these issues are sorted out, the larger lesson must be heeded: sudden shocks to the economy don't always yield intended policy objectives.

### 52. Which among the following sums up the opinion of the author regarding the demonetization drive announced by the government?

- A. The author is very much hopeful that the demonetization drive will be able to divide the wealth among all the sections equally.
- B. The author has no opinion to give regarding demonetization since he was not staying in India at that point of time.
- C. The author is a blue eyed boy of the Prime Minister and that is why he will always praise all the moves by the government.
- D. The author feels that the government should do proper homework before implementing any scheme such as demonetization.
- E. The author feels that the move to demonetize currencies did not yield the desired results though some positive sides can be appreciated.



### 53. Which among the following should be the course of action of the government now that the demonetization has failed?

- A. The government should understand that there can be error in judgment on its part and it can be corrected by first accepting it.
- B. The government should cancel the whole demonetization drive and give back the currency notes to the general public.
- C. The central government should approach the Supreme Court to ensure that there is no legal issue in the future.
- D. The Government of India is of the opinion that it has done the right thing but the public could not understand the importance of it.
- E. None of the above

### 54. Which among the following can be considered as the takeaway from the incident described in the given passage?

- A. The economy of the country is not suffering at all and therefore anything can be done now to test the waters.
- B. The economy of India is ready to accept any change since it is now mature enough to withstand any kind of problem.
- C. The Indian government is not receptive of any international shocks since there is no mechanism in India to accept the foreign risks.
- D. The government should not control the economy in any country since it should be based on the market dynamics.
- E. The economy has its own rhythm and it should not be taken for granted that any kind of sudden policy decision will be positive for the economy.

### 55. Which among the following is correct regarding the positive effects of demonetization as discussed in the passage?

- I. The number of income tax returns filed post demonetization has increased since now a lot of people are going to filing of income tax returns
- II. The cashless mode of transactions has become more popular post demonetization since now people are resorting to cashless modes of transactions
- III. The RBI has become more proactive these days in order to prevent money laundering activities in the country.

A. Both II and III

B. Both I and II

C. Both I and III

D. Only II

E. All I, II and III

### 56. Which among the following is / are correct regarding the RBI Annual Report for the year 2017-18 as described in the passage?

- A. More than 99% of the currency has come back into the system after demonetization and it is in line with the provisional estimate regarding this last year.
- B. The instances of fake currencies with respect to the new Rs 500 and Rs 2000 notes are surfacing now.
- C. The government has not become able to contain the excitement of the law and order implementing agencies regarding arresting the offenders.
- D. Both A and B
- E. All A, B and C

### 57. Which among the following is opposite in meaning to the word Surged as used in the passage?

A. Increased

B. Reduced

C. Existed

D. Receded

E. Transferred

#### SET - X

In all the lan<mark>d, no one wa</mark>s better with a bow and arrow than Robin Hood. He lived with his band of Merry Men in Sherwood Forest. That was the woods where the King kept his royal deer.

A few years before, King Richard had ruled the land. King Richard let people who were poor come into Sherwood Forest. They could hunt the deer to get food for their families. But the time had come for King Richard and his army to leave England. As soon as he was gone, his younger brother John took over the throne. Bad King John did not want anyone to come into Sherwood Forest anymore to hunt the royal deer. From then on, anyone who was seen hunting the King's deer in Sherwood Forest would be hanged!

Robin Hood did not like that one bit. He moved into Sherwood Forest. Dressed in green from his cap to his boots, the trees of Sherwood Forest could hide him as he hunted the King's deer. Sometimes other brave men came into Sherwood Forest. One by one they joined Robin Hood, and became his Merry Men.

Robin Hood and his Merry Men would hide when rich nobles and dukes passed through the woods. Then all at once, they would jump out and rob those rich men. And Robin Hood would give the money to the poor.

The rich men who were robbed were not happy about it. They went to the King. They told Bad King John what was going on in Sherwood Forest. They said, "Something must be done about this!" The King put the Sheriff of Nottingham in charge of Sherwood Forest. It would be his job to catch Robin Hood - once and for all!

But the man in green was too quick. His Merry Men would warn Robin Hood each time they saw the Sheriff of Nottingham or one of his guards in the woods.

So the Sheriff came up with a new plan. "I will call for a great contest," he said, "to find out who is the best in the land with a bow and arrow. The winner will go home with a Golden Arrow." The Sheriff said in a low voice, "If I know Robin Hood, he will not be able to stay away from such a contest. And when he comes, we will catch him!"

"Robin Hood, don't go to the contest!" said Little John. Of all the Merry Men, Robin Hood trusted Little John the most. "It is a trap!" he said. "When they see you, they will get you." Robin Hood said nothing. He wanted to go.

On the day of the contest, ten fine bowmen lined up. The round target was so far away it was hard to see its black and red circles. One by one, each young man shot his best arrow. Some of the arrows landed on the target. None came close to the center.

The Sheriff turned to one of his guards. "Do you see him? Is he here?"

"No, Sir. Robin Hood has red hair. None of the ones who are shooting has red hair." "That wimp!" said the Sheriff. "He fears me! That is why he stayed away."

Two bowmen were left. The first was William, the Sheriff's man. With care, William, took aim. His arrow landed at the very center of the target - a bull's eye! The crowd cheered for William.

It was time for the last bowman. His arrow sailed through the air, too. It landed right through the bull's eye arrow, cutting it in half! In a flash, the bowman let go of two more arrows. Each one flew to where the Sheriff sat, pinning him to his seat, one arrow on each side.

The Sheriff did not know what was going on! Then the man in green pulled off a black wig and threw it on the ground.

"Get him, you fools!" shouted the Sheriff. "It's Robin Hood!"

But our hero jumped over the wall to a horse waiting for him. He was gone! Robin Hood had escaped!

### 58. Which among the following is /are correct regarding Robin Hood, as described in the passage?

- I. Robin Hood is very good with bow and arrow but he is better with guns.
- II. Robin Hood used to live with his own family members and no outsider was allowed in their house.
- III. Robin Hood was a government servant who used to serve the government whenever required by the King.
- A. Both I and II B. Both II and III C. Only II D. Both I and III
- E. None of I, II and III

### 59. What happened to Robin Hood ultimately, as per the information given in the passage?

- A. Robin Hood was caught by the King's Men and he was put to death as per the orders of the King.
- B. Robin Hood escaped and the King's Men could not catch him despite their best efforts to arrest him.
- C. The King's Men could not understand what to do as Robin Hood offered them a lucrative deal to join him and leave the government job.
- D. The King's Men were overpowered by the Robin Hood army and all of them were killed brutally.
- E. None of the above

### 60. What convinced the King's Men that Robin Hood had not come to take part in the competition organized by the King?

- A. Robin Hood used to come with his army of Green Men but there was no such indication in the competition.
- B. The Sheriff's Men wanted to show that they were at the job all the time without even checking the presence of Robin Hood in the competition.
- C. The Sheriff was so impressed with his men that he did not check the veracity of the information given by them.
- D. The Sheriff's Men was convinced that Robin Hood would come in his normal self and they could not locate anybody like that.
- E. None of the above

### 61. Which among the following statements can be considered as correct regarding William, as described in the passage?

- A. William was one of the King's Men who were keeping an eye on Robin Hood but he also took part in the bow and arrow competition.
- B. William did not appear in the competition despite giving his name for that since he knew that he would lose to Robin Hood.
- C. William was a very good archer but he was not in the same class as Robin Hood.
- D. William was a part of the Army of Robin Hood though he could not make it to the competition along with other members of the army.
- E. None of the above



### 62. Which among the following is correct regarding the rule of King Richard in England, as described in the passage?

- A. King Richard was so bad that he did not want anyone to come to his palace with their problems and he only wanted to be involved in music and dance.
- B. King Richard was very considerate towards the poor and he used to think about them a lot.
- C. King Richard was not the actual King of England and that is why he had to leave the country after certain years.
- D. King Richard could not understand the significance of engaging in welfare of his subjects and that I why he was overthrown by the public.
- E. King Richard was not a good king but at the same time he did not bother about what was happening in the country.

### 63. Which among the following is similar in meaning to the word Escaped as used in the passage?

A. Ran away B. Terminated C. Fragmented

D. Utilized E. None of the above

### 64. How did Robin Hood form his army of Merry Men after moving to the Sherwood Forest himself during the rule of King John in England?

- A. Robin Hood asked all the poor men in the Sherwood Forest to join him so that they could end the rule of the King.
- B. Robin Hood brought with him all the friends from the earlier place of his residence so that he did not have to find any company.
- C. Robin Hood was a part of the King's Men earlier but he fell out with the King and escaped with all his finest men.
- D. Robin Hood requested all the people of England to join him at the Sherwood Forest in order to overthrow King John from the throne.
- E. None of the above

#### **CORRECT ANSWERS:**

1	2	3	4	5	6	7	8	9	10
С	В	С	D	D	С	Α	С	В	Α
11	12	13	14	15	16	17	18	19	20
D	Е	В	С	В	Е	Α	D	В	С
21	22	23	24	25	26	27	28	29	30
D	Α	С	В	Е	В	В	D	Е	С
31	32	33	34	35	36	37	38	39	40
Α	В	D	С	В	D	В	Α	Α	С
41	42	43	44	45	46	47	48	49	50
В	С	D	Е	Е	Α	С	D	В	D
51	52	53	54	55	56	57	58	59	60
Α	E	Α	Е	В	D	В	Е	В	D
61	62	63	64						
С	В	Α	Œ				<b>4</b> = 1		

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#### **EXPLANATIONS:**

**1.** Statement III is opposite of what is needed.

Statements I and II are correct and indicate towards reasons for compensatory afforestation failing.

Hence, option C is correct.

**2.** Statement I is incorrect as it merely mentions who designed and approved the projects.

Statement III is incorrect as it shows that the projects were given clearance by a tribunal and does not indicate any foul play.

Statement II is correct clearly.

Hence, option B is correct.



3. Refer to: '. In a literate, urban society that has high access to the Internet, the lack of official information on urban development and its impacts can only be understood as an indirect form of public silencing.'

I is opposite to what is in the passage while III has not been mentioned anywhere. II is correct as can be seen from the highlighted fragment.

Hence, option C is correct.

**4.** Refer to: 'Many of the <u>trees proposed to be felled are mature, local, fruit-bearing ones that provide clean air, shade and water recharge to humans and are homes to many birds. These areas of Delhi have served as the "lungs" of the city. However, the project reports overlook these qualities.'</u>

As per the highlighted fragment, these qualities pertain to the important place that trees hold in our environment.

Hence, option D is correct.

#### **5.** Refer to:

'The National Buildings Construction Corporation, tasked with redeveloping half a dozen south Delhi colonies, on Monday assured the Delhi High Court that no trees <u>would be cut for the project till July 4</u>, which is temporary relief.'

I is incorrect.

'From 2006, most construction projects have been approved based on an application form instead of detailed assessment reports. In 2014, schools, colleges and hostels for educational institutions were exempted from taking environment clearances as long as they followed specific sustainability parameters.'

II is correct.

'Since Delhi is ruled by so many agencies, you can run from pillar to post and still not have a clue about who is in charge of what.'

III is correct.

Hence, option D is correct. Smartkeeda

**6. Skepticism** means a skeptical attitude; doubt as to the truth of something.

I and III are synonyms while II and IV are antonyms.

Hence, option C is correct.

**7.** Spawned means to produce or generate a large number of.

II, III and IV are all synonyms and hence incorrect.

Only destroyed is the opposite of spawned.

Hence, option A is correct.

**8.** Statements I and II are correct and weaken the impact of the report. Both state that the informal employment stats have not been provided and that this area forms the majority of the employment in India.

Statement III is incorrect. It reinforces the importance of the report by stating it strengthens other similar data.

Only I and II are correct.

Hence, option C is correct.

#### **9.** Refer to:

"..the estimates are based on administrative records of implementing the social security schemes, whose completeness, consistency and accuracy are unknown; and since a formal sector worker, in principle, can legitimately access more than one social security scheme, double counting is a distinct possibility. The release does not explain how the problem is addressed in the database. Therefore, rightly, experts have demanded the release of the administrative data for independent verification."

As per the highlighted fragments, I and II are correct while III is not.

Hence, option B is correct.

The Question Bank

**10.** Paragraph 3 talks about how the social schemes are applicable to a firm only once it reaches a certain threshold and how this shows that the people under a particular scheme may have increase by a huge amount but that does not correspond with an increase in actual employment. Basically, social security database is not a good source to understand about employment data.

This eliminates option B.

Option C is also incorrect as the paragraph does not state that enrolling is voluntary. Option D is incorrect as there is no matching of numbers as stated in the paragraph.

Only option A gives the best gist and states that the databases simply have the list of workers under the scheme but do not depict correct employment figures.

Hence, option A is correct.

11. Refer to: 'The remaining workers are in the non-farm informal sector, spread across rural and urban areas. In fact, it is this sector that has grown in recent decades at the expense of the other two sectors mentioned above. Moreover, nearly half of the informal labour workers are self-employed in household (or own account) enterprises, often engaging unpaid family labour. Varying degrees of under-employment or disguised unemployment are the defining feature of informal labour markets.'

Only I and III are correct. II is incorrect as the paragraph states only about half of the workers are self employed or engaged in unpaid labour and not 'almost all'.

Hence, option D is correct.

**12.** All of the statements above are valid/plausible reasons for the job growth to be less than the growth in economy.

Hence, option E is correct.

#### **13.** Refer to:

'. The Labour Bureau under the Ministry of Labour and Employment has been carrying out household surveys somewhat similar to the EUS since 2010-11.'

Hence, I is incorrect

'The household surveys somewhat similar to the EUS since 2010-11. They show a decline in worker-population ratio between 2013-14 and 2015-16, suggesting a deteriorating employment situation'.

II is correct.

'Since 1972-73, the five-yearly Employment-Unemployment Surveys (EUS) conducted by the National Sample Survey (NSS) have been the mainstay for analysing labour market trends.'

Biennial refers to an event that takes place *every other year* while this used to occur every five years. III is incorrect.

Only II is correct.

Hence, option B is correct.

**14.** Bleak means barren/depressing.

I, II and IV are synonyms.

Congenial means friendly and is the antonym.

Hence, I, II and IV are correct.

Option C is correct.

**15.** *Sparse* means *scanty/ in short supply*.

I, II and III are synonyms and incorrect.

Only IV- abundant- is the antonym here and means plenty.

Hence, option B is correct.

**16.** All of the statements are correct as all state valid ways of improving India's Al capabilities.

Hence, option E is correct.

The Question Bank

**17.** Statement II is incorrect as it may be tough but not impossible. With proper planning and a scientific approach, this issue can be resolved.

Statement III is incorrect as it strengthens the argument for AI.

Statement I is correct. It weakens the argument as using a huge amount of electricity is not sustainable in the long run.

Hence, option A is correct.

**18.** Options A and B talk about advantages of open libraries and are incorrect.

Option C is incorrect as it simply states that it is possible to understand machine learning without needing mathematics.

Only option D fits in. If true, this weakens the point of using Open Libraries.

Hence, option D is correct.

**19.** Statement II has not been mentioned in the passage and is incorrect.

Refer to:

'The <u>first problem is data</u>. Machine learning, the set of technologies used to create AI, is <u>a data-guzzling monster</u>.'

'Another problem for AI firms today is finding the right people.'

Both statements I and III have been stated and are correct.

Hence, option B is correct.

**20.** Statement II is incorrect. There is no AI involved as the teller simply uses the computer to give out details of the customers' accounts.

Statements I and III are both correct. Both cases use data and robotics application.

Hence, option C is correct.

## Smartkeeda

21. Refer to: 'The Indian e-commerce market is as different from America's brick-and-mortar retail landscape as Walmart's Arkansas home is from Bangalore. Walmart probably has too many stores in its mature home market. Flipkart operates online and in quasi-virgin commercial territory: 95% of Americans shop at Walmart at least once a year, but only 5-10% of Indians have ever bought anything online.'

As per the highlighted fragments, I and III are correct while II has not been specified anywhere.

Hence, option D is correct.

**22.** Refer to: 'A decade on it has <u>a meagre 21 wholesale stores in India, generating just 0.1% of its \$500bn in global revenues and a small loss to boot</u>. Somehow that has not dissuaded the beast of Bentonville from undertaking the biggest foreign acquisition in Indian history.'

Statement III is incorrect as this has not been mentioned in the passage.

Statement II is incorrect as only wholesale stores are functional in India.

Statement I is correct.

Hence, option A is correct.

**23.** This line refers to the fact that Walmart had plans to enter the Indian retail space n 2007 which did not see light of the day. However, it has fulfilled its ambition of foraying into India's *ecommerce space* via a majority stake buyout of Flipkart in 2018.

Options A and D are incorrect as per the meaning of the statement.

Option B is absurd and nowhere mentioned in the passage.

Option C is the correct option.

Hence, option C is correct.

#### **24.** Refer to:

'SoftBank, a Japanese telecoms and internet giant which became its biggest shareholder after investing \$2.5bn just nine months ago, stands to walk away with \$4bn.'

I is correct.

Both II and III have not been mentioned and are incorrect.

Hence, option B is correct.



**25.** All of the statements showcase the negative side of the e-commerce sector and are correct.

Hence, option E is correct.

**26.** Farcical: relating to or resembling farce, especially because of absurd or ridiculous aspects.

Eg: He considered the whole idea farcical.

Synonyms: Preposterous and Ludicrous.

Skeptical and perplexed both mean puzzled.

Hence, option B is correct.

**27. Complacent:** showing smug or uncritical satisfaction with oneself or one's achievements.

Eg: We can't afford to be complacent about security.

Synonyms: Slack, gloat.

Thus, II and IV are incorrect.

Vitriolic means hurtful/spiteful.

Only *humble* is correct as the antonym of *complacent*.

Hence, option B is correct.

**28.** Statement I is merely a fact and merely states the debt conditions in the country.

Statement II is correct. When investors lose confidence in the markets, the bond yields increase.

Statement III is correct as investors have been shifting from Italian to German bonds which provide more safety. This led to a decrease in the yields of the bonds.

Hence, both II and III are correct.

Option D is the correct answer.

**29.** As per the passage, bond yields rise when investors lose confidence in the ability of bonds to repay the debt. Here, the levels have not hit the heights that were achieved during the 2011 crisis and thus, statement I is correct.

Statement II is correct clearly.

Statement III is correct as a fall in the ratings would have indicated deterioration of conditions in the economy.

Hence, option E is correct.

**30.** Statement I is incorrect as if the Italian debt market has a huge share in the global bond indices, it would have an adverse impact on foreigners.

Statement II and Statement III are both correct as if the banks and other foreign investors have cut down on Italian holdings, they would not suffer much from the current situation.

Hence, option C is correct.

31. Refer to: 'Nor has the run-up in yields yet threatened the sustainability of Italy's debt. On May 30th Italy sold a total of €5.6bn-worth of five-, seven- and ten-year bonds at yields of 2.32%, 2% and 3% respectively. Granted, that is dearer than in the recent past, but it is well below the average coupon of 3.4% on its existing stock of debt. And the longish average maturity of its bonds, around seven years, gives it breathing space.'

I is incorrect as an increase in rate would decrease the sustainability of Italy's debt.

III is incorrect as the debt should be long term in nature so as to be sustainable. A short term maturity would put more burden in terms of repayment.

II is correct.

Hence, option A is correct.

#### 32. Refer to:

'Between the populists and the country's president, who had rejected the parties' choice of a Eurosceptic economist as finance minister.'

I is correct as the populists chose a person who is a Eurosceptic economist as their finance minister.

Refer to:

'Foreigners are also unlikely to have suffered much direct harm from the fall in bond prices (the corollary of rising yields).' The Question Bank

II is correct.

III has not been mentioned in the passage and is incorrect.

Only I and II are correct.

Hence, option B is correct.

33. Refer to: 'Under its quantitative-easing programme, which has held down borrowing costs across the euro area, the ECB has bought €340 bn worth of Italian bonds; it holds around a sixth of the stock. In effect, it has been a willing buyer as foreigners have quit.'

I and II are correct while III has not been mentioned in the passage.

Hence, option D is correct.

**34.** Refer to: 'At the same time, we have seen a lot of debate about India's EV vision. The dominant belief is that <u>India will need both internal combustion and EV technologies to survive and coexist.'</u>

Option C matches well with this. The rest are absurd.

Hence, option C is correct.

**35. Dominant**: having power and influence over others.

Eg: They are now in an even more dominant position in the market.

Both I and II are synonyms while III and IV are irrelevant.

Hence, option B is correct.

**36.** Refer to: 'However, the EV vision often assumes that batteries will be available in plenty at unprecedented low price points, and this hypothesis in turn assumes that the basic constituents of lithium-ion cells will always be available in surplus. Often, the unappreciated risk to any growth story is the strain on resources that are critical for driving growth. A recent A T Kearney study, in fact, firmly establishes that the supply of core elements that make up the lithium-ion batteries, including lithium and cobalt, will increasingly become a cause of concern.'

As per the highlighted fragments, only option D fits in.

Option A is opposite to the correct answer while options B and C have not been mentioned.

Hence, option D is correct.

**37.** Refer to: '. Given the limited availability, it becomes important to look at newer energy storage technologies that can find a use in mobility applications. This could mean non-cobalt-based lithium chemistries or new storage technologies.'

As per the fragment stated above, option B is the best fit.

Option A is extreme while options C and D have not been mentioned.

Hence, option B is correct.

#### 38. Refer to:

I. 'In India, the traditional lead-acid battery business successfully created a parallel industry of battery breaking units and recycling. Operating these was relatively easier; but handling lithium and its chemistries is a different ball game altogether.'

I is incorrect.

II. 'Planning for reuse of "end-of-life" batteries should, in fact, be a part of any electric mobility business case'

The Ougation Donk

II is incorrect as the paragraph states that it should be an integral part and not that it is.

III. 'Battery recycling, especially for lithium batteries, is still at an early stage globally.'

III is correct.

Hence, option A is correct.

## Dearth: a scarcity or lack of something. 39.

Eg: There is a dearth of evidence.

Tardy means delayed.

Prompt means on time

*Inefficient* means *incompetent*.

Only Scarcity matches well.

Hence, option A is correct.

#### 40. **Antiquated** means old-fashioned or outdated.

Eg: This antiquated central heating system.

I, II and IV are synonyms are incorrect.

Only III is the antonym.

Hence, option C is correct.

### **41.** Refer to:

'A 2016 report published by the Supreme Court showed that existing infrastructure could accommodate only 15,540 judicial officers against the all-India sanctioned strength of 20,558.'

I is incorrect.

'The need to scientifically determine how many cases should be listed per day cannot be stressed enough. It is not uncommon to see over 100 matters listed before a judge in a day.'

II is correct.

The entire passage corroborates statement III and is correct.

Only II and III are correct.

Hence, option B is correct.

**42.** Refer to: ', the discourse on judicial reform remains focussed on areas such as appointments and vacancies.'

As per the statement above, only I is correct. The other two are areas where there should be more focus.

Hence, option C is correct.

**43.** I is correct. The uncertainty around which cases will come up for hearing means neither judges nor lawyers can plan their preparation and this also compels lawyers to waste time waiting in court.

III is correct as the administrative staff must manage the task of re-listing leftover matters in an already bulging docket, instead of streamlining case flow.

II is incorrect. There is no logic and guarantee that court cases would be won if there are frequent changes in hearing dates.

Hence, option D is correct.

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**44.** Option A is incorrect as here, the *issue is not with the support staff* but with the judge's capabilities to hear adequate number of cases.

Options B and C are correct and showcase the issues with the Support Staff which hampers the judges from performing their tasks.

Hence, option E is correct.

**45.** All of the statements mentioned convey points which can be used to improve the existing condition of the judiciary.

Hence, option E is correct.

46. Refer to, "The Insurance Regulatory and Development Authority of India (IRDAI) has created a special category of insurance policies called micro-insurance policies to promote insurance coverage among economically vulnerable sections of society. A micro-insurance policy is a general or life insurance policy with a sum assured of Rs 50,000 or less."

Statement I is correct since it is mentioned that micro insurance policies are meant to be given to the people from the backward section of the society.

Statement II is also correct since it is also true that micro insurance policies are meant to give coverage of up to Rs 50000 or less.

Statement III is not correct since it is not mentioned anywhere if banks and insurance companies are only authorized to sell the micro insurance policies in the country but the Point of Sales persons are also eligible and that is the main theme of the passage.

So, both Statements I and II are correct.

This makes option A the correct choice among the given options.

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47. Refer to, "The IRDAI (Protection of Policyholder's Interest) Regulations, 2017, under the matters to be stated in life, general and health insurance policy, makes it mandatory to give the details of the person involved in the sales process. "By virtue of this requirement, the need to have the prefix 'PoS' becomes redundant as the insurance policy itself will carry the details of the person selling such a policy,"

It is clear from the above lines that IRDAI has made it mandatory now to add the details regarding the point of sales persons selling the insurance policies in the country and therefore, now there is no need to add the prefix in the name of the product.

Among the given options, option A is not correct since it does not make any sense as IRDAI is the authority and it will not issue guidelines for own whereas option B can be eliminated on the ground that the reason given in this option is not correct. Option D can also be eliminated because the information given here is not correct. Only option C explains the actual reason of the new guidelines issued by IRDAI regarding the POS channel of selling the insurance policies.

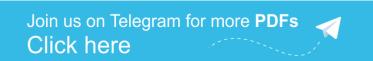
This makes option C the correct choice among the given options.

48. Refer to, "Insurance regulator IRDAI has allowed distribution of all micro-insurance products through point-of-sales (PoS), with an aim further increase insurance penetration in the country."

It is clear that the only objective of the IRDAI to allow the distribution of the micro insurance policies through the POS channel is the aim of the authority to increase the insurance coverage in the country and moreover micro insurance policies are meant for backward people only, so, it would be great to make them available through this channel of distribution.

Among the given options, option A is not correct since it does not give the actual reason of the decision of the IRDAI to allow the POS channel to start distribution of micro insurance policies whereas option B is also not correct since the sentence itself does not make any sense and can be eliminated easily. Option C is not correct since this is not correct as per the information given in the passage. Only option explains the correct reason of the decision taken by the IRDAI regarding the distribution of the micro insurance policies.

This makes option D the correct choice among the given options.



49. Statement I is correct since it is given in the passage that the POS channel of distribution will be used in order to provide policies which cross the permissible limit of coverage applicable to such channel by the IRDAI. Refer to, "On the manner of dealing with cases of health/personal accident (PA) policies where sum insured crosses the limit specified under the POS guidelines, IRDAI said the sponsoring entity is allowed to recognise such policies as being sourced by the POS and pay the fees to the POS."

Statement II is correct since it is true that the insurance companies made representations to do away with the provision of addition of the prefix POS to all the insurance products sold through this channel of distribution. Refer to, "Insurers made representations to change the norms that made it mandatory for every policy sold through the 'Point of Sales Persons' to be separately identified and pre-fixed by the name 'POS'."

Statement III is not correct since there is no reference in the passage that IRDAI can only use the POS channel of distribution to sell the insurance policies and not the insurance companies. This is absurd because IRDAI is the regulator and it does not sell any policy itself.

So, statements I and II are correct according to the information given in the passage.

This makes option B the correct choice among the given options.

50. Refer to, "Similarly, IRDAI said it has been observed that advantages such as higher insurance penetration, lower prices, increased choice to customers, which would otherwise accrue to the policyholder by making micro-insurance products available through POS channel are being lost. "Therefore, the Authority after reviewing the position, hereby allows all Micro Insurance products of Life, General and Health insurance to be distributed through the POS also," the circular said."

Now, statement A is correct since IRDAI has accepted that the choices were fewer for the policyholders before since the micro insurance products were not available through the POS channel of distribution.

Statement B is also correct since with the availability of the micro insurance products through the POS channel of distribution, the premiums will become lower and more competitive as every insurance company will try to woo the customers with lower premium.

Statement C is not correct since there is no reference in the passage that the insurance companies used to offer the policies without any kind of customization before the decision of the IRDAI to allow micro insurance products to be sold through the POS channel of distribution. This can be eliminated.

This makes option D the correct choice among the given options.

**51.** The given word *mandatory* has been used in the sense that all the insurance companies will now have to give the details of the point of sales persons working with them in the distribution of the insurance products. It has been made compulsory by the IRDAI.

Among the given options, *licensed* cannot be an antonym since it refers to being allowed to do something where *demystified* refers to unearth the mystery around something. Both of these words are out of context here whereas *free* cannot be used here as the antonym because it is not correct as the antonym of the given word as used in the statement. option A is the only option that can be considered as the antonym of the given word.

This makes option A the correct choice among the given options.

**52.** According to the passage, the move of the government regarding demonetization was a complete failure since the stated objective could not be met at the end of the day and actually most of the cash came back to the system. It was a total failure for the move intended to flush out black money from the country.

Among the given options, option A is not correct since it is not something that follows from the passage whereas the same can be said regarding options B and C. Coming to option D, it may sound true but there is no such reference in the passage that the author feels proper homework should be done by the government before launching any scheme of the magnitude of demonetization program.

This makes option E the correct choice among the given options.

53. Refer to, "The government must not disown its biggest reform attempt or try to sidestep parliamentary scrutiny of the outcomes of demonetisation. Instead, it could focus on fixing the problems that people still face — transactions with Rs 2,000 notes in the absence of Rs1,000 notes are difficult as it is a departure from the currency denomination principle."

It is clear that the government should not disown its mistake in implementing demonetization in the country so that it can take the corrective measures to address the issues that the public still faces in the country with the new currency notes.

Among the given options, only option A can be considered as the correct since it correctly explains the correct course of action that should be followed by the government. Other options are out of context as per the information given in the passage and hence they can be eliminated.

This makes option A the correct choice among the given options.

54. Refer to, "Even as these issues are sorted out, the larger lesson must be heeded: sudden shocks to the economy don't always yield intended policy objectives."

The summary of the passage is that the government may think that any sudden decision may yield intended policy objectives but it is not always true and it may also be the case that such policy decisions will affect the health of the economy more than contributing to its growth.

Among the given options, option E is the correct choice since it perfectly captures the essence of the passage and other options are not relevant as per the information given in the passage.

This makes option E the correct choice among the given options.

55. Refer to, "True, there have been some benefits. For instance, the number of income tax returns filed has surged a little over the trend growth rate. But surely this could have been achieved by other policy measures. Cashless modes of payment have become more common, but financial savings in the form of currency have also risen, suggesting that people still value cash."

Statement I is correct since people are now more into filing of income tax returns in order to be on the safe side and also to prevent any wrong impression of the income tax department towards them.

Statement II is correct since the citizens are now resorting to the cashless modes of transactions but they still value cash based transactions.

Statement III is not correct since there is no reference in the passage that the RBI has become proactive post demonetization regarding detection of money laundering activities in the country. This can be eliminated.

This makes option B is the correct choice among the given options.

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56. Statement A is correct since it is mentioned in the passage that around 99.3% currency has come back into the banking system after the demonetization. This proves that the demonetization drive has failed completely in India. Refer to, "The Reserve Bank of India's annual report for 2017-18 reveals that 99.3% of currency notes that were demonetised at midnight on November 8, 2016 have returned to the banking system. This is only marginally higher than its provisional estimate last year that over 99% — or Rs 15.28 lakh crore worth of the old Rs 500 and Rs 1,000 notes — out of the Rs 15.44 lakh crore that were in circulation at the time had been deposited by June 30, 2017."

Statement B is also correct since the RBI is now facing the same issue of counterfeiting the currencies of Rs 500 and Rs 2000 newly launched by the RBI. This has been reported in the annual report of the RBI. Refer to, "Nevertheless, the RBI report, which points to a spurt in counterfeiting of the new Rs 500 and Rs 2,000 notes, raises the old question all over again."

Statement C is not correct since there is no reference in the passage that the law and order implementing agencies are too excited regarding arresting the offenders. This is completely irrelevant in the context of the information given in the passage.

This makes option D the correct choice among the given options.

57. The given word has been used in the sense that the number of income tax returns has increased after the implementation of demonetization drive by the government. The opposite to this word needs to be found out from the given options.

Among the given options, *increased* is the synonym of the given word whereas *reduced* means decreased. *Existed* means living and *receded* means going back or moving away from the previous position.

This makes option B the correct choice among the given options.

58. Statement I is not correct since there is no reference in the passage regarding the expertise of Robin Hood with the gun but it is said that he was very good with the bow and the arrow. In fact, he was the best on the land in bow and arrow. Refer to, "In all the land, no one was better with a bow and arrow than Robin Hood. He lived with his band of Merry Men in Sherwood Forest. That was the woods where the King kept his royal deer."

Statement II is also not correct since it is clearly described that Robin Hood used to stay with the his band of merry men in the Sherwood forest and there is no information given regarding his family members staying with him in the forest, in the entire passage. This can also be eliminated.

Statement III is not correct since the given information is in contravention to the information given in the passage. It is said that the Sheriff was looking for Robin Hood to arrest him and nowhere it is mentioned that Robin Hood was a government servant. This can be eliminated easily.

So, none of the given statements is correct according to the information given in the passage. This makes option E the correct choice among the given options.

# 59. Refer to, "But our hero jumped over the wall to a horse waiting for him. He was gone! Robin Hood had escaped!"

It is very much clear from the passage that the Sheriff's Men could not catch Robin Hood at the end as he jumped over the wall and ran away riding his horse. So, the Sheriff's Men failed to catch him.

Among the given options, Only B explains it correctly that Robin Hood escaped from the place and the Sheriff's Men could not catch him at the end. Other options are completely out of context and can be eliminated easily, without giving a second thought.

This makes option B the correct choice among the given options.

## 60. Refer to, "No, Sir. Robin Hood has red hair. None of the ones who are shooting has red hair."

So, it is evident that the Sheriff's Men were of the view that nobody with red hair had come in the competition and that is why it was certain for them that Robin Hood had not come to take part in the competition arranged by the Sheriff.

Among the given options, option A does not give the proper reason of the perception of the Sheriff's Men regarding the presence of Robin Hood in the competition whereas the option B can also be eliminated on the ground that there is no such reference in the passage. Option C may be correct but there is no explicit reference in the passage regarding the perception of the Sheriff regarding his men. Only option D clearly explains the real reason as described in the passage.

This makes option D the correct choice among the given options.

Refer to, "Two bowmen were left. The first was William, the Sheriff's man. With care, William, took aim. His arrow landed at the very center of the target - a bull's eye! The crowd cheered for William. It was time for the last bowman. His arrow sailed through the air, too. It landed right through the bull's eye arrow, cutting it in half! In a flash, the bowman let go of two more arrows. Each one flew to where the Sheriff sat, pinning him to his seat, one arrow on each side."

It is clear that William was a very good archer since he could hit the bull's eye with his arrow but it is also true that Robin Hood cut his arrow into two and also Robin Hood was so good with his arrows that he could hit any target at will. He displayed this skill by throwing arrows at both the sides of the Sheriff.

Coming to the options, option A is not correct since it is not said that William was one of the King's Men but he was a Sheriff's man. Option B is not correct since William did take part in the competition and also hit the bull's eye. Option D is not correct since he was one of the Sheriff's men and not a part of the Merry Men of Robin Hood. Now regarding option C, it is a bit confusing to decide it's correctness but it is clear that Robin Hood could hit any target at will and he only missed if he had wanted to. This is not there in case of William and also it is said in the passage that none was better than Robin Hood with the bow and arrow.

This makes option C the correct choice among the given options.

62. Refer to, "A few years before, King Richard had ruled the land. King Richard let people who were poor come into Sherwood Forest. They could hunt the deer to get food for their families."

It is evident that King Richard was a very kind ruler and he used to think about the welfare of the poor in his country. That is why he allowed them to hunt in the Sherwood Forest in order to get food for their families.

Among the given options, option A is not correct since it is in direct contradiction with the information given in the passage whereas option C cannot be considered as correct because there is no such information in the passage that King Richard was not the actual king of England. Option D is not correct since it is not contextual with reference to the passage whereas option E is also not correct since it is not there in the passage anywhere. Option B is correct since it correctly describes that King Richard was very kind towards the poor.

This makes option B the correct choice among the given options.

The given word denotes that Robin Hood ran away from the venue of the competition and the Sheriff's Men were unable to get hold of him.

Now coming to the given options, all are out of context except Option A that captures the meaning of the given word correctly.

This makes option A the correct choice among the given options.

64. Refer to, "Dressed in green from his cap to his boots, the trees of Sherwood Forest could hide him as he hunted the King's deer. Sometimes other brave men came into Sherwood Forest. One by one they joined Robin Hood, and became his Merry Men."

It is very much evident that the men who used to come to Sherwood Forest to hunt the King's deer despite the warnings of the King and the fear of being punished with death sentence. Still, some brave men used to come to the forest and Robin Hood convinced them to join him and together they became the Merry Men of his army.

Now coming to the given options, option A is not correct since it is not true according to the passage whereas same can be said about all the other options. Hence, they can be easily eliminated without giving much thought. So, option E should be the correct answer.

This makes option E the correct choice among the given options.



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