

26 questions..... Ideal time 15 – 20 mins

Read the following passage and answer the questions as directed.

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

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

- Which of the following can be inferred as the theme of the passage?
 (a) Certificate of deposits is the best way to establish savings habit.
 (b) Establishing a consistent saving habit and also smart saving with CDs.
 (c) Employer's 401(k) plan provides a convenient way for consistent and smart savings.
 (d) Your savings decide how well you flourish and grow.
 (e) None of the Above
- Which of the following can replace the word given in bold in the passage?
 (a) though (b) even (c) quietly (d) accrue (e) more
- What is the tone of writing in the passage?
 (a) Satirical (b) Critical (c) Didactic (d) Sarcastic (e) Nostalgic
- Which of the following words can fill in the blank to make it meaningful?
 (a) gifts (b) lucrative (c) casualties (d) penalties (e) None of the Above

Read the following passage to answer the given questions based on it. Some words/phrases are printed in bold to help you locate them while answering some of the questions.

Paragraph 1- Urbanisation is a positive phenomenon provided the cities are able to harness its potential. A recently published UN-Habitat global report on human settlements shows that not many cities in developing countries such as India have managed to do this. Indian cities struggle to manage the swelling numbers. They tend to have inadequate infrastructure poor mobility and a lack of affordable housing. The challenge they face is two fold efforts to distribute growth across urban centres have been inadequate and the urban planning practices are outdated.

Paragraph 2- Much attention is paid to mega cities, leaving the smaller cities largely unattended. Of the 5161, urban centres, as the eleventh five year plan points out, only 1500 have some form of plan to manage their growth. With quality of life suffering and the smaller cities, more people tend to move to the metros, harrowing them further. Although, the need for developing small and medium-size

towns was highlighted as early as 1988, by the first National Commission on Urbanisation, not much has happened on that front. As for the bigger cities, the additional attention and the presence of a master plan have not necessarily meant improvement, Managing a city through a single unified master plan has failed to deliver. The reason for this, aside from poor implementation, is that the plans are conceptually flawed.

Paragraph 3- Indian cities are complex composites. Alongside the formal city exists a large and an equally important informal city inhabited by the poor. Even the formal city is composed of many parts such as the historical core. The colonial enclave and new areas of post-independence growth. Notwithstanding these differences, the master plan tends to paint the city with a single brush, favouring the new formal areas and ignoring the informal. This has fragmented cities further and skewed development in favour of new areas. The recommendations in the UN-Habitat report do offer a way forward. The suggestion to implement the strategic spatial planning system should be post-haste adopted.

Paragraph 4- Unlike the master plan, such innovations recognise the intra-city difference better and help focus on priority aspects or areas. They should help eventually to mitigate spatial inequalities, integrate infrastructure and evolve compact city forms that will optimise travelling within the city. Simultaneously, the institutional framework for planning should be strengthened with an emphasis on people's participation and regional networking. Earnest implementation and regular monitoring of the plans are equally vital for reaping the benefits of planning.

- It is implied in the passage that
 (a) Cities India have not been able to reap the real benefits of urbanisation due to lack of proper planning.
 (b) Cities should help eventually to mitigate spatial inequalities
 (c) Urbanisation is not a desirable phenomenon
 (d) Urbanisation offers the solution for all the problems that smaller cities face
 (e) None of the above
- What, according to the author, are the main components of a 'formal city'?
 (a) The historical core, the colonial enclave and the newly developed areas.
 (b) Pre-independence and post-independence areas.
 (c) New city and old city
 (d) Planned city and the unplanned city
 (e) None of these
- Which one or more of the following factor is/are recommended by the UN-Habitat report as essential for planned urbanisation and growth?
 1. The master plan proposed by the first, National Commission on urbanisation.
 2. The strategic spatial planning system.
 3. A strong institutional framework for planning encouraging people's participation.
 Select the correct answer using the codes given below
 (a) Only 1 (b) 2 and 3 (c) 1, 2 and 3 (d) 1 and 3 (e) None
- The caption that aptly sums up the contents of this passage is
 (a) challenges of urbanisation-the strategic way forward
 (b) the phenomenon of urbanisation-boon or bane
 (c) urbanisation – a monster out of control
 (d) national commission on urbanisation

(e) None of the above

9. Why has the master plan to manage a city failed?

1. The officers concerned did not respond to the government's directive.
 2. The plans were not acted upon in a proper manner.
 3. The plans did have mistakes in them.
- (a) Only 1 (b) Only 2 & 3 (c) Only 1 & 3 (d) All 1, 2 & 3 (e)

10. Which of the following is correct synonym of the word harrowing used in para 2.

- (a) burdening (b) improving (c) systematic (d) encouraging (e) discouraging

11. Which of the following is correct antonym of the word post haste used in para 3.

- (a) never (b) slowly (c) systematically (d) quickly (e) later

Read the given passage carefully and answer the questions.

The system of "local welfare" schemes set up less than five years ago to provide emergency help to England's poorest families, often to help them cope with delays and sanctions to their benefits, is on the (A) of collapse, say poverty campaigners. (B) *A survey of more than 150 council-run schemes by Church Action on Poverty found that nearly a quarter had been shutted down since 2013, while a further quarter have reduced spending by 85% or more.* More are expected to close in the next few months.

(C) The destitution (1) of local welfare would put tens of thousands of vulnerable (2) people at increased risk (3) of hunger, debt and demise (4), the charity said. The system was designed to help people on low incomes deal with unexpected hardship, (D)-----, or domestic crises such as broken boilers, house fires and flooding. Huge cuts to council budgets have left the system, which replaced the old social fund, struggling to survive. Provision is so uneven that thousands of people cannot access emergency help from the state, Church Action on Poverty said. "Local authority welfare schemes are increasingly (E), leaving families in many areas with nowhere to turn for help," said the bishop of Manchester, David Walker.

"It cannot be right for central and local government to (F) abdicate responsibility for people in crisis when they need our help most." *In many areas, the most common reason for an application for crisis support is delays or sanctions to benefits, with some councils noting that the five-week minimum wait for a first universal credit payment is an emerging factor in rising demand.* Universal credit claimants facing hardship who contact Department for Work and Pensions (DWP) helplines for help are routinely directed to local welfare schemes in their areas if they do not qualify for official advance loans or hardship funds. Church leaders and anti-poverty charities called on ministers to make local welfare provision a legal duty for top-tier councils, and to provide ringfenced funding to protect crisis services.

The 153 councils that responded to the survey collectively reduced spending on local welfare by an average of 72% between 2013-2014 and 2017-2018. (G) *Local welfare provision replaced the discretionary social fund, which in its final year spent £240m in crisis loans and community care grants.* (H) It was going (1) to councils with DWP funding (2) in 2013 but that cash was stopped (3) in 2015, with councils left to decide whether to keep the schemes devolved (4). Huge budget pressures faced by councils mean even authorities that have protected local welfare in the past are proposing drastic cuts. West Sussex county council recently unveiled plans for an 80% reduction in its £800,000 crisis fund from next April.

(I) *Local welfare has been controversially as most councils refuse to give cash payments to clients in crisis, choosing instead to offer supermarket food vouchers or refer them to food banks.* In one case, Isle of Wight council offered a 62-year-old homeless woman a voucher to buy a tent. Only two English councils – Islington in north London and North Tyneside in the north-east – had higher local welfare budget cash totals year compared with 2013, by 12% and 4% respectively. Niall Cooper, the director of Church Action on Poverty, said: "The (J) of the social fund was that people could stay afloat and hopefully ride out a crisis, rather than sinking deeper into poverty. A lifeline in times of emergency is a vital part of a compassionate society, but it has been withdrawn in many places and neglected almost everywhere."

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

- (i) She stood out of his way, barely able to care for a child and at a loss as to what to do with a boy on the of becoming a teenager.
 - (ii) He found the country on the of revolution; but the wisdom of the new monarch saved the situation and won back the Magyars.
- (a) middle (b) edging (c) verge (d) resemble (e) terminate

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

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

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

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

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

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

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

- (i) After living in the woods for a week without supplies, my clothing was not protecting me from the elements.
 - (ii) The Defence Department generally defended its existing programs, though the rationale for them was growing
- (a) flawless (b) threadbare (c) pristine (d) unsullied
(e) Both (b) and (c)

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

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

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

(a) The dynamic nature of our preferred model allows to estimate the long-term effect of a 1 per cent increase in social spending, which is found to be in the order of a 0.057 points increase in the IHDI.

(b) Continuing investments in the social sectors have been recognized by the international community.

(c) Local authorities are responsible for using their funds to best meet the needs of their residents, and over the next two years we are providing them with £90.7bn to do so.

(d) Together they spent £46m on local welfare last year, compared with a national budget of £172m in 2013-14.

(e) One million people have been lifted out of absolute poverty since 2010 and household incomes have never been higher.

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

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

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

(a) Local welfare has been controversially

(b) as most councils refuse to give cash payments to clients

(c) in crisis, choosing instead to offer supermarket

(d) food vouchers or refer them to food banks.

(e) No Error

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

(a) caused (b) occasion (c) desires (d) purpose

(e) reasons

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

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

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

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

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

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

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

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

(a) Benefits of non-traditional food processing

(b) Reforms in food processing

(c) Harmful effects of processed foods

(d) Objective of processing foods

(e) None of these

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

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

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

(a) They need special processing and packaging to protect them for their required storage life.

(b) The increasing number of women who now work away from home adds additional pressure for such changes.

(c) Food has been processed and packaged since the earliest days of man's history on earth.

(d) The small-scale food processing sector is a major source of employment.

(e) None of these

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

(a) The small-scale food processing sector adds value to crops by processing.

(b) Food and crop processing is generally considered to be the largest industry in most countries.

(c) The powerful large-scale food sector is also often able to influence government and international policies.

(d) Food was seldom sold but traded and bartered.

(e) None of these

26. Considering statement (B) What will come in the blank space. (a) cause (b) create (c) produce (d) inculcate (e) maintain

1. Ans.(b) Sol. The first paragraph of the passage is about the ways to establish a consistent saving habit through various ways and the second paragraph further gives a smarter way to save through the use of certificates of deposit (CDs). Hence, option (b) is the correct theme of the passage.
2. Ans.(b) Sol. 'Even' will be the correct word to replace 'yet'.
3. Ans.(c) Sol. The tone of writing in the passage is Didactic because the author tries to teach or instruct through his writing.
4. Ans.(d) Sol. Before the blank it is given that CDs usually offer higher interest rates, which is a positive phrase. Further, 'but' is used which means that next part of sentence will be something contradictory. Hence, 'penalties' will be the correct word.
5. Correct Option: A. The answer is hidden in the first two lines. The cities of developing countries have not actually made use of the concept of urbanisation.
6. Correct Option: A. The following line of the passage "Even the formal city is composed many parts such as the historical core, the colonial endivia and new areas of post-independence growth" implies that the option A is correct.
7. Correct Option: B. It is nowhere mentioned in the passage, that planned urbanisation and growth can be achieved by the master plan proposed by the first national commission on urbanisation.
8. Correct Option: A. The best suitable caption according to the contents of the passage is option A.
9. Correct Option: B. The 2nd and 3rd statements can easily be inferred from the last two sentences of the 2nd paragraph.
10. Correct Option: A. cause distress to. "Todd could take it, whereas I'm harrowed by it". synonyms: distress, trouble, afflict, grieve, burdening, saddening.
11. Correct Option: B. Post - with great speed or immediacy. Opposite: Slowly
12. Ans.(c) Sol. 'Verge' means an extreme limit beyond which something specified will happen. So, 'verge' is an appropriate choice here.
13. Ans.(c) Sol. Error is in the part given in option (c). 'shut' is to be used in place of 'shutted'. There is no such word as 'shutted' in English dictionary. Further, 'has been' takes third form of verb and third form of 'shut' is 'shut' itself.
14. Ans.(a) Sol. 'destitution' and 'demise' should replace each other. 'Demise' means the end or failure of an enterprise or institution. 'Destitution' means poverty so extreme that one lacks the means to provide for oneself.
15. Ans.(e) Sol. 'such as a lack of money caused by benefit payment problems' is the correct phrase her. the preceding statement talks about hardships and this phrase explains the type of hardship, thus maintaining the continuity of the sentence.
16. Ans.(b) Sol. 'Threadbare' means (of an argument, excuse, idea, etc.) used so often that it is no longer effective. Also, it means poor or shabby in appearance. So, threadbare fits in all the sentences correctly.
17. Ans.(e) Sol. No Change. 'Abdicate' means fail to fulfill or undertake (a responsibility or duty). Hence, it is correct in context of the sentence.
18. Ans.(d) Sol. The correct option is (d) 'Together they spent £46m on local welfare last year, compared with a national budget of £172m in 2013-14.' As the previous statement is about the councils spending on local welfare and the statement in (d) also discusses their collective spending. Hence, it is the correct choice.
19. Ans.(a) Sol. 1 and 4 should replace each other. 'Going' and 'devolved' should replace each other to make the sentence correct. 'Devolve' means transfer or delegate (power) to a lower level, especially from central government to local or regional administration.
20. Ans.(a) Sol. Error is in the part given in option (a). An adjective is to be used here so 'controversial' should be used in place of 'controversially'
21. Ans.(d) Sol. 'Purpose' is the most appropriate word here.
22. Ans. (b) Sol. The logical sequence of the sentences after the rearrangement is *BDAEFC*. Drawing a hint from the second statement, it can be illustrated that the paragraph is providing information on processed foods. If we carefully understand and arrange the other sentences we will articulate that the paragraph is describing about the changes the world has seen from traditional to industrial food processing. However, the paragraph does not mention anything about its benefits, harmful effects or objectives. Hence, option (b) "Reforms in food processing" becomes the most suitable answer choice.
23. Ans. (c) Sol. Drawing a hint form the second sentence, it can be illustrated that the paragraph is providing information on processed foods. If we carefully understand and arrange the other sentences we will articulate that the paragraph is describing about the changes the world has seen from traditional to industrial food processing. Thus, sentence (B) perfectly stands as the starter of the rearranged paragraph as it is describing about the objective or aim of food processing in the earlier days. Therefore, it coherently links with the second sentence (D) which states the broaden objectives of food processing. Sentence (A) should take the third position as it is contextually related with the previous statement which indicates a change in the food processing industry. Similarly, sentence (E) and (F) forms a coherent pair as they have mentioned about food processed and practices followed by traditional processors. Next comes, the concluding sentence (C) as it sums up the comparison by providing information on the non-traditional crops grown all over the world and how the demand for these products has increased. Hence, the logical and comprehensive sequence of these sentences after the rearrangement is *BDAEFC*. Therefore, sentence (E) becomes the fourth sentence in the sequence, and option (c) becomes the most viable answer choice.
24. Ans. (a) Sol. The logical sequence of the sentences after the rearrangement is *BDAEFC*. The last sentence i.e. sentence (C) of the paragraph describes about the changes in the food processing industry. It has also mentioned about the production of the non-traditional crops around the worlds and their rising demand due to mass communication. Thus, it becomes difficult for such products to survive in the local environment. Complying with the given context, option (a) perfectly complements sentence (C) as option (a) has described about the protection of these products to enhance their storage life. All the other options are either irrelevant to the context or fail to adhere to the theme of the paragraph. Hence, option (a) is the most suitable answer choice.
25. Ans. (d) Sol. The logical sequence of the sentences after the rearrangement is *BDAEFC*. In order to add a sentence after the first sentence without altering the context of the paragraph, both the sentences should be analyzed. Sentence (B) perfectly stands as the starter of the rearranged paragraph as it is describing about the objective or aim of food processing in the earlier days. Therefore, it coherently links with the second sentence (D) which states the broaden objectives of food processing which is about generation of wealth for the producers as well as sellers. This implies that earlier this wasn't one of the objectives of food processing. Thus, option (d) perfectly links sentences (B) and (A) as it mentions about the trading of processed foods through barter system in the earlier days. Thus, the new sequence would be *B (d) DAEFC*. All the other options are either irrelevant to the context or fail to adhere to the theme of the paragraph. Hence, option (d) is the most suitable answer choice.
26. Ans (e) Maintain is the best word which will fit in.