

1. **In the absence of good governance, bans / can provide an illusion of action / even if they make the initial problem / worse and create others in its train.**

- 1) In the absence of good governance, bans
- 2) can provide an illusion of action
- 3) if they make the initial problem
- 4) worse and create others in its train
- 5) No error

Answer & Explanation

2. **Unfortunately a climate conducive to populist / bans, which do not think through / the consequences of radical legislation or / judicial decrees, has gripped the country.**

- 1) Unfortunately a climate conducive to populist
- 2) bans, which do not think through
- 3) the consequences of radical legislation or
- 4) judicial decrees, has gripped the country.
- 5) No error

Answer & Explanation

3. **As a result of the atmosphere of hysteria UP's meat / business have been severely disrupted with / transportation of even buffaloes at a standstill / and an estimated 30,000 jobs lost so far.**

- 1) As a result of the atmosphere of hysteria UP's meat
- 2) business have been severely disrupted with
- 3) transportation of even buffaloes at a standstill

- 4) and an estimated 30,000 jobs lost so far
- 5) No error

Answer & Explanation

4. **The commission order rescinding the poll / emphasised that the top leaderships / of party cannot feign ignorance / about illegal activities by their candidates.**

- 1) The commission order rescinding the poll
- 2) emphasised that the top leaderships
- 3) of party cannot feign ignorance
- 4) about illegal activities by their candidates
- 5) No error

Answer & Explanation

5. **It is time EC seriously explored this option to / curb this despicable practice / and ensure the democratic / process is not undermined.**

- 1) It is time EC seriously explored this option to
- 2) curb this despicable practice
- 3) and ensure the democratic
- 4) process is not undermined
- 5) No error

Answer & Explanation

6. **In the three years for the right came to power / India has been marked by fear / and loathing, in equal / proportion, with no end in sight.**

- 1) In the three years for the right came to power
- 2) India has been marked by fear
- 3) and loathing, in equal
- 4) proportion, with no end in sight
- 5) No error

Answer & Explanation

7. **The aim is to prevent political parties / from identifying voting patterns / at a granular level and punishing / localities that have voted against it.**

- 1) The aim is to prevent political parties
- 2) from identifying voting patterns
- 3) at a granular level and punishing
- 4) localities that have voted against it
- 5) No error

Answer & Explanation

8. **Washington now finds itself in a position / where it is fighting both / Islamic State terror / group and government forces.**

- 1) Washington now finds itself in a position
- 2) where it is fighting both
- 3) Islamic State terror
- 4) group and government forces
- 5) No error

Answer & Explanation

9. **This marks the first direct military action that / the US has taken against the forces / of Syrian President Bashar al-Assad during / the course of the six-years conflict.**

- 1) This marks the first direct military action that
- 2) the US has taken against the forces
- 3) of Syrian President Bashar al-Assad during
- 4) the course of the six-years conflict
- 5) No error

Answer & Explanation

10. **The visit has also seen the two side highlight the / sacrifices made by Indian soldiers / during Bangladesh's 1971 liberation / struggle to reinforce bilateral ties.**

- 1) The visit has also seen the two side highlight the
- 2) sacrifices made by Indian soldiers
- 3) during Bangladesh's 1971 liberation
- 4) struggle to reinforce bilateral ties
- 5) No error

Answer & Explanation

1. Price in – Include the affects of possible future events when assessing the value of something.
Price up – Charge more for something.
Print out – Make a hard copy of a computer document.
Prop up – Support something, both physically and financially,

politically, etc..

Psych out – Work out or anticipate someone's intentions.

Psych out – Make someone less confident.

Psych up – Prepare someone mentally.

Pull ahead – Overtake, move in front.

Pull apart – Destroy an argument, theory, etc.

Pull apart – Stop people or animals fighting.

Pull apart – Make someone unhappy or upset.

Pull away – When a vehicle moves from a place.

Pull back – Score a goal or point when losing.

Pull back – Move away from a place, especially when talking about soldiers.

Pull back – Move away from someone.

Pull back – Decide not to do something or not to be involved with it any longer.

Pull down – Demolish.

Pull down – Make someone depressed.

Pull down – Earn.

Pull for – Support.

Pull in – When a train arrives at a station.

Pull in – Attract.

Pull in – Stop a car by the side of the road.

Pull in – Arrest or take someone to a police station for questioning.

Pull off – Manage to do something difficult or tricky.

Pull off – Start moving (vehicles).

Pull on – Put clothes on.

Pull out – Start moving (train).

Pull out – Move into traffic.

Pull out – Withdraw.

Pull over – Stop by the side of the road.

Pull over – Make a vehicle stop.

Pull through – Recover from an illness or problem.

Pull to – Close a door or window that has been left open.

- Pull together – Work together as a team.
- Pull up – Slow and stop a car.
- Pull up – Inform someone that they are wrong.
- Pull yourself together – Become calm or regain control of your emotions.
- Push in – Get in a queue without waiting.
- Put across – Communicate, convey a message.
- Put away – Put something back in the correct place.
- Put away – Put someone in prison.
- Put back – Rearrange something for a later time.
- Put by – Save for the future.
- Put down – Kill an animal because it's old, ill, etc.
- Put down – Stop holding (but withdraw support gently).
- Put down = for Commit to make a payment.
- Put down – to Give as an explanation.
- Put in – for Make a request.
- Put off – Postpone.
- Put off – Stop liking something or somebody.
- Put on – Get fat.
- Put on – Deceive, lie.
- Put on – Start wearing.
- Put out – Disturb or trouble someone.
- Put out – Extinguish a cigarette, fire, etc.
- Put over – Successfully execute (a scam, trick, etc.)
- Put through – Connect someone by phone.
- Put towards – Make a financial contribution.
- Put up – Allow someone to stay at your house for a night or a few days.
- Put up – Increase prices, taxes, duties, etc.
- Put up – Show skill or determination in a contest, competition, fight, etc.
- Put up to – Encourage someone to do something.
- Put up – with Tolerate. 1) The government's reported decision to press

ahead with involving the private sector in defence production is welcome.

- 2) It has been long overdue however; caution is in order on expectations of cost-competitive competence straightaway.
- 3) The regulatory mechanism in India for medical devices has historically been laissez-faire.
- 4) The objective must be to reap long-term gains, in terms of indigenous defence technological capability and cost savings in the medium to the long term.
- 5) None of these

Answer & Explanation

2. 1) The Arctic Sea ice is thawing at a rapid pace — over the past three decades, the area of sea ice in the Arctic has fallen by more than half.
- 2) The government is not in a position to offer people jobs on the public payroll.
- 3) A recent report estimates that the Arctic will be free of sea ice by 2040, much before an earlier estimate of 2070.
- 4) Apart from gearing up for effects such as an increase in extreme weather incidents and rising sea levels, countries, including India, must reinforce their commitment to a lower carbon economy.
- 5) None of these

Answer & Explanation

3. 1) The government had been pitching hard for a rating upgrade by Fitch Ratings, citing strong economic fundamentals, political stability and a slew of reforms. 2) It felt all these positives did not reflect in the

rating.

3) But, nearly two weeks ago, the global rating agency retained India's sovereign rating at 'BBB-'.

4) It blamed a weak fiscal position and difficult business environment for not upgrading the rating.

5) None of these

Answer & Explanation

4. 1) All these sectors are in high growth mode as emerging economies witness greater urbanisation and higher agricultural productivity.
2) Women's empowerment can be achieved through universal initiatives, not by imposing conditionalities to avail benefits.
3) Access to welfare support has become even more critical as workers migrate frequently due to economic changes.
4) The twin imperatives are, therefore, to create more jobs for women in a diversified economy, and to provide social opportunity through maternal and child welfare measures.
5) None of these

Answer & Explanation

5. 1) They can find new jobs or, better still, create new ones.
2) To the people who have claim that feminism has failed, here is another reason to add to your bucket list.
3) The happiness of women from the advent of feminism and feminist rights has been on a decreasing curve in the past century.
4) Women are unhappier than men, women are unhappier than their predecessors, and currently women are at the peak of liberation and

empowerment than ever before.

5) None of these

Answer & Explanation

6. 1) Indeed, in comparison to other mature democracies with their problem of low voting by the young,
2) the so-called millennials, in India voter enthusiasm cuts across class and age.
3) And as the 2014 Lok Sabha election turnout indicated, it has also bridged the gender gap, with the EC reckoning it has come down to 1.46 percentage points, from 4.42 in 2009.
4) It is also not clear where the shooting took place, whether in Sri Lankan waters or elsewhere.
5) None of these

Answer & Explanation

7. 1) India revamped two key economic indicators the index of industrial production (IIP) and the wholesale price index (WPI) to better reflect structural changes in the economy and improve quality of data.
2) Moreover, the clean-up exercise undertaken by the government may bring about consolidation in the banking space.
3) The factory output number rose sharply and inflation slowed dramatically using the new scale, this is the seventh revision of the base year, which has now been changed to 2011-12 from 2004-05.
4) Several items such as carrots, walnuts, natural gas have been added to the new WPI besides changes in weights assigned to the

commodities.

5) None of these

Answer & Explanation

8. 1) Fitch Ratings said Indian authorities are making a more concerted push to clean up bad loans in the banking sector but the move would impinge on banks' profitability in the short-term.
- 2) It said that asset resolution would be a dominant theme in the sector over the next few years and further losses may push some weaker banks closer to breaching minimum capital requirements, unless they receive pre-emptive capital injections.
- 3) Recent regulatory actions in India suggest the authorities are making a more concerted push to tackle banks' bad loan problems.
- 4) "In the short-term, this is likely to create provisioning costs that will mean continued pressure on bank profits," Fitch said.
- 5) None of these

Answer & Explanation

9. 1) Bharti, India's largest telecom company, has suffered a 72% decline in net profit in the last quarter.
- 2) But when the government itself is partly to blame for the industry's strained finances, and when that industry's ability to invest and grow is a major determinant of future job creation in the economy, it cannot simply shrug its shoulders.
- 3) The entire telecom sector is under strain, offering a return on capital of 1%, according to one estimate.
- 4) The debate on stent pricing may seem largely irrelevant in a country

where the vast majority still struggles to access rudimentary healthcare.

5) None of these

Answer & Explanation

10. 1) Regulating new healthcare technologies entails deciding which products have scientific and clinical merit, and then, based on economic considerations, deciding which treatments should be covered by insurance.
- 2) This is an enormously complex undertaking.
- 3) When this has to be done in a highly resource-constrained and complex healthcare delivery environment as in India, the importance of the regulatory process is amplified manifold.
- 4) The Indian economy is on the cusp of yet another wave of major disruption, joining a global trend.
- 5) None of these

Answer & Explanation

1. Incarnate – अवतार लेना

Meaning – (especially of a deity or spirit) embodied in human form.

Synonyms – corporeal, physical, fleshly, embodied.

Usage – she looked at me as though I were the devil incarnate.

2. Innate – जन्मजात

Meaning – inborn; natural.

Synonyms – inborn, natural, inbred, congenital, inherent, intrinsic, instinctive, intuitive, spontaneous, unlearned, untaught; hereditary, inherited, in the blood, in the family; quintessential, organic, essential, basic, fundamental, constitutional.

Usage – people differ in terms of their innate abilities.

3. Fetid – बदबूदार

Meaning – smelling extremely unpleasant.

Synonyms – stinking, smelly, foul-smelling, evil-smelling, malodorous, stinking to high heaven, reeking, pungent, acrid, high, rank, foul, unpleasant, nasty, noxious; fresh; informalstinky, reeky; informalniffing, niffy, pongy, whiffy, humming; informalfunky; literarynoisome, mephitic; raremiasmatic, miasmal, olid.

Usage – the fetid water of the marsh.

4. Aspersions – कलंक

Meaning – an attack on the reputation or integrity of someone or something.

Synonyms – vilification, disparagement, denigration, defamation, defamation of character, abuse, vituperation, condemnation, criticism, censure, castigation, denunciation, flak, deprecation, opprobrium, obloquy, derogation, slander, revilement, reviling, calumny, calumny, slurs, smears, execration, excoriation, lambasting, upbraiding, bad press, character assassination.

Usage – I don't think anyone is casting aspersions on you.

5. Perspicacious – भेदक

Meaning – having a ready insight into and understanding of things.

Usage – "it offers quite a few facts to the perspicacious reporter"

6. Friction – टकराव

Meaning – the resistance that one surface or object encounters when moving over another.

Synonyms – abrasion, abrading, rubbing, chafing, grating, rasping, scraping, excoriation, grinding, gnawing, eating away, wearing away/down; resistance, drag, adhesion, traction, grip, purchase; rare attrition, fretting, detrition.

Usage – a lubrication system which reduces friction.

7. Dumbfound – हक्का – बक्का रह जाना

Meaning – greatly astonish or amaze.

Synonyms – astonish, astound, amaze, stagger, surprise, startle, stun, confound, stupefy, daze, nonplus; throw, shake, unnerve, disconcert, discompose, bewilder; take someone's breath away.

Usage – she was dumbfounded at the sight that met her eyes.

8. Tirade – निंदा

Meaning – a long, angry speech of criticism or accusation.

Synonyms – diatribe, invective, polemic, denunciation, rant, broadside, attack, harangue, verbal onslaught; reviling, railing, decrying, condemnation, brickbats, flak, criticism, censure, lecture, berating, admonishment, admonition, reprimand, rebuke, reproof, reproof, upbraiding, abuse, stream of abuse,

battering, stricture, tongue-lashing, vilification, castigation, denouncement, vituperation, obloquy, fulmination; informal knocking.

Usage – she rounded on Nathan with a devastating tirade.

9. Humbug – पाखण्ड

Meaning – deceptive or false talk or behaviour.

Synonyms – hypocrisy, hypocritical talk/behaviour, sanctimoniousness, posturing, cant, empty talk; insincerity, dishonesty, falseness, falsity, sham, deceit, deception, deceptiveness, imposture, pretence; fraud, trickery, cheating; informal phoney, con, kidology; informal codology.

Usage – his comments are sheer humbug.

10. Beguile – मोहना

Meaning – charm or enchant (someone), often in a deceptive way.

Synonyms – charm, attract, enchant, entrance, win over, woo, captivate, bewitch, spellbind, dazzle, blind, hypnotize, mesmerize, seduce, tempt, lead on, lure, entice, ensnare, entrap; deceive, mislead, take in, trick, inveigle, dupe, fool, double-cross, hoodwink, take advantage of; informal tickle someone's fancy, float someone's boat, butter up, sweet-talk, soft-soap.

Usage – he beguiled the voters with his good looks.

A couple of years ago, the eurozone – about one-sixth of the world economy – appeared to be in serious trouble. Beginning in 2010, an unexpected sovereign debt crisis contributed to and was compounded by serious weaknesses in major banks. Fiscal austerity, in Greece and other relatively weak countries, helped fuel an overall economic **(1)**. In the absence of **(2)** mutual support, there was

an aura of last-ditch desperation when, in March 2015, the European Central Bank announced an **(3)** program of purchasing government debt. Just over two years later, the situation looks much more positive. The latest International Monetary Fund forecast projects 1.7% growth for the eurozone as a whole in 2017, and 1.6% growth in 2018 – a remarkable improvement from a few years ago, when the region struggled to break 1%. Recent solvency concerns for some smaller banks in Italy and Spain were handled without causing any significant **(4)**. And, at a just-concluded ECB conference that I attended, there was even some discussion of when the ECB could scale back its **(5)** and perhaps begin to raise interest rates. (All the sessions were on the record and live webcast.)

The immediate macroeconomic picture remains somewhat murky. On the morning of June 27, financial markets thought ECB President Mario Draghi spoke more positively on growth than in the recent past, and the value of the euro **(6)** significantly. By the next morning, senior ECB officials were **(7)** as saying that Draghi's remarks had been overinterpreted – and the euro fell. The real question is what comes next, and this was the theme of the conference: what should we expect in terms of Europe's medium-term growth **(8)**? In particular, as long as interest rates remain low, the current level of government debt in countries such as Italy remains **(9)**. But as interest rates rise, will there be sufficient growth to sustain the expectation that public debt levels are **(10)**?

1. 1) downturn
- 2) betterment
- 3) improvement
- 4) continuity
- 5) perpetuation

Answer & Explanation

2. 1) continuance
2) increase
3) generous
4) greedy
5) stingy

Answer & Explanation

3. 1) protraction
2) slight
3) scorn
4) ambitious
5) discard

Answer & Explanation

4. 1) disregard
2) neglect
3) prolonging
4) assiduity
5) disruption

Answer & Explanation

5. 1) propagation
2) interventions
3) augmenting

- 4) endurance
- 5) extension

Answer & Explanation

6. 1) lenient
2) enduring
3) strengthened
4) persisting
5) prolongation

Answer & Explanation

7. 1) bending
2) quoted
3) perpetuating
4) postscript
5) pliable

Answer & Explanation

8. 1) potential
2) acknowledgment
3) indication
4) utterance
5) dissuade

Answer & Explanation

9. 1) deter
2) depress
3) manageable
4) allusion
5) citation

Answer & Explanation

10. 1) recognition
2) reference
3) deject
4) dampen
5) sustainable

Answer & Explanation

1. **Any procedure that can possibly infringe / on the right to life and personal liberty / had to be right, just, and fair, / and not arbitrary, fanciful and oppressive.**
1) Any procedure that can possibly infringe
2) on the right to life and personal liberty
3) had to be right, just, and fair,
4) and not arbitrary, fanciful and oppressive.
5) No error

Answer & Explanation

2. **He pointed on, apart from Tamil Nadu, other / neighbouring southern States have desisted / from levying additional tax on cinema / over and above the Goods and Services Tax.**

- 1) He pointed on, apart from Tamil Nadu, other
- 2) neighbouring southern States have desisted
- 3) from levying additional tax on cinema
- 4) over and above the Goods and Services Tax.
- 5) No error

Answer & Explanation

3. **India's relations with Iran are important / and the reformist regime of Hassan / Rouhani is looking on / a wider global engagement.**

- 1) India's relations with Iran are important
- 2) and the reformist regime of Hassan
- 3) Rouhani is looking on
- 4) a wider global engagement.
- 5) No error

Answer & Explanation

4. **The Ayatollah's recent utterance on Kashmir might / be a signal to India that its growing / closeness to Saudi Arabia and the /**

UAE is being watched closely on Tehran.

- 1) The Ayatollah's recent utterance on Kashmir might
- 2) be a signal to India that its growing
- 3) closeness to Saudi Arabia and the
- 4) UAE is being watched closely on Tehran.
- 5) No error

Answer & Explanation

5. Iranian criticism of India's position / on Kashmir has repeatedly spark / protests within the Indian / government against Iranian Interference.

- 1) Iranian criticism of India's position
- 2) on Kashmir has repeatedly spark
- 3) protests within the Indian
- 4) government against Iranian interference.
- 5) No error

Answer & Explanation

6. However, as regards bilateral relations, / the recent decline in economic ties / should be of greater / concern to the two countries.

- 1) However, as regards bilateral relations,
- 2) the recent decline in economic ties
- 3) should be of greater
- 4) concern to the two countries.
- 5) No error

Answer & Explanation

7. **Pending a decision on the contract, India / has decided to decrease the volume / of Iranian crude oil it / will be buying that year.**

- 1) Pending a decision on the contract, India
- 2) has decided to decrease the volume
- 3) of Iranian crude oil it
- 4) will be buying that year.
- 5) No error

Answer & Explanation

8. **There have been reports that / Tehran has signed an initial / agreement for the gas / field with Russian giant Gazprom.**

- 1) There have been reports that
- 2) Tehran has signed an initial
- 3) agreement for the gas
- 4) field with Russian giant Gazprom.
- 5) No error

Answer & Explanation

9. **There are far to many issues, including / the future of Afghanistan, that / require closer coordination / between the**

two countries.

- 1) There are far to many issues, including
- 2) the future of Afghanistan, that
- 3) require closer coordination
- 4) between the two countries.
- 5) No error

Answer & Explanation

10. **Logically, the one right that enables us to possess and / exercise other rights is the right to life / granted by Article 21 of the Fundamental / Right Chapter of the Constitution.**

- 1) Logically, the one right that enables us to possess and
- 2) exercise other rights is the right to life
- 3) granted by Article 21 of the Fundamental
- 4) Right Chapter of the Constitution.
- 5) No error

Answer & Explanation

1. **Fallible**

- 1) conservative
- 2) liable
- 3) errant
- 4) unerring

Answer & Explanation

2. Parochial

- 1) deceptive
- 2) sectarian
- 3) global
- 4) insular

Answer & Explanation

3. Exodus

- 1) ignorant
- 2) arrival
- 3) departure
- 4) sticks

Answer & Explanation

4. Panicky

- 1) erring
- 2) asunder
- 3) egress
- 4) calm

Answer & Explanation

5. **Distant**

- 1) close
- 2) heedless
- 3) evacuation
- 4) backwoods

Answer & Explanation

6. **Despise**

- 1) abhor
- 2) admire
- 3) mortal
- 4) retreat

Answer & Explanation

7. **Fiendish**

- 1) frail
- 2) abominate
- 3) friendly
- 4) atrocious

Answer & Explanation

8. Rebellion

- 1) beastly
- 2) nefarious
- 3) deride
- 4) submission

Answer & Explanation

9. Fatigue

- 1) flout
- 2) revile
- 3) demonic
- 4) energies

Answer & Explanation

10. Tentative

- 1) definite
- 2) spurn
- 3) repudiate
- 4) vicious

Answer & Explanation

1. Ecologists, hydrologists, economists and engineers

have_____detailed documentation that brings into doubt the_____of water_____,economic growth and safety made by the project.

- 1) delinquent, disclaim, deportation
- 2) rigid, dissimilar, banishment

- 3) fragile, unconventional, expulsion
- 4) produced, claims, provisioning
- 5) different, deny, extraction

Answer & Explanation

2. **The endless scream of alarm clocks and studying until eyes _____ in their sockets, pressure cooker competition, the _____ feeling that one's entire future _____ in balance.**

- 1) static, disjoin, denounce
- 2) sink, desperate, hangs
- 3) float, conjoin, acquiring
- 4) increasing, take away, upbraid
- 5) fluctuating, subtracts, deprecate

Answer & Explanation

3. **In its attempt to _____ more _____ on net neutrality, the Telecom Regulatory Authority of India may have done exactly the opposite – created more _____.**

- 1) revise, intelligibility, humor
- 2) ensure, clarity, confusion
- 3) conforms, dirtiness, organization

- 4) confides, obscurity, conclusion
- 5) confident, unintelligibility, orientation

Answer & Explanation

4. **At a time when the spread of internet is so small and the speed so slow, _____ time and energy on debating _____ speed is like worrying about who gets what _____ of a small and yet-to-be-fully baked cake.**

- 1) wasting, omnibus , outright
- 2) devoting, differential ,slice
- 3) disregarding, assemblage , utter
- 4) criticizing, obtaining , inclusive
- 5) neglecting, congregation, integral

Answer & Explanation

5. **For two decades India has seen a _____ tightening of vehicular emission norms. However, the full _____ of this trend has not been realised because all arms of government have not worked in _____.**

- 1) disarranged, detest , individual
- 2) desperate, dearth , teammate
- 3) calibrated, potential, tandem

- 4) confused, impossible, amassment
- 5) deranged, lack , combination

Answer & Explanation

6. **The American security establishment suffers from the _____ that it will be able to control every new military technology it develops; the reality is that other nations _____ catch up and _____ terrorists will acquire it too.**

- 1) amity, doubtfully, specially
- 2) similarity, questionably, occasionally
- 3) certainty, rituality , generally
- 4) delusion, inevitably, eventually
- 5) actuality, uncertainty , perpetually

Answer & Explanation

7. **Despite chest-thumping about diversity and difference, displayed in Republic Day parades and other _____ that _____ nationalism, Indians seem to take _____ in and demand some level of homogeneity.**

- 1) occasions, pride, showcase
- 2) sporadic, docility , conceal
- 3) functions, meekness, cover

- 4) events, mortification, withhold
- 5) organizations, nonresistance, secrete

Answer & Explanation

8. **Any kind of ethnocentrism, _____ by pride in the self and in _____ towards others, only divides people, not unites them in their _____.**

- 1) deplored, respect, similarity
- 2) fostered , prejudices, diversity
- 3) complained, fairness, identicalness
- 4) resented, justice, sameness
- 5) affronted , regard, uniformity

Answer & Explanation

9. **Trump advocates banning Muslims from traveling to the United States, he's _____ to limit the free press, and _____ offensive statements toward women, immigrants, _____ of immigrants, and foreign nationals.**

- 1) vulnerable, announced, provoke
- 2) invulnerable, proceed, ascent
- 3) protected, gave, predecessor
- 4) threatened, made, descendants
- 5) safe, said, ascendant

Answer & Explanation

10. The US Senate has _____ approved a move to enhance military co-operation with India for developing threat analysis, military doctrine, force planning, _____ support and intelligence _____ and analysis.

- 1) dissimilar, irrational, convocation
- 2) casualty, rational, assortment
- 3) anxiously, immoderate, acquisition
- 4) vigorous, unreasonable, caboodle
- 5) unanimously, logistical, collection

Answer & Explanation

1. Pauper – कंगाल

Meaning – a very poor person.

Synonyms – poor person, indigent, bankrupt, insolvent; beggar, mendicant, down-and-out

Usage – he died a pauper

2. Rancorous – शत्रु का

Meaning – characterized by bitterness or resentment.

Synonyms – bitter, spiteful, hateful, resentful, acrimonious, malicious, malevolent, malign, malignant, hostile, antipathetic, venomous, poisonous,

vindictive, evil-intentioned, ill-natured, baleful, vengeful, vitriolic, virulent, pernicious, mean, nasty; informal bitchy, catty; literary malefic

Usage – sixteen miserable months of rancorous disputes

3. Maim – अपंग कर देना

Meaning – wound or injure (a person or animal) so that part of the body is permanently damaged.

Synonyms – injure, wound, hurt, disable, put out of action, incapacitate, impair, mar, mutilate, lacerate, disfigure, deform, mangle

Usage – they are prepared to kill and maim innocent people in pursuit of their cause

4. Dingy – धूँधला

Meaning – gloomy and drab.

Synonyms – gloomy, drab, dark, dull, badly/poorly lit, dim; dismal, sombre, grim, dreary, cheerless; dirty, discoloured, grimy, soiled; faded, shabby, dowdy, worn, seedy, run down, tacky; literary tenebrous

Usage – a dingy bed-sitting room

5. Asinine – गदहे का

Meaning – extremely stupid or foolish.

Synonyms – stupid, foolish, pointless, brainless, mindless, senseless, doltish, idiotic, imbecilic, imbecile, insane, lunatic, ridiculous, ludicrous, absurd, preposterous, nonsensical, fatuous, silly, childish, infantile, puerile, immature,

juvenile, inane, witless, half-baked, empty-headed, unintelligent, half-witted, slow-witted, weak-minded; informal crazy, dumb, cretinous, moronic, gormless

Usage – another asinine bit of advertising

6. Replete – परिपूर्ण

Meaning – filled or well-supplied with something.

Synonyms – filled, full, well stocked, well supplied, well provided, crammed, crowded, packed, jammed, stuffed, teeming, overflowing, bursting, brimful, brimming, loaded, overloaded, thick, solid, charged, abounding; informal jam-packed, chock-a-block, chock-full, chocker

Usage – a sumptuous environment replete with European antiques

7. Menial – सेवक

Meaning – (of work) not requiring much skill and lacking prestige.

Synonyms – unskilled, lowly, humble, low-grade, low-status, routine, humdrum, boring, dull

Usage – menial factory jobs

8. Foment – भड़काना

Meaning – instigate or stir up (an undesirable or violent sentiment or course of action).

Synonyms – instigate, incite, provoke, agitate, excite, stir up, whip up, arouse, inspire, encourage, urge, actuate, initiate, generate, cause, prompt, start, bring

about, kindle, spark off, trigger off, touch off, fan the flames of; rareenkindle, effectuate

Usage – they accused him of fomenting political unrest

9. Recluse – वैरागीवैरागी

Meaning – a person who lives a solitary life and tends to avoid other people.

Synonyms – hermit, ascetic; monk, nun; marabout, santon; rareeremite, anchorite, anchoress, stylite, cenobite.

Usage – she has turned into a virtual recluse.

10. Venial – क्षम

Meaning – denoting a sin that is not regarded as depriving the soul of divine grace.

Synonyms – we cannot prevent ourselves sometimes from dreaming of performing venial if not mortal sins.

1. **The present impasse between China and India, is a flare up of a long- standing eczema that is the result of incessant border scratching. The legalities of the present issues aside, diatribes of reminders of a previous war,_____.**
 - 1) Besides the countries are bound by bilateral peace and diplomatic treaties.
 - 2) goes beyond what may be considered as acrimonious diplomatic language.
 - 3) not impose on what you yourself do not desire.
 - 4) having suddenly having hit many "home runs", from where

President George W Bush left

5) None of these

Answer & Explanation

2. **This is worth thinking about. The truth is that today the liberal attempt to build a counter-narrative ends up directly feeding the mainstream narrative. The intolerance debate and Award waapsi_____.**

- 1) is a much greater source of glee than the primary action, whatever that might be
- 2) on the presence of the counterpoint, is that it is designed to thrive on its opposition
- 3) directly bolstered the appeal of the supporters of this government
- 4) is designed to draw strength from those that object to any part of it
- 5) None of these

Answer & Explanation

3. **We believe in many gods but the basics are a belief in nature and the universe and a oneness with these elements and thus_____. If we talk about this or say we are proud of it, we become Hindutva. It seems it is a shame to be Hindu, at least this is what the so- called liberals have been saying for decades and now we are also called intolerant.**

- 1) are jaded beyond belief and are clutching at straws
- 2) The Geeta and so many more including the Buddhists and Jains
- 3) are of a philosophy that was born in this land
- 4) are only a billion of us who belong to this rather prolific geographical

race

5) None of these

Answer & Explanation

4. **The new riders of the ignorant storm want science to be rewritten in the language of New Testament, voodoo, the Vedas and sundry old wives' tales. _____, news on a 'natural' cure of cancer to attacking Charles Darwin's theory of evolution in the name of creationism, every day science faces a new challenge.**

- 1) the block to sell the news and corner the glory
- 2) given the times we live in, 'live-action science' is not a bad idea
- 3) From spreading unverified, bordering on fake
- 4) If the growth of digital media gave a boost to the spread of
- 5) None of these

Answer & Explanation

5. _____ **the spread of fake or questionable information, then it also helped in making people aware of the world around them by making information access virtually free. This medium has been exploited by politicians to win elections, bigots to spread the message of hate, cheats to earn quick bucks —and Nasa to share the latest discovery.**
- 1) If the growth of digital media gave a boost to
 - 2) the times we live in, 'live-action science' is not a bad idea
 - 3) there is an urgent need for a well-crafted strategy to

- 4) these obscurantist forces that are backed by powerful political and
- 5) None of these

Answer & Explanation

6. **As far as anyone from any bank has answered the criticism, it is merely to point out that the fines, charges and deductions are in keeping with the regulations. However, that's hardly an answer because the whole point that angry customers_____ and unfair.**

- 1) by the way they have reacted to the enormous amount of
- 2) have received for the new fines (or service charge
- 3) the myriad other charges that banks keep deducting from
- 4) are making is that the regulations are inadequate
- 5) None of these

Answer & Explanation

7. **Does it actually cost extra to use a networked computer system at a different branch from the customers' own? Is this bank going back to the days of branch banking? Now, we should not be asking these questions from these banks. They will spin something in polite PR language_____ they are following regulations.**

- 1) are managed in such a way as to create non-compliance
- 2) of each bank's income comes from such fines
- 3) it even collect the data? Can we have a list of what
- 4) but basically ask us to buzz off because
- 5) None of these

Answer & Explanation

8. **This is exactly the kind of situation that the Right to Information law is meant for. The RBI is always in the news for monetary policy or licensing or its leadership. That mostly obscures the fact that its track record in consumer protection is terrible. It's time for bank customers_____ changes.**

- 1) the banks and their so-called regulator
- 2) to why banks must continue to be allowed to dip
- 3) into your pocket whenever they feel the need
- 4) to step up, get organised and start forcing some
- 5) None of these

Answer & Explanation

9. **And the trends are ominous. Petrol prices are now rising by 16.7%, high speed diesel by 33.1% and aviation fuel by a massive 67.3%. In contrast cereal prices have come down from 9.6% in November 2016 to 6.1% in February with_____ of a good rabi crop.**

- 1) global recovery in other commodity prices is also adding to the price pressures
- 2) even wheat prices decelerating in anticipation
- 3) wholesale prices very different is unlike in the past when food prices
- 4) fuel and power prices which is driving the price line
- 5) None of these

Answer & Explanation

10. Here in India the real clash of civilizations is taking place as I write this; not between castes and religions but between Hindus who deride Hindutva and they are called secular and tolerant and the vast majority who _____ by the so-called secularists as intolerant.

- 1) I learnt today is being Hindutva—believing in my heritage
- 2) have finally reacted against it and are termed
- 3) the clash is between us and not from other religions
- 4) are termed by the so-called secularists as intolerant
- 5) None of these

Answer & Explanation

1. Today when the stench of _____ looms large, exercising this constitutional right can get one branded as anti-national, thrown behind bars or a lynch mob waiting _____ to teach you a lesson.

- 1) intramural
- 2) fascism, outside
- 3) egalitarianism, liberal
- 4) equalitarianism, equality
- 5) ardor, impediment

Answer & Explanation

2. The _____ law was incorporated into the Indian Penal Code (IPC) in 1870 as fears of a possible uprising _____ the colonial authorities.

- 1) emancipation, inward
- 2) suffrage, innermost
- 3) constancy, suspension
- 4) sedition, plagued
- 5) adherence, entente

Answer & Explanation

3. **In the last one decade, along with many other _____ laws of colonial _____, it has become extremely popular with our rulers.**

- 1) disclaimer, friction
- 2) obedience, deviation
- 3) probity, invention
- 4) draconian, vintage
- 5) devotion, detention

Answer & Explanation

4. **When the legal process itself becomes the _____, the slapping of sedition charges is an attempt to browbeat the protesters into _____.**

- 1) disavowal, defiance
- 2) punishment, submission
- 3) allegiance, combat
- 4) fidelity, contention
- 5) denial, counteraction

Answer & Explanation

5. The _____ of the Army in just about any political debate, and its projection as the ideal to which every citizen should aspire towards, is also an attempt to regiment the citizenry on the same _____ lines.
- 1) resolution, unexpurgated
 - 2) integrity, unabridged
 - 3) conscientiousness, plenary
 - 4) invocation, hierarchical
 - 5) refusal, outright

Answer & Explanation

6. Draconian laws such as the Section 124-A only serve to give a legal veneer to the regime's _____ of voices and movements against _____ by casting them as anti-national.
- 1) retraction, integral
 - 2) persecution, oppression
 - 3) devotedness, exclusive
 - 4) fealty, exhaustive
 - 5) reliability, inclusive

Answer & Explanation

7. **There is, however, no broad declaration against an overpowering state's _____ to stretch out to every sphere to compel individual surrender of little _____ of liberty.**

- 1) revocation, consummate
- 2) contrariety, conclusive
accomplished, aggregate
- 3) propensity, remnants
- 4) animus, hindrance
- 5) eschewal, impediment

Answer & Explanation

8. **The government has also _____ misconstrued an earlier Supreme Court order in order to _____ telecom operators to make Aadhaar a requirement for all mobile phone users.**

- 1) disinclination,
- 2) antipathy, concentrated
- 3) deliberately, pressurise
- 4) animosity, blockage
- 5) repugnance, obstruction

Answer & Explanation

9. A stand-alone authority, with biometric_____ and fingerprints, which could, in cases of doubt, identify with certainty any claimant of government _____ or special services.

- 1) abhorrence, corrective
- 2) antagonism, avail
- 3) evasion, nourishment
- 4) information, subsidies
- 5) benightedness, sustenance

Answer & Explanation

10. More and more service providers sought linkages to the data and the government_____ up the number of government and other organisations that could _____ on an Aadhaar-based identity alone as a sine qua non for dealing with the user.

- 1) aversion, callowness
- 2) repellency, escape
- 3) ramped, insist
- 4) rancor, repulsion
- 5) bewilderment, succor

Answer & Explanation

1. **Obnoxious**

- 1) outcast

- 2) loafer
- 3) derelict
- 4) credulous
- 5) glimmer

Answer & Explanation

2. Quiver

- 1) convulsion
- 2) wanderer
- 3) oscillation
- 4) ignorant
- 5) ingenuous

Answer & Explanation

3. Tramp

- 1) quileless
- 2) vagabond
- 3) unacquainted
- 4) innoxious
- 5) glitter

Answer & Explanation

4. Restive

- 1) palpitation

- 2) pulsation
- 3) drifter
- 4) agitated
- 5) aptness

Answer & Explanation

5. Demented

- 1) floater
- 2) shimmer
- 3) shiver
- 4) balky
- 5) insane

Answer & Explanation

6. Knack

- 1) shudder
- 2) spasm
- 3) contrary
- 4) adroitness
- 5) dexterity

Answer & Explanation

7. Torpid

- 1) tremor

- 2) tremble
- 3) throb
- 4) presented
- 5) hitchhiker

Answer & Explanation

8. Decrepitude

- 1) dilapidation
- 2) vagrant
- 3) fidgety
- 4) edgy
- 5) panhandler

Answer & Explanation

9. Dulcet

- 1) fractious
- 2) agreeable
- 3) refractory
- 4) jittery
- 5) fretful

Answer & Explanation

10. Heraldred

- 1) perverse

- 2) ornery
- 3) supervised
- 4) recalcitrant
- 5) obstinate

Answer & Explanation

1. **They will also have to undertake a / declaration stating they have "not / being allotted any other PAN / than the one mentioned" on the form.**

- 1) They will also have to undertake a
- 2) declaration stating they have "not
- 3) being allotted any other PAN
- 4) than the one mentioned" on the form.
- 5) No error

Answer & Explanation

2. **The department has specified in detail / the procedure for quoting of / Aadhaar in new PAN application / and for changes or correction in PAN data.**

- 1) The department has specified in detail
- 2) the procedure for quoting of
- 3) Aadhaar in new PAN application
- 4) and for changes or correction in PAN data.
- 5) No error

Answer & Explanation

3. They have illustrated the power / of a decentralised waste management / system, who motto is "Our / waste, our responsibility".

- 1) They have illustrated the power
- 2) of a decentralised waste management
- 3) system, who motto is "Our
- 4) waste, our responsibility".
- 5) No error

Answer & Explanation

4. It's clear that the world need / better defences, and fortunately / those are starting to emerge, / if slowly and in patchwork fashion.

- 1) It's clear that the world need
- 2) better defences, and fortunately
- 3) those are starting to emerge,
- 4) if slowly and in patchwork fashion.
- 5) No error

Answer & Explanation

5. A dedicated bunch of volunteers / willing to take time in to run / education workshops for / residents and housekeeping staff.

- 1) A dedicated bunch of volunteers
- 2) willing to take time in to run
- 3) education workshops for

- 4) residents and housekeeping staff.
- 5) No error

Answer & Explanation

6. **With careful segregation of milk packets, cardboard boxes, / credit card receipts and even sweet wrappers, / the 50 houses do not send a single piece / of recyclable waste to the landfill.**
- 1) With careful segregation of milk packets, cardboard boxes,
 - 2) credit card receipts and even sweet wrappers,
 - 3) the 50 houses do not send a single piece
 - 4) of recyclable waste to the landfill.
 - 5) No error

Answer & Explanation

7. **They began with Paperman on September 2015, and when / Paperman stopped offering their services on / OMR, got the local kabaddiwala to come / every fortnight and buy recyclable waste.**
- 1) They began with Paperman on September 2015, and when
 - 2) Paperman stopped offering their services on
 - 3) OMR, got the local kabaddiwala to come
 - 4) every fortnight and buy recyclable waste.
 - 5) No error

Answer & Explanation

8. **Apparel stores in the capital continue with attractive / schemes, but buyers much to their dismay found out / that most brands have got costlier on account of GST as / offers are not inclusive of taxes in any cases.**

- 1) Apparel stores in the capital continue with attractive
- 2) schemes, but buyers much to their dismay found out
- 3) that most brands have got costlier on account of GST as
- 4) offers are not inclusive of taxes in any cases.
- 5) No error

Answer & Explanation

9. **Our computers have been updated / and we are now charging as / per the new tax rate which are / more than the old tax rate.**

- 1) Our computers have been updated
- 2) and we are now charging as
- 3) per the new tax rate which are
- 4) more than the old tax rate.
- 5) No error

Answer & Explanation

10. **An executive in multi-brand consumer durable / retailer Croma said its system has been / updated and a tax of 28% is being levied / separately on ACs and refrigerator.**

- 1) An executive in multi-brand consumer durable
- 2) retailer Croma said its system has been
- 3) updated and a tax of 28% is being levied
- 4) separately on ACs and refrigerator.
- 5) No error

Answer & Explanation

1. Just last month the WannaCry infection hobbled hundreds of **thousands of computer across** 150 plus countries and this week another global cyberattack **has wreaked havoc.**

- 1) thousands of computers across..have wreaked havoc
- 2) thousands of computers around..has wreaked havoc
- 3) thousands of computers across..has wreaked havoc
- 4) thousands of computers across..had wreaked havoc
- 5) No correction required.

Answer & Explanation

2. **Either way the vulnerability of** both businesses and critical national infrastructure has once again **been worryingly expos.**

- 1) Either way the vulnerability of..being worryingly exposed
- 2) Either way the vulnerability for..been worryingly exposed
- 3) Either way vulnerability of..been worryingly exposed

- 4) Either way the vulnerability of..been worryingly exposed
- 5) No correction required.

Answer & Explanation

3. The first industrial revolution dramatically improved conditions **of both works and leisure** but not without big costs – the toll of global warming **for example is still rising**.
- 1) of both work and leisuress..for example is still rising
 - 2) of both work and leisure..for example is still rising
 - 3) of both work and leisure..for example are still rising
 - 4) with both work and leisure..for example is still rising
 - 5) No correction required.

Answer & Explanation

4. The vastness of India compared **not just to the US, but many** country in the world – should be gauged **not by the yardstick of space** but by the hourglass sands of time.
- 1) not just to the US, but any..not by the yardstick of space
 - 2) not just to the US, but any of..not by the yardstick of space
 - 3) not just to the US, but any..not by the yardstick of spaces
 - 4) not just of the US, but any..not by the yardstick of space
 - 5) No correction required.

Answer & Explanation

5. **Because each and every one of** us believes in functioning according to their own time frame, **be it in keeping an appointment**, meeting a deadline, or anything else.

- 1) Because each and every one of..being it in keeping an appointment
- 2) Because each and every one of..been it in keeping an appointment
- 3) Because each and every one of..be its in keeping an appointment
- 4) Because each and every one of..be it on keeping an appointment
- 5) No correction required.

Answer & Explanation

6. In the case of Bharatiya Janata Party history **is witness for it's Integrationist**, assimilative character and more importantly collective commitment **to social justice in party** organisation and government.

- 1) is witness to it's integrationist..to social justices in party
- 2) is witness to it's integrationist..to social justice in party
- 3) is witness to it's integrationist..to social justice on party
- 4) is witness of it's integrationist..to social justice in party
- 5) No correction required.

Answer & Explanation

7. **A large number of youth** have taken advantage **of this scheme and an majority** from the SC communities have become new entrepreneurs or expanded their enterprise.

- 1) A large number of youths..of this scheme and a majority
- 2) A large number of youth..of this schemes and a majority
- 3) A large number of youth..of this scheme and a majority

- 4) A large number of youth..of these scheme and a majority
- 5) No correction required.

Answer & Explanation

8. **Apart from its long past**, it can also lay claim to a present which plays host to a multitude of time zones, which leave the US's paltry nine zones' **standing for the starting line**.

- 1) Apart from its long past..standing on the starting line
- 2) Apart from its long past..standing in the starting line
- 3) Apart from its long past..standing of the starting line
- 4) Apart from its long past..standing at the starting line
- 5) No correction required.

Answer & Explanation

9. Individual heroes interestingly including **ethical hackers or bug** hunters – continue to play a big role even **in the new digital story**.

- 1) ethical hackers or bug..in the new digital story
- 2) ethical hackers or bug..in the new digital story
- 3) ethical hackers or bug..in the new digital story
- 4) ethical hackers or bug..in the new digital story
- 5) No correction required.

Answer & Explanation

10. Some security experts warn **that this time a** ransomware virus is actually a wiper in disguise, aiming at erasing data **rather than extort.**

- 1) that this time the..rather then extort
- 2) that this time the..further than extort
- 3) that this time the..rather than extort
- 4) that those time the..rather than extort
- 5) No correction required.

Answer & Explanation

1. A. Midnight has an eerie and slightly occult hold on our imaginations.
 B. It is the hour when magic is supposed to take place, when the old falls away and a new day arrives with one twitch of a clock's minute-hand.
 C. It is not feasible for India to progress through the 21st century with 19th-century administrative systems.
 D. Midnight also has a sinister ring to it – it is the 'witching hour' when bad things happen, or when the knock on the door heralds the assassin or the secret police or the gang of abductors.
 E. Or, as Eliot wrote, midnight's lunar incantations "Dissolve the floors of memory/And all its clear relations,/Its divisions and precisions".

Answer & Explanation

2. A. Not only is there no one-to-one relationship between interest rates and investment, demonetisation has already done what a rate cut could hope to achieve.

- B. Indeed, it has done what repeated signals from RBI have failed to do.
- C. Add to this the fact that the US Fed is poised to raise rates at least once, if not twice, this year, liquidity is still surplus,
- D. there are signs of asset price bubbles in some asset markets, and the case for a rate cut becomes much weaker.
- E. But because it is using economic diplomacy to make more friends or at least transactional acquaintances.

Answer & Explanation

3. A. Despite the positive propaganda, a lot of misinformation about GST is swirling in markets and homes.
- B. Shops are trying to cash in with pre-GST clearance sales, although they can claim 'transition credits' on tax they have already paid on their inventories when GST kicks in.
- C. Registered businesses are living in fear of having to file three GST returns a month, but Jaitley says after the first lot are loaded on the GST Network, the technology platform, two of the three returns will be 'self-populating' and require little work.
- D. It is also a means to break walls between different government agencies and enable best practices being shared.
- E. Most of all, there is fear that GST will raise prices across the board.

Answer & Explanation

4. A. Of course, the government loses no opportunity to paint things in political colours, rather than with the broad brush of public good. Now they say there are reforms, but no job creation.
- B. At a long Q&A on Tuesday, Jaitley complained that critics will not cease cavilling. "I think some people like to create controversies," he said.

- C. "In 2014 they complained that our reforms are incremental, not big-bang. That argument has been demolished by big-bang reforms like GST, demonetization and the insolvency and bankruptcy law.
- D. The third reform has been the creation of an immense sense of competitive spirit among states and districts by ranking them, and increasingly selecting them for projects through a challenge method.
- E. " He said a lot of jobs are being created outside the formal sector, as in self-employment.

Answer & Explanation

5. A. We believe that non-financial companies, too, would benefit from a more aggressive look at the risks they face.
- B. Among the most important steps they could take, for example, would be to quantify risks in the context of broader scenarios, and not just as discrete sensitivities.
- C. Administrative reforms will have to remain a continuous process, even as a lot has been achieved quietly in the last three years.
- D. They should calculate the effect of more extreme one-off events, such as a cyber security attack, in addition to continuous risks, like GDP.
- E. They should model risk-mitigation strategies as well as the risks themselves.

Answer & Explanation

6. A. The End of Theory: Financial Crises, the Failure of Economics, and the Sweep of Human Interaction.
- B. Ideally, VAT operates on the premise that components of the

transaction chain will always locate each other.

C. In B2B transactions, set-off as input tax credit (ITC) is given for taxes paid on purchase against that levied on the corresponding sales.

D. Assuming a seller would like to understate sales and the corresponding purchaser to overstate purchase, the seller-purchaser duo will always have diametrically opposite intents.

E. This, in turn, would finally drive in a unique market-driven checks and balance mechanism to eventually ensure that VAT is successful.

Answer & Explanation

7. A. It is an accounting of humanity, producing its ledger of debit and credit balances.
- B. This formed the starting point of William Stanley Jevons's Theory of Political Economy: a quantitative analysis of the feelings of pleasure and pain.
- C. Of the seven Benthamite circumstances that are associated with pleasure and pain,
- D. Jevons selected intensity and duration as the most fundamental dimensions of feeling.
- E. the result is that they haven't absorbed many of the lessons on risk management learnt by the financial sector.

Answer & Explanation

8. A. So, finally, it looks like the goods and services tax (GST) will solve many of the problems that afflict the country's indirect taxation system.
- B. The quantity of feeling, then, is the product of its intensity and

duration.

C. Not the least, the staggering fraud that the valueadded tax (VAT) as a method breathed into the system.

D. Managing evasion is a nightmare for any revenue administration.

E. Designing indirect tax, especially in a federal polity where taxing jurisdictions differ, had always been a difficult proposition for the tax architect.

Answer & Explanation

9. A. Data shows ODIs issued against derivatives had a notional value of about Rs 40,165 crore — about 24 per cent of the total notional value of outstanding ODIs.
- B. The new rules are in addition to enhanced disclosures to prevent P-notes misuse.
- C. Non-resident Indians, for example, have been barred from using this route.
- D. Reserve Bank of India (RBI) recently reported that the debt-to-state GDP ratio of as many as 17 Indian states increased in the past year.
- E. Funds routed via P-notes now account for less than 6 per cent of the secondary market compared to about 50 per cent in 2004.

Answer & Explanation

10. A. India is the only country in the world where structural reforms are taking place today.
- B. In the decade since the global financial crisis, financial companies have honed their ability to measure risk in a way that non-financial companies have not.
- But the result is that they haven't absorbed many of the lessons on risk management learnt by the financial sector.
- C. Granted, non-financial executives hadn't faced the same existential

crisis.

D. And they have seldom come under the same kinds of investor and regulatory pressure.

E. We believe that non-financial companies, too, would benefit from a more aggressive look at the risks they face.

Answer & Explanation

Armed with the powers, a little over a month ago, to get lenders and defaulting borrowers to sit down and address the...(1)...**symmetry** task of cleaning up toxic bad debts, the Reserve Bank of India (RBI) has decided to crack the whip. The central bank's decision to act on the advice of its Internal Advisory Committee and direct lenders to initiate...(2)...**insolvency** proceedings against 12 corporate borrowers — each owing in excess of ₹5,000 crore — has come not a day too soon. With gross non-performing assets (NPAs) at about ₹7 lakh crore, a regulatory...(3)...**sustenance** was...(4)...**voluntary** not only to safeguard the health of the banking system but also to ward off any wider impact on the economy. RBI Governor Urjit Patel...(5)...**minimize** the importance of tackling the bad loans problem as recently as during the June 6-7 meeting of the Monetary Policy Committee when he said:

"The...(6)...**quiescent** investment cycle remains a key macroeconomic concern. It is, therefore, imperative to ensure resolution of stressed assets of banks and timely recapitalisation [of public sector lenders]." While the RBI has not...(7)...**obscure** the names of the defaulting dozen, reports suggest they are largely made up of steelmakers and infrastructure companies. That steel companies were among the worst-hit in the wake of the global...(8)...**improvement** in commodity prices and depressed demand in recent years is widely known; to that extent the sector's presence in the list comes as no surprise.

The onus now shifts to the lender consortiums to...(9)...**expedite** the insolvency process under the new Insolvency and Bankruptcy Code (IBC). The enabling architecture is now in place to speedily bring a defaulting borrower's operations under the purview of an insolvency professional, once the National Company Law Tribunal has accepted the creditors' application for initiating

insolvency proceedings against the debtor. But the actual time frame in which the resolution is going to occur remains to be seen, given that the IBC is still in its...(10)....dotage.

1. 1) composition
- 2) tidiness
- 3) messy
- 4) aligning
- 5) No correction required.

Answer & Explanation

2. 1) shield
- 2) pride
- 3) hoard
- 4) paragon
- 5) No correction required.

Answer & Explanation

3. 1) retreat
- 2) intervention
- 3) cloak
- 4) shelter
- 5) No correction required.

Answer & Explanation

4. 1) skulk
2) sneak
3) imperative
4) lurk
5) No correction required.

Answer & Explanation

5. 1) underscored
2) harbor
3) conquer
4) disacknowledge
5) No correction required.

Answer & Explanation

6. 1) caducity
2) dissemble
3) masquerade
4) camouflage
5) No correction required.

Answer & Explanation

7. 1) enshroud
2) decrepitude
3) divulged