

PART - I**GENERAL AWARENESS**

1. Who amongst the following has recently been appointed as the first male member of the National Commission for Women (NCW)?
 - (1) Former Cabinet Secretary Alok Rawat
 - (2) Former Governor of Four States Arvind Dave
 - (3) Former Bureaucrat Ashok Chawla
 - (4) Former Secretary Dr. Ajay Dua
 - (5) Former Corporate Professional Alok Goyal
2. The 'RTGS' is the fastest mode of money transfer in the Indian financial system. The alphabet 'T' in the abbreviation RTGS stands for
 - (1) Transfer (2) Turnover
 - (3) Total (4) Time
 - (5) Term
3. Which of the following is an independent commodity exchange based in Mumbai, India?
 - (1) MEX (2) MCE
 - (3) MGEX (4) MDEX
 - (5) MCX
4. RBI has recently announced a 'Gold Monetisation Scheme' that allows individuals, trusts and mutual funds to deposit gold with banks and earn an interest on it. The minimum deposit under the scheme shall be raw gold of 995 fineness, equivalent to
 - (1) 30 grams (2) 80 grams
 - (3) 50 grams (4) 20 grams
 - (5) 75 grams
5. Who amongst the following has recently (October 2015) been elected as BCCI President?
 - (1) Shashank Manohar
 - (2) Biswarup Dey
 - (3) Avishek Dalmiya
 - (4) Rajiv Shukla
 - (5) Rahul Dravid
6. 'Harish Salve' is one of India's leading
 - (1) Economists
 - (2) Town Planners
 - (3) Lawyers
 - (4) Diplomats
 - (5) Cardiologists
7. The 43-year old 'Justin Trudeau' has recently been elected as the Prime Minister of
 - (1) Sweden (2) Australia
 - (3) Canada (4) Denmark
 - (5) France
8. 'Deepika Kumari' is associated with the sport of
 - (1) Arm Wrestling
 - (2) Aerobatics
 - (3) Air Racing
 - (4) Archery
 - (5) Aquatics
9. As per Census 2011, the population of India was 1.21 billion. Over the last ten years from 2001, it increased by approximately.
 - (1) 188 million
 - (2) 161 million
 - (3) 181 million
 - (4) 191 million
 - (5) 151 million
10. 'ECS' is a term associated with the
 - (1) Banking Industry
 - (2) Insurance Industry
 - (3) Mutual fund business
 - (4) Capital Market transactions
 - (5) Microfinance activity
11. The repayment of a loan is done by paying EMI to the bank. The alphabet 'E' in the abbreviation 'EMI' stands for
 - (1) Equivalent (2) Equivalence
 - (3) Equal (4) Equated
 - (5) Equalized
12. Which of the following Scheduled Commercial Banks commenced its operations in October 2015?
 - (1) HDFC Bank
 - (2) Kotak Mahindra Bank
 - (3) ICICI Bank
 - (4) IDFC Bank
 - (5) Bandhan Bank
13. The 'Ganges' also known as 'Ganga' is a trans-boundary river of Asia which flows through the nations of India and
 - (1) Nepal (2) Myanmar
 - (3) Bhutan (4) Bangladesh
 - (5) Pakistan
14. The State of Karnataka is generally referred to as the 'Cradle of Banking' in India. Which of the following leading Public Sector Banks did not originate from the State?
 - (1) Vijaya Bank
 - (2) Canara Bank
 - (3) Corporation Bank
 - (4) Indian Overseas Bank
 - (5) Syndicate Bank
15. The 'Bibi ka Maqbara' built by Azam Shah, son of Aurangzeb, in 1678, in memory of his mother, Diras Banu Begum, is situated in the Indian city of
 - (1) Hyderabad, Telangana
 - (2) Aurangabad, Maharashtra
 - (3) New Delhi
 - (4) Lucknow, Uttar Pradesh
 - (5) Agra, Uttar Pradesh

16. The currency of Tajikistan is :
 (1) Somoni (2) Kuna
 (3) Krone (4) Peso
 (5) Rial
17. The Government of India has recently launched 'Housing For All' programme wherein it is envisaged to built 2 crore houses by the year
 (1) 2021 (2) 2018
 (3) 2022 (4) 2017
 (5) 2020
18. Facebook CEO Mark Zuckerberg recently (on October 28, 2015) held a townhall question and answer session at the
 (1) Indian Institute of Mass Communication, New Delhi
 (2) Jamia Milia Islamia, New Delhi
 (3) Jawaharlal Nehru University (JNU), New Delhi
 (4) Indian Institute of Technology (IIT), New Delhi
 (5) Faculty of Management Studies (FMS), Delhi
19. Though usually 'Bharat Ratna' is conferred on Indian Citizens, in 1980, it has been awarded to one naturalized citizen namely :
 (1) C. Rajagopalachari
 (2) Khan Abdul Gaffar Khan
 (3) J.R.D. Tata
 (4) Mother Teresa
 (5) Nielson Mandela
20. The recently launched 'Nai Manzil' is a programme aimed at education as well as skill development amongst the
 (1) Professionals and self-employed
 (2) Farmers and agriculturalists
 (3) Other than those given as options
 (4) Artisans and College Industries
 (5) Minority Communities
21. The Reserve Bank of India has recently granted in-principle approval for setting up 'small finance banks' to ten entities. The approval granted by RBI will be valid for a period of
 (1) Twelve Months
 (2) Twenty-two Months
 (3) Eighteen Months
 (4) Twenty-four Months
 (5) Six Months
22. On the 78th birthday of Pandit Hridaynath Mangeshkar, the fifth 'Hridaynath Mangeshkar Award' has recently been conferred upon the renowned music composer
 (1) A.R. Rahman
 (2) Shankar Mahadevan
 (3) Amit Trivedi
 (4) Pritam Chakraborty
 (5) Vishal Dadlani
23. Which of the following is a pension scheme focused on workers in the unorganised sector?
 (1) SSY (2) AMRUT
 (3) APY (4) PMAY
 (5) BLY
24. The Board of Financial Benchmarks India (FBI), had now taken over the responsibility of administration of MIBCIR benchmark rate, a function which was earlier performed by the
 (1) Reserve Bank of India (RBI)
 (2) Securities and Exchange Board of India (SEBI)
 (3) National Stocks Exchange (NSE)
 (4) Indian Banks' Association (IBA)
 (5) State Bank of India (SBI)
25. 'The Idea of Justice' is a 2009 book by economist
 (1) Raghuram Rajan
 (2) Jairam Ramesh
 (3) Arvind Panagariya
 (4) Amartya Sen
 (5) Kaushak Basu
26. The constituency represented by Union Cabinet Minister for Law and Justice Shri D.V. Sadananda Gowda in the 16th Lok Sabha is
 (1) Bangalore Rural Constituency, Karnataka
 (2) Bangalore Central Constituency, Karnataka
 (3) Dakshina Kannada Constituency, Karnataka
 (4) Uttara Kannada Constituency, Karnataka
 (5) Bangalore North Constituency, Karnataka
27. The 'Kaziranga National Park' is situated in the Indian state of :
 (1) Sikkim
 (2) Andhra Pradesh
 (3) Arunachal Pradesh
 (4) Assam
 (5) West Bengal
28. The tribal village 'Baripatha' has become the 100 percent solar powered village in the Indian state of :
 (1) Odisha (2) Rajasthan
 (3) Chattisgarh (4) Bihar
 (5) Gujarat
29. The European Space Agency (ESA) is an intergovernmental organisation of 22 European states dedicated to exploration of space. It is headquartered in :
 (1) Paris, France
 (2) Brussels, Belgium
 (3) Bonn, Germany
 (4) Munich, Germany
 (5) Vienna, Austria
30. The Russian Formula One Grand Prix 2015 was recently won by :
 (1) Will Stevens
 (2) Sebastian Vettel
 (3) Lewis Hamilton
 (4) Felipe Massa
 (5) Nica Rosberg
31. 'Prathama Bank' is the first Regional Rural Bank (RRB) established in 1975 with its headquarters in Moradabad. It was sponsored by
 (1) Syndicate Bank
 (2) Allahabad Bank
 (3) Central Bank of India
 (4) Punjab National Bank
 (5) UCO Bank
32. Antrix Corporation Limited (ACL) is a ₹ 1,700 crore 'mini-Ratna'. It is the commercial aim of the :
 (1) National Remote Sensing Centre
 (2) Indian Space Research Organisation (ISRO)
 (3) Defence Research and Development Organization (DRDO)
 (4) Satish Dhawan Space Centre (SDSC)
 (5) Vikram Sarabhai Space Centre (VSSC)
33. Which of the following Chinese cities has been appointed as the host of the 2022 Asian Games by the Olympic Council of Asia (OCA)?
 (1) Hangzhou (2) Wuhan
 (3) Tianjin (4) Beijing
 (5) Shenzhen
34. The 'Tehri Dam' is the tallest dam in India. It is situated on the Bhagirathi river in the Indian state of

- (1) Haryana
(2) Himachal Pradesh
(3) Uttar Pradesh
(4) Punjab
(5) Uttarakhand
35. The National Heritage City Development and Augmentation Yojana (HRIDAY) is set to be implemented in 12 identified cities up to March 2017. Which of the following cities is not an identified city under the scheme?
(1) Amravati (UP)
(2) Agra (UP)
(3) Amritsar (Punjab)
(4) Ajmer (Rajasthan)
(5) Varanasi(UP)
36. Railway Minister Shri Suresh Prabhu has recently announced that the country's first-over AC double decker Shatabdi Express would shortly ply between
(1) New Delhi and Agra
(2) Mumbai and Ahmedabad
(3) Delhi and Jaipur
(4) Mumbai and Pune
(5) Mumbai and Goa
37. The first Private Sector Commercial Bank to have set up the first IFSC Banking Unit (IBU) at the Gujarat International Finance Tec (GIFT) city is
(1) Yes Bank (2) HDFC Bank
(3) Axis Bank (4) ICICI Bank
(5) Citi Bank
38. Reliance Industries (RIL) has recently received a license from the Reserve Bank of India to set up a Payment Bank. For this purpose, RIL has entered into a partnership with
(1) Yes Bank
(2) Bank of India
(3) HDFC Bank
(4) State Bank of India
(5) Union Bank of India
39. The recently launched PMKSY Scheme aims to achieve a holistic development of
(1) Rural Financial System
(2) Irrigation Potential
(3) Rural Electrification Facilities
(4) Rural Health and Medical Facilities
(5) Rural Housing Infrastructure
40. The capital of Indian state of Jharkhand is
(1) Raipur (2) Patna
(3) Ranchi (4) Muzaffarpur
(5) Jamshedpur

41. The proposed MUDRA Bank to be set up through a statutory enactment would be responsible for regulating and refinancing all :
(1) Micro Finance Institutions
(2) Other than those given as options
(3) Mutual Fund Institutions
(4) Money Lending Institutions
(5) Money Changers/Dealers
42. The 2015 FIBA Asian Championship has recently been won by
(1) Singapore (2) Iran
(3) China (4) Japan
(5) Sri Lanka
43. The third 'India-Africa Forum Summit' was recently held in October 2015 in
(1) New Delhi (2) Nairobi
(3) Cape Town (4) Cairo
(5) Addis Ababa
44. The State Festival of the Indian state of Kerala is
(1) Onam (2) Pongal
(3) Losar (4) Bhoggal Bihu
(5) Easter
45. Marlon James recently became the first Jamaican author to win the prestigious 2015 Man Booker Prize for his book titled :
(1) The Narrow Road to the Deep North
(2) A Brief History of Seven Killings
(3) The Luminaries
(4) Bring Up the Bodies
(5) The White Tiger
46. In consultation with industry associations and bodies, a 'National Policy on Capital Goods' has recently been drafted for the first time in India by the :
(1) Department of Labour and Employment
(2) Department of Public Enterprises
(3) Department of Heavy Industry
(4) Department of Industrial Policy and Promotion
(5) Department of Environment and Primary Industries
47. WWF-India has recently launched a dolphin census under the 'My Ganga, My Dolphin' campaign 2015' in association with the State Government of the Indian state of

- (1) West Bengal
(2) Jharkhand
(3) Uttar Pradesh
(4) Uttarakhand
(5) Bihar
48. 'Bank of India' is a public sector bank with its headquarters in :
(1) Kolkata, West Bengal
(2) New Delhi
(3) Pune, Maharashtra
(4) Mumbai, Maharashtra
(5) Chennai, Tamil Nadu
49. The prestigious G-20 annual summit 2018 shall be hosted by
(1) China (2) India
(3) France (4) Russia
(5) Canada
50. Prime Minister Shri Narendra Modi recently laid the foundation stone for Andhra Pradesh's new capital at
(1) Amravati
(2) Vishakapatnam
(3) Nellore
(4) Vijayawada
(5) Kurnool
51. The commodity market regulator Forward Markets Commission (FMC) has formally merged with :
(1) Securities and Exchange Board of India (SEBI)
(2) Reserve Bank of India (RBI)
(3) Multi Commodity Exchange of India Ltd. (MCE)
(4) Insurance Regulatory and Development Authority of India (IRDA)
(5) Pension Fund Regulatory and Development Authority (PFRDA)
52. Who amongst the following is not an Indian mountaineer?
(1) Molly Chacko
(2) Bachendri Pal
(3) Santosh Yadav
(4) Malavath Purna
(5) Arunima Sinha
53. According to data released in June, 2015, the Indian state that has secured the number one position in solar energy generation in the country with an installed capacity of 1,167 megawatt is
(1) Karnataka (2) Maharashtra
(3) Goa (4) Rajasthan
(5) Gujarat
54. Security Paper Mill which produces paper for banknotes and non-judicial stamps was established in 1968 at

- (1) Hyderabad, Telangana
 (2) Hoshangabad, Madhya Pradesh
 (3) Nasik, Maharashtra
 (4) Kolkata, West Bengal
 (5) Dewas, Madhya Pradesh
55. A scientifically validated herbal drug, named 'BGR-34', for management of type-II diabetes mellitus has recently been launched by
- (1) All India Institute of Medical Sciences (AIIMS)
 (2) Institute of Post Graduate Medical Education and Research (PMER)
 (3) Medical Council of India (MCI)
 (4) Council of Scientific and Industrial Research (CSIR)
 (5) Indian Medical Association (IMA)
56. The MICR Code is a character recognition technology used by banks to raise the
- (1) transfer of funds account to another
 (2) verifications of signatures on cheques
 (3) cash remittancies from one branch to another
 (4) identification of account holders
 (5) processing and clearing of cheques
57. Which of the following category of Indian banks is not permitted to grant loans to other customers ?
- (1) Cooperative banks
 (2) Payments banks
 (3) Small finance banks
 (4) Regional rural banks
 (5) Local area banks
58. Vidya Devi Bhandari has recently been elected as the first Women President of
- (1) Bangladesh
 (2) Nepal
 (3) Pakistan
 (4) Sri Lanka
 (5) Afghanistan
59. The World's highest terrestrial centre at 17,600 feet above sea level which will serve as a natural cold storage for preserving rare and endangered medical plants has been set up by DRDO at :
- (1) Nainital
 (2) Manali
 (3) Srinagar
 (4) Ladakh
 (5) Darjeeling
60. The first 'World Indigenous Games 2015' were recently held in the city of
- (1) Athens, Greece
 (2) Barcelona, Spain
 (3) Seoul, South Korea
 (4) Atlanta, USA
 (5) Palmas, Brazil
61. With a view to support developmental and promotional activities for expanding reach of banking services, the RBI has recently set up the Financial Inclusion Fund (FIF) with a corpus of :
- (1) ₹ 3,000 crore
 (2) ₹ 3,500 crore
 (3) ₹ 1,000 crore
 (4) ₹ 2,500 crore
 (5) ₹ 2,000 crore
62. 'Taekwando' is a martial art form, which was developed during the 1940s and 1950s in
- (1) Thailand (2) Korea
 (3) China (4) Indonesia
 (5) Japan
63. February 4, is observed across the world every year as the
- (1) World Heart day
 (2) World Cancer day
 (3) World Tuberculosis day
 (4) World Polio day
 (5) World Aids day
64. The Reserve Bank of India (RBI) has recently allowed 11 entities to set up payment banks. The payment banks are not permitted to
- (1) accept demand deposits from individuals
 (2) set up branches/ATMs
 (3) accept NRI deposits
 (4) distribute insurance/mutual funds
 (5) offer Internet banking/debit card facilities
65. The 2015 Confucius Peace Prize has recently been awarded to
- (1) Robert Mugabe, President of Zimbabwe
 (2) Aneroodh Jugnauth, Prime Minister of Mauritius
 (3) Sherif Ismail, Prime Minister of Egypt
 (4) Edgar Lungu, President of Zambia
 (5) Jacob Zuma, President of South Africa
66. The Reserve Bank of India has recently given the status of domestic systemically important banks (D-SIB) to
- (1) SBI and HDFC Bank
 (2) SBI and NABARD Bank
 (3) SBI and AXIS Bank
 (4) SBI and ICICI Bank
 (5) SBI and IDBI Bank
67. The International Bank for Reconstruction and Development (IBRD) is an international financial institutions that offer loans to :
- (1) Multinational banks
 (2) Multinational financial institutions
 (3) Middle-income developing countries
 (4) Non-government organisations
 (5) Large multinational corporations
68. The proposed BBPS is an "anytime anywhere" :
- (1) Cheque clearing system
 (2) Online shopping system
 (3) Balance enquiry system
 (4) Funds Remittance system
 (5) Bill Payment system
69. Mumbai Born 'Lord Gulam Noon' one of Britain's most prominent Indian-origin peers who recently passed away at the age of 79 is popularly known as
- (1) King of Mumbai
 (2) Curry King
 (3) Burger King
 (4) King of Good Times
 (5) King of Taste
70. G-4 is a group of four countries which want United Nations Security Council reforms. The group does not include :
- (1) Brazil (2) Japan
 (3) India (4) Germany
 (5) Russia
71. The National Mission for Financial Inclusion launched by the government of India to ensure access to financial services as an affordable Manner is popularly known as the
- (1) PMKVY (2) PMKSY
 (3) PMAGY (4) PMSBY
 (5) PMJDY
72. Which of the following institution set up as a wholly owned subsidiary of Reserve Bank of India is an apex Financial institution for housing ?
- (1) NHB (2) IHL
 (3) LICHL (4) HUDCO
 (5) HDFC
73. India's Premier Institute for Dairy research 'The National Dairy Research Institute (NDRI) is situated at :

- (1) Kochi, Kerala
 (2) Lucknow, Uttar Pradesh
 (3) Karnal, Haryana
 (4) Mandi, Himachal Pradesh
 (5) Anand, Gujarat
74. The age limit for enrolling in National Pension Scheme is :
 (1) 10-70 years (2) 15-60 years
 (3) 14-70 years (4) 20-50 years
 (5) 18-60 years
75. 'Swami Vivekananda Airport' is an International Airport serving the Indian city of :
 (1) Rajgarh, Chattisgarh
 (2) Raipur, Chattisgarh
 (3) Ranchi, Jharkhand
 (4) Ratnagiri, Maharashtra
 (5) Rajkot, Gujarat
76. Which of the following entities is a non-banking subsidiary of the State Bank of India ?
 (1) SBI Mauritius
 (2) SBI Canada
 (3) SBI Indonesia
 (4) SBI capital markets ltd.
 (5) Nepal SBI Bank
77. It is proposed to set up a Banks' Board Bureau (BBB) to advise on ways for raising funds and mergers and acquisitions and to recommend appointment of directors in :
 (1) Small finance banks
 (2) Private sector banks
 (3) Public sector banks
 (4) Regional rural banks
 (5) Corporative banks
78. The Kisore Scheme under the Pradhan Mantri MUDRA Yojana (PMMY) offers maximum loan upto
 (1) ₹ 3,00,000/-
 (2) ₹ 75,000/-
 (3) ₹ 1,00,000/-
 (4) ₹ 5,00,000/-
 (5) ₹ 50,000/-
79. The Government of India has recently launched a seven point plan 'Indradhanush' to revamp functioning of :
 (1) Scheduled corporative banks
 (2) Public sector banks
 (3) Mutual fund companies
 (4) Microfinance institutions
 (5) Sick public sector undertakings
80. The 'Banking Ombudsman' handles matters relating to :
 (1) non payment of loans/dues by bank borrowers
 (2) service conditions related matters of bank employees

- (3) grieviences of bank employees against customers
 (4) customer complaints relating to certain services rendered by banks
 (5) other than those given as options

PART - II

ENGLISH COMPREHENSION

Directions (81-90) : Read the following passage carefully and answer the questions. Certain words/phrases are given in **bold** to help you locate them while answering some of the questions.

This was supposed to be the year when monetary policy started to get back to normal. Seven years after Lehman Brothers collapsed, central banks were expected to edge away from a policy of near-zero interest rates. But now, with 2015 almost over, the Federal reserve has yet to push up rates while other rich-world central banks are focused more on easing than on tightening. Sweden's Riksbank extended its quantitative easing (QE) programme last month. The President of the European Central Bank, too has indicated that further easing may come in December, probably by adjusting the pace, scale or type of asset purchases in its QE regime. More than two-fifths of economists forecast that the Bank of Japan would pick up the pace of its monetary easing. Even if policy is kept unchanged, the bank plans to expand the money supply at an annual rate of ¥80 trillion (\$664 billion). However, for emerging markets, on balance, slightly more emerging central banks have been tightening than cutting. But China cut interest rates in October, the sixth reduction in the last year. India unveiled a half-percentage point rate-cut in late September.

The attitude of central banks reflects their worries about economic growth. The IMF just lowered its global growth forecast to 3.1% for 2015, with cuts applying to both advanced and developing economies.

Inflation is also low in Europe, North America and Asia, giving central banks more freedom to be supportive. The benign interest-rate outlook is one reason why equities have recovered from the wobbles they suffered in August and September. The other main reason why markets have rallied is a more sanguine view of the Chinese economy. Official figures for third-quarter GDP showed growth of 6.9% and, although some have doubts about the data, it was noticeable that the IMF did not downgrade its forecast for Chinese growth in its latest global outlook. But the optimism should not be taken too far. Other market indicators still suggest investors are worried about sluggish growth and deflation- the yield on the ten-year Treasury bond is hovering around 2%, not a level that suggests investors expect normal levels of economic growth to return any time soon.

American companies are also struggling to maintain the robust profit growth they have shown since 2009. While third-quarter profits for S&P 500 companies are marginally ahead of expectations (as is usually the case), they are still likely to be 4% lower than they were a year ago; sales will probably fall by 3%. It is simply hard to keep pushing up profits when global GDP growth is subdued. The number of American companies citing a slowing global economy as affecting their profits and revenues is more than 50% higher than a year ago, according to Thomson Reuters. The news is no better in Europe, where third-quarter profits are expected to be down 5.4% on the year, with revenues dropping 7.9%. So the equity markets are caught in something of an awkward equilibrium. Positive economic news will make the outlook for profits more rosy but will also mean that the Fed is more likely to push up rates. And bad economic news may mean a respite from monetary tightening

but is still bad news. This explains the rather bumpy ride that stockmarkets have had in 2015. The lack of profit growth makes it hard for markets to surge ahead. But without higher interest rates, or evidence that big economies are slipping into **outright** recession, share prices are unlikely to collapse. Central banks may have helped stockmarkets in an era of low growth by making other assets less attractive; the result was a positive shift in share valuations. But slow growth hasn't gone away.

81. Which of the following is true in the context of the passage ?

- (1) Central banks in developed countries are unnecessarily delaying raising interest rates.
- (2) The IMF has issued strong warnings to China's central bank to lower inflation.
- (3) IMF and developed economies are needlessly alarmed about the health of China's economy.
- (4) Asian economies are uniformly raising interest rates to control inflation.
- (5) None of the given options is true in the context of the passage.

82. Choose the word which is most nearly the **same** in meaning as the word **ADJUSTING** given in **bold** as used in the passage.

- (1) Regulating
- (2) Reducing
- (3) Intensifying
- (4) Accepting
- (5) Paying

83. Which of the following best describes the author's view of the actions taken by central banks ?

- (1) The steps are futile and caused imbalances in the global economy.
- (2) They should raise interest rates instead with immediate effect.
- (3) They have been inactive taking no steps other than keeping interest rates low.
- (4) These are too innovative and have damaged the global economy further.
- (5) Other than those given as options.

84. Choose the group of words which is most nearly the **same** in meaning as the word **EDGE** given in **bold** as used in the passage.

- (1) Outer limit
- (2) Brink of
- (3) Sharp side
- (4) Gain advantage
- (5) Move carefully

85. Which of the following describes the health of global stock markets in 2015 ?

- (1) Many stock markets in India crashed on account of the state of China's economy.
- (2) Stock markets are not in good shape on account of the strict regulations of central banks.
- (3) Stock markets have only showed uneven and subdued growth.
- (4) Stock prices are likely to collapse as big economies are headed for a recession.
- (5) None of the given options describes the health of global stock markets in 2015.

86. According to the passage, which of the following is/are factor(s) that has/have impacted global economic growth in 2015 ?

- (A) Withdrawing of Quantitative Easing by European economies.
- (B) High rate of inflation in large Asian economies.
- (C) Price of assets and commodities like oil.

- (1) Only (A)
- (2) Only (B)
- (3) All (A), (B) and (C)
- (4) Only (A) and (C)
- (5) None of the above

87. Which of the following is the central idea of the passage ?

- (1) Governments are holding back central banks from implementing unpopular but good reforms.
- (2) China is headed for a recession and is likely to plunge the world into the recession like the one in 2008.
- (3) The monetary policies implemented by developed countries are adversely affecting emerging ones.
- (4) Economies are still fragile and central banks cannot implement conventional monetary policy.

(5) The global economy is doing well in the last quarter of 2015 and will soon be thriving.

88. Choose the word which is most nearly the **opposite** in meaning as the word **OUTRIGHT** given in **bold** as used in the passage.

- (1) Unfair
- (2) Absolute
- (3) Unsteady
- (4) Partial
- (5) Transparent

89. What do the statistics regarding the third quarter profits of S&P 500 American Companies convey ?

- (1) With slow global economic growth, the profitability of these companies will be affected.
- (2) American companies have not even achieved 50 percent of their growth projections.
- (3) American companies are growing twice as much as they did in 2009.
- (4) American companies have outdone their European rivals by a huge margin.
- (5) These are inflated and growth of these companies is negligible.

90. Choose the word which is most nearly the **opposite** in meaning as the word **ROSY** given in **bold** as used in the passage.

- (1) Blue
- (2) Unpromising
- (3) Bright
- (4) Dried
- (5) Encouraging

Directions (91-95) : Read the sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. Select the part with the error as your answer. If there is no error, select 'No error' as your answer (Ignore the errors of punctuation, if any.)

91. Birthmarks on the back could be signs of Tethered Spinal Cord Syndrome (TCS) a neurological disorder caused by tissue attachments.

- (1) Birthmarks on the back
- (2) could be signs of Tethered Spinal Cord Syndrome (TCS)
- (3) a neurological disorder
- (4) caused by tissue attachments.
- (5) No error

92. As a part of the new survey, if you says you are unhappy, the city police may call to ask you that reason.

- (1) As a part of the new survey,
 (2) if you says you are
 (3) unhappy, the city police may
 (4) call to ask you that reason.
 (5) No error

93. By keeping the brain engaged, anyone can become learn to control immediate cravings.

- (1) By keeping the brain
 (2) engaged, anyone can
 (3) become learn to
 (4) control immediate cravings.
 (5) No error

94. Foodies have realised that there is more to eating out than switch restaurants that has predictable menus and sterile decors.

- (1) Foodies have realised
 (2) that there is more to eating out
 (3) than switch restaurants that has
 (4) predictable menus and sterile decors.
 (5) No error

95. The doctors are been worried that the ace cricketer will suffer from a heart ailment for the rest of his life.

- (1) The doctors are been worried
 (2) that the ace cricketer will
 (3) suffer from a heart ailment
 (4) for the rest of his life.
 (5) No error

Directions (96-100) : Rearrange the following seven sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph, then answer the given questions.

(A) These companies have long seen the US market as the scene of a battle for distribution, where they must secure placement for their products in the fastest growing retail channels just to maintain their share of a pie that's not getting bigger.

(B) Companies can thus generate above-average growth in the United States by not only taking market share from competitors, but also making targeted investments in these specific product categories.

(C) Somewhat surprisingly, a number of cities in developed markets, including the United States and Western Europe, are growing as rapidly as those in emerging markets.

(D) Our analysis forecasts that between 2014 and 2025, certain product categories will grow at almost twice the rate of overall US consumer spending.

(E) But this no-growth, or, at best, low-growth, picture isn't entirely accurate.

(F) Most CPG companies have had very low expectations for growth in the US market.

(G) Companies that ignore these cities could be missing out on opportunities, very close to home.

96. Which of the following should be the **SECOND** sentence after the rearrangement ?

- (1) G (2) A
 (3) E (4) B
 (5) C

97. Which of the following should be the **FIRST** sentence after the rearrangement ?

- (1) A (2) B
 (3) F (4) D
 (5) G

98. Which of the following should be the **FOURTH** sentence after the rearrangement ?

- (1) G (2) F
 (3) E (4) D
 (5) C

99. Which of the following should be the **THIRD** sentence after the rearrangement ?

- (1) A (2) B
 (3) C (4) D
 (5) E

100. Which of the following should be the **LAST (SEVENTH)** sentence after the rearrangement ?

- (1) B (2) G
 (3) D (4) C
 (5) F

Directions (101-110) : In the following passage, there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Poverty is a perception— it is a status which is ...101... on people who have relatively little—even in societies of plenty. That is why we ...102... can never really ever "end" poverty. To see a world in which so many people have less than you and to want

them to have more is, to many of us, human ...103... . It is why poverty in the UK matters as much as poverty elsewhere, despite the material differences. Relative poverty will always ...104... and it should always be at the forefront of efforts to improve our world because it ...105... more than the bare minimum solution.

...106... this, the aid industry currently has quite a few eggs in the end poverty basket. We risk assuming that the public ...107... between absolute and relative poverty. It probably doesn't— especially not in austere times. Just look at the ...108... political view on and to the middle income countries that contain hundreds of millions of desperately poor people. Too much negatively and we are ...109... of not making any progress with aid money, too much task of progress and aid is no longer necessary. It shouldn't be a Catch 22 situation but in ...110..., for some, it is.

101. (1) subjected
 (2) apprehended
 (3) bestowed
 (4) lifted
 (5) labelled

102. (1) spritely (2) objectionably
 (3) fatally (4) continually
 (5) probably

103. (1) problem (2) nature
 (3) face (4) being
 (5) population

104. (1) remainder (2) leave
 (3) allow (4) exist
 (5) touch

105. (1) seek (2) asks
 (3) insists (4) ensure
 (5) demands

106. (1) Along (2) Added
 (3) Despite (4) Favouring
 (5) Siding

107. (1) understands
 (2) distinguishes
 (3) grasps
 (4) separates
 (5) draws

108. (1) prevailing (2) currently
 (3) aimed (4) lost
 (5) multiple

109. (1) accused (2) alleged
 (3) suspicion (4) remarked
 (5) stationed

110. (1) actual (2) now
 (3) place (4) reality
 (5) form