

Reading

Comprehension Questions

LIC ASSISTANT EXAM-2019

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Direction(1-5): Read the given passage carefully and answer the questions given below.

Baptism by fire is a concept that Piyush Goyal must be used to by now. Since 2014, every ministry that Goyal has shepherded has had to deal with a host of legacy issues that needed immediate resolution. Whether it was the financially stressed power sector assets, which were on the brink of shutdown in 2014, the shortage of coal or safety of railway infrastructure, in the last four years, Goyal has emerged as the chief firefighter for Prime Minister Narendra Modi. He hasn't always been successful but no one can blame Goyal for sitting on a problem.

His latest role, taking additional charge of the Ministry of Finance and Corporate Affairs till his predecessor Arun Jaitley recovers from a kidney transplant operation, perhaps offers the biggest challenge yet, to state the obvious. Public sector banks are already in the throes of a major crisis with the Reserve Bank of India closing all exit doors on restructuring of non-performing assets, and the government finding it difficult to raise enough capital to bail out the banks.

To prevent public sector banks from going bust when they breach regulatory norms on minimum capital, the RBI has set several stringent restrictions on loan advances, distributing dividends, remitting profits among others are applied. In some cases, the owner may also be asked to infuse capital into the banks, which in case of the public sector banks, is the government. Already more than half of the country's 20 public sector banks are under the Reserve Bank of India's Prompt Corrective Action (PCA) framework which among other restrictions also constrains the ability of these banks to lend. With lending drying up, most of these 11 banks, whose primary clients are micro, small and medium

enterprises (MSMEs), will find that their net incomes and margins are coming down drastically. The reason is simple: while they will have to fork out money to the existing depositors, no money will start flowing in from new businesses.

Compounding the problem is the fact that these banks will require higher provisioning as and when their non-performing assets rise and hence there will be a greater need for capital infusion than previously expected. And with Basel III norms coming into play from March 31, 2019 (according to RBI guidelines), which calls for an additional buffer of 2.5% for risky assets, the outlook for banks look far more clouded than before. Goyal, known as a man of action, decided to take action just days after taking up the additional charge as the Minister of Finance. While expressing confidence that the banks will come out of the PCA framework soon, Goyal also recognised that banks need to keep lending to the MSMEs in particular to ensure that the economy at large is not affected.

In an election year marked by rising prices of crude oil, Goyal may not have enough headroom to increase budgetary allocation for the capital infusion. While banks coming out with recapitalisation bonds would be an off-Budget exercise, the interest on these bonds would be recognised in the budget and further affect the fiscal position of the government. So Goyal has a tough balancing act ahead of him; infuse more funds in the banks and at the same time see that the economy does not get derailed because of lack of access to funds.

The road to recovery for the banking sector appears to be long and arduous. If there are green shoots of recovery in the Indian economy, there appears to be a lack of capital to nurture them. Over the next few months, Goyal will have the unenviable role of

balancing the government's finances while taking care of the public sector banks but more importantly, he would have to find an answer to the credit crunch plaguing the economy. Sources in political circles say Goyal could be the Minister of Finance full time if Prime Minister Narendra Modi and the BJP win again in 2019. If that be the case, the learnings of leading the economy at such a tricky junction as India finds itself in 2018-19, would hold Goyal in good stead.

1. Which of the following factors have caused the credit crisis of public sector banks?

- (a) Lack of infusion of capital from the government
- (b) Stringent NPA restructuring rules by RBI
- (c) The Prompt Corrective Action framework by RBI
- (d) All 1, 2 and 3
- (e) Only 1 and 2

2. Consider the following statements. Which of these are correct?

- A. Piyush Goyal has been made the new Finance Minister.
 - B. Basel III norms mandate that banks ensure an additional 2.5% buffer on risky assets.
 - C. The prompt corrective action framework has been put into place by RBI.
- (a) Only A
 - (b) Only C
 - (c) Both B and C
 - (d) Both A and B
 - (e) A, B and C

3. The passage uses an idiomatic expression regarding Piyush Goyal's career, viz, Baptism by fire. What does it mean?

- (a) Being at the forefront of a problematic situation
- (b) Wanting to win by purposely putting oneself in problems
- (c) Being confronted by a lot of difficulties due to one's actions
- (d) A difficult first experience of something new
- (e) Creating problematic situations by being present somewhere

4. According to the passage, which of the following are the crises faced by the Indian economy?

- (a) A credit scarcity
- (b) Negligent central bank
- (c) Poor performance of MSMEs
- (d) Both 1 and 2
- (e) 1, 2 and 3

5. What are the current challenges faced by the Finance minister?

- (a) Creating a regulatory framework for public sector banks to manage credit crunch
- (b) Ensuring that the public sector banks abide by the Basel III norms
- (c) Increasing budgetary allocation for infusing capital into public sector banks
- (d) Creating new policies on restructuring of non-performing assets
- (e) All of the above

Direction(6-15): Read the given passage carefully and answer the questions given below.

PM Modi recalled that how Chhotu Ram rose to become Revenue Minister of Punjab in undivided India. “**Even Britishers would think twice before rejecting his demands.** Not only for the farmers of Punjab but he had also made laws for labourers of entire country apart from marketing of crops which are still prevalent in our system. He inspired the farmers to join Army,” Modi said. He also said, “Whenever, I went anywhere in Haryana, almost every day, I came to know about the **instances** regarding Chhotu Ram.”

About the proposed Sonipat factory, Modi said that annually 250 coaches were likely to be repaired there which will help the industrial development of Haryana. During the rally, Union Minister Birender Singh, who is the grandson of Sir Chhotu Ram, said that the PM himself had asked about completion of the **statue**. Singh also said that Sir Chhotu Ram raised his voice for ensuring profitable prices of crops, and now the PM had voiced for doubling the income of farmers by 2022. During the PM’s speech, a section of the crowd indulged in hooting, but was **countered** by BJP supporters who started **chanting** “Modi-Modi”. After that all others started raising slogans in support of the Prime Minister.

Q6. Sir Chhotu Ram had made laws for which of the following sections?

- (a) Farmers of the world
- (b) Labourers of the country
- (c) Farmers as well as Labourers of the country
- (d) Deprived class and Army people
- (e) None of the above

Q7. Which of the following activities were performed by Sir Chhotu Ram?

- (a) Taking a step to ensure the profitable prices of crops by farmers
- (b) Working as an Industrial Minister of Haryana
- (c) Marketing of the crops
- (d) Making laws for the farmers and labourers
- (e) All except (b)

Q8. Which of the following is the most similar in meaning to the word “statue” as mentioned in the passage?

- (a) Figure
- (b) Modal
- (c) Idol
- (d) Both (a) and (c)
- (e) All of the above

Q9. How the proposed Sonipat factory would help the state, according to PM Modi?

- (a) It will help to increase the per capita income due to the rapid industrial development.
- (b) It has developed the industries by repairing 250 coaches annually.
- (c) It will lead to the industrial development after repairing the 250 coaches annually which were likely to be repaired.
- (d) It will help the farmers and labourers to follow the laws dictated by Sir Chhotu Ram.
- (e) None of the above

Q10. What do you mean by the sentence “Even Britishers would think twice before rejecting his demands” as used in the passage?

- (a) Britishers would never accept the proposals made by Sir Chhotu Ram.
- (b) Britishers would never reject the proposals made by Sir Chhotu Ram.
- (c) Britishers would definitely consider the proposals of PM Modi
- (d) Britishers would not reject the proposals of PM Modi without considering the same.
- (e) None of the above

Q11. Which of the following is the most opposite in meaning to the word “countered” as mentioned in the passage?

- (a) Contradict
- (b) Negate
- (c) Parry
- (d) Corroborate
- (e) All except (c)

Q12. Which of the following is the most similar in meaning to the word “instances” as mentioned in the passage?

- (a) Adduce
- (b) Disregard
- (c) Slight
- (d) Overlook
- (e) All except (c)

Q13. What should be the appropriate title of the passage?

- (a) PM Modi and Revenue Minister – Sir Chhotu Ram
- (b) PM Modi and his proposals
- (c) PM Modi woos farmers with praise for Sir Chhotu Ram

(d) Development Activities undertaken by Sir Chhotu Ram

(e) Either (a) or (b)

Q14. Which of the following is the most opposite in meaning to the word “chanting” as mentioned in the passage?

- (a) Chorus
- (b) Carol
- (c) Quiet
- (d) Both (a) and (b)
- (e) Both (b) and (c)

Q15. Why did the BJP supporters start chanting “Modi-Modi”?

- (a) To counter the slogans raised to support the PM
- (b) To contradict the hooting against the PM
- (c) To ensure that everyone makes noise to support the PM
- (d) To gain support of the farmers and labourers of Haryana
- (e) None of the above

Direction (16 – 22): Read the given passage carefully and answer the questions given below.

My aim is to present a conception of justice which generalizes and carries to a higher level of abstraction the familiar theory of the social contract. In order to do this we are not to think of the original contract as one to enter a particular society or to set up a particular form of government. Rather, the idea is that the principles of justice for the basic structure of society are the object of the original agreement. They are the principles that free

and rational persons concerned to further their own interests would accept in an initial position of equality. These principles are to regulate all further agreements; they specify the kinds of social cooperation that can be entered into and the forms of government that can be established. This way of regarding the principles of justice, I shall call justice as fairness. Thus, we are to imagine that those who engage in social cooperation choose together, in one joint act, the principles which are to assign basic rights and duties and to determine the division of social benefits. Just as each person must decide by rational reflection what constitutes his good, that is, the system of ends which it is rational for him to pursue, so a group of persons must decide once and for all what is to count among them as just and unjust. The choice which rational men would make in this hypothetical situation of equal liberty determines the principles of justice.

In 'justice as fairness', the original position is not an actual historical state of affairs. It is understood as a purely hypothetical situation characterized so as to lead to a certain conception of justice. Among the essential features of this situation is that no one knows his place in society, his class position or social status, nor does anyone know his fortune in the distribution of natural assets and abilities, his intelligence, strength, and the like. I shall even assume that the parties do not know their conceptions of the good or their special psychological propensities. The principles of justice are chosen behind a veil of ignorance. This ensures that no one is advantaged or disadvantaged in the choice of principles by the outcome of natural chance or the **contingency** of social circumstances. Since all are similarly situated and no one is able to design principles to favor his particular condition, the principles of justice are the result of a fair agreement or bargain.

Justice as fairness begins with one of the most general of all choices which persons might make together, namely, with the choice of the first principles of a conception of justice which is to regulate all subsequent criticism and reform of institutions. Then, having chosen a conception of justice, we can suppose that they are to choose a constitution and a legislature to enact laws, and so on, all in accordance with the principles of justice initially agreed upon. Our social situation is just if it is such that by this sequence of **hypothetical** agreements we would have contracted into the general system of rules which defines it. Moreover, assuming that the original position does determine a set of principles, it will then be true that whenever social institutions satisfy these principles, those engaged in them can say to one another that they are cooperating on terms to which they would agree if they were free and equal persons whose relations with respect to one another were fair. They could all view their arrangements as meeting the stipulations which they would acknowledge in an initial situation that embodies widely accepted and reasonable constraints on the choice of principles. The general recognition of this fact would provide the basis for a public acceptance of the corresponding principles of justice. No society can, of course, be a scheme of cooperation which men enter voluntarily in a literal sense; each person finds himself placed at birth in some particular position in some particular society, and the nature of this position materially affects his life prospects. Yet a society satisfying the principles of justice as fairness comes as close as a society can to being a voluntary scheme, for it meets the principles which free and equal persons would assent to under circumstances that are fair.

Q16. A just society, as conceptualized in the passage, can be best described as:

(a) A Utopia in which everyone is equal and no one enjoys any privilege based on their existing positions and powers

(b) A hypothetical society in which people agree upon principles of justice which are fair

(c) A society in which principles of justice are not based on the existing positions and powers of the individuals

(d) A society in which principles of justice are fair to all.

(e) A hypothetical society in which principles of justice are not based on the existing positions and powers of the individuals.

Q17. The original agreement or original position in the passage has been used by the author as:

(a) A hypothetical situation conceived to derive principles of justice which are not influenced by position, status and condition of individuals in the society.

(b) A hypothetical situation in which every individual is equal and no individual enjoys any privilege based on the existing positions and powers.

(c) A hypothetical situation to ensure fairness of agreements among individuals in society.

(d) An imagined situation in which principles of justice would have to be fair.

(e) An imagined situation in which fairness is the objective of the principles of justice to ensure that no individual enjoys any privilege based on the existing positions and powers.

Q18. Which of the following best illustrates the situation that is equivalent to choosing 'the principles of justice' behind a 'veil of ignorance'?

(a) The principles of justice are chosen by businessmen, who are marooned on an

uninhabited island after a shipwreck, but have some possibility of returning

(b) The principles of justice are chosen by businessmen, who are marooned on an uninhabited island after a shipwreck and have no possibility of returning

(c) The principles of justice are chosen assuming that such principles will govern the lives of the rule makers only in their next birth if the rule makers agree that they will be born again

(d) The principles of justice are chosen by potential immigrants who are unaware of the resources necessary to succeed in a foreign country

(e) None of these

Q19. Why, according to the passage, do principles of justice need to be based on an original agreement?

(a) Social institutions and laws can be considered fair only if they conform to principles of justice

(b) Social institutions and laws can be fair only if they are consistent with the principles of justice as initially agreed upon

(c) Social institutions and laws need to be fair in order to be just

(d) Social institutions and laws evolve fairly only if they are consistent with the principles of justice as initially agreed upon

(e) Social institutions and laws conform to the principles of justice as initially agreed upon

Q20. Which of the following situations best represents the idea of justice as fairness, as argued in the passage?

(a) All individuals are paid equally for the work they do

- (b) Everyone is assigned some work for his or her livelihood
- (c) All acts of theft are penalized equally
- (d) All children are provided free education in similar schools
- (e) All individuals are provided a fixed sum of money to take care of their health.

Q21. Choose the word/group of words which is most SIMILAR in meaning to the word/group of words printed in bold as used in passage.

Hypothetical

- (a) penchant
- (b) nominal
- (c) putative
- (d) obsequious
- (e) intrepid

Q22. Choose the word/group of words which is most OPPOSITE in meaning to the word/group of words printed in bold as used in passage.

Contingency

- (a) myriad
- (b) impeccable
- (c) enmity
- (d) definiteness
- (e) feral

Direction (23-28): Read the given passage carefully and answer the questions given below.

Brexit is an abbreviation for "British exit," which refers to the June 23, 2016, referendum whereby British citizens voted to exit the European Union. The referendum roiled global markets, including currencies, causing the British pound to fall to its lowest level in decades. Prime Minister David Cameron, who supported the United Kingdom remaining in the European Union, resigned on July 13 as a result. Home Secretary Theresa May, leader of the Conservative Party, became Prime Minister.

Supporters of Brexit based their opinions on a variety of factors, from the global competitiveness of British businesses to the European debt crisis to concerns about immigration. Britain had already opted out of the European Union's monetary union – meaning that it uses the pound instead of the euro – and the Schengen Area, meaning that it does not share open borders with a number of other European nations. "Out" campaigners argued that Brussels' bureaucracy is a drag on the British economy and that European Union laws and regulations threaten British sovereignty.

At least one influential voice suggested that a British exit from the European Union (EU) could actually be good for the political bloc. For former Pimco executive and current economic adviser at Allianz, Mohamed El-Erian, a Brexit may be just what the EU needs to stabilize and secure its future. In an article published in The Guardian, El-Erian proposed that Brexit could actually solve a fundamental problem currently plaguing the EU. That problem is a fundamental difference of opinion amongst EU member states as to what the purpose of the EU actually is supposed to be.

On the one side, the British view holds that the purpose of the EU is to exist as a "super free-trade zone," whereas the German-French

view is that the political bloc exists to facilitate greater integration. The divergence is ultimately a roadblock that El-Erian argued could be removed if the U.K. simply left. If such a roadblock were removed, then it could actually have a number of positive economic and political implications.

Because the exit process could stretch over two years once Article 50 of the Lisbon Treaty is invoked (and there is no deadline for invoking it), predictions about Brexit's future impact on British citizens are mostly speculation; however, experts suggest that Brexit is likely to mean slower economic growth for the country. A slowdown in investments may also lead to fewer jobs, lower pay and higher unemployment rates. Britain relies on the EU for export far more than the EU depends on Britain. The absence of seamless access to European markets also may mean fewer exports and foreign investments. Additionally, consumers and employers reacting to "doom and gloom" news about Brexit's potential fallout alone may contribute to an economic slowdown as companies hire fewer people and consumers spend less money.

In particular, slowed growth in Britain would translate to contraction in Ireland, since exports of goods to the United Kingdom account for nearly one-third of Ireland's total output. The flow of Irish labor to the United Kingdom might be curbed, which would in turn exert pressure on Irish wages as more people compete for fewer jobs.

Michael R. Bloomberg, former mayor of New York City and founder of Bloomberg News, pointed out the EU could penalize Britain, imposing harsh limitations, to deter other member states from following its example. Capital Economics, a research consultancy, stated that Britain's exit could result in "looser monetary conditions" around

the world. According to the firm, Britain's exit could prolong the ECB's bond buying program and even increase its size. "The Bank of England is likely to keep interest rates low for longer and, if necessary, may even announce further policy easing," an analyst at the firm wrote in a note, adding that the European Central Bank (ECB)'s purchase program could potentially increase in size in the future.

The pound could continue to take a pounding. If Britain can no longer rely on continental Europe for barrier-free trade and mobility, there is a strong chance that capital will leave the country to avoid getting stuck there. In other words, investors may sell pounds (or pound-denominated assets) to purchase those denominated in dollars, euros, or francs. A sharp fall could last for longer than anticipated as politicians and deal makers try to establish new trade agreements and economic pacts that can take many months or even years to ratify.

Furthermore, if the domestic economy of the U.K. does slip into recession, it will keep the Bank of England (BoE) from raising interest rates to protect the currency, further compounding the problem.

Q23. What will be the future impact of Brexit on British citizens?

(a) There would be economic slowdown that might lead to fewer jobs, lower pays and higher unemployment rates.

(b) Fewer exports and foreign investments.

(c) It would lead to better monetary conditions around the country.

(A) Only (A) is true

(B) Only (B) is true

(C) Both (B) and (C) are true

(D) Both (A) and (B) are true

(E) All are true.

Q24. Which of the following sentences is NOT TRUE in the context of the passage?

(A) The divergence is ultimately a roadblock that El-Erian argued could be removed if the U.K. simply left.

(B) The flow of Irish labor to the United Kingdom might be curbed, which would in turn exert pressure on Irish wages as more people compete for fewer jobs.

(C) Investors may sell pounds to purchase those denominated in dollars, euros, or francs.

(D) The Bank of England is likely to keep interest rates low for longer and, if necessary, may even announce further policy easing.

(E) All are true.

Q25. How does Brexit affect Ireland?

(A) The flow of Irish labor to the United Kingdom might be curbed, which would in turn exert pressure on Irish wages as more people compete for fewer jobs.

(B) The Irish investors would not invest in U.K.

(C) Domestic economy of the Ireland would slip into recession, it would keep the Bank of Ireland (BoI) from raising interest rates to protect the currency, further compounding the problem.

(D) Both (A) and (C)

(E) None of these

Q26. Which of the following is TRUE in context of the passage?

(a) Britain had already opted out of the European Union's monetary union – meaning that it uses the pound instead of the euro .

(b) Britain's exit could result in "looser monetary conditions" around the world.

(c) Home Secretary Theresa May, leader of the Conservative Party, became Prime Minister of Britain after the resignation of David Cameron on July 3, 2016.

(A) Only (A) is correct

(B) Only (B) is correct

(C) Both (B) and (C) are correct

(D) Both (A) and (B) are correct

(E) All are correct

Q27. What does the author mean by the phrase "doom and gloom" in the context of the passage?

(A) Optimistic situation

(B) A situation that is pessimistic or despondent

(C) Vivacious situation

(D) Both (A) and (C)

(E) None of these.

Q28. Which of the following words means nearly the same to the word PROLONG as used in the passage?

(A) Abbreviate

(B) Expedite

(C) Halt

(D) Advance

(E) Protract

Direction (29-36): Read the given passage carefully and answer the questions given below.

Until recently, scientists did not know of a close vertebrate analogue to the extreme form of generosity observed in eusocial insects like ants and bees, whereby individuals cooperate, sometimes even sacrificing their own opportunities to survive and reproduce, for the good of others. However, such a vertebrate society may exist among underground colonies of the highly social rodent *Heterocephalus glaber*, the naked mole rat.

A naked mole rat colony, like a beehive, wasp's nest, or termite mound, is ruled by its queen, or reproducing female. Other adult female mole rats neither ovulate nor breed. The queen is the largest member of the colony, and she maintains her breeding status through a mixture of behavioral and, presumably, chemical control. Queens have been long-lived in captivity, and when they die or are removed from a colony one sees violent fighting for breeding status among the larger remaining females, leading to a takeover by a new queen.

Eusocial insect societies have rigid caste systems, each insect's role being defined by its behavior, body shape, and physiology. In naked mole rat societies, on the other hand, differences in behavior are related primarily to reproductive status (reproduction being limited to the queen and a few males), body size, and perhaps age. Smaller non-breeding members, both male and female, seem to participate primarily in gathering food, transporting nest material, and tunneling. Larger non-breeders are active in defending the colony and perhaps in removing dirt from the tunnels. Jarvis' work has suggested that differences in growth rates may influence the length of time that an individual performs a task, regardless of its age.

Cooperative breeding has evolved many times in vertebrates, but unlike naked mole rats,

most cooperatively breeding vertebrates (except the wild dog, *Lycaon pictus*) are dominated by a pair of breeders rather than by a single breeding female. The division of labor within social groups is less pronounced among other vertebrates than among naked mole rats, colony size is much smaller, and mating by subordinate females may not be totally suppressed, whereas in naked mole rat colonies subordinate females are not sexually active, and many never breed.

Q29. Which of the following most accurately states the main idea of the passage?

- (A) Naked mole rat colonies are the only known examples of cooperatively breeding vertebrate societies.
- (B) Naked mole rat colonies exhibit social organization based on a rigid caste system.
- (C) Behavior in naked mole rat colonies may well be a close vertebrate analogue to behavior in eusocial insect societies.
- (D) The mating habits of naked mole rats differ from those of any other vertebrate species.
- (E) The basis for the division of labor among naked mole rats is the same as that among eusocial insects.

Q30. The passage suggests that Jarvis' work has called into question which of the following explanatory variables for naked mole rat behavior?

- (A) Size
- (B) Age
- (C) Reproductive status
- (D) Rate of growth
- (E) Previously exhibited behavior

Q31. It can be inferred from the passage that the performance of tasks in naked mole rat colonies differs from task performance in eusocial insect societies in which of the following ways?

- (A) In naked mole rat colonies, all tasks are performed cooperatively.
- (B) In naked mole rat colonies, the performance of tasks is less rigidly determined by body shape.
- (C) In naked mole rat colonies, breeding is limited to the largest animals.
- (D) In eusocial insect societies, reproduction is limited to a single female.
- (E) In eusocial insect societies, the distribution of tasks is based on body size.

Q32. The passage supports which of the following inferences about breeding among *Lycaon pictus*?

- (A) The largest female in the social group does not maintain reproductive status by means of behavioral control.
- (B) An individual's ability to breed is related primarily to its rate of growth.
- (C) Breeding is the only task performed by the breeding female.
- (D) Breeding in the social group is not cooperative.
- (E) Breeding is not dominated by a single pair of dogs.

Q33. According to the passage, naked mole rat colonies may differ from all other known vertebrate groups in which of the following ways?

- (A) Naked mole rats exhibit an extreme form of altruism.

- (B) Naked mole rats are cooperative breeders.
- (C) Among naked mole rats, many males are permitted to breed with a single dominant female.
- (D) Among naked mole rats, different tasks are performed at different times in an individual's life.
- (E) Among naked mole rats, fighting results in the selection of a breeding female.

Q34. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

Suppress

- (A) Reticent
- (B) Proscribe
- (C) Subdue
- (D) Ostracize
- (E) Preposterous

Q35. Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

Subordinate

- (A) Appendage
- (B) Adjunct
- (C) Patron
- (D) Adjutant
- (E) Indigent

Q36. Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in passage.

Pronounce

- (A) Enunciate
- (B) Adjudicate
- (C) Enshroud
- (D) Opine
- (E) Interpose

Direction (37 – 41): Read the following passage carefully and answer the questions given below it.

Since its inception, Aadhaar has been criticised as a project which violates privacy. India not having a law on privacy has added to this problem. In fact, then chairman of UIDAI, Nandan Nilekani, wrote to the Prime Minister as early as in May 2010 suggesting that there was a need to have a data protection and privacy law.

Aadhaar was designed as a digital identity platform which is inclusive, unique and can be authenticated to participate in any digital transaction. This has transformed the service delivery in our country, conveniencing residents and reducing leakages. Direct benefit transfer, subscription to various services and authentication at the point of service delivery are some of the benefits which have accrued. Aadhaar is mass surveillance technology. Unlike, targeted surveillance which is a good thing, and essential for national security and public order — mass surveillance undermines security. Also, experts argue that biometric information is necessary for targeted surveillance, but not suitable for everyday transactions between the state and law abiding citizens. It can easily be misused. Even though the UIDAI claims that this is a zero knowledge database promising high level of security, there is a chance for misuse using

the unique identifiers for the registered devices and time stamps that are used for authentication.

Aadhaar followed the principle of incorporating privacy by design, a concept which states that IT projects should be designed with privacy in mind. Aadhaar collects only minimal data, just sufficient to establish identity. This irreducible set contained only four elements: name, gender, age and communication address of the resident. Under the scheme, random numbers with no intelligence are issued. This ensures that no profiling can be done as the number does not disclose anything about the person. The Aadhaar Act also has clear restrictions on data sharing. No data download is permitted, search is not allowed and the only response which UIDAI gives to an authentication request is 'yes' or 'no'. No personal information is divulged. Besides the minimal data which UIDAI has about a person, it does not keep any data except the logs of authentication. It does not know the purpose of authentication. The transaction details remain with the concerned agency and not with UIDAI. UIDAI has also built a facility wherein one can 'lock' the Aadhaar number and disable it from any type of authentication for a period of one's choice, guarding against any potential misuse.

India is rapidly becoming a digital economy. We are a nation of billion cell phones and yet we have antiquated laws for data protection and privacy. Problems of ID theft, fraud and misrepresentation are real concerns. Identifying citizens for providing various services, maintaining security and crime-related surveillance and performing governance functions, all involve the collection of information. In recent years, owing to technological developments and emerging administrative challenges, several national programmes and schemes are being

implemented through information technology platforms, using computerised data collected from citizens. With more and more transactions being done over the Internet, such information is vulnerable to theft and misuse. Therefore, it is imperative that any system of data collection should factor in privacy risks and include procedures and systems to protect citizen information.

Instead of arguing that privacy is not a fundamental right, government should assure the citizens that it has the technology and systems to protect the data collected. It should assure the citizens of India that it will do everything possible to prevent unauthorised disclosure of or access to such data. The Government should recognise all dimensions of the right to privacy and address concerns about data safety, protection from unauthorised interception, surveillance, use of personal identifiers and bodily privacy. The data controller should be made accountable for the collection, processing and use to which data are put.

Biometrics allows for identification of citizens even when they don't want to be identified. Smart cards which require pins on the other hand require the citizens' conscious cooperation during the identification process. Once smart cards are disposed nobody can use them to identify. Consent is baked into the design of the technology. If the UIDAI adopts smart cards, the centralized database of biometrics can be destroyed just like the UK government did in 2010. This would completely eliminate the risk of foreign government, criminals and terrorists using the breached biometric database to remotely, covertly and non-consensually identify Indians. Smart cards based on open standards allow for decentralized authentication by multiple entities and therefore eliminates the need for a centralized transaction database.

This century comes with certain risks. Therefore, we need to take a level-headed approach and ensure that ample safeguards are put in place for data protection and privacy. The government should recognise both the need for Aadhaar and the need for stringent rules concerning access to and security of citizens' biometric data, in order to preserve their privacy.

Q37. According to the paragraph, what is/are the main security concerns related to Aadhaar?

(i) It can be easily misused as it is not suitable for everyday transactions.

(ii) The possibility of misuse using the unique identifiers for the registered devices.

(iii) The scrutiny in majority erodes the security regarding Aadhaar.

(A) Only (i) is true

(B) Only (ii) is true

(C) Both (i) and (ii) are true

(D) Both (ii) and (iii) are true

(E) All are true

Q38. What should government do to ensure the privacy related to Aadhaar?

(A) Government should ensure the citizens that it has the technology and systems to protect the data.

(B) It should address the concerns about data safety, protection from unauthorized interception.

(C) It should provide the details of every transaction to the citizens.

(D) Government should clear restrictions on data sharing and should incorporate privacy by design.

(E) Both (A) and (B)

Q39. Which of the following statements is false in context of the passage?

(A) Experts argue that biometric information is necessary for targeted surveillance.

(B) Once smart cards are disposed anyone can use them to identify.

(C) Consent is baked into the design of the technology.

(D) Problems of ID theft, fraud and misrepresentation are real concerns.

(E) The data controller should be made accountable for the collection, processing and use to which data are put.

Q40. According to the passage, why there is a need to protect citizen information?

(A) As various services and authentication services are prone to fault.

(B) Since the transactions being done over the net, hence information can be misused.

(C) As problems like fraud, misrepresentation and ID theft are growing.

(D) Both (B) and (C) are correct

(E) All are correct

Q41. According to the passage, how privacy is ensured in aadhaar?

(i) Individuality of a person like gender, profession, caste, age cannot be disclosed by it.

(ii) Characterization is not possible as Aadhaar number does not disclose anything about the person.

(iii) It provides a facility to lock the Aadhaar number and disable it from any type of authentication.

(A) Only (i) is correct

(B) Only (ii) is correct

(C) Both (i) and (iii) are correct

(D) Both (ii) and (iii) are correct

(E) All are correct

Direction (42-48): Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

My aim is to present a conception of justice which generalizes and carries to a higher level of abstraction the familiar theory of the social contract. In order to do this we are not to think of the original contract as one to enter a particular society or to set up a particular form of government. Rather, the idea is that the principles of justice for the basic structure of society are the object of the original agreement. They are the principles that free and rational persons concerned to further their own interests would accept in an initial position of equality. These principles are to regulate all further agreements; they specify the kinds of social cooperation that can be entered into and the forms of government that can be established. This way of regarding the principles of justice, I shall call justice as fairness. Thus, we are to imagine that those who engage in social cooperation choose together, in one joint act, the principles which are to assign basic rights and duties and to determine the division of social benefits. Just as each person must decide by rational reflection what constitutes his good, that is, the system of ends which it is rational for him to pursue, so a group of persons must decide once and for all what is to count among them as just and unjust. The choice which rational men would make in this hypothetical situation

of equal liberty determines the principles of justice.

In 'justice as fairness', the original position is not an actual historical state of affairs. It is understood as a purely hypothetical situation characterized so as to lead to a certain conception of justice. Among the essential features of this situation is that no one knows his place in society, his class position or social status, nor does anyone know his fortune in the distribution of natural assets and abilities, his intelligence, strength, and the like. I shall even assume that the parties do not know their conceptions of the good or their special psychological propensities. The principles of justice are chosen behind a veil of ignorance. This ensures that no one is advantaged or disadvantaged in the choice of principles by the outcome of natural chance or the contingency of social circumstances. Since all are similarly situated and no one is able to design principles to favor his particular condition, the principles of justice are the result of a fair agreement or bargain.

Justice as fairness begins with one of the most general of all choices which persons might make together, namely, with the choice of the first principles of a conception of justice which is to regulate all subsequent criticism and reform of institutions. Then, having chosen a conception of justice, we can suppose that they are to choose a constitution and a legislature to enact laws, and so on, all in accordance with the principles of justice initially agreed upon. Our social situation is just if it is such that by this sequence of hypothetical agreements we would have contracted into the general system of rules which defines it. Moreover, assuming that the original position does determine a set of principles, it will then be true that whenever social institutions satisfy these principles, those engaged in them can say to one another that they are cooperating on terms to which

they would agree if they were free and equal persons whose relations with respect to one another were fair. They could all view their arrangements as meeting the stipulations which they would acknowledge in an initial situation that embodies widely accepted and reasonable constraints on the choice of principles. The general recognition of this fact would provide the basis for a public acceptance of the corresponding principles of justice. No society can, of course, be a scheme of cooperation which men enter voluntarily in a literal sense; each person finds himself placed at birth in some particular position in some particular society, and the nature of this position materially affects his life prospects. Yet a society satisfying the principles of justice as fairness comes as close as a society can to being a voluntary scheme, for it meets the principles which free and equal persons would assent to under circumstances that are fair.

Q42. A just society, as conceptualized in the passage, can be best described as:

- (A) A Utopia in which everyone is equal and no one enjoys any privilege based on their existing positions and powers
- (B) A hypothetical society in which people agree upon principles of justice which are fair
- (C) A society in which principles of justice are not based on the existing positions and powers of the individuals
- (D) A society in which principles of justice are fair to all.
- (E) A hypothetical society in which principles of justice are not based on the existing positions and powers of the individuals.

Q43. The original agreement or original position in the passage has been used by the author as:

(A) A hypothetical situation conceived to derive principles of justice which are not influenced by position, status and condition of individuals in the society.

(B) A hypothetical situation in which every individual is equal and no individual enjoys any privilege based on the existing positions and powers.

(C) A hypothetical situation to ensure fairness of agreements among individuals in society.

(D) An imagined situation in which principles of justice would have to be fair.

(E) An imagined situation in which fairness is the objective of the principles of justice to ensure that no individual enjoys any privilege based on the existing positions and powers.

Q44. Which of the following best illustrates the situation that is equivalent to choosing 'the principles of justice' behind a 'veil of ignorance'?

(A) The principles of justice are chosen by businessmen, who are marooned on an uninhabited island after a shipwreck, but have some possibility of returning

(B) The principles of justice are chosen by businessmen, who are marooned on an uninhabited island after a shipwreck and have no possibility of returning

(C) The principles of justice are chosen assuming that such principles will govern the lives of the rule makers only in their next birth if the rule makers agree that they will be born again

(D) The principles of justice are chosen by potential immigrants who are unaware of the resources necessary to succeed in a foreign country

(E) None of these

Q45. Why, according to the passage, do principles of justice need to be based on an original agreement?

(A) Social institutions and laws can be considered fair only if they conform to principles of justice

(B) Social institutions and laws can be fair only if they are consistent with the principles of justice as initially agreed upon

(C) Social institutions and laws need to be fair in order to be just

(D) Social institutions and laws evolve fairly only if they are consistent with the principles of justice as initially agreed upon

(E) Social institutions and laws conform to the principles of justice as initially agreed upon

Q46. Which of the following situations best represents the idea of justice as fairness, as argued in the passage?

(A) All individuals are paid equally for the work they do

(B) Everyone is assigned some work for his or her livelihood

(C) All acts of theft are penalized equally

(D) All children are provided free education in similar schools

(E) All individuals are provided a fixed sum of money to take care of their health

Q47. Choose the word/group of words which is most SIMILAR in meaning to the word/group of words printed in bold as used in passage.

Hypothetical

(A) penchant

(B) nominal

- (C) putative
(D) obsequious
(E) intrepid

Q48. Choose the word/group of words which is most OPPOSITE in meaning to the word/group of words printed in bold as used in passage.

Contingency

- (A) myriad
(B) impeccable
(C) enmity
(D) definiteness
(E) feral

Direction (49-58): Read the following passage carefully and answer the questions given below it.

Environmental protection and management is deservedly attracting a lot of attention these days. This is a desirable development in the face of the alarming rate of natural resource degradation, which greatly hampers their optimal utilization. When waste waters emanating from municipal sewage, industrial effluent, agriculture and land runoffs find their way either to ground water reservoirs or to other surface water sources, the quality of water is not controlled. This is because the cleansing forces of nature cannot do their job in proportion to the production of filthy matter.

According to the National Environment Engineering and Research Institute (NEERI), a staggering 70 percent of water available in the country is polluted. According to the Planning Commission: "From the Dal lake in the North to the Chaliyar rivers in the South,

from Damodar and Hooghly in the East to the Thane creek in the West, the picture of water pollution is uniformly gloomy. Even our large perennial rivers, like the Ganga, are today heavily polluted."

According to one study, all the 14 major rivers of India are highly polluted. Beside the Ganga, these rivers include the Yamuna, Narmada, Godavari, Krishna and Cauvery. These rivers carry 85 percent of the surface runoff and their drainage basins cover 73 percent of the country. The pollution of the much-revered Ganga is due in particular to municipal sewage that accounts for 3/4th of its pollution load. Despite India having legislation on water pollution [The Water (Prevention and control of Pollution) Act 1974] and various water pollution control boards, rivers today have become synonymous with drains and sewers.

Untreated community wastes discharged into water courses from human settlements account for four times as much water as industrial effluent. Out of India's 3,119 towns and cities, only 217 have partial (209) or full (8) sewerage treatment facilities and cover less than a third of the urban population. Statistics reveal that 1,700 of 27,00 water using industries have the volume of waste water of industrial origin will be comparable to that of domestic sewage in India by 2000 AD. Discharges from agricultural fields which carry fertilizing ingredients of nitrogen, phosphorous and pesticides are expected to the three times as much as domestic sewage. By the date, thermal pollution generated by discharges from thermal power plants will be the largest in volumes.

Toxic effluents deplete the levels of oxygen in the rivers, endanger all aquatic life and render water absolutely unfit for human consumption, apart from affecting industrial production. Sometimes these effects have

been disastrous. A recent study reveals that the water of Ganga, Yamuna, Kali and Hindon rivers have considerable concentrations of heavy metals due to inflow of industrial wastes, which pose a serious health hazard to the millions living on their banks. Similarly, the Cauvery and Kapila rivers in Karnataka have been found to contain metal pollution which threatens the health of people in riverine towns. The Periyar, the largest river of Kerala, receives extremely toxic effluents that result in high incidence of skin problems and fish kills. The Godavari of Andhra Pradesh and the Damodar and Hooghly in West Bengal receive untreated industrial toxic wastes. A high level of pollution has been found in the Yamuna, while the Chambal of Rajasthan is considered the most polluted river in Rajasthan. The fate of the Krishna in Andhra Pradesh and the Damodar and Hooghly in West Bengal receive is considered the most polluted river in Rajasthan. Even in industrially backward Orissa, the Rushikulariver is extremely polluted. The fate of the Krishna in Andhra Pradesh, the Tungabhadra in Karnataka, the Chaliyar in Kerala, the Gomti in U.P, the Narmada in M.P. and the Sone and the Subarnarekha rivers in Bihar is no different.

According to the W.H.O. eighty percent of diseases prevalent in India are water-borne; many of them assume epidemic proportions. The prevalence of these diseases heightens under conditions of drought. It is also estimated that India loses as many as 73 million man-days every year due to water borne diseases, costing Rs. 600 crore by way of treatment expenditure and production losses. Management of water resources with respect to their quality also assumes greater importance especially when the country can no more afford to waste water.

The recent Clean-the-Ganga Project with an action plan estimated to cost the exchequer

Rs. 250 crore (which has been accorded top priority) is a trendsetter in achieving this goal. The action plan evoked such great interest that offers of assistance have been received from France, UK, US and the Netherlands as also the World Bank. This is indeed laudable. Poland too has now joined this list. The very fact that these countries have volunteered themselves to contribute their mite is a healthy reflection of global concern over growing environmental degradation and the readiness of the international community to participate in what is a truly formidable task. It may be recalled that the task of cleansing the Ganga alone the Rishikesh-Hardwar stretch under the first phase of the Ganga Action Plan has been completed and the results are reported to be encouraging.

The crisis of drinking water is deepening because water resources are drying up and the lowering of ground water through over pumping; this is compounded by the pollution of water sources. All these factors increase the magnitude of the problem. An assessment of the progress achieved by the end of March 1985, on completion of the first phase of the international Drinking Water Supply and Sanitation Decade (1981-91) reveals that drinking water has been available to 73 percent of the urban population and 56% of the rural population only. This means that nearly half the country's rural population has to get drinking water facilities. This needs to be urgently geared up especially when considered against the Government's professed objective of providing safe drinking water and sanitation to all by the end of the International Drinking Water Supply and Sanitation Decade i.e. March 1991. The foremost action in this would be to clean up our water resources.

As per surveys conducted by the NEERI, per capita drinking water losses in different cities in the country range between 11,000 to

31,000 liters' annually. This indicates a waste level of 20 to 35 percent of the total flow of water in the distribution system primarily due to leaks in main and household service pipes. Preventive maintenance programme would substantially reduce losses and wastages, and would certainly go a long way in solving the problem.

According to the Union Minister of Works and Housing, out of 2.31 lakh problem villages have been provided with atleast one source of drinking water of March, 1986. The balance (38,748) villages are expected to be covered during the seventh plan. A time bound national policy on drinking water is being formulated by the government wherein the task is proposed to be completed by the end of the seventh plan. An outlay of Rs. 6,522.47 crore has been allotted for the water supply and sanitation sector in seventh plan period against an outlay of Rs. 3,922.02 crore in the sixth plan. Of this, outlay for rural water supply sector is Rs. 3,454.47 crore. It is expected that this outlay would help to cover about 86.4 percent of the urban and 82.2 percent of the rural population with safe drinking water facilities by March 1991. Hygienic sanitation facilities would be provided to 44.7 percent and 1.8 percent of the urban and rural population respectively within the same period.

Q49. The cost of the Clean-the-Ganga Pollution Project Action Plan is likely to be sourced from

- (A) The Indian Exchequer
- (B) France, UK, US and the Netherlands
- (C) The World Bank, Poland, UK
- (D) The US, UK, Netherlands, Poland, France, the World Bank and India
- (E) None of the above

Q50. Municipal sewage pollutants account for:

- (A) the lowest percentage of water pollution
- (B) 75 percent of the Ganga's water pollution load
- (C) twice the volume of the waste water of industrial origin
- (D) three times as much as the discharge from agricultural fields
- (E) None of the above

Q51. According to NEERI:

- (A) the extent of water pollution in the Dal Lake is grim
- (B) 70 percent of the total water available in the country is polluted
- (C) Only 217 out of 3119 towns and cities have sewage treatment facilities
- (D) all the 14 major rivers of India are highly polluted
- (E) None of the above

Q52. Considerable amount of metal pollutants are found in the river(s):

- (A) Chambal of Rajasthan
- (B) Rushikula in Orissa
- (C) Damodar, Hooghly, Krishan and Gomti
- (D) Ganga, Yamuna, Kali, Hindon, Cauvery and Kapila
- (E) None of the above

Q53. Which of the following statements made by the W.H.O is correct?

- (A) Water-borne diseases account for 80 percent of all diseases prevalent in India

(B) Water-borne diseases in India create a loss of Rs. 600 crore every year

(C) Both (A) and (B) are correct

(D) None of these

(E) None of the above

Q54. Which of the following statements is correct?

(A) The river Periyar is in South India

(B) The river Periyar is the largest river of Kerala

(C) The river Gomti is extremely polluted

(D) All of the above are correct

(E) None of the above

Q55. The degradation of the natural resources will necessarily lead to:

(A) poor economic utilisation of resources

(B) contamination of water from municipal sewage

(C) water unfit for human consumption

(D) All of the above

(E) None of the above

Q56. The crisis of drinking water is caused chiefly by

(A) the greenhouse effect

(B) water pollution caused by industrial development

(C) drying up of water sources and over pumping

(D) increasing urbanization

(E) None of the above

Q57. According to the passage, the Marxist sociologist's chain of reasoning him to assert that prejudice toward Oriental people in California was

(A) Non racial in character

(B) Similar in origin to prejudice against the Jews.

(C) Understood by oriental people as ethnic competition

(D) Provoked by workers.

(E) None of these.

Q58. The passage supplies information that would answer which of the following questions.

(A) What accounts for the prejudice against the Jews in Medieval Europe?

(B) What conditions caused the discrimination against the oriental people in California in the early twentieth century?

(C) Which groups are not in ethnic competition with each other in USA.

(D) What explanation did the Marxist sociologist give for the existence of the racial prejudice?

(E) None of these.

Direction (59-65): Read the given passage carefully and answer the questions given below.

US President Donald Trump made abandoning the Trans-Pacific Partnership (TPP) trade deal a key part of his election campaign and on his first day in office, he has proved as good as his word. Twelve countries that border the Pacific Ocean signed up to the TPP in February 2016, representing roughly 40% of the world's

economic output. The pact aimed to deepen economic ties between these nations, slashing tariffs and fostering trade to boost growth. Members had also hoped to foster a closer relationship on economic policies and regulation. The agreement was designed so that it could eventually create a new single market, something like that of the EU. But all 12 nations needed to ratify it, before it could come into effect. Member states include: Japan – the only country to have already ratified the pact – Malaysia, Vietnam, Singapore, Brunei, Australia, New Zealand, Canada, Mexico, Chile and Peru.

The 12 countries involved have a collective population of about 800 million – almost double that of the European Union’s single market. The 12-nation would-be bloc is already responsible for 40% of world trade. The deal was seen as a remarkable achievement given the very different approaches and standards within the member countries, including environmental safeguard, workers’ rights and regulatory consistency – not to mention the special protections that some countries have for certain industries. The US pulling out will be seen as big blow for other nations that signed up. Most goods and services traded between the countries are named in the TPP, but not all tariffs – which are taxes on imports – were going to be removed and some would take longer than others. In all, some 18,000 tariffs were included. For example, the signatories said they would either eliminate or reduce tariffs and other restrictive policies from agricultural products and industrial goods. Under the agreement, tariffs on US manufactured goods and almost all US farm products would have gone almost immediately. But some “sensitive” products would have been exempt until a later agreed date.

To take effect, the deal would have had to be ratified by February 2018 by at least six

countries that account for 85% of the group’s economic output. The US would need to be on board to meet that last condition. Some countries, including New Zealand, have suggested some sort of alternative deal may be possible without the US. But Japan’s Prime Minister Shinzo Abe has said a TPP without the US – and its market of 250 million consumers – would be “meaningless”. Those in favour say this trade deal will unleash new economic growth among countries involved. It is being said that the TPP has high potential to promote economic growth and improve people’s living standards by facilitating the free cross-border movement of key factors of economic activity, such as goods, people, money, and information. Failure to bring the TPP into force would be a great loss to not only the TPP countries such as Japan and the US but also the global economy they argue. According to Trump such deals will affect American workers in a negative way and undermine US companies. His stance on trade is protectionist: he has vowed to shield Americans from the effects of globalized trade by imposing hefty tariffs on cheap Chinese imports of up to 45%. Trump says, “The TPP creates a new international commission that makes decisions the American people can’t veto, making it easier for our trading competitors to ship cheap subsidized goods into US markets – while other countries restricts their exports.”

TPP, unlike regular bilateral FTAs, has “open architecture,” which means Washington would have been able to entice new members over time and generate a race to the top in terms of trade pacts regionally and even globally. Strategically, TPP’s failure will reinforce doubts about American credibility in the region amid a rising China, as several Asian leaders including Singapore’s Lee Hsien Loong have warned. It will also undermine Washington’s efforts to strengthen the capabilities of its Asian allies and partners,

who desire both diversification in their foreign relations as well as reforms domestically that TPP would have induced. It will also make U.S. Asia policy seem unbalanced, since TPP was the major plank in the economic realm of the Obama administration's so-called rebalance, even though there were less significant initiatives as well that did not get as much attention.

Walking out from TPP threatens the US strategy of rebalancing Asia, which amounted to India-Japan-US security cooperation. This will force India — where US anchored its Asia-Pacific policy — to rethink its Look East Initiative. India was not part of the TPP, but it has been an important instrument of realpolitik for Washington and New Delhi as they sought to counter the rise of an assertive China without hurting their economic equations with the country. In the rebalancing of its resources in Asia-Pacific, the US saw India's role as the "lynchpin" of the strategy. The US' "Pivot to Asia" and India's "Act East" policies conflate. Washington sees India as having a greater role in providing security and stability in the region. The two strategies have been shaping the security order in the region as India was reinvigorating its ties with Asian powers like Japan and Australia that has rattled China greatly. Now, India should not be complacent because of the current uncertainty surrounding TPP. We must fully understand the implications of the various TPP disciplines and how we should strategize ourselves in response to the very many ways they can impact us.

Q59. Why according to the author Donald Trump is against the Trans-Pacific Partnership?

(i) He thinks that this deal will have adverse impact on American workers and undercut U.S. companies.

(ii) He wants to protect Americans from effects of globalized trade by slapping huge tariffs on cheap Chinese imports.

(iii) According to him, it will allow foreign countries to continue putting barriers in front of their exports.

(A) Only (i) is correct

(B) Only (iii) is correct

(C) Both (i) and (ii) are correct

(D) Both (i) and (iii) are correct

(E) All are correct

Q60. What could be the outcome of the move in which Trump decides to waive TPP?

(A) It would affect the global economy of not only the TPP countries but also the countries like India.

(B) It will make U.S. Asia policy unbalanced.

(C) It will hinder the trade among the countries that boost growth.

(D) There will be imposition of tariffs against all goods and services.

(E) Both (a) and (c) are correct.

Q61. According to the passage, what is/are the advantage(s) of TPP?

(i) Regulation coherence is major a procurement.

(ii) Creating a new single market and fostering economic ties.

(iii) Environment protection and worker's right.

(A) Only (i) is correct.

(B) Only (iii) is correct

(C) Both (i) and (iii) are correct

(D) Both (i) and (ii) are correct

(E) All are correct

Q62. What does author mean by “TPP has open architecture”?

(i) That it would help Washington in attracting new members.

(ii) That the member countries could deepen ties and slash tariffs.

(iii) Increase in trade agreements both regionally and globally.

(A) Only (i) is true

(B) Only (ii) is true

(C) Both (i) and (iii) are true

(D) Both (ii) and (iii) are true

(E) All are correct

Q63. Which of the following is not true in context of the passage?

(A) India was not the part of TPP, but it has been an important instrument of realpolitik for Washington.

(B) Failure to bring the TPP into force would be a great gain to the TPP countries.

(C) The agreement was designed so that it could eventually create a new single market, something like that of the EU.

(D) TPP will undermine Washington’s efforts to strengthen the capabilities of its Asian allies and partners.

(E) India should not be complacent because of the current uncertainty surrounding TPP.

Q64. Choose the word/group of words which is most similar in meaning to the work/group of words printed in bold as used in the passage.

Unleash

(A) Emancipate

(B) Redeem

(C) Wreak

(D) Inflict

(E) Recover

Q65. Choose the word/group of words which is most similar in meaning to the work/group of words printed in bold as used in the passage.

Entice

(A) Tantalize

(B) Beguile

(C) Summon

(D) Dissuade

(E) Benign

Direction (66-70): Read the given passage carefully and answer the questions given below.

"Biotechnology" describes a number of powerful techniques, many of them only a few years old, by means of which life-forms can be manipulated and altered at the most basic level so that they develop some specific properties. Today you can take genes, spilt and splice them, graft them on to another organism and thus manufacture a new life form, say a virus. Or you can clone a particular kind of super cereal or super-vegetable with very high yields by using certain simple laboratory techniques, and then imbue it with properties like such as drought and pest resistance or equally, pesticide tolerance. What is the likely impact of this biotechnology revolution upon the third world?

Biotechnology holds out a multiple threat : overproduction ,substitution of natural by engineered products, the transfer of production from the fields of the third world to the laboratories and factories of the first, and the loss of bargaining power for producers of specific commodities within a general category vis-à-vis the market as a whole.

For instance, the processing of raw agricultural products can be biologically modified in such a way that all vegetable oils are "equalized". Cheap cocoa can replace expensive varieties. And the characteristics of a particular variety of coffee can be transferred to another, cheaper variety- to the great disadvantage of the growers of the former.

Even more ominous, the biotech firms are now packaging their technology in a manner that favors vertical integration and monopolies. The seed and agrochemicals industries have now been more or less completely integrated thanks to the takeover of the former by the latter. They are now selling packages of seeds and chemicals which cannot be separated from one another. For example, Ciba-Giegy is selling chemically coated jowar seeds in the Horn of Africa.

This is where one of the great dangers of the misuse of the biotechnology lies. While the new techniques allow scientists to manufacture either pest-resistant or pesticide-resistant seeds, perhaps with equal facility, it is certain that they will breed the latter variety. For the simple reason, as a top Sandoz executive told me, that " that is where the money lies for the agrochemicals company employing the scientist: we are not going to invest in an area that does not give us a special place in the market and allows us to earn a high return".

But imagine what the invasion of the third world by these miracle seeds will do. The **lure** of their super-high yields will not decrease but increase agrochemicals use. Third world agriculture will be simultaneously "chemicalised" and "biologised" in a way that was **inconceivable** even at the height of green revolution euphoria.

The likely picture is one of abject dependence of third world peasants upon the seeds - agrochemicals MNCs. The third world cannot complete, it must accept complete domination by the first world. There is very likelihood that even the limited bargaining power and autonomous space the third world managed to preserve during the colonial era in respect of primary commodities will be quickly wiped out.

Q66. What does not the latest technology include?

- a) gene splicing and grafting
- b) cloning of different varieties of genes
- c) gene replication and mutations.
- d) production of newer organisms
- e) None of above

Q67. When will the use of high yielding variety of seeds decrease the use of agrochemicals?

- a) MNCs were to run into losses.
- b) the seeds were made pest resistant instead of pesticide resistant
- c) MNCs transferred the technology of pesticide resistant seeds to the third world.
- d) third world agriculture is not simultaneously "chemicalised" and " biologised".
- e) None of the above.

Q68. How can biotechnology be instrumental in producing good quality cocoa at low prices?

- a) reducing operational costs
- b) increasing the yield per batch of feed
- c) transferring some characteristics of a better variety to a cheaper one
- d) by improving the overall efficiency of the process
- e) simplifying the process of making oil

Q69. Which one of the following statement is false according to the passage?

- a) Some life forms techniques can be manipulated
- b) Biotechnology holds out a multiple threat.
- c) Expensive varieties can replace cheap cocoa.
- d) The seed and agrochemicals are now integrated.
- e) The lure of super high yield seed will not decrease.

Q70. According to the passage, MNCs are interested in all of the following EXCEPT:

- a) Financial gains.
- b) securing a monopoly of the market
- c) research for improving up-to-date technology
- d) sharing knowledge with the third world
- e) selling packages of seeds

Q71. Which one of the following can be suitable title for the passage?

- a) Biotechnology- its unknown implications.

b) Biotechnology- crippling prospects for the third world.

c) Biotechnology- monopoly of the multinationals.

d) Biotechnological Revolution- Worse than the green revolution.

e) None of the above.

Q72. Which of the following words is most similar in meaning to the word 'inconceivable' as used in the passage?

- a) believable
- b) authentic
- c) credible
- d) reliable
- e) incredible

Q73. Which of the following words is most opposite in meaning to the word 'lure' as used in the passage?

- a) enthrall
- b) attract
- c) repel
- d) fascinate
- e) charm

Direction (74-80): A passage is given below with some questions following it. Read the passage carefully and choose the best answer to each question out of the four alternatives a, b, c, and d; choose option (e) if no of the above options are right.

According to the Boshongo people of central Africa, in the beginning, there was only darkness, water, and the great god Bumba. One day Bumba, in pain from a stomach ache,

vomited up the sun. The sun dried up some of the water, leaving land. Still in pain, Bumba vomited up the moon, the stars, and then some animals. The leopard, the crocodile, the turtle, and finally, man. This creation myth, like many others, tries to answer the questions we all ask. Why are we here? Where did we come from? The answer generally given was that humans were of comparatively recent origin, because it must have been obvious, even at early times, that the human race was **improving** in knowledge and technology. So it can't have been around that long, or it would have progressed even more. For example, according to Bishop Usher, the Book of Genesis placed the creation of the world at 9 in the morning on October the 27th, 4,004 BC. On the other hand, the physical surroundings, like mountains and rivers, change very little in a human lifetime. They were therefore thought to be a constant background, and either to have existed forever as an empty landscape, or to have been created at the same time as the humans. Not everyone, however, was happy with the idea that the universe had a beginning.

For example, Aristotle, the most famous of the Greek philosophers, believed the universe had existed forever. *Something eternal is more perfect than something created.* He suggested the reason we see progress was that floods, or other natural disasters, had **repeatedly** set civilization back to the beginning. The motivation for believing in an eternal universe was the desire to avoid invoking divine intervention to create the universe and set it going. Conversely, *those who believed the universe had a beginning, used it as an argument for the existence of God as the first cause, or prime mover, of the universe.* If one believed that the universe had a beginning, the obvious question was what happened before the beginning? What was God doing before He made the world? Was

He preparing Hell for people who asked such questions? The problem of whether or not the universe had a beginning was a great concern to the German philosopher, Immanuel Kant. He felt there were logical **contradictions**, or antinomies, either way. If the universe had a beginning, why did it wait an infinite time before it began? He called that the thesis. On the other hand, if the universe had existed for ever, why did it take an infinite time to reach the present stage? He called that the antithesis. Both the thesis and the antithesis depended on Kant's assumption, along with almost everyone else, that time was Absolute. That is to say, it went from the infinite past to the infinite future, independently of any universe that might or might not exist in this background. This is still the picture in the mind of many scientists today.

Q74. What was there in the beginning?

- (a) There was only sun.
- (b) There was only great god Bumba.
- (c) There was only darkness and water.
- (d) Both (b) and (c)
- (e) None of the above

Q75. What kind of questions do we all ask?

- (a) Why are we here?
- (b) Who came first?
- (c) Where did we come from?
- (d) Both (a) and (c)
- (e) None of the above

Q76. Why mountains and rivers are thought to have existed for ever?

- (a) Because they change very little in a human lifetime.

(b) Because everyone was happy with the idea that the universe had a beginning.

(c) To avoid invoking divine intervention to create the universe and set it going.

(d) Both (a) and (c)

(e) None of the above

Q77. Which of the following statement(s) is/are true?

(a) If the universe had a beginning, why did it take an infinite time to reach the present stage?

(b) If the universe had existed for ever, why did it wait for an infinite time before it began?

(c) Either (a) or (b)

(d) Both (a) and (b)

(e) None of the above

Q78. Which of the following was/were vomited by the god Bumba?

(a) The god Bumba vomited up the rivers.

(b) The god Bumba vomited up the man.

(c) The god Bumba vomited up the sun.

(d) Both (b) and (c)

(e) None of the above

Q79. Which of the following words is/are most similar to the word improving?

(a) ameliorating

(b) aggravating

(c) ruffling

(d) redeeming

(e) None of the above

Q80. Which of the following words is/are most similar to the word repeatedly?

(a) seldomly

(b) often

(c) customarily

(d) Both (b) and (c)

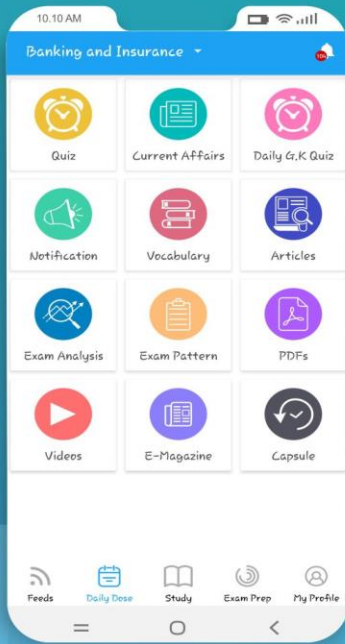
(e) None of the above

ANSWER KEY

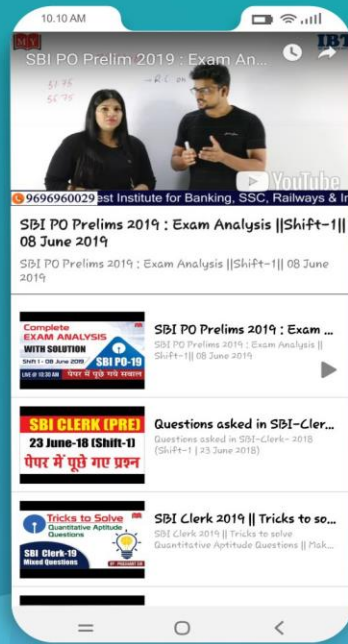
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21. (C)	22. (D)	23. (D)	24. (E)	25. (A)	26. (D)	27. (B)	28. (E)	29. (C)	30. (B)
31. (B)	32. (D)	33. (A)	34. (C)	35. (D)	36. (C)	37. (E)	38. (E)	39. (B)	40. (D)
41. (D)	42. (C)	43. (A)	44. (C)	45. (B)	46. (D)	47. (C)	48. (D)	49. (D)	50. (B)
51. (B)	52. (D)	53. (C)	54. (D)	55. (A)	56. (C)	57. (A)	58. (D)	59. (E)	60. (B)
61. (C)	62. (C)	63. (B)	64. (A)	65. (B)	66. (C)	67. (B)	68. (C)	69. (C)	70. (D)
71. (B)	72. (E)	73. (C)	74. (D)	75. (D)	76. (D)	77. (E)	78. (D)	79. (A)	80. (B)

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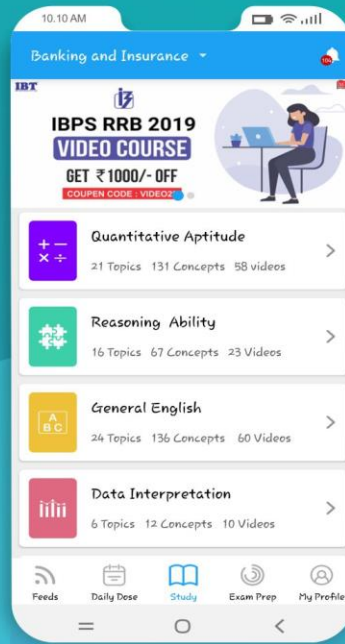
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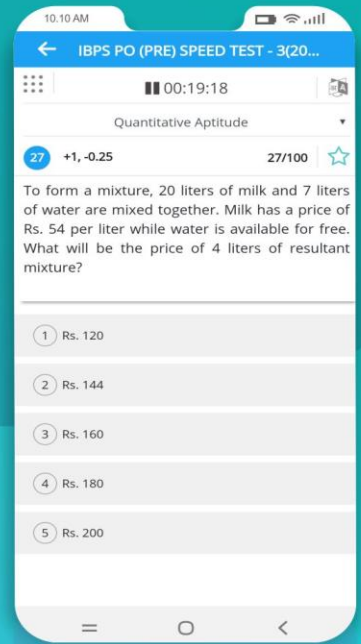
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