

**1. RBI's open market operation transactions are carried out with a view to regulate—**

- (A) Liquidity in the economy
- (B) Prices of essential commodities
- (C) Inflation
- (D) Borrowing power of the banks
- (E) All the above

**2. When more than one banks are allowing credit facilities to one party in coordination with**

**each other under a formal arrangement, the arrangement is generally known as—**

- (A) Participation
- (B) Consortium
- (C) Syndication
- (D) Multiple banking
- (E) None of these

**3. Open market operations, one of the measures taken by RBI in order to control credit expansion**

**in the economy means —**

- (A) Sale or purchase of Govt. securities
- (B) Issuance of different types of bonds
- (C) Auction of gold
- (D) To make available direct finance to borrowers
- (E) None of these

**4. The bank rate means—**

**(A) Rate of interest charged by commercial banks from borrowers**

- (B) Rate of interest at which commercial banks discounted bills of their borrowers
- (C) Rate of interest allowed by commercial banks on their deposits
- (D) Rate at which RBI purchases or rediscounts bills of exchange of commercial banks
- (E) None of these

**5. What is an Indian Depository Receipt ?**

- (A) A deposit account with a Public Sector Bank
- (B) A depository account with any of Depositories in India
- (C) An instrument in the form of depository receipt created by an Indian depository against underlying equity shares of the issuing company
- (D) An instrument in the form of deposit receipt issued by Indian depositories
- (E) None of these

**6. An instrument that derives its value from a specified**

**underlying (currency, gold, stocks etc.) is known as—**

- (A) Derivative
- (B) Securitisation Receipts
- (C) Hedge Fund
- (D) Factoring
- (E) Venture Capital Funding

**7. Fiscal deficit is—**

- (A) total income less Govt. borrowing
- (B) total payments less total receipts
- (C) total payments less capital receipts
- (D) total expenditure less total receipts excluding borrowing
- (E) None of these

**8. In the Capital Market, the term arbitrage is used with**

- reference to—**(A) purchase of securities to cover the sale
- (B) sale of securities to reduce the loss on purchase
- (C) simultaneous purchase and sale of securities to make profits from price
- (D) variation in different markets
- (E) Any of the above

**9. Reverse repo means—**

- (A) Injecting liquidity by the Central Bank of a country through purchase of Govt. securities
- (B) Absorption of liquidity from the market by sale of Govt. securities
- (C) Balancing liquidity with a view to enhancing economic growth rate
- (D) Improving the position of availability of the securities in the market
- (E) Any of the above

**10. The stance of RBI monetary policy is—**

- (A) inflation control with adequate liquidity for growth
- (B) improving credit quality of the Banks
- (C) strengthening credit delivery mechanism
- (D) supporting investment demand in the economy
- (E) Any of the above

**11. Currency Swap is an instrument to manage—**

- (A) Currency risk
- (B) interest rate risk
- (C) currency and interest rate risk
- (D) cash flows in different currencies
- (E) All of the above

**12. 'Sub-prime' refers to—**

- (A) lending done by banks at rates below PLR
- (B) funds raised by the banks at sub-Libor rates
- (C) Group of banks which are not rated as prime banks as per Banker's Almanac
- (D) lending done by financing institutions including banks to customers not meeting with normally required credit appraisal

standards

(E) All of the above

**13. Euro Bond is an**

**instrument—**(A) issued in the European market

(B) issued in Euro Currency

(C) issued in a country other than the country of the currency of the Bond

(D) All of the above

(E) None of these

**14. Money Laundering normally involves—**(A) placement of funds

(B) layering of funds

(C) integration of funds

(D) All of (A), (B) and (C)

(E) None of (A), (B) and (C)

**15. The IMF and the World**

**Bank were conceived as**

**institutions to—**(A) strengthen

international economic co-operation and to help create a more stable and prosperous global economy

(B) IMF promotes international monetary cooperation

(C) The World Bank promotes long term economic development and poverty reduction

(D) All of (A), (B) and (C)

(E) None of (A), (B) and (C)

**16. Capital Market Regulator**

**is—**(A) RBI

(B) IRDA

(C) NSE

(D) BSE

(E) SEBI

**17. In the term BRIC, R stands for—**(A) Romania

(B) Rajithan

(C) Russia

(D) Regulation

(E) None of these

**18. FDI refers to—**(A) Fixed Deposit Interest

(B) Fixed Deposit Investment

(C) Foreign Direct Investment

(D) Future Derivative Investment

(E) None of these

**19. What is Call Money ?**(A)

Money borrowed or lent for a day or over night

(B) Money borrowed for more than one day but upto 3 days

(C) Money borrowed for more than one day but upto 7 days

(D) Money borrowed for more than one day but upto 14 days

(E) None of these

**20. Which is the first Indian company to be listed in**

**NASDAQ ?**(A) Reliance

(B) TCS

(C) HCL

(D) Infosys

(E) None of these

**21. Which of the following is the Regulator of the credit rating**

**agencies in India ?**(A) RBI

(B) SBI

(C) SIDBI

(D) SEBI

(E) None of these

**22. Who is Brand Endorsing Personality of Bank of Baroda**

**?**(A) Juhi Chawla

(B) Kiran Bedi

(C) Amitabh Bachchan

(D) Kapil Dev

(E) None of these

**23. The branding line of Bank of Baroda is—**(A) International

Bank of India

(B) India's International Bank

(C) India's Multinational Bank

(D) World's local Bank

(E) None of these

**24. The logo of Bank of Baroda is known as—**(A) Sun of Bank of

Baroda

(B) Baroda Sun

(C) Bank of Baroda's Rays

(D) Sunlight of Bank of Baroda

(E) None of these

**25. Which of the following statements(s) is/are True about the exports of China which is a close competitor of India ?**(i)

China's economic success is basically on the fact that it exports cheaper goods to rich nations like the USA, etc.

(ii) In the year 2007 China's exports became almost 40% of its GDP.

(iii) When compared to India China's share in the World Exports is more than 30%

whereas India's share is mere 6% of the global exports.

(A) Only (i)

(B) Only (ii)

(C) Both (i) and (ii)

(D) All (i), (ii) and (iii)

(E) None of these

**26. One of the major challenges banking industry is facing these days is money laundering.**

**Which of the following acts/norms are launched by the banks to prevent money**

**laundering in general ?**(A) Know

Your Customer Norms

(B) Banking Regulation Act

(C) Negotiable Instrument Act

(D) Narcotics and Psychotropic Substance Act

(E) None of these

**27. Lot of Banks in India these days are offering M-Banking Facility to their customers. What**

**is the full form of 'M' in 'M-**

**Banking' ?**(A) Money

(B) Marginal

(C) Message

(D) Mutual Fund

(E) Mobile Phone

**28. Which of the following is/are true about the 'Sub-Prime Crisis' ? (The term was very much in news recently.)**

- (i) It is a mortgage crisis referring to credit default by the borrowers.
  - (ii) Sub-Prime borrowers were those borrowers who were rated low and were high risk borrowers.
  - (iii) This crisis originated because of negligence in credit rating of the borrowers.
- (A) Only (i)  
(B) Only (ii)  
(C) Only (iii)  
(D) All (i), (ii) and (iii)  
(E) None of these

**29. Which of the following is not the part of the structure of the Financial System in India ?**

- (A) Industrial Finance  
(B) Agricultural Finance  
(C) Government Finance  
(D) Development Finance  
(E) Personal Finance

**30. Which of the following is not the part of the scheduled banking structure in India ?**(A) Money Lenders

- (B) Public Sector Banks  
(C) Private Sector Banks  
(D) Regional Rural Banks  
(E) State Co-operative Banks

**31. As we all know Govt. of India collects tax revenue on various activities in the country. Which of the following is a part of the tax revenue of the Govt. ?**

- (i) Tax on Income
  - (ii) Tax on Expenditure
  - (iii) Tax on Property or Capital Asset
  - (iv) Tax on Goods and Services
- (A) Both (i) and (iii) only  
(B) Both (ii) and (iv) only

- (C) All (i), (ii), (iii) and (iv)  
(D) Only (ii), (iii) and (iv)  
(E) None of these

**32. We very frequently read about Special Economic Zones (SEZs) in newspapers. These SEZs were established with which of the following objectives ?**

- (i) To attract foreign investment directly.
  - (ii) To protect domestic market from direct competition from multinationals.
  - (iii) To provide more capital to agricultural and allied activities.
- (A) Only (i)  
(B) Only (ii)  
(C) Only (iii)  
(D) All (i), (ii) and (iii)  
(E) None of these

**33. Which of the following groups of countries has almost 50% share in global emission of carbon every year ?**

- (A) US, China, India, South Africa  
(B) India, China, Russia, Britain  
(C) South Africa, Nepal, Myanmar  
(D) US, Russia, China & India  
(E) None of these

**34. Which of the following correctly describes the concept of 'Nuclear Bank' floated by International Atomic Energy Agency ?**

- (i) It is a nuclear fuel bank to be shared by all the nations jointly.
  - (ii) It is a facility to help nations in enrichment of uranium.
  - (iii) It is an agency which will keep a close vigil on the nuclear programme of all the nations.
- (A) Only (i)  
(B) Only (ii)  
(C) Both (i) and (iii) only

- (D) Only (iii)  
(E) Both (i) and (ii) only

**35. Many times we read about Future Trading in newspapers. What is 'Future Trading' ?**

- (i) It is nothing but a trade between any two stock exchanges wherein it is decided to purchase the stocks of each other on a fixed price throughout the year.
- (ii) It is an agreement between two parties to buy or sell an underlying asset in the future at a predetermined price.
- (iii) It is an agreement between stock exchanges that they will not trade the stocks of each other under any circumstances in future or for a given period of time.

- (A) Only (i)  
(B) Only (ii)  
(C) Only (iii)  
(D) All (i), (ii) and (iii)  
(E) None of these

**36. Inflation in India is measured on which of the following indexes/indicators ?**(A) Cost of Living Index (COLI)

- (B) Consumer Price Index (CPI)  
(C) Gross Domestic Product  
(D) Wholesale Price Index (WPI)  
(E) None of these

**37. As per the reports published in the newspapers a section of society staged a demonstration at the venue of the G-8 Summit recently. What was/were the issues towards which these demonstrators were trying to draw the attention of G-8 leaders ?**

- (i) Food shortage which has taken 50 million people in its grip.
- (ii) Inflation which has gone up substantially across the Globe.

(iii) USA's consistent presence in Iraq.

- (A) Only (i)
- (B) Only (ii)
- (C) Only (iii)
- (D) Both (i) and (ii) only
- (E) None of these

**38. Hillary Clinton formally suspended her campaign to ensure election of who amongst the following for the next President of USA ?**

- (A) George Bush
- (B) Barack Obama
- (C) John McCain
- (D) Bill Clinton
- (E) None of these

**39. Hugo Chavez whose name was recently in news is the—(A)**

- President of Congo
- (B) Prime Minister of Uganda
- (C) President of Venezuela
- (D) Prime Minister of Brazil
- (E) None of these

**40. The Govt. of India has raised the amount of the Loan Waiver to the farmers by 20%. Now the amount is nearly—(A) Rs. 60,000 crore**

- (B) Rs. 65,000 crore
- (C) Rs. 72,000 crore
- (D) Rs. 76,000 crore
- (E) Rs. 80,000 crore

**41. Delimitation Commission has made a recommendation that next Census should be Panchayat-wise. When is the next Census due ?**

- (A) 2010
- (B) 2011

- (C) 2012
- (D) 2013
- (E) 2015

**42. The World Health Organisation has urged that advertisements of which of the following should be banned to protect youth from bad effects of the same ?**

- (A) Tobacco
- (B) Alcoholic drinks
- (C) Junk Food
- (D) Soft drinks with chemical preservatives
- (E) None of these

**43. Which of the following countries has allocated a huge amount of US \$ 10 billion to provide relief to its earthquake victims ?(A) Japan**

- (B) South Korea
- (C) China
- (D) South Africa
- (E) None of these

**44. India and Nepal have many agreements on sharing of the water of various rivers. Which of the following rivers is not covered under these agreements ?**

- (A) Kosi
- (B) Gandak
- (C) Ganga
- (D) Mahakali
- (E) All these rivers are covered

**45. Which of the following names is not closely associated with space programme of India or any other country ?**

- (A) CARTOSAT
- (B) NLS – 5
- (C) RUBIN – 8
- (D) GSLV
- (E) SCOPE

**46. Vijay Hazare Trophy is associated with the game of—**

- (A) Hockey
- (B) Cricket
- (C) Badminton
- (D) Football
- (E) Golf

**47. Which of the following was the theme of the Olympic Torch ?(A) Journey of Harmony**

- (B) Green World Clean World
- (C) Journey of Peace
- (D) Journey for Hunger-free World
- (E) None of these

**48. Which of the following schemes is not a social development Scheme ?(A) Indira Awas Yojana**

- (B) Mid Day Meal
- (C) Bharat Nirman Yojana
- (D) Sarva Shiksha Abhiyan
- (E) All are social schemes

**49. Which of the following is not a member of the ASEAN ?(A) Malaysia**

- (B) Indonesia
- (C) Vietnam
- (D) Britain
- (E) Singapore

**50. Which of the following Awards are given for excellence in the field of Sports ?**

- (C) Arjun Award

**Answers :** 1. (E) 2. (B) 3. (A) 4. (D) 5. (C) 6. (C) 7. (D) 8. (C) 9. (A) 10. (E) 11. (D) 12. (D) 13. (C) 14. (D) 15. (D) 16. (E) 17. (C) 18. (C) 19. (A) 20. (D) 21. (D) 22. (E) 23. (B) 24. (B) 25. (C) 26. (E) 27. (E) 28. (D) 29. (E) 30. (A) 31. (C) 32. (A) 33. (D) 34. (B) 35. (B) 36. (D) 37. (B) 38. (B) 39. (C) 40. (A) 41. (B) 42. (A) 43. (C) 44. (C) 45. (E) 46. (B) 47. (A) 48. (C) 49. (D) 50. (C)

# Bank of Baroda-PO (13 - 3 - 2011)

## ENGLISH LANGUAGE

**Directions (Qs. 1 to 5)** 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 questions given below them.

- (A) But seriously, how much would you pay to know what thoughts are swimming around in someone else's head?
- (B) In most fictional movies thus, the idea of reading minds— of seeing the private intentions of another; and the possibility of intervening in those plans— has always been highly attractive.
- (C) Such fantastical questions have long been the bread and butter of fiction.
- (D) Today, more than four centuries since the phrase, "A penny for your thoughts?" was first recorded, inflationary accounting makes that ancient penny worth more than \$40.
- (E) The going rate for a "thought" — a probe into the thinking of another—was once quite a bargain.
- (F) And if you could really know their truthfulness how much more would you pay?
- (G) Even with the sliding value of the dollar, this still seems quite a bargain.

- Which of the following should be the **SECOND** sentence after rearrangement ?  
(1) F (2) D  
(3) C (4) G  
(5) A
- Which of the following should be the **FOURTH** sentence after rearrangement ?  
(1) A (2) B  
(3) G (4) D  
(5) F
- Which of the following should be the **SIXTH** sentence after rearrangement ?  
(1) E (2) G  
(3) C (4) B  
(5) A
- Which of the following should be the **SEVENTH (Last)** sentence after rearrangement ?  
(1) A (2) B  
(3) F (4) D  
(5) E
- Which of the following should be the **FIRST** sentence after rearrangement ?  
(1) A (2) B  
(3) C (4) D  
(5) E

**Directions (Qs. 6 to 10) :** In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.

The economics of owning and running a Ration Shop, the familiar name for the outlets in our Public Distribution System (PDS), are such that under normal business terms, the shop-owner could never make a profit. Yet, ...(6)... the government announces that new permits for ration shops will be given out, there is frenzy in the market to grab one of these. ...(7)...? The answer is obvious: the business is not for the honest and if one knows the ...(8)..., there is a fortune to be made.

What are these tricks of the trade?

- Getting fake names into the user list is the most obvious option; the State seems to be ... (9)... a losing battle against this practice, judging by the endless efforts to weed out bogus ration cards.

- The next is to get the 'right customers' on the list, not just more customers: These are people who are registered but who do not have any interest in ...(10)... on their entitlements. In a system where caste and income certificates are for sale, it is not ... (11)... to 'produce' these documents for mutual benefit. Receipts are duly made in their names, and the rations thus 'drawn' are ...(12)... off into the open market. The sale price of an item like rice makes clear the ...(13)... economics—it costs Rs. 8 in a ration shop while in the latter it is Rs. 30 or above. There are also customers who would rather exchange their entitlements for hard cash at the beginning of the month.

- As the degradation progresses, the shopkeeper, in ...(14)... with the official machinery, manages to withhold effectively the entitlements from even the genuine beneficiaries, and diverts them to the open market. The targeted group is usually not in a position to ...(15)... itself to get its due. And thus one has all the ...(16)... of a good PDS business.

6. (1) whenever (2) quickly  
(3) just (4) as soon  
(5) time
7. (1) What (2) When  
(3) Where (4) Why  
(5) How
8. (1) lying (2) people  
(3) sprouting (4) hard work  
(5) ropes
9. (1) attempt (2) waging  
(3) winning (4) expecting  
(5) trying
10. (1) harping (2) discussing  
(3) realising (4) drawing  
(5) giving
11. (1) easy (2) must  
(3) difficult (4) simple  
(5) enough
12. (1) sell (2) borrowed  
(3) donated (4) bought  
(5) siphoned
13. (1) understood (2) poor  
(3) underlying (4) mechanical  
(5) unclear
14. (1) meeting (2) collusion  
(3) flow (4) show  
(5) line
15. (1) ask (2) voiced  
(3) assert (4) deliver  
(5) willful
16. (1) things (2) ingredients  
(3) dictate (4) component  
(5) facet

**Directions (Qs. 17 to 20) :** Which of the words/phrases (1), (2), (3) and (4) given below each sentence should replace the word/ phrase printed in bold in the sentence to make it

**grammatically correct? If the sentence is correct as it is given and no correction is required, mark (5) as the answer.**

17. A lot of time we hear from actors that they regret the kind of roles they have been doing all this while, but this actor says he **has never** any regrets.  
(1) never has have                      (2) has never had  
(3) has no                                  (4) has had  
(5) No correction required
18. The actress participated in the event **whole-hearted**, cheered the participants, danced with them and emphasised on the importance of creating awareness for oral care across the country.  
(1) whole-heartedly                      (2) whole-heart  
(3) with whole-heart  
(4) wholly-hearted  
(5) No correction required
19. **Although** complete treatment of cancer is beyond the reach of the underprivileged but no child should lose his life for want of funds.  
(1) Though                                  (2) As  
(3) The                                        (4) Since  
(5) No correction required
20. Slated to begin this year, the league could provide a **so-needed** boost to hockey in India.  
(1) so-needful                              (2) much-needy  
(3) much-need                              (4) much-needed  
(5) No correction required

**Directions (Qs. 21 to 25) : Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence as a whole.**

21. Much of the \_\_\_\_\_ that cricket has is due to the fact it is a \_\_\_ sport.  
(1) allure, lucrative  
(2) criticism, controversial  
(3) attraction, unpopular  
(4) flak, great  
(5) comments, unusual
22. Since foggy weather \_\_\_\_\_ visibility by several metres, the railways has either partially \_\_\_\_ or diverted some of the trains.  
(1) improves, started  
(2) impairs, called off  
(3) hampers, withdrawn  
(4) decrease, stopped  
(5) reduces, cancelled
23. The once \_\_\_\_\_ district is gradually, being \_\_\_\_\_ of its green cover.  
(1) remote, eroded  
(2) arid, replenished  
(3) beautiful, devoid  
(4) picturesque, depleted  
(5) lush, rob
24. The pilot knew she would be able to see the \_\_\_ lights of the city from her cockpit window, but she would not see the fireworks explode to welcome the New Year as she would have \_\_\_\_ to cruising altitude.  
(1) few, soared                              (2) divine, escalate  
(3) glistening, jumped  
(4) shining, reached

(5) glittering, climbed

25. The New Year has \_\_\_ in good news for city hotels as most properties are \_\_\_ for the whole month.

(1) brought, deserted

(2) ushered, packed (3) pushed, full

(4) steered, renovating (5) escorted, vacant

**Directions (Qs. 26 to 35) : Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5) (Ignore errors of punctuation, if any).**

26. The bane of Indian hockey today is (1)/ lack of interest by the part of the public (2)/ which in turn is fuelled by the perception that (3)/ it doesn't pay to take up the sport as a career. (4)/ No error (5)

27. Illegal sand mining has become (1)/ a boom business fuelled (2)/ by the ever-increasing demand (3)/ of the construction industry. (4)/ No error (5)

28. Much is the inflow of travellers that (1) / it is tough to book an air ticket (2)/ to Ahmedabad and the international flights (3)/ too are almost over-booked. (4)/ No error (5)

29. Experts believe that a (1)/ gradually decreasing infant mortality rate (2) / is lead to a proportionate (3)/ decrease in the size of our brains. (4) / No error (5)

30. In just two months after having (1)/ planted these, most of the plants have (2)/ either dried up or are suffering (3)/ due to lack of maintenance. (4) / No error (5)

31. In cities people don't (1)/ always have the time to (2)/ catch up with old friends or (3)/ spend times with their family. (4)/ No error (5)

32. The band have been (1)/ performing at many cause-oriented concerts (2)/ to encourage people to come forward and (3)/ lend their support to the noble cause. (4)/ No error (5)

33. As market leaders, (1)/ we have always been at (2)/ the forefront of creating awareness (3)/ between public. (4)/ No error. (5)

34. If the IPL has succeeded in drawing (1)/ an audience across the country, it is because (2)/ cricket has always had a strong foundation (3)/ and a dedicated audience. (4)/ No error (5)

35. In view of the intense cold wave conditions (1)/ prevailing in the state, the government declared (2)/ holidays in all the schools (3)/ for a period of ten days. (4)/ No error (5)

**Directions (Qs. 36 to 43) : The following passage carefully and answer the questions given below it. Certain words/phrases have printed in bold to help you 1 them while answering some o question.**

It was in the offing. With shortages mounting across the board for water as they are for energy, it was only **inevitable** that the Central government would be stirred into starting Bureau of Water Efficiency (BWE) much like the Bureau of Energy Efficiency (BEE) that was Launched some years ago.

Early reports suggest that the draft norms for various sectors consuming water will be created by the BWE soon. The alarm bells have been ringing for some years now. Water availability per capita in India has fallen from about 5 million litres in the 1950s to 1.3 million litres in 2010—that's a **staggering** 75 percent drop in 50 years. Nearly 60 percent of India's aquifers have slumped to critical levels in just the last 15 years. The rate at which borewells are being plunged in every city with no law to ban such extraction, groundwater tables have depleted alarmingly.

The BEE's efforts in the last seven years have only been **cosmetic**. The bureau has looked at efficiency rating systems for white goods in the domestic sector, and has not paid attention to the massive consumption of energy in metals manufacture, paper, and textiles. These sectors are very **intense** in both energy and water consumption. But very little attention has been paid to the water and energy used per tonne of steel or cement **or** aluminium that we buy, and without significant changes in these areas, the overall situation is unlikely to change.

Use of water is inextricably interlinked with energy. One does not exist without the other. The BWE should steer clear of the early mistakes of BEE—of focusing on the 'softer targets' in



the domestic sector. Nearly 80 percent of fresh water is used by agriculture, with industry coming a close second. The domestic sector's consumption of fresh water is in single digits. So the BWE's priority should be to look at measures that will get farmers and industrialists to follow good practices in water use. Water resources have to be made, by law, an indivisible national asset. The protection and withdrawal of this resource, as well as its sustainable development are of general importance and therefore in the public interest. This will mean that individuals and organisations may own land but not water or the other resources that lie below the first 20 metres of the surface of those lands. Drilling of borewells into such 'national assets' will have to be banned, or at the very least they must be regulated. What would be more sensible for the new water bureau to do would be to look at some of the *low-hanging fruits that can be plucked, and pretty quickly*, with laws that can emanate from the Centre, without the risk of either dilution or inaction from state administrations. The other tactical approach that the BWE can adopt is to devise a policy that addresses the serious water challenge in industry segments across a swathe of companies: this will be easier than taking on the more disparate domestic sector which hurts the water crisis less than industry. Implementing a law is more feasible when the concentration is dense and identifiable. Industry offers this advantage more than the domestic -or the commercial sector of hotels and offices.

As for agriculture, though the country's water requirement is as high as 80 percent, the growing of water within the loop in agriculture de-risks the challenge of any perceived deficit. Rice, wheat, sugarcane are crops that need water-logging, which ensures groundwater restoration. Surface water evaporation doesn't amount to any more than 7-8 percent and only strengthens precipitation and rainfall. Agriculture and water need is not quite as much a threat as industry and domestic sectors that account for the rest of the 20 percent.

The primary challenge in industry and the building sector is that no conscious legal measures have been enacted that stipulate 'growing your own water' with measures that will 'put all water in a loop' in any residential or commercial building. This involves treating all used water to a grade that it can be 'upcycled' for use in flush tanks and for gardens across all our cities with the polluter owning the responsibility for treating and for reuse. The drop in fresh water demand can be dramatic with such upcycle, reuse and recycle of treated water. Water by itself is an industry and the domestic sector, is not as much a challenge as pollution of water. Not enough measures exist yet to ensure that such polluters shift the water back for reuse. If legislation can ensure that water is treated and reused for specific purposes within industry as well as in the domestic sector, this will make all the difference to the crisis on fresh water.

So is the case in industry, especially in sectors like textiles, aluminium and steel. Agriculture offers us the amusing irony of the educated urbanites dependent on cereals like rice and wheat that consume 4000 litres of water for every kg, while the farmer lives on the more nutritious millets that consume less than half the quantity. Sugarcane consumes as much as 12,000 litres of water for a kilo of cane that you buy!

A listing of such correlations of water used by every product that we use in our daily lives will make much better sense than any elaborate rating system from the newly formed BWE. Such sensitising with concerted awareness campaigns that the new Bureau drives will impact the urban consumer more than all the research findings that experts can present. What is important for us is to understand the lifecycle impact in a way that we see the connect between a product that we use and the resources it utilizes up to the point where we bring the visible connect to destruction of natural resources of our ecosystems.

36. How, according to the author, can the bureau sensitise the urban consumer about careful utilisation of water ?

- (1) By encouraging them to consume more rice instead of millets daily and thereby reduce the amount of water consumption.
- (2) By providing them more insight into the water consumption cycle of the textile, aluminium and steel industries.
- (3) By making them aware of the linkages between water consumption for daily activities and the resource utilisation and subsequent ecological destruction associated with it.
- (4) By publishing research findings of experts in popular media whereby people gain awareness on the impact of water misuse.

- (5) By conducting elaborate drives which notify the urban population about the penalties levied on misuse of water resources.
37. Why, according to the author, is the water consumption for agricultural activities the least risky ?
- (1) Proportion of water consumed for agricultural activities is much less as compared to that consumed for domestic and industrial purposes.
  - (2) Most farmers are aware of the popular methods of water conservation and hence do not allow wastage of water.
  - (3) Water is fairly recycled through groundwater restoration due to water-logging and surface water evaporation.
  - (4) Farmers in India mostly cultivate crops that require less amount of water.
  - (5) None of these
38. Which of the following is possibly the most appropriate title for the passage ?
- (1) Water Challenges in the New Millennium
  - (2) The Bureau of Water Efficiency Vs the Bureau of Energy Efficiency
  - (3) Unchecked Urban Consumption of Water
  - (4) Challenges of the Agricultural Sector and Water Resources
  - (5) The Route to Conservation of Water Resources
39. What does '**low-hanging fruits that can be plucked, and pretty quickly**' mean in the context of the passage ?
- (1) The bureau should employ the cheapest methods possible to effectively control the current situation of improper usage of water resources.
  - (2) The bureau should target the industrial sector as well as the domestic sector to reduce water wastage.
  - (3) The bureau should target the agricultural sector only for producing quick results in reducing wastage of water.
  - (4) The bureau should ensure that all the state officials concerned with the measures are actively involved.
  - (5) The bureau should start with adopting measures which are simple to execute and produce immediate results in reducing water wastage.
40. Which of the following, according to the author, is/are the indication/s of a water crisis ?
- (A) Many agrarian areas in the country are facing a drought-like situation.  
(B) Almost three-fifth of the naturally available water has been reduced to a very critical level in a relatively short span of time.  
(C) There has been a significant drop in the availability of water over the past fifty years.
- (1) Only (B)
  - (2) Only (A) and (C)
  - (3) Only (C)
  - (4) Only (B) and (C)
  - (5) All (A), (B) and (C)
41. The author suggests that the Bureau of Water Efficiency devise a strategy or make laws to meet water challenges in the industrial segments rather than the domestic segments because
- (1) The industrial sector is the only one that is in a position to reduce its water consumption by a significant margin.
  - (2) There is comparatively less serious water misuse in the domestic sector.
  - (3) It would be easy to identify the consumption patterns in the industrial sector because of its density and visibility.
  - (4) The industrial sector would be capable of paying the fines levied by the Bureau for water misuse whereas the domestic sector would be in no such position.
  - (5) The industrial sector would be easier to manage in terms of making them understand the importance of water conservation.
42. Which of the following, according to the author, is/are the step/s that the Bureau of Water Efficiency can take to ensure proper utilisation of water resources ?

- (A) Put in place measures that ensure proper water usage.
- (B) Concentrate on the water consumption patterns of the domestic sector alone.
- (C) Monitor carefully the activity of digging borewells.
- (1) Only (A) and (C)            (2) Only (A) and (B)
- (3) Only (A)                      (4) Only (B) and (C)
- (5) All (A), (B) and (C)

43. Which of the following is true about the Bureau of Energy Efficiency, in the context of the passage ?
- (A) It failed to pay adequate attention to industries like metal, textiles, etc. in terms of energy consumption.
  - (B) It focussed on rating systems for efficient use of goods in the domestic sector.
  - (C) It mostly focussed on the energy consumption in the domestic sector.
  - (1) Only (A) and (C)            (2) Only (A) and (B)
  - (3) Only (A)                      (4) Only (B) and (C)
  - (5) All (A), (B) and (C)

**Directions (Qs. 44 to 47) : 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.**

44. COSMETIC
- (1) enhance                      (2) beauty
  - (3) augmentative              (4) superficial
  - (5) aesthetic
45. STAGGERING
- (1) weaving                      (2) astounding
  - (3) lurching                      (4) stumbling
  - (5) unsteady
46. CONSCIOUS
- (1) unknown                      (2) mindful
  - (3) self-aware                  (4) awake
  - (5) alert
47. DRAMATIC
- (1) remarkable                  (2) moving
  - (3) theatrical                    (4) histrionic
  - (5) staged

**Directions (Qs. 48 to 50) : Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in the passage.**

48. INTENSE
- (1) smooth                      (2) serious
  - (3) low                              (4) diluted
  - (5) jovial
49. TACTICAL
- (1) unplanned                    (2) uniform
  - (3) devious                      (4) premeditated
  - (5) deformed
50. INEVITABLE
- (1) certain                        (2) unforeseeable
  - (3) unavoidable                (4) inescapable
  - (5) predictable

## ANSWERS : ENGLISH

- |         |         |         |
|---------|---------|---------|
| 1. (3)  | 2. (5)  | 3. (2)  |
| 4. (4)  | 5. (2)  | 6. (1)  |
| 7. (4)  | 8. (5)  | 9. (2)  |
| 10. (3) | 11. (3) | 12. (5) |
| 13. (3) | 14. (2) | 15. (3) |
| 16. (2) | 17. (2) | 18. (1) |
| 19. (3) | 20. (4) | 21. (1) |
| 22. (5) | 23. (4) | 24. (1) |
| 25. (2) | 26. (2) | 27. (2) |
| 28. (1) | 29. (3) | 30. (1) |
| 31. (4) | 32. (1) | 33. (4) |
| 34. (3) | 35. (5) | 36. (3) |
| 37. (3) | 38. (5) | 39. (5) |
| 40. (4) | 41. (2) | 42. (1) |
| 43. (1) | 44. (4) | 45. (2) |
| 46. (2) | 47. (1) | 48. (4) |
| 49. (1) | 50. (2) |         |

## SOLUTIONS

44. (4) Word 'Cosmetic' means "Improving only the outside appearance of something and not its basic character". Similarly 'Superficial' mean "Not looking at something thoroughly; seeing only what is obvious. Hence word superficial is most similar in meaning to the word given.
45. (2) Word 'Staggering' means "So great, shocking or surprising that it is difficult to believe". Similarly word 'Astounding' express the same meaning. Hence option (2) is the correct answer.
46. (2) Word 'Conscious' means "That aware of something; noticing something". Similarly word 'Mindful' means "Remembering somebody/something and considering them or it when you do something". Hence option (2) is the correct answer.
47. (1) Word 'Dramatic' means "Sudden, very great and often surprising". Word 'Remarkable' means "Unusual or surprising". Hence option (1) is the correct answer.
48. (4) Word 'Intense' means "Very strong". Hence word 'Diluted' is most opposite in meaning to the word given.
49. (1) Word 'Tactical' means "Connected with the particular method you use to achieve something". Hence word unplanned is most opposite in meaning to the word given.
50. (2) Word 'Inevitable' means "That you cannot avoid or prevent", whereas word 'unforeseeable' means "that you cannot predict or foresee". Hence option (2) is the correct answer.