

The public health department has issued..



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Model Questions

Directions (Q.No. 1-5): In each of the following questions there are four parts 1, 2, 3 & 4 among which one part is erroneous. Find out which part of the sentence has an error and mark '5' if no error is found. Ignore punctuation errors.

- Samajwadi Party leader Akhilesh Yadav said on Tuesday (1)/ that the party will fight (2)/ bypolls alone on all 11 Uttar Pradesh Assembly seats (3)/ if its alliance with the BahujanSamaj Party ended(4)/ no error (5)
- Qatar won its first ever Asian Cup title in February- (1)/ this acting as a riposte to critics (2)/ who long ridicules the 2022 World Cup host (3)/ for its lack of footballing prowess.(4)/ no error (5)
- Mr. Doval's appointment (1)/ is the first key posting announced (2)/ by the Narendra Modi government before (3)/ assuming office for a second term on May 30.(4)/ no error (5)
- Union Defence Minister Rajnath Singh on Monday arrived in Kashmir (1)/ to assessing the situation (2)/ on the borders and hinterland in J&K and also visited (3)/ a forward post at the highest military installation at Siachen glacier. (4)/ no error (5)
- The clause recommendation mandatory Hindi teaching in all schools (1)/ was dropped from the draft National Education Policy on Monday, (2)/ after the Union government faced an intense backlash from Tamil Nadu, (3)/ as well as protests from some other States.(4)/ no error (5)

Directions (Q.No.6 - 10): Which of the phrases (1), (2), (3), and (4) given below each sentence should replace the phrase underlined in the sentence to improve the sentence. If no replacement is needed, mark (5) No correction required as your answer.

- Because certain scientific theories are contradicting with people's religious beliefs, they are reluctant to accept them.
1) contracting to
2) contracting with
3) conflicting for 4) contrary to
5) no correction required
- Though complete treatment of cancer is beyond the reach of the underprivileged but no child should lose his life for want of

funds.

- 1) Although 2) as
3) the 4) since
5) no correction required
8. Look up there's a bus coming! It is going to hit you!
1) Look down
2) Look forward to
3) Look back on
4) Look out
5) no correction required
9. I'm a bit busy so I'll Dime a dozen, but thanks for inviting me.
1) Rule of thumb
2) Smell a rat
3) Take a rain check
4) Under the weather
5) no correction required
10. The TV programme was a pulling my leg look at American culture. It wasn't that serious.
1) Spitting image
2) Tongue in cheek
3) Ball in his court
4) Till the cows come home
5) no correction required

Directions (Q.No. 11 - 15): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow.

- However, there is not much to do in winter
- Consequently, if you are planning to visit Perth, it is best to come between November and April
- Perth is a nice place to live for many reasons including the fantastic summer weather and the beaches and parks.
- Which is the hottest time.
- When it is cold and rainy and not much fun to do outdoor activities.
- In addition, there are a lot of pubs, clubs, restaurants and cafes to enjoy.

- Which of the following sentence should be the 6th (Last) after rearrangement?
1) A 2) B 3) C 4) D 5) E
- Which of the following sentence should be the 4th after rearrangement?
1) B 2) D 3) A 4) F 5) E
- Which of the following sentence should be the 3rd after rearrangement?
1) A 2) C 3) B 4) E 5) F
- Which of the following sentence should be the 5th after rearrangement?
1) B 2) C 3) D 4) E 5) F
- Which of the following sentence should be the 1st after rearrangement?
1) E 2) A 3) B 4) C 5) D

Directions (Q.No. 16-20): Fill in the blank/blanks to complete the sentence:

- The public health department has



issued warnings for years that smoking is ___ to the health of smokers and those around them.

- 1) injury 2) harming
3) painful 4) deleterious
5) damage
17. Terrorists who willingly embrace ___ are prepared to annihilate anybody and anything.
1) nihilism 2) vaccum
3) empty 4) loneliness
5) skeptic
18. The teacher praised the essay Sridhar wrote as an example of a ___ of excellent analysis.
1) example 2) paradigm
3) criticism 4) censure
5) reproach
19. The retailer chose to display ___ groupings of similar colored clothing to entice buyers.
1) monotonous 2) multicoloured
3) homogenous 4) hues
5) irregular
20. After 11 straight ODI defeats including a morale-sapping loss to West Indies in their World Cup opener, Pakistan ___ a blinder on Monday.
1) pulled off 2) pulled out
3) pulled on 4) pulled through
5) pulled at

Directions (Q.No. 21-25): Read the following passage and answer the questions that follow:

The banking system is overburdened with non-performing loans. Much of the problem lies in public sector banks, but private sector banks like ICICI and Axis Bank have not been **immune**. Some of the **malaise** comes from a general need to improve governance, transparency and incentives in the system. However, the difficulties in even some private banks suggest that 'simple' solutions like privatizing all public sector banks may be no **panacea**. At any rate, banking reforms should tackle four broad areas:

- Clean up banks by reviving projects that can be revived after restructuring debt.
- Improve governance and management at public sector banks.
- De-risk banking by encouraging risk transfers to non-banks and the market.
- Reduce the number and

weight of government mandates for public sector banks, and for banks more generally.

Privatize or not?

Is privatization of public sector banks the answer? Much of the discussion on privatization seems to make assumptions based on ideological positions. Certainly, if public sector banks are freed from some of the constraints they operate under (such as paying above the private sector for low-skilled jobs and paying below the private sector for senior management positions, having to respond to government diktats on strategy or mandates, or operating under the threat of CVC/CBI scrutiny), they might perform far better. However, such freedom typically requires distance from the government. So long as they are majority-owned by the government, they may not get that distance. At the same time, there is no guarantee that privatization will be a panacea.

Some private banks have been poorly governed. Instead, we need to recognize that ownership is just one contributor to governance, and look at pragmatic ways to improve governance across the board. There certainly is a case to experiment by privatizing one or two mid-sized public sector banks and reducing the government stake below 50% for a couple of others, while working on governance reforms for the rest. Rather than continuing a never-ending theoretical debate, we will then actually have some evidence to go on. Some political compromises will be needed to allow the process to go through, but so long as the newly privatized banks are not totally hamstrung in their operational flexibility as a result of these compromises, this will be an experiment worth undertaking. An alternative proposal to improve governance is to merge poorly managed banks with good banks. It is uncertain whether this will improve collective performance - after all, mergers are difficult in the best of situations because of differences in culture. When combined with differences in management capabilities, much will depend on whether the good bank's management is strong enough to impose its will without **alienating** the employees of the poorly managed bank. We now have two experiments under way: State Bank has taken over its regional affiliates, and Bank of Baroda, Vijaya Bank and Dena Bank have been merged. The performance of the latter merger will be more informative. Thus far, market responses suggest **skepticism** that it will play out well. Time will tell.

21. The writer opines that

- 1) Privatization is a panacea to all problems.
- 2) Public sector banks operate under the threat of scrutiny
- 3) Public sector banks are freed from all clutches
- 4) Private sector banks are overburdened with non-performing loans.
- 5) None of the above
22. Which of the statements given below is true as per the passage?
a) Private sector banks are paying above the public sector for low-skilled jobs and paying below the private sector for senior management positions
b) Private sector banks pay a deaf ear to government diktats on strategy or mandates
1) only a 2) only b
3) both a & b 4) either a or b
5) neither a nor b
23. The four broad areas for banking reforms are:
1) Reduce senior management positions, give pink slips to low performers, privatize, and improve governance
2) Improve governance, conduct Swachh programs, make banks debt free, and operate small loans
3) Revive projects, encouraging risk transfers, reduce government mandates and improve management
4) All the three mentioned above i.e. 1, 2, 3
5) None of the above
24. Identify the correct statement:
a) Ownership is a major contributor to governance
b) Experiment by privatizing would cost an arm and a leg.
c) We can experiment by privatizing one or two mid-sized public sector banks
1) a & c 2) b & c
3) a, b & c 4) a & b
5) only c
25. Does the alternative proposal yield fruitful results?
1) It brings out the best work culture.
2) It is uncertain whether this will improve collective performance
3) Mergers are the order of the day
4) Mergers help in the best of situations because of differences in culture
5) The managements will find it easy after merger

KEY

- 1) 4 2) 3 3) 3 4) 2 5) 1
6) 4 7) 1 8) 4 9) 3 10) 2
11) 4 12) 5 13) 1 14) 1 15) 4
16) 4 17) 1 18) 2 19) 3 20) 1
21) 2 22) 5 23) 3 24) 5 25) 2