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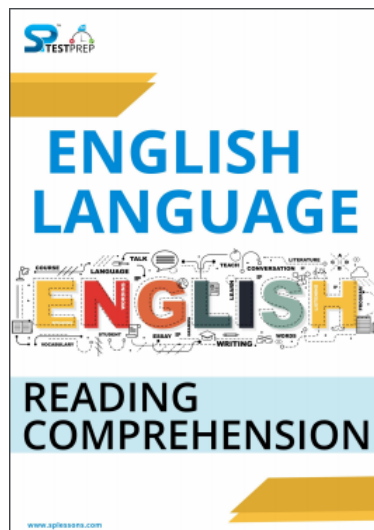
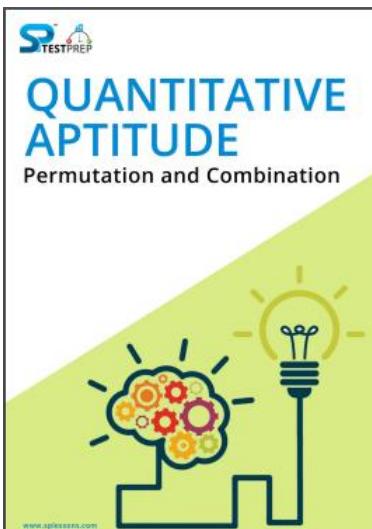
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**Direction (1-10):** Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

The effects of the worst economic downturn since the Great Depression are forcing changes on state governments and the U.S. economy that could linger for decades. By one Federal Reserve estimate, the country lost almost an entire year's worth of economic activity – nearly \$14 trillion – during the recession from 2007 to 2009. The deep and persistent losses of the recession forced states to make broad cuts in spending and public workforces. For businesses, the recession led to changes in expansion plans and worker compensation. And for individual Americans, it has meant a future postponed, as fewer buy houses and start families. Five years after the financial crash, the country is still struggling to recover." In the aftermath of [previous] recessions there were strong recoveries. That is not true this time around," said Gary Burtless, a senior fellow at the Brookings Institution. "This is more like the pace getting out of the Great Depression." For years, housing served as the backbone of economic growth and as an investment opportunity that propelled generations of Americans into the middle class.

But the financial crisis burst the housing bubble and devastated the real estate market, leaving millions facing foreclosure, millions more underwater, and generally stripping Americans of years' worth of accumulated wealth. Anthony B. Sanders, a professor of real estate finance at George Mason University, said even the nascent housing recovery can't escape the effects of the recession. Home values may have rebounded, he said, but the factors driving that recovery are very different than those that drove the growth in the market in the 1990s and 2000s. Sanders said more than half of recent home purchases have been made in cash, which signals investors and hedge funds are taking advantage of cheap properties. That could freeze out average buyers and also means little real economic growth underpins those sales. Those effects are clear in homeownership rates, which continue to decline. In the second quarter of this year, the U.S. homeownership rate was 65.1%, according to Census Bureau data, the lowest since 1995. In the mid-2000s, it topped 69%, capping a steady pace of growth that began after the early 1990s recession. Reversing that will be a challenge, in part because credit has tightened and lending rules have been toughened in an effort to avoid the mistakes that inflated the housing bubble in the first place.

"Credit expanded, and now contracted, and it's going to be tight like this as far as the eye can see," Sanders said. "We so destroyed so many households when the bubble burst, there's just not the groundswell to fill the demand again." Some are skeptical that the tight credit market and new efforts to regulate the financial markets, like the Dodd-Frank law, will prove lasting. Americans have often responded with calls for regulation after financial sector-driven crises and accusations of mismanagement, according to Brookings' Burtless. "But eventually, those fires cool down," he said. "It's not as though this memory of what can go wrong sticks with us very long." That can be seen in the intense efforts to water down Dodd-Frank's regulations, Burtless said. Federal regulators have already made moves to relax requirements for some potential homeowners who were victims of the





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recent housing crisis. Even those steps and an unlikely return to easy credit might not fuel a full housing recovery without economic growth to back it up. As Sanders, referring to the growth in low-wage and part-time employment, put it: "At those wages, it's tough to scramble together down payments and mortgages." Turmoil in the housing market has already reshaped the makeup of households nationwide. Homeownership rates among people with children under 18 fell sharply during the recession, declining 15% between 2005 and 2011, according to Census Bureau data. In some states it was far worse. For Michigan, the decline in homeownership was 23%, and in Arizona and California it was 22%. Lackluster job growth has outlived the downturn. A study by the Economic Policy Institute showed wages for all workers, when adjusted for inflation, grew just 1.5% between 2000 and 2007. But the last five years wiped out even those modest gains—the study found wages declined for the bottom 70% of all workers since the recession began. However, some areas have seen manufacturing jobs climb back from recessionary lows, and the energy sector has been a boon for some Midwestern states. One hopeful sign for workers is the shift away from manufacturing growth in the typically low-wage South back toward the Rust Belt states, reversing a movement that was taking hold before the downturn. That trend is documented in a 2012 report from the Brookings Institution,

"Locating American Manufacturing: Trends in the Geography of Production." From 2000 to 2010, both the Midwest and South lost manufacturing jobs at about the national rate of 34%. But the Midwest has seen nearly half of all manufacturing jobs gained since 2010, almost double the increase in the South. For Michigan, the growth was 19%; in Indiana, 12%. Even with that growth, there are caveats. Autoworker unions have ceded ground with companies on wages and benefits, for example, allowing new hires to work for lower pay and fewer benefits than those who've held their jobs longer. Unemployment remains stubbornly high in some states, and the jobs created have leaned heavily toward part-time and low-pay work. A study from the San Francisco Federal Reserve found the proportion of U.S. jobs that are part-time is high, as many of the jobs lost during the recession have not returned.

**Q1. How, according to the passage, plunge in the economy devastated the life of the Americans?**

- A. it has led to huge loss of revenues amounting almost \$14 trillion
- B. due to degrading economy there has been voluminous cuts in spending
- C. it has led to a wide scale increase in the number of people buying homes.
- D. both (A) and (B)
- E. All of the above

**Q2. What can be sighted as the prime cause of this economic slump?**

- A. changes in expansion plans and worker compensation.
- B. the expansion in the Credit which has upheld the investment in manufacturing sector
- C. the tight credit market which has resulted in the decline of real estate business
- D. deregulation of the financial markets which has slowed down the economy



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E. mismanagement of funds has led to huge confusion among the citizens

**Q3. Why have been the employers preferring part time jobs to regular full time jobs since the downfall in economy?**

(I) to downslide the debt curtailed over the organizations

(II) so that more number of jobs can be raised from a single job

(III) because lots of jobs lost during the recession have not returned yet

- A. Only (I)
- B. Only (III)
- C. Both (II) and (III)
- D. Both (I) and (III)
- E. None is true

**Q4. Home ownership has drastically decreased since the economic downturn. Explain.**

- A. because of the changes made in the Credit laws
- B. due to the sudden shift in the nature of the federal towards the middle class Americans
- C. due to sudden loss incurred in the real estate business of a large number of people
- D. because people are making broad cuts in their spending
- E. None of these

**Q5. Which of the following statements is/are NOT TRUE in the context of the passage?**

- A. federals are tightening the lending rules to avoid mistakes which inflated housing bubble lately
- B. the U.S. economy could linger for decades due to this economic recession
- C. there has been steep increase in low pay work to reduce unemployment slowly but steadily
- D. even after a decade of the financial crash, the country is still struggling to recover
- E. None of these

**Q6. Which of the following is the most suitable title for the passage?**

- A. The economic downturn
- B. The economic paralysis
- C. 2008 financial crisis impact still hurting states
- D. The upsurge in unemployment
- E. The declining economy

**Directions (7-8): 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.**

**Q7. Downturn**

- A. operose
- B. aeonian



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- C. abetment
- D. descent
- E. procurement

### Q8. Persistent

- A. merciful
- B. tenacious
- C. intermittent
- D. relenting
- E. yielding

**Directions (9-10):** 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.

### Q9. Foreclosure

- A. preclude
- B. legalize
- C. deprive
- D. allow
- E. prevent

### Q10. Skeptical

- A. dubious
- B. dissenting
- C. convinced
- D. cynical
- E. doubted



**Direction (11-20):** Which of the following phrases (I), (II), and (III) given below each sentence should replace the phrase printed in bold letters to make the sentence grammatically correct? Choose the best option among the five given alternatives that reflect the correct use of phrase in the context of the grammatically correct sentence. If the sentence is correct as it is, mark (E) i.e., "No correction required" as the answer.

**Q11. Every Open House we held since 2013 reaffirmed our belief that there is a need for human intervention to retain its trust and credibility over the age of anonymous communication.**

- (I) to retain trust and credibility in this age of
- (II) to retaining trust and credibility ageing
- (III) for retention of trust and credible age of





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- A. Only (I) is correct
- B. Only (III) is correct
- C. Both (I) and (II) are correct
- D. Both (II) and (III) are correct
- E. No correction required

**Q12. How it is possible for a multi-edition newspaper to produce completely different newspapers for various cities?**

(I) Is it possible for

(II) Does it possible to

(III) How is it possible for

- A. Only (I) is correct
- B. Only (II) is correct
- C. Only (III) is correct
- D. Both (I) and (III) are correct
- E. No correction required

**Q13. It is a process where continuity and change are in consonance with each other, where the introduction of a new segment does not subsume the importance of the existing segments.**

(I) is in consonance with one another

(II) are in consonant to one another

(III) is in consonance at each other

- 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. No correction required

**Q14. With cyberspace giving an opportunity to many to express themselves, the question that remains unanswered is whether their voices are heard?**

(I) As cyberspace might be giving

(II) While cyberspace may have given

(III) Although cyberspace has given

- A. Only (I) is correct
- B. Only (II) is correct
- C. Both (I) and (III) are correct



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- D. Both (II) and (III) are correct
- E. No correction required

**Q15. The “Hermit Kingdom” is increasingly isolating itself because of its nuclear ambition that threatens its neighbourhood and the world at large.**

- (I) isolated because of
- (II) isolating themselves because of
- (III) isolated themselves because of their

- A. Only (I) is correct
- B. Only (II) is correct
- C. Only (III) is correct
- D. Both (I) and (II) are correct
- E. No correction required

**Q16. Pointing out the benefits of the GST within a month of its implementation, Modi said that goods are being transported much faster, highways have become clutter-free and pollution levels had gone down and increased speed of trucks.**

- (I) are being lowered with the decreased
- (II) have come down with the increased
- (III) have been lowered because of decreasing

- A. Only (I) is correct
- B. Only (II) is correct
- C. Only (III) is correct
- D. Both (I) and (II) are correct
- E. No correction required

**Q17. Washing your hands at regular intervals could be the most effective method to staying healthy and protecting yourself from various ailments.**

- (I) is the most effective way of staying
- (II) can be the most effective way to stay
- (III) has the effective effect to stay

- A. Only (I) is correct
- B. Only (II) is correct
- C. Both (I) and (III) are correct
- D. All are correct



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E. No correction required

**Q18. Quite a few research institutes are growing in free India bearing the names of scientists winning recognition of Western countries, mainly Europe.**

(I) has grown in free India which bears the names of

(II) have grown up in free India that bears the names of

(III) grew up in free India bearing the names of

- A. Only (I) is correct
- B. Only (II) is correct
- C. Only (III) is correct
- D. Both (II) and (III) are correct
- E. No correction required

**Q19. Southeast Asian countries today are far more integrated than they have ever been in the modern history of the region, but ASEAN has some way to go before it can call itself a real community.**

(I) though ASEAN has something to do

(II) as ASEAN has some places to go

(III) while ASEAN has to go some other way

- A. Only (I) is correct
- B. Both (I) and (II) are correct
- C. Both (II) and (III) are correct
- D. All are correct
- E. No correction required

**Q20. The success of Mithali's squad has generated fresh interest in the women's game in India, and as various goodies have been dangled many are calling for a female equivalent of the IPL.**

(I) besides various goodies being dangled

(II) various goodies are being dangled

(III) apart from various goodies being dangled

- A. Only (I) is correct
- B. Both (I) and (II) are correct
- C. Both (I) and (III) are correct
- D. All are correct
- E. No correction required



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**Direction (21-30):** Below in each questions some sentences are given, find the sentence which is not really contributing to the main theme and the of the passage or find the odd sentence out and rearrange the remaining sentences to make a coherent paragraph. If the given sentence is correct as it is then choose option (E). If the sequence is the one which is not given then choose option (d) as your choice.

**Q21. (A) keep their inner life (B)/ Tightly under control (C)/ Educational institutions seldom serve as precise mirrors (D)/Of historical change because pedagogic and administrative rituals (E)/ That have nicely preserved an empty shell of a special inherited identity**

- A. CEDB
- B. CDEB
- C. CDAB
- D. None of these
- E. No correction required

**Q22. (A)Most importantly the labour market'(B)/We can expect to see continued spillovers (C)/Into other areas of the economy, (D)/Combined with a 'broader unravelling of credit markets, (E)Parliament should act quickly to keep the economy from stalling**

- A. DECA
- B. DEAC
- C. ECBD
- D. None of these
- E. No correction required

**Q23. (A) And act judiciously to bring the economy back on track(B)/The start-up ecosystem cannot progress in a disturbed business cycle(C)/The economy appears to be in a shambles(D)/ Leaders in the government are failing to recognise the pessimism(E)/ And despite the gloomy forecasts for the future,**

- A. DAEB
- B. BEDA
- C. CEDA
- D. None of these
- E. No correction required

**Q24. (A)Even at the risk of reducing an appraisal(B)/ It strove to make this evident, (C)/Of a great writer such as Ishiguro to a trite high school essay (D)/While announcing the name, (E)/ That came its way last year**

- A. DBAC
- B. ACBE
- C. DCBE
- D. None of these



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E. No correction required

**Q25. (A) But laws do have the utility value (B) To heed the line between religious traditions and superstitious practices (C) Of curbing the prevalence of inhuman rituals and practices (D) To eradicate superstition from society, (E) Mere legislation is not enough**

- A. EBAC
- B. DEBA
- C. EDAC
- D. None of these
- E. No correction required

**Q26. (A) As the LTTE displaced the other Tamil militias and became dominant, (B) To its ambition of a separate state (C) The abuses perpetrated by the warring actors (D) They boldly challenged its political choices, (E) Which, they felt, subordinated the well-being of the Tamil people**

- A. CEDB
- B. DABE
- C. ADEB
- D. None of these
- E. No correction required

**Q27. (A) Are expected to bring their regional expertise (B) / Are in the exclusive domain of the Union government, (C) / The successful outcome of a request made by the Kerala Chief Minister (D) / Has been widely applauded (E) / Although traditionalists may argue that foreign affairs**

- A. EBCD
- B. CDEA
- C. EACD
- D. None of these
- E. No correction required

**Q28. (A) It is this crucial human health angle (B) / That has spawned a mushrooming body of science centred (C) / On understanding the linkages between sleep and normal metabolic activity, (D) / And the potentially deleterious effect of sleep deprivation (E) / That helped complete the jigsaw puzzle**

- A. CABD
- B. ABCE
- C. AEBC
- D. None of these
- E. No correction required





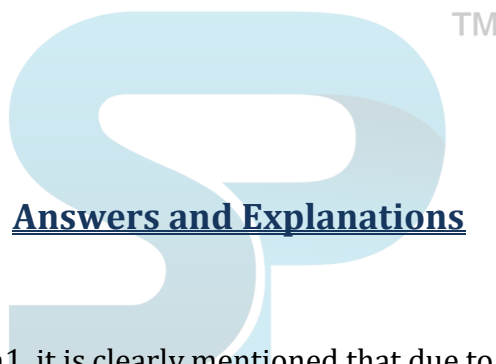
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**Q29. (A) Has to give way to (B)/ Avert accidents (C)/ At the cost of maintenance and safety (D)/ The present system of running trains on a congested network (E)/ Safety consciousness in operations**

- A. DCAE
- B. EABC
- C. DCAB
- D. None of these
- E. No correction required

**Q30. (A) It is increasingly manifested in their converging interests (B)/To invest in greater coordination security cooperation (C)/ to ensure Eurasian connectivity plans (D) that are truly multilateral, (E) and also financially and environmentally sustainable.**

- (a) ACDE
- (b) ADCE
- (c) BACE
- (d) None of these
- (e) No correction required



1. **Answer:** D

**Explanation:** Refer to paragraph 1, it is clearly mentioned that due to the degrading economy the states have made a cut on spending and public workforces. Also there has been a sudden decrease in the number of people buying homes or starting families.

Hence both the options (B) and (C) are correct.

2. **Answer:** D

**Explanation:** for regulation after the financial sector-driven crises and have been accused of mismanagement.

Hence deregulation is the major cause of this economic slump.

3. **Answer:** B

**Explanation:** Refer to paragraph 5 of the passage, it is evident that many of the jobs lost during the recession have not returned and due to that there has been a gradual increase in low wage and part-time jobs.



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Hence (B) is the correct choice.

4. **Answer:** E

**Explanation:** From the paragraph 2, we can easily infer that there is a decline in home ownership over the years as even in the second quarter of the year, the U.S. homeownership rate was 65.1%, which is the lowest since 1995 as in the mid-2000s it topped with 69%. Hence none of the options is correct in the context of the passage.

5. **Answer:** D

**Explanation:** Read the passage, it is nowhere explicitly mentioned that after a decade of financial crash the economy is struggling to recover, so statement (D) is clearly incorrect as it doesn't relate to the content of the passage.

Hence (D) is the correct option.

6. **Answer:** C

**Explanation:** In the context of the passage, option(c) will be the apt title as it relates to the content of the above passage.

7. **Answer:** D

**Explanation:** Downturn means a decline in economic, business, or other activity.

Operose means involving or displaying much industry or effort.

Aeonian means eternal; everlasting

Abetment means to encourage, support, or countenance by aid or approval, usually in wrongdoing

Descent means an act of moving downwards, dropping, or falling

Procurement means the action of obtaining or procuring something.

Hence descent has the similar meaning as downturn.

8. **Answer:** B

**Explanation:** Persistent means continuing to exist or occur over a prolonged period

Merciful means compassion or forgiveness shown towards someone whom it is within one's power to punish or harm

Tenacious means persisting in existence; not easily dispelled

Intermittent means occurring at irregular intervals; not continuous or steady.



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Relenting means become less severe or intense.

Yielding means not hard or rigid.

Hence tenacious has similar meaning as persistent.

9. **Answer:** D

**Explanation:** Foreclosure means Legal process by which a lender cancels (forecloses) a borrower's right of redemption of the mortgaged property through a court order (called foreclosure order).

Preclude means prevent from happening; make impossible.

Legalize means make (something that was previously illegal) permissible by law.

Deprive means prevent (a person or place) from having or using something.

Allow means let (someone) have or do something

Hence allow will be the exact opposite of foreclosure.

10. **Answer:** C

**Explanation:** Skeptical means not easily convinced; having doubts or reservations.

Dubious means hesitating or doubting.

Dissenting means hold or express opinions that are at variance with those commonly or officially held

Convinced means completely certain about something.

Cynical means distrustful of human sincerity or integrity.

Hence convinced will be the exact opposite of skeptical.

11. **Answer:** A

**Explanation:** "to retain trust and credibility in this age of" is the correct phrase to make the sentence grammatically correct.

If we go by the options considering their grammar syntax, only option (I) fits into the sentence perfectly adding the required meaning to the sentence. Moreover, "in this age of anonymous communication" is the correct phrase usage which means "in this distinct period of anonymous communication".

Hence (a) is the correct option.



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12. **Answer:** D

**Explanation:** “Is it possible for” is the correct phrase to make the sentence grammatically correct. In the given sentence, the phrase “How it is” is incorrect as the sentence is Interrogative. Thus the correct phrase should be “How is it possible for.”

It is to be noticed that the sentence is in Simple Present Tense. Thus both (I) and (III) are the correct phrases that may replace the phrase given in bold to make the sentence grammatically correct.

Hence (D) is the correct option.

13. **Answer:** E

**Explanation:** The given sentence is grammatically correct as the plural verb “are” is used in accordance to its plural subjects “continuity and change”. Moreover, the phrase “with each other” is used to frame a relation with the two. Hence the sentence doesn’t require any correction. The three given phrases in the options make no relevant substitution to the phrase given in bold in the sentence as they do not follow the correct grammar syntax required for the sentence.

Hence (E) is the correct option.

14. **Answer:** D

**Explanation:** “While cyberspace may have given” is the correct phrase to make the sentence grammatically correct. First of all, it is to be noted that the sentence is conditional as the second part of the sentence is dependent on the first part. When we consider options provided, option (I) can be easily eliminated as the use of “As” or “Since” is incorrect in this case

(“As/Since” is generally used to express the cause of its dependent clause). Moreover, “while” is the correct usage as it means “in spite of the fact that; although”. Thus both the phrases (II) and (III) provide the grammatically correct and meaningful sentences.

Hence (D) is the correct option.

15. **Answer:** E

**Explanation:** The given sentence is grammatically correct as the sentence is not in Passive form. It clearly follows the syntax of Present Continuous Tense and the use of reflexive pronoun “itself” is correct as it is used for the subject “The Hermit Kingdom”. Moreover, the three phrases given in options do not follow the correct structure required for the sentence to make it grammatically correct.

Hence (E) is the correct option.

16. **Answer:** B



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**Explanation:** “have come down with the increased” is the correct phrase to make the sentence grammatically correct as the sentence is in Present Tense. It is to be noticed that the speed of trucks can’t be decreased as it is clearly mentioned that the highways have become clutter-free.

Thus the options (I) and (III) can be easily eliminated. Also, the phrasal verb “come down” means collapse or be demolished.

Hence (B) is the correct option.

17. **Answer:** A

**Explanation:** “is the most effective way of staying” is the correct phrase to make the sentence grammatically correct as the sentence is in generalized and factual form. Thus the use of “could” or “can” is incorrect in this case. Moreover, the phrases connected with the conjunction “and” should be in similar form. Thus among the given options, only option (I) has the correct grammar structure to correctly fit into the sentence.

Hence (A) is the correct option.

18. **Answer:** C

**Explanation:** “grew up in free India bearing the names of” is the correct phrase to make the sentence grammatically correct as the sentence refers to the event related to the past. If we go by the options, options (I) and (II) are not in accordance with correct grammar structure. Only option (III) possesses correct syntax to supplement its usage in the sentence. The phrasal verb “grew up” means became an adult. Hence (c) is the correct choice.

19. **Answer:** E

**Explanation:** The given sentence is grammatically correct. It is to be noted that the sentence is not conditional and thus all the given options are incorrect.

Hence (E) is the correct option.

20. **Answer:** C

**Explanation:** “apart from various goodies being dangled” is the correct phrase to make the sentence grammatically correct. Option (II) can be easily eliminated as it lacks the correct syntax. Option (I) also fits into the sentence quite correctly as it adds similar meaning to the sentence. The phrasal verb “apart from” means in addition to; besides; as well as. Thus the phrase (I) also provides a grammatically correct sentence.

Hence (C) is the correct option.

21. **Answer:** C





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**Explanation:** CDAB is the correct sequence.

Sentence (E) is the one which is the odd one out.

22. **Answer:** E

**Explanation:** The correct sequence is DBCA.

Sentence E is the odd one out.

23. 18. **Answer:** C

**Explanation:** CEDA is the correct choice.

Sentence (B) is odd one out and is not a part of this coherent paragraph.

24. **Answer:** A

**Explanation:** DBAC is the correct choice.

Sentence E is the one which is the odd one out.

25. **Answer:** C

**Explanation:** EDAC is the correct sequence.

Sentence B is the odd one out.

26. **Answer:** C

**Explanation:** ADEB is the correct sequence

Sentence C is the odd one out.

27. **Answer:** A

**Explanation:** EBCD is the correct sequence.

Sentence A is the odd one out.

28. **Answer:** E

**Explanation:** ABCD is the correct sequence.

Sentence E is the odd one out.

29. **Answer:** A

**Explanation:** DCAE is the correct sequence



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Sentence B is the odd one out.

30. **Answer:** A

**Explanation:** ACDE is the correct sequence.

Sentence B is the odd one out.





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