

## LOD-2

**Direction (1 to 5) :** Five sentences denoted by A, B, C, D and E have been given. Identify the odd sentence and arrange rest of the four sentences in such a way that they make a meaningful paragraph.

1. (A) At least nine Indian Institutes of Management have either increased or are in the process of hiking fees by 5-17% for the 2018-20 batches.  
 (B) Depending upon the institute, students will pay Rs 80,000-2 lakh more for their MBAs.  
 (C) IIM Ahmedabad, which offers the most expensive programme among the IIMs, recently effected a hike for the third year running — to Rs 22 lakh from Rs 21 lakh.  
 (D) The coveted IIM tag is set to get more expensive from this year.  
 (E) According to IIM authorities, inflationary pressures and higher operational expenses, including faculty salaries and infrastructure costs etc are the reasons behind fee hikes.  
 (a) BEAC (b) ABDE  
 (c) CAEB (d) EBCA  
 (e) DAEC
2. (A) CWG is held once in four years but only in between the Olympic years.  
 (B) A unique characteristic of the Common Wealth Games is that they are the only Games, which share a common language, English.  
 (C) Started in 1930, CWG was initially known by various names such as the British Empire Games, Friendly Games and British Commonwealth Games and since 1978, it came to be known as the Commonwealth Games.  
 (D) The CWG is a world-class multi-sport meet of athletes from around the world which is governed by Commonwealth Games Federation (CGF).  
 (E) Commonwealth Games also known as CWG is the second largest sports competition in the world after Olympics.  
 (a) BEAC (b) ABDE  
 (c) EACB (d) DECA
3. (A) Due to this India was esteemed high in the eyes of the world and even the foreigners of that time were interested in gaining knowledge from this rich country.  
 (B) Ancient universities in India were famous for imparting knowledge.  
 (C) Our country India has always been famous for gaining education since the Vedic period.  
 (D) Therefore from all around the world people came to India and gained a variety of knowledge which they spread all over the world.  
 (E) The dynasties which ruled this land of knowledge were taking more care of the education and giving knowledge to the world.  
 (a) BEAC (b) ABDE  
 (c) EAEB (d) CEAD  
 (e) CDAB
4. (A) All affected airlines are advised to cancel or reschedule their flights during the closure period on 9 and 10 April 2018/ said a note sent by the airport to airlines.  
 (B) The routine exercise of removing rubber deposits on the runway has been scheduled in this time, a regular pre-monsoon maintenance practice.  
 (C) The maintenance work has to be carried out before the onset of monsoon season.  
 (D) Flights to and from Chhatrapati Shivaji Maharaj International Airport in Mumbai have been suspended on April 9 and 10, for six hours each day between 11 a.m. and 5 p.m  
 (E) Mumbai, the financial capital of the country, is one of the busiest airports in India and sees traffic of more than 800 flights each day, hence, it is essential that it should be ready to handle the air traffic during the monsoon season effectively.  
 (a) BEAC (b) DBEA  
 (c) CAEB (d) ECAD  
 (e) CDAB

5. (A) The cities which are in the list of smart city will be developed into a whole wifi city that is internet access would be available at every public place.  
 (B) In an urban region, a city which is very much advanced in terms of infrastructure, real estate, communication and market availability is called a smart city.  
 (C) A total number of 98 cities including many state capitals are to be developed.  
 (D) It is not only about bringing new development but even redevelopment of the existing infrastructure will be done.  
 (E) Recently, the government has Initiated Smart City Programme and in the process of development of smart city, education, health sector and water management will be catered.
- (a) DEAC (b) ABDE  
 (c) CAEB (d) BEAD  
 (e) CDAB
- Direction (6-15):** In each of the following sentences there is one blank space. Below each sentence there are four words denoted by a), b), c) and d). Find one word that to be fitted in both the sentences I and II and another word that to fit in sentence III and to make it meaning fully complete, In case no word is fit to these sentences, option 'e' is the answer.
6. (A) From his performance in the mock tests anyone could have \_\_\_\_\_ that he would qualify the main exam.  
 (B) It was \_\_\_\_\_ in the meeting that in order to increase profit margin, some effectively cost cutting techniques should be implemented.  
 (C) He said, it is very important to \_\_\_\_\_ the customer's need and preference before designing and developing the product for them.
- (a) inferred / liberate (b) assumed /extract  
 (c) deduced / reckon (d) interpreted /displace  
 (e) presumed /extricate
7. (A) As per the recent notification, the board has released the new exam patter and the students are trying hard to \_\_\_\_\_ the new pattern.  
 (B) He will easily \_\_\_\_\_ the difference between the two products as he is well aware of the different varieties of product available in the market.  
 (C) It was not an easy task to find faults and leakages in the current information system but office has really done a \_\_\_\_\_ job.
- (a) perceive /lamentable (b) detect/ appalling  
 (c) detach / deplorable (d) separate / hopeless  
 (e) discern / commendable
8. (A) The professor has given his \_\_\_\_\_ to the request of the students for extending the last date for submission of project.  
 (B) He must have taken his father's \_\_\_\_\_ before winding up one the factories in the city as his father is managing director of the company.  
 (C) The \_\_\_\_\_ of the firm is in danger as three new firms have entered the market with their new market strategies.
- (a) divergence / dominion (b) assent/ sovereignty  
 (c) censure / rule (d) incongruity /power  
 (e) denunciation /supremacy
9. (A) One of my friends \_\_\_\_\_ that I should invest some money into the mutual funds but I will consult my brother before taking any decision as he has good knowledge about financial market.  
 (B) His father has \_\_\_\_\_ that he should enhance his vocabulary power, if he wants to do well in English section of the exam.  
 (C) As per the staff association, the issue is not \_\_\_\_\_ and management will have to action to solve the matter.
- (a) suggested/ vital (b) indicated / critical  
 (c) predicted / imperative (d) connoted /trivial  
 e) hinted /momentous
10. (A) She was \_\_\_\_\_ because she was not ready with the data and facts before presentation but somehow she managed it well and got the approval for the project.  
 (B) He has taken part in national debate competition but he is very much \_\_\_\_\_ as he has to collect large data and time is very less.  
 (C) She cannot \_\_\_\_\_ this insurance policy now because if she surrenders the policy, she will have to bear the loss of rupees three lakhs .
- (a) troubled / protract (b) anxious/ stick with  
 (c) strained / prolong (d) perturbed / discard  
 (e) frazzled/ persist
11. (A) The minister will not be \_\_\_\_\_ from the charges as all the evidences are against him.  
 (B) The he had been \_\_\_\_\_ by investigating agency as he had the proof of his innocence.  
 (C) You don't have to read the whole report, but you have to see only the part which I have
- (a) accused /underlined (b) blamed / highlighted  
 (c) censored/focused (d) convicted / stressed  
 (e) exculpated / underscored

12. (A) The teacher said that the traditional methods of teaching have been \_\_\_\_\_ by new and innovative methods.  
 (B) It is decided in the meeting that outdated regulations will be \_\_\_\_\_ by new rules and system.  
 (C) He clearly \_\_\_\_\_ that he is not agree with board's decision and he wants to request it to reconsider the decision.  
 (a) refurbished/ disguised  
 (b) renovated/ covered  
 (c) superseded / evinced  
 (d) reinstated /hid  
 (e) restored/ concealed
13. (A) The government has allocated the huge fund to \_\_\_\_\_ the problem of unemployment.  
 (B) All the builders of the country have decided to \_\_\_\_\_ the government's decision as it will adversely affect their profit margin.  
 (C) The officers said that they have doubt on him due to his changing statements but cannot do anything as they need the original documents to \_\_\_\_\_ his statements.  
 (a) grapple/ corroborate (b) wrestle/ substantiate  
 (c) scrap/attest (d) brawl / verify  
 (e) combat / refute
14. (A) The boss asked him to \_\_\_\_\_ the reason behind his resignation as the company did not want to lose such a hard working employee.  
 (B) We were expecting him to \_\_\_\_\_ the process of investing money into the share market as he has been investing money shares for long time.  
 (C) It seems that the objectives of the two companies have \_\_\_\_\_ as they have canceled the recent agreements and contracts.  
 (a) explain / assented (b) expound / diverged  
 (c) illustrate / congregated  
 (d) spell out/ united  
 (e) elucidate / concurred
15. (A) The captain tried to \_\_\_\_\_ the question about the playing strategy and said "team will try to give its best performance in the final match".  
 (B) He said that the management will not \_\_\_\_\_ the issue and soon it will come with a conclusion.  
 (C) "we reached on time and saved our crops otherwise the herd of animals would

have \_\_\_\_\_ our crops and fields" said the farmers.

- (a) share /desolated (b) chip in / devastated  
 (c) partake/ ruined (d) eschew / ravaged  
 (e) added/ spoiled

**Directions (16-20):** Below is a given passage. Some sentences begin with a number (corresponding to the question number) and some words are highlighted in bold. One of the highlighted words is grammatically incorrect. Choose the word from the option as your answer. If all the highlighted words are correct, mark "All correct" as your answer

Amidst controversy over acquiring **controlling** stake in Indian e-commerce marketplace Flipkart, global retail major Walmart has finally **approached** the Competition Commission of India (CCI) for the approval. Since the Flipkart-Walmart deal announcement, both **entities** have been facing an allegation of flouting FDI norms and promoting loss funding and predatory **price** culture in Indian e-commerce space. **17.** However, keeping a firm **stand** against all the allegations, Walmart has been **said** the deal doesn't raise any competition **concerns**. According to the notice submitted to the CCI by WalMart, the proposed transaction will be effected pursuant to the share purchase agreement and the share **issuance** and acquisition agreement among Walmart's subsidiary and Flipkart. **18.** Walmart has told the regulator that Flipkart is a Singapore-based entity and the deal would be **done** through its subsidiary WalMart International Holdings. As Flipkart India is **primary** engaged in the business of wholesale cash and carry of goods, the acquisition of Flipkart only affects the B2B market, not B2C, it **added**. **19.** However, Flipkart also provides marketplace-based e-commerce platform that facilitates trade between customers and sellers in the country. Notably, DIPP prohibits FDI **in** e-commerce companies that own inventories of goods and services and sell directly to consumers use online platforms. **20.** To avoid any **friction** with the government norms, Flipkart operates as B2B as well as the B2C entity. Additionally, Walmart strategy in India has **been** hampered by tough regulations that bar foreign investment **of** multi-brand retail, which is why it started discussions **with** Flipkart almost two years ago.

16. (a) controlling (b) approached  
 (c) entities (d) price  
 (e) No correction required
17. (a) stand (b) said

- (c) concerns (d) issuance  
 (e) No correction required
18. (a) regulator (b) done  
 (c) primary (d) added  
 (e) No correction required
19. (a) facilitates (b) in  
 (c) own (d) use  
 (e) No correction required
20. (a) friction (b) been  
 (c) of (d) with  
 (e) No correction required

**Direction (21-30):** Read the passage carefully and answer the following questions.

India is making ardent efforts to move towards a cashless transaction economy by minimising the use of physical cash. The leading advantage of building a cashless economy is elimination of black money. Digitalisation of transactions is the best way to move towards cashless economy. Such a cashless economy is realizable by promoting electronic money instruments, developing financial infrastructure and spreading digital transaction habits among people and by safe and effective payment system.

The RBI and the Government are making several efforts to reduce the use of cash in the economy by promoting the digital/payment devices including prepaid instruments and cards. RBI's effort to encourage this new variety of payment and settlement facilities aims to achieve the goal of a 'less cash' society.

A cashless economy is a system where any type of money transactions are done through digital means like debit cards, electronic fund transfer, mobile payments, internet banking, mobile wallets, and other newly evolved payment channels, this will leave very little scope for flow of hard cash in economy.

The Government of India has been taking several measures to promote and encourage digital payments in the country. As part of the 'Digital India' campaign, the government aims to create a 'digitally empowered' economy that is 'Faceless, Paperless, Cashless'. There are various types and modes of digital payments.

Credit/ debit or prepaid banking cards are among the most widely used payment methods and come with various features and benefits such as security of payments, convenience, etc.

Expanded as Aadhaar Enabled Payment System, AEPS, can be used for all banking transactions such as

balance enquiry, cash withdrawal, cash deposit, payment transactions, Aadhaar to Aadhaar fund transfers, etc.

UPI is a type of interoperable payment system through which any customer holding any bank account can send and receive money through a UPI-based app. The service allows a user to link more than one bank account on a UPI app on their smartphone.

A mobile wallet is a type of virtual wallet service that can be used by downloading an app.

The digital or mobile wallet stores bank account or debit/credit card information or bank account information in an encoded format to allow secure payments. One can also add money to a mobile wallet and use the same to make payments and purchase goods and services. This eliminated the need to use credit/debit cards or remember the CW or 4- digit pin.

Another type of digital payment method is Internet banking. Internet banking refers to the process of carrying out banking transactions online. Mobile banking is referred to the process of carrying out financial transactions/banking transactions through a smartphone.

A cashless economy is not just an effort by the governmental bodies but a revolution which has to be brought about to make people understand the benefits and finally **empower** them to transact digitally in their everyday life.

The cashless economy can help different sections of society. Individuals will not have to carry bulky notes, just carrying the required cards or mobile banking will suffice. It will become easy for him to track the expenses. Advantages of going cashless for business are easier accounting and easier transactions.

Although the government has been making various efforts to make the economy cashless but Some of the reasons that are roadblocks to a cashless society in India.

More than half of the nation still does not know how to use a computer. People in rural areas still don't know about smart phone. Besides, there is lack of internet facilities and without it a country cannot become cashless. There are still many rural and urban areas where there the access of having 2G network is very difficult. Moreover, the cost of internet access is very high as compared to developed countries

Low literacy rate **hinders** the accessibility of banking services. Citizens should not only know how to read and write but also possess basic ICT literacy to fully

enjoy the benefits of e-payments. ICT proficiency is the ability to use digital technology, communication tools.

Internet is an English based platform. The details on the plastic card are also in English. Therefore, it is required to use multiple languages regarding these processes or make everyone learn English.

Swipe machines are also not subsidy free. It can only be afforded by rich shopkeepers.

It can't be expected from an auto driver or a normal grocery seller to afford swipe card machines.

A lot of people don't trust the cashless transactions because there is no law promises them security. What if all your transactions are done electronically and then there is a breach, **revealing** all the purchases and transfers your have made out in public. Sure, banks and payment companies attempt to keep all the data safe, but they don't have liability for it the way such institutions have in countries like the US and those in the Europe. India too needs a law making various agencies, including government, responsible for data safety because people can trust digital payments.

The Vision-2018 for Payment and Settlement Systems in India brought by the RBI in June 2016 reiterates the commitment to encourage greater use of electronic payments by all sections of society so as to achieve a "less-cash" society.

"The broad contours of Vision-2018 revolve around five factors — coverage, convenience, confidence, convergence, and cost. To achieve these, Vision-2018 will focus on four strategic initiatives such as responsive regulation, robust infrastructure, effective supervision and customer-centricity," - RBI

Government also made fiscal measures for the encouragement of card culture in the 2016 budget. Exempting service charge on card-based and other digital payments was one such step.

21. According to the passage, how will the cashless economy help the business class?
- by saving the time
  - by easier accounting transaction
  - by reducing the tax burden
  - through ecommerce platform
  - in tracking the expenses of business
22. According to the passage, why is the India not able to achieve the objective of cashless economy?
- few banks in village
  - not enough debit & credit cards
  - not enough smart phones

- Indian government blocks the internet
- low digital literacy rate

23. According to the passage, Vision-2018 for Payment and Settlement Systems in India, will focus on which of the following strategic initiatives?
- coverage strategy
  - convergence and cost
  - convenience strategy
  - robust infrastructure
  - confidence factor
24. According to the passage, why do the people not trust the cashless transaction?
- because accessing the internet is costly
  - because of bad internet connectivity
  - owing to the absence of law on data security
  - because of complicated web services
  - owing to the less number of ATMs
25. According to the passage, which of the following digital payment modes can remove the use debit / credit cards?
- internet banking
  - Aadhaar Enabled Payment System
  - UPI based app
  - mobile banking
  - digital wallet
26. According to the passage, which of the following points will not help India in achieving the objective of cashless economy?
- promoting money instruments
  - developing financial infrastructure
  - free internet access
  - safe payment system
  - spreading digital transaction habit among the people
27. Choose the word which as same meaning as the word **hinder**
- encumber
  - expedite
  - sponsor
  - advance
  - quicken
28. Choose the word which as same meaning as the word **revealing**
- disguising
  - proclaiming
  - concealing
  - camouflaging
  - obscuring
29. Choose the word which as opposite meaning as the word **ardent**
- dedicated
  - committed
  - apathetic
  - fervent

(e) passionate

30. Choose the word which as opposite meaning as the word **empower**

(a) sanction

(b) authorize

(c) approve

(d) endorse

(e) embargo

## DETAILED SOLUTIONS

1. (e)

The coveted IIM tag is set to get more expensive from this year.

At least nine Indian Institutes of Management have either increased or are in the process of hiking fees by 5-17% for the 2018-20 batches.

According to IIM authorities, inflationary pressures and higher operational expenses, including faculty salaries and infrastructure costs etc are the reasons behind fee hikes.

IIM Ahmedabad, which offers the most expensive programme among the IIMs, recently effected a hike for the third year running — to Rs 22 lakh from Rs 21 lakh.

Depending upon the institute, students will pay Rs 80,000-2 lakh more for their MB As.

This passage is about the fee hikes in IIM. According to the passage, the popular IIM label is going to become more costly from this year as at least nine IIMs have either increased the fee or in the process of increasing the fee for the 2018-20 batches. Inflationary pressures and higher operational expenses, including faculty salaries etc are the reasons which IIM authorities have mentioned behind the fee hikes. IIM Ahmedabad which offers most costly programme has implemented the new (increased) fee structure on running third year.

2. (c)

Commonwealth Games also known as CWG is the second largest sports competition in the world after Olympics.

CWG is held once in four years but only in between the Olympic years.

Started in 1930, CWG was initially known by various names such as the British Empire Games, Friendly Games and British Commonwealth Games and since 1978, it came to be known as the Commonwealth Games.

A unique characteristic of the Common Wealth Games is that they are the only Games, which share a common language, English.

The CWG is a world-class multi-sport meet of athletes from around the world which is governed by Commonwealth Games Federation (CGF).

This passage is about the common wealth games. According to the passage, CWG (common wealth games) is the second largest sport event after Olympic. Common wealth games are organized once in four year. Common wealth games were started in 1930. Initially common wealth games were known by different names like British Empire Games, Friendly Games and British Commonwealth Games and final name 'common wealth games' (CWG) was given in 1978. Common wealth games are the only games in which English is used as a common language.

3. (d)

Our country India has always been famous for gaining education since the Vedic period.

The dynasties which ruled this land of knowledge were taking more care of the education and giving knowledge to the world.

Due to this India was esteemed high in the eyes of the world and even the foreigners of that time were interested in gaining knowledge from this rich country. Therefore from all around the world people came to India and gained a variety of knowledge which they spread all over the world.

Ancient universities in India were famous for imparting knowledge.

This passage is about the importance of traditional education system of India. According to the passage from Vedic period our country India has been famous for getting and giving the knowledge. The different rulers and emperors who ruled our country used to take care of education system in much better manner. Due to this India was respected in whole world. Therefore people came to India from different parts of the world to gain knowledge and imparted that knowledge to the world.

4. (b)

Flights to and from Chhatrapati Shivaji Maharaj International Airport in Mumbai have been suspended on April 9 and 10, for six hours each day between 11 a.m. and 5 p.m

The routine exercise of removing rubber deposits on the runway has been scheduled in this time, a regular pre-monsoon maintenance practice.

Mumbai, the financial capital of the country, is one of the busiest airports in India and sees traffic of more than 800 flights each day, hence, it is essential that it should be ready to handle the air traffic during the monsoon season effectively.

All affected airlines are advised to cancel or reschedule their flights during the closure period on 9 and 10 April 2018/ said a note sent by the airport to airlines.

The maintenance work has to be carried out before the onset of monsoon season.

Explanation: this passage is about the maintenance of international airport of Mumbai. According to the passage, the flights of Mumbai international airport will be suspended for two days, six hours each, for routine exercise of maintenance. In order to remove the rubber which accumulates on the runway, this exercise has been scheduled. Mumbai's airport is one of the busiest airports in India so it is necessary that it should be ready to handle the traffic during monsoon. Advice and guidance have been given to all affected airlines to reschedule or cancel their flights during this period.

5. (d)

In an urban region, a city which is very much advanced in terms of infrastructure, real estate, communication and market availability is called a smart city.

Recently, the government has initiated Smart City Programme and in the process of development of smart city, education, health sector and water management will be catered.

The cities which are in the list of smart city will be developed into a whole wifi city that is internet access would be available at every public place.

It is not only about bringing new development but even redevelopment of the existing infrastructure will be done.

A total number of 98 cities including many state capitals are to be developed. his passage is about smart city. According to the passage, a city which is developed in the terms of infrastructure, real estate, communication and market availability etc is the known as the smart city. The smart city programme initiated by the government, will develop the sectors like education, health sector and water management. Internet access will be available at every public place in the smart cities. In order to convert the cities into smart cities, the

redevelopment of the existing infrastructure will also be taken care with the new development programmes.

6. (c)

The meaning of "deduce" is "to reach an answer or decision by thinking carefully about the known facts" and second and third form of verb is "deduced" so it is suitable for i, and ii blanks. The meaning of "reckon" is "Consider or regard in a specified way" and it is suitable for iii blank.

7. (e)

The meaning of "discern" is "to understand" and it is appropriate for i and ii blanks. The meaning of "commendable" is "admirable" and it is appropriate for iii blank.

8. (b)

The meaning of "Assent" is "approval" and it is suitable for i and ii blanks. The meaning of "sovereignty" is "supremacy / rule" and it is suitable for iii blank.

9. (d)

The meaning of "connote" is "to suggest" and it is suitable for i and ii blanks. The meaning of "trivial" is "less important" and it is appropriate for iii blank

10. (d)

The meaning of "perturbed" is "bothered / nervous" and it is suitable for i and ii blanks. The meaning of "discard" is "Get rid of (someone or something) as no longer useful or desirable" and it is suitable for iii blank

11. (e)

The meaning of "exculpate" is "declare that (someone) is not guilty of wrongdoing" and second /third form of verb is "exculpated" so it is suitable for i, and ii blanks. The meaning of the "underscore" is "to underline something" and second /third form of the verb is "underscored" so it is suitable for the third blank.

12. (c)

The meaning of "supersede" is "to replace something, especially something older or more old-fashioned" and second/ third form of verb is "superseded" so it is suitable for i, and ii blanks. The meaning of "evinced" is "to show a particular feeling, quality, or attitude" and second/third form of verb is "evinced" so it is suitable for iii third blank.

13. (e)

The meaning of "combat" is "Take action to reduce or prevent (something bad or undesirable)" so it is suitable for i, and ii blanks. The meaning of "refute" is "to prove that something is wrong" and it is suitable for iii blank.

14. (b)  
The meaning of "expound" is "to explain something" and it is suitable for i, and ii blanks. The meaning of "diverge" is "become different" and second / third form of verb is "diverged" so it is suitable for iii blank.
15. (d)  
The meaning of "eschew" is "to avoid something intentionally" and it is suitable for i, and ii blanks. The meaning of "ravage" is "to cause great damage to something /to destroy" and the second /third form of verb is "ravaged" so it is suitable for iii blank.
16. (d) Replace "price" with "pricing"
17. (b) Replace "said" with "saying"
18. (c) Replace "primary" with "primarily"
19. (d)  
Replace "use" with "using"
20. (c)  
Replace "of with "in"
21. (b)  
It is mentioned in the passage that easier accounting and easier transactions are the benefits of cashless economy for business.
22. (e)  
It is clearly mentioned in the passage, that low digital literacy rate is the reason due to which India is not able to achieve the aim of cashless economy.
23. (d)  
According to the passage, vision 2018 for payment and settlement in India will focus on robust infrastructure strategy as it is mentioned in the passage.
24. (c)  
It is given in the passage that people don't trust the cashless transaction because there is no law on data security and privacy.
25. (e)  
It is clearly mentioned in the passage, that digital wallet can eliminate the use of debit/ credit cards.
26. (c)  
According to the passage, "free internet access" is the point which will not help in achieving the objective of cashless economy as it is not given in the passage.
27. (a)  
The meaning of "hinder" is "encumber / hold back"
28. (b)  
The meaning of "revealing" is "proclaiming / enlightening"
29. (c)  
The meaning of "ardent" is "enthusiastic / zealous and its opposite is "unenthusiastic / apathetic"
30. (e)  
The meaning of "empower" is "approve / entitle" and its opposite is "disallow / embargo".