Direction (1-7): In each of the given questions an inference is given in bold which is then followed by three paragraphs. You must find the paragraph(s) from where it is inferred. Choose the option with the best possible outcome as your choice.

#### Q1. South Korea's President doesn't share U.S. goals on North Korea.

[I] South Korean leader Moon claims to be the mediator between the White House and Pyongyang, but it isn't clear he's representing the U.S. position. Instead he is pressing the U.S. to give benefits to North Korea in return for mere steps toward denuclearization. He has adopted the North's position that the negotiations should agree to "phased and synchronous measures," meaning the North gets benefits in exchange for incremental steps such as allowing inspectors to visit nuclear sites.

[II] The matter of denuclearization of North Korea became worse since Moon was personally invested in a Trump-Kim summit. He and his administration worked tirelessly to make it happen in hopes that Washington and Pyongyang could agree on the future of North Korea's nuclear program. Of course, part of his motivation to do this was to protect South Koreans from Pyongyang's nuclear arsenal. However, trump calls off the meeting

[III] North Korea's entire foreign policy and national identity has evolved around the threat of war with America. As a result, they've always been trying to improve their military capabilities in order to deter the US from invading.

(a) only (I)
(b) only (II)
(c) only (III)
(d) Both (I) and (II)
(e) All (I), (II) and (III)
L1Difficulty 4

QTags Inference

#### Q2. Banks needs to step up the digital game.

[I] With digital platforms are enjoying increasing customer trust and reliance, banks need to respond by improving their digital marketing capabilities — nurturing a digital brand image that places them top of mind for customers. Customer adoption of digital banking has gone beyond online transactions to an increased number of digital purchases of banking products.

[II] Traditional banks must evaluate their place within the payments ecosystem and be open to partnering with FinTechs and third-party developers to drive value collaboratively. The Internet of Things (IoT) is expected to transform the payments market landscape as more and more devices are connected. In mature markets, a combination of near field communication (NFC), contactless technology, internet banking and mobile payments are fueling growth.

[III] In Asia, customers rely quite heavily on the internet to evaluate banking products such as credit cards and auto loans, and to compare products, benefits and prices before purchase. For banks, a focused digital marketing effort will involve building up their online brand and presence and investing in customer acquisition campaigns and engagement through social media, internet advertising and other media.

(a) only (I)

(b) only (II)

(c) only (III)

(d) Both (I) and (III)

(e) All (I), (II) and (III) L1Difficulty 4 QTags Inference

# Q3. Rapid changes in climate is becoming a threat to agriculture.

[I] Agricultural pollution refers to biotic and abiotic byproducts of farming practices that result in contamination or degradation of the environment and surrounding ecosystems, and/or cause injury to humans and their economic interests. The pollution may come from a variety of sources, ranging from point source water pollution (from a single discharge point) to more diffuse, landscape-level causes, also known as non-point source pollution.

[II] Climate change has perhaps posed the most extreme challenges that agriculture in India and across the world has to deal with today and in the future. There is now scientific consensus that the world is getting warmer due to climate change and such increasing weather variability and worsening extremes will impact the agriculture sector more and more adversely.

[III] Climate change is already affecting agriculture, with effects unevenly distributed across the world. Future climate change will likely negatively affect crop production in low latitude countries, while effects in northern latitudes may be positive or negative. Climate change will probably increase the risk of food insecurity for some vulnerable groups, such as the poor. Animal agriculture is also responsible for greenhouse gas production of CO2 and a percentage of the world's methane, and future land infertility, and the displacement of local species.

(a) Both (II) and (III)
(b) only (II)
(c) only (III)
(d) only (I)
(e) All (I), (II) and (III)
L1Difficulty 4
QTags Inference

# Q4. Nanotechnology has benefitted by simplifying the complex procedures of many fields.

[I] Many benefits of nanotechnology depend on the fact that it is possible to tailor the structures of materials at extremely small scales to achieve specific properties, thus greatly extending the materials science toolkit. Using nanotechnology, materials can effectively be made stronger, lighter, more durable, more reactive, more sieve-like, or better electrical conductors, among many other traits. Moreover, nanoscale additives to or surface treatments of fabrics can provide lightweight ballistic energy deflection in personal body armor, or can help them resist wrinkling, staining, and bacterial growth.

[II] Authors David Yeo, Ph.D., and Prof. Chenjie Xu, Ph.D., of the School of Chemical and Biomedical Engineering at Nanyang Technological University (Singapore) use NanoFlare to enable biopsy-free disease diagnosis and progression monitoring in response to therapy. This vision of simplifying disease diagnosis using topically-applied nanotechnology could change the way skin diseases such as abnormal scars are diagnosed and managed.

[III] Nanotechnology shows promise here and researchers have already begun to develop nano-based versions of existing pesticides and fertilizers. These nanoagrochemicals have several advantages over conventional formulas – for example, they might be delivered directly to a pest and/or may be more efficient.

- (a) Both (II) and (III)
  (b) only (II)
  (c) only (III)
  (d) only (I)
  (e) All (I), (II) and (III)
- L1Difficulty 4 QTags Inference

### Q5. Policy forces schools to sweep learning deficits at the foundational level under the carpet.

[I] Council monitors the school's financial performance against the budget in conjunction with the principal. The convenor of the finance committee, as elected from council members, is preferably a non-Department parent member or a community member. The business manager/bursar should not hold this position. The convenor may be appointed as treasurer by council.

[II] The findings of the National Achievement Survey (NAS) 2018, which tested learning outcomes in schools, reflect the damage the Right to Education's 'no detention till Class VIII' policy has caused. The Union government moved last year to scrap the policy—after 24 states insisted on this—and it is likely to go soon. But given it has been in effect for over eight years, it would likely have impaired learning for millions of Indian students.

[III] The no-detention policy was implemented to emulate education policy in many developed jurisdictions—the idea was to lessen the stress of exams on students in the junior classes. It also had an ancillary benefit for the government; it kept primary level enrolment numbers high.

(a) Both (II) and (III)
(b) only (II)
(c) only (III)
(d) only (I)
(e) All (I), (II) and (III)
L1Difficulty 4
QTags Inference

#### Q6. A change in present political reforms is required to support farmers.

- (I) Farmers are unhappy across India. Politicians are scrambling to waive loans, raise procurement prices and promise more handouts. These will change little. Radical, multi-faceted reform is needed, and that calls for politics, not magical promises to double farmer incomes by 2022.
- (II) Today, the government arbitrarily curtails royalty, pushing out companies that do research and development. But improved productivity will not enrich farmers by itself. Farmers need marketing freedom and the ability to capture as high a share as is possible of the value that their produce acquires along the way to final consumption.
- (III) Agriculture easily gets 2% of GDP as subsidy. The result is still misery and farm unrest. What if farmers can be persuaded to give up traditional subsidy on inputs? A part of the subsidy savings can still go as income support, and the rest ploughed into productivity-enhancing investment, of which there has been a decline under the present government. This calls for improved political reforms, and political will.
- (a) only (II)
- (b) both (I) and (II)

(c) only (III)
(d) all (I), (II) and (III)
(e) none of these
L1Difficulty 4
QTags Inference

### Q7. The government needs to handle public sector banks with care.

- (I) Former Reserve Bank of India (RBI) governor Y.V. Reddy, in a speech last week, said that confidence in the working of public sector banks is at a historic low. The reason for this is not very difficult to discern. PSU banks are grappling with a high level of bad loans, and a number of them have been put under RBI's prompt corrective action and are not in a position to lend. In the March quarter, PSU banks booked losses in excess of Rs 62,000 crore and the total gross non-performing assets (NPAs) stood at about Rs 9 trillion.
- (II) Although the government is in the process of recapitalising state-run banks, it is likely that the current Rs 2.11 trillion PSU bank recapitalization plan will not be sufficient to put the PSU banks back on track. Since PSU banks own about 70% of banking assets, their inability to lend will have a direct impact on economic growth. Therefore, it is important that the situation is handled with care.
- (III) Apart from capital needs and faster resolution of stress assets, PSU banks need governance reforms—something that has been largely missing so far from the picture. It is correct that the present government has refrained from micromanaging PSU banks, but this in itself will not solve the problem. The government, perhaps, needs to put in place a new framework for governance where, for instance, appointments at higher levels are made in time, and the board is professional and accountable.
- (a) only (II)
- (b) both (II) and (III)
- (c) only (III)
- (d) all (I), (II) and (III)
- (e) none of these
- L1Difficulty 4
- **QTags Inference**

#### Directions (8-15): Pick out the word opposite or nearly so in the meaning of the given words.

- **Q8. EXHILARATE**
- (a) gladden
- (b) invigorate
- (c) shabbily
- (d) inspiring
- (e) depress
- L1Difficulty 4
- **QTags Vocabulary**
- 09. EXHUME
- (a) Decipher
- (b) Dig
- (c) Integrate
- (d) Admit
- (e) Entomb
- L1Difficulty 4
- **QTags Vocabulary**

## Q10. EXALT

- (a) Ennoble
- (b) Glorify
- (c) Extol
- (d) Depreciate
- (e) Simplify
- L1Difficulty 4

**QTags Vocabulary** 

# Q11. OSTRACISE

- (a) Welcome
- (b) Include
- (c) Expedite
- (d) Exclude
- (e) Bedlam
- L1Difficulty 4

**QTags Vocabulary** 

# Q12. OBSTREPEROUS

- (a) Cheerful
- (b) Noisy
- (c) Calm
- (d) Obstinate
- (e) Pedant
- L1Difficulty 4

**QTags Vocabulary** 

# Q13. INCARCERATE

- (a) Mobile
- (b) Impersonate
- (c) Treat
- (d) Liberate
- (e) Impress
- L1Difficulty 4

**QTags Vocabulary** 

# Q14. PERSPICACIOUS

- (a) Unswerving
- (b) Resolute
- (c) Discerning
- (d) Courageous
- (e) Nemesis
- L1Difficulty 4

**QTags Vocabulary** 

### Q15. MALEFACTOR

- (a) Assistant
- (b) Supervisor
- (c) Performer
- (d) Benefactor
- (e) Malingerer

#### **Solutions**

#### S1. Ans. (d)

Sol. Read the paragraphs carefully. The given inference can be concluded from paragraph (I) as well as paragraph (II). Both the paragraphs are clearly depicting the difference in the view of South Korea's president and US president regarding the denuclearization of North Korea. It can be noted from the sentence in the **paragraph** (I) "Instead he is...denuclearization". This sentence expresses that SK's expects more benefits from US. Moreover, **paragraph** (II) is describing how the matters have gone worse about the denuclearization of North Korea. We can receive the hint from the sentence [the matter of denuclearization... Trump-Kim summit]. However, **paragraph** (III) is describing about North Korea's foreign policy to protect itself from the US attacks. Therefore, **option** (d) becomes the most viable answer choice.

### S2. Ans. (e)

Sol. Read the paragraphs carefully. Among the given paragraphs all three of them provide the given inference. It is to be noted that the paragraphs are describing about the requirement of technological innovations in banking industry according to the growing demands by customers for digitization. Since, all three paragraphs describe the need to improve and innovate the technology in banking sector, **option** (e) becomes the most suitable answer choice.

# S3. Ans. (a)

Sol. Among the given paragraphs, both paragraph (II) and paragraph (III) can be used to infer the given inference. **Paragraph (II)** is stating about the consequences the world is facing due to climate change, especially in reference to the agriculture. While, **paragraph (III)** is also describing how changes in climate is affecting agriculture which will ultimately affect the entire human race as well as animals. However, **paragraph (I)** has provided information on agriculture pollution and causes leading to it. Hence, **option (a)** becomes the most viable answer choice.

#### S4. Ans. (e)

Sol. Read the given paragraph carefully. It should be noted that all three paragraphs are following a mutual theme by describing about the applications of nanotechnology in several fields. *Paragraph (I)* is describing about *the usage of nanotechnology and nanoparticles in the production of lightweight fabrics for body armors.* In addition to, *paragraph (II)* is describing about the utilization of nanotechnology in the field of medical science by simplifying the complex therapy such as biopsy. Moreover, *paragraph (III)* is mentioning about the implementation of nanotechnology in production of pesticides and fertilizers. Since, the given inference can be implied from all the given paragraphs, *option (e)* becomes the most viable answer choice.

# S5. Ans. (b)

Sol. After reading the paragraphs carefully, it can be understood that the given inference is deducted from paragraph (II). It is to be noted that only **paragraph** (II) is describing about the negative implication of the policy on the learning of the students that had been implemented in the past. However, **paragraph** (I) is describing about the financial management of the school my councils, thus stands incorrect. Moreover, there might some confusion with **paragraph** (III) since, it is also describing about the policy implemented for students. However, it does not state any negative effect of the policy which is mentioned in the given inference. This can be understood from the word "deficit" in the inference.

'Deficit' means a deficit is the amount by which a sum falls short of some reference amount. Here, it is used in reference with 'learning'. Thus, the inference is stating about the policy that has become like a veil to hide the drawbacks of learning system. Therefore, **option** (b) becomes the most suitable answer choice.

#### S6. Ans. (d)

Sol. The given inference in bold can be concluded from all the given paragraphs. After reading the paragraphs it can be understood that all of them are illustrating the change required to neutralize the growing dissatisfaction among farmers. *Paragraph (I)* is narrating that farmers are displeased with the policies present to support them. The given inference can be understood with the statement mentioned satirically in the paragraph "*radical, multi-faceted......incomes by 2022*". Moreover, *paragraph (II)* has described that the present practices by government will not enrich farmers. It has suggested to develop a reform to provide marketing freedom for farmers that will help them to capture a larger share of market. For the given inference, the hint can be drawn from the sentence "*But improved productivity will not enrich farmers by itself*". In addition to, *paragraph (III)* describes about farmers unrest. It has recommended a method to overcome this unrest *[A part of subsidy...productivity-enhancing investment]*. This can be achieved only through a new and updated political reform. Since, all three paragraphs successfully conclude the given inference, *option (d)* becomes the most suitable answer choice.

### S7. Ans. (b)

Sol. After carefully analyzing the paragraphs, it can be understood that only paragraphs (II) and (III) conclude the given inference. It is to be noted that *paragraph (I)* is merely describing the difficulties facing by the PSUs. It does not depict any steps undertaken by the government to overcome these issues. Therefore, it fails to infer the statement given in bold. However, *Paragraph (II)* is describing about the government's process of recapitalization so as to enhance the lending capacity of banks. The given inference can be deduced from the sentence "*Therefore, it is important that the situation is handled with care*". Moreover, in *paragraph (III)* the given inference can be concluded by drawing a hint from the sentence "*The government, perhaps, needs to put in place a new framework for governance*". Since, among the given paragraphs only paragraph (II) and (III) provides the given conclusion, thus *option (b)* becomes the most viable answer choice.

#### S8. Ans.(e)

Sol. Depress is an antonym of Exhilarate

Exhilarate means make (someone) feel very happy, animated, or elated hence depress is the word which is most opposite in meaning.

## S9. Ans.(e)

Sol. Exhume and entomb are antonyms

Exhume means to dig out (something buried, especially a corpse) from the ground hence entomb is the word which is most opposite in meaning

#### S10. Ans.(d)

Sol. Exalt and depreciate are antonyms.

Exalt means to raise to a higher rank or position.

Depreciate means to disparage or belittle (something).

### S11. Ans.(d)

Sol. Ostracise and exclude are similar in meaning.

Ostracise means exclude from a society or group.

Exclude means deny (someone) access to a place, group, or privilege.

#### S12. Ans.(b)

Sol. Obstreperous and noisy are similar in meaning.

Obstreperous means noisy and difficult to control.

# S13. Ans.(d)

Sol. Liberate is an antonym of Incarcerate. Incarcerate means imprison or confine.

# S14. Ans.(c)

Sol. Perspicacious and discerning are synonyms. Perspicacious means having a ready insight into and understanding of things. Discern means recognize or find out.

# S15. Ans.(d)

Sol. Benefactor is an antonym of Malefactor Malefactor means a person who commits a crime or some other wrong. Benefactor means a person who gives money or other help to a person or cause.