

## Solution

1. Ans. A.

The last paragraph sums up the author's view and the facts. The first line of the paragraph states, 'Overall, while the report offers unambiguous solutions to plug the regulatory gaps in market-linked products, implementing them will cause quite a shakeup in the financial markets.'

Hence, option A is the correct answer.

2. Ans. B.

The author has put forth the asked views in the first paragraph of the given passage.

Refer to the following lines of the paragraph, 'With an unerring focus on consumer interests, the report has gone into the nitty-gritty of products such as mutual funds and insurance to make very specific recommendations on how their incentive and product structures can be reworked. This was the missing piece in the draft Indian Financial Code as well as recent consumer protection guidelines from the RBI and IRDA, which merely laid down 'best practices' for market players.'

3. Ans. E.

The second paragraph highlights the problems identified in the Sumit Bose Committee.

Option A: Refer to the following statement, 'It finds that first-year commissions, as high as 35 percent on traditional insurance plans and 7-8 percent on new fund offers, have led to agents hard-selling them over low-cost NPS or exchange-traded funds.'

Option B: Refer to the following statement, 'Incomplete disclosures and confusing jargon play a key role in misleading investors.'

Option C: The last two lines of the paragraph help infer the given statement.

4. Ans. E.

The three recommendations of the Sumit Bose Committee are stated in the second paragraph of the passage.

5. Ans. C.

'To bite the bullet' means to decide to do something difficult or unpleasant that one has been putting off or hesitating over.

6. Ans. C.

The bills after being passed in the legislative houses are sent to the president for the approval. Out of the available options, 'assent' is the only option that means approval. So, the correct response is option C.

7. Ans. E.

Abandon means cease to support or look after (someone);

Desert means abandon (a person, cause, or organization) in a way considered disloyal or treacherous.

Abysmal means extremely bad; appalling.

Lurked means be or remain hidden so as to wait in ambush for someone or something.

Usher means show or guide (someone) somewhere. The context of the passage is about the bill starting a new scheme of things and thus 'usher' is the most obvious response.

8. Ans. D.

Autogenous means arising from within or from a thing itself.

Visceral means relating to deep inward feelings rather than to the intellect.

Endogenous means having an internal cause or origin.

Ambit means the scope, extent, or bounds of something.

Viscerous means characterized by or dealing with coarse or base emotions

The context here is about potable alcohol being kept out of the GST taxation schematics. 'Ambit' can give the most suitable response.

9. Ans. B.

Mimed means use only gesture and movement to act out (a play or role).

Pity means the feeling of sorrow and compassion caused by the sufferings and misfortunes of others.

Disdain means the feeling that someone or something is unworthy of one's consideration or respect.

Mercilessness means without mercy; having or showing no mercy; pitiless; cruel

Malevolence means the state or condition of being malevolent; hostility.

The blank is preceded by the article 'a' and thus needs a noun here, which eliminates mimed (verb) and mercilessness (adjective).

'It is a pity' is a general phrase which is used to signify that one feels disappointment or regret about it. So, option B is the most appropriate response.



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10. Ans. A.

Cussedly means to describe people who are unwilling to be helpful

Tenebrously means "obscure" or "murky,"

Nebulously means cloudy, misty, or foggy

Covertly means without being openly acknowledged or displayed; secretly.

Dingily means lacking brightness or freshness.

The context is here that of the Congress being 'obstructionist', which means deliberately delaying or preventing a process. Thus, option a is the most suitable reform.

11. Ans. D.

The correct phrase is mentioned in option 'D.' The sentence is a general statement and therefore the present tense should be used. Since 'one' is a singular noun, therefore, the verb 'runs' must follow.

12. Ans. C.

Since the phrase 'unable to follow the rules' is mentioned, one would 'run into disagreements' with other people or will have a difference of opinion with them. Thus, option C is the correct answer.

13. Ans. E.

The answer to this is statement 'E.' The statement is correct in itself since every verb is in the past tense, keeping in tune with the tone of the sentence.

14. Ans. C.

One cannot 'lead' a situation to a halt, it is out of our control and therefore it can only be 'brought' to a halt.

15. Ans. D.

The answer to this is statement 'D'. Once you read the sentence, you will realize that it is in general sense. Therefore, one must use the simple present tense of the verb. Thus, 'provide' is the correct answer.

16. Ans. E.

Part (iii) can be straightaway eliminated, as renders the sentence grammatically incorrect. "Less difficult" denotes the comparative degree and we "lesser" is incorrect. The tenses used by part (i) and (ii) are not what the sentence uses. Part (i) uses the future tense, which would've fit the blank if the first clause was 'As the days would pass'. Similarly, part (ii) would've been correct had the sentence been 'As the days were passing'. The original filler, 'it became more', perfectly fits where it is placed. Therefore, option E is the required answer.

17. Ans. B.

Only part B fits. The passage evidently differentiates between evaporation and boiling, which implies that the original filler and part (iii) can be eliminated. Essentially, the difference between part (i) and (ii) is that of the connector used. 'Though' doesn't makes much sense when used as the connector as there is not much to show the contrast. Using 'as' fits perfectly as the sentence then goes on to show how the two are different. Therefore, option B is the required answer.

18. Ans. C.

'A different kettle of fish' is used to signify something altogether different from the one previously offered. Since the whole sentence is in the past tense, the verb "need" should be in the past too. Also, the plural of "fish" is "fish" and not "fishes". So alternative i is incorrect. Since "they" is a plural subject, the singular verb "wants" cannot be used. Option C is the required answer as it is grammatically as well as contextually correct.

19. Ans. A.

As is evident from the statement, it is clear that the tax is not 'requested'. In order to fund the public expenditures, the government needs the required funds, which would not work on 'request'. 'Stolen' is inappropriate in the context. Using 'Reimbursed' would imply that the government pays the taxpayers, which is contradictory to what the sentence implies. 'Imposed' fits in the given context, both grammatically and contextually. Therefore, option A is the required answer.

20. Ans. C.

'Keep your nose to the grindstone' is a phrase which means to apply oneself conscientiously to your work. As it is a phrase, the preposition cannot be changed. Further, as a general statement, it follows the present tense. As part (iii) is the required answer, therefore, option C is the answer.

21. Ans. B.

Voracious means wanting or devouring great quantities of food.

Rigour means the quality of being extremely thorough and careful. It refers to harsh and demanding conditions.

Sleight is the use of dexterity or cunning, especially so as to deceive or deceitful craftiness.

We can clearly decipher from appetite that the word in the third blank should mean craving. His rigours frame makes no sense.

Therefore, option B is the apt answer.



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22. Ans. D.

An alcove is a recess in the wall of a room or garden. It refers to an arched opening in a wall. Indelible means not able to be forgotten, permanent.

Tenaciousness means holding fast; characterized by keeping a firm hold.

Memories can be indelible, but can't be tenaciousness; instead, they can be tenacious.

Cafeteria alcoves makes sense.

Therefore, option D is the apt answer.

23. Ans. A.

Sting as a noun refers to a sudden feeling of being upset by something.

Twinge as a noun refers to a sudden, sharp localized pain.

A chore is a routine task, especially a household one. It is a tedious but necessary task.

It is clear from the context of the content that the second blank should be filled with chore. Sting and twinge are almost synonymous but twinge of empathy is a renowned phrase.

Therefore, option A is the apt answer.

24. Ans. C.

The correct words are:

Wearing

Abdominal

Girdle=> a belt or cord worn round the waist

Conceal=> not allow to be seen; hide.

Bulge=> swell

Thus option C is the correct answer.

25. Ans. D.

The correct words are:

Entered

Mind

Distributing

Alms=> money or food given to poor people

Reckless=> heedless of danger or the consequences of one's actions

Thus option D is the correct answer.

26. Ans. C.

Refer to the last question of the series.

27. Ans. B.

Refer to the last question of the series.

28. Ans. D.

Refer to the last question of the series.

29. Ans. D.

Refer to the last question of the series.

30. Ans. A.

The correct sequence is B D C G E A F.

B should be the first statement as it introduces the whole sequence of the incidents. It needs to be followed by D as it tells the reason behind the action in statement B.

C is the next statement as it retracts the steps that has led to the action in the first place.

G is the next statement as it elaborates on the relevance of the action.

EA is a mandatory pair as they talk about two contrasting ideas and are connected by 'however'.

F is the last statement as it acts as a sort of conclusion to the whole lot of incidents.

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