

English Test – 3&5

Read the following passage carefully and answer the questions that follow:

Genetic engineering, the direct manipulation of an organism's genes, has emerged as a revolutionary tool in modern science. It offers the promise of eliminating hereditary diseases, enhancing crop yields, and even extending human lifespan. However, these advances raise profound ethical questions about the limits of human intervention in natural processes. Some argue that altering genetic codes could disrupt ecological balance or lead to unforeseen consequences. Society faces the challenge of balancing innovation with moral responsibility. One significant ethical concern is the potential for "designer babies," where genetic traits like intelligence, appearance, or athletic ability could be selected. This raises questions about fairness, social inequality, and the commodification of human life. Critics fear that only wealthy families would have access to such technologies, exacerbating societal divides. There is also the philosophical debate about whether humans should "play God" by determining the traits of future generations. These dilemmas underscore the tension between personal choice and societal impact.

In agriculture, genetic modification can increase resistance to pests and environmental stress, ensuring food security. Yet, opponents caution that genetically modified crops may harm biodiversity, create superweeds, or affect human health in ways not yet fully understood. Ethical considerations also involve the rights of farmers and consumers, including transparency and informed consent regarding genetically altered foods. The long-term ecological consequences remain uncertain, highlighting the need for careful regulation. Science and ethical concerns thereby converge in highly intricate ways.

Medical applications of genetic engineering, such as gene therapy, promise cures for diseases like cystic fibrosis and muscular dystrophy. While life-saving, these interventions carry risks, including unintended mutations or immune reactions. Ethical dilemmas emerge around consent, especially for embryos or those unable to make autonomous decisions. Questions also arise regarding access: should such treatments be available only to those who can afford them? Balancing innovation with safety and fairness _____.

Global governance of genetic engineering remains fragmented, with divergent laws and cultural attitudes shaping its use. International collaboration is necessary to prevent misuse, such as bioweapons or unethical human experimentation. Public engagement is equally crucial, as societal values must guide scientific practice. Ultimately, the ethical dilemmas of genetic engineering challenge humanity to reflect on responsibility, equity, and the long-term consequences of manipulating life itself. Science offers possibility, but wisdom is needed to navigate its risks.

Q1. What is a shared ethical theme across agriculture, medicine, and human genetics?

1. Cost reduction
2. Unforeseen consequences and fairness
3. Popularity of technology
4. Speed of innovation
5. Global competition

Q2. What philosophical question is raised by genetic manipulation in humans?

1. Should humans intervene in natural processes?
2. How can crops resist pests?
3. What is the most profitable genetic innovation?
4. How fast can life expectancy increase?
5. Can science replace medicine?

Q3. Which statement is **inferred about the future of genetic engineering?**

1. It will eliminate all diseases
2. Ethical deliberation will remain crucial
3. Governments will ban it worldwide
4. Public opinion is irrelevant
5. Technology will naturally solve ethical issues

Q4. Fill in the blank.

Questions also arise regarding access: should such treatments be available only to those who can afford them? Balancing innovation with safety and fairness _____.

1. remains a straightforward scientific challenge
2. can be ignored in the name of progress
3. is irrelevant to modern medicine
4. depends solely on technological feasibility
5. requires careful ethical consideration

Q5. Which of the following best reflects the author's overall tone?

1. Alarmist and pessimistic
2. Cautiously optimistic and reflective
3. Indifferent to risks
4. Purely scientific
5. Humorous and informal

Q6. Which of the following statement(s) is/are **false as per the passage?**

I. Genetic engineering can completely eliminate all hereditary diseases in the near future.

II. Designer babies raise ethical concerns regarding social inequality.

III. Genetically modified crops have no potential risks to biodiversity or human health.

IV. Genetic engineering ensures complete ecological stability and poses no threat to biodiversity.

V. Ethical concerns about genetic engineering are considered unnecessary by scientists and policymakers.

1. Both II & III
2. Only I
3. All except II
4. All I, IV & V
5. All of the above

Q7. What does the expression "Science and ethical concerns thereby converge in highly intricate ways" most nearly imply?

1. Science and ethics function independently without influencing each other.
2. Scientific advancements are simple to regulate from an ethical standpoint.
3. Scientific developments and moral considerations are deeply interlinked and complex.
4. Ethical concerns always prevent scientific progress.
5. Science eliminates the need for ethical reflection in modern society.

Q8. What is the central ethical concern of genetic engineering discussed in the first paragraph?

1. Financial cost of research
2. Disruption of natural processes and ecological balance
3. Popularity of genetic engineering in media
4. Ease of manipulating genes
5. Speed of scientific progress

In the following passage, some of the words have been highlighted in bold. Read the passage and try to understand what it wants to convey. Then replace the highlighted words with the correct option in order to make the sentence grammatically and contextually sound. In any case the highlighted word is given correctly, then mark 'No Improvement required' as the right answer choice.

India's ambition to build a self-reliant, **global (A)** digital ecosystem, spanning messaging, email, operating systems, entertainment, and even AI platforms, is both timely and necessary. As global technology supply chains become more **interconnected (B)** and geopolitical rivalries sharpen, over-dependence on foreign digital platforms poses a risk to India's digital sovereignty. The government's push for indigenous solutions is, therefore, an appropriate strategic response. The idea is to create **popular (C)** local alternatives across categories such as operating systems, social media platforms, mapping technologies, cybersecurity tools, and app stores, thereby reducing the possibility of "access disruptions" due to actions or policies of global providers. Some of these efforts are already showing promise. The Ministry of Electronics and Information Technology (MeitY) has partnered with academic institutions to develop BharatDB, a secure, high-performance, open-source database system meant for government and enterprise use. Similarly, Zoho, a homegrown SaaS company, has been chosen to power government email and productivity tools, while MapmyIndia is increasingly being used in official mapping applications. Yet, India's challenge lies not in building apps, but ecosystems. The success of global platforms like WhatsApp, Gmail, and Instagram rests heavily on the network effect, where the value of a platform increases exponentially as more people use it. This creates near-**insurmountable (D)** barriers for new entrants. India has seen this first-hand: Hike Messenger, once touted as the "Indian WhatsApp," was forced to shut down. Koo, which emerged as an Indian alternative to Twitter (now X), also could not sustain itself. Unlike China, India cannot simply ban foreign platforms to create room for domestic ones. Its model must rely on fair competition and smart regulation. One possible approach is to require smartphone manufacturers to pre-install a select set of verified Indian apps as defaults, much as Google's own suite is now bundled on Android devices. More importantly, India should seriously consider interoperability mandates. Interoperability, where users on different platforms can communicate seamlessly, can level the playing field for new players. The success of UPI offers a strong **challenge (E)**: by making it mandatory for all banks to connect to a single interoperable payment system, the government enabled rapid, inclusive adoption. The European Union's Digital Markets Act has similar provisions for messaging platforms. India could apply interoperability to messaging services and social media platforms, breaking down the walled gardens of global tech giants.

Q9. Which of the following words will replace the word in (A)?

1. innovative 2. secure 3. indigenous 4. private 5. No Improvement required

Q10. Which of the following words will replace the word in (B)?

1. fragile 2. expensive 3. complex 4. obsolete 5. No Improvement required

Q11. Which of the following words will replace the word in (C)?

1. simple 2. robust 3. profitable 4. temporary 5. No Improvement required

Q12. Which of the following words will replace the word in (D)?

1. artificial 2. temporary 3. regulatory 4. unnecessary 5. No Improvement required

Q13. Which of the following words will replace the word in (E)?

1. platform 2. alternative 3. reminder 4. precedent 5. No Improvement required

In the following questions a sentence is given with three blanks, which is followed by a table, in which three columns are given (Column I, Column II and Column III), for three blanks respectively. You need to make the correct triplet of words which could fill the blank correctly.

Q14. Large private banks with high ____ and contingent provisions would be less impacted when the ____ credit loss-based ____ system comes into force from April 1, 2027.

Column I	Column II	Column III
A. floating	D. sudden	G. restructuring
B. fixed	E. regulated	H. provisioning
C. voluntary	F. expected	I. deduction

1. AEG 2. BDI 3. CEH 4. BFG 5. AFH

Q15. Insurers are ____ commissions to distributors, ____ platforms such as PB Fintech, after the government scrapped Goods and Services Tax (GST) on individual policies while ____ input tax credit (ITC).

Column I	Column II	Column III
A. raising	D. excluding	G. granting
B. cutting	E. including	H. withdrawing
C. stabilising	F. targeting	I. retaining

1. ADG 2. BEH 3. CFI 4. AEI 5. BFH

Q16. The gap between credit and deposit growth further ____ with credit expansion beginning to show higher ____ while deposit mobilisation by banks is ____ down.

Column I	Column II	Column III
A. narrowed	D. traction	G. boosting
B. stabilised	E. disruption	H. tapering
C. widened	F. stagnation	I. escalating

1. AEI 2. BDH 3. CDH 4. AFG 5. BEG

Each of the following questions has a paragraph from which some part has been deleted at the end. From the given options, choose the one that completes the paragraph in the most appropriate way.

Q17. In 2025, digital education in India is witnessing remarkable growth, fueled by widespread smartphone adoption and government initiatives like the Digital India campaign. Over 70% of Indian students now use online platforms for learning, with apps like SWAYAM offering free courses to millions. The National Education Policy (NEP) 2020 has further encouraged the integration of technology in classrooms, but issues like digital divide and inconsistent content quality persist, particularly in remote areas. To ensure equitable and effective digital education, India's education policy is now emphasizing _____.

1. increasing the number of physical schools in urban areas.
2. enhancing teacher training programs for digital pedagogy.
3. promoting foreign language courses on e-learning platforms.
4. reducing internet tariffs for urban households only.
5. investing in traditional textbook publishing.

Q18. As of 2025, women's empowerment in the global workforce remains a critical focus amid persistent gender disparities, with recent reports highlighting both progress and challenges. According to the Deloitte Global Women @ Work survey, women continue to bear the heaviest load of unpaid household responsibilities, including childcare and cleaning, even when they are primary earners in 36% of households. In the U.S., the McKinsey Women in the Workplace report notes that while women comprise 48% of entry-level roles, their representation drops to 29% in C-suite positions, with only 7% being women of color. Similar trends are observed in emerging markets like India, where low recruitment and high attrition hinder advancement. These barriers not only affect individual careers but also economic growth, as empowering women could add trillions to global GDP. To accelerate true empowerment, organizations worldwide are increasingly prioritizing _____.

1. mandatory quotas for male representation in leadership roles.
2. promoting international travel perks exclusively for senior executives.
3. reducing corporate training budgets to focus on entry-level hiring.
4. inclusive policies like flexible work arrangements and mentorship programs.
5. shifting all operations to fully remote models without support systems.

Q19. In 2025, India's economic reforms have taken center stage amid global uncertainties, with the government prioritizing structural changes to boost growth and competitiveness. The Union Budget for FY 2025-26 introduced measures like simplifying corporate tax structures and enhancing ease of doing business rankings, drawing from the CSIS India Reforms Scorecard 3.0 recommendations. These efforts aim to attract foreign direct investment, which surged by 15% in the first half of 2025, while addressing labor market rigidities through flexible hiring norms. However, implementation hurdles, including bureaucratic delays and skill gaps, continue to pose risks. To ensure long-term success, India's reform agenda is now emphasizing _____.

1. expanding subsidies for traditional manufacturing sectors.
2. increasing import duties on all foreign goods to protect local industries.
3. labor market reforms to improve workforce flexibility and skills development.
4. promoting state-owned enterprises through nationalization drives.
5. reducing investments in digital infrastructure to focus on agriculture.

Q20. As of October 2025, the global economy is navigating a complex recovery marked by divergent growth paths across regions. The IMF's July update projects global growth at 3.0 percent for 2025, an upward revision from earlier forecasts, driven by stronger-than-expected U.S. performance and easing inflation in advanced economies. However, the World Bank's outlook warns of a slowdown to 2.3 percent amid escalating trade barriers, including U.S. reciprocal tariffs implemented in April, which have strained supply chains and heightened policy uncertainty. Emerging markets like India and China face additional pressures from volatile commodity prices

and geopolitical tensions. To bolster this uneven recovery, international policymakers are increasingly emphasizing _____.

1. aggressive monetary tightening to curb inflation further.
2. coordinated efforts to mitigate trade disruptions and promote multilateral reforms.
3. expansion of fossil fuel subsidies to stabilize energy markets.
4. unilateral currency devaluations to boost export competitiveness.
5. increased defense spending to counter geopolitical risks.

Q21. In 2025, sustainable global trade has become a cornerstone of international economic policies, with nations prioritizing low-carbon supply chains to meet climate goals. The European Union's Carbon Border Adjustment Mechanism (CBAM) has pushed exporting countries like India to adopt greener manufacturing processes. India has responded by investing heavily in renewable energy-powered industrial zones, reducing emissions in its steel and cement exports. However, high compliance costs and technological gaps pose challenges, particularly for small and medium enterprises (SMEs). To advance its position in sustainable global trade, India's strategy is now focusing on _____.

1. increasing reliance on coal-based energy for cost efficiency.
2. hosting global trade summits to boost diplomatic relations.
3. promoting luxury goods exports to high-income markets.
4. reducing investments in renewable energy to lower trade deficits.
5. providing subsidies and training for SMEs to adopt green technologies.

In the following questions, two columns are given, containing three phrases each. A phrase from the first column may or may not connect with a phrase from the second column to make a grammatically and contextually correct sentence. There are five options, which display the sequence(s) in which the phrases can be joined to form a correct sentence.

Q22.

Column I	Column II
A. The committee's new proposal aims to	D. began the arduous task of rebuilding their homes.
B. After the storm subsided, the residents of the coastal town	E. for the better part of a decade.
C. He has been working on this project tirelessly	F. addressing the city's chronic traffic problems.

1. Only BE
2. Both BD and CE
3. Both AD and BE
4. Both AD and CE
5. All AF, BD and CE

Q23.

Column I	Column II
A. To improve his chances of winning the marathon,	D. the legal team hired an expert consultant.
B. The new software update is designed to	E. he adhered to a strict training regimen.
C. Given the complexity of the legal case,	F. enhance security and streamline the user interface.

1. Only AE
2. Both BF and CD
3. Both AE and BF
4. Both BE and CD
5. All AE, BF and CD

Q24.

Column I	Column II
A. The chef is renowned for his ability to	D. the project was eventually approved and funded.
B. Despite the initial skepticism from the board,	E. we will face severe shortages in the coming months.
C. Unless we take immediate action to conserve water,	F. skilfully infusing traditional dishes by modern flavours.

1. Only AF
2. Both AF and BD
3. Both AF and CE
4. Both BD and CE
5. All AF, BD and CE

Q25.

Column I	Column II
A. If the weather does not improve soon,	D. hoping to discover a lost civilization.
B. The explorers ventured deep into the jungle,	E. we would have to cancel the outdoor event.
C. Her ability to connect with the audience is	F. what truly sets her apart of other speakers.

1. Only BD
2. Both AE and BD
3. Both AE and CF
4. Both BD and CF
5. All AE, BD and CF

Q26.

Column I	Column II
A. The chef carefully plated the dish,	D. adorning it with a sprig of fresh parsley.
B. As the sun began to set over the horizon,	E. the sky was painted in vibrant hues of orange and pink.
C. The company's decision to invest in renewable energy	F. was praised by environmental groups.

1. Only AD
2. Both BE and CF
3. Both AD and BE
4. Both AD and CF
5. All AD, BE and CF

Read the following passage carefully and answer the questions that follow:

In early October 2025, the Government of India announced a significant development in the country's financial infrastructure. On 7 October, the Union Finance Minister, Nirmala Sitharaman officially launched the Foreign Currency Settlement System (FCSS) at the Gujarat International Finance Tec-City (GIFT City) and its associated International Financial Services Centre (IFSC).

The FCSS is a payment system authorised by the International Financial Services Centres Authority (IFSCA) under India's Payment and Settlement Systems Act, 2007. **(A) Its core objective is to enable banks operating / (B) within the IFSC at GIFT City (so-called IFSC Banking Units or IBUs) to settle foreign-currency / (C) transactions locally rather than routing them / (D) through the traditional correspondent banking chain.** The

correspondent banking route typically involves multiple overseas banks and intermediary accounts (Nostro/Vostro) and can take up to 36-48 hours for settlement. Under the FCSS, transactions can be settled in real-time or near real-time.

Initially, the FCSS will handle US dollar (USD) transactions only, with plans to add other foreign currencies over time. The system operator has been designated as CCIL IFSC Limited (a subsidiary of the Clearing Corporation of India Limited) and the settlement bank selected via a bidding process is Standard Chartered Bank (India unit) which will handle the US-dollar clearances.

The launch of FCSS marks a milestone for GIFT IFSC and positions it among a small set of global financial centres — such as those in Tokyo or Hong Kong — that have infrastructure for settling foreign-currency transactions locally. The benefits include faster settlement, lower settlement-risk, better liquidity management, and potentially reduced cost for cross-border financial flows.

Moreover, the regulatory framework supporting this launch involves IFSCA under the Payment and Settlement Systems Act, 2007 and the IFSC regulatory regime. A circular dated 7 October 2025 notified banks in GIFT IFSC of the operational rules and the Bye-laws governing FCSS.

In summary, the FCSS at GIFT City reflects India's push to develop GIFT IFSC as a competitive global finance hub, and to bring more foreign-currency settlement and cross-border financial services on-shore, thereby **augmenting** India's financial market infrastructure.

Q27. Which statement best summarizes the broader economic intent behind FCSS?

1. To support India's agricultural exports
2. To encourage the use of cryptocurrencies in trade
3. To replace the SWIFT messaging system
4. To restrict foreign participation in Indian markets
5. To attract global financial activity and make India a regional clearing hub

Q28. A sentence from the passage is highlighted and separated into different parts, identify the error?

1. A
2. B
3. C
4. D
5. No Error

Q29. What global significance does GIFT IFSC gain through the launch of FCSS?

1. It becomes India's largest export hub.
2. It joins select international centres with local foreign-currency settlement infrastructure.
3. It replaces Hong Kong as Asia's major clearing centre.
4. It takes over all forex settlements from the RBI.
5. It starts issuing India's sovereign bonds in USD.

Q30. What is the primary objective of the Foreign Currency Settlement System (FCSS)?

1. To promote digital banking in rural India
2. To facilitate settlement of domestic rupee transactions
3. To enable local settlement of foreign-currency transactions within GIFT IFSC
4. To replace all correspondent banks globally
5. To manage India's foreign exchange reserves

Q31. Which of the following statements cannot be inferred from the passage?

- I. The FCSS is expected to enhance the efficiency and competitiveness of India's financial market infrastructure.
- II. The system allows real-time settlement of US-dollar transactions within GIFT IFSC.
- III. The FCSS will immediately replace all correspondent banking arrangements worldwide.
- IV. The launch aligns with India's long-term strategy to position GIFT IFSC as a global financial hub.
- V. The Payment and Settlement Systems Act, 2007 was enacted specifically for creating the FCSS.

1. Both III & V
2. All I, II & V
3. Both I & IV
4. Only IV
5. Only III

Q32. Which of the following is the most suitable title for the passage?

1. India's Journey Toward Full Capital Account Convertibility
2. Revolution in Domestic Digital Payments through UPI Expansion

3. Launch of India's Foreign Currency Settlement System at GIFT City

4. Decline of Correspondent Banking Networks Worldwide

5. India's Move to Replace the US Dollar in Global Trade

Q33. What does the FCSS initiative signify about India's financial strategy?

1. India seeks to bring cross-border financial services onshore to strengthen market infrastructure.
2. India is focusing on expanding domestic banking in rural areas.
3. India intends to liberalize its capital account fully.
4. India is preparing to introduce a digital dollar.
5. India is centralizing all currency settlements under the RBI.

Q34. Which of the following is NOT a benefit mentioned in the passage regarding FCSS?

1. Faster settlement
2. Lower settlement risk
3. Reduced liquidity management
4. Reduced transaction cost
5. Better liquidity management

Q35. Which of the following words is most similar in meaning to **augmenting, as highlighted in the given passage?**

- I. Enhancing
- II. Amplifying
- III. Diminishing
1. Only I
2. Only II
3. Both II & III
4. Both I & II
5. All of the above

In each of the following questions, a highlighted word is given and used in the three statements. You have to identify in which of the following statements the word is incorrectly used, and mark it as your answer.

Q36. SHOVE

1. The manager's decision to **shove** the project deadline surprised the entire team.
2. He had to **shove** the heavy box across the room to clear the pathway.
3. During the crowded event, she felt someone **shove** her from behind.

1. Only 1
2. Only 2
3. Only 3
4. Both 1 and 2
5. Both 2 and 3

Q37. SNUB

1. She felt hurt when her colleagues decided to **snub** her by excluding her from the team meeting.
2. The diplomat's decision to **snub** the invitation to the summit was seen as a bold statement.
3. The new policy was designed to **snub** economic growth in the region.

1. Only 1
2. Only 2
3. Only 3
4. Both 1 and 2
5. Both 1 and 3

Q38. SHIRK

1. The manager's decision to **shirk** the new policy improved the team's morale significantly.
2. He was criticized for trying to **shirk** his responsibilities during the group project.
3. She refused to **shirk** her duties, working late to ensure the report was completed on time.

1. Only 1
2. Only 2
3. Only 3
4. Both 1 and 2
5. Both 2 and 3

Q39. COGENT

1. The architect's **cogent** blueprint was admired for its aesthetic appeal and intricate details.
2. Her **cogent** smile convinced the audience of her sincerity during the presentation.
3. The scientist provided **cogent** arguments to support the theory of climate change.

1. Only 1
2. Only 2
3. Only 3
4. Both 1 and 2
5. Both 2 and 3

Q40. ALACRITY

1. The team's **alacrity** in ignoring the safety protocols led to several accidents.
2. She accepted the job offer with **alacrity**, eager to start her new role.
3. The **alacrity** of the storm forced the villagers to seek shelter immediately.

1. Only 1
2. Only 2
3. Only 3
4. Both 1 and 2
5. Both 1 and 3

Ans Key

1. Answer: B

Across agriculture, medicine, and human genetics, the passage repeatedly highlights: The risk of unforeseen consequences — such as ecological imbalance, harmful mutations, or long-term health effects.

The importance of fairness and equity — ensuring that genetic technologies are not accessible only to the wealthy or privileged.

These issues form the common ethical foundation discussed in all three fields.

Why other options are incorrect:

- a) Cost reduction — The passage never focuses on lowering costs; it addresses ethical access, not economic efficiency.
- c) Popularity of technology — There's no mention of how popular or trendy genetic engineering is; the concern is ethical responsibility, not public appeal.
- d) Speed of innovation — The passage emphasizes moral balance, not how fast innovations occur.
- e) Global competition — The text speaks of international cooperation and regulation, not rivalry or competition.

2. Answer: A

The passage explicitly mentions the philosophical debate about whether humans should “play God” by determining the traits of future generations.

This reflects the broader ethical and philosophical question:

Should humans intervene in natural processes or alter the genetic code of life itself?

This question lies at the heart of the ethical dilemmas surrounding human genetic manipulation.

Why other options are incorrect:

- b) How can crops resist pests? — This relates to agricultural science, not philosophy.
- c) What is the most profitable genetic innovation? — The passage never discusses profit or commercialization as a philosophical issue.
- d) How fast can life expectancy increase? — This is a scientific or medical concern, not a moral or philosophical one.
- e) Can science replace medicine? — The passage never suggests that; rather, it presents genetic engineering as part of medicine, not a replacement.

3. Answer: B

The passage concludes that:

“Ultimately, the ethical dilemmas of genetic engineering challenge humanity to reflect on responsibility, equity, and the long-term consequences of manipulating life itself.”

This clearly implies that as genetic engineering progresses, ethical reflection and moral responsibility will continue to be essential. Society must balance innovation with fairness, safety, and wisdom.

Why other options are incorrect:

- a) It will eliminate all diseases — Overly absolute; the passage never claims that all diseases will be eradicated, only that some might be cured.
- c) Governments will ban it worldwide — Incorrect; the passage notes fragmented global governance and calls for international collaboration, not bans.
- d) Public opinion is irrelevant — Opposite of what's said; the passage emphasizes that public engagement is crucial to guide scientific practice.
- e) Technology will naturally solve ethical issues — False; the text argues that wisdom and ethical governance are needed — technology alone cannot resolve moral dilemmas.

4. Answer: E

The passage consistently emphasizes that scientific progress must be guided by moral responsibility.

In context, the sentence discusses fairness and access to genetic treatments — clear ethical concerns.

So the complete sentence would read:

“Balancing innovation with safety and fairness requires careful ethical consideration.”

This maintains the logical and thematic flow of the paragraph.

Why other options are incorrect:

- a) remains a straightforward scientific challenge — The challenge is ethical and social, not merely scientific.
- b) can be ignored in the name of progress — The passage warns against ignoring ethics for innovation.
- c) is irrelevant to modern medicine — Directly contradicts the passage's message; ethics are central to medicine.
- d) depends solely on technological feasibility — The text stresses moral responsibility, not just feasibility.

5. Answer: B

The author acknowledges the tremendous potential of genetic engineering — curing diseases, enhancing crops, and extending life — showing optimism about scientific progress.

However, the author also repeatedly stresses the need for ethical reflection, regulation, and moral responsibility, which adds a cautious and thoughtful tone.

Thus, the overall tone is balanced — hopeful yet reflective about the ethical implications.

Why other options are incorrect:

- a) Alarmist and pessimistic — The author warns of risks but doesn't express fear or hopelessness.
- c) Indifferent to risks — The author is highly aware of ethical and safety concerns.
- d) Purely scientific — The passage goes beyond science, focusing on moral and societal dimensions.
- e) Humorous and informal — The tone is serious, formal, and academic, not humorous.

6. Answer: C

I. Genetic engineering can completely eliminate all hereditary diseases in the near future. False.

The passage says it offers the promise of eliminating hereditary diseases — not that it can completely eliminate them. The statement is exaggerated and not supported.

II. Designer babies raise ethical concerns regarding social inequality.

True.

The passage clearly states that designer babies raise issues about fairness, social inequality, and commodification of human life.

III. Genetically modified crops have no potential risks to biodiversity or human health.

False.

The passage mentions that opponents caution GM crops may harm biodiversity or affect human health. Hence, this claim is incorrect.

(But notice, this option isn't included in the “All I, IV & V” combination — let's continue checking to confirm which grouping best fits overall.)

IV. Genetic engineering ensures complete ecological stability and poses no threat to biodiversity.

False.

The passage explicitly warns of potential ecological disruption and superweeds, contradicting this claim.

V. Ethical concerns about genetic engineering are considered unnecessary by scientists and policymakers.

False.

The passage repeatedly emphasizes that ethical reflection, public engagement, and governance are essential — directly opposing this statement.

7. Answer: C

The phrase “Science and ethical concerns thereby converge in highly intricate ways” means that as scientific innovations — like genetic engineering — advance, ethical questions become closely intertwined with them.

It highlights the complex relationship between scientific progress and moral responsibility.

Why other options are incorrect:

- a) Science and ethics function independently without influencing each other — Opposite of the statement; the phrase says they converge, not separate.

- b) Scientific advancements are simple to regulate from an ethical standpoint – The word “intricate” shows the relationship is complex, not simple.
- d) Ethical concerns always prevent scientific progress – The passage does not say ethics stop science; it says they must be balanced.
- e) Science eliminates the need for ethical reflection in modern society – Directly contradicts the passage, which stresses that ethical reflection remains essential.

8. Answer: B

The first paragraph discusses how genetic engineering offers great promise — curing diseases, improving crops, extending lifespan — but also raises ethical questions about: “the limits of human intervention in natural processes” and “altering genetic codes could disrupt ecological balance or lead to unforeseen consequences.”

Thus, the central ethical concern is that human genetic manipulation might interfere with nature and cause ecological disruption.

Why other options are incorrect:

- a) Financial cost of research – Not mentioned in the paragraph.
- c) Popularity of genetic engineering in media – No reference to public or media popularity.
- d) Ease of manipulating genes – The passage explains what genetic engineering is, not that it is easy.
- e) Speed of scientific progress – The paragraph does not discuss how fast research is advancing.

9. Answer: C

The correct replacement for global is c) indigenous.

The sentence in question is: “India’s ambition to build a self-reliant, global digital ecosystem...” Here, the word “global” seems slightly off in context because the passage emphasizes India’s self-reliance and domestic solutions—the focus is on building an indigenous ecosystem rather than a global one.

- a) innovative – This could work, but it focuses on creativity rather than self-reliance or domestic origin.
- b) secure – Security is mentioned elsewhere, but it doesn’t capture the essence of “self-reliant, local/dominant” ecosystem.
- c) indigenous – Perfect fit. It aligns with the theme of self-reliance and domestic development.
- d) private – Doesn’t fit, as the focus isn’t on private ownership.
- e) No improvement required – “Global” contradicts the point about self-reliance, so this is not correct.

Correct answer: c) indigenous

The revised sentence would read: “India’s ambition to build a self-reliant, indigenous digital ecosystem...” This emphasizes that India aims to develop domestic solutions rather than relying on global platforms.

10. Answer: E

The original word “interconnected” fits the context perfectly.

The word “**interconnected**” correctly describes how global technology supply chains are becoming increasingly linked and dependent on one another across countries. This growing interdependence is what makes over-reliance on foreign platforms risky for India.

Now let’s check the options:

- a) fragile – suggests weakness, not increased linkage.
- b) expensive – only refers to cost and is irrelevant to the structural nature of supply chains.
- c) complex – may seem close, but it does not convey the crucial idea of systems being connected across borders.
- d) obsolete – means outdated and is completely inappropriate.

Therefore, **no improvement is required**, and the original word is the most accurate.

11. Answer: B

The sentence talks about creating reliable Indian alternatives to foreign platforms so India can avoid disruptions caused by global providers. The focus is on strength and capability, not popularity. So, “popular” doesn’t fit well here.

The best replacement is: b) robust, It correctly conveys the idea of strong, dependable, well-built local alternatives.

Correct Replacement: b) robust

Meaning: strong, reliable, capable of performing well.

The passage emphasizes building dependable indigenous alternatives to avoid disruptions caused by foreign platforms. “Robust” perfectly captures the idea of strong, resilient digital platforms.

a) simple

Meaning: basic, uncomplicated.

The goal isn’t to build basic or minimal alternatives—it is to build strong, well-performing platforms that can compete globally.

c) profitable

Meaning: financially beneficial.

The context is about digital sovereignty and resilience, not about earning profits.

d) temporary

Meaning: short-term, not permanent.

India wants long-lasting digital solutions, not short-lived ones. “Temporary” is the opposite of the intended meaning.

e) No Improvement required

The original word “popular” focuses on mass usage or fame. But the sentence is about creating strong alternatives, not necessarily widely used ones yet. So, improvement is needed.

Final Answer: b) robust

12. Answer: E

The original word “insurmountable” fits the context perfectly. The sentence refers to barriers so strong that new entrants find it nearly impossible to compete with established platforms that benefit from the network effect.

a) artificial – means man-made or not natural; doesn’t convey difficulty or impossibility.

b) temporary – the opposite of the intended meaning.

c) regulatory – implies rules-based barriers, which is not the focus here.

d) unnecessary – completely unrelated to the idea of difficulty.

Therefore, “insurmountable” correctly expresses the idea of extremely difficult-to-overcome barriers, so no replacement is needed.

13. Answer: D

The correct replacement for challenge (5) is option (d) – precedent.

The sentence says: “The success of UPI offers a strong challenge: by making it mandatory for all banks to connect to a single interoperable payment system, the government enabled rapid, inclusive adoption.”

Here, the author is giving an example or model that can be followed to implement interoperability in other areas. That makes “precedent” the correct word, because: Precedent means: “a previous case, example, or model that can guide future actions.”

a) platform – doesn’t match the idea of UPI serving as an example.

b) alternative – implies a substitute, not a guiding example.

c) reminder – doesn’t suit the explanatory context.

e) No Improvement – incorrect because “challenge” changes the meaning.

Final Answer: d) precedent

14. Answer: E

The correct triplet of words to fill the blanks in this sentence is A-F-H.

Column I

A. floating (Correct)

In banking, “floating provisions” are additional discretionary provisions made to cover unexpected future losses.

Fits perfectly with “contingent provisions” in the sentence.

B. fixed (Twisted but incorrect)

“Fixed provisions” isn’t a standard banking term.

Opposes the idea of flexible buffers like floating provisions.

C. voluntary

While provisions can sometimes be voluntary, it doesn’t pair naturally with “contingent provisions,” and lacks the technical precision of “floating.”

Column II

D. sudden

“Sudden credit loss” doesn’t make sense as a regulatory framework.

It disrupts the technical tone.

E. regulated

Although banks follow regulations, “regulated credit loss-based system” isn’t a recognized phrase in RBI or IFRS norms.

F. expected (Correct)

Refers to the Expected Credit Loss (ECL) system under IFRS 9 and RBI guidelines.

Exactly what the sentence is referring to.

Column III

G. restructuring (Tempting but wrong)

“Credit loss-based restructuring system” doesn’t exist.

Restructuring is a separate banking concept.

H. provisioning (Correct)

“Provisioning system” is the exact technical term—banks set aside capital against expected credit losses.

I. deduction

“Credit loss-based deduction system” is inaccurate and not aligned with financial terminology.

Final sentence with correct choices (A-F-H): Large private banks with high floating and contingent provisions would be less impacted when the expected credit loss-based provisioning system comes into force from April 1, 2027.

So, the correct triplet of words is A-F-H, as they collectively convey the intended meaning in the sentence.

15. Answer: B

The correct triplet of words to fill the blanks in this sentence is B-E-H.

Column I

A. raising

Opposite of the intended meaning.

If GST is scrapped and ITC withdrawn, insurers would reduce payouts, not increase them.

B. cutting (Correct)

Matches exactly with the logical impact of ITC withdrawal and GST changes.

C. stabilising

Neutral tone, doesn’t reflect a policy-driven change in monetary outflow.

Column II

D. excluding

Illogical—PB Fintech is being counted among distributors, not left out.

E. including (Correct)

Indicates that platforms like PB Fintech are part of those affected.

F. targeting

Too aggressive and changes the tone; suggests intent rather than inclusion.

Column III

G. granting

Completely opposite of what the sentence conveys—ITC is being taken away.

H. withdrawing (Correct)

Grammatically and contextually accurate: the government is removing ITC.

I. retaining

Contradicts the cause-effect structure in the sentence.

Final sentence with correct choices (B-E-H): Insurers are cutting commissions to distributors, including platforms such as PB Fintech, after the government scrapped Goods and Services Tax (GST) on individual policies while withdrawing input tax credit (ITC).

So, the correct triplet of words is B-E-H, as they collectively convey the intended meaning in the sentence.

16. Answer: C

The correct triplet of words to fill the blanks in this sentence is C-D-H.

Column I

A. narrowed

Incorrect because the sentence says the gap increased, not decreased.

“Narrowed” would mean credit and deposit growth are coming closer, which contradicts “tapering down.”

B. stabilised

Incorrect because “stabilised” means no major change in the gap; however, the context implies that the gap increased further.

C. widened (Correct)

Perfectly fits the idea that credit growth outpaced deposit growth.

Column II

D. traction (Correct)

Means gaining momentum or strength, suitable for “credit expansion beginning to show higher traction.”

Common phrase in financial news: “loan growth gains traction.”

E. disruption

Doesn’t fit; disruption implies instability or breakdown, not steady growth.

F. stagnation

Contradicts the phrase “beginning to show higher...” which indicates growth, not stagnation.

Column III

G. boosting

Opposite in meaning; “boosting” means increasing, whereas deposit mobilisation is slowing down.

H. tapering (Correct)

Fits perfectly: “tapering down” means gradually slowing.

I. escalating

Contradicts the intended sense; escalating would mean deposits are rising sharply, not decreasing.

Final sentence with correct choices (C-D-H): The gap between credit and deposit growth further widened with credit expansion beginning to show higher traction while deposit mobilisation by banks is tapering down.

So, the correct triplet of words is C-D-H, as they collectively convey the intended meaning in the sentence.

17. Answer: B

The paragraph discusses the growth of digital education in India, driven by smartphone adoption, government initiatives like Digital India, and platforms like SWAYAM, while highlighting challenges like the digital divide and inconsistent content quality. The blank at the end requires a sentence that outlines India’s policy focus to ensure equitable and effective digital education. Option B is the most appropriate, as enhancing teacher training programs for digital pedagogy addresses the need for quality content delivery and equips educators to effectively use technology, bridging gaps in digital education, especially in remote areas.

A) Increasing physical schools in urban areas doesn’t address the digital education focus or the digital divide in remote regions.

C) Promoting foreign language courses is too specific and unrelated to resolving the digital divide or content quality issues.

D) Reducing internet tariffs only for urban households exacerbates the digital divide, as it excludes rural areas where access is a key challenge.

E) Investing in traditional textbook publishing contradicts the paragraph's emphasis on advancing digital education.

18. Answer: D

The paragraph outlines key 2025 trends in women's workforce empowerment, drawing from reports like Deloitte's survey on household burdens and McKinsey's data on representation gaps, emphasizing the economic benefits of addressing these issues. The blank at the end requires a sentence that logically extends the discussion by identifying actionable priorities for organizations to foster empowerment. Option D is the most appropriate, as inclusive policies such as flexible work and mentorship directly tackle barriers like work-life imbalance, limited advancement opportunities, and lack of support, aligning with recommendations from global studies to boost retention, satisfaction, and leadership diversity.

A) Mandatory quotas for men would contradict the focus on empowering women and addressing gender disparities.

B) Travel perks for executives are unrelated to broad empowerment efforts and could widen access inequalities.

C) Reducing training budgets would exacerbate skill gaps and hinder career progression, particularly for underrepresented groups.

E) A full remote shift without support ignores the additional household loads women face, potentially increasing burnout as per recent surveys.

19. Answer: C

The paragraph outlines India's 2025 economic reforms, including tax simplifications and FDI boosts from the Union Budget and CSIS recommendations, while highlighting challenges like bureaucratic delays and skill gaps. The blank at the end requires a sentence that specifies a key emphasis for long-term success. Option C is the most appropriate, as labor market reforms directly target workforce flexibility and skills development, aligning with the scorecard's priorities to address rigidities, enhance employability, and support sustained economic growth.

A) Expanding subsidies for traditional sectors could hinder competitiveness and contradict the focus on structural reforms.

B) Increasing import duties broadly would disrupt FDI inflows and ease of business efforts mentioned in the paragraph.

D) Promoting nationalization runs counter to the agenda of improving business environment and attracting private investment.

E) Reducing digital investments ignores the need for skills development in a tech-driven economy and doesn't address reform challenges.

20 Answer: B

The paragraph outlines the global economic recovery in 2025, highlighting positive revisions from the IMF due to U.S. strength and inflation trends, contrasted with the World Bank's concerns over trade barriers like U.S. tariffs and their impact on supply chains and emerging markets. The blank at the end requires a sentence that identifies a key policy focus to strengthen this recovery. Option B is the most appropriate, as coordinated international efforts to address trade disruptions—such as through WTO reforms—directly tackle the tariff-induced uncertainties and supply chain strains, fostering multilateral stability and supporting growth in both advanced and emerging economies.

A) Aggressive monetary tightening could exacerbate slowdowns in vulnerable regions, contradicting the need to support recovery amid easing inflation.

C) Expanding fossil fuel subsidies would undermine sustainability goals and global efforts to transition to green energy, irrelevant to trade and uncertainty issues.

D) Unilateral currency devaluations risk sparking currency wars, worsening global trade tensions rather than mitigating them.

E) Increased defense spending diverts resources from economic stabilization and doesn't address the core trade and policy challenges highlighted.

21. Answer: E

The paragraph discusses the rise of sustainable global trade, focusing on the EU's CBAM and India's efforts to reduce emissions in exports like steel and cement, while highlighting challenges faced by SMEs due to high compliance costs and technological gaps. The blank

at the end requires a sentence that outlines India's strategy to strengthen its role in sustainable trade. Option E is the most appropriate, as providing subsidies and training for SMEs directly addresses the technological and financial barriers they face, enabling them to adopt green practices and remain competitive in global markets aligned with sustainability goals.

A) Increasing coal-based energy use contradicts the paragraph's focus on sustainable, low-carbon trade practices.

B) Hosting trade summits may enhance diplomacy but doesn't directly tackle the specific challenges of SMEs or sustainable trade compliance.

C) Promoting luxury goods exports is unrelated to sustainability or addressing SME challenges in green manufacturing.

D) Reducing renewable energy investments undermines India's efforts to meet global sustainability standards for trade.

22. Answer: B

Matching the Columns

A-F: Incorrect

Sentence: "The committee's new proposal aims to addressing the city's chronic traffic problems."

This combination has a grammatical mistake. The phrase "aims to" must be followed by the base form of the verb (the infinitive).

Correct form: "...aims to address the city's chronic traffic problems."

B-D: After the storm subsided, the residents of the coastal town began the arduous task of rebuilding their homes. This sentence describes how the residents started rebuilding their homes once the storm had passed.

C-E: He has been working on this project tirelessly for the better part of a decade. This sentence describes the long-term dedication and effort he has put into the project over many years.

The other combinations do not form a coherent sentence with a clear connection between the ideas presented in Column I and Column II.

Correct Answer: b) Both BD and CE

23. Answer: E

Matching the Columns

A-E: To improve his chances of winning the marathon, he adhered to a strict training regimen. This sentence describes how the runner followed a disciplined training schedule to increase his chances of winning the marathon.

B-F: The new software update is designed to enhance security and streamline the user interface. This sentence describes the purpose of the software update, which is to improve security and make the interface more user-friendly.

C-D: Given the complexity of the legal case, the legal team hired an expert consultant. This sentence describes how the legal team brought in an expert to handle the complexities of the case effectively.

The other combinations do not form a coherent sentence with a clear connection between the ideas presented in Column I and Column II.

Correct Answer: e) All AE, BF and CD

24. Answer: D

Matching the Columns

A-F: Incorrect

"The chef is renowned for his ability to skilfully infusing traditional dishes by modern flavours."

This sentence has two grammatical errors. First, the phrase "ability to" must be followed by the base form of a verb (infuse), not the -ing form (infusing). Second, the correct preposition is "with," not "by," in this context.

Correct form: "...ability to skilfully infuse traditional dishes with modern flavors."

B-D: Despite the initial skepticism from the board, the project was eventually approved and funded. This sentence describes how the project gained approval and funding despite early doubts from the board.

C-E: Unless we take immediate action to conserve water, we will face severe shortages in the coming months. This sentence describes the urgent need for water conservation to prevent future shortages.

The other combinations do not form a coherent sentence with a clear connection between the ideas presented in Column I and Column II.

Correct Answer: d) Both BD and CE

25. Answer: A

Matching the Columns

A-E: "If the weather does not improve soon, we would have to cancel the outdoor event."

This sentence contains a mismatched conditional. The first clause ("If the weather does not improve...") uses the First Conditional structure (If + Present Simple). Therefore, the main clause should use the simple future tense.

Correct form: "...we will have to cancel the outdoor event." The use of "would" is incorrect here.

B-D: The explorers ventured deep into the jungle, hoping to discover a lost civilization. This sentence describes the purpose of the explorers' journey into the jungle, which was to find a lost civilization.

C-F: "Her ability to connect with the audience is what truly sets her apart of other speakers." This sentence contains a prepositional error. The correct idiom is "to set someone apart from" others, not "of" others. Correct form: "...what truly sets her apart from other speakers." The other combinations do not form a coherent sentence with a clear connection between the ideas presented in Column I and Column II.

Correct Answer: a) Only BD

26. Answer: E

Matching the Columns

A-D: The chef carefully plated the dish, adorning it with a sprig of fresh parsley. This sentence describes the chef's attention to detail and presentation in preparing the dish.

B-E: As the sun began to set over the horizon, the sky was painted in vibrant hues of orange and pink. This sentence describes a beautiful sunset scene filled with colourful imagery.

C-F: The company's decision to invest in renewable energy was praised by environmental groups. This sentence describes the positive response received for the company's environmentally friendly initiative.

The other combinations do not form a coherent sentence with a clear connection between the ideas presented in Column I and Column II.

Correct Answer: e) All AD, BE and CF

27. Answer: E

The passage highlights that the Foreign Currency Settlement System (FCSS) was launched at GIFT City to enable local settlement of foreign-currency transactions, reducing dependence on overseas correspondent banks. It states that the initiative aims to make GIFT IFSC a competitive global finance hub and bring more cross-border financial services on-shore.

Hence, the broader economic intent is to position India as a regional and global financial clearing center, attracting international financial activity — which aligns perfectly with option (e).

All other options are incorrect because:

- (a) FCSS is unrelated to agricultural exports.
- (b) There's no mention of cryptocurrencies.
- (c) It complements, not replaces, SWIFT.
- (d) It aims to increase, not restrict, foreign participation.

28. Answer: D

(A) Its core objective is to enable banks operating / (B) within the IFSC at GIFT City (so-called IFSC Banking Units or IBUs) to settle foreign-currency / (C) transactions locally rather than routing them / (D) though the traditional correspondent banking chain.

The error is in part (D) — the word "though" is incorrect.

It should be "through", because the preposition through means "by way of" or "via," which fits the context of routing transactions.

Corrected Sentence:

Its core objective is to enable banks operating within the IFSC at GIFT City (so-called IFSC Banking Units or IBUs) to settle foreign-currency transactions locally rather than routing them **through** the traditional correspondent banking chain.

29. Answer: B

The passage clearly states:

"The launch of FCSS marks a milestone for GIFT IFSC and positions it among a small set of global financial centres — such as those in Tokyo or Hong Kong — that have infrastructure for settling foreign-currency transactions locally."

This means GIFT IFSC gains international significance by joining the ranks of elite global financial hubs with their own local foreign-currency settlement systems.

Other options are incorrect because:

(a) FCSS is a financial infrastructure project, not an export initiative.

(c) It doesn't replace Hong Kong; it joins similar centres.

(d) The RBI continues handling domestic forex; FCSS focuses on GIFT IFSC transactions.

(e) There's no mention of issuing sovereign bonds in USD.

30. Answer: C

According to the passage:

"Its core objective is to enable banks operating within the IFSC at GIFT City... to settle foreign-currency transactions locally rather than routing them through the traditional correspondent banking chain."

Thus, the primary purpose of the FCSS is to allow banks in GIFT IFSC to settle foreign-currency transactions locally, ensuring faster, cheaper, and more efficient cross-border settlements.

Other options are incorrect because:

(a) FCSS isn't focused on rural or digital banking.

(b) It handles foreign-currency, not domestic rupee transactions.

(d) It complements, not replaces, correspondent banks globally.

(e) Managing foreign exchange reserves is the RBI's function, not FCSS's.

31. Answer: A

Statement I – True (can be inferred):

The passage clearly mentions that FCSS enhances India's financial market infrastructure and competitiveness.

Statement II – True (can be inferred):

It explicitly says that the FCSS will handle US-dollar transactions in real-time or near real-time.

Statement III – False (cannot be inferred):

The passage never claims FCSS will replace all correspondent banking globally. It only provides a localized alternative within GIFT IFSC.

Statement IV – True (can be inferred):

The passage concludes that the FCSS reflects India's push to make GIFT IFSC a global finance hub.

Statement V – False (cannot be inferred):

The Payment and Settlement Systems Act, 2007 predates the FCSS and was not enacted specifically for it; FCSS merely operates under its provisions.

32. Answer: C

The passage is entirely focused on the launch of the Foreign Currency Settlement System (FCSS) at GIFT City on 7 October 2025, describing its objectives, mechanism, benefits, and regulatory framework.

Hence, option (c) precisely captures the central theme of the passage.

Other options are incorrect because:

(a) Capital account convertibility is not discussed.

(b) The passage is unrelated to domestic digital payments or UPI.

(d) FCSS reduces dependence on correspondent banks but doesn't describe their global decline

(e) There's no mention of replacing the US dollar in global trade.

33. Answer: A

The final paragraph of the passage clearly states:

“The FCSS at GIFT City reflects India’s push to develop GIFT IFSC as a competitive global finance hub, and to bring more foreign-currency settlement and cross-border financial services on-shore, thereby augmenting India’s financial market infrastructure.”

This shows that India’s broader financial strategy is to onshore foreign-currency and cross-border transactions — enhancing efficiency, competitiveness, and global integration.

Other options are incorrect because:

- (b) FCSS isn’t about rural banking.
- (c) No mention of full capital account convertibility.
- (d) There’s no plan to introduce a “digital dollar.”
- (e) FCSS operates within GIFT IFSC, not under the RBI’s centralized settlement system.

34. Answer: C

The passage lists the benefits of FCSS as:

“faster settlement, lower settlement-risk, better liquidity management, and potentially reduced cost for cross-border financial flows.”

Hence, the mentioned benefits are:

- Faster settlement
- Lower settlement risk
- Better liquidity management
- Reduced transaction cost

The phrase “reduced liquidity management” (option c) is the opposite of what the passage states — FCSS actually improves liquidity management, not reduces it.

35. Answer: D

“Augmenting” means to increase, enhance, or make greater in strength, quantity, or value.

I. Enhancing — Similar

→ Enhancing means to improve or make better, closely matching augmenting.

II. Amplifying — Similar

→ Amplifying means to increase in volume, size, or intensity — also conveys expansion or strengthening.

III. Diminishing — Opposite

→ Diminishing means to reduce or lessen, which is the antonym of augmenting.

Hence, the correct answer is (d) Both I & II.

36. Answer: A

Sentence 1: The word “**shove**” is incorrect. It means to push something or someone roughly, not to adjust or set a deadline. A word like “advance” or “postpone” would be more appropriate.

Sentence 2: The word “**shove**” is correctly used to describe pushing a heavy box with effort, aligning with the word’s meaning of moving something forcefully.

Sentence 3: The word “**shove**” is correctly used to describe being pushed roughly from behind, fitting the word’s definition of a forceful push.

So, sentences second and third use **shove** in a grammatically correct and contextually meaningful manner.

Therefore, option a) Only 1 is the correct choice.

37. Answer: C

Sentence 1: The word “**snuob**” is correctly used to describe the act of deliberately ignoring or excluding someone, indicating a social slight or rejection, which fits the context of being excluded from a meeting.

Sentence 2: The word “**snuob**” is correctly used to describe the diplomat’s deliberate rejection of an invitation, implying a purposeful act of disregard, which aligns with the word’s meaning.

Sentence 3: The word “**snuob**” is incorrect. It refers to a deliberate act of rejection or insult toward a person or group, not to an effect on something abstract like economic growth. A word like “hinder” or “stifle” would be more appropriate.

So, sentences first and second use **snuob** in a grammatically correct and contextually meaningful manner.

Therefore, option c) Only 3 is the correct choice.

38. Answer: A

Sentence 1: The word “**shirk**” is incorrect. It means to avoid or neglect a duty or responsibility, typically in a negative sense, and does not fit with improving morale. A word like “adopt” or “implement” would be more appropriate.

Sentence 2: The word “**shirk**” is correctly used to describe avoiding responsibilities in a group project, aligning with the word’s meaning of evading duty or obligation.

Sentence 3: The word “**shirk**” is correctly used to describe refusing to avoid duties, fitting the word’s definition in the context of diligently fulfilling responsibilities.

So, sentences second and third use **shirk** in a grammatically correct and contextually meaningful manner.

Therefore, option a) Only 1 is the correct choice.

39. Answer: D

Sentence 1: The word “**cogent**” is incorrect. It means convincing or persuasive due to clear reasoning, typically applied to arguments or explanations, not to physical objects like blueprints. A word like “impressive” or “detailed” would be more appropriate.

Sentence 2: The word “**cogent**” is incorrect. A smile cannot be described as “cogent,” as it does not involve logical persuasion. A word like “warm” or “convincing” would fit better in this context.

Sentence 3: The word “**cogent**” is correctly used to describe arguments that are clear, logical, and persuasive, aligning with the word’s meaning.

So, third sentence uses **cogent** in a grammatically correct and contextually meaningful manner.

Therefore, option d) Both 1 and 2 is the correct choice.

40. Answer: E

Sentence 1: The word “**alacrity**” is incorrect. It means cheerful readiness or eagerness, typically in a positive context, and does not fit with ignoring safety protocols, which has a negative connotation. A word like “negligence” or “haste” would be more appropriate.

Sentence 2: The word “**alacrity**” is correctly used to describe accepting a job offer with enthusiasm and eagerness, aligning with the word’s meaning of brisk and cheerful readiness.

Sentence 3: The word “**alacrity**” is incorrect. Storms are not described with “alacrity,” as it applies to human actions or attitudes, not natural phenomena. A word like “intensity” or “suddenness” would fit better.

So, second sentence uses **alacrity** in a grammatically correct and contextually meaningful manner.

Therefore, option e) Both 1 and 3 is the correct choice.