

From bringing in less than 5 per cent of the net premium of the non-life companies during 1998-99 mediclaim premium has grown close to 10 per cent of the net premium income in 2001-2002. Going by the latest figures collected by the general insurance industry, the total premium from mediclaim policies has been around Rs. 750 crores in 2001-2002, up 44 per cent from Rs. 519 crores in 2000-2001 and Rs. 380 crores in 1999-2000. The number of policies issued by the nationalised companies has been about 3.1 million in 2001-2002, up from 1.7 million the previous year. About 77 million people have been covered under mediclaim in 2001-2002, a 37 per cent increase over 5.6 million coverage in the previous year.

1. A place on a farm where milk is kept and butter and cheese are made _____.
(a) dairy (b) diary
(c) bakery (d) none of these
2. The synonym of 'Apprehension' is _____.
(a) understanding (b) anxiety
(c) ignorance (d) strength

3. The police today _____ an attempt by some miscreants to hurl bombs at a religious _____ on the eve of Christmas.
(a) failed...crowd
(b) dispersed...sect
(c) foiled...congregation
(d) confronted...society
4. 'Carpenter-Wood' Select a pair from below that does not suit this analogy
(a) gardener - flower (b) painter - brush
(c) blacksmith - iron (d) teacher - textbook
5. Tokyo is – most expensive city.
(a) the (b) a
(c) an (d) none of these
6. "The keys are _____ the pillow".
(a) on (b) above
(c) under (d) upon
7. Earth _____ round the sun.
(a) go (b) goes
(c) is going (d) was going
8. I _____ a student.
(a) am (b) is
(c) were (d) none of these

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9. Find out if there is error in the following sentence :
Many students opt for biology because medicine is
 i ii
bone of the subjects that attracts them. No error.
 iii iv v
- (a) i (b) ii
(c) iii (d) iv
(e) v
10. Arrange the following in logical sequence :
- (A) Man does not become divine when he personifies innocence in himself
(B) Only then does he become truly man
(C) Non-violence is a perfect state
(D) It is a goal towards which all mankind moves naturally, though unconsciously.
- (a) CDAB (b) CBDA
(c) CDBA (d) ABCD

PART B — (5 × 5 = 25 marks)

Answer ALL questions, choosing either (a) or (b).

11. (a) Choose the correct answer :
(i) Agree to a demand, proposal etc.
(1) accede (2) concede
(3) exceed (4) succeed

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- (ii) Take something that comes to you
 (1) accept (2) expect
 (3) except (4) suspect
- (iii) Waiting for something to happen is _____.
 (1) accept (2) expect
 (3) except (4) suspect
- (iv) Making another person's child a part of your family is _____.
 (1) adapt (2) adopt
 (3) adept (4) none of these
- (v) A place where one can sleep in a ship or a train is _____.
 (1) birth (2) berth
 (3) hearth (4) none of these

Or

(b) Identify the synonym for the following :

- (i) Abate
 (1) lessen (2) conclude
 (3) arrange (4) loosen
- (ii) Abjure
 (1) celebrate (2) falsify
 (3) concede (4) renounce

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- (iii) Ablution
 (1) worship
 (2) washing
 (3) arrangement
 (4) Penance
- (iv) Acquiesce
 (1) limit (2) fumble
 (3) agree (4) destroy
- (v) Affront
 (1) loyalty (2) humility
 (3) offence (4) annoyance

12. (a) Choose the correct choice of words :

- (i) Aggressive strategies and fruitful _____ have helped the company to lead the Indian march to _____ global software services.
 (1) entrepreneurship ... reach
 (2) collaborations...dominate
 (3) culture...arrive
 (4) inclinations....simulate

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(ii) Industrialists who have several _____ about the new export-import policy announced by the government have approached the Finance Minister for a _____ of the policy.

- (1) apprehensions... review
- (2) hopes... improvement
- (3) suggestions... rejection
- (4) views... fragmentation

(iii) The speaker quoted _____ from published documents to _____ his argument that scientific advancement has not always been for the good of humanity.

- (1) literally... establish
- (2) liberally... maintain
- (3) massively... substantiate
- (4) extensively ... buttress

(iv) The Prime Minister said the Centre was prepared to provide grants to the _____ of the rural drinking, water project. In the subsequent _____ would be the responsibility of the State Governments.

- (1) study... construction
- (2) planning ... implementation
- (3) implementation... maintenance
- (4) location... expenditure

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(v) A CID enquiry has revealed that _____ of involvement of some bigwigs in a racket providing children for _____ by foreign couples were true

- (1) allegations... adoption
- (2) cases... recognition
- (3) truth... repatriation
- (4) reports... immigration.

Or

(b) (i) SEE – INVISIBLE : Select a pair that suits this analogy.

- (1) sell - insoluble
- (2) alien - inalienable
- (3) differ - indifferent
- (4) satisfy - insatiable

(ii) DELUGE – WATER : Select the pair that suits this analogy.

- (1) conglomerate - business
- (2) compendium - book
- (3) conflagration - fire
- (4) cosmopolitan - city

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(iii) STAR – SIDEREAL : Select the pair that suits this analogy.

- (1) time - momentary
- (2) life - longevity
- (3) orbit - planetary
- (4) moon - lunar

(iv) JOYOUS – EUPHORIA : Select the pair that suits this analogy.

- (1) fury - annoyance
- (2) eager - anxiety
- (3) anger - indignation
- (4) lovable - romantic

(v) KNOWLEDGE – IGNORAMUS : Select the pair that suits this analogy.

- (1) sleep - insomniac
- (2) intelligence - shrewd
- (3) fun - humorous
- (4) reality - surrealistic

13. (a) (i) I went to _____ college (Choose the correct article)

- (1) the (2) a
- (3) an (4) none

(ii) _____ girl in red dress is my sister. (Choose the correct article)

- (1) the (2) a
- (3) an (4) none

(iii) He is _____ honest man. (Choose the correct article)

- (1) the (2) a
- (3) an (4) none

(iv) Ravi is _____ historian (Choose the correct article)

- (1) the (2) a
- (3) an (4) none

(v) I walk on _____ Ganges (Choose the correct article)

- (1) the (2) a
- (3) an (4) none

Or

(b) (i) We _____ that movie (Choose the correct tense)

- (1) have seen
- (2) see
- (3) are seeing
- (4) am seeing



(ii) It _____ heavily last night.

(Choose the correct tense form)

(1) is raining (2) rains

(3) rained (4) will rain

(iii) My brother _____ this morning

(Choose the correct tense form)

(1) comes (2) has come

(3) come (4) is coming

(iv) I _____ to him last night. (Choose the correct tense)

(1) spoke

(2) speak

(3) am speaking

(4) none of these

(v) I _____ a bath when the doorbell rang (Choose the correct tense)

(1) am taking

(2) was taking

(3) took

(4) had taken

14. (a) Find out if there is error in the following sentence :

(i) Several of her friends rang up Neha

a b

to congratulate her for her success

c

in the Civil Services Examination.

d

No error.

e

(1) a (2) b

(3) c (4) d

(5) e

(ii) In recognition of his success in marketing

a b

the new product, the company offered

c

him a substantial raise. No error.

d

e

(1) a (2) b

(3) c (4) d

(5) e



- (ii) A. At the same time one needs to examine whether it is proper not to tax the rich landowners.
- B. The question that arises is, is it fair to tax the already burdened marginal farmers
- C. In India, agricultural income is completely exempt from income tax in an attempt to protect the 'hand that feeds the nation'.
- D. A proposal has now been made to tax the agricultural income.
- (1) BACD (2) DBAC
(3) DCBA (4) CDBA
- (iii) A. I am grateful, said Amitabh Bachchan, to the Almighty and to my fans who have always pushed me ahead.
- B. Life has been gracious and kind to me more than what I expected and deserve'.
- C. There is always room for improvement.
- D. As an artist I feel contentment would spell danger because we want to be challenged every day.
- (1) BADC (2) ABDC
(3) ABCD (4) BACD

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- (iv) A. The biggest find of the survey, however, is the rapid decline of the state-owned Doordarshan.
- B. A media research survey has confirmed the growing popularity of Star Plus.
- C. The Rupert Murdoch Company now commands the highest viewership of 11 per cent of Indian cable television channels.
- D. Starting with KBC the resurgence of Star Plus over the last couple of years has been remarkable.
- (1) DABC (2) BCDA
(3) DBAC (4) ACBD
- (v) A. The national conference of the Cardiological Society of India is a scientific event at which national and international experts give lectures on the most recent advancements in cardiology.
- B. Day-to-Day problems faced by practising cardiologists will be discussed and solutions suggested
- C. As the largest professionals body of cardiologists in India, the society's aim is to improve patient Care.

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D. The conference provides cardiologists an opportunity to update their knowledge which translates into improved cardiac care.

- (1) CBAD (2) ABDC
(3) BCAD (4) ABCD

15. (a) (i) A person who leaves one's own country to go abroad and live there – Choose the correct answer :

- (1) emigrant (2) immigrant
(3) eminent (4) alien

(ii) The synonym of 'Bankrupt' is _____.

- (1) rich (2) poor
(3) careless (4) industrious

(iii) "Page-Margin" Select a pair from below that suits this analogy

- (1) book-print
(2) building-walls
(3) city-outskirts
(4) road-pavement

(iv) I will be there _____ five o' clock.

- (1) by (2) on
(3) at (4) none of these

(v) I am not well — (Identity the right question tag)

- (1) are you (2) aren't you?
(3) am I? (4) Aren't I?

Or

(b) (i) Sweet food served after the main meal is _____.

- (1) desert (2) dessert
(3) porridge (4) wine

(ii) The synonym for the word 'Infatuation' is _____.

- (1) love (2) hatred
(3) anger (4) indifference

(iii) Alphabet – Letter : Select a pair that suits this analogy.

- (1) inimitable – choice
(2) irrevocable – strong
(3) immodest – gentle
(4) infallible – mistake

(iv) Kumar is called _____ Gandhi of the college. (select the suitable article).

- (1) the (2) a
(3) an (4) none of these



(v) He is smart. (Identify the right question tag)

- (1) Is he?
- (2) Isn't he?
- (3) aren't you?
- (4) none of the above

PART C — (5 × 8 = 40 marks)

Answer ALL questions, choosing either (a) or (b).

16. (a) Choose the Synonym for the words given below by selecting a right word given under those words :

(i) Abate

- (1) lesson (2) conclude
- (3) arrange (4) loosen

(ii) Buxom

- (1) huge (2) plump
- (3) talkative (4) soft spoken

(iii) Feign

- (1) become unconscious
- (2) lose weight
- (3) forget
- (4) pretend

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(iv) Gainsay

- (1) profit
- (2) shout
- (3) lose
- (4) deny

(v) Palpitation

- (1) heart beat
- (2) tune
- (3) rhythm
- (4) revival

(vi) Repast

- (1) party
- (2) meal
- (3) anger
- (4) insult

(vii) Sedate

- (1) separate
- (2) find fault with
- (3) be indifferent
- (4) make sleepy

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(viii) Unbanished

- (1) unhappy
- (2) nervous
- (3) respectful
- (4) not ashamed

Or

(b) Choose the antonym for the words given below by selecting a right word given under those words :

(i) Ambiguity

- (1) guilt (2) clarity
- (3) humour (4) loveliness

(ii) Banal

- (1) boring (2) exciting
- (3) illegal (4) monetary

(iii) Carnivorous

- (1) appreciative
- (2) gentle
- (3) romantic
- (4) vegetarian

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(iv) Decelerate

- (1) ameliorate
- (2) accelerate
- (3) celebrate
- (4) delegate

(v) Docile

- (1) beautiful (2) desirous
- (3) funny (4) rebellious

(vi) Frugal

- (1) nearby (2) expensive
- (3) tasty (4) frequent

(vii) Luminous

- (1) dark (2) famous
- (3) mad (4) insincere

(viii) Sceptical

- (1) independent
- (2) confident
- (3) intelligent
- (4) sharp-witted

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17. (a) Identify the right words given below for the dash in the sentence :

(i) Like in the rest of the world, crime is _____ in Eastern Europe, but it has not reached alarming _____.

- (1) serious, frequency
- (2) available, records.
- (3) present, proportions
- (4) unheard, contours

(ii) Several books have been published on the royal _____ in Nepal, but the _____ remains unravelled.

- (1) massacre... mystery
- (2) developments... problem
- (3) assassination... secrets
- (4) repertoire... assumptions

(iii) By blindly accepting terms such as South Asia and Southeast Asia, we in India have _____ ourselves from countries which are our _____ neighbours.

- (1) secured...inimical
- (2) antagonised...friendly
- (3) distanced...immediate
- (4) insulated...foreign

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(iv) As most Indian states have to deal with their _____ financial position, they have asked for a _____ of the centre-state revenue sharing formula.

- (1) sound ... scrapping
- (2) futuristic ... continuation
- (3) irresponsible ... simplification
- (4) precarious ... reappraisal

(v) Accusing the US of _____ its report on weapons of mass destruction, Iraq has _____ that it no longer had a non-conventional weapons production programme.

- (1) distorting ... reiterated
- (2) rejecting ... supported
- (3) dodging ... denied
- (4) legitimising ... repeated

(vi) Although modern biotechnology has great _____ for increasing food and agricultural production, there are some areas of _____ about the risks involved.

- (1) potential... apprehensions
- (2) possibility.... danger
- (3) promises... questions
- (4) future... uncertainties

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(vii) The Indian School of Business _____ students to draft business plans although it is not part of their _____.

- (1) makes... course
- (2) prepares... objective
- (3) suggests... plans
- (4) encourages... curriculum

(viii) Keeping in view the _____ drought experienced this year, plans are afoot to arrange _____ of water supply.

- (1) abnormal... reduction
- (2) unprecedented ... augmentation
- (3) high ... production
- (4) unusual... extension

Or

(b) Select a pair that suits the analogy in the following pairs from pairs given below each other :

(i) PERMANENCE - EPHEMERAL :

- (1) knowledge — inquisitive
- (2) happiness — remorseful
- (3) friendship — gregarious
- (4) speech — loquacious

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(ii) CALORIE - ENERGY

- (1) rupee - money
- (2) carat - gold -
- (3) watch - time
- (4) litre - petrol

(iii) VENTILLATOR - AIR

- (1) window - breeze
- (2) road - traffic
- (3) telephone - voice
- (4) sluice-water

(iv) PARTS - DISMEMBER

- (1) small - attenuate
- (2) sound - decibel
- (3) fire - extinguish
- (4) liquid - vapourise

(v) MOHOUT - ELEPHANT

- (1) kennel - dog
- (2) bovine - bull
- (3) groom - horse
- (4) jockey - camel

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(vi) STOMACH - OESOPHAGUS

- (1) eye-retina
- (2) heart - ventricle
- (3) mouth - palate
- (4) lungs - trachea

(vii) CYNICAL - HOPE

- (1) ludicrous - reason
- (2) scintillating - shine
- (3) magnanimous - kindness
- (4) embittered - anger

(viii) ASYLUM - REFUGEE

- (1) acquittal - accused
- (2) education - teacher
- (3) loans - financier
- (4) medicine - patient

18. (a) (i) _____ banana is _____
vegetable as well as _____ fruit
(Identify the articles)

- (1) The, x, x (2) x, the, x
- (3) x, x, the (4) an, x, x

- (ii) _____ earring may be made of
_____ gold _____ silver
(Identify the right articles)

- (1) the, a, a (2) am, the, a
- (3) a, a, the (4) an, a, a

- (iii) _____ spade is _____
instrument for farming (Identify the
right articles)

- (1) The, an (2) A, an
- (3) An, a (4) A, the

- (iv) _____ Ganges is _____
holy river.

- (1) A, a (2) The, a
- (3) X, the (4) X, X

Or

- (b) (i) Vimala goes _____ school every
morning _____ bus. (Identify the
correct prepositions) (2)

- (1) to, by (2) by, to
- (3) for, on (4) to, through

- (ii) King Lear was written _____
Shakespeare who was born _____
1564. (Identify the correct prepositions). (2)

- (1) in, by (2) by, in
- (3) by, at (4) by, on

- (iii) The bus stop was _____ the other
side _____ the road, so we walked
_____ the road and waited
_____ the bus stop. (Identify the
correct prepositions). (4)

- (1) on, of, on, at
- (2) of, on, on, at
- (3) at, on, on, of
- (4) on, at, of, on



19. (a) Spot the errors in the following sentences; if any or chooses

(i) In response to demands from students,
the professor announced that, she will
take extra classes during the Christmas
holidays. No error.

- (1) a (2) b
 (3) c (4) d
 (5) e

(ii) Although John complained that he was
not liking his new school, his parents
refused to shift him from there. No
error.

- (1) a (2) b
 (3) c (4) d
 (5) e

(iii) The Director told Nathan that he was

being transferred, but he did not say
where was he being posted. No error.

- (1) a (2) b
 (3) c (4) d
 (5) e

(iv) In response to questions from
media persons, the minister denied to
have said that he was planning to resign.

No error.

- (1) a (2) b
 (3) c (4) d
 (5) e



(v) A number of high-level meetings
^a
called by the Chief Election
^b

Commissioner has recommended that the
^c
elections be held as scheduled. No error.
^d ^e

- (1) a (2) b
 (3) c (4) d
 (5) e

(vi) On the occasion of Gandhi Jyanti,
^a
the government decided to grant,
^b

freedom to all life convicts who already
^c
served ten years or more of their jail
^d

term. No error.
^e

- (1) a (2) b
 (3) c (4) d
 (5) e

(vii) Mr. Sinha, who has been a teacher
^a
since the last twenty years, says he was
^b ^c
unhappy with the way the schools are
^d

functioning now. No error.
^e

- (1) a (2) b
 (3) c (4) d
 (5) e

(viii) The young man got out of his car, walked
^a

into a restaurant, sat in a corner and
^b ^c
ordered for two cups of coffee. No error.
^d ^e

- (1) a (2) b
 (3) c (4) d
 (5) e

Or

(b) (i) Identify the logical arrangement of the sentences by finding the right group given under the sentences from 1 to 4 :

A. If only students realised that many B-schools in the US offered, international students loan scholarships and graduate assistantships, they would not think twice before applying.



- B. Moreover, people say, if you want to pursue MBA in the US you will not be eligible for any scholarship.
- C. Everybody seems to be talking about how expensive it is to study in the US.
- D. Finance is probably the most important factor that deters people from applying to B-schools.
- (1) ADBC (2) CDBA
(3) CBDA (4) ACBD
- (ii) A. R.D. Prabhu, a student of Dickinson High School, New Jersey, won the prize along with John Simion, also a student of the same school, for their joint project.
- B. An Indian American School student has been named winner of America's prestigious Mathematics award for 2003.
- C. John Byrns, a senior at Roxbury School, Massachusetts, won the first prize in the individual category.
- D. The two will share a \$100,000 scholarship.
- (1) ADBC (2) BADC
(3) CBAD (4) BDAC

- (iii) A. It may be all right to treat a skin allergy by taking a tablet, but recurrence of any symptom should be taken seriously.
- B. A proper health check up studies your bio-history and results in the proverbial 'stitch in time'.
- C. While it is a fact that every major disease manifests itself at first as such minor ailments, these signals may be early symptoms calling for attention and help.
- D. Recurring colds, coughs, fever, constipation are nagging problems that worry us.
- (1) DACB (2) DCAB
(3) ADCB (4) BDCA
- (iv) A. Only those who spend a good deal more than they earn can lead a good life.
- B. Hard though this might sometimes be, living beyond your means is a sure prescription for disaster.
- C. These things may seem obvious, but the real world marches to a different tune.



- D. It is a long-held view that you can be content only if you spend less than you earn.
 (1) ADBC (2) ABCD
 (3) DBCA (4) ACBD
- (v) A. Prof. Nair has an abiding interest in numismatics, the collection and study of coins.
 B. "Whenever I get an ancient coin", says the professor, "I feel I am getting a part of history"
 C. Prof. V.N. Nair is a teacher of chemistry with a deep interest in the subject
 D. That is only one side of the man,
 (1) CDAB (2) CADB
 (3) ADCB (4) ABCD
- (vi) A. So be prepared for more personal and interpersonal contacts.
 B. You have got to show interest in your Spanish colleagues and their families.
 C. Entrepreneurial competence and business acumen are part of the social traits among the Gujarati communities.

- D. Gujaratis are known the world over for their desire to excel in life through hard work.
 (1) CABD (2) DBCA
 (3) DABC (4) CBDA
- (vii) A. The life time of the man who wrote **Hamlet, Macbeth and King Lear** corresponded with the reign of Queen Elizabeth I of England.
 B. There are several stories about their friendship.
 C. Considered by many as the greatest dramatist in English, William Shakespeare lived from 1564 to 1616.
 D. The queen and the dramatist were great admirers of each other.
 (1) CABD (2) CADB
 (3) ACBD (4) ACDB
- (viii) A. But all their hopes of a peaceful life collapsed suddenly when Salman was arrested one night.
 B. She, however, tried to keep her son, 20 year old Salman, out of the way of militants and security forces,
 C. Jahanara, a middle-aged woman of Srinagar, had little interest in militancy that had ravaged Kashmir.



D. Salman was working for a newspaper and was awaiting an appointment letter from the police department.

- (1) CBAD (2) DACB
(3) DCAB (4) CBDA

20. (a) Read the following passage and answer the questions given below :

If you feel that Delhi and Mumbai are expensive cities to live in, international comparisons may provide some solace. The latest worldwide cost of living survey of the Economist Intelligence Unit (EIU) reveals that Indian cities are amongst the cheapest in the world. Among 131 cities covered by the survey, New Delhi is the third cheapest and Mumbai is the fourth cheapest city in the world, with a cost of living that is less than one-third of that in Tokyo and Osaka-the two costliest cities.

This bi-annual survey carried out by the EIU attempts to provide a guide to companies for calculating allowances for executives and their families being sent overseas. The latest survey results places Hong Kong as the third costliest city after the two Japanese cities.

Harare in Zimbabwe has climbed up dramatically to the fourth spot from 120 years ago. This is a result of the Zimbabwean government's maintenance of its currency's

peg to the US dollar despite inflation running at over 100 per cent. On the other hand, the peso's devaluation has led to a sharp drop in the position of Buenos Aires, which is now the 120th most expensive city, instead of 20th.

The survey also mentions that the cost of living in China has fallen over the last year, because of accession to the WTO and cheaper imports, a trend likely to continue, according to the EIU. Even the Beijing is the 13th most expensive city and Shanghai 17th. Cities cheaper than Mumbai and New Delhi include Johannesburg, Pretoria and Teheran. Even neighbouring Dhaka, Colombo and Karachi are costlier than the two Indian cities included in this survey. That despite both Mumbai (at position 127) and New Delhi (at 128) having moved up by one notch each compared to a year ago.

Analysing region wise, Oslo, in 5th position overall, remains the most expensive city in Europe while London (8th) is the most expensive in the European Union. In North America, New York (7th) and Chicago (10th) are the most expensive, Calgary (82nd) is the cheapest in North America, while Atlanta (63rd) is cheapest in the US. The survey shows how Asia holds the distinction of housing some of the cheapest and the most expensive cities side by side.



- (i) How often is the EIU survey conducted?
- (1) once a year
 - (2) once in two years
 - (3) once in five years
 - (4) twice a year.
- (ii) Harare in Zimbabwe has climbed from the 120th to the 4th position because
- (1) its currency was devalued
 - (2) its currency's exchange rate with US dollar has not been changed
 - (3) inflation in Zimbabwe is more than 100 per cent.
 - (4) the cost of living has actually gone up.
- (iii) According to the survey, of the 131 cities covered, how many are costlier than New York and how many are cheaper?
- (1) six costlier and 124 cheaper
 - (2) seven costlier and 124 cheaper
 - (3) 124 costlier and six cheaper
 - (4) 130 are cheaper
- (iv) What is Asia's distinction?
- (1) It has the cheapest cities
 - (2) It has the costliest cities
 - (3) It has some of the cheapest and costliest cities
 - (4) Asian cities are cheaper than African cities

- (v) The most expensive city in the USA is
- (1) Calgary
 - (2) Chicago
 - (3) New York
 - (4) Atlanta
- (vi) Oslo remain's in _____ position.
- (1) fourth
 - (2) fifth
 - (3) sixth
 - (4) seventh
- (vii) _____ holds the distinction of housing.
- (1) America
 - (2) Asia
 - (3) Africa
 - (4) Indonesia
- (viii) The whole passage is about expensive _____.
- (1) men
 - (2) women
 - (3) countries
 - (4) cities

Or

