

PART - I : English Language

Directions (1-10) : Read the following passage carefully and answer the questions. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

"I promise to open a bank account for a British citizen in just two minutes". With a background in IT banking and asset management, this young entrepreneur is submitting plans to the regulators to start a new bank called Lintel, the two-minute pledge is one of his selling points. He reckons that he can do better than the existing banks, and is putting plenty of his own money where his mouth is, as part of the 5m (\$7.5m) start-up cost. He hopes to start doing business early next year. Since April, 2013, three new British banks have **appeared** and three outfits have taken over old licenses. An official at the Prudential Regulation Authority (PRA) who **doles** out banking licences is part of the Bank of England, says people are now applying to open banks in "unprecedented numbers." Four applicants are likely to start operating this year, he says with a further four or so probably coming to market next year. At least as far as the consumer is concerned, banking could be on the verge of quite a shake-up.

Since March, 2013, the process to apply for a license has been streamlined. The PRA claims that a new bank can be up and running just six months after final authorization. The capital requirements for the start-ups are lower than they used to be. And many of the new entrants are acting like classic entrepreneurs. They work out how the existing banks are failing customers then look for niches, whether in products, customers or technology. All are encouraged by the growing willingness of consumers to switch from one bank to another, stimulated in part by regulations designed to make this easier.

One such niche market will be immigrants, both students on short-stay visas and longer-term economic migrants and new start-up banks promise to offer a full range of products, in many languages, digitally and also at a few branches, to be located at the most convenient places for his target

customers—such as the railway stations in London that serve Heathrow and Gatwick airports.

Another niche (e.g. Atom Bank), by contrast, is technological. It will be the first British bank to be digital-only, with all transactions done through smartphones and tablets, via an app. This ought to lower the bank's overheads. The banking sector is currently the subject of a review by the Competition and Markets Authority, an official watchdog. Most of the new entrants would agree with the authority's criticism that some features of the traditional banking system "prevent, restrict or distort competition", in relation to both personal customers and small businesses. They attack what they call the opaque pricing of many current accounts and view to drive change. The entrepreneurs also claim that their innovative new products and technologies will help to address some of those criticisms.

1. Choose the word which is most nearly the **same** in meaning to the word **DOLES** given in bold as used in the passage.
(1) Benefits (2) Charity
(3) Sorrows (4) Handouts
(5) Issues
2. Choose the word which is most nearly the **same** in meaning to the word **APPEARED** given in bold as used in the passage.
(1) Performed (2) Shown
(3) Survived (4) Lived
(5) Emerged
3. Which of the following is TRUE in the context of the passage?
(1) Many large banks have collapsed and their place is being taken over by foreign banks.
(2) All present British banks largely offer digital services and are reducing physical branches.
(3) British banks are facing a financial crunch and need a stimulus from the government.
(4) The Bank of England has improved the process of issuance of bank licenses.
(5) None of the given options is true in the context of the passage.

4. What is the author's view regarding the start-up innovations in banking?
(1) These pose a threat to the banking system as they are not governed by stringent regulations.
(2) Their operations are mainly online making it difficult for certain functions of their customers.
(3) These are providing an alternate to traditional banking and may transform the banking industry.
(4) These will not be very successful as customers are wary of leaving traditional banks.
(5) Other than those given as options
5. Which of the following is the central idea of the passage?
(1) As new banks are being set-up, the nature of Banking will change in British.

10. Choose the word which is most nearly the **opposite** in meaning to the word **RESTRICT** given in bold as used in the passage.
(1) Exhibit (2) Encourage
(3) Chock (4) Exploit
(5) Contract

Directions (11-15) : Rearrange the given six sentences/group of sentences (A), (B), (C), (D), (E) and (F) to form a meaningful paragraph and then answer the given questions.

- A. Beneath its vaulting glass domes and mock renaissance murals are a Hello Kitty cafe, a half-dozen noodle restaurants, jewellery shops dripping with gold and a theatre used for karaoke contests.
- B. Unfortunately, owing to the demanding economy,

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