## SAMPLE PAPER

## NABARD Bank PO

## General Knowledge

1. Which of the following is rated the	e poorest region of the world?
(a) The Middle East	(b) Asia
(c) Sub-Saharan Africa	(d) Latin America
(e) None of these	
2. Which of the following terms is no	ot used in the world of economics/finance?
(a) Sinking Fund	(b) Third World
(c) Open Door Policy	(d) Devaluation
(e) Privilege Motion	
3. Out of the total population of the	world, about 80% lives in
(a) Developed countries	(b) BRIC countries
(c) Latin America	(d) Developing countries
(e) None of these	
4. Rashtriya Swasthya Bima Yojana	(RSBY) is a scheme launched by the Ministry of
(a) Finance	(b) Rural Development
(c) Commerce	(d) Industry
(e) Labour	
5. What is the full form of the abbrev	viation ASEAN?
(a) Association of South East Agro Nations.	
(b) Association of South East Asian Nations.	
(c) Alliance of South East Asian Nations.	
(d) Alliance of South East Asian Neighbours	
(e) None of these	
6. Which of the following is the sch the country?	neme for providing electricity connections to all the rural house holds in
(a) ASHA	(b) Swadhar
(c) Kutir Jyoti	(d) Deep Mala

- (e) None of these
- 7. Many times we read about 'PPP' in economic literature. What is PPP? It is a concept which
- (a) Tells us that exchange rates between currencies are in equilibrium when their purchasing power is the same in both the countries
- (b) Tells us that exchange rates between currencies are in equilibrium when their purchasing power is different in both the countries
- (c) PPP means the current exchange rate of a currency against US \$
- (d) A measure of income inequality in developing countries
- (e) None of these
- 8. As we all know, the Human Development Index (HDI) is an index of social performance in a single composite index. It is an indication of
- (a) Disparity reduction rate, human resource development rate and the composite index
- (b) Longevity, education and living standard
- (c) The facilities for minimum schooling, adult literacy and educational attainment
- (d) GDP of a nation and the status of its Balance of Trade
- (e) None of these
- 9. Which one of the following countries is not considered a Newly Industrialized Country (NIC)?
- (a) South Africa

(b) Mexico

(c) Brazil

(d) Turkey

- (e) France
- 10. Which of the following statements is/are correct about National Rural Employment Guarantee Act (NREGA)?
- I NREGA is applicable to all rural areas of the country.
- II Only construction work shall be given to the workers employed under this Act.
- III Every worker is given an amount of Rs. 250 per day for an eight-four shift.
- (a) Only I

(b) Only II

(c) Only III

(d) Only I and II

- (e) All I, II and III
- 11. Which of the following not true about farmers in Least Developed Countries (LDCs)?
- (a) The staple crop is the chief source of food.

- (b) Labour is underutilized except for planting and harvesting seasons.
- (c) On the traditional farm, output is always greater than consumption.
- (d) Cultivators utilise only a small portion of land.
- (e) None of these
- 12. Which of the following organizations/agencies controls the monetary policy of our country?
- (a) SBI

(b) Central Bank of India

(c) Indian Bank

(d) Bank of India

- (e) None of these
- 13. Amartya K Sen emphasizes that having enough to eat depends on one very crucial factor. Which of the following is that factory?
- (a) Society's system of entitlement
- (b) Distribution of agricultural income
- (c) Low poverty rates
- (d) Structure of the family
- (e) None of these
- 14. The National Food For Work scheme is now merged with which of the following?
- (a) Pradhan Mantri Gram Sadak Yojana
- (b) Mahatma Gandhi National Rural Employment Guarantee Act
- (c) Bharat Nirman
- (d) Indira Awas Yojana
- (e) None of these
- 15. Many a time we read about Fertility Rate in economic literature. What is Fertility Rate?
- (a) The total number of children born in a country in a given year divided by the number of children of children dead.
- (b) The number of children born to an average woman during her reproductive years
- (c) The number of births in a country divided by total population in a given year
- (d) The number of women in the age group of 15-45 years in a country divided by total number of women dying during child birth
- (e) None of these
- 16. How is dual economy distinguished from other economies? It is a mixture of

(a) Industrial sector and manufacturi	ng sector	
(b) Traditional agricultural sector and a modern industrial sector		
(c) State ownership of the means of production in cooperation with foreign organizations		
(d) Industrial sector and trading of go	oods obtained through imports	
(e) None of these		
17. Watershed Development Schem	es are a part of	
I Development of Rural Econo	my	
II Development of Skilled work	ers	
III Development of Irrigation faci	lities in India	
(a) Only I	(b) Only II	
(c) Only I and III	(d) Only III	
(e) All I, II and III		
18. The second summit of which of the following organizations took place in Brazil recently?		
(a) G-8	(b) G-20	
(c) SAARC	(d) ASEAN	
(e) BRIC		
	vorkers in developed countries preferred to take in inferior jobs instead	
of a layoff. This situation is known as		
(a) Seasonal unemployment	(b) Cyclical unemployment	
(c) Disguised unemployment	(d) Voluntary unemployment	
(e) None of these		
20. Which of the following terms is n	ot associated with the game of Football?	
(a) Corner kick	(b) Wide out	
(c) Line men	(d) Follow on	
(e) Full back		
21. On which of the following issues,	, there had been a dispute between IRDA and SEBI?	
(a) ULIP products		
(b) Violation of SEBI guidelines in re	spect of investment by big companies in equities	
(c) Violation of SEBI guidelines about disclosures to be made by the companies		
(d) Overlapping of the functions of IRDA and SEBI		

(e) None of these	
22. As per the reports published	in various newspapers, Maharashtra and Gujarat have signed an
	s of the state. Which of the following is a common river between both
the states?	
(a) Narmada	(b) Ganga
(c) Krishna	(d) Betwa
(e) None of these	
23. We have noticed on several occ	asions that cost of petroleum products fluctuates frequently. The action
of OPEC members at times to limit of	output and fix prices may be understood as an action arising out of
(a) Instructions	(b) Fluctuation in output
(c) Practices of the oil industry	(d) Group dynamics
(e) Cartel	
24. Which of the following countries	won the FIFA World Cup 2010?
(a) Germany	(b) The Netherlands
(c) South Africa	(d) Spain
(e) Brazil	
25. Who amongst the following is no	ot a Badminton Player?
(a) Aparna Popat	(b) Saina Nehwal
(c) VVS Laxman	(d) P Gopichand
(e) Chetan Anand	
26. What is bilateral aid?	
(a) It is technical aid given by IMF to	various countries.
(b) It is given directly by one country to another.	
(c) It is aid with the condition that the repayment will be in inconvertible currency.	
(d) It is a commercial loan made available by various institutions jointly.	
(e) None of these	
27. Who amongst the following is the author of the book A Himalayan Love Story?	
(a) Namitha Gokhale	(b) VS Naipaul
(c) Anita Desai	(d) Laxmi Sehgal
(e) None of these	

28. Which of the following is the industrial sector in our country?	name of the organisation created specifically to develop small-scale
(a) NABARD	(b) SEBI
(c) SIDBI	(d) AMFI
(e) None of these	
29. Who is Nandan Nilekani?	
(a) Chairman, Unique Identification	Authority of India
(b) Chairman, Airport Authority of Ind	dia
(c) Member, UGC	
(d) Member, Planning Commission	
(e) None of these	
30. Which of the following countries	will host the next SAARC Summit?
(a) India	(b) Bhutan
(c) Nepal	(d) Fiji
(e) None of these	
31. Which of the following organidevelopment in India?	zation/agencies has specifically been set up to boost overall rural
(a) RBI	(b) SIDBI
(c) NABARD	(d) SEBI
(e) None of these	
32. Commonwealth Games 2010 are	e to be organized in Delhi in the month of
(a) October	(b) November
(c) August	(d) December
(e) September	
33. Which of the following cups is as	ssociated with the game of Hockey?
(a) Agha Khan Cup	(b) DCM Trophy
(c) Davis Cup	(d) Derby Trophy
(e) Rovers Cup	
34. Which of the following is a hortic	cultural crop?
(a) Urad	(b) Jowar

(c) Bajra	(d) Wheat	
(e) Manto		
35. According to Planning Commission, the degraded soil of which of the following states poses a big threat to food security and can cause serious economic implications to the nation?		
(a) Haryana	(b) UP	
(c) MP	(d) Karnataka	
(e) Punjab		
36. Which of the following organizati	ons maintains the Rural Infrastructure Development Fund (RIDF)?	
(a) RBI	(b) NABARD	
(c) SIDBI	(d) LIC	
(e) None of these		
37. Which of the following is/are true	about the Competition Commission of India (CCI)?	
CCI is a regulatory body have	ing quasi-judicial structure.	
It has been established to replace old Monopolies and Restrictive Trade Practices Act.		
III Its main objective is to create	a healthy environment in corporate world?	
(a) Only I	(b) Only II	
(c) Only III	(d) All I, II and III	
(e) None of these		
38. According to RBI, which one of the	he following is the biggest concern of the country?	
(a) Debt crisis in Europe	(b) Inflation	
(c) GDP growth	(d) Fiscal deficit	
(e) None of these		
39. Which of the following organizations has recently launched "Farmers Information Services via SMS" to help farmers in Gujarat state?		
(a) State Bank of India	(b) SIDBI	
(c) Reliance Group of industries	(d) NABARD	
(e) None of these		
40. On which of the following countries, the United Nations Security Council (USC) has imposed fresh sanctions?		
(a) Libya	(b) North Korea	

(c) Sudan	(d) Myanmar
(e) Iran	
41. Muhammad Yunus of Banglades	sh, who was awarded Nobel prize a few years back is a famous
(a) Author	(b) Economist
(c) Social worker	(d) Scientist
(e) None of these	
42. Sacred Games is a novel writter	n by
(a) Anita Desai	(b) Arundhati Roy
(c) Kiran Desai	(d) Khushwant Singh
(e) None of these	
43. Who amongst the following is a	famous author?
(a) Chetan Bhagat	(b) SC Jamir
(c) Anjali Bhagwat	(d) OP Mehra
(e) None of these	
44. The G-20 Summit was organize	d in June 2010 in which of the following cities?
(a) London	(b) Paris
(c) Tokyo	(d) Toronto
(e) None of these	
45. The Government of India has e following commodities?	stablished a strategic reserve of about 5 million tonnes of which of the
(a) Steel	(b) Sugar
(c) Oil	(d) Food grains
(e) None of these	
46. 'Mid Day Meal Scheme' has been launched to provide cooked food to	
(a) Children attending school	
(b) Those who are getting National	Old Age Pension
(c) Workers of National Rural Emplo	pyment Act
(d) Resident doctors of Government Hospitals in rural areas	
(e) None of these	
47. Which of the following is not a Cash Crop?	

(a) Tobacco	(b) Cotton	
(c) Coffee	(d) Bajara	
(e) Tea		
48. Members of the Rajya Sabha are elected for a period if		
(a) 4 years	(b) 2 ½ years	
(c) 6 years	(d) 5 years	
(e) None of these		
49. The ICC Cricket world Cup Final 2011 will be played in which of the following cities in India?		
(a) Kolkata	(b) Mumbai	
(c) Delhi	(d) Chennai	
(e) None of these		

50. What is the contribution of Agricultural Sector in the total GDP of India? About—

(a) 10% (b) 20%

(c) 40% (d) 30%

(e) 50%

## **English Language**

Directions (Q. 51-65): Read the following passage carefully and answer the questions given below it. Certain words/phrases have printed in bold to help you locate them while answering some of the questions.

Organic farming is either really expensive or really cheap, depending on where you live and whether or not you are certified. Not only are the "natural" pesticides and fertilizers increasingly marketed by agribusiness as costly as or costlier than their chemical counterparts, but proving you are an organic farmer requires certification, which is time-consuming and expensive. In the USA, converting to organic agriculture is a huge undertaking for commercial farmers, who have relied on chemical fertilizers and pesticides for many decades, but in India, the conversion is no less arduous and far more ironic.

India's farmers are still mostly practicing organic methods passed down for millennia. Organic fertilizer and natural pest control are the only tools available to most of these farmers who have always lacked the financial resources to explore chemical solutions. But these farmers, whose produce is as organic as they come, cannot afford to pay the fees required to gain official certification.

As the international community adopts standards for organic agriculture, the challenges faced by farmers in the USA versus farmers in India in order to adapt are very different indeed. The danger is that the well-intentioned global move towards organic standards will make small organic farmers in countries like India, who have never done anything but organic farming, no longer able to sell the crops.

In response to the \$26-billion global market for organic foods, the Indian Central Government set up a National Institute of Organic Farming in October 2003. The purpose of this institute is to formulate rules, regulations and certification of organic farm products in conformity with international standards. The institute has its officer across the country and has appointed certifying agencies of organic farm products for the domestic market. The certifying agencies are accountable for confirming that any product sold with the new "India Organic" logo is in accordance with international criteria, and launch major awareness and marketing campaigns in India and abroad.

Organic farming has been identified as a major thrust area of the 10<sup>th</sup> plan of the Central Government. 1 billion rupees have been allocated to the aforementioned National Institute of Organic Farming alone for the 10<sup>th</sup> five-year plan. Despite this, most of India's organic farms are not officially considered organic. Most of India's farms are "organic by default." The irony and difficulty of the new governmental push for organic agriculture is that 65% of the country's cropped area is "organic by default," according to a study. By this somewhat degrading term they mean that small farmers, located mostly in the Eastern and North-Eastern regions of the country, have no choice except to farm without chemical fertilizers or pesticides. Though this is true in many cases, it is also true that a significant number of them have chosen to farm organically, as their forefathers have done for thousands of years. Many have seen for themselves the effects of chemical farming—soil erosion and loss of soil nutrition, loss of nutrient in food, and human diseases resulting from the chemicals that inevitably seep into the water table, all the reasons for the urgent demand for organic foods and farming.

India currently has only 1,426 certified organic farms. This statistical discrepancy reveals that the weak link in the organic/economic chain is certification. Under current government policy, it takes fours year for a farm to be certified as organic. The cost of preparing the report is a flat fee of Rs. 500, and the certificate itself costs another Rs. 5,000. While these costs are bearable for the new industrial organic greenhouses, they are equal to or more than an entire year's income for the average some farmer if the costs of travel and inspection are included.

In the United States, an organic farm plan or organic handling plan must be submitted to a USDA-accredited private or state certification programme. The plan must explain all current growing and handling methods, and any materials that will be used in the present and any future plans must be included as well. Records for the last five years must be presented. Land must be chemical-free for three years prior to harvest, so a conventional farmer cannot receive the organic label for the transitional years. This will generally mean a decrease in income—crops may be less plentiful than with conventional fertilizers and

pesticides, and yet the higher price for organic products won't yet be possible. Many farmers cannot afford the transition, even if they want to.

One solution to the small farmer's dilemma of how to both certify and survive is that of community certification. In community certification, communities, on a non-profit basis, take charge of the certification process themselves. They evaluate the farmer's commitment to the stewardship of the soil, and examine from many angles whether the food is being grown in an environmentally sensitive way or not, rather than technical standards. While community certification may be a viable solution on the local level, it is our opinion that, in the global marketplace, less than exact technical standards will never be enough for today's consumer—and, in today's largely poisoned environment, it shouldn't be, either. Furthermore, such "soft" guidelines can easily backfire on the farmers themselves, as a system not based on acts must be by definition subject to local politics, bribery favouritism, etc.

India must find a way to keep the strict international organic standards intact if it wants to compete in the international market for organic foods—but is there a way to do it without leaving small farmers out in the cold? One obvious solutions is for the government to subsidize these certification fees enough to make it a viable option for ordinary farmers, not just for neo—organic factory farms and greenhouses. Banks also could provide a more level playing field for small farmers. While many of these big-business farmers use harmful chemicals and processes, small farmers fertilizing their soil with recycled organic wastes are usually ineligible for insurance, much less state subsidies.

- 51. What role does the National Institute of Organic Farming have to play in the organic farming area?
- (a) To set standards for the import of material required for organic farming within India
- (b) To ensure that India farm products conform to the international standard for organic foods
- (c) To suggest methods to farmers for producing the best organic products
- (d) To import the best organic foods from international countries and harvest them in India
- (e) To set up agencies internationally for the marketing of Indian organic produce
- 52. Which of the following is possibly the most appropriate title for the passage?
- (a) Agribusiness in India
- (b) Organic Farming in India—An Irony
- (c) Inorganic Farming—A Health Hazard
- (d) Small and Manginal Farmers
- (e) Organic Farming in India and the US
- 53. Why, according to the author, is the term "organic by default" degrading?

- (a) As Indian farmers are adopting incorrect methods of organic farming, thereby rendering the crop useless
- (b) As the crop cultivated out of organic farming is rejected by most international agencies
- (c) As all the farmers in India do not have any access to chemical fertilizers and pesticides to carry out inorganic farming
- (d) As the Government has issued a directive to farmers in India to carry out organic farming alone
- (e) As it means that the farmers in India cannot afford to use anything but organic methods of farming
- 54. Which of the following are reasons for the increasing demand for organic foods and organic farming?
- I Consumption of inorganic food has given rise to illnesses.
- II Excessive use of pesticides has caused soil erosion.
- There has been a loss in soil nutrient value of soil due to chemical farming.
- (a) Only II

(b) Only I

(c) Only III

- (d) Only II and III
- (e) All I, II and III are true
- 55. Why, according to the author, will the idea of community certification not work?
- (a) As there may not be enough people in the community to work on a non-profit basis
- (b) As the farmers may not be forthcoming in providing information about their cultivation practices and thus lead to the failure of this system
- (c) As the certification granted through this scheme will not be authentic at all
- (d) As certification sought in this manner may give rise to vested interests and also not meet the stringent criteria laid down globally
- (e) None of these
- 56. Which of the following is TRUE in the context of the passage?
- The Indian Government is not in favour of acquiring certification to meet global standards.
- If the process of certification is quite time-consuming and expensive.
- III The farmer does not earn much during the three-four years that it takes to get certification.
- (a) Only I and III

(b) Only II

(c) Only II and III

(d) Only I and II

- (e) All I, II and III
- 57. What, according to the author, is a major problem with organic farming in India?

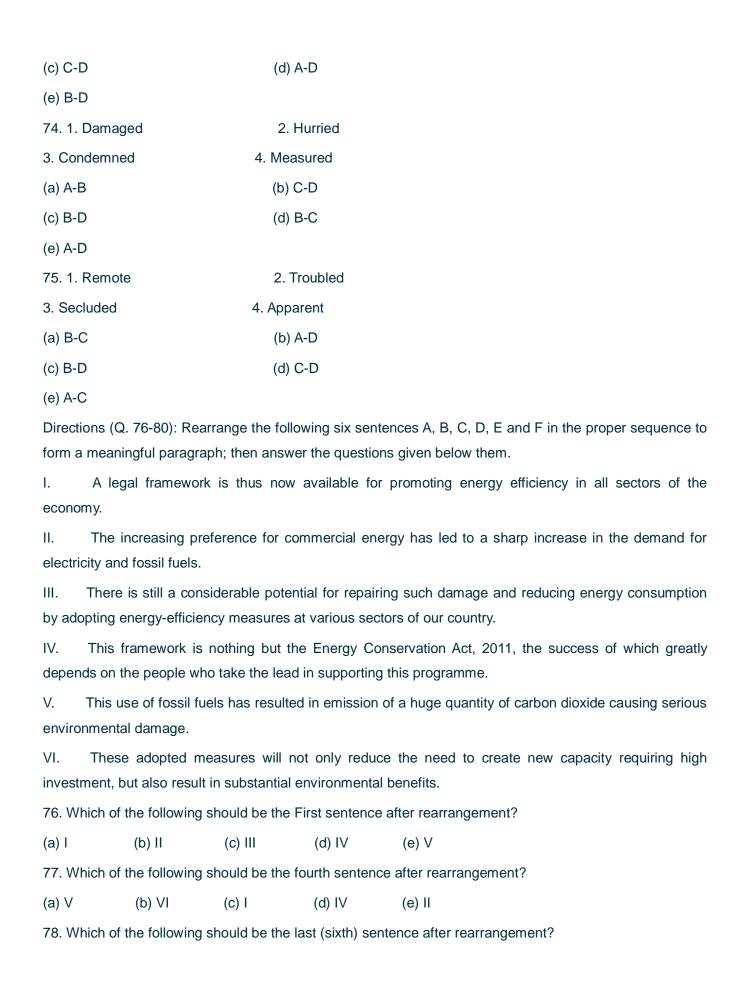
- (a) Despite their organic nature, most farms in India are not perceived as organic because of mere paper work.
- (b) The Government has not paid attention to organic farming in India, thereby promoting inorganic farming to a great extent.
- (c) Only recycled organic waste is available to Indian farmers for the purpose of organic farming to a great Extent.
- (d) Indian farmers are accustomed to the usage of chemicals and their farms have now started losing their fertility.
- (e) A large number of farmers in India are averse to the idea of organic farming as it is not profitable
- 58. Which of the following, according to the author, are factors that can help in acquiring organic farming certification in India?
- I Providing more bank loans to small farmers
- II Reducing the quantum of loans being provided to pure crop farmers
- III Lowering the cost of certification
- (a) Only I (b) Only III
- (c) Only I and III (d) Only II and III
- (e) All I, II and III

Directions (Q. 59-62): Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

- 59. ARDUOUS
- (a) Pleasurable (b) different
- (c) difficult (d) hazardous
- (e) threatening
- 60. FORMULATE
- (a) Regularize (b) contemplate
- (c) Apply (d) frame
- (e) mix
- 61. DEGRADING
- (a) corrupting (b) minimizing
- (c) lowering (d) demeaning
- (e) worrying

62. TRANSITIONAL	
(a) Extreme	(b) intermediate
(c) revolutionary	(d) base
(e) Changed	
Directions (Q. 63-65): Choose the word/group of words printed in bold	e word/group of words which is most opposite in meaning of the as used in the passage.
63. VIABLE	
(a) Impossible	(b) negative
(c) Deadly	(d) practical
(e) Rudimentary	
64. INEVITABLY	
(a) Avoidably	(b) mostly
(c) Certainly	(d) expectedly
(e) Predictably	
65. ACCORDANCE	
(a) Division	(b) quarrel
(c) Tune	(d) enmity
(e) Conflict	
,	phrases 1,2,3 and 4 given below each sentence should replace the entence to make it grammatically correct? If the sentence is correct as it ed, mark 5 as the answer.
66. Since Riya did not want to be di	sturbed while studying, she left the phone off hooks.
(a) off the hook	(b) off hooking
(c) for the hook	(d) of hook
(e) No correction required	
67. Since Shilpa was overburdened	with work, Deepa decided to gave her hand.
(a) giving hands	(b) give her a hand
(c) giving her handful	(d) gave her hands
(e) No correction required	

68. Despite having passed out fi	rom school over ten years back, most schoolmates has keep touch with
each other.	
(a) are kept touched	(b) is keeping touch
(c) Keep touched	(d) had kept in touch
(e) No correction required	
69. Seeta has well awareness of	the fact that her actions would have terrible repercussions.
(a) was well aware of	(b) has aware for
(c) is aware to	(d) is in awareness with
(e) No correction required	
70. Shashi tried as hard he would	to win therace but failed to do so
(a) as hardly so he could	(b) as hard as he could
(c) hardly so as	(d) so hard that could
(e) No correction required	
Directions (Q. 71-75): In each of t	the following questions four words are given, of which two are most nearly
	g. Find the two words which are most nearly the same or opposite in
_	er of the correct letter combination, by darkening the appropriate oval in
your answer sheet.	
71. 1. Disciple	2. Student
3. Academy	4. Martyr
(a) A-C	(b) C-D
(c) B-C	(d) B-D
(e) A-B	
72. 1. Magnetic	2. Cherished
3. Valued	4. Forlorn
(a) C-D	(b) A-B
(c) B-D	(d) B-C
(e) A-D	
73. 1. Ordinary	2. Vague
3. Custom	4. Exceptional
(a) A-B	(b) B-C



- (a) II (b) III (c) IV (d) V (e) VI
- 79. Which of the following should be the fifth sentence after rearrangement?
- (a) I (b) II (c) III (d) IV (e) V

Directions (Q. 81-90): Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is 5. (Ignor errors of punctuation, if any).

- 81. (a) More than half the food product/ (b) targeted at babies and toddlers have / (c) a high sugar content and are / (d) excessive sweet. / (e) No error
- 82. (a) The foreign company has so far declined to / (b) directly comment on the Indian company's move, / (c) which analysts say is a sign the company wanting to / (d) fight for its presence in the market. / (e) No error
- 83. (a) After forty years of trying to / (b) understand why asbestos causes cancer / (c) researchers have now finally / (d) unraveled the mystery. / (e) No error
- 84. (a) A property dealer was / (b) shoot dead by four unidentified jacket-clad men / (c) while taking a morning walk / (d) in a park. / (e) No error
- 85. (a) The auditions for India's first ever / (b) reality-based pop band hunt, is / (c) going on in full swing, / (d) with numerous entries came in. / (e) No error
- 86. (a) To curbing the spread of violence / (b) authorities brought under curfew / (c) more areas in the state, where / (d) three youths were killed. / (e) No error
- 87. (a) Demand for diesel cars, which has / (b) been on the rise for the last few years, / (c) may dip as the government is increasing the price / (d) of the fuel, bringing it closer to that of petrol. / (e) No error
- 88. (a) Not only was the actress over the moon / (b) as winning an award, but was / (c) also deeply touched by the support /(d) she got from the industry. / (e) No error
- 89. (a) The protestors went on a rampaging / (b) and set ablaze three shops / (c) resulting in injuries to thirty people / (d) including women and children. / (e) No error
- 90. (a) Hectic schedules can / (b) take a toll on anybody and / (c) the solutions to this is / (d) a quick holiday to some exotic location. / (e) No error

Directions (Q. 91-100): In the following passage there are blanks, each of which has been numbered. These number are printed below the passage and against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

India has become, in purchasing power parity term, the fourth largest economy in the world. India's economic 91 since 1980 has been among the 92 rapid. Although India managed its one incipient crisis in the early 1990s, it avoided the catastrophic losses 93. While many 94 that exposing India's economy to

global competition would reveal India's economic 95 it has rather revealed strengths and often unexpected strengths in new areas no planner would have 96 of. India is increasingly taking its 97 on the global stage and in international forums as a  $21^{st}$  – century superpower. The generations of politicians and policy makers who have been 98 of leading India to where it is today can be justifiably 99 of the transformation. But achievement create new 100, two of which are improving service delivery, particularly to the poor, through greater accountability and expanding the benefits of rapid growth—across sectors, regions, and people.

people.	
91. (a) decline	(b) policy
(c) crisis	(d) treaty
(e) growth	
92. (a) several	(b) very
(c) most	(d) much
(e) so	
93. (a) end	(b) deterioration
(c) together	(d) elsewhere
(e) thust	
94. (a) asked	(b) feared
(c) think	(d) spoke
(e) believe	
95. (a) growth	(b) space
(c) gain	(d) weakness
(e) void	
96. (a) questioned	(b) dreamed
(c) arranged	(d) plan
(e) wanted	
97. (a) matter	(b) place
(c) life	(d) generation
(e) mark	
98. (a) part	(b) issues
(c) humans	(d) figment

(e) thought

99. (a) worried

(b) angry

(c) honoured

(d) distinguished

(e) proud

100. (a) impossibilities

(b) evaluations

(c) challenges

(d) comparison

(e) dangers