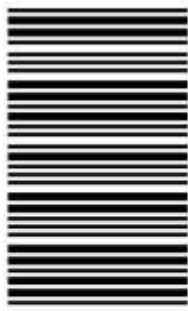


کد کنترل

331

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برای مشاهده منابع زبان عمومی کنکور ارشد کلیک کنید



331F

صبح جمعه

۹۷/۲/۷



«اگر دانشگاه اصلاح شود مملکت اصلاح می‌شود.»
امام خمینی (ره)

جمهوری اسلامی ایران
وزارت علوم، تحقیقات و فناوری
سازمان سنجش آموزش کشور

آزمون ورودی دوره‌های کارشناسی ارشد ناپیوسته داخل - سال ۱۳۹۷

مجموعه علوم اقتصادی - کد (۱۱۰۵)

مدت پاسخگویی: ۲۱۰ دقیقه

تعداد سؤال: ۱۵۰

عنوان مواد امتحانی، تعداد و شماره سؤالات

ردیف	مواد امتحانی	تعداد سؤال	از شماره	تا شماره
۱	زبان عمومی و تخصصی (انگلیسی)	۳۰	۱	۳۰
۲	اقتصاد خرد	۲۵	۳۱	۵۵
۳	اقتصاد کلان	۲۵	۵۶	۸۰
۴	ریاضی	۲۵	۸۱	۱۰۵
۵	آمار	۲۰	۱۰۶	۱۲۵
۶	مجموعه دروس تخصصی (تجارت بین‌الملل، مالیات بین‌الملل، بخش عمومی، پول و بانکداری، اقتصاد اسلامی)	۲۵	۱۲۶	۱۵۰

استفاده از ماشین حساب مجاز نیست.

این آزمون نمره منفی دارد.

حق چاپ، تکثیر و انتشار سؤالات به هر روش (الکترونیکی و...) پس از برگزاری آزمون، برای تمامی اشخاص حقیقی و حقوقی تنها با مجوز این سازمان مجاز می‌باشد و یا متخلفین برابر مقررات رفتار می‌شود.

۱۳۹۷

* داوطلب گرامی، عدم درج مشخصات و امضا در مندرجات جدول ذیل، به منزله عدم حضور شما در جلسه آزمون است.

اینجانب با شماره داوطلبی در جلسه این آزمون شرکت می‌نمایم.

امضا:

زبان عمومی و تخصصی (انگلیسی):

PART A: Vocabulary

Directions: Choose the word or the phrase (1), (2), (3), or (4) that best completes the blank. Then mark the correct choice on your answer sheet.

- 1- In the central highlands of New Guinea the sudden ----- from the society of the stone ax to the society of sailing ships (and now of airplanes) has not been easy to make.
1) manifestation 2) deterioration 3) transition 4) sophistication
- 2- I want your help with my literature review. ----- to the e-mail are some questions. Please answer them.
1) Raised 2) Posed 3) Inquired 4) Attached
- 3- There is no single or widely used definition of children's literature. It can be ----- defined as anything that children read or more specifically defined as fiction, non-fiction, poetry, or drama intended for and used by children and young people.
1) broadly 2) optimistically 3) controversially 4) neutrally
- 4- When many of the spoken languages of the Native American Indians were ----- as a result of colonialism by English, French, Spanish or Portuguese, they became extinct.
1) distributed 2) replicated 3) illustrated 4) replaced
- 5- During the winter storm, the road conditions were so ----- that schools were cancelled for a week.
1) reckless 2) deplorable 3) superficial 4) erratic
- 6- Laying a bouquet of flowers and the gift-wrapped doll upon the bed, the young mother kissed the sleeping Soha and said this -----: "A happy birthday, and God bless you, my daughter!"
1) beneficence 2) malediction 3) benediction 4) valediction
- 7- People who ----- their dreams do what they love and they go for greatness.
1) chase 2) involve 3) gather 4) require
- 8- Attention is essential in achieving anything. If you can't pay attention, you can't get the job -----.
1) taken 2) made 3) tried 4) done
- 9- Everything man-made around you was ----- a thought in someone's head.
1) socially 2) originally 3) quickly 4) desirably
- 10- The strength of the United Nations is dependent upon the ----- of its member countries.
1) encounter 2) assumption 3) cooperation 4) urgency

PART B: Cloze Passage

Directions: Read the following passage and decide which choice (1), (2), (3), or (4) best fits each space. Then mark the correct choice on your answer sheet.

I can put my cash card into an ATM anywhere in the world and take out a fistful of local currency, while the corresponding amount (11) ----- from my bank account at home. I don't even think twice: (12) ----- the country, I trust that the system will work.

The whole world runs on trust. We trust that people on the street won't rob us, (13) ----- the bank we deposited money in last month returns it this month, that the justice system punishes the guilty (14) ----- . We trust the food (15) ----- won't poison us, and the people we let in to fix our boiler won't murder us.

- | | | | | |
|-----|---------------------------------------|-------------------------------------|--------------|------------------|
| 11- | 1) to debit | 2) is debited | 3) debits | 4) debiting |
| 12- | 1) in spite of | 2) in relation to | 3) no matter | 4) regardless of |
| 13- | 1) that | 2) and | 3) for | 4) though |
| 14- | 1) and the innocent exonerated | 2) and exonerates the innocent | | |
| | 3) in order for innocent to exonerate | 4) which it exonerates the innocent | | |
| 15- | 1) is bought | 2) which we buy it | 3) we buy | 4) to buy |

PART C: Reading Comprehension

Directions: Read the following three passages and answer the questions by choosing the best choice (1), (2), (3), or (4). Then mark the correct choice on your answer sheet.

PASSAGE 1:

Credit risk is simply defined as the potential that a borrower or counterparty will fail to meet its obligation in accordance with agreed terms. It is the risk of failure of the counterparty to honour their commitment, and is also referred to as default risk. This arises from the inability of the counterparty to service the debt on agreed terms. It can also arise when the solvency or the credit rating of the counterparty changes adversely. In Islamic banking there is a limited availability of credit ratings defined from external agencies. Credit risk is one of the earliest recognised risks in the financial industry. During the early eighties, a large part of a bank's profit came from lending businesses; hence, the focus was primarily on credit risk. Credit risk exists for complete portfolio as well as individual accounts. It is important for banks to recognise such risks since a few large counterparty failures can lead to serious consequences.

Credit risk cannot be accurately calculated before the event since the likelihood of default is highly uncertain and thus is difficult to predict accurately. Although there are developments in the calculation of credit risks, the major difficulty remains with the availability of the data. Several standard measures have been developed over the years to calculate the credit-worthiness of the project and the client. Rating agencies have played a significant role in standardizing the understanding of credit risk, although they have failed to predict major failures. Ratings are based on several factors and rating by one or more of these rating agencies is generally available to large issues or

issuers. Due to the absence of rating facilities for small customers and projects, banks have their own in-house-developed rating standards, which are used to rate their customers and the projects. Ratings are a relative measure of risk and hence not largely useful for accurately measuring the probability of default. The first challenge is modelling the probability of default directly with credit risk models and the second is capturing portfolio effect in credit risk measurement. In some cases credit risk can be related to other risks, such as market risk and operational risk. In transactions involving cross-border trade, credit risks cover country risks as well as political risks. Credit risk can also acquire the dimension of concentration risk when counterparties having similar risk profiles group together.

- 16- The first lines of the passage primarily discuss -----.
- 1) what credit risk is and when it occurs
 - 2) why credit risk arises so frequently in Islamic banking
 - 3) how credit risk and default risk differ in the financial industry
 - 4) how credit risk is defined and why it cannot be calculated
- 17- Which of the following can be inferred from paragraph 1 about credit risk?
- 1) It does not exist in Islamic banking.
 - 2) It has been long known in the financial industry.
 - 3) It can be prevented by banks through specific methods.
 - 4) It was first recognized by the banking system in the late eighties.
- 18- Which of the following is NOT true about rating agencies?
- 1) Their rating is accessible to big issues or issuers.
 - 2) Different factors form the basis of their ratings.
 - 3) They have been able to predict large counterparty failures.
 - 4) They have considerably contributed to standardizing how credit risk is understood.
- 19- According to paragraph 2, why do banks develop their own specific rating standards?
- 1) Customers and projects have many individual variations.
 - 2) Rating agencies merely develop relative measures of risk.
 - 3) There is a lack of rating facilities for small accounts and projects.
 - 4) Rating agencies have previously failed to correctly measure the probability of failure.
- 20- The word “acquire” in paragraph 2 is closest in meaning to -----.
- 1) allure
 - 2) exhibit
 - 3) integrate
 - 4) obtain

PASSAGE 2:

Because most people do not volunteer to pay taxes or police their own financial affairs, governments cannot influence economic activity simply by asking people to pollute less, to give money to the poor, or to be innovative. To accomplish these things, governments have to pass laws. Since the early twentieth century, governments of countries with advanced industrial or service economies have been playing an increasing role in economics. This can be seen in the growth of government taxation and spending, in the growing share of national income devoted to income-support payments, and by the enormous increase in the control of economic activity.

The large-scale organization of business, as seen in mass production and distribution, has led to the formation of large-scale organizations—corporations, labor unions, and government structures—that have grown in importance in the past several

decades. Their presence and growing dominance have shifted capitalist economies away from traditional market forces and toward government administration of markets.

In the United States, government provides a framework of laws for the conduct of economic activity that attempts to make it serve the public interest. For instance, the individual states and the federal government have passed laws to shield investors against fraud. These laws specify what information has to be disclosed to prospective investors when shares of stocks or bonds are offered for sale. Another important area of law concerns the labor force, such as regulation of work hours, minimum wages, health and safety conditions, child labor, and the rights of workers to form unions, to strike, to demonstrate peacefully, and to bargain collectively through representatives of their own choosing.

In other nations, the ways in which governments intervene in their economies have varied; however, governments everywhere deal with essentially the same issues and participate in economic activity. Even governments that are reluctant to regulate commerce directly have undertaken large-scale projects such as hydroelectric and nuclear energy developments, transportation networks, or expansion of health, education, and other public services.

- 21- **What is the best title for the passage?**
1) Financial Affairs in the Twentieth Century
2) The Importance of Taxation and Spending
3) Governmental Intervention in Industry
4) The Role of Government in Economics
- 22- **According to paragraph 1, why do governments enforce economic laws?**
1) People do not willingly regulate their economic affairs.
2) It is a method for indirectly monitoring people's financial affairs.
3) Laws are necessary for the establishment of powerful governments.
4) Governments understand the economy better than any other organizations.
- 23- **Which of the following can be understood from paragraph 2 about the past several decades?**
1) Governments have gained more control over the market.
2) Capitalist economies have been undermined by the large-scale organizations.
3) Traditional economic forces have maintained their dominance over the market.
4) The growth of large-scale organizations has forced governments to pass laws protecting traditional markets.
- 24- **The word "their" in paragraph 3 refers to -----.**
1) unions 2) workers 3) demonstrators 4) representatives
- 25- **The author mentions running major projects and public services as examples of -----.**
1) what governments do to directly regulate commerce
2) types of intervention in the economy by European commerce
3) governments' non-regulatory participation in economic activity
4) types of economic activities that are just done by governmental organizations

PASSAGE 3:

Equity theory was originally explained by a behavioral psychologist, John Stacy Adams, in 1963. This theory attempts to explain an individual's behavior within the context of striving toward equilibrium in a situation. Equity theory claims that individuals act according to inequities that they perceive in their environment. When people observe an unequal situation, they experience distress. This compels them to act in a way to achieve equity within the situation.

Equity theory is applicable to a number of realms. It can be used to explain how individuals act in personal relationships: it also has been employed extensively in the realm of business management. For instance, employees that know they are being paid less than their coworkers for doing more work would feel under-compensated. In an effort to correct this inequity, they might attempt to fix the observed inequity in a number of ways. They might work less, talk to their managers, or attempt to motivate their coworkers to work harder. Equity theory can also be applied to employees that perceive an inequity that favors them. Employees who feel that they are getting too much in return for their input may attempt to remedy the situation. They may work harder, argue for better pay for others, or take other measures to make the situation equitable.

By applying equity theory to actual situations in a workplace, managers can gain valuable insight into factors motivating their employees. However, attempts to make practical sense of equity theory reveal its weaknesses. Critics point out that not all employees will seek to correct inequities in the workplace. Non-confrontational people who feel under-compensated may continue to work in the inequitable conditions simply because they fear conflict. Employees who are over-compensated, on the other hand, might be satisfied with the inequitable situation. They may do nothing to change it for fear of hurting their position. In short, equity theory unjustifiably presumes that individuals will value equity over all other factors. Moreover, it fails to account for quirks in someone's personality that might cause him or her to avoid addressing inequality.

- 26- According to the passage, equity theory states that -----.
- 1) equity is achieved when individuals feel acute distress
 - 2) individuals who observe inequalities attempt to correct them
 - 3) individuals attempt to remove inequalities when their interests are at stake
 - 4) individuals who fail to perceive inequalities within a situation experience distress
- 27- According to paragraph 2, an individual who works harder than others but receives a lower salary might do all of the following EXCEPT -----.
- 1) work less than before
 - 2) discuss the issue with his employers
 - 3) explain the situation to his coworkers
 - 4) stimulate his colleagues to work harder
- 28- In paragraph 2, why does the author mention employees who are over-compensated?
- 1) To describe how equity theory predicts their behavior
 - 2) To explain why an unequal situation may not be remedied
 - 3) To motivate readers to act in a specific way in similar situations
 - 4) To illustrate a situation which cannot be accounted for by equity theory

- 29- What is the main function of the third paragraph?
- 1) Illustrating the shortcomings of equity theory
 - 2) Discussing attempts to put equity theory into practice
 - 3) Providing practical examples about motivating employees
 - 4) Pointing out the contributions of equity theory to business management
- 30- The word “that” in paragraph 3 refers to -----.
- 1) personality
 - 2) factors
 - 3) someone
 - 4) quirks

پاسخ کلیدی سوالات آزمون کارشناسی ارشد ۹۷

علوم اقتصادی (کد ۱۱۰۵)

شماره سوال	گزینه صحیح	شماره سوال	گزینه صحیح	شماره سوال	گزینه صحیح	شماره سوال	گزینه صحیح	شماره سوال	گزینه صحیح
1	3	31	3	61	1	91	2	121	4
2	4	32	4	62	2	92	1	122	4
3	1	33	2	63	3	93	3	123	1
4	4	34	1	64	3	94	1	124	4
5	2	35	1	65	2	95	2	125	2
6	3	36	4	66	2	96	3	126	1
7	1	37	2	67	1	97	4	127	4
8	4	38	4	68	1	98	3	128	3
9	2	39	2	69	4	99	2	129	1
10	3	40	3	70	4	100	3	130	3
11	2	41	1	71	3	101	4	131	1
12	4	42	2	72	4	102	1	132	2
13	1	43	3	73	1	103	4	133	4
14	2	44	1	74	2	104	2	134	3
15	3	45	3	75	3	105	2	135	4
16	1	46	2	76	4	106	3	136	1
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18	3	48	3	78	3	108	2	138	2
19	3	49	2	79	1	109	3	139	2
20	4	50	2	80	4	110	2	140	1
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22	1	52	4	82	3	112	3	142	3
23	1	53	4	83	4	113	2	143	3
24	2	54	1	84	2	114	4	144	3
25	3	55	2	85	1	115	3	145	4
26	2	56	4	86	4	116	2	146	4
27	3	57	2	87	2	117	1	147	3
28	1	58	4	88	1	118	4	148	1
29	1	59	3	89	4	119	1	149	2
30	4	60	1	90	1	120	3	150	2