



# GMAT3100

Gi fj Ym]b[ '5dd`]W]h]cbg'UbX'8Yg][ b

HYfa `C.bY`#`&\$&%

GWcc`cZ7]j]`UbX'9bj]fcbayb]hU`9b[]bYYf]b[]`#`I BGK ``9b[]bYYf]b[]



7 ci fgY`Cj Yfj ]Yk

GHJZZ'7 cbHJW`8YHU]`g

7cbj Ybcfg

B Ua Y	9a U]	5j U]UV]]m	@cWU]cb	D\cbY
6fi W`<Ufj Ym	6"<Ufj Ym# i bgk "YXi "Ui	5j U]UV`Y`]b`a m cZ]W`cf`VmYa U] k \YbYj Yf`=Ua `bch ]b`WUgg`cf`a YY]b[ "	7 9&\$+	\$&`-` , ) ( %+,

GWXcc``7cbHJW`#Zcfa Uh]cb

[9b\[ \]bYYf\]b\[ \]Gh XYbhGi ddcfhGYfj \]Wg](#) :-H\Y`Bi WYi g!`Ybfc`a Yb]z`dfc[ fYgg]cb`WXYW\_gz`WUg\`fYei Yghz  
Wci fgY`]ggi Yg`cf`dfc[ fUa !fY`UH`X`ei Yf]Yg`

[9b\[ \]bYYf\]b\[ \]#Xi gh\]U`HfU\]b\]b\[ \]-`#Xi gh\]U`HfU\]b\]b\[ \]ei Ygh\]cbg`](#)

[I BGK \]Gh Xm5VfcUX](#) :-gh XmiUVfcUX`gh XYbhYbei ]f]Yg`fZcf`]bVci bX`gh XYb]gk`

[I BGK \]9I WU\]b\]Y](#) :-gh XYbhYI WU]b[ Y`Ybei ]f]Yg`fZcf`]bVci bX`gh XYb]gk`

[I BGK \]: i h fY`Gh XYb\]g](#) :-dchYbh]U`gh XYbhYbei ]f]Yg`Y"[ "UXa ]gg]cbgz`ZYgž`dfc[ fUa gž`WfYX]h]fU]bgZf`

D\cbY`

fZ`\*%&E`-` , ) ` , ) \$\$\$`-Bi WYi g`Gh XYbh<i V`

fZ`\*%&E`-` , ) `+`\*`%-`9b[ ]bYYf]b[ ]#Xi gh]U`HfU]b]b[ ]`

fZ`\*%&E`-` , ) ` ` %+-`-`I BGK ]Gh Xm5VfcUX`UbX`I BGK ]9I WU]b[ Y`fZcf`]bVci bX`gh XYb]gk`

7ci fgY'8YHJ]`g

7fYX]hDc]bqg`\*`

Gi a a UfmicZh\Y'7ci fgY

H\]g`Wci fgY`]bfcXi Wg`hY`ghi XYbhlc`U`k`]XY`j`Uf]YmicZgi fj Ym]b[ `Udd`]W]h]cbg`i bXYftU`Yb`Ug`dUfncZ  
Yb[ ]bYYf]b[ `dfc`YWg`"GY`YWX`hcd]Wg`cZgdYW]U`]ghgi fj YmUdd`]W]h]cbg`k`]"`VY`XYU`hk`]h`i`g]b[ ``YWi`fYgž  
[ i YghgdYU`Yfg`UbX`hYWX`bc`c[ mXYa`cbgfU]h]cbg`"Hcd]Wg`k`]"`VY`gY`YWX`Zca`hY`Zc`ck`]b[ .`a`]b]b[  
gi fj Ym]b[ `f]bWi`X]b[ `Un]a`i`h`fUbgZfz`bcf\!gYY\_]b[ `]`mfc`hYcXc`]hYgž`d`i`a`V]b[ `cZg\Uz]g`UbX`\][` \


8YHJ]YX'@YUfb]b[ 'Ci hWca Yg'UbX'95 'GHU[ Y'%7ca dYH'bw]Yg

]bXccfE'gi fj Ymgž\][ \ 'f]gY'Wcbgfi W]cbž'a ]b]b[ ž'UbX'hi bbY''b[ /UbX  
VY'Wca dYH'bhk ]h' h'Y'UbU'mg]g'UgdYWg'cZXYZcfa Uh]cb'gi fj Ymg  
]bWi X]b[ 'XUhi a 'UbX'žYY'byhd'fcV'Ya g"

≠!XYdh' h'Wb]W]'Wca dYH'bw]'b'Gi fj Ym]b[ /' ; YcgdU]U'  
h'Wbc'c[ ]Ygž'a Yh'cXc'c[ ]Yg'UbX'dfUW]W"

dfYj ]ci g'gi fj Ym]b[ 'Wci fgYg:]b`mYUfg:%UbX'&žgdYWVZVW`m; A 5H%%\$ž; A 5H&%&\$'UbX'; A 5H& ) \$"

5HbXUbVW'UbX'UthYb]cb'UhWUggYg']g'gfcb[ `mfYWca a YbXYXžVi h]hk ]`bchVY'gi ZVYbhtc`YUfb'hY  
hcd]Vg'hc'hY`Yj Y`fYei ]fYX"H\YfY'k ]`VY'U`chicZfYUX]b[ 'fYei ]fYX']b'h]g'Wci fgY`"DfYj ]ci g'gi XYbhg'k \c  
X]X'bchXc'Ybci [ \fYUX]b[ 'cf'X]X'bchUthYa dh'hY'gi dd']YX'UV'ei Yghcbg'\Uj Y'VYb'gi fdf]gYX'hc':[ Yhj Yfm  
'ck'a Uf\_g'"3fG@E| |fZW`ad\_ S^i ad] žSV W]bWUfSf[a` e aXS efgVW fSdWSTagf# " Zagč XadS ( Ga5  
UagčW [ U'gV[ Y U'See Ua` fSuf Zagč| bdWbScSf[a` S` V f\_ WebW f a` S^SeeWēeST^Wi ad] ž

žmci `k Ubhgca Y`Y'd'k ]h`[ cU`UbX'h]a Y'a UbU[ Ya Ybž'a ch] Uh]cbžk cf\_ UbX'ghi Xma UbU[ Ya Ybž'cf'k Y`!  
VY]b[ 'hYb`=gi [ [ Yghmci ] ]g]h\hhd.#k k "hYž]X[Y"cf["U|.#" žia ] [ \h[ ]j Y mci `gca Y'bYk 'cf'i gYž `]XYUg"



7 cbj Ybh]cbU`fYghz`Vi hgh XYbhtg`WUb`i gY`Wca di Hfg`" `bXj] ]Xi U`ZYXVUW`]g`[ ]j Yb`VmhY`"YWh fYf`"Ga U` WUgg"

Hi fb]h]b`gYH]b[ . H\]g`]g`bchU`Hi fb]h]b`Ugg][ ba Ybh

5ggYgga Ybh&. `5gg][ ba Ybhtg

8YH]`g.

%&H\]g`Ugg][ ba Ybh]g`k cfl`\*i " `fYei ]fYg`ghi XmcZUb`]bHfU]cbU`gi fj YmWcbZYfYbW`dUdYf`fY[ : `= `cf -5; `E`cf`ei fbU`cf`gi fj Ymdfc`YWhfYdcf`g`]b`U`H`W`b]W`di V`]W`h]cb`"Gh XYbhtg`gY`YWhcbY`cZ`h`Y`dUdYfg`h`Uh fY`U`H`g`h`h`Y`h`d]W`]b`]; A 5H` %\$\$`"Bc`k`c`g`h`XYbhtg`i`gY`h`Y`g`Ua`Y`a`U`H`f]U`"9UW`g`h`XYbh[ ]j Yg`U` ) a ]bi H`ddhcf`g]a ]Uf`dfYgYbH]cb`h`h`Y`WUgg`"H\`Y`dfYgYbH]cb`g`l`ci`X`V`Y`U`W`Y`Uf`UbX`WcbW]gY`gi`a`a`Ufm cZ`h`Y`V`U`g`Y`a`U`H`f]U`UbX`fYj`YU`Ub`i`bXYfgh]bX]b[ `cZ`h`Y`h`d]W`Gh XYbhtg`UfY`]bZ`fa`U`m[ ]j Yb`ZYXVUW`V`m`h`Y`d`Y`Y`f`g`UbX`V`m`gh`U`Z`"

&&< ][\ `DfYW]g]cb`Gi fj YmUbX`8Yg][ b`"%i " `F`Yei ]fYg`[ fci`d`Z`Y`X`k`cf`\_`UbX`UbU`mg]g`"5`g`Y`d`U`f`U`H`X`c`W`a`Y`bh`X`Y`g`W`]V`Y`g`h`Y`U`gg][ ba Ybh]b`XYH]`"H\`Y`U`gg][ ba YbhW`Ub[ Yg`Y`U`W`"m`Y`Uf`"G`H`U`b`X`U`f`X`d`f`c`W`g`g`!`f`Y`d`c`f`g`a`U`f`\_`Y`X`k`]h`W`ca`a`Y`b`htg`"

7 cbgi`h]b]hgi`fj`Y`m`c`f`g`X`c]b[ `h`Y`h`m`d`Y`c`Z`k`c`f`\_`W`c`j`Y`f`Y`X`]b`h`l`g`W`c`i`f`g`Y`c`Z`Y`b`W`Y`U`H`]b`b`c`j`U`h]`Y`g`c`i`h`c`b`g`h`c`b`Y`k`d`f`c`Y`W`g`"G`c`a`Y`c`Z`h`Y`g`Y`gi`fj`Y`m`c`f`g`X`c`U`g`Y`f]`Y`g`c`Z`d`f`c`Y`W`g`c`j`Y`f`a`U`b`m`m`Y`U`f`g`gi`W`h`U`h`h`Y`m`V`Y`W`ca`Y`f`c`i`h]b`Y`Vi`h`Vi`]X`j`U`i`U`V`Y`Y`i`d`Y`f`h]g`Y`" `h]g`g`c`a`Y`k`h`U`h`f`U`f`Y`Z`c`f`h`Y`g`Y`d`f`c`Z`g`g]c`b`U`gi`fj`Y`m`c`f`g`h`c`d`i`V`]W]g`Y`h`Y`f`k`c`f`\_`c`f`h`Y`f`g`c`i`h]c`b`g`Z`c`f`h`Y`V`Y`b`Y`Z`h`c`Z`c`i`f`g`h`XYbhtg`" <`c`k`Y`j`Y`f`g`c`a`Y`h]a`Y`g`h`Y`m`X`c`h]U`\_`Y`h`Y`h]a`Y`U`b`X`Y`Z`c`f`h`c`d`f`Y`g`Y`b`h`h`Y`f`V`Y`g`h`d`f`c`Y`W`g`U`h`g`i`fj`Y`m`c`f`g`W`c`b`Z`Y`f`b`W`g`U`b`X`]b`h`Y`W`b]W`]a`U[`U`n]b`Y`g`c`f`gi`Va`]h`h`Y`a`Z`c`f`9`i`W`"Y`b`W`5`k`U`f`X`g`h`U`h`d`f`c`Z`g`g]c`b`U`U`g`g`c`W]U`h]c`b`g`W`c`b`X`i`W`"

5XX]h]cbU`XYH]`g.

H\`Y`Z`f`g`h`U`gg][ ba YbhgYa`]bUf`]g`Y`X`]b`k`YY`\_`(`Z`h`Y`g`Y`W`c`b`X`U`gg][ ba YbhfYdcfh]g`Xi`Y`]b`k`YY`\_`%%

Hi fb]h]b`gYH]b[ . H\]g`]g`bchU`Hi fb]h]b`Ugg][ ba Ybh

5ggYgga Ybh' . DfcV`Ya`6UgYX`@YUfb]b[ `!`A`c`c`X`Y`E`i`]n`n`Y`g

G`H`U`f`h`X`U`H`Y` . B`c`h`5`d`d`]W`U`V`Y`

8YH]`g.

K`Y`Y`\_`m`e`i`]n`n`Y`g`a`U`b`U[`Y`X`h`f`c`i`[`\`A`c`c`X`Y`":`Y`Y`X`V`U`W`\_`V`i`]h]b`h`c`h`Y`e`i`]n`n`Y`g`Z`U`b`X`W`c`b`g`i`h]h]c`b`k`]h`h`Y`U`W`Y`f`"5`i`X]h`g`m`g`h`Y`a`f`Y`e`i`]f`Y`g`g`h`i`XYbhtg`h`c`g`l`c`k`h`Y`f`k`c`f`\_`b[`g`h`c`h`Y`W`c`i`f`g`Y`W`c`f`X]b`U`h`c`f`Xi`f]b[ `]g`Y`g`g]c`b`"G`h`XYbhtg`k`l`c`d`Y`f`Z`c`f`a`d`c`c`f`m]b`h`Y`e`i`]n`n`Y`g`U`b`X`k`c`f`\_`g`l`c`d`g`U`f`Y`f`Y`W`ca`a`Y`b`X`Y`X`h`c`X]g`W`g`g`d`f`c[`f`Y`g`g`k`]h`h`Y`"Y`W`h`f`Y`f`Xi`f]b[ `h`Y`g`Y`a`Y`g`h`Y`f`"

Hi fb]h]b`gYH]b[ . H\]g`]g`bchU`Hi fb]h]b`Ugg][ ba Ybh

5ggYgga Ybh(. : ]bU`9`i`U`a

GhUfhXUHY. '8YHfa ]bYX`Vm9I Ua g'6fUbWk ]b`YI Ua `dYf]cX

@Yb[ h. '&`ci fg

8YHJ]g.






# F Ygci fWg

## DfYgWf]VYX`F Ygci fWg`

- H\YfY`]g`bc`hYI hcc\_`"
- : ㄤ ㄤgcZk UfY`]g`dfcj ]XYX`cb`A ccX`Y"
- H\Y`Dck YfDc]bh`YWh`fY`g`]XYg`UfY`Uj`U]UV`Y`Zcf`Xck b`cUX`Ug`dXZ]Yg`hY`Wci fgY`A`ccX`Y`k`YVg]hY`" A`cb]rcf`hY`g]hY`Xi`f]b[`gYgg]cb`VYWh`i`gY`]hk`]"`VY`i`dXUHX`fY[`i`Ufm`5XX]hcbU`a`UHf]U`g`UfY`U`gc`dfcj ]XYX`cb`A`ccX`Y"
- H\]g`Wci`fgY`\Ug`U`chcZfYUX]b[`a`UHf]U`Uj`U]UV`Y`cb`hY`WUgg`k`YV`g]hY`UbX`Y`gYk`YfY`"Mci`UfY`UXj`]gYX`rc`Z]bX`gca`Y`cZhY`a`UHf]U`hUh]bhYfYg]hY`mci`hY`a`cghUbX`g]hY`Xm]hZ`Zcf`hY`chYf`a`UHf]U`

DfYj ]ci g'ghi XYbhg' ZYXVUW\_ ]b hY YbX'cZhf'fa 'a m9I dYf]YbW'gi fj Yng'fUHfX'h'lg'Wci fgY j Yfm\][ \`m'`C bY  
cZhY'gi [ [ Ygh]cbg'Zcf]a dfcj Ya Ybhg'k Ug'hc \Uj Y'a cfY'UWf]j Y'YUfb]b[ 'hja Y'"`&\$\$%ž7C J -8 `WcbX]hcbg  
UbX'fYgfh]W]hcbg'k ]`XYhf'fa ]bY'ack 'a i Wk'k Y'UfY'UV'Y'hc'Xc'h'lg'"Gca Y'cZci f'WUggYg'k ]`]bWi XY'D6@  
fdfcV'Ya `VUgYX'`YUfb]b[ 'Ubx'h]g'gi [ [ Ygh'X'h'Uhg'h XYbhg'gdYbX'a cfY'cZhY]f'ck b'hja Y'Xc]b[ 'UXX]hcbU'  
dfcV'Ya 'gc'j ]b[ "'H\Y'`YWi'fYf']g Uj U]UV'Y'ci hg]XY'WUgg'hja Y'hc'`Y'd'k ]h'ei Ygh]cbg"

h'ci f'YWi'fYg']b'&\$\$%hY'ei Ubh]mcZk cfXg']b'Dck YfDc]bhg'XYg'k ]`VY'fYXi W'X'UbX'hY'Ua ci bhicZ  
gh XYbhUWf]j ]mž'h]b\_]b[ ž'U\_]b[ ž'UbX']bh'fUW]cb'k ]`VY']bWfYUgYX'hc'f'f'hc'a U\_Y'WUgg'Uhf'YbXUbW'a cfY  
k cfh'k \]Y'"`&'h'lg'Wci fgY ]b'fYW'bhim'Ufg'k Y'\Uj Y'd'UW'X'a cfY'Ya d\Ug]g'cb'dfcV'Ya 'gc'j ]b[ 'g\_]`g'UbX  
Udd]W]hcb'hc'fYU'WUgY'gh X]Yg'Zca `Wcbgi 'h]b[ 'gi fj Ym]b[ "

@UVcfUhc'fmK cf\_g\cd'`&Zc'fa Uh]cb

K Y'k ]`i gY'gdYWU]gYX'gi fj Ym]b[ 'Yei ]da Ybh'Zca 'ci f'gi fj Ym]b'fY"

H\]g'Wci fgY ]bj c'j Yg'U'ga U`Ua ci bhicZ]Y'X'k cf\_"`Z'hYfY']g'][\ hfU]b'Z]Y'X'k cf\_]g'cbž]ZfU]b']g'\YUj m  
hYb'hY'dfUW]W]a ][\ hVY'dcgh'cbYX'"`8c'bhUggi a Y'U'WUgg'k ]`VY'WUbw'YXž'Uhf'YbX'cb'hja Y'UbX'Ug\_  
hY'gi dYfj ]gcf'"`DfUW]W]WUggYg'U\_Y'd'UW' ]b'Uj Uf]Yh'cZk YU'h'Yf'"`8c'bh'Zcf[ Yhi a Vfy'`Ugž'k Uhf'fdccZ  
UW\_Yhgž'\Uhgž'gi b'WfY'Ua ž'gh fXm'Zc'hk YUf'fh'cb[ g'cf'gUbX'U'g'UfY'bh'UW'W'dhUV'Y'ž'k Ufa `Wch'Ygž'Yh'W'

H\Y'dfUW]W]YI YfW]gYg'Zc'fa 'Ub']a dcfU'bh'dUf'hc'Z'hY'Wci fgY'"`5 [ ccX'XYU'cZ'hja Y'UbX'WUfY'\Ug:[ cbY ]b'hc  
hY'cf[ Ub]gUh]cb'cZ'hY'gY'WUggYg'hc'Ybgi fY'h'U'h'nci [ Yh'h'Y'a U] ]a i a 'VYbY]h'Zca 'hY'hja Y'h'U'h'nci

Gi Va ]gg]cb 'cZ'5ggYgga YbhiHUg\_g

D`YUgY`fYZf`h`h`Y`A ccX`Y`dU[ Y`cZ`h`Y`W`i fgY`Z`f`Z` f`h`Y`f`[ i ]XUbW`'cb`UggYgga YbhiGi Va ]gg]cb"





