



# GMAT3220

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HYfa `Cby` `##`&\$&%

GWcc`cZ7 Jj J`UbX`9bj ]fcba YbHJ`9b[ ]bYYf]b[ `##`I BGK ``9b[ ]bYYf]b[

7ci fgY`Cj Yfj ]Yk

GHJZZ'7cbhJW`8YHU]`g

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B Ua Y	9a U]`	5j U]'UV]]]m	@cWU]hcb	D\cbY
GUa gi b[ `@a	g``]a 4 i bgk "YXi "Ui	K YXbYgXUmUbX H\i fgXUm	7 9 ( %%	) ( ) \$)

GWcc``7cbhJW`hZcfa Uh]cb

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

[9b\[ \]bYYf\]b\[ `hXi ghf\]U`HfU\]b\]b\[ `](#) -`hXi ghf]U`fU]b]b[ `ei Ygh]cbg`

[I BGK `Gh Xm5VfcUX`](#) -`gh XmiUVfcUX`gh XYbhYbei ]f]Yg`fZcf`]bVci bX`gh XYbhgk`

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

[I BGK `: i h fY`Gh XYbhg](#) -`dchYbh]U`gh XYbhYbei ]f]Yg`Y["`"UXa ]gg]cbgžZYgždfc[ fUa gžWfYX]hifUbgZYf`

D\cbY`

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

fZ`\*%&E`- ' , ) `+\*\*%--`9b[ ]bYYf]b[ `hXi ghf]U`HfU]b]b[ `

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

## 7ci fgY'8YHJ]`g

7fYX]hDc]bHg`\*`

Gi a a UfmicZhY'7ci fgY

H\Y'a U]b'cV'YWij Y'cZh'g'Wci fgY ]g'hc'dfcj ]XY'Zi bXUa YbHU'; YcgdUqU' bZcfa Uhcb'GmgHYa 'fi -GŁ \_bck`YX[Y'UbX'g\_]`g"; -G ]g'U'a i`hX]gWd`]bUfmZ]Y'X'Vi ]hici hcZ\_bck`YX[Y'Zca`[ Yc[ fUd\mž'WUfrc[ fUd\mž`Wca di Hf'gW]YbW`UbX'a UhYa Uh]Wg`H\Y'VUg]Wg'cZWUfrc[ fUd\mž'gdUqU'UbU'mg]g'UbX`Wca di Hf`dfc[ fUa a ]b[ `k ]`VY`Wcj YfYX`]b`hY`WUggfcca`hc`Y'd'gh`XYbhg`Vi ]X'i d`hY`Zci bXUq]cb`cZ; -G`Gh`XmicZ`gdUqU`fYdfYgYbH]cbž[ YcYfZYfYbW]b[ žXUHU`UWVW`fUWmž`XUHU`a`cXY`gž`XUHU`ghfi`W`fYg`UbX`XUHU`dfcW`gg]b[ UfY`bYVW`ggUfmZ`f`gh`XYbhg`hc`]bj`Ygh[ UH`Z`fH`Yf`hY`UXj`UbW`X`UfY`Ug`cZ; -G`]b`hY`f`Z`h`fY`WUfYf`A`cfY`UXj`UbW`X`hc`d]Wg`k ]`VY`X]gW`ggYX`]b[; A`5H(`&&\$`k`Y`fY`[ YbYf]WU[ cf]h`a`gž`Z`bXUa`YbHU`hY`cf]Yg`UbX`H`V`b]jei`Ygž`UbX`dfUW]WU`Udd`]WU]cbg`cZ; -G`k ]`VY`gh`X]YX"

## 7ci fgY'5]a g

H\]g`Wci fgY`U]a g`hc'dfcj ]XY`hY`dfUW]WU`fU]b]b[ ]b'cfXYf`Zcf`hY`gh`XYbh`k`cf`\_`YZZ`Wij`Y`m`UbX`W]h]W`m`k`]h`; -G`7`cbW`dhg`UbX`XY`Z]b]h]cbg`cZ`gdUqU`]bZcfa`Uhcb`gmgHYa`gž`Wc`fX]bUH`gmgHYa`gž`a`Udd]b[ `UbX`gdUqU`]ggi`Ygž`XUHU`ghfi`W`fYg`]bW`X]b[ ]`Y`Wc`fž`fUghYf`UbX`gi`fZUW`a`cXY`]b[ " `bdi`h]b[ `Vch`gdUqU`UbX`Uhf]Vi`H`XUHU`hc`hY`; -G`HfUbgZcfa`Uhcb`cZ`XUHU`VYrk`YYb`Wc`fX]bUH`gmgHYa`gž`fY`dfc`YW]cb`cZ`a`Ud`Wc`fX]bUH`g"; DG!VUgYX`]a`U[ Y`fY[ ]ghfU]cb"; Yc!XUHUVUgYg`9X]h]b[ `XUHU`UbX`WYU]b[ `hc`dc`c[ ]WU`m`WYUb`XUHU`HU[ [ ]b[ `gdUqU`XUHU`k`]h`Uhf]Vi`H`gž`]b\_]b[ `gdUqU`XUHU`hc`Uhf]Vi`H`XUHUVUgYg`i`gY`cZVUg]W`UbU'mg]g`Z`bW]cbg`gdUqU`gY`YW]cbž`Uhf]Vi`H`gY`YW]cbž`a`U\_]b[ `fYdc`frc`ZgdUqU`UbX`Uhf]Vi`H`XUHU`ž`]bH`fZU]b[ `hc`hY`gmgHYa`i`g]b[ `U`\\`\\`Y`Y`U`b[ i`U[ Y`i`gY`cZ`hY`K`cf`X`K`]XY`K`YV`hc`X]ggYa`]bUH`]bZcfa`Uhcb"

## 7ci fgY`@YUfb]b[ `Ci`hWca`Yg

5Zf'gi`WV`ggZ`m`Wca`d`Y`h]b[ `h\]g`Wci`fgY`ž`nci`g`lci`X`VY`UV`Y`hc.

@YUfb]b[ `Ci`hWca`Y	95`GHJ[ Y`%7ca`dYH`bW]Yg
%`8Yj`Y`cd`g]a`d`Y`XUHU`a`cXY`g`Zcf`i`gY`]b`a`Ubm; -G`Udd`]WU]cbg"	D9`%`%ž`D9`&`%ž`D9`&""
&`i`bXYfgh]UbX`hY`Wc`bW`dhg`UbX`XY`Z]b]h]cbg`cZ`gdUqU`gmgHYa`gž`Wc`fX]bUH`gmgHYa`gž`a`Udd]b[ `UbX`gdUqU`]ggi`Yg`k`]h`a`Udgž`XUHU`ghfi`W`fYg`]bW`X]b[ ]`Y`Wc`fž`fUghYf`UbX`gi`fZUW`a`cXY`]b[	D9`%`&ž`D9`%`*`ž`D9`&""
'`"6Y`WUdUV`Y`hc`Vi`]X`[ Yc!XUHUVUgYg`UbX`UbU'mgY`gdUqU`XUHU`	D9`%(`ž`D9`&`&ž`D9`'`""
(`"8Yg][`b`U`K`YV!VUgYX`; -G	D9`%`ž`D9`&(`ž`D9`'`""

## HYUW]b[ `GhfUH[ ]Yg`

h]g`Ygh]a`UH`X`h`UH`UV`ci`h,`\$i`cZU`]bZcfa`Uhcb`Ug`U`gdUqU`Wca`dcbYbh"; Yc[ fUd\]W`bZcfa`Uhcb`GmgHYa`g`fi`-GŁ`]g`U`k`UmicZa`UbU[ ]b[ ž`UbU'mg]b[ ž] ]gi`U`]g]b[ `UbX`XY`]Yf]b[ `gdUqU`]bZcfa`Uhcb`hc`Yb[ ]bYf`gž`ch`Yf`dfc`Z`gg]cb`U`gž`W]Ybhg`UbX`hY`Wca`a`i`b]m`H\Y`i`gY`cZ; -G`]g`bck`i`V]ei`]hci`g`]b`a`Ubm`]bZ`Ug`fi`W`fY`dfc`j`g]cb`UbX`gYfj`]W`XY`]j`YfmZ]Y`Xgž`gi`W`Ug`d`Ubb]b[ ž`Wc`bghfi`W]cbž`a`]b]b[ ž`Ybj`]fcb`a`Ybž`h`Ubgdc`fž`X]gUghYf`fYgdc`bgY`ž`gY`W`f]mž`Y`U`h`ž`Y`h`W`Gh`XYbhg`k ]`Y`Ufb`hY`Zci`bXU]cbg`cZ[ Yc]bZcfa`Uhcb`a`UbU[ Ya`Ybž[ ]b]b[ `dfc`Z]W]YbW]b]hY`i`gY`cZ`hY`VUg]W; -G`gc`Zk`UfY`hc`c`ž`gY`h]b[ ]`i`d`U`Z`bW]cb]b[ ]; -Gž

UbX`YI YW h[ `gca Y`VUg]WgdUH`U`ei YfmcidYfUhcgbg`UfY`]a dcfUJbhci hCa Yg"




GhUfhXUHY. %\$Ua H\i fgXUmK YY\_m

8YHU]`g.

H\]g`]g`cb!g]hY`UV`k cf`\_cb`U`k YY\_mVUg]g"8YHU]YX`ghYd!Vm!ghYd`]bgfhi W]cbg`k ]`VY`dfcj ]YX"Hi hc f]U`cb  
YUWk`UV`YI YfW]gY`k ]`VY`dfcj ]YX"

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

5ggYgga YbhcZcb!g]hY`UV`k cf`\_f) `dc]bhg`dYf`k YY\_`Zcf, `k YY\_gE`k ]`VY`VUgYX`cb`hY`Zc`ck ]b[ `W]hYf]U.

Gi Va ]gg]cb'bcHg. 5b'Y'YWfcb]WWdmcZ]bX]j ]Xi U''fYdcfh]b'A ]WcgcZiK cfX'Zcfa Uř'UbX'U'n]d'Z]'Y'cZ  
XUřZ'a Udg'UbX'fYZ'fYbW'XcW a YbřZ'YH'ř.Uhnci 'dfcXi W'X'cf'cVH]bYX'Xi f]b[ 'h'Y'W'i fgY'cZ'h'Y







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"

## 5 WUXYa ]W< cbYgmiUbX`D`U[ ]Uf]ga

6Yk UFY`5b`Ugg][ ba YbhUUh]bWl XYg`d`U[ ]Uf]gYX`a UHf]U`k ]`fYW]j Y`U`\$i : U]žUbX`gh XYbtg`k \c  
d`U[ ]Uf]gY`a UmZ]`hY`Vci fgY`Gh XYbtg`k \c`d`U[ ]Uf]gY`UfY`U`gc`]UV`Y`hc`X]gW]d`]bUfmiUW]cbž]bWl X]b[  
Yl Wl g]cb`Zca`Ybfc`a Ybh`

D`U[ ]Uf]ga ]g`hY`i gY`cZUbchYf`dYfgcb`g`k cf`\_`cf]jXYUg`Ug`]ZhYmk YfY`mci f`ck`b`K \Yb`]h]g`bYW]ggUfmcf  
XYg]fUV`Y`hc`i gY`chYf`dYcd`Y`g`a UHf]U`mci `g`lci`X`UXYeI UH`mUW]bck`YX[ Y`k \cgY`k cfXg`cf]jXYUg`hYm  
UfY`UbX`k \YfY`mci `Zci bX`hYa`f[ ]j ]b[ `hY`Vca`d`YH`fYZYfYbW`XYH]gž]bWl X]b[ `dU[ Y`bi a VYffg]H\Y  
@YUfb]b[ `7YbHfY`dfcj ]XYg`Z`fH\Yf`]bZcfa U]cb`cb`k \UhVcbgh]h`hYg`D`U[ ]Uf]ga`Uh

[\hdg.#gh XYbhi bgk "YXi "Ui #d`U\[ \]Uf\]ga](#)

## 5 WUXYa ]WbZcfa Uh]cb

[?Ymi\\_BGK\\_8UHg](#)!Y["7Ybgi g'8UHžYI Ua 'XUHgž'UghXUmih'Xfcd'U'Wci fgY'k ]h'ci hUWUXYa ]WZ]bUbW]U' ]UV]']mYhW'

: ]bU`9I Ua ]bUh]cbg.

: ]bU`YI Ua g ]b`HYfa '%k ]`VY`Y`X`cb`]bY`VYhk`YYb`" \$h'5df]!'% h'A Um]bWi gjj Y`"Mci `UfY`fYei ]fYX`hc`VY` Uj U]UV`Y`cb`h`YgY`XUH`g`"D`YUgY`Xc`bch`c`a` U`\_Y`UbmdYfgcbU`cf`hfUj Y`UffUb[ Ya Ybhg`Xi f]b[ `h`]g`dYf]cX"

Gi dd`Ya YbhUfm9I Ua ]bUh]cbg.'

Gi dd`Ya YbhUfm9I Ua ]bUh]cbg`Zc`f`HYfa `%&\$&%k ]`VY`Y`X`cb`&(h`!`&, h`A`Um]bWi gjj Y`g`ci`X`mci`VY` fYei ]fYX`hc`g]hcbY`"Mci`UfY`fYei ]fYX`hc`VY`Uj U]UV`Y`cb`h`YgY`XUH`g`"D`YUgY`Xc`bch`c`a` U`\_Y`UbmdYfgcbU` cf`hfUj Y`UffUb[ Ya Ybhg`Xi f]b[ `h`]g`dYf]cX"

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: cf]bZcfa Uh]cb`UVci h

- Bch'g'cb`UggYgga Ybhg`UbX`d`U[ ]Uf]ga /
- GdYW]U`7`cbg]XYfU]h]cbg. [gh`XYbh`i`bgk`"YXi`"Ui`#gdYW\]U`!W`cbg\]XYfU\]h\]cb/](#)
- ; YbYfU`UbX`Dfc[ fUa !gdYW]W]Wei Ygh]cbg. [H`Y`B`i`W`Y`i`g`G`h`X`Y`bh`<`i`V`](#)
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