## Cloze test 1

Direction (1-10): In a passage given below there are 10 blanks, each followed by a word given in bold. Every blank has four alternative words given in options (a), (b), (c) and (e). You have to tell which word will best suit to the respective blank. Mark (e) as your answer if the word given in the bold after the blank is your answer i.e. "No change requires"

Bilateral deficits, it is true, can more easily be _ (1) _ [change] by trade policy. The tax cuts that the president signed into law in December make his _ (2) _ [hangedup] on trade deficits even more senseless. Boosting the budget deficit to $5 \%$ of GDP in 2019 will, other things being equal, widen the trade gap. It is hard to imagine Mr. Trump blaming himself for that-and all too easy to see him making a new round of threats against foreigners. The president's more fundamental error is to see trade as a zero-sum game, in which exporting is for winners and importing is for dupes. In fact, the gains from trade come from the specialization permitted by the free exchange of goods, capital and know-how that allows, for example, Californian-designed iPhones to be _ (3) _ [meet] in China and sold worldwide by the bucket load.
Mr. Trump's misunderstanding of economics explains why his politics are so irresponsible. Rather than join with other _ (4) _ [oppress] countries to put legal pressure on China, Mr. Trump has threatened _(5) _ [Common] allies. Rather than work within the rulesbased system of trade, which America helped create and which, despite the system's imperfections, has served the country well, he bypasses it at will. He is particularly _ (6) _ [reckless] to claim that the steel and aluminum tariffs are justified by national-security concerns. If America thumbs its nose at the WTO, why shouldn't others. Managed trade is a mistake, not a victory. It _ (7) _ [replace]the power of political lobbies for market forces, favoring loud, well-organized producers over silent, _ (8) _ [contrasted] consumers and _ (9) _ [hijack] economies of the nimbleness needed to adapt to changing technological conditions. Other countries will feel _ (10) _ [self-ruled] to follow America's example, making a trade war a repeated risk rather than a one-off danger. Mr. Trump's approach threatens to leave everyone much worse off.

1. a) Amend
b) Stagnated
c) Altered
d) Reshape
e) No change required
2. a) Fixation
b) Obsessing
c) Alteration
d) Repudiation
e) No change required
3. a) Mass up
b) Assembled
c) Dismantled
d) Congregate
e) No change required
4. a) Disturbed
b) Prosecute
c) Aggrieved
d) Comforted
e) No change required
5. a) Reputing
b) Proven
c) Accepted
d) Putative
e) No change required
6. a) Discreet
b) Mindful
c) Prudent
d) Meek
e) No change required
7. a) Substitutes
b) Exchange
c) Relief
d) Procurator
e) No change required
8. a) Congruent
b) Agreeing
c) Disparate
d) Unrelated
e) No change required
9. a) Robbing
b) Abscond
c) Condemning
d) Plunder
e) No change required
10. a) Barred
b) Freer
c) Confined
d) Unpaid
e) No change required

## Cloze test 2

Directions (Q 1-5): In a given passage. Some sentences begin with a number (corresponding to the question number) and some words are highlighted in bold. One of the highlighted words is grammatically incorrect. Choose the word from the option as your answer. If all the highlighted words are correct, mark "All correct' as your answer

1. Arundhati Bhattacharya, chairman to the State Bank of India (SBI) on Wednesday came down heavily on the steel industry for being "non-transparent in the way they present their data before the banks."
2. At a time when banks are burdened with NPAs, a large part of which are made of steel companies, Bhattacharya minced no words in putting across the issue of a lack of trust for steel companies that has arisen from alleged misrepresentation of data while seek loans. 3.1 don't want to fudge this and I want to say it explicitly that there is an element of non-transparency in the way the data comes to us/ Bhattacharya said addressing an audience at a steel conference organised by Centrum Broking, that had the top representatives of the steel ministry and the top management of marquee steel companies like Tata Steel and JSW Steel."I know that you all don't trust bankers but bankers have also stop trusting the industry/ Bhattacharya said bluntly. 4.The chairman of the largest public sector bank was speaking on the kind of support that lenders are expected to provide to the steel industry that is reeling under overcapacity, low demand and burgeoning debts and sound visibly flustered by the flak that lenders are
receiving for being responsible for the scale of NPAs. 5.However, Bhattacharya acknowledged that it's the activity of *one or two rogue players in the industry that paint the entire industry with the same brush" and SBI believes that there is adequate upside to the steel industry which will ensure that it has support anything that makes commercial sense.
3. a) to
b) heavily
c) being
d) their
e) No correction required
4. a) burdened
b) putting
c) arisen
d) seek
e) No correction required
5. a) is
b) comes
c) organized
d) stop
e) No correction required
6. a) was
b) expected
c) sound
d) responsible
e) No correction required
7. a) acknowledged
b) players
c) believes
d) has
e) No correction required

## Cloze test 3

Directions (Q6-10): In a given passage. Some sentences begin with a number (corresponding to the question number) and some words are highlighted in bold. One of the highlighted words is grammatically incorrect. Choose the word from the option as your answer. If all the highlighted words are correct, mark 'All correct' as your answer
6. Appraisal season is here. Many salaried persons have already finalized how they would spend the extra money that would accompany a salary hiked. 7. However, some financial advisors are reach out to their clients to increase their investments to achieve their financial goals without any trouble. "Increment season is the best time for investors to go through their portfolio to check if the funds are performing as per their goals. 8. More important they can analyze if they need to invest more towards any long term goal and allocate a portion of their increment towards it/ says Ankita Tanna Narsey, Founder, Oaktree Financial Advisoys. According to advisors, when you plan for a goal that is 20 years away, say, your child's higher education or marriage, you made your calculations based on certain assumptions like rate of inflation, return on investment, etc. 9.However, you may realize later that the actual annual inflation is much higher or the actual return on your investment is lower. Annual salary hike give investors a good opportunity to increase investments to rectify such anomalies, say advisors.
10. Increment season also offers an opportunity to plan and add new goals. *In case of birth of a child, you may wanted to add more goals to your existing ones. You may do it at this time of the year and utilize the extra salary towards it.
6. a) is
b) finalized
c) would
d) hiked
e) No correction required
7. a) reach
b) their
c) portfolio
d) performing
e) No correction required
8. a) invest
b) allocate
c) made
d) assumptions
e) No correction required
9. a) may
b) higher
c) give
d) rectify
e) No correction required
10. a) offers
b) wanted
c) existing
d) towards
e) No correction required

## Cloze test 4

Direction (1-10): In a passage given below there are 10 blanks, each followed by a word given in bold. Even blank has four alternative words given in options (a), (b), (c) and (Dd. You have to tell which word will best suit to the respective blank. Mark (e) as your answer if the word given in the bold after the blank is your answer i.e 'No change requires".
_(1)_[vanished]___are the days, when only the Public Sector was prevalent in the economy. At present, many countries have adopted the policy of privatisation, through which private sector is also gaining_(2)_[load]_. For the progress and development of any country, both the sectors must _(3)_[exit]_hand in hand as only one sector cannot lead the country in the path of success. The private sector comprises of business which is owned, managed and controlled by individuals.
On the contrary, public sector comprises of various business enterprises owned and _(4)_[tolerated]_by Government. Such organizations _(5) [have]_either fully or partly owned by the center or state and come under the separate ministry. Some of the public sector organizations are set up by a special act of Parliament.
There is a cut-throat competition between both the sectors, to prove itself better over the other sector. So it can be said that the section of the nation's economy, which is under the control of government whether it is central, state or local is known as public sector and the section of the nation's economy which is owned and controlled by the private individuals or companies is known as private sector. The basic__(6)_[ground]_of the public sector is to serve the citizens of the country.
There are two _(7)_[modes]_of public sector organizations, i.e. either the Government fully finances them through the revenues they raise by collecting taxes, duties, fees, etc. or the government holds more than $51 \%$ of the total share capital of the company.
The public sector enterprises are established with service motive. Public sector is the largest sector, which _(8)_[appraises]_for the upliftment of the people by providing the services like generation of employment opportunities, postal services, providing education and health facilities at low cost, providing security etc.
Business__(9) [combinations]_of the private sector are generally established with the sole objective of making profit and building brand reputation. They provide quality services to the community to win the trust and goodwill from people to survive in the long run and 10) [challenge] _with the rivals.

1. a) disappeared
(b) departed
(c)gone
(d) spent
(e) No change required
2. (a) substance
(b )importance
(c) weight
(d) magnitude
(e) No change required
3. (a) abscond
(b) leave
(c) depart
(d) go
(e) No change required
4. (a) survived
(b) endured
(c) managed
(d) continued
(e) No change required
5. (a) will
(b) might
(c) could
(d) are
(e) No change required
6. (a) point
(b) explanation
(c) objective
(d) root
(e) No change required
7. a) styles
b) brands
c) fonts
d) types
e) No change required
8. a) attempts
b) tries
c) works
d) struggles
e) No change required
9. a) amalgamations
b) entities
c) mergers
d) fusions
e) No change required
10. a) fight
b) compete
c) dispute
d) oppose
e) No change required

## Cloze test 5

Directions (Q 1-5): Below is a given passage. Some sentences begin with a number (corresponding to the question number) and some words are highlighted in bold. One of the highlighted words is grammatically incorrect. Choose the word from the option as your answer. If all the highlighted words are correct, mark 'All correct' as your answer

1. Mutual fund advisors say many of their clients, are worried about the impact of the general election in 2019 on their mutual fund portfolio and a like increase in volatility in the market, are calling them up to ask whether they should make any changes to their investment strategy. ${ }^{\wedge}$ Investors are coming to us with queries like "should I continue with my investments the way I am doing' or "should I switch from equity schemes to debt schemes' ahead of the elections next year/says Jitendra. 2.According to these advisors, they always receive similar queries whenever there is a crucial election in the country. They say that they are already preparing their clients for the parliamentary election in 2019. The clients must understand that the sentiments will become more intense as we move close to the elections and the uncertainty in the market will remain till the election results are out/ says Dinesh Rohira, Founder and CEO, 5nance.com. 3.Many new mutual fund advisors are also extremely concerned as they have never experienced different phase in the market, say mutual fund advisors. We try to tell them that nobody can predict the market and they should stop worrying about market trends, say advisors. 4.Historical data suggest that stock markets go up after the election results are declared. Once election results are declared,
markets have usually been seeing moving up because the uncertainty over who will win is over and people expect stability for next five years/ says Rohira. 5.Mutual fund advisors are asked investors not to worry about the volatile stock markets and stick to their investments. They are also warning their clients against altering their investment plans based on their fears.
2. 

a) worried
b) like
c) their
d) switch
e) No correction required
2. a) queries
b) will
c) close
d) remain
e) No correction required
3. a) extremelyb) phasec) tell
d) trends
e) No correction required
4. a) suggest
b) once
c) seeing
d) who
e) No correction required
5. a) asked
b) volatile
c) against
d) on
e) No correction required

Directions (Q6-10): Below is a given passage. Some sentences begin with a number (corresponding to the question number) and some words are highlighted in bold. One of the highlighted words is grammatically incorrect. Choose the word from the option as your answer. If all the highlighted words are correct, mark 'All correct' as your answer
6. At the start of the hew financial year 2018-19, the accounts department of companies would have begun asking for the investment declaration from their salary employees. In the absence of such a declaration, the employer will have to start deducting tax at source (TDS) on the employee's full estimated salary income without allowing for tax saving deductions. 7. On receiving such a declaration from an employee, the employer will take into account the propose tax saving deductions from salary income before computing the estimated tax to be deducted at source. This would reduce the total estimated salary income for the employee for the full year and therefore the estimated TDS for the year would also correspondingly get reduced. 8. Commonly used tax saving investments fall on the section 80C of the Income Tax Act which has an annual limit of Rs 1.5 lakh. The declaration, however, will also cover other deductions such as section 80D and section 24 available under the Act that would help the tax payers to reduce their tax liability. 9. At this stage when the employer only asks for the declaration, one is not required to submit any supporting documents as proof of the tax save investments as this declaration is only for proposed tax saving investments. 10. Most employers would ask for the supporting documents or the proof of investments to be submitted only in the month of January or February 2019. However, make sure the submissions are realistic as a declaration of high proposed tax saving than what is actually done could result in higher TDS in the months of January to March of the relevant financial year.
6. a) begun
b) salary
c) have
d) allowing
e) No correction required
7. a) receiving
b) propose c) be
d) would
e) No correction required
8. a) commonly
b) on
c) cover
d) act
e) No correction required
9. a) asks
d) declaration
b) required c) save
e) No correction required
10. a) supporting
d) done
b) submissions c) high
e) No correction required

## Answers:

## Cloze test 1

## Direction (1-10):

1. Correct Answer is: c) according to the sentence altered will be used as it means change in character or composition, typically in a comparatively small but significant way.
2. Correct Answer is: a) according to the sentence fixation will be used as it means the action or process of fixing or being fixed.
3. Correct Answer is: b)
according to the sentence assembled will be used as it means gather together in one place for a common purpose.
4. Correct Answer is: c)
according to the sentence aggrieved will be used as it means feeling resentment at having been unfairly treated.
5. Correct Answer is: d)
according to the sentence putative will be used as it means generally considered or reputed to be.
6. Correct Answer is: e) according to the sentence reckless will be used as it means careless or incautious.
7. Correct Answer is: a)
according to the sentence substitutes will be used as it means a person or thing acting or serving in place of another.
8. Correct Answer is: c)
according to the sentence disparate will be used as it means - essentially different in kind; not able to be compared.
9. Correct Answer is: a) according to the sentence robbing will be used as it means - take property unlawfully from (a person or place) by force or threat of force or overcharge (someone) for something.
10. Correct Answer is: b)
according to the sentence freer will be used as it means not under the control of another.

## Cloze test 2

## Directions (Ql-5):

1). Correct Answer is: a) Replace 'to' with 'of '
2). Correct Answer is: d) Replace 'seek' with 'seeking'
3). Correct Answer is: d) Replace 'stop' with 'stopped'
4). Correct Answer is: c) Replace 'sound' with 'sounded'
5). Correct Answer is: d) Replace 'has' with 'will'

## Cloze test 3

## Directions (Q6-10):

6). Correct Answer is: d)

Replace 'hiked' with 'hike'
7). Correct Answer is: a)

Replace 'reach' with 'reaching'
8). Correct Answer is: c)

Replace 'made' with 'make'
9). Correct Answer is: c)

Replace 'give' with 'gives'
10). Correct Answer is: b)

Replace 'wanted' with 'want'

## Cloze test 4

## Direction (1-10):

1). Correct Answer is: c)

Explanation: according to the sentence "gone" will be used as it means "left/ missing/ absent".
2). Correct Answer is: b)

Explanation: according to the sentence "importance" will be used as it means "significance".
3). Correct Answer is: d)

Explanation: according to the sentence "go" will be used as it means "walk off/take off"
4). Correct Answer is: c)

Explanation: according to the sentence "managed" will be used as it means "directed / administrated"
5). Correct Answer is: d)

Explanation: according to the sentence "are" will be used as the subject is plural.
6). Correct Answer is: c)

Explanation: according to the sentence "objective" will be used as it means "aim / goal".
7). Correct Answer is: d)

Explanation: according to the sentence "types" will be used as it means "kinds / categories".
8). Correct Answer is: c)

Explanation: according to the sentence "works" as it means "acts /performs"
9). Correct Answer is: b)

Explanation: according to the sentence "entities" will be used as it means "units".
10). Correct Answer is: b)

Explanation: according to the sentence "compete" will be used as it means "contest/try to win".

Cloze test 5

## Direction (1-5)

1. Correct Answer is: b) Replace like' with likely'
2. Correct Answer is: c) Replace 'close' with 'closer'
3. Correct Answer is: b) Replace 'phase' with 'phases'
4. Correct Answer is: c) Replace 'seeing' with 'seen'
5. Correct Answer is: a) Replace 'asked' with 'asking'

## Direction (6-10)

6. Correct Answer is: b) Replace 'salary' with 'salaried'
7. Correct Answer is: b) Replace 'propose' with 'proposed'
8. Correct Answer is: b) Replace 'on' with 'under'
9. Correct Answer is: c) Replace 'save' with 'saving'
10. Correct Answer is: c) Replace 'high' with 'higher'
