

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.

1. a) to b) heavily
c) being d) their
e) No correction required
2. a) burdened b) putting
c) arisen d) seek
e) No correction required
3. a) is b) comes
c) organized d) stop
e) No correction required
4. a) was b) expected
c) sound d) responsible
e) No correction required
5. 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 Advisors. 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

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 (d). 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

Model Practice Set -1

- (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. ^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.

1. 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) extremely b) phase c) 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 new 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 b) required c) save
 d) declaration e) No correction required
10. a) supporting b) submissions c) high
 d) done 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 (Q1-5):

- 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'