

English Language

Directions (Q 1-8): Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error any, will be in one part of the sentence, the alphabetical code of that part is the answer. If there is no error, the answer is (e).

1) Now onwards, all the donations that come (a)/to the organization will be accounted to (b)/ in the balance sheet and details of the donors (c)/ will also be recorded in separate file (d)/ no error(e).

- a) a
- b) b
- c) c
- d) d
- e) e

2) It seems that, the Global sales of the leading pharmaceutical (a)/ company will continue to grow even (b)/ after the expiry of its patent, although the company has been (c)/ tried hard to get its patent renewed (d)/ no error(e).

- a) a
- b) b
- c) c
- d) d
- e) e

3) On the last few weeks (a)/, across the country, the price of species (b)/ has fallen sharply as the people have (c)/ become health conscious and prefer mild food (d)/ no error(e).

- a) a
- b) b
- c) c
- d) d
- e) e

4) Report says, the financial institutions are (a)/ directed to increase the interest (b)/ rate in order to control the (c)/ supply of money at market and economy (d)/ no error (e).

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- a) a
- b) b
- c) c
- d) d
- e) e

5) The last page of passport will be left (a)/ blank as the ministry of external affairs has decided (b)/ that the name of father, spouse or legal guardian will no longer (c)/ be printing on the last page of passport (d)/ no error (e).

- a) a
- b) b
- c) c
- d) d
- e) e

6) Responding to a series of question, the (a)/ official said that Indian motorcycles that (b)/ are imported in the US don't (c)/ have any tariffs on them (d)/ no error (e).

- a) a
- b) b
- c) c
- d) d
- e) e

7) With the summer holidays round the area one (a)/ of the things that parents are looking (b)/ for is the space where they (c)/ can take their children for holidays (d)/ no error (e).

- a) a
- b) b
- c) c
- d) d
- e) e

8) Even though tax-saving financial products (a)/ help you save tax for the current year, the (b)/ interest income becomes a tax (c)/ liability each year to the end of the tenure (d)/ no error (e).

- a) a
- b) b
- c) c
- d) d
- e) e

Directions (9-13): In each of the question given below a/an idiom/phrase is given in bold which is then followed by five options which then tries to decipher its meaning as used in the sentence. Choose the option which gives the meaning of the phrase most appropriately in context of the given sentence.

9) I can't believe that stupid dance is **all the rage** right now.

- a. happening
- b. popular
- c. widespread
- d. overtaking
- e. groovy

10) It is clear that he is going to **bear away the palm** in this contest.

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- a. cheat
- b. participate
- c. win
- d. lose
- e. cheer

11) The authorities decided to **cumber with** my project by not allocating sufficient funds.

- a. postpone
- b. hinder
- c. destroy
- d. terminate
- e. curb

12) You should **make a clean breast of** the matter to someone.

- a. apologise
- b. hide
- c. regret
- d. confess
- e. investigate

13) He has developed a bad habit to **diddle** everyone.

- a. annoy
- b. irritate
- c. ridicule
- d. prank
- e. deceive

Directions (14- 18): In each of the following sentences there is one blank space. Below each sentence there are four words denoted by a), b), c) d) and e). Find one word that to be fitted in it

14) Masked men_____a security van on the motorway.

- a. held forth
- b. held up
- c. held on
- d. held out
- e. None of these

15) The noise of the drum beats_____and frightened the tiger.

- a) pertained
- b) persisted
- c) perplexed
- d) prevented
- e. None of these

16) If you do well in this exam next year then my efforts_____successful.

- a) has been
- b) have been
- c) will be
- d) would have been
- e. None of these

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17) We _____ not hurry, we have got plenty of time.

- a. would
- b. must
- c. need
- d. should
- e. None of these

18) He set up institutions of international -----

- a. renown
- b. famous
- c. reputation
- d. repute
- e. None of these

Directions (19- 25): Read the following passage carefully and answer the questions given below it.

The first and most important step to effective financial planning is developing and implementing a **budget**. That, of course, sounds easy and even simplistic. But it's more difficult than it seems. Budgeting simply means *to live within one's financial means*.

You have a limited amount of money to spend each month, so you need to separate your **needs** from your **wants**. Your —needs— usually include housing, utilities, food and clothing, medical facilities — the things you can't live without. Once your needs are taken care of, any remaining money can go to unnecessary —wants— those items that are nice to have, but not required to live. They usually include things like cable TV, Internet service, restaurant meals, cell phones with many features, etc.

You need to be careful not to confuse wants and needs. A very common reason people get into serious debt is by failing to live within their means. They use credit to supplement their wants, but eventually this will cause financial trouble. Like our family budget, the nation's General Budget has two major parts: Revenue and Expenditure.

Assessing the revenues from different central taxes is the primary function of the Department of Revenue and the expenditure estimates for the current and the next year for various expenditure heads are assessed by the Department of Expenditure. The Department of Expenditure also assesses the resources of the public sector undertakings (PSUs).

The Budget division is a part of the Department of Economic Affairs. The Finance Secretary coordinates the overall Budget-making process. All of them keep the finance minister informed and seek directions from time to time. The Chief Economic Advisor **aids** the concerned departmental officer in this process.

Leaving aside the tax receipts, the other sources of the revenue which go into the Budget are the dividends paid by the PSUs on the government shareholdings, including the **interim** dividends and the capital receipts on account of the divestment of the government share holdings.

Besides external receipts on account borrowing from international agencies like World Bank, ADB, etc, are also estimated and included in the assessment of the gross budgetary resources of various programmes under various ministries.

For the expenditure side, various ministries providing initial estimates of plan and non-plan expenditures. The ministries discuss the plan expenditures with the Planning Commission. The Planning commission allocates resources for continuing plan programme. After the estimation of income and expenditure of the government the concept revenue deficit is brought into focus to discuss as it cause of major concern to the Government of India. Revenue deficit indicates the excess of expenditure over receipts in the revenue budget of the government. Revenue deficit means the government is not able to finance its day to day expenses or what we call the current expenditure out of its normal revenue sources like taxes.

In India, the central government's budget had a surplus until 1977. But in 1978 budget, revenue deficit appeared for the first time. Since then there is revenue **deficit** in all years and the government is borrowing to finance the revenue deficit.

Borrowing this year to finance revenue deficit will create interest payments in future (which is revenue expenditure). Increasing borrowing – interest payments – revenue deficit- borrowing explains the vicious circle of debt for the government. In this way, interest payment became the largest expenditure item for the government

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A high revenue deficit gives a warning signal to the government to either curtail its expenditure or increase its revenue.

The government missing its fiscal deficit target for the year means that either the revenue it collected fell short of projections, or that its expenditure was higher than planned.

On the other hand it can be said that the revenue deficit can be controlled by government by reducing its expenditure and by increasing its receipts from the various sources of tax.

Data for the first eight months of 2017-18 show that the government's revenue deficit has **widened** at an alarming pace. Revenue deficit is the gap between the government's revenue expenditure and revenue receipts. While revenue expenditure increased in April-November 2017 by over 13 per cent over the same period of 2016, the government's revenue receipts increased by less than 2 per cent.

19) According to the passage who supports the different departments in budget making process?

- a. Foreign secretary of India
- b. Chairman of CBDT
- c. Governor of central bank
- d. Auditor general
- e. Chief economic advisor

20) According to the passage who evaluates the resources of public sector undertakings?

- a. Revenue department
- b. Government of India
- c. Expenditure department
- d. Department of economic affairs
- e. Planning commission

21) According to the passage, what does the revenue deficit point out?

- a. Excess of borrowing
- b. Excess of expenditure
- c. Excess of interest rate
- d. Excess of taxes
- e. Excess of revenue

22) According to passage, which of the following will not be considered as needs?

- a. Medicine
- b. Clothing
- c. Food
- d. Cell phone
- e. Housing

23) According to the passage, if the government is not able to manage its fiscal deficit target, what does it indicate?

- a. More revenue collection
- b. Less revenue collection
- c. Excess of borrowing
- d. Shortage of borrowing
- e. Less expenditure

24) According to the passage, except taxes, what are the other sources of revenue which go into the budget?

- a. Interest on domestic borrowing
- b. Foreign exchange reserves
- c. Dividends and interim dividends
- d. Capital expenditure
- e. Capital reserve

25) Choose the word which has opposite meaning as the word **widened**

- a. Extended
- b. Expanded

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- c. Amplify
- d. Enlarged
- e. Abridged

Directions (26- 30): Make meaningful sentences using the given sets of words, Starting of the sentence which was highlighted will remain in same position.

26) I am writing / banking system (A)/ your Telephone (B) / complain (C)/ about (D) / No correction Required (E)

- a) ADBC
- b) BCAD
- c) DACB
- D) CDBA
- E) No correction Required

27) My family / been my biggest (A)/ support (B) / system (C)/ has always (D) / No correction Required (E)

- a) ADBC
- b) BCAD
- c) DABC
- D) CDBA
- E) No correction Required

28) We gave all the / scraps that (A) / to throw away (B)/ to the geese (C) / were ready (D)/ No correction Required (E)

We gave all the scraps that were ready to throw away to the geese.

- a) ADBC
- b) BCAD
- c) DACB
- D) CDBA
- E) No correction Required

29) David is /strolling across (A) /a field (B) /one sunny (C) /morning (D)/ No correction Required (E)

- a) ADBC
- b) BCAD
- c) DACB
- D) CDBA
- E) No correction Required

30) Cruising in the / we could see (A) / glass bottomed boat (B) / of fish(C) / many kinds (D) / No correction Required (E)

- a) ADBC
- b) BADC
- c) DACB
- D) CDBA
- E) No correction Required

Answer Key:

1) Answer is: b)

Explanation: —Forl will be used in place of —tol

The correct phrase is –account forl and it means –to explainl so –forl will be used

Correct sentence: Now onwards, all the donations that come to the organization will be accounted for in the balance sheet and details of the donors will also be recorded in separate file.

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2) Answer is: d)

Explanation: –trying| will be used in place of –tried–

As the second part of sentence is in present continuous so –trying– will be used.

Correct sentence: It seems that, the Global sales of the leading pharmaceutical company will continue to grow even after the expiry of its patent, although the company has been trying hard to get its patent renewed.

3) Answer is: a)

Explanation: “over| will be used in place of —on—

Over is used to indicate —during| also so —over| will be used.

Correct sentence: Over the last few weeks, across the country, the price of species has fallen sharply as the people have become health conscious and prefer mild food.

4) Answer is: d)

Explanation: –in| will be used in place of –at–

—in| will be used because — in— is used to indicate the location or place.

Correct sentence: Report says, the financial institutions are directed to increase the interest rate in order to control the supply of money in market and economy.

5) Answer is: d)

Explanation: —printed| will be used in place of —printing|

As the second part of sentence is based on passive voice so third form of verb will be use that is –printed|

Correct sentence: The last page of passport will be left blank as the ministry of external affairs has decided that the name of father, spouse or legal guardian will no longer be printed on the last page of passport.

6) Answer is: c)

Explanation: —into| will be used in place of —in|

The preposition *into* means —movement toward the inside of something| so —into| will be used.

Correct Sentence: Responding to a series of question, the official said that Indian motorcycles that are imported into the US don't have any tariffs on them.

7) Answer is: a)

Explanation: —corner| will be used in place of —areal

The correct phrase is –round the corner| which means –very near here| so –corner| will be used.

Correct Sentence: With the summer holidays round the corner one of the things that parents are looking for is the space where they can take their children for holidays.

8) Answer is: d)

Explanation: –till| will be used in place of –tol

According to the sentence –till| will be used as it means –up to|.

Correct Sentence: Even though tax-saving financial products help you save tax for the current year, the interest income becomes a tax liability each year till the end of the tenure

9) Answer: B

All the rage means to be very popular.

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10) Answer: C

Bear away the palm means to win.

11) Answer: B

Cumber with means to hamper; hinder.

12) Answer: D

To make a clean breast of something means to admit or to confess.

13) Answer: E

Diddle somebody means to deceive or to cheat.

14) b

15) c

16) c

17) c

18) d

19) Answer is: e

Explanation: It is clearly mentioned in the passage that chief economic advisor assists the ministers of different department at the time of budget preparation.

20) Answer is: c)

Explanation: According to the passage it is clearly mentioned that department of expenditure assesses the resources of public sector undertaking.

21) Answer is: b)

Explanation: According to the passage, the revenue deficit has pointed out the excess of expenditure than requirement.

22) Answer is :d)

Explanation: According to the passage, needs include those things which are necessary for survival of humans and cell phone is not included in that.

23) Answer is: b)

Explanation: it is clearly mentioned in the passage, that if the government is not able to manage its fiscal deficit target, it means there is shortage of revenue collection.

24) Answer is: c)

Explanation: According to the passage, it is clearly mentioned that dividends and interim dividends are the other sources of revenue which go into the budget.

25) Answer is: e)

Explanation: the meaning of the word —widened is —make wider and its opposite is —abridged

26) Answer: D

I am writing complain about your Telephone banking system

27) Answer: C

My family has always been my biggest support system.

28) Answer: A

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We gave all the scraps that were ready to throw away to the geese.

29) Answer: E

David is strolling across a field one sunny morning.

30) Answer: B

Cruising in the glass bottomed boat we could see many kinds of fish.

