

Punjab and Sind Bank Mock Test Paper - English Language - 2

1-15. Read the following passage carefully and answer the questions given below it. Certain words/phrases are printed in bold to help you to locate them while answering some of the questions.

The outside world has pat answers concerning extremely impoverished countries, especially those in Africa. Everything comes back, again and again, to corruption and misrule. Western officials argue that Africa simply needs to behave itself better, to allow market forces to operate without interference by corrupt rulers. Yet the critics of African governance have it wrong. Politics simply cant explain Africas prolonged economic crisis. The claim that Africas corruption is the basis source of the problem does not withstand serious scrutiny. During the past decade I witnessed how relatively well-governed countries in Africa, such as Ghana, Malawi, Mali and Senegal, failed to prosper, whereas societies in Asia perceived to have extensive corruption, such as Bangladesh, Indonesia and Pakistan, enjoyed rapid economic growth.

What is the explanation? Every situation of extreme poverty around the world contains some of its own unique causes, which need to be diagnosed as a doctor would a patient. For example, Africa is burdened with malaria like no other part of the world, simple because it is unlucky in providing the perfect conditions for that disease; high temperatures, plenty of breeding sites and particular species of malaria-transmitting mosquitoes that prefer to bite humans rather than cattle.

Another myth is that the developed world already gives plenty of aid to the worlds poor. Former U.S. Secretary of the Treasury, Paul O Neil expressed a common frustration when he remarked about aid for Africa: "Weve spend trillions of dollars on these problems and we have damn near nothing to show for it. O Neil was no foe of foreign aid. Indeed, he wanted to fix the system so that more U.S. aid could be justified. But he was wrong to believe that vast flows of aid to Africa had been squandered. President Bush said in a press conference in April 2004 that as the greatest power on the face of the earth, we have an obligation to help the spread of freedom. We have an obligation to feed the hungry. Yet how does the U.S. fulfill its obligation? U.S. aid to farmers in poor countries to help them grow more food runs at around \$200 million per year, far less than \$1 per person per year for the hundreds of millions of people living in subsistence farm households.

From the world as a whole, the amount of aid per African per year is really very small, just \$30 per sub-Saharan African in 2002. Of that modest amount, almost \$5 was actually for servicing Africas debts and \$5 was for debt-relief operations. The rest, about \$12, went to Africa. Since the "money down the drain argument is heard most frequently in the U.S. , its worth looking at the same calculations for U.S. consultants and technical cooperation, food and other emergency aid, administrative costs and debt relief, the aid per African came to grand total of 6 cents.

The U.S. has promised repeatedly over the decades, as a signatory to global agreements like the Monterrey Consensus of 2002, to give a much larger proportion of its annual output, specifically upto 0.7 % of GNP, to official development assistance. The U.S.s failure to follow through has no political fallout domestically, of course, because not one in a million U.S. citizens even knows of statements like the Momentary Consensus. But no one should underestimate the salience that it has around the world . Spin as American might about their nation s generosity, the poor countries are fully aware of what the U.S. is not doing.

1. The passage seems to emphasize that the outside world has _____
 - (1) correct understanding about the reasonable aid provided by the USA to the poor countries
 - (2) definite information about what is happening in under developed countries

- (3) stopped extending any financial aid to underdeveloped countries
- (4) misconceptions about the aid given to the poor nations by developed countries
- (5) none of these

2. According to the Westerners the solution to eradicate poverty of African nations lies in _____

- (1) corruption
- (2) improving their own national behaviour
- (3) misrule
- (4) prolonged economic crisis
- (5) none of these

3. The author has given the example of Bangladesh, Indonesia and Pakistan in support of his argument that _____

- (1) corruption is the major culprit in the way of prosperity
- (2) mis-governance hampers the prosperity of nations
- (3) despite rampant corruption, nations may prosper
- (4) developed nations arrogantly neglect underdeveloped countries
- (5) none of these

4. The author has mentioned Ghana as a country with _____

- (1) reasonably good-governance
- (2) corrupt leadership
- (3) plenty of natural resources
- (4) rapid economic growth
- (5) none of these

5. The cases of malaria in Africa are mainly due to _____

- (1) high temperature.
- (2) climatic conditions conducive for breeding.
- (3) malaria carriers liking for human blood in preference to that of cattle.
- (1) None of these
- (2) Only B & C
- (3) Only A & C
- (4) Only A & B
- (5) All of these

6. The remark of former U.S. Secretary of the Treasury, Paul O Neil, is according to the author _____

- (1) a statement of fact
- (2) not factually correct
- (3) an underestimation of U.S. aid
- (4) a ruthless remark by an arrogant bureaucrat
- (5) none of these

7. President Bush's statements in a Press Conference in April 2004 indicate that

- (1) the aid given by the U.S. to the poor countries is substantial and sufficient
- (2) the spread of freedom cannot be achieved through financial aid
- (3) feeding the hungry millions outside the U.S. is not possible
- (4) the U.S., on its own, assumes the obligation of helping the poor countries

(5) U.S. has spent trillions of dollars on aid

8. Which of the following statements is TRUE about U.S. aid to the sub-Saharan African countries?

- (1) The U.S. aid meant for per capita African does not reach the incumbent
- (2) The U.S. aid to African countries is more than that for any other developing or underdeveloped nation
- (3) The U.S. aid for farmers in African countries is \$200m. per year
- (4) The donor country charges \$5 per individual as the consultancy charges
- (5) U.S. has been contributing more than 0.7% of its GNP for development assistance

9. The purpose of the author in writing this passage seems to _____

- (1) criticize USA for not providing adequate financial help
- (2) make Africans realize their own problems
- (3) analyze the actual quantum of aid against the perceived one
- (4) highlight how American leaders are power-hungry
- (5) none of these

10-12. Which of the following word/group of word is MOST NEARLY THE SAME in meaning as the word printed in bold as used in the passage?

10. obligation

- (1) lip sympathy
- (2) true empathy
- (3) self pity
- (4) conditional responsibility
- (5) moral binding

11. squander

- (1) use economically
- (2) spend wastefully
- (3) siphon judiciously
- (4) donate generously
- (5) donate with ulterior motive

12. modest

- (1) humble
- (2) sufficient
- (3) meager
- (4) sober
- (5) unpretentious

13-15. Which of the following word/group of words is most OPPOSITE in meaning of the word give in bold as used in the passage.

13. myth

- (1) reality
- (2) mystery
- (3) misery
- (4) misconception
- (5) exaggeration

14. extensive
(1) intensive
(2) abominable
(3) inherent
(4) rampant
(5) negligible

15. prolonged
(1) immediate
(2) shortened
(3) brevity
(4) short-lived
(5) narrow

16-25. Which of the phrase (1),(2),(3),(4) given below each sentence should replace the phrase printed in bold type to make the sentence grammatically correct ? If the sentence is correct mark (5) i.e. No correction required as the answer.

16. Please **take out your shoes and put out the light**.

- (1) take out your shoes and switch off the light
(2) take out your shoes and put on the light
(3) take off your shoes and put out the light
(4) put off your shoes and switch off the light
(5) No correction required.

17. **On account of she** lacked a sense of responsibility I confiscated the keys.

- (1) On account that her
(2) On account she
(3) On account that she
(4) Because she
(5) No correction required

18. We are **constantly surrounding of sounds** and noise.

- (1) constantly surrounding about sounds
(2) constantly surrounding by sounds
(3) constantly surrounded by sounds
(4) constantly surrounding with
(5) No correction required

19. **I leave in hurry** because it was getting dark.

- (1) left with hurry
(2) leave with hurry
(3) leave and hurry
(4) hurriedly left
(5) No correction required

20. Sachin **is older of** the two sons.

- (1) is older than

- (2) will be older of
- (3) is elder than
- (4) is the elder of
- (5) No correction required

21. I cannot **dance the music** like I did before the accident.

- (1) dancing
- (2) dance for the music
- (3) dance by the music
- (4) dance to the music
- (5) No correction required

22. When the child is **being bored and not occupied** is also mischievous.

- (1) has boredom and no occupation he
- (2) was bored and not occupied he
- (3) is bored and unoccupied that he
- (4) is bored and unoccupied he
- (5) No correction required

23. America **has announced plans to shut up** recruitment agencies.

- (1) will announced plans to shut up
- (2) announced plans to shut off
- (3) has announced plans to shut down
- (4) has announced plans of shut down
- (5) No correction required

24. It **took years for realizing** what was going on.

- (1) took years for realization
- (2) takes years for realizing
- (3) took years after realizing
- (4) took years before I realized
- (5) No correction required

25. **Being forewarned on** the lack of transport I hired a cycle.

- (1) I was forewarned on
- (2) On being forewarned on
- (3) Being forewarned about
- (4) Being warned before
- (5) No correction required

26-35. Read the sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore errors of punctuation, if any.)

26. Despite the merger,(1) / the airline has (2) reported / sizeable losses and is (3)unable / to pay their employees.(4)No error(5)

27. We have recently began (1)/ the process(2)of recruiting / insurance agents for /(3)our North-Eastern branches.(4)No error(5)

28. The company's decision to issue(1) /bonus shares clearly indicates(2) / the management's confident (3) / about the(4)future. No error(5)
29. In spite that organisations are aware(1)/ of the importance of IT(2) / they often(3)do not know / how to deploy it(4)effectively. No error(5)
30. Keeping in mind that India(1)/ is one of the world's fastest(2)/growing economies many international(3) /companies are invested in India.(4)No error(5)
31. Although interlinking of rivers will(1) /help tackle drought, the government(2)/ has not paid much (3) / attention to his(4)project. No error(5)
32. The rise in prices of food items is(1) /likely the cause of inflation(2) / to exceed(3)eight percent / during the next(4)quarter. No error(5)
33. Many people believe that(1) / the nationalisation of banks in(2) / the 1960s have protected India(3) / from the current financial crisis. No error(4) (5)
34. RBI is in favour(1) / of amending(2) currently / policies governing(3)operations of / foreign banks in India.(4)No error(5)
35. These recently upgraded branch(1)offices / have been fully computerised(2)/ and are connected to headquarters(3)/ to ensure proper monitoring.(4)No error(5)
- 36-40. Rearrange the following sentence into a meaningful paragraph and then answer the questions given below it.
- (A) Development of drought resistance could benefit large number of farmers.
(B) Hence the human race has no choice but to adapt to these impacts.
(C) India has to be concerned about climatic changes.
(D) This impact can run into decades and centuries.
(E) Environment day is thus an important occasion to assess the past and our future.
(F) Since there is a possibility of adverse impact on agriculture which could deter growth.
36. Which of the FIFTH sentence of the passage?
(1) (F)
(2) (D)
(3) (E)
(4) (A)
(5) (C)
37. Which of the THIRD sentence of the passage?
(1) (A)
(2) (D)
(3) (B)
(4) (C)
(5) (E)
38. Which of the SECOND sentence of the passage?

- (1) (B)
- (2) (D)
- (3) (F)
- (4) (C)
- (5) (E)

39. Which of the LAST (SIXTH) sentence of the passage?

- (1) (C)
- (2) (B)
- (3) (F)
- (4) (D)
- (5) (E)

40. Which of the FIRST sentence of the passage?

- (1) (A)
- (2) (D)
- (3) (C)
- (4) (B)
- (5) (E)

41-50. In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blanks appropriately. Find out the appropriate word in each case.

The (41) of India as an economic superpower is not reflected in the (42) of life enjoyed by its 1.2 billion citizens according to the Human Development Index which (43) India very low among 182 countries. In our performance oriented world, measurement issue have taken on (44) importance as what we measure affects what we do . In fact the French President has established and international commission on the Measurement of Economic Performance and Social Progress-owing to his (45) and that of others with the current state of statistical information about the economy and society. The big question concerns (46) Gross Domestic Product (GDP) provides a good measure of living standards. In many cases GDP statistics seem to (47) that the economy is doing far better than most citizens feel it is . Moreover the focus on GDP creates conflicts-while political leaders are told to maximise it, citizens also demand that (48) be paid to enhancing security, reducing air, water and noise pollution all of which actually (49) GDP growth . Statistics are (50) to summarise what is going on in our complex society, it is therefore obvious that we cant reduce everything to a single number-GDP.

41. (1) tribute
(2) pursuit
(3) perception
(4) conversion
(5) title

42. (1) loss
(2) quality
(3) spirit
(4) span
(5) joy

43. (1) counted
(2) scored
(3) qualified
(4) regard
(5) ranked

44. (1) negligible
(2) great
(3) unduly
(4) trivial
(5) considerably

45. (1) obedience
(2) confidence
(3) belief
(4) dissatisfaction
(5) compliance

46. (1) that
(2) unless
(3) because
(4) against
(5) whether

47. (1) suggest
(2) recommend
(3) think
(4) point
(5) refer

48. (1) compensation
(2) respect
(3) debt
(4) attention
(5) expense

49. (1) recover
(2) lower
(3) attain
(4) decline
(5) shrunk

50. (1) inferred
(2) difficult
(3) interpret
(4) reveal
(5) intended