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Directions (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

Mohammed Ashfaq, managing director of the Bengaluru based Plastobag Industries, recalls the incident that spurred him to make biodegradable plastics. **1.**One day in2011, when he **entered** his home, his 12yearold daughter, who had just **learnt** about the environmental **ills** of plastic, **extolled** her father, "Papa, you are polluting the entire city." That made Mr. Ashfaq want to do something that would make his daughter proud, he said. **2.**The research he began that year **culminated** in the **desolation** of **ecofriendly** plastics **at** his factory in early 2018. Today,35%, or more than a third, of his products are biodegradable, he said.

3. Plastobag is one of the sixteen **companies** in India that **has** permission from the Central Pollution Control Board to make bioplastics ('Bioplastics' is used here to mean **biodegradable**, **although** it can have other meanings). **4. Among**them, these **manufacturers** make **carry** bags, cutlery, films, food containers, and bin **liners**. **5. Like**conventional plastics, these items can be **broken down** by **microbes** in industrial composting facilities **within** six months. This makes them a promising, if partial, solution to India's plastic problem.

1.?

A.Entered

**B**.Learnt

C.Extolled

D.Ills

E.No correction required

2. ?

A.Culminated

**B**.Desolation

C.Eco-friendly

D.At

**E**.No correction required

3. ?

A.Companies

**B**.Has

C.Biodegradable

**D**.Although

**E**.No correction required

4. ?

A.Among

**B**.Manufacturers

C.Carry

**D**.Liners

E.No correction required

5. ?

A.Like

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**B**.Microbes

C.Within

D.Broken down

E.No correction required

Directions (6-10): 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.** The National Payments Corporation of India (NPCI) is pushing banks and corporate entities to sign to for electronic verification of customers through channels like net banking and debit cards, as an alternative to the process Aadhaar-based been suspended following a Supreme Court order. 7. The entire tech-based services industry has been in a tizzv since the Supreme September barred private entities from use Aadhaar for customer authentication (know your customer, or KYC. 88. In a circular issued on Thursday, NPCI said banks need to **speeded** up adoption of alternative mandate processes. "All member electronic are advised to expedite the implementation of API-based e-mandate process through internet banking as well as debit cards-based authentication of the same." 9. Eight banks and 15 other entities have either completed the certification process to offer e-verification through net banking and debit cards, or are in the process of doing so, NPCI said. Other entities, it said, needs to speed up participation. 10. As per the NPCI website, Yes bank is the only one to have gone live with internet bankingbased e-mandates. Lenders like SBI and IDFC Bank have completed certification and Axis Bank is in the process of **do** so. However, the top two private sector banks, ICICI and HDFC Bank, have not started the

certification process as yet, as per the list on the NPCI website.

6. ?

A.pushing

B.to

C.through

D.suspended

**E**.No correction required

7. ?

A.based

**B**.tizzy

C.barred

D.use

E.No correction required

8. ?

A.speeded

**B**.all

C.advised

**D**.authentication

**E**.No correction required

9. ?

A.have

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B.to to **invest** every month to achieve your target corpus. 14.If you do not have the risk appetite, you C.in should opt for debt mutual funds or bank deposits. In that case, you may have to save more every month as these investments may not fetch you double-digit **D**.needs returns. Also, it is always better to keep a short tenure than actual time to achieve your goals. 15. This is E.No correction required to make sure that you have enough time to transfer your money from an equity scheme to a debt scheme. For 10. ? example, instead of 20 years, you can have a 15-year horizon. This will help you to save transfer your target A.gone accumulated in equity scheme an a safer avenue like debt mutual funds or bank deposit. B.have 11.? C.do A.higher **D**.started **B**.cost E.No correction required C.inflation Directions (11-15): Below is a given passage. Some sentences begin with a number (corresponding to the question number) and some words are highlighted in D.make bold. One of the highlighted words is grammatically E.No correction required incorrect. Choose the word from the option as your answer. If all the highlighted words are correct, mark 12. ? 'All correct' as your answer 11. Children's higher education is always on the top of A.do financial goals. Thankfully, most Indians understand that the higher education is going to **cost** a lot in the coming **B**.found years. Most experts believe that education inflation is on C.for the higher double-digit. So, it make immense sense to plan for it. 12. How do you do it. Here is the easy way out. First, found out how much the course costs now. D.have Next, find out the inflation number. Just inflate the course fee **for** the number of vears E.No correction required will have your target corpus. 13. In some cases, you may not be in a position to find out the course fee because 13. ? you were not sure about your kid's preferences. In such instances, choose a course that you think she is going to A.be choose. The next step is to find out how much you need

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**B**.were

C.choose

**D**.invest

E.No correction required

14. ?

A.opt

**B**.to

C.fetch

D.short

E.No correction required

**15.** ?

A.make

**B**.of

C.save

D.safer

E.No correction required

Directions (16-25): 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 'No correction required' as your answer

Having an insurance cover for your car is important. A part of the insurance, the third party liability cover, is

mandatory by law, whereas the other part, the own-damage cover, is optional. (16) Having a motor insurance **might** be helpful in **covering** the costs in case of some **damage** in an accident or even theft of your vehicle.

(17) But what should you do if you own a vintage or classic car that needs special care? The quick answer is: keep it insurance.

(18) Before going in details about how they can be insured, remember that vintage and classic are two different categories of cars. (19) According to the India Motor Tariff, any car manufactured previous to 31 December 1940 and certified by the Vintage and Classic Car Club of India can be considered a vintage car for the purpose of insurance. Similarly, any car manufactured after 31 December 1940 but before 31 December 1970 is considered as a classic car.

Is the insurance for these cars different than that for regular cars? Yes and no. As third-party liability cover is required for all registered vehicles, vintage car owners also need to take it. (20) Just like regular cars, the premium based on engine displacement capacity, as set by the insurance regulator, is also applicable to these cars.

The difference is in own-damage insurance. (21) For a regular car, own-damage cover is based on the insured declared value (IDV), which is **calculated** as the manufacturer's listing price of the minus depreciating. This IDV is the maximum sum assured that you can get in case of complete damage to the vehicle or theft. (22) According to the India Motor Tariff, the 5% depreciation is account for arriving at the IDV of vehicles that are up to six months old. This goes up to 15% for vehicles that are less than one year old. The depreciation increases up to 50% over five years. (23) Beyond five years, the value is together decided between the insurer and the vehicle owner.

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However, the method to arrive at a sum assured for vintage cars is different. Here, the insurance company would look at additional documentation certification. (24) The foremost conditions for vintage cars is that **these** should be **registered** with the Vintage and Classic Car Club of India. (25) Insurance companies cases the insurance said, most company appoints a surveyor to get a valuation report and it also except the valuation done by the Vintage and Classic Car Club of India.

16. ?

A.Having

**B**.Might

**C**.Covering

D. Damage

E.No correction required

17. ?

A.Should

**B**.Own

C.Vintage

**D**.Insurance

E.No correction required

18. ?

A.In

B.About

C.Can

**D**.Categories

E.No correction required

19. ?

A.Previous

B. Certified

C.Considered

D.For

E.No correction required

20. ?

A.Based

**B**.Displacement

C.Set

**D**.Applicable

E.No correction required

21. ?

A.own-damage

B.On

C.Calculated

**D**. Depreciating

E.No correction required

22. ?

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A.Depreciation B. Account C.Up **D**.Applicable E.No correction required 23. ? **A**.Beyond **B**. Years C.Together **D**.Between E.No correction required 24. ? A.Foremost **B**.Conditions C.These **D**. Registered E.No correction required 25. ? A.Appoints **B**.Surveyor C. Except

**D**. Valuation

E.No correction required

Directions (26-30): 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 'No correction required' as your answer.

**26.** Even **through** there was little progress in achieving the goals set in the historic meeting between U.S. president Donald Trump and Chairman Kim Jongun of North Korea in June 2018, the announcement of a second summit next month is a step in the right direction. 27. The fact that Pyongyang has ceased its nuclear muscleflexing, and has not tested any nuclear-capable device or launched any missile for more then a year, is reason for continued patience and confidence in the dialogue. The Singapore meeting generated mutual goodwill and hopes of a breakthrough. 28. But in the **declaration** the had **promised** a leaders denuclearisation of the Korean Peninsula without indicating a timetable or the modalities of retching that farsighted endgoal. 29. In the months from the meeting, Pyongyang's **anticipation** of an easing of U.S. sanctions have not materialised, while information about the inventory of North Korean nuclear stockpiles that Washington had sought as a first step towards a verifiable dismantling of the North Korean arsenal, has not been forthcoming. 30. Underscoring the stalemate, U.S. Vice President Mike Pence stated days before the announcement of the coming bilateral summit that Pyongyang had made little headway on its commitments.

26. ?

A.Through

**B**.Set

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**C**.Meeting D.In E.No correction required 27. ? A.Ceased **B**.Tested C.Then **D**.Continued E.No correction required 28. ? A.Declaration **B**.Promised **C**.Modalities **D**.Retching E.No correction required 29. ? A.From **B**.Anticipation C.Stockpiles

**D**.Dismantling

E.No correction required

30. ?

**A**.Underscoring

**B**.Stalemate

C.Bilateral

**D**.On

E.No correction required

Directions (31-35): 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

**31.** Punjab National Bank's (PNB) board will meet on Thursday to seek Rs 5,431 crore capital support from the government through preferential issuance of equity shares.

**During** the earlier fund infusion was to help PNB meet minimum regulatory capital requirement, this round of capital injection will enable the lender to step up growth in lending. 32. The announcement by PNB comes in a of Finance Minister Arun day Jaitley **announcing** that the government will **consider** state-owned banks' request for advancement of capital infusion.

33. "The meeting of Board of Directors of the Bank is scheduled to be hold on 27th September, 2018 for considering infusion of Rs 5431 crore by Government of India by way of preferential issue of Equity share and Fixing date of Extra Ordinary General Meeting (EGM) for obtaining shareholders' approval in this regard at a price determined in terms of SEBI

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(ICDR) Regulations," PNB said in a regulatory filing with stock exchanges on Wednesday.

After a review meeting with the heads of state-owned banks on Tuesday, Jaitley committed capital support to banks.34. "Some of them (the banks) did mention that the PCA (prompt corrective action) guidelines should be revisit because that is indirectly impacting their lending ability and government should that more **upfront** in the capital requirement of some of these banks.35. I have assured them that we will immediately look at this subject because we are as keen as them, as every Indian is, that this opportunity is not miss because we want the cycle of high consumption, high growth, NPA recoveries, credit off take really to be utilised to the fullest in order to help economy," he said on Tuesday.

31. ?

A.During

B. Meet

C. Injection

**D**.Growth

E.No correction required

32. ?

A.In

**B**.Announcing

C.Consider

**D**.Advancement

E.No correction required

33. ?

A. Hold

**B**.Considering

C.Obtaining

D.With

E.No correction required

34. ?

A.Did

**B**.Revisit

C. Ability

**D**. Upfront

E.No correction required

**35.** ?

A. assured

B.keen

C.miss

**D**.utilised

E.No correction required

Directions (36-40): 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

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answer. If all the highlighted words are correct, mark 'All correct' as your answer

**36.** The announcement **by** India and Pakistan **of** plans to operationalise a visa free corridor between Dera Baba Nanak in Indian Punjab and Kartarpur Sahib in Pakistan's Punjab **disdains** a longstanding **plea** of Sikh pilgrims. **37.**That demand had **gathered** pace in 1995, when Pakistan **renovated** the Kartarpurgurdwara, situated on the **sight** on the bank of the Ravi where the founder of Sikhism, Guru Nanak, **spent** his last 18 years. Leaders from both sides, including Prime Ministers Atal Bihari Vajpayee and Benazir Bhutto, had pushed for it.

**38.**In their effort to **facilitate** travel by Sikhs to important shrines on both sides of the border, they were also alert to the potential of such a move to heal ties in their people, and promote dialogue between the two governments. 39. Given its easy logistics, the 4km long a low Kartarpur corridor is hanging fruit as a meaningful confidence building major. announcement now is particularly timely, with the 550th birth anniversary of Guru Nanak falling in November 2019. **40.**The **initiative** can also **become** a template for cross border exchanges based on faith, which could provide a balm for many communities such as Kashmiri Pandits, who have long asked for access to visit the Sharda Peeth in the Neelum Valley in Pakistan occupied Kashmir; Sufis in Pakistan who wish to visit the dargah of Khwaja Moinuddin Chishti in Ajmer, Rajasthan; and Sikhs in India and Pakistan wanting to visit important shrines on both sides of the border.

36. ?

A. By

**B**.Of

C. Disdains

**D**.Plea

E.No correction required

37. ?

A.Gathered

**B**.Renovated

C. Sight

**D**.Spent

**E**.No correction required

38. ?

A. Facilitate

**B**.Potential

C. In

**D**.Promote

**E**.No correction required

39. ?

**A.**Logistics

**B**.Corridor

C.As

**D**.Major

E.No correction required

40. ?

A.Initiative

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**B**.Become

C.Exchanges

D. Balm

E.No correction required

Directions (41-45): 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

41. Capitalism hassuffered a series of mighty blows to its reputation over the past decade. The sense of a system rigged to **benefit** the owners of capital at the expense of workers is profound. In 2016 a survey find that more than half of young Americans no longer support capitalism. This loss of faith is dangerous, but is also warranted. 42. Today's capitalism does have a real problem, just not the one that protectionists and populists like to talk about. Life has became far too comfortable for some firms in the old economy, while, in the new economy, tech firms have rapidly built market power. A revolution is indeed needed—one that unleashes competition, forcing down abnormally high profits today and ensuring that innovation can thrive tomorrow. **43.** Countries have acted to **fuel** competition before. At the start of the 20th century America break up monopolies in railways and energy. After the second West Germany **put** the creation competitive markets at the centre of its nation-building project. 44. The establishment of the European single a **project** championed market, by Margaret Thatcher, **praised** open stale domestic markets to foreign dynamic firms. Ronald Reagan **fostered** competition across much of the American economy. A similar transformation is needed today. Since 1997 market concentration has risen in twothirds **in** American industries. **45.On** Europe the trend is similar, if less extreme. The average market share **of** the biggest four firms in each industry has **risen** by three percentage points since 2000. On both continents, dominant firms have become harder to **dislodge**.

41. ?

A.suffered

B.a

C.benefit

D.find

E.No correction required

42. ?

A.a

**B**.became

C.have

**D**.thrive

E.No correction required

43. ?

A.fuel

**B**.break

C.put

**D**.of

E.No correction required

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44. ? the United States and China on the sidelines of G20 in Buenos Aires, hoping it can de-escalate the trade war A.project between the world's two larger economies. 48. Mizuho Bank, in a note, warned against being too optimistic on a deal being reached in Argentina. It advised "caution **B**.praised over optimism" because U.S. is seeking requires "more concessions that Beijing can C.fostered possibly **conceded**".1 **49.**On Friday, the Indonesian rupiah **topped** gainers among regional currencies, D.in appreciating as much as 0.5 percent to 14,510 to the dollar. It was on track to post a third successive weekly E.No correction required gain. Indonesia has feel some relief from lower oil prices, as Southeast Asia's biggest economy is a net 45. ? importer of the commodity. 50. Oil prices resumed their **fall** on Friday, pressured by concerns that producers A.on are churn out more supply than the world needs amid a far-from-rosy economic outlook. However, oil markets **B**.of were offered some support by an expectation that the Organization of the Petroleum Exporting Countries will C.risen start withholding supply in 2019 to **rein** in any glut. **D**.dislodge 46. ? E.No correction required A. are Directions (46-50): Below is a given passage. Some B. then sentences begin with a number (corresponding to the question number) and some words are highlighted in C.moved bold. One of the highlighted words is grammatically incorrect. Choose the word from the option as your D. in answer. If all the highlighted words are correct, mark 'All correct' as your answer E.No correction required **46**. Oil prices resumed their fall on Friday, pressured by 47. ? producers **are** churning concerns that out supply then the world needs amid a far-from-rosy A. closed economic outlook. .Most emerging Asian currencies moved only marginally on Friday, with many **B**.moved investors in wait-and-see mode before the G20 summit in Argentina on Nov. 30-Dec. 1. 47. With U.S. markets closed overnight for Thanksgiving and Japan on C.de-escalate holiday on Friday, regional trading activity was muted. Investors keenly await the meeting of the presidents of **D**. larger

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**E**.No correction required

48. ?

A.warned

**B**. advised

C. seeking

D. conceded

E.No correction required

49. ?

**A**.topped

**B**.was

C. feel

D.biggest

E.No correction required

50. ?

A.fall.

B.churn.

C.offered.

D. rein

**E**.No correction required

#### **Answers & Explanations**

1) Answer: C

Replace "Extolled" with "criticized". Extolled means praised.

2) Answer: B

Replace "desolation" with "production".

3) Answer: B

Replace "Has" with "have", as the subject (sixteen companies) is plural.

4) Answer: A

Replace "Among" with "between". Using 'between' means 'within the company'.

5) Answer: A

Replace "Like" with "unlike". Unlike is used when two things have contrasting nature. Here biodegradable plastic has different nature than conventional plastic.

6) Answer: B

Replace "to" with "up"

7) Answer: D

Replace "use" with "using"

8) Answer: A

Replace "speeded" with "speed"

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9) Answer: D

Replace "needs" with "need"

10) Answer: C

Replace "do" with "doing"

11) Answer: D

Replace "make" with "makes"

12) Answer: B

Replace "found" with "find"

**13) Answer: B** 

Replace "were" with "are"

14) Answer: D

Replace "short" with "shorter"

15) Answer: C

Replace "save" with "safely"

16) Answer: B

Replace "might" with "could", as 'might' shows the conditional possibility not the surety, and could is used for factually correct statements.

17) Answer: D

Replace "insurance" with "insured", verb will be used in place of noun.

18) Answer: A

Replace "in" with "into", as the preposition 'into' shows the motion and it can be assumed from the word going.

19) Answer: A

Replace "Previous" with "prior". 'Previous' refers to an 'event' happened before a reference point whereas 'prior' refers to a 'time' before the reference point.

20) Answer: E

No correction required.

21) Answer: D

Replace 'depreciating' with depreciation.

22) Answer: B

Replace 'Account' with 'Accounted'.

23) Answer: C

Replace 'Together' with 'mutually'.

24) Answer: B

Replace 'Conditions' with 'Condition'.

25) Answer: C

Replace 'Except' with 'accept'.

26) Answer: A

Replace "Through" with "Though".

27) Answer: C

Replace "Then" with "Than".

**28) Answer: D** 

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Replace "retching" with "Reaching".

29) Answer: A

Replace "From" with "since".

30) Answer: E

No correction required.

31) Answer: A

Replace "During" with "While"

32) Answer: A

Replace "in" with "within".

33) Answer: A

Replace "hold" with "held"

34) Answer: B

Replace "revisit" with "revisited"

35) Answer: C

Replace "miss" with "missed",

36) Answer: C

Replace "Disdains" with "heeds".

37) Answer: C

Replace "Sight" with "site".

38) Answer: C

Replace "In" with "amongst".

**39) Answer: D** 

Replace "Major" with "measure".

40) Answer: E

No correction required.

41) Answer: D

Replace "find" with "found"

**42) Answer: B** 

Replace "became" with "become"

**43) Answer: B** 

Replace "break" with "broke"

44) Answer: D

Replace "in" with "of"

45) Answer: A

Replace "on" with "in"

46) Answer: B

Replace "then" with "than"

47) Answer: D

Replace 'larger' with 'largest'

**48) Answer: D** 

Replace 'conceded' with 'concede'

49) Answer: C

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Replace 'feel' with 'felt'

Replace 'churn' with 'churning'

50) Answer: B

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