

# MISCELLANEOUS TEST

## ENGLISH

FOR FURTHER CLARIFICATION CONTACT 8617739622 BETWEEN 10 am AND 6pm

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## ANSWERS WITH EXPLANATION

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1. In the following question, the first word is given in capital letters followed by four alternative words. Select from the alternatives the word nearest in meaning to the word given in capital letters.

### LEVERAGING

- a) Weakening
- b) Destroying
- c) Gearing
- d) Demonstrating

1. **Answer: c)**

**Explanation:** Both 'Leveraging' and 'Gearing' means the use of credit or borrowed capital to increase the earning potential of shares.

2. In the following question, the first word is given in capital letters followed by four other words, one of which is the antonym of the first word. Find the word.

### HEDGING

- a) Minimizing
- b) Maximizing
- c) Climbing
- d) Sidelineing

2. **Answer: b)**

**Explanation:** A hedge is an investment to reduce the risk of adverse price movements in an asset and 'Maximizing' is the exact opposite word.

**Directions (3 - 5):** The following sentences can be replaced with one word from the options given below them. Choose the correct word and mark as your answer.

### 3. A wrong or inaccurate use of a name or term

- a) Misunderstanding
- b) Misjudge
- c) Misinterpret
- d) Misnomer

3. **Answer: d)**

**Explanation:** A misnomer is a word or term that suggests a meaning that is known to be wrong.

### 4. A person in-charge of a museum

- a) Orator
- b) Administrator
- c) Curator
- d) Operator

4. **Answer: c)**

**Explanation:** Curator means a keeper or custodian of a museum or other collection.

### 5. A Life story of person written by self

- a) Bibliography
- b) Autobiography
- c) Photography
- d) Lithography

5. **Answer: b)**

**Explanation:** Autobiography means an account of a person's life written by that person.

**Directions (6 – 9):** Choose the option that completes the sentence most meaningfully and appropriately.

6. **The Banks and Financial Institutions had been experiencing considerable difficulties in \_\_\_\_\_ loans and enforcement of securities charged with them.**

- a) Inventing
- b) Discovering
- c) Recovering
- d) Originating

6. **Answer: c)**

**Explanation:** As per the meaning of the sentence, the word 'recovering' which means the earning back of the initial funds put into an investment, fits in the blanks.

7. **The government will subject the recommended candidates to the necessary due \_\_\_\_\_ process before it makes the final decision on appointments.**

- a) Hard work
- b) Diligence
- c) Credit
- d) Obligation

7. **Answer: b)**

**Explanation:** As per the meaning of the sentence, the term 'due diligence' which means the detailed examination of a company and its financial records done before becoming involved in a business arrangement with it, fits in the blanks.

8. **NPCI was started by the RBI with a mandate to develop an Indian payments switch to drive financial \_\_\_\_\_ in the country.**

- a) Incision
- b) Incentive
- c) Investment
- d) Inclusion

8. **Answer: d)**

**Explanation:** As per the meaning of the sentence, the term 'financial inclusion' which means delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society, fits in the blanks.

9. **Bankers estimate about a third of these bonds could potentially be turned into derivatives, helping to further \_\_\_\_\_ the young product.**

- a) Broach
- b) Introduce
- c) Boost
- d) Blow

9. **Answer: c)**

**Explanation:** As per the meaning of the sentence, the word 'boost' which means helping or encouraging something to increase or improve, fits in the blanks.

**Directions (10 - 12):** Each of the following sentences is divided in to four parts. Any of the parts may contain an error. Select the part that has an error. Select option (d), if you find no error in the sentence. Ignore punctuation errors if any.

10. I will now deal with her (a)/ in a manner different from (b)/ the one I have adapted so far (c).

10. **Answer: c)**

**Explanation:** Replace 'have adapted' by 'have been adopting'.

11. Vaani, seated in the visitors' gallery, (a)/ glanced at her watch for the (b)/ fifth time in the past ten minutes (c).

11. **Answer: c)**

**Explanation:** Replace 'in' by 'since'.

12. The boy who will score (a)/ the maximum points, (b)/ will carry the trophy (c).

12. **Answer: a)**

**Explanation:** Replace 'will score' by 'scores'.

**Find out the correctly Spelt Word**

13. **Which of the following spellings is correct?**

- a) Fahrenhiet
- b) Fahrenheit
- c) Farenheit
- d) Farenhiet

13. **Answer: b)**

**Explanation:** Option b) is the correct answer.

**Directions (14 - 18):** In the following questions each sentence has an underlined part that can be improved by replacing the part with one among the four options given below. Choose the correct option and if you think no improvements can be made, then select (d) as your answer.

14. The main point **of her speech** was well understood.

- a) That she spoke
- b) Made when she spoke
- c) Made by her speech
- d) No improvement

14. **Answer: d)**

**Explanation:** There is no grammatical error in the sentence.

15. Potatoes are **dead cheap** these days.

- a) Deadly Cheap
- b) Dirt Cheap
- c) Dust Cheap
- d) No improvement

15. **Answer: b)**

**Explanation:** The correct sentence would be "Potatoes are dirt cheap these days".

16. It is time the 2 year old **is learning** how to walk and run.

- a) Has learned
- b) Learnt
- c) Was learning
- d) No improvement

16. **Answer: b)**

**Explanation:** The grammatically correct sentence would be "It is time the 2 year old learnt how to walk and run".

17. Is there any **scope** for her to sit?

- a) Space
- b) Room
- c) Area
- d) No Improvement

17. **Answer: b)**

**Explanation:** The correct sentence would be "room", which means an unoccupied area with covering on either side.

18. If you come across my book anywhere, bring it to me, **can you?**

- a) Don't you?
- b) Will you?
- c) Isn't it?
- d) No Improvement

18. **Answer: b)**

**Explanation:** The grammatically correct sentence would be "If you come across my book anywhere, bring it to me, will you?" the sentence has an implication of future tense, which is properly supported by the modal auxiliary 'will'.

**Directions (19 - 20):** The following sentences have a certain phrase highlighted in bold. Choose the correct

phrase from the options given below to replace the highlighted phrase and make it grammatically correct. Ignore punctuation errors if any.

19. Your remark about finances **reach the bull's-eye**.

- a) Instigate the bull's-eye
- b) Ignore the bull's-eye
- c) Approach the bull's-eye
- d) Hit the bull's-eye

19. **Answer: d)**

**Explanation:** The phrase 'hit the bull's-eye' means get something exactly right, or be on target.

20. His views on female foeticide are effectively **a paper test** of his views on women's rights.

- a) An equality test
- b) an eraser test
- c) a litmus test
- d) a gender test

20. **Answer: c)**

**Explanation:** The phrase 'a litmus test' means a test used to determine someone's true intentions or beliefs.

**Directions (21 - 25):** Read the following passage carefully and answer the questions that follow:

**Directions (21 - 25):** Read the following passage carefully and answer the questions that follow:

Seeking to move towards a cashless economy, the government has proposed income tax benefits for people making payments through credit or debit cards, besides doing away with transaction charges on the purchase of petrol, gas and rail tickets with plastic money. This is the first serious effort to tackle the predominance of cash in India's economy. India is a hugely cash-dependent economy. The RBI and commercial banks annually spend around Rs 21,000 crore in currency operations costs while the citizens of Delhi alone spend Rs 9.1 crore and 60 lakh hours in collecting cash.

The scale of this burden is unique to India considering that it is among the most cash-intensive economies with a cash-to-GDP ratio of 12%, almost four times as much as other markets such as Brazil (3.93%), Mexico (5.3%) and South Africa (3.73%). Moreover, cash transactions and black money are directly linked, since a cash trail is high impossible to track. As such, electronic transactions and the ease of audit they afford should make the government's job much easier in terms of curbing illegal transactions.

What the switchover to payments by credit and debit cards means is that the payer must have money in the bank. This can be facilitated through a greater recourse to direct cash transfer of subsidies to banks. But, those who avail of this may not belong to the section that pays income tax. Given that less than three per cent of our population pays income tax, transactions by plastic cards may not amount to much. But, the scene is changing. For instance, payments by mobiles have grown from just 860 transactions in November 2010 to 4.4 million in August 2014. With the spread of Internet and expansion of e-commerce, online payments are fast catching on among the middle class. These are mostly cashless transactions. It is also necessary to remember that a move towards a cashless economy will eliminate the cost of printing and distributing cash. If to these expenses are added the cost of storage and maintaining the currencies in the over 60,000 ATMs, the outlay becomes prohibitive. The answer is a buoyant economy that will reduce the numbers of those who still regard cash as the only reliable legal tender.

21. **According to the author of the passage, what type of economy is India?**

- a) Dependent Economy
- b) Developed Economy
- c) Cash-intensive Economy
- d) Labour-intensive Economy

21. **Answer: c)**

**Explanation:** The author clearly states in the passage that India is a hugely cash-dependent economy.

22. **According to the passage, which country after India can be considered to be a Cash-dependent economy?**

- a) Brazil
- b) Mexico
- c) South Africa
- d) Brazil or South Africa

22. **Answer: b)**

**Explanation:** According to the passage India considered to be amongst the most cash-intensive economies with a cash-to-GDP ratio of 12%, almost four times as much as other markets such as Brazil (3.93%), Mexico (5.3%) and South Africa (3.73%).

**23. According to the author of the passage, which of the following is directly linked?**

- a) Credit transactions and black money
- b) Cash transactions and black money
- c) Cash and Credit Transactions
- d) Black and White Money

**23. Answer: b)**

**Explanation:** The author clearly mentions in the second paragraph that cash transactions and black money are directly linked, since a cash trail is nigh impossible to track.

**24. How would the e-transactions help the Government of India?**

- a) Increasing the revenue of the government
- b) Increasing the paperwork of the government
- c) Curbing illegal transactions
- d) Increasing the audit work at government level

**24. Answer: c)**

**Explanation:** The last lines of the passage clearly mention that electronic transactions and the ease of audit they afford should make the government's job much easier in terms of curbing illegal transactions.

**25. Which of the following statements is incorrect according to the passage?**

- a) Payments by mobiles have grown from 860 transactions in 2010 to 4.4 million in 2014.
- b) The RBI and commercial banks annually spend around Rs 21,000 crore in currency operations costs.
- c) Citizens of Delhi alone spend Rs. 9.1 crore and 60 lakh hours in collecting cash.
- d) Less than 4% of our population pays income tax.

**25. Answer: d)**

**Explanation:** The third paragraph clearly states that given that less than three per cent of our population pays income tax, transactions by plastic cards may not amount to much. Hence, option d) is incorrect.