

Cloze Test

Multiple Choice Questions

Directions: In the following passages there are some blanks, each of which has been numbered. These numbers are also printed below the passages and against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

PASSAGE-1

Mobile banking (M banking) involves the use of a mobile phone or any other mobile device to ...(1)... financial transactions linked to a client's account. M banking is new in most countries and most mobile payment models even in developed countries, to date operate on a ...(2)... scale. A mobile network offers a ...(3)... available technology platform onto which other services can be provided at low cost with effective results. For example, M banking services which use ...(4)... such as SMS can be carried at a cost of less than one US cent per message. The low cost of using existing infrastructure makes such services more ...(5)... to use by customers with lower purchasing power and opens up access to services which did not reach them earlier due to ...(6)... cost of service delivery. Although M banking is one aspect in the wider ...(7)... of e-banking there are reasons to single it out for focus-especially because there are a lot more people with mobile phones than

bank accounts in India.

M banking could provide a ...(8)... solution to bring more “unbanked” people to the financial mainstream. Without traditional credit, individuals are ...(9)... to exploitation by abusive lenders offering very high interest rates on short term loans. Also of considerable importance are public safety implications for the unbanked—they are often victims of crime because many operate on a cash only basis and end up carrying significant amounts of cash on their ...(10)... or store cash in their homes.

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|----------------|---------------|
| 1. A. Disburse | B. Undertake |
| C. Subscribe | D. Lure |
| E. Amass | |
| 2. A. Full | B. Voluminous |
| C. Substantial | D. Limited |
| E. Rapid | |
| 3. A. Readily | B. Tangible |
| C. Routinely | D. Securely |
| E. Unique | |
| 4. A. Process | B. Waves |
| C. Deliveries | D. Connection |
| E. Channels | |
| 5. A. Valuable | B. Answerable |
| C. Amenable | D. Exposed |
| E. Responsible | |

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|-------------------|-------------------|
| 6. A. Waning | B. Stable |
| C. Proportionate | D. Marginal |
| E. High | |
| 7. A. Archive | B. Domain |
| C. Purpose | D. Component |
| E. Aspect | |
| 8. A. Law abiding | B. Tried |
| C. Reassuring | D. Cost effective |
| E. Stopgap | |
| 9. A. Inclined | B. Immune |
| C. Vulnerable | D. Surrendered |
| E. Pressured | |
| 10. A. Person | B. Own |
| C. Relatives | D. Purses |
| E. Self | |

PASSAGE-2

The world economy is in recession—the deepest and the most widespread ...(1)... the 1930s. There are ...(2)... of ...(3)... in the industrial countries, but most serious economic ...(4)... anticipate that rates of growth and levels of economic activity will remain low.

In all that has been written about world ...(5)..., the ...(6)... have been overwhelmingly and narrowly economic. Few have ...(7)... the human consequences in more than a superficial manner. Not a single international study has ...(8)... the recession's ...(9)... on the most vulnerable half of the world's population—the children.

The need for ...(10)... clearly the ...(11)... between world economic conditions and child welfare has thus become even more urgent in the last few years. The worldscale of current child distress also makes it artificial to restrict the analysis of causes to the ...(12)... level.

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|-------------------|--------------|
| 1. A. in | B. for |
| C. by | D. before |
| E. since | |
| 2. A. risks | B. glimmers |
| C. studies | D. tips |
| E. histories | |
| 3. A. development | B. downfall |
| C. recovery | D. slackness |
| E. impact | |

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|----------------------|------------------|
| 4. A. analysts | B. journalists |
| C. surveys | D. findings |
| E. students | |
| 5. A. development | B. economy |
| C. wars | D. recession |
| E. conflicts | |
| 6. A. emphasis | B. aims |
| C. glimpses | D. suppositions |
| E. preoccupations | |
| 7. A. delved | B. taught |
| C. propagated | D. investigated |
| E. manifested | |
| 8. A. understood | B. analysed |
| C. highlighted | D. prepared |
| E. planned | |
| 9. A. analysis | B. undercurrents |
| C. impact | D. overtures |
| E. study | |
| 10. A. chalking out | B. curbing |
| C. bringing out | D. implementing |
| E. propagating | |
| 11. A. linkages | B. fallouts |
| C. dependence | D. contrasts |
| E. similarities | |
| 12. A. international | B. political |
| C. low | D. national |
| E. highest | |

PASSAGE-3

Nowadays, under the ...(1)... system of education, however good it may be, when a young man comes out of the University, there seems to be this ...(2)... in him that the higher the standard of living rises, the less should a man work. Thus, mathematically higher the standard of living, according to this misconceived notion, the less the ...(3)... . Ultimately, what should be the highest standard of living then? ...(4)... work! This leads to an unhealthy ...(5)... among the workers. A typist who types over twenty letters a day asks his ...(6)... how many letters he had typed that day. The latter ...(7)... “fifteen”. The former thinks, “Tomorrow I should type only fifteen or even ...(8)... . This tendency is quite ...(9)..., and may

ultimately lead to ...(10)... . Even one's family life may be affected adversely due to such tendency.

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|--------------------|------------------|
| 1. A. developed | B. extinct |
| C. outdated | D. proposed |
| E. modern | |
| 2. A. anxiety | B. misconception |
| C. realisation | D. worry |
| E. apprehension | |
| 3. A. salary | B. comfort |
| C. work | D. energy |
| E. time | |
| 4. A. Minimum | B. Maximum |
| C. Less | D. No |
| E. Ample | |
| 5. A. competition | B. dispute |
| C. delay | D. jealousy |
| E. ambition | |
| 6. A. employee | B. subordinate |
| C. boss | D. client |
| E. colleague | |
| 7. A. suggests | B. remembers |
| C. replies | D. types |
| E. all | |
| 8. A. less | B. all |
| C. more | D. few |
| E. some | |
| 9. A. discouraging | B. heartening |
| C. healthy | D. unfortunate |
| E. unnatural | |
| 10. A. evil | B. retardation |
| C. progress | D. denial |
| E. complexity | |

PASSAGE-4

Four cases of burglary have been ...(1)... with the arrest of one ...(2)... criminal. The police have ...(3)... gold and silver jewellery from him. The police increased their public contacts with the residents of the area after following a spate of burglaries. They held corner meetings to ...(4)... the residents on steps to ...(5)... prevention. They were ...(6)... to inform their neighbours if they had to ...(7)... their houses unattended. Consequently, some ...(8)... of the locality observed one ...(9)... leaving an empty house. He was ...(10)... and a case was registered.

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|-----------------|----------------|
| 1. A. connected | B. adjusted |
| C. solved | D. deferred |
| E. dealt | |
| 2. A. notorious | B. more |
| C. thief | D. imprisoned |
| E. extremely | |
| 3. A. withdrawn | B. amassed |
| C. sold | D. recovered |
| E. stolen | |
| 4. A. harass | B. arrest |
| C. probe | D. threaten |
| E. educate | |
| 5. A. loss | B. crime |
| C. its | D. burglar |
| E. their | |
| 6. A. required | B. forbidden |
| C. instructed | D. entrusted |
| E. forced | |
| 7. A. paint | B. sell |
| C. protect | D. leave |
| E. build | |
| 8. A. criminals | B. neighbours |
| C. burglars | D. pedestrians |
| E. residents | |
| 9. A. stranger | B. resident |
| C. neighbour | D. entrant |
| E. alien | |
| 10. A. misled | B. apprehended |
| C. neglected | D. boycotted |
| E. informed | |

PASSAGE-5

...(1)... change is the ...(2)... of the day, a proper orientation to ...(3)... with the change becomes a natural necessity ...(4)... assured organisational stability. In this ...(5)... of organisational change and survival, the author brings in the concept of 'praxis', ...(6)... it as the dynamo of change and uses it for ...(7)... a conceptual and methodological ...(8)... for the identification of training needs. Training, ...(9)... perceived as only one of the many elements in the organisational reflection process, is believed to stand ...(10)... as the means for relevant learning.

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|-----------|---------|
| 1. A. Few | B. Many |
| C. No | D. If |
| E. Why | |

2. A. order
C. large
E. result
 3. A. assist
C. become
E. cope
 4. A. in
C. from
E. but
 5. A. end
C. context
E. focus
 6. A. describes
C. rejects
E. derives
 7. A. neglecting
C. calculating
E. diluting
 8. A. routine
C. book
E. framework
 9. A. be
C. though
E. as
 10. A. in
C. through
E. with
- B. scope
D. direction
 - B. renew
D. try
 - B. for
D. which
 - B. decision
D. scope
 - B. throws
D. leaves
 - B. developing
D. experiencing
 - B. idea
D. follow up
 - B. may
D. gets
 - B. against
D. out

PASSAGE-6

Each year, middle class Indian children ...(1)... hundreds of crores of rupees in pocket money and ...(2)... a heavy burden on parental ...(3)... . Like adults, these kids have ...(4)... connected with budgeting and saving money. Unfortunately, basic money ...(5)... is ...(6)... taught in schools. At home, very few parents ...(7)... money matters with their children. Kids who ...(8)... about money ...(9)... have been found to be way ahead of their peers. Indeed, learning to ...(10)... with money properly fosters discipline, good work habits and self-respect.

1. A. spend
C. save
E. invest
2. A. move
C. risk
E. lift
- B. steal
D. give
- B. take
D. put

3. A. promises
C. demands
E. incomes
 4. A. expenses
C. problems
E. necessities
 5. A. availability
C. economics
E. management
 6. A. carefully
C. generally
E. thoroughly
 7. A. discuss
C. teach
E. advise
 8. A. quarrel
C. learn
E. spend
 9. A. slowly
C. timely
E. regularly
 10. A. decide
C. control
E. pay
- B. payments
D. attitudes
 - B. experience
D. guidance
 - B. inflation
D. problem
 - B. rarely
D. always
 - B. understand
D. reveal
 - B. ask
D. waste
 - B. early
D. lately
 - B. earn
D. deal

PASSAGE-7

Architecture is a unique ...(1)... of art and science that has ...(2)... out of man's primary need for shelter. It is concerned with the design and ...(3)... of buildings in their sociological, technological and environmental context. This field is not only ...(4)...but also provide the ...(5)... of designing and building pleasing and ...(6)... refined structures to serve various needs. ...(7)... the fairly large number of practising architects, the countrywide ...(8)... in building activity offers scope for more. And though the initial earnings in the field are relatively ...(9)... what you make thereafter will depend entirely on your ...(10)... .

1. A. procedure
C. portion
E. subject
2. A. drifted
C. contrived
E. arisen
- B. process
D. blend
- B. fizzled
D. earned

3. A. painting B. construction
C. decoration D. repairing
E. appearance
4. A. fatiguing B. strenuous
C. encouraging D. vast
E. rewarding
5. A. satisfaction B. facility
C. infrastructure D. amenities
E. decorum
6. A. practically B. ideologically
C. aesthetically D. principally
E. readily
7. A. Considering B. Having
C. Assuming D. Regarding
E. Despite
8. A. variation B. slack
C. lethargy D. spurt
E. deterioration
9. A. escalating B. modest
C. unpredictable D. negligible
E. exorbitant
10. A. ambition B. appearance
C. expectation D. experience
E. need

PASSAGE-8

Without science there is no future for any society. Even with science, ...(1)... it is controlled by some spiritual impulses, there is also no future. One great thing about science is that it does not accept anything on mere ...(2)... Everything has to be ...(3)... beyond any doubt. All acceptance comes after experience which has no room for any ...(4)... This is the reason ...(5)... development of science and technology has revolutionised human life all over the world. There are very few spheres of human activity which have not experienced the ...(6)... of such development. However, despite its manifold ...(7)... science has not been ...(8)... to solve any of man's moral or spiritual problems. Society is still ...(9)... in the dark to find out what its future will be. The need, therefore, is to make science ...(10)... for the ultimate truth.

1. A. unless B. without
C. if D. before
E. because

2. A. principles B. conjecture
C. experiment D. research
E. experience
3. A. accepted B. demonstrated
C. proved D. performed
E. understood
4. A. precision B. exactness
C. confirmation D. speculation
E. apprehension
5. A. for B. how
C. that D. about
E. why
6. A. impact B. futility
C. causes D. problems
E. nature
7. A. limitations B. benefits
C. shortcomings D. researches
E. inventions
8. A. employed B. developed
C. able D. entrusted
E. taught
9. A. engulfed B. lost
C. enlightening D. investigating
E. groping
10. A. useful B. worthy
C. ready D. search
E. fit

PASSAGE-9

Faced with an ...(1)... number and variety of products on the market, managers are finding it more difficult to ...(2)... demand and plan production and order ...(3)... As a result ...(4)... forecasts are increasing and, along with them, the costs of those errors. Many managers today, ...(5)... speed is the ...(6)..., have turned to one or another popular production scheduling system. But these tools tackle only part of the problem. ...(7)... really needed is a way to ...(8)... forecasts and simultaneously redesign planning processes to ...(9)... the impact of ...(10)... forecasts.

1. A. exact B. equal
C. optimum D. eccentric
E. unprecedented
2. A. meet B. predict
C. ignore D. accept
E. register

3. A. immediately B. quickly
C. accordingly D. positively
E. spontaneously
4. A. inaccurate B. buoyant
C. frequent D. inadequate
E. exorbitant
5. A. consider B. neglecting
C. visualising D. believing
E. notwithstanding
6. A. problem B. answer
C. source D. outcome
E. lacuna
7. A. What's B. That's
C. One D. Managers
E. Companies
8. A. ignore B. obtain
C. vitiate D. negate
E. improve
9. A. rationalise B. substantiate
C. minimise D. counter
E. tolerate
10. A. dangerous B. absolute
C. unpredicted D. erroneous
E. popular

PASSAGE-10

In view of the ...(1)... demand for personnel with commerce background, in the post-liberalisation period, courses in commerce have ...(2)... the attention of students and parents. There is growing ...(3)... for these courses not only in schools but also in colleges. But the ...(4)... of commerce education in schools leaves ...(5)... to be desired. Its popularity, importance and quality, to a large extent, depends

much on the teaching methodology being ...(6)... in schools. Of course, the ...(7)... review and ...(8)... of syllabic also ...(9).... But this aspect is ...(10)... taken care of suitably, by the concerned organisations.

1. A. exaggerated B. unreasonable
C. tremendous D. increasing
E. diminishing
2. A. distorted B. ameliorated
C. attracted D. weighed
E. encouraged
3. A. demand B. contempt
C. dissatisfaction D. commotion
E. urgency
4. A. awareness B. intricacy
C. status D. necessity
E. quality
5. A. scope B. much
C. short D. everything
E. nothing
6. A. abandoned B. practised
C. contemplated D. assimilated
E. taught
7. A. unscrupulous B. partial
C. expert D. general
E. periodical
8. A. discussions B. perusal
C. reduction D. updating
E. formulation
9. A. matters B. flourishes
C. desires D. encompasses
E. needs
10. A. duly B. seldom
C. being D. often
E. never

ANSWERS

PASSAGE-1

- | | | | | | | | | | |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| B | D | D | A | D | E | B | D | C | A |

PASSAGE-2

- | | | | | | | | | | |
|-----------|-----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| E | A | D | A | B | B | A | B | C | C |
| 11 | 12 | | | | | | | | |
| D | D | | | | | | | | |

PASSAGE-3

1	2	3	4	5	6	7	8	9	10
E	B	C	D	E	C	C	A	A	B

PASSAGE-4

1	2	3	4	5	6	7	8	9	10
C	A	D	E	B	A	D	E	A	B

PASSAGE-5

1	2	3	4	5	6	7	8	9	10
D	A	E	B	C	A	B	E	C	D

PASSAGE-6

1	2	3	4	5	6	7	8	9	10
A	D	E	C	E	B	A	C	C	D

PASSAGE-7

1	2	3	4	5	6	7	8	9	10
D	E	B	D	C	C	E	D	B	D

PASSAGE-8

1	2	3	4	5	6	7	8	9	10
A	B	C	D	E	A	B	C	E	E

PASSAGE-9

1	2	3	4	5	6	7	8	9	10
E	B	C	A	D	B	A	E	C	E

PASSAGE-10

1	2	3	4	5	6	7	8	9	10
D	C	A	E	B	B	E	D	A	A
