

**Directions (1-5): Mark the out-of-context sentence for your answer.**

1. This is not a good idea.
2. Both the Naresh Chandra and the Narayana Murthy panels had envisaged a greater role for independent directors.
3. Tougher exit rules — replacing an ordinary resolution, which calls for a simple majority, with a special resolution, which calls for 75% support, to remove an independent director — will tilt selection towards pliant individuals guaranteed to make no trouble.
4. Sebi wants the government to tighten rules relating to the removal of independent directors in companies.
5. This would defeat the very purpose of having an independent director, which is to look after the interests of all classes, and not just minority shareholders.

2. 1. Commerce and industry, which will grow exponentially as India grows and urbanizes, must come on board.
2. India's drive to encourage the use of efficient LED light bulbs has till now been restricted, for the most part, to households.
3. That can be reduced to about 2 per cent, if LEDs are adopted across the board.
4. The Indian market is big enough for multiple players, and has the benefit of scale. It can also provide the leverage to enter other new markets.
5. The government leveraged its buying power to make LEDs available at discounted prices. Lighting takes up about 15 per cent of the total power consumption.

3. 1. These attacks together have claimed hundreds of innocent lives. They have also created fear in the minds of millions of people.
2. It has been a fortnight of relentless terrorist attacks, targeting children and senior citizens, ordinary people from Baghdad to Kabul to London to Manchester.
3. It also requires countries like India, Germany, France and Britain to push back on Washington to go after all governments that support and fund terror, and not play favourites.
4. It is time for the global community to work together to fight back. It is a common war.
5. That means confronting governments that provide support and finance to terror outfits.

4. 1. Political capital has to be spent to make the haircuts that banks would have to take while doing that restructuring viable.
2. It might not be sufficient to authorize the RBI to restructure the bad loans of the banks it supervises.
3. But how that coordination takes place is as important as the need for it.
4. They would much rather dither and retire, and let their successors handle the mess.
5. If bank chairmen are not assured that such haircuts would not lead to charges of causing loss to the exchequer that land them in jail, few would venture to take the plunge.

5. 1. Yet, Bermuda Triangle, Indus Valley script – Planet Earth is full of unsolved mysteries. You can add the Pakistan cricket team to that list.
2. And sometimes on the same day. Even Alfred Hitchcock's movies are more predictable and Agatha Christie's murder mysteries easier to explain.
3. Some teams are sublime; others plain ridiculous. Pakistan can be both .
4. Winning matches is about lifting your game and spirit in the moments that matters most.
5. What do you say when a team that couldn't bat, bowl or field against India less than two weeks ago wins three consecutive knock-out games against superior teams and suddenly becomes the Bahubali of the ODI Champions Trophy 2017?

**Directions (6-10): In the following questions, improve the part printed in bold if needed.**

6. Pawan **was hurried** to reach the meeting when he slipped and fell down.  
1. Was being hurried    2. Was hurry  
3. Is hurried              4. No improvement.
7. What he **intends to propose** is not clear from his letter.  
1. Intending to propose.  
8. 2. Intended to be proposed.  
3. Is intending to be proposing  
4. No improvement.
9. As you are a born liar, **I don't believe** in what you say.  
1. I am not believing              2. I will not believe  
3. I will not be believing        4. No improvement.
10. They did not pay any heed to their superior's instructions, **I did neither**.

1. Nor did I
2. I either did
3. Either I did not.
4. No improvement.

11. My brother who **practises law** at present wishes for a change in his career.

1. Will practice
2. Practised
3. Is practicing
4. No improvement.

**Direction (11-15): In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent.**

11. The appeal of the insurgents' model is partly a result of the growing dissatisfaction with the public company. True, the best public companies are remarkable organisations. They strike a balance between quarterly results (which keep them sharp) and long-term investments (which keep them growing). They produce a stream of talented managers and innovative products. They can mobilise talent and capital. (\_\_\_\_\_).

One reason is that managers tend to put their own interests first. The shareholder-value revolution of the 1980s was supposed to solve this by incentivising managers to think like owners, but it backfired. Loaded up with stock options, managers acted like hired guns instead, massaging the share price so as to boost their incomes.

1. Basically even after such a long time, public company continues its dominance in the arena.
2. The rise of big financial institutions has further weakened the link between the people who nominally own companies and the companies themselves.
3. Conflicting interests, short-termism and regulation all impose costs.
4. But, after a century of utter dominance, the public company is showing signs of wear.
5. But the most interesting alternative to public companies is a new breed of high-potential startups.

12. Trading with China is doubly beneficial: both for the British economy and by binding China into the Western system of international rules.(\_\_\_\_\_). If they return to China with a better understanding that stability and prosperity—China's oft-stated goals—do not require omnipresent police, thugs and spies, that is all for the good. So it makes sense to facilitate visas and to help train Chinese judges.

1. China's intentions towards the rest of the world are hard to fathom.

2. More than 150,000 Chinese are studying in Britain; a similar number come annually as tourists.
3. A lot of Chinese people have migrated to Britain illegally and live there for illegal business expansion
4. With increasing globalization, China has expanded its business to Britain.
5. For Britain, and all Western democracies, the dilemma is over how to deal cordially and profitably with China.

13. Mental illness is often stigmatised. (\_\_\_\_\_). It is not as obviously fatal as many physical illnesses. But it still takes a heavy human and economic toll. That is why it is important that politicians make good on their promises—and that ordinary people dig deep, too.

1. Though the brain is extraordinarily complex, further scientific breakthroughs can be expected.
2. Post-traumatic stress disorder was only defined in 1980; understanding of that condition has jumped forward in the past few years, as have the treatments for it.
3. Past investigations into early interventions in psychosis have since repaid themselves many times over.
4. Many illnesses afflict the old disproportionately, but mental illness tends to strike the young, undermining productivity.
5. It lacks an effective lobby to match the groups that represent victims of cancer and heart disease.

14. A decade ago a group of alarmed authors sued Google, claiming the service cut into their copyrights. (\_\_\_\_\_). The plaintiffs appealed to the Second Circuit Court in New York. On October 16th, they were rebuffed again. How can a company get away with digitising millions of books without the authors' consent and showing them to the world? In his ruling, Judge Pierre Leval explained that copyright law gives "potential creators" the exclusive right to copy their own work in order to expand everybody's "access to knowledge". It is not all about enriching authors. The "ultimate, primary intended beneficiary", he wrote, "is the public."

1. After years of legal machinations, a federal district court ruled in favour of the internet giant in 2013.
2. Besides, if the work is put to a "transformative purpose", it counts as permissible "fair use" under the Copyright Act of 1976.
3. The "purpose of Google's copying of the original copyrighted books", the ruling reads, "is to make

available significant information about those books, permitting a searcher to identify those that contain a word or term of interest.”

4. Google was issued a notice to remove all the books and to upload them after taking consent from the respective author.

5. Google has teamed up with libraries to scan over 20m titles—many of them out of print—and put them on the web for all to view.

15. (\_\_\_\_\_).

After all, most want to make a profit. They work in a well-oiled, thriving criminal industry. Their operations involve partnerships, specializations, and supply chains. These criminal enterprises often share information with each other when it is mutually beneficial, but at other times compete to attack the most profitable targets. Rather than thinking of a clandestine hacker working out of a basement, you will be better served to picture a sophisticated, professional operation working out of an office tower. To strengthen your digital resilience, adopt a competitor’s mindset.

1. Protecting yourself from a breach can be daunting, given how many emails pass through your organization each week.

2. If you think of cybercriminals as a business, you can keep up with them more effectively.

3. Before you can mitigate your organization’s security risks, it’s important to understand how email gets companies in trouble.

4. Impersonation attacks are even more specialized spear-phishing attacks, ones that occur when attackers pose as an individual you know and trust.

5. To gain this trust, a cybercriminal will mine information so they can credibly assume that person’s identity.

**Direction (16-20): In each of the following questions, a word has been used in sentences in four different ways. Choose the option corresponding to the sentence in which the usage of the word is INCORRECT or INAPPROPRIATE.**

16. **Dynamic**

1. Subhash is a very dynamic speaker; his presentations are always interesting and passionate.

2. People are told they can do anything they want, but dynamically they cannot because some things are impossible.

3. The dynamic content of these sites keeps their audience informed and up to date.

4. All exercises in Dynamic Models in Physics have been completed and will be ported to Virtual at a later date.

5. All are correct

17. **Elevate**

1. The exercise will naturally elevate your chest and head.

2. The field guns were elevated twenty degrees.

3. Placing his hands on the window sill, the boy stood on his tiptoes and elevated inside the house.

4. Mr. Mehrishi was elevated to Secretary of State.

5. All are correct

18. **Endorse**

1. The teacher needed to endorse the classroom clock to real time so class ended on time.

2. The report was endorsed by the college.

3. He earns more money endorsing energy drinks than playing cricket

4. The thief was arrested at a local bank when he tried to endorse a cheque made out to someone else.

5. All are correct

19. **Exact**

1. She was an exact, clever manager.

2. She exacts a cruel revenge for his rejection.

3. You have to be very exact when you are measuring the floor, or the carpet won’t fit properly.

4. He exacted promises that another scandal would never be allowed to happen.

5. All are correct

20. **Excuse**

1. He did nothing to hide or excuse Ramesh’s cruelty

2. His ability excuses most of his faults.

3. The mayor will excuse several local heroes during the town’s Independence Day Celebration.

4. It will not be possible to excuse you from attendance.

5. All are correct

**MARUTHI SCHOOL OF BANKING (MSB)  
GENERAL ENGLISH (New Pattern) - VI ANS**

**1.2**

The correct sequence is 4 1 3 5. The main idea here is about Sebi's concerns regarding independent directors and it wants to make it nearly impossible to remove an independent director. Sentence 2 is not matching up with rest of the sentences.

**2.4**

The correct sequence is 2 5 3 1. Here is being discussed about the drive to encourage saving of electricity and its scope being confined to only households till now. 4 is totally irrelevant here.

**3.1**

The correct sequence is 2 4 5 3. It is calling for the world to come together against the few countries that are acting as a haven for terrorist groups and allowing them to use their territories.

**4.3**

The correct sequence is 2 1 5 4. The main idea here is that the only way to push up lending and growth is political capital. 3 talking about the coordination is not matching up so out of the context.

**5.4**

The correct sequence is 1 3 2 5. The main discussion here is Pakistan and its unpredictable victory over India and proved itself an underdog. 4 does not fit in the context.

**6.4 7.4 8.4 9.1 10.3**

**11.4**

The next sentence after the blank gives a reason for something and the supporting points tells that something negative has been said in the blank (like supposed to solve this.. backfired..). So option 4. is best suited

**12.2**

The next sentence says that IF THEY RETURNED....both 2. and 3. fit the blank; but the sense here is positive, So 2. is the best suited answer.

**13.5**

In the next statement after the blank, mental illness is compared with physical illness and is said that politicians and people should take this matter seriously. Now in option 5. also mental illness is compared with cancer and heart disease that are physical illness and it is said that it lacks effective lobby to match.. lobby- attempts

**14.1** The last line gives the meaning that the ruling was in favour of google. So 1. is correct

**15.4** In the whole passage once the word hacker is mentioned. The author describes them as a very professional person. So Option 4. is best suited and acts as an introduction.

**16.2**

In 1. dynamic- energetic

In 3. dynamic- denoting or relating to web pages that update frequently or are generated according to an individual's search terms.

In 4. Dynamic- (of a process or system) characterized by constant change, activity, or progress.

In 2. dynamically does not gives a correct sense.

**17.3**

In 1. Elevate- raise or lift (something) to a higher position.

In 2. Elevate- raise the axis of (a piece of artillery) to increase its range.

In 4. Elevate- raise to a more important or impressive level.

**18.1**

In 2. Endorse- declare one's public approval or support of.

In 3. Endorse- recommend (a product) in an advertisement.

In 4. Endorse- sign (a cheque or bill of exchange. on the back to make it payable to someone other than the stated payee or to accept responsibility for paying it.

**19.5**

In 1. exact (adjective.- of a person) accurate and careful about minor details

In 2. exact (verb.- inflict ,revenge on someone.)

In 3. exact- accurate

In 4. exact- demand and obtain (something) from someone.

**20.3**

In 1. excuse- seek to lessen the blame attaching to (a fault or offence) try to justify.

In 2. excuse- (of a fact) serve to mitigate (a person or act).

In 4. excuse- release (someone) from a duty or requirement.

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