

Punjab & Sind Bank (EDP) Exam.,

held on 11-12-2005

Directions -(Q. 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.

Off the coast near Jeddah about six years ago I slipped a pair of flippers onto my feet, put on a face mask and **gingerly** poked my head beneath the placid surface of the Red Sea. I am not sure, now, exactly what I saw in that first glimpse; shafts of sunlight, probably, slanting off through clear blue water; a coral reef of **fantastic** beauty and, no doubt, many fish. But I do **recall** that by the time I surfaced I had already developed a need to return to that incredibly lovely world below. **So I did**. Indeed, it would not be much of an exaggeration to say that except for such periods as were necessary to earn a living, I have rarely been anywhere else. Diving became a passion and then a way of life-one, as you will gather, I totally endorse.

For the first year after that initial experience I amused myself by hunting fish with a appear gun. It was not at all difficult. Fish are so abundant there that divers do not need to used tanks to get down to where the fish are; they find them near the surface. Furthermore, the water of the Red Sea, like the Caribbean, the South Seas and parts of the Indian Ocean, is so **transparent** that you can see up to 150 feet away. Thus, all you really need are a mask, a snorkel tube to breathe through, flippers and a spear gun.

Hunting, however, began to pall on me. I began to wonder if it wouldn't be more interesting – and more sporting – to photograph some of these **magnificent** creatures rather than kill them. It was certainly an ideal place for underwater photography. In addition to hundreds of species of fish the Red Sea coast offers thousands of miles of what they call “**fringing reefs**” – great barriers of coral 10 to 200 miles wide that wind along the African shore from Egypt to Djibouti and down the Asian shore from Aqaba to the Bab-al-Mandab at the gate of the Indian Ocean. Although no more than the accumulation of billions of coral polyps-**minute** creatures that produce a calcareous deposit – the reefs have grown to fantastic sizes, the largest being the 1,200 mile-long Great Barrier Reef in Australia.

1. The author **does not** consider it an exaggeration to state that---
 - (a) He had dedicated his leisure time to watch people diving in the Red Sea
 - (b) He had devoted his spare time to diving activity to watch the world below water
 - (c) The beauty of the world under water was very fantastic
 - (d) Diving is a passion to most of the people in the world
 - (e) None of these
2. What did the author do at the coast near Jeddah?
 - (a) Fell down in a minor accident
 - (b) Drowned into the Red Sea
 - (c) Dived into the Red Sea
 - (d) Walked on the sandy coast
 - (e) None of these
3. What did the author revisit the underwater reef?
 - (a) Placid surface of the Red Sea
 - (b) Glimpses of the sunlight
 - (c) Clear blue sea water
 - (d) Scenic beauty of the underwater world
 - (e) His face mask
4. What does the sentence “**So I did**”, convey? The author---
 - (a) Wore a face mask
 - (b) Slipped a pair of flippers onto his feet
 - (c) Saw glimpses of sunlight
 - (d) Exaggerated the lovely world below water
 - (e) None of these

OBJECTIVE ENGLISH: Web Support Material

5. In what way is the Red Sea **SIMILAR** to the Caribbean Sea, the South Seas, etc.
1. Variety of fish
 2. Fantastic reefs
 3. Clear and transparent water
- (a) 1 only (b) 2 only
(c) 3 only (d) All the three
(e) None of these
6. What are “**fringing reefs**”?
- (a) Calcareous deposit formation (b) Collection of fish
(c) Sea-food accumulation (d) Collection of minute creatures other than fish
(e) None of these
7. Fishing in the Red Sea off the coast near Jeddah was ____
- (a) Difficult because the water was transparent
(b) Risky because tanks are needed to spot the fish
(c) Easy because the fish are clearly visible near the surface itself
(d) Cumbersome because of the tools like mask, snorkel tube, flippers, etc.
(e) More difficult than at the Caribbean Sea, the South Sea and the Indian Ocean
8. Through the passage, the author gives an account of ____
- (a) His underwater journey by a submarine
(b) How he was fascinated by the underwater world
(c) His hobby of fishing
(d) His expertise in the art of photography
(e) None of these
9. Which of the following changes occurred in the author after the initial period of a year or so?
- 1 He got fed up with hunting
 - 2 He was struck with the idea of shooting the fish with a camera rather than by spear gun
 - 3 Hunting became more interesting and sporting
- (a) 1 only (b) 2 only
(c) 1 and 3 only (d) 1 and 2 only
(e) All the three

Directions : (Q. 10-12) Which of the following is most nearly the **SAME** in meaning as the word given in **bold** as used in the passage?

10. **GINGERLY**
- (a) Cautiously (b) Recklessly
(c) Unintentionally (d) Purposely
(e) Clearly
11. **TRANSPARENT**
- (a) Opaque (b) Glowing
(c) Dependable (d) Visible
(e) Dark
12. **MAGNIFICENT**
- (a) Delicate (b) Fragile
(c) Obvious (d) Powerful
(e) Splendid

Directions (Q. 13-15) Which of the following is most **OPPOSITE** in meaning of the word given in **bold** as used in the passage?

13. **FANTASTIC**

OBJECTIVE ENGLISH: Web Support Material

- | | |
|-------------------|---------------|
| (a) Incredible | (b) Plausible |
| (c) Unforgettable | (d) Imaginary |
| (e) Realistic | |

14. **RECALL**

- | | |
|---------------|---------------|
| (a) Call up | (b) Recollect |
| (c) Forget | (d) Invite |
| (e) Send back | |

15. **MINUTE**

- | | |
|--------------|-----------|
| (a) Enormous | (b) Tiny |
| (c) Small | (d) Heavy |
| (e) Delay | |

Directions (Q. 16-20) Read each sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The **letter** of that part is the answer is (E). (Ignore errors of punctuation, if any).

16. Had he been prepared his lecture well in advance it would have been
a b c
the best lecture in the entire conference No error
d e

17. People pay tribute to him for his dedicated and selfless service
a b c
for the nation and its people No error
d e

18. No other library in this town has so many books belonging to different disciplines
a b c
as this library have No error
d e

19. While leaving to the office yesterday I suddenly realized that I had forgotten the key
a b c
of my office room at home No error
d e

20. This clinic is not only equipped with all the sophisticated instruments but also have the best Doctors
a b c
and highly dedicated staff No error
d e

Directions: (Q. 21-25) Pick out the **MOST EFFECTIVE** word from the given words to fill in the blank to make the sentence meaningfully complete.

21. He.....children to open their eyes and ears to the beauty of life.
(a) admonished (b) promised
(c) exhorted (d) complemented
(e) reprimanded

22. We were shocked by the young man's.... for money.

OBJECTIVE ENGLISH: Web Support Material

- | | |
|------------------|----------------|
| (a) greed | (b) acumen |
| (c) versatility | (d) projection |
| (e) indifference | |
23. Let us cultivate a strong will, a.... mental desire and determination to achieve our ideals.
- | | |
|--------------|----------|
| (a) tall | (b) sure |
| (c) sardonic | (d) keen |
| (e) cutting | |
24. He tends to....to any suggestion I make in meetings.
- | | |
|---------------|-----------|
| (a) differ | (b) agree |
| (c) accept | (d) act |
| (e) cooperate | |
25. We must work hard toward....of the underprivileged people of our country.
- | | |
|-------------------|------------------|
| (a) proliferation | (b) emancipation |
| (c) contribution | (d) association |
| (e) unification | |

Directions (Q. 26-35) In each question a sentence is given with a part printed in **bold**. That part may contain a grammatical error. Replace that part with the four choices given (a), (b), (c), (d). If the sentence is correct and no correction is required, mark (e) as the answer.

26. The famous playwright has been in the sick bed **from the last** one week.
- | | |
|----------------------------|--------------|
| (a) for the past | (b) for past |
| (c) since past | (d) for last |
| (e) No correction required | |
27. Rural area people can cope well with physical strain as they are used to **working hardly**_____
- | | |
|----------------------------|----------------------|
| (a) work hard | (b) the working hard |
| (c) hardly working | (d) hard working |
| (e) No correction required | |
28. The famous engineers **are working** on this project right from the day they arrived here.
- | | |
|----------------------------|----------------------------|
| (a) had been working | (b) have been working |
| (c) would be working | (d) will have been working |
| (e) No correction required | |
29. The meeting was postponed **due to** lack of quorum.
- | | |
|----------------------------|-----------------|
| (a) due | (b) because |
| (c) for | (d) against the |
| (e) No correction required | |
30. He has not written any book since his mother had died.
- | | |
|----------------------------|---------------|
| (a) died | (b) have died |
| (c) has died | (d) was dead |
| (e) No correction required | |
31. **In quick time** she got acquainted with the new environment.
- | | |
|----------------------------|-------------------|
| (a) in enough time | (b) in small time |
| (c) on time only | (d) in no time |
| (e) No correction required | |
32. Before I met him personally, I admit that **I had have** a poor opinion about him.
- | | |
|-----------------|--------------|
| (a) have | (b) have had |
| (c) had to have | (d) had had |

OBJECTIVE ENGLISH: Web Support Material

- (e) No correction required
33. It was **too cold to go** out last evening, so we all stayed at home.
(a) too cold for going (b) very cold to go
(c) extremely cold for go (d) so cold that to go
(e) No correction required
34. It was quite clear that the athlete **can be able to** improve upon his own record____
(a) will be able to (b) should be able
(c) would be able (d) be able
(e) No correction required
35. Several good books **have been written** by N. Palkhivala____
(a) had written (b) had been written
(c) was written (d) were written
(e) No correction required

Directions: (Q. 36-40) Rearrange the following six sentences (1), (2), (3), (4), (5) and (6) in the proper sequence to form a meaningful paragraph; then answer the questions given below them__

1. Securitization Act provides teeth to banks to deal well with such defaulters.
 2. Therefore, the banks should first examine thoroughly the genuineness of the clients and prevent them from turning into defaulters.
 3. Recovery of loans from the borrowers is one of the biggest problems of almost all of them.
 4. It is because most of them have a tendency to misutilize the funds.
 5. Most banks these days have been facing a lot of different problems.
 6. Most of the borrowers don't have money to repay.
36. Which of the following should be the **SECOND** statement after rearrangement?
(a) 1 (b) 2
(c) 3 (d) 4
(e) 5
37. Which of the following should be the **SIXTH (LAST)** statement after rearrangement?
(a) 1 (b) 2
(c) 3 (d) 4
(e) 5
38. Which of the following should be the **FIFTH** statement after rearrangement?
(a) 1 (b) 2
(c) 3 (d) 4
(e) 5
39. Which of the following should be the **FOURTH** statement after rearrangement?
(a) 1 (b) 2
(c) 3 (d) 4
(e) 5
40. Which of the following should be the **FIRST** statement after rearrangement?
(a) 1 (b) 2
(c) 3 (d) 4
(e) 5

Directions: (Q. 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 blank appropriately. Find out the appropriate word in each case.

India's approach towards treatment of...(41)... banks is yet another interesting issue. Rather than closing them down, policy makers in India have shown a preference to...(42)...such banks with healthy public certain circles that such an approach may give rise to a moral hazard problem. However, two issues need...(44)... in this

OBJECTIVE ENGLISH: Web Support Material

context. First, commercial banks are the most dominant and systemically important segment of the financial system. Second, over 70 per cent of the bank depositors in India are small depositors. Therefore, systemic concerns coupled with the necessity to...(45)... the interest of small depositors have been...(46)... in the minds of policy makers while...(47)... with insolvent banks. This issue had not...(48)... much attention in the context of a predominantly government owned banking system. As the weight of private banks increases further thinking will need to be done on this subject, both in terms of...(49)...of insolvency through advance regulatory supervision and action, and post insolvency measures that...(50)... moral hazard and eventual fiscal cost.

- | | | |
|-----|-------------------|-------------------|
| 41. | (a) co-operative | (b) small |
| | (c) private | (d) insolvent |
| | (e) foreign | |
| 42. | (a) anchor | (b) merge |
| | (c) connect | (d) dissolve |
| | (e) relegate | |
| 43. | (a) promised | (b) identified |
| | (c) done | (d) resolved |
| | (e) felt | |
| 44. | (a) approaches | (b) priority |
| | (c) consideration | (d) resolutions |
| | (e) decisions | |
| 45. | (a) safeguard | (b) rationalize |
| | (c) evolve | (d) enhance |
| | (e) increase | |
| 46. | (a) extradited | (b) vested |
| | (c) imbibing | (d) paramount |
| | (e) superficial | |
| 47. | (a) absorbing | (b) dealing |
| | (c) conversing | (d) conniving |
| | (e) coping | |
| 48. | (a) deserved | (b) distracted |
| | (c) received | (d) paid |
| | (e) offered | |
| 49. | (a) attachment | (b) refurbishment |
| | (c) expedition | (d) enhancement |
| | (e) enhancement | |
| 50. | (a) discourage | (b) envisage |
| | (c) create | (d) anticipate |
| | (e) provoke | |

Answer Keys

- | | | | | |
|---------|---------|---------|---------|---------|
| 1. (b) | 2. (c) | 3. (d) | 4. (e) | 5. (c) |
| 6. (e) | 15. (a) | 24. (a) | 33. (a) | 42. (b) |
| 7. (c) | 16. (a) | 25. (b) | 34. (c) | 43. (a) |
| 8. (b) | 17. (d) | 26. (d) | 35. (d) | 44. (b) |
| 9. (e) | 18. (d) | 27. (d) | 36. (d) | 45. (a) |
| 10. (a) | 19. (a) | 28. (b) | 37. (b) | 46. (d) |
| 11. (d) | 20. (c) | 29. (c) | 38. (a) | 47. (b) |
| 12. (e) | 21. (c) | 30. (a) | 39. (c) | 48. (c) |
| 13. (e) | 22. (a) | 31. (d) | 40. (e) | 49. (e) |
| 14. (c) | 23. (d) | 32. (c) | 41. (c) | 50. (a) |