Cloze Test Exercise

Directions (1-10): 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.

Visual experiences can (1) children, teenagers and even adults learn and absorb more due to its highly stimulating and (2) engaging impact. It is for this reason that we are seeing an increase in schools across the globe (3) content provider programmes into their class curriculum to (4) lessons through video. Visual excursions and school collaborations are (5) by advances in high definition video, high fidelity audio and content sharing allowing students to experience a richer and more stimulating learning experience.

Schools that have previously transported students to excursions in (6), now face increased transportation costs, higher insurance premiums, attendance costs for the families and strict duty of care policies for students while (7) school property/ Virtual excursions (8) students to improve their presentation, research, learning and speaking skills while they engage in a live learning session. Students also now have the ability to meet peers from many cultures, speak to subject-matter (9) like scientists or authors practise a foreign language with students from another country, and learn about global issues from the (10) of their own classrooms.

1. (a) help
(b) aiding
(c) prescribe
(d) feature
(e) present

2. (a) plus
(b) lonely
(c) ably
(d) many
(e) deeply

3. (a) incorporating
(b) pressing
(c) following
(d) parting
(e) leaving

4. (a) make
(b) demand
(c) impart
(d) vision
(e) need

5. (a) dissolved
(b) enhanced
(c) measured
(d) failed
(e) blasted

6. (a) deed
(b) total
(c) parent
(d) person
(e) lieu

7. (a) involving
(b) saving
(c) away
(d) off
(e) vacating

8. (a) let
(b) enable
(c) present
(d) pressure
(e) collect

9. (a) clauses
(b) dictionaries
(c) books
(d) experts
(e) partners

10. (a) vacancy
(b) availability
(c) safety
(d) comfortable
(e) gap

Directions (11-20): In the given passage there are blanks, each of which has been numbered. Against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

If China’s state owned commercial banks seem burdened by bad debts, the Country’s rural financial sector is even worse. In the villages, the only formal banking institutions are what are known as rural credit co-operatives. These (11) the distinction in China of having been officially declared insolvent. The rural credit co-operatives are ill named. They are often reluctant to (12) and they are not run as co-operatives as they do not (13) any profits and their customers have no say in their operations. Until 1996, they were offshoots of the Agricultural Bank of China. Since then they have been (14) by the Central Bank, though they are in reality run by country government. Even the word ‘rural’ is misleading. (15) of their deposits are sucked up and put in the urban banking system. Farmers usually find it easier to (16) from friends or relatives or black market moneylenders. Yet the co-operatives remain a big part of China’s financial system. Last year, they (17) for 12 percent of deposits and 11 percent of loans. In recent years, commercial banks (including the Agricultural bank) have closed down (18) in the countryside. Yet some 40,000 credit co-operatives remain in place with one in almost every township as the larger villages or smaller rural towns are (19). If as the government claims, the credit co-operatives are beginning to turn a profit after six years of losses, it is not because they are any better run. In an effort to (20) a stagnant rural economy, the central bank has pumped more than $9 billion into them hoping that they will lend more to farmers. But the root causes of their problems remain and the real solution may have to involve a mix of approaches from commercial banking to real cooperatives.

11. (a) awarded
(b) enjoy
(c) worry
(d) making

12. (a) vacating
(b) away
(c) following
(d) saving
(e) leaving

13. (a) make
(b) demand
(c) impart
(d) vision
(e) need

14. (a) dissolving
(b) enhanced
(c) measured
(d) failed
(e) blasted

15. (a) deed
(b) total
(c) parent
(d) person
(e) lieu

16. (a) involving
(b) saving
(c) away
(d) off
(e) vacating

17. (a) help
(b) aiding
(c) prescribe
(d) feature
(e) present

18. (a) plus
(b) lonely
(c) ably
(d) many
(e) deeply

19. (a) incorporating
(b) pressing
(c) following
(d) parting
(e) leaving

20. (a) make
(b) demand
(c) impart
(d) vision
(e) need

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Directions (21-25): In the following passage there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Primary school enrolment in India has been a success story (21) due to various programmes and drives to increase enrolment even in remote areas. With enrolment reaching at least 96 percent since 2009, and girls (22) up 56 percent of new students between 2007 and 2013, it is clear that many (23) of access to schooling have been (24). Improvement in infrastructure has been the (25) behind achieving this and now in India 98 percent habitations have a primary school within one kilometre and 92 percent have an upper primary school within a three kilometre walking distance.

Directions (26-30): In the following passage there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Education has been a problem in our country for (26). The lack of it has been blamed for all (27) of evil for hundreds of years. Even scholars have written lengthy articles about how the Indian education system needs to change. The funny thing is that from colonial times, things have (28). We have established reputed business schools, law schools and other institutions of excellence. Students, now, so routinely score 90% marks that even with this percentage they find it (29) to get into the colleges of their choice. The problem thus lies with us doing more of the same old staff. This needs to change by bringing about (30) in education.
The (31) of losing your job is getting smaller and smaller. As economy has improved and employers have (32) confidence, companies have been steadily shedding fewer workers. The trend means greater job security and suggests a critical turning point in the economic recovery. It (33) the hope that workers’ pay will finally accelerate after grinding through a sluggish recovery for the past half-decade. When the economy (34) into recession at the end of 2007, employers cut deeply into their staffs. And then during the recovery, they hired only (35). Instead, they sought to maximize the productivity of their existing employees. But in recent months, the picture has (36). Employers have added 200,000-plus jobs for five straight months, and the unemployment rate has reached 6.1 percent, the lowest since 2008. Now, the steadily declining level of layoffs suggests that employers may have to hire even more (37) and raise pay if they want to expand their businesses. The shortage of laid-off workers searching for jobs means that more companies may need to pay more to (38) talent. Other data confirm that across the economy, job cuts have reached unusually low levels. Total layoffs in May dropped below pre-recession levels. Still, while layoffs have fallen 7.5 percent this year, actual hiring has increased just 3 percent. That’s a big reason the job market might not seem as healthy as the series of strong monthly net job gains might suggest. Even so, more people with jobs means more people with paychecks. Which tends to (39) consumer spending and growth. After a sharp (40) in the economy in the first three months of the year, most economists expect growth to exceed a 3 percent annual pace in the second half of 2014.

31. (a) risk  (b) dangerous  (c) risky  (d) prosperous  (e) aspect  
32. (a) regain  (b) regained  (c) been regained  (d) been lost  (e) lost  
33. (a) raised  (b) rose  (c) raises  (d) diminishes  (e) decreased  
34. (a) sink  (b) sank  (c) float  (d) swim  (e) floated  
35. (a) hesitating  (b) peacefully  (c) confidently  (d) rare  (e) hesitantly  
36. (a) brightened  (b) shining  (c) dooming  (d) brightening  (e) doomed  
37. (a) aggressively  (b) aggression  (c) faithful  (d) hesitantly  (e) confidentially

Directions (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.

There is already an extensive empirical literature – often using growth accounts – that (41) these and other aspects of India’s economic growth. Many of the studies (42) one or more of the following topics. First, a number of analysts (43) focused on characterizing India’s economic performance at the most aggregate level. While there is agreement that growth did indeed improve during the past quarter century, researchers have reached varying conclusions on some issues such as the timing and precise magnitude of this acceleration, and the relative importance of changes in domestic policy. There are on-going discussions over the extent to which the current growth can be maintained and various means by (44) it might be increased.

Second, analysts have examined the behaviour of particular output sectors. A number of authors have studied productivity in manufacturing – reaching a wide range of conflicting conclusions. However, as explained in detail by Goldar and Mitra (2002), difficulties in measuring (45) to a variety of measurement issues, such as the use of single versus double deflation to construct estimates of real growth in manufacturing value added. Goldar (2004) provides a careful recent update showing that TFP growth in manufacturing (46) to have slowed in the post reform period – raising additional puzzles discussed below.

However, (47) difficulties in measuring employment within individual industries, our analysis focuses (48) on the broader industrial sector. The 3 studies that focus on India’s services sector (many of which discuss the issue of sustainability), and those that discuss agriculture, are discussed in the body of the paper.
Given the large body of prior research, many of the results to be discussed below (49) already well-known to those in the field. None-the-less, this paper seeks to make a contribution to that literature in a variety of ways. In particular, the growth accounting framework, combined with our emphasis on data issues, pulls together concerns that have typically been treated separately, and in some cases, raise implications that do not appear to have been (50) recognized. Our updated growth accounts incorporate recent data revisions, some of which are quite large. They also provide new estimates for the contributions to overall growth of labour productivity growth within major economic sectors versus the gains from reallocation of labour and capital among the factors.

Furthermore, we have examined a variety of additional data in our analysis of the role of capital accumulation - providing estimates of the returns to schooling for human capital, and reporting on trends in sectoral saving and investment, for physical capital. Thus, this paper is comprised of four remaining sections. The next section details the construction of growth accounts for India, with considerable attention paid to the quality of the underlying data.

Directions (51-60): 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.

Economic development of country is (51) to their industrial growth. In a developing country like India, Small Scale Industries play a significant role in economic development of the country. They are a (52) segment of Indian economy in terms of their contribution towards country’s industrial production, exports employment and creation of an entrepreneurial base.

These industries by and large represent a stage in economic (53) from traditional to modern technology. Small industry plays a very important role in widening the base of entrepreneurship. The development of small industries (54) an easy and effective means of achieving broad based ownership of industry, the diffusion of enterprise and initiative in the industrial field.

Given their importance, the Government policy framework right from the First plan has (55) the need for the development of SSI sector keeping in view its (56) importance in the overall economic development of India. Accordingly, the policy support from the Government towards Small Scale Industries has tended to be (57) and favourable to the development of small entrepreneurial class. Government accords the (58) preference to development of SSI by framing and implementing (59) policies and promotional schemes.

The most important promotional policy of the Government for the SSI’s is fiscal (60) in the form of tax concessions and exemptions of direct or indirect taxes leviable on production or profits.
54. (a) offer (b) offers (c) differ (d) differs (e) encourage
55. (a) highlighting (b) highlighted (c) heighten (d) demeaned (e) demeaned
56. (a) strategy (b) strategy (c) complex (d) strategic (e) meagre
57. (a) conducive (b) congruence (c) unsuitable (d) unfit (e) unfair
58. (a) high (b) higher (c) highest (d) measurable (e) lowest
59. (a) unsuitable (b) suitable (c) suitable (d) strategy (e) unmatched
60. (a) incentives (b) imperatives (c) needs (d) improvement (e) help

Directions (61-70): In the following passage there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Agriculture is a (61) sector of our economy and credit plays an important role in increasing agriculture production. Availability and access to adequate, timely and low cost credit from institutional sources is of great (62) especially to small and marginal farmers. Along with other inputs, credit is essential for establishing sustainable and (63) farming systems. Most farmers are small producers engaged in agricultural activities in areas of widely (64) potential. Experience has shown that easy access to financial services at affordable cost (65) affects productivity, asset formation and income and food security of the rural poor. The major concern of the Government therefore is to bring all the farmer households within the banking (66) and promote complete financial inclusion. The Government has initiated several policy measures in improve the accessibility of farmers to institutional sources of credit. The (67) of these policies has been progressive institutionalisation for providing timely and adequate credit support to all farmers in order to (68) them to adopt modern technology and improved agricultural practices for increasing agricultural production and productivity. The policy (69) emphasis on (70) credit flow at the ground level.

61. (a) integral (b) centre (c) dominant (d) proven (e) highest
62. (a) view (b) importance (c) urgency (d) source (e) choice
63. (a) isolated (b) apportioned (c) abject (d) continuous (e) profitable
64. (a) justified (b) true (c) most (d) varying (e) catering
65. (a) not (b) seriously (c) must (d) positively (e) patiently
66. (a) loans (b) fold (c) premises (d) area (e) branch
67. (a) truth (b) aim (c) goals (d) founder (e) course
68. (a) make (b) supply (c) enable (d) reach (e) focus
69. (a) gives (b) keeps (c) set (d) always (e) lays
70. (a) augmenting (b) sending (c) submitting (d) receiving (e) limiting

Directions (71-75): In the following passage there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Creating a few more schools or allowing hundreds of colleges and private universities to (71) is not going to solve the crisis of education in India. And crisis it is – we are in a country where people are spending their parents savings and borrowed money on education – and ever then not getting standard education, and struggling to find employment of their (72). In this country, millions of students are (73) of an unrealistic, pointless, mindless rat race. The mind numbing competition and rote learning not only (74) the creativity and originality of millions of Indian students every year, but also (75) brilliant students adopt drastic measures.
Directions (76-80): In the given passage there are blanks, each of which has been numbered. Against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

India’s private-schooled, English-speaking urban elite may attract global attention, but they are in the (76). The vast majority of Indian children (77) government-run primary schools in rural areas. In 2007-2009, rural India (78) for more than 77% of India’s primary-school students, of whom over 77% were enrolled in government-run schools. This is where we see some of the nation’s (79) challenges. India’s education system has not achieved strong learning outcomes for reasons that are as diverse and (80) as the country itself. Key among these reasons is poor teaching quality, which results from a multitude of factors.

76. (a) minor (b) major (c) majority (d) minority (e) maturity
77. (a) go (b) follow (c) attend (d) attended (e) leave
78. (a) account (b) accounted (c) arranged (d) counted (e) accumulated
79. (a) tougher (b) stricter (c) toughest (d) simplest (e) simpler
80. (a) nuanced (b) difference (c) similar (d) simplified (e) divine

Directions (81-85): In the following passage, there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

A (81) factor affecting the quality of primary education appears to be (82) levels of teacher motivation. In 2002-2003, 25% of primary-school teacher motivation. In 2002-2003, 25% of primary-school teachers in rural India were absent on any given day. The impact of absenteeism is (83) by the fact that the average primary school in India has a workforce of no more than three teachers. The obvious reason – remuneration – does not appear to be a (84). In fact, both education experts and ordinary citizens (85) that government-employed school teachers are paid relatively well. UNESCO surveys from as early as 2004 indicated that the annual statutory salary of primary school teachers in India with 15 years’ experience was more than $14,000.

81. (a) important (b) tip (c) pointless (d) key (e) seriously
82. (a) high (b) pointed (c) acute (d) low (e) beneath
83. (a) exacerbated (b) married (c) stated (d) witnessed (e) portrayed
84. (a) presence (b) forcing (c) driver (d) reckon (e) case
85. (a) together (b) says (c) argue (d) couple (e) impart

Directions (86-95): In the given passage there are blanks, each of which has been numbered. Against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate words in each case.

After spending time and efforts to stabilise rural incomes in the face of plummeting agricultural prices, Thailand’s government has now banned its attention to dealing with unfair lending practices. This is part of wider (86) set in motion to reform state dominated rural credit markets. Thailand has made great strides in (87) access to financial services. 73 percent of the population now has a bank account and only 3 percent has no access (88) to formal finance. But lending by loan sharks has proved hard to stamp out. One reason is that Thais like to keep things informal: the country’s shadow economy (89) for more...
than 50 percent of GDP, the highest in Asia. Household borrowing as a share of national income in Thailand now \((90)\) at 68 percent of GDP. Much higher than other middle income countries such as China (20%), India (16%) and Indonesia (17%). To make life \((91)\) for loan sharks, the government wants to scrap an interest ceiling that has been in place for sixty years. The cap \((92)\) registered non-bank lenders from changing more than 28 percent per year (including a 13 percent service charge). The idea is to encourage non-banks to provide formal credit to poor households. \((93)\) institutions are typically community based groups founded by the Ministry of Interior, NGOs, local governments and monks. The cap means that it is not \((94)\) for these groups to get into rural lending. Thailand is a vast country and delivering financial services in remote areas is costly. A Thai loan shark typically \((95)\) two lending schemes: a borrower can just pay interest of 2 percent per day every day for 24 days or repay the principal plus 2 percent daily interest in equal instalments. Both are terrible deals \((24)\) days or repay the principal plus 2 percent daily interest. Both are terrible deals.}

**Directions (96-105):** In the given passage there are blanks, each of which has been numbered. Against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate words in each case.

Schools all over India \((96)\) Children’s Day’ on 14th November every year. It was this day that out \((97)\) first Prime Minister was \((98)\). His \((99)\) had come down from Kashmir to rich plains below. Kaul had been his \((100)\) name. This changed to Kaul – Nehru, and in \((101)\) years. Kaul was \((102)\) and he became simple Nehru. Jawaharlal Nehru was the \((103)\) son of his prosperous parents. And so he grew up and spent his early years as a \((104)\) child with no \((105)\) of his age.

**Directions (106-115):** 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.

The traditional method of managing credit risk is (106) diversification. Although (107) credit risk through diversification is effective, institutions are often constrained by (108) of diversification (109) on account of limited area of (110). During the last few years, managing credit risk through selling assets by way or securitisation has (111) in popularity. The market for securitized assets has grown (112) in the last few years and is expected to grow further in the (113) years. This mode or credit risk mitigation is most (114) to loans with standardized payment schedules and similar risk characteristics such as housing loans, auto loans, credit card receivables, etc. Further, shedding loans through securitization might (115) client relationship. In this context, credit derivatives provide a new technique for managing credit risk.

Directions (116-125): In the given passage there are blanks, each of which has been numbered. Against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate words in each case.

Changing an organization’s culture is one of the most difficult leadership challenges. That’s because an organization’s culture (116) interlocking set of goals, roles processes, values communications practices, attitudes and assumptions. These elements (117) together as a mutually reinforcing system and combine to prevent any (118) to change it. That is why single-fix challenges, such as the introduction of teams or Lean, or Agile, or Scrum or knowledge management or some new process, may (119) to make progress for a while, but (120) the inter-locking elements of the organisational culture (121)over and the change is inexorably drawn (122) into the existing organisational culture. Changing a culture is large scale undertaking and eventually all of the organisation. Al focus for changing minds will need to be put in play. However, the (123) in which they are deployed has a critical (124) on the (125) if success.

106.(a) by (b) onto (c) for (d) at (e) through
107.(a) watching (b) mitigating (c) taking (d) affording (e) seeing
108.(a) lack (b) supply (c) scarcity (d) void (e) want
109.(a) luck (b) fortune (c) activities (d) opportunities (e) chance
110.(a) place (b) transaction (c) operations (d) dealing (e) work
111.(a) gained (b) sold (c) valued (d) bought (e) profited
112.(a) gigantic (b) slowly (c) slightly (d) needlessly (e) impressively
113.(a) yester (b) futuristic (c) golden (d) coming (e) past
114.(a) desired (b) suited (c) wanted (d) suitable (e) popular
115.(a) kill (b) lynch (c) promote (d) damage (e) burn

116.(a) less (b) embraces (c) comprises (d) makes (e) composes
117.(a) amalgamate (b) conjoin (c) fit (d) stands (e) attach
118.(a) attempt (b) energy (c) ways (d) power (e) tries
119.(a) look (b) appear (c) perform (d) suspect (e) seek
120.(a) especially (b) presently (c) likely (d) eventually (e) lately
121.(a) bounce (b) throw (c) seize (d) jump (e) take
122.(a) forth (b) ahead (c) gain (d) set (e) back
123.(a) order (b) succession (c) idea (d) step (e) label
124.(a) affect (b) impact (c) control (d) jolt (e) shake
125. (a) change (b) odd
(c) risk (d) likelihood
(e) option

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