

21<sup>st</sup> AugThe Economist Magazine – 29<sup>th</sup> April

EXECUTIVES at firms selling consumer staples like to think of themselves as “marketing gurus”. But how many could actually \_\_\_\_\_(1)\_\_\_\_\_ (**support**) themselves into the lotus position, let alone attempt a headstand? Such feats are nothing for the top \_\_\_\_\_(2)\_\_\_\_\_ (**head**) at Patanjali, an Indian purveyor of tooth-paste, cooking oil, herbal concoctions and much else. Fronted by a bona fide guru, the firm’s marketing strategy—play up the benefits of natural products, then paint foreign multinationals as latter-day imperialists—delivers over \$1bn in annual sales, up tenfold in four years. Having \_\_\_\_\_(3)\_\_\_\_\_ (**search**) the firm as a fad, the likes of Colgate-Palmolive and Unilever are emulating it. Baba Ramdev, an ascetic yogi who is the public face of the brand, makes for an unconventional capitalist symbol. But with Acharya Balkrishna, a devotee of his who serves as the firm’s boss and majority-owner, he has built a consumer-goods powerhouse that is \_\_\_\_\_(4)\_\_\_\_\_ (**trying**) with the business-school graduates at the multinationals. Starting out two decades ago as an apothecary of traditional Ayurvedic potions, Patanjali has \_\_\_\_\_(5)\_\_\_\_\_ (**traded**) into personal care, home products, packaged food and more. Mr Ramdev’s beard and saffron robes are among India’s most widely seen corporate \_\_\_\_\_(6)\_\_\_\_\_ (**points**). Marketing textbooks suggest the firm should have stumbled a while back. Whereas multinationals such as Procter & Gamble spend heavily to advertise dozens of sub-brands, Patanjali grew by word of \_\_\_\_\_(7)\_\_\_\_\_ (**friend**) and sells everything from detergent to cornflakes and hair oil under its own name. Established players outsource their manufacturing and sell through shops owned by third parties; Patanjali has its own plants and has built a network of thousands of exclusive, franchised stores across India. Its head office in Haridwar, in the foothills of the Himalayas, is not in a place consultants would recommend. Nor would they have predicted the success of its formula—good quality and value plus indignant

nationalism. \_\_\_\_\_(8)\_\_\_\_\_ (**entice**) Newspaper ads \_\_\_\_\_(8)\_\_\_\_\_ (**entice**) customers to shake off the yoke of multinational firms in the way their forebears resisted Britain’s East India Company. A dash of cow urine in a handful of products, including soap and

credentials.

1. (a) find (b) contort (c) let  
(d) picked (e) No Change
2. (a) man (b) people (c) brass  
(d) boss (e) No Change
3. (a) dismissed (b) found (c) called  
(d) told (e) No Change
4. (a) going (b) taking (c) asking  
(d) vying (e) No Change
5. (a) involved (b) dissolved  
(c) evoked (d) expanded  
(e) No Change
6. (a) housed (b) centers  
(c) changes (d) emblems  
(e) No Change
7. (a) face (b) word (c) good  
(d) mouth (e) No Change
8. (a) force (b) requests  
(c) beseech (d) takes  
(e) No change

22<sup>nd</sup> AugThe Economist Magazine – 29<sup>th</sup> April

WHEN some of Latvia’s banks became infected with dirty money, all paid the price. “Correspondent” banks—international banks that clear smaller banks’ foreign-currency transactions through big financial centres—\_\_\_\_\_ (1) \_\_\_\_\_ (**chased**) detaching from the Baltic country. JPMorgan Chase withdrew in 2013. By last year only Deutsche Bank was \_\_\_\_\_ (2) \_\_\_\_\_ (**also**). It soon stopped serving half of Latvia’s lenders, and in March began dropping the rest, leaving them at risk of being unable to conduct dollar-\_\_\_\_\_ (3) \_\_\_\_\_ (**earned**) transactions, from paying remittances to financing trade. The \_\_\_\_\_ (4) \_\_\_\_\_ (**exchange**) happened despite Latvia’s improved financial oversight. In the past two years its regulators put a dozen banks through stringent anti-money-\_\_\_\_\_ (5) \_\_\_\_\_ (**earning**) audits. The banks \_\_\_\_\_ (6) \_\_\_\_\_ (**shred**) 19,000 high-risk clients in the past year alone. As Deutsche continues its phased withdrawal, Latvian banks are trying to persuade it to change its mind, while scrambling to find alternatives. A switch to settling in euros, Latvia’s currency, might be an option, but that \_\_\_\_\_ (7) \_\_\_\_\_ (**lists**) problems in sectors where goods are priced in dollars, such as commodities. Strict new rules on capital and liquidity after the financial crisis have \_\_\_\_\_ (8) \_\_\_\_\_ (**headed**) the cost-benefit balance away from global banks’ least-profitable clients. But another cause of Latvia’s travails is “derisking”: banks dropping customers in places or sectors

have also been hit. Big banks have “unbanked everyone from porn actors to pawnbrokers”, says a regulator. Banks are driven by fear: fines for aiding financial crime have shot \_\_\_\_\_(9)\_\_\_\_\_(**through**), in both amount and number. A decade ago banks were paying fines in America, the most \_\_\_\_\_(10)\_\_\_\_\_(**happy**) country, of tens of millions of dollars a year between them; now they are paying billions. In 2014 France’s BNP Paribas stumped up \$8.9bn for violating sanctions on Sudan, Iran and Cuba. Deutsche has been fined several times, including \$630m in connection with Russian money-laundering. In some countries a complete shut-out from correspondent banking looms.

1. (a) start (b)began (c) looked  
(d) set (e) No Change
2. (a) supported (b) left  
(c) bankrupt (d) arrived  
(e) No Change
3. (a) dedicated (b) animated
4. (c) related (d) denominated  
(e) No change
5. (a) exodus (b) change
6. (c) market (d) management  
(e) No Change
7. (a) arranging (b) sending  
(c) finding (d) laundering  
(e) No Change
8. (a) left (b) felt (d) shade  
(d) shed (e) No Change
9. (a) faces (b) puts (c) poses  
(d) throws (e) No Change
- 10.(a) played (b) tilted  
(c) slightly (d) slated  
(e) No Change
- 11.(a) up (b) off (c) down  
(d) with (e) No Change
- 12.(a) prominent (b) impunity  
(c) corrupt (d) punitive  
(e) No change

## 23<sup>rd</sup> Aug

### The Economist Magazine – 29<sup>th</sup> April

OF THE world’s three great commercial centres—New York, London and Hong Kong—two are on the defensive. London faces a \_\_\_\_\_(1)\_\_\_\_\_(**chapter**) with the European Union, which wants to seize the City’s euro-related activities and shift them inside the currency zone. In Hong Kong the fear is of deeper \_\_\_\_\_(2)\_\_\_\_\_(**thoughts**) by main-land China, followed by irrelevance. Entrepôts, after all, can become obsolete. Venice once \_\_\_\_\_(3)\_\_\_\_\_(**loaded**) with merchants, not tourists. Yet while London’s

problem is complacency, Hong Kong’s pessimism seems overdone. It remains vital both to China and to the country’s trading partners—the adaptor that converts the mainland’s financial and legal voltage into the one used by the rest of the world.

Today’s gloom partly reflects a fear of Chinese \_\_\_\_\_(4)\_\_\_\_\_(**intricacy**). During Schumpeter’s recent visit, Xi Jinping, China’s president, in town for the 20th anniversary of the resumption of mainland rule, warned that, while the constitutional structure of “one country, two systems” remains intact, Hong Kong must not cross any political “red lines”. Business folk have

three worries: that Hong Kong will be \_\_\_\_\_(5)\_\_\_\_\_(**replaced**) by Shanghai; that it can no longer claim to be a pan-Asian hub; and that it is a laggard in technology. Hong Kong has serious clout. It hosts the world’s fourth-biggest stock exchange and currency market. It is a hub for cross border loans. About half of China’s outward direct investment flows through it.

1. (a) capture (b) rupture  
(c) conjecture (d) structure  
(e) No Change
2. (a) trepidation (b) arcane (c) rife  
(d) assimilation (e) No Change
3. (a) teamed (b) tamed  
(c) teemed (d) talked  
(e) No Change
4. (a) democracy (b) autocracy  
(c) oligarchy (d) aristocracy  
(e) No Change
5. (a) topple (b) usurped (c) left  
(d) used (e) No Change

## 24<sup>th</sup> Aug

### The Economist Magazine – 29<sup>th</sup> April

Which Indian state sounds more likely to repay a loan: Bihar, the country’s poorest, with a budget \_\_\_\_\_(1)\_\_\_\_\_(**excess**) of nearly 6% of its state GDP last year and a hole \_\_\_\_\_(2)\_\_\_\_\_(**increased**) in its finances after it \_\_\_\_\_(3)\_\_\_\_\_(**steering**) alcohol sales; or Gujarat, a relatively prosperous coastal region with a deficit nearer to 2%? According to bond markets at least, both are equally good credits, and so pay the same interest rate. As welcome as such mispricing might be to the Bihari authorities, it is \_\_\_\_\_(4)\_\_\_\_\_(**tactics**) trouble for the rest of the Indian economy. The borrowing \_\_\_\_\_(5)\_\_\_\_\_(**tactics**) of Bihar, Gujarat, and India’s 27 other states used to be below the radar of all but the pointiest financial eggheads. The indebtedness of

India, and its annual budget deficits—both high by emerging-market standards—could largely be blamed on the \_\_\_\_ (5) \_\_\_\_ of the central government in Delhi. But an explosion in the net amounts borrowed by states over the past decade, from 154bn rupees in 2006 (\$3.5bn then) to an estimated 3.9trn in the fiscal year just ended (\$60.4bn now), means they now

require \_\_\_\_ nearly as much \_\_\_\_ (6) \_\_\_\_ (**sharing**) as the centre. The shift in financial gravity from Delhi to the states is fraught with problems. For one, there is a data \_\_\_\_ (7) \_\_\_\_ (**center**): state-budget documents are compiled, if at all, by central authorities \_\_\_\_ after over a year's \_\_\_\_ (8) \_\_\_\_ (**advance**).

1. (a) estimate (b) outlay  
(c) revenue (d) deficit  
(e) No Change
2. (a) allowed (b) declined  
(c) banned (d) sold  
(e) No Change
3. (a) in (b) for  
(c) brewing (d) daring  
(e) No Change
4. (a) power (b) quota (c) habits  
(d) plan (e) No Change
5. (a) profligacy (b) intricacy  
(c) delicacy (d) intimacy  
(e) No Change
6. (a) fighting (b) caring  
(c) funding (d) foreign currency  
(e) No change
7. (a) redundancy (b) limited  
(c) vacuum (d) play  
(e) No Change
8. (a) delay (b) profit (c) loss  
(d) gains (e) No Change

## 25<sup>th</sup> Aug

Nick Gillard earns a living working as a stuntman on films and TV shows but his first \_\_\_\_ (1) \_\_\_\_ of show business was trick-riding circus horses when he was just 12 years old. Four years later he got the chance to \_\_\_\_ (2) \_\_\_\_ in his first film. 'I really enjoyed working on the film,' Nick remembers, 'so I started asking how I'd \_\_\_\_ (3) \_\_\_\_ becoming a stuntman.' Nick couldn't just \_\_\_\_ (4) \_\_\_\_ as a stuntman straight away. First he had to get \_\_\_\_ (5) \_\_\_\_ by the British Stunt Register, which represents stunt professionals in Britain. To do this he had to reach instructor \_\_\_\_ (6) \_\_\_\_ in six sports including skiing, riding and gymnastics. Since qualifying \_\_\_\_ (7) \_\_\_\_ the age

of 19, Nick has worked on many movies and he has doubled for some of the biggest stars in Hollywood. Safety and timing are all-important for stunt professionals – they plan everything down to the \_\_\_\_ (8) \_\_\_\_ detail. 'We take the utmost \_\_\_\_ (9) \_\_\_\_\_. It's not like being an actor where you can \_\_\_\_ (10) \_\_\_\_ the shot again if it goes wrong. It's got to work first time.' Nick has \_\_\_\_ (11) \_\_\_\_ some terrifyingly dangerous stunts. For one film he jumped across a bridge in a speed boat, and in Alien 3 he was \_\_\_\_ (12) \_\_\_\_ on fire, without air, for more than two minutes. Filming on location \_\_\_\_ (13) \_\_\_\_ him all \_\_\_\_ (14) \_\_\_\_ the world, often for months \_\_\_\_ (15) \_\_\_\_ a time.

1. A) lesson B) experiment C) attempt  
D) taste
2. A) play B) practice C) perform D) show
3. A) go on B) go about C) go by D) go for
4. A) put up B) establish C) set up  
D) introduce
5. A) applied B) allowed C) agreed  
D) accepted
6. A) line B) level C) measure D) mark
7. A) in B) on C) at D) by
8. A) tiniest B) lowest C) least D) lightest
9. A) caution B) care C) attention D) guard
10. A) have B) make C) give D) take
11. A) made B) done C) led D) given
12. A) put B) caught C) set D) lit
13. A) takes B) brings C) flies D) fetches
14. A) about B) through C) across D) over
15. A) at B) on C) for D) in

## 26<sup>th</sup> Aug Cloze Test with adverbs

She put the key in the keyhole as quietly as she could but she found it \_\_\_\_ (1) \_\_\_\_ as the door was old and rusty. As she \_\_\_\_ (2) \_\_\_\_ opened the door, it squeaked \_\_\_\_ (3) \_\_\_\_ on its old hinges. 'I wish they'd oil the thing a bit more \_\_\_\_ (4) \_\_\_\_\_,' she muttered to herself \_\_\_\_ (5) \_\_\_\_\_. She closed the door \_\_\_\_ (6) \_\_\_\_ behind her and then tiptoed \_\_\_\_ (7) \_\_\_\_ across the room. Unfortunately, this time it was the floorboards that betrayed her as they creaked \_\_\_\_ (8) \_\_\_\_ with every step she took. It had been so \_\_\_\_ (9) \_\_\_\_ since the old house had been built - it had \_\_\_\_ (10) \_\_\_\_ been about two hundred years before and for all Helen knew they had \_\_\_\_ (11) \_\_\_\_ replaced the original floorboards. Helen's heart began to beat \_\_\_\_ (12) \_\_\_\_\_. It was one o'clock. Helen's parents must have gone to bed \_\_\_\_ (13) \_\_\_\_\_. This was most unusual. Rarely \_\_\_\_ (14) \_\_\_\_ to bed before she got home. No sooner had she put her foot on the first stair \_\_\_\_ (15) \_\_\_\_ she heard a



muffled voice call out, 'Who's there? Is that you, Helen?

1. A) hardly B) easy C) hard D) easily
2. A) slowly B) loudly C) careful D) noisy
3. A) lightly B) noisily C) softly D) gently
4. A) frequent B) oftener C) sooner D) frequently
5. A) with angry B) angry C) angrily D) from anger
6. A) shyly B) efficiently C) carefully D) fast
7. A) softly B) gentle C) finely D) shortly
8. A) aloud B) loud C) loudly D) allowed
9. A) along B) long time C) long D) a long time
10. A) probably B) certainly C) definitely D) may not
11. A) rarely B) scarcely C) never D) occasionally
12. A) fastly B) more faster C) more fast D) faster
13. A) early B) more earlier C) the earliest D) more early
14. A) they went B) they did go  
C) they have gone D) did they go
15. A) then B) than C) that D) there

## 28<sup>th</sup> Aug

Time is running out for Donald Trump to make \_\_\_\_\_(1)\_\_\_\_\_ (**by**) his mind about the Iran nuclear deal of 2015. Before May 17<sup>th</sup> President Trump must decide whether to continue \_\_\_\_\_ Barack Obama's \_\_\_\_\_(2)\_\_\_\_\_ (**expression**) of nuclear-related sanctions—Iran's reward for constraining its nuclear programme. If Mr Trump \_\_\_\_\_ does not issue a \_\_\_\_\_(3)\_\_\_\_\_ (**programme**), sanctions will snap back. The other signatories to the deal will see America as the aggressor. Unless Iran goes on to \_\_\_\_\_(4)\_\_\_\_\_ (**follow**) the deal flagrantly, they will not follow suit. The chances are that Iran would then slowly crank its programme up again. That would be a terrible \_\_\_\_\_(5)\_\_\_\_\_ (**plan**). The Joint Comprehensive Plan of Action (JCPOA), as the deal is known, has got Iran to mothball most of its uranium-enrichment centrifuges and redesign its nuclear reactor at Arak to produce much less plutonium. Before the JCPOA, Iran was just a few months away from being able to make an atom bomb; that has been pushed back to a few years. Mr Trump's words suggest that he thinks the agreement is already dead. What Mr Obama saw as his greatest foreign-policy achievement, his successor has branded "one of the worst deals I've ever seen".

1. (a) for (b) up (c) to  
(d) against (e) No Change
2. (a) action (b) prevention  
(c) suggestion (e) No Change  
(d) suspension
3. (a) letter (b) order (c) waiver  
(d) relax (e) No Change
4. (a) violate (b) vitiate
5. (c) initiate (d) vituperate  
(e) No change
6. (a) outcome (b) match (c) play  
(d) sense (e) No Change

## 29<sup>th</sup> Aug

Mass \_\_\_1\_\_\_ is a phrase often used to describe ways of giving information and entertainment to very large numbers of people. It includes newspapers, advertising and radio and, of course, television. In most countries people can \_\_\_2\_\_\_ to any of three or four different \_\_\_3\_\_\_. Do television programs influence our minds? Do they \_\_\_4\_\_\_ us? Is the news completely \_\_\_5\_\_\_ (neutral) or is it \_\_\_6\_\_\_ (considered from one particular point of view)? Don't the \_\_\_7\_\_\_ for alcohol, food and other goods condition our minds? Even the \_\_\_8\_\_\_ going on week after week telling the story of one family or group of people sometimes make us want to copy the life-style we see on the screen. Also \_\_\_9\_\_\_ which give people big prizes for answering simple questions can make us greedy. Some programs are watched by tens of millions of \_\_\_10\_\_\_.

1. A) press B) information  
C) media D) entertainment
2. A) button B) switch  
C) control D) change
3. A) channels B) objectives  
C) buttons D) medias
4. A) indoctrinate B) switch  
C) treat D) motivate
5. A) subjective B) objective  
C) partial D) biased
6. A) objective B) subjective  
C) fair D) impartial
7. A) products B) publications  
C) commercials D) comments
8. A) movies B) documentaries  
C) commercials D) soap operas

9. A) documentaries B) soap operas  
C) commercials D) quiz shows  
10. A) viewers B) spectators  
C) audience D) crowd

## 30<sup>th</sup> Aug

Lisa Clayton's dream was to become the first woman in history to sail single-handed, non-stop and unassisted around the world. On 17 September 1994, she set sail in Spirit of Birmingham on what could have been the final \_\_\_(1)\_\_\_ of her life. Here are some of her notes on the journey.

Day 182

The loneliness got worse \_\_\_(2)\_\_\_ the day. When you haven't \_\_\_(3)\_\_\_ a ship or land for four months, \_\_\_(4)\_\_\_ talked to anyone, it really gets you \_\_\_(5)\_\_\_ . The sense of isolation is frightening.

Day 217

I \_\_\_(6)\_\_\_ a lot of my trip feeling frustrated and frightened, \_\_\_(7)\_\_\_ it was because of the \_\_\_(8)\_\_\_ winds, a broken heater or the sharks. I remember thinking, 'This is crazy!' The sun was out, the sea was \_\_\_(9)\_\_\_ and here I was \_\_\_(10)\_\_\_ tears! Then I saw the most wonderful \_\_\_(11)\_\_\_ - a 12m whale which swam \_\_\_(12)\_\_\_ the boat for hours.

Day 286

Two days before I crossed the \_\_\_(13)\_\_\_ line a helicopter came out scanning the seas for me. That's when I finally thought, 'I'm going to do it.' About 50 boats escorted me into the harbor where thousands of people were waiting, \_\_\_(14)\_\_\_ me on. And, as I docked, fireworks and cannons \_\_\_(15)\_\_\_ . It was just mad!

1. A) excursion B) travel C) journey D) tour
2. A) from B) by C) since D) at
3. A) crossed B) discovered C) passed D) joined
4. A) let alone B) not only  
C) without even D) not counting
5. A) back B) out C) off D) down
6. A) took B) spent C) had D) stayed
7. A) whether B) unless C) either D) if
8. A) low B) weak C) mild D) light
9. A) sparkling B) glowing C) flickering D) flashing
10. A) full of B) in C) down with D) on
11. A) scenery B) view C) sight D) outlook

12. A) alongside B) close C) besides D) ahead
13. A) ending B) final C) finishing D) last
14. A) crying B) cheering C) shouting  
D) screaming
15. A) broke out B) let out C) set off D) went off

## 31<sup>st</sup> Aug

To what extent can policy challenges and economic circumstances change over four years? Well, sometimes, they can turn upside down. Around this time in 2013, the Reserve Bank of India (RBI) was struggling to save the rupee from a free \_\_\_(1)\_\_\_ (**issue**) and was forced to raise emergency foreign currency deposits from non-resident Indians. The concerns today are an \_\_\_(2)\_\_\_ (**big**) currency, and the problems the central bank is facing in managing the strong rupee. India's foreign exchange reserves are fast approaching the \$400 billion mark.

Backed by strong foreign inflows, reserves have risen by over \$23 billion so far in the current financial year. The problem now is of plenty. Curiously, a recent report by Edelweiss Securities Ltd noted that sustained intervention by the RBI has brought India close to getting included in the currency manipulation watch list of the US. Even though India has a trade \_\_\_(3)\_\_\_ (**treaty**) with the US, and has been intervening in the currency market, it still runs a current account deficit at the aggregate level and cannot be accused of currency manipulation. In fact, the Indian central bank is forced to do what it's doing in part because of policies of the US Federal Reserve and other systemically important central banks. Thanks to excessively \_\_\_(4)\_\_\_ (**restrictive**) monetary policy in the developed world, the global financial system is flush with cheap money and investors are in a desperate search for yield. Here is an example. Earlier this month, \$1 billion worth of bonds issued by the government of Iraq were oversubscribed and sold at a lower than expected yield. So it shouldn't surprise anyone if India—given its macroeconomic fundamentals and prospects—is witnessing foreign inflows that are more than what it requires to fund its current account deficit.

But despite intervention by the RBI, the rupee has appreciated by around 6% since the beginning of the year, though the weakening dollar has also played a role. While strong foreign flows and rising reserves would be \_\_\_(5)\_\_\_ (**comforting**) for policymakers on the one hand, they pose

significant policy challenges on the other. Non-intervention or insufficient intervention would result in further appreciation of the rupee and affect India's competitiveness. The 36-currency export and trade-based real effective exchange rate index in July was at 117.89—showing significant overvaluation.

1. (a) run (b) fall (c) flow  
(d) flowing (e) No Change
2. (a) appreciating (b) depreciating (c) new  
(d) overvalued (e) No change
3. (a) surplus (b) deficit  
(c) contract (d) agreement  
(e) No change
4. (a) remunerative (b) accommodative  
(c) old (d) preventive  
(e) No change
5. (a) concerning (b) challenging (c) late  
(d) playful (e) No change

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**NEW PATTERN ENGLISH FOR BANK PO**

**ERRORS-CLOZE TEST-ODD ONE OUT-  
CONNECTORS-PAIR WORDS-CAUSE  
EFFECT--SENTENCE- -FILLERS.**

**EDITORIAL BASED – THE HINDU-  
ECONOMY TIMES – R.C &  
VOCABS(IDIOMS-OWS-SYNO-ANTO  
ETC)  
BY MNEMONICS & IMAGE METHODS**



01<sup>st</sup> Sep

## The Economist Magazine (27<sup>th</sup> May)

Earth is poorly named. The ocean covers almost three-quarters of the planet. It is divided into five basins: the Pacific, the Atlantic, the Indian, the Arctic and the Southern oceans. Were all the planet's

water placed over the United States, it would form a \_\_\_\_\_(1)\_\_\_\_\_(**basis**) of liquid 132km tall. The ocean provides 3bn people with almost a fifth of their protein (making fish a bigger source of the stuff than beef). Fishing and aquaculture assure the livelihoods of one in ten of the world's people. Climate and weather systems depend on the temperature patterns of the ocean and its interactions with the

atmosphere. If anything ought to be too big to fail, it is the \_\_\_\_\_(2)\_\_\_\_\_(**ocean**).

Humans have long assumed that the ocean's size allowed them to put anything they wanted into it and to take anything they wanted out. Changing temperatures and chemistry, overfishing and pollution have stressed its ecosystems for decades.

The ocean stores more than nine-tenths of the \_\_\_\_\_(3)\_\_\_\_\_(**life**) trapped on Earth by greenhouse-gas emissions. Coral reefs are suffering as a result; scientists expect almost all corals to be gone by 2050. By the middle of the century the ocean could contain more plastic than fish by weight. Ground down into tiny pieces, it is eaten by fish and then by people, with uncertain effects on human health.

\_\_\_\_\_ (4) \_\_\_\_\_(**supply**) for fish grows nevertheless: almost 90% of stocks are fished either at or beyond their sustainable limits. The ocean nurtures humanity. Humanity treats it with contempt.

Such self-destructive behaviour demands explanation. Three reasons for it stand out. One is geography. The bulk of the ocean is beyond the horizon and below the waterline. The damage being done to its health is visible in a few luminal places—the Great Barrier Reef, say, or the oyster farms of Washington state. But for the most part, the sea is out of sight and out of mind. It is telling that there is only a single \_\_\_\_\_(5)\_\_\_\_\_(**regular**) reference to the ocean in the Paris agreement on climate change. A second problem is governance. The ocean is subject to a patchwork of laws and agreements. Enforcement is hard and incentives are often misaligned. Waters outside national jurisdictions—the high seas—are a global commons. Without

defined property rights or a community invested in their \_\_\_\_\_(6)\_\_\_\_\_(**returns**), the interests of individual actors in exploiting such areas win out over the collective interest in husbanding them. Fish are particularly tricky because they move. Why observe quotas if you think your neighbour can haul in catches with \_\_\_\_\_(7)\_\_\_\_\_(**success**)? Third, the ocean is a victim of other, bigger processes. The emission of greenhouse gases into the atmosphere is changing the marine environment along with the rest of the planet. The ocean has warmed by 0.7°C since the 19th century, damaging corals and encouraging organisms to

\_\_\_\_\_ (8) \_\_\_\_\_(**look**) towards the poles in search of cooler waters. Greater concentrations of carbon dioxide in the water are making it more acidic. That tends to harm creatures such as crabs and oysters, whose calcium carbonate shells suffer as marine chemistry \_\_\_\_\_(9)\_\_\_\_\_(**falters**). Some of these problems are easier to deal with than others. "Ocean blindness" can be cured by access to information. And indeed, improvements in computing power, satellite imaging and drones are bringing the ocean into better view than ever

before. Work is under way to map the sea floor in detail using sonar technology. On the surface, aquatic drones can get to remote, stormy places at a far smaller cost than manned vessels. From above, ocean-colour radiometry is improving understanding of how phytoplankton, simple organisms that support marine food chains, move and thrive. Tiny satellites, weighing 1-

10kg, \_\_\_\_\_ are enhancing \_\_\_\_\_(10)\_\_\_\_\_(**security**) of fishing vessels.

- (a) column (b) vapor (c) cloud  
(d) plume (e) No Change
- (a) man (b) nature (c) ocean  
(d) USA (e) No Change
- (a) pollution (c) gas (c) CO2  
(d) heat (d) No change
- (a) demands (b) necessity (c)  
appetite  
(d) required (e) No change
- (a) fleeting (b) disturbing (c) little  
(d) big (e) No Change
- (a) search (b) upkeep (c) way  
(d) victory (e) No Change
- (a) impunity (b) reason (c)  
technology  
(d) plans (e) No change
- (a) delay (b) relay (c)  
migrate  
(d) degrade (e) No Change

9. (a) shelters (b) alters (c) challenges  
(d) creates (e) No Change  
10. (a) food (b) trail (c) whet  
(d) scrutiny (e) No Change

## 02<sup>nd</sup> Sep

I love books. I love to read. I'm a real \_\_1\_\_, and I love to \_\_2\_\_ in bookshops, just looking briefly at one book after another. I look at the \_\_3\_\_, the photos or drawings. If there are foreign or technical words in the book, I look at the \_\_4\_\_ at the back for their meanings (unless they're explained in \_\_5\_\_ at the bottom of the pages) and I look at the \_\_6\_\_ also at the back, which is a list of other books on the same subject. And I use the library a lot. I \_\_7\_\_ two or three books a week, and I have to pay a(an) \_\_8\_\_ if I return them late. Friends often recommend books to me, and I also read book \_\_9\_\_ in the newspapers. I don't always agree with them, but anyway they let me know what new books are being \_\_10\_\_.

1. A) review B) footnote C) glossary D) bookworm  
2. A) borrow B) browse C) lend D) publish  
3. A) reviews B) illustrations C) dictionaries D) bibliographies  
4. A) reviews B) footnotes C) glossary D) bookworm  
5. A) pricelists B) footnotes C) glossaries D) dictionaries  
6. A) reviews B) covers C) contents D) bibliography  
7. A) borrow B) browse C) lend D) book  
8. A) fine B) attention C) time D) bookworm  
9. A) reviews B) illustrations C) pricelists D) names  
10. A) created B) produced C) punished D) published

## 04<sup>th</sup> Sep

You've probably met people who are experts at mastering their emotions and understanding the emotions of others. When all hell \_\_\_\_(1)\_\_\_\_(**comes**) loose, somehow these individuals \_\_\_\_(2)\_\_\_\_(**are**) calm. They know what to say and do when their boss is moody or their lover is upset. It's no wonder that emotional intelligence was \_\_\_\_(3)\_\_\_\_(**marketed**) as the next big thing in business success, potentially more important than IQ, when Daniel Goleman's bestselling book, Emotional Intelligence, arrived in 1995. After all, whom would you

rather work with—someone who can identify and respond to your feelings, or someone who has no \_\_\_\_(4)\_\_\_\_(**power**)? Whom would you rather date?

The traditional foundation of emotional intelligence rests on two common-sense \_\_\_\_(5)\_\_\_\_(**hypotheses**). The first is that it's possible to detect the emotions of other people accurately. That is, the human face and body are said to broadcast happiness, sadness, anger, fear, and other emotions, and if you observe closely enough, you can read these emotions like words on a \_\_\_\_(6)\_\_\_\_(**center**). The second assumption is that emotions are automatically \_\_\_\_(7)\_\_\_\_(**created**) by events in the world, and you can learn to control them through rationality. This idea is one of the most cherished beliefs in Western civilization. For example, in many legal systems, there's a distinction between a crime of passion, where your emotions allegedly \_\_\_\_(8)\_\_\_\_(**controlled**) your good sense, and a premeditated crime that involved rational planning. In economics, nearly every popular model of investor behavior separates emotion and cognition.

1. (a) cuts (b) breaks (c) runs  
(d) cracks (e) No Change  
2. (a) bring (b) remain (c) look  
(d) feel (e) No Change  
3. (a) regarded (b) welcomed (c) heralded  
(d) concerned (e) No Change  
4. (a) cue (b) hint (c) clue  
(d) emotion (e) No Change  
5. (a) tests (b) theories (d) cases  
(d) assumptions (e) No Change  
6. (a) paper (b) page (c) book  
(d) Novel (e) No Change  
7. (a) felt (b) sent (c) triggered  
(d) received (e) No Change  
8. (a) planted (b) respected (c) forgot  
(d) Hijacked (e) No Change

## 05<sup>th</sup> Sep

In some parts of the world, the ground shakes from time to time. This is called a(an) \_\_1\_\_ and if it's a bad one, the number of \_\_2\_\_ (dead and injured people) is sometimes large. Buildings often \_\_3\_\_ and \_\_4\_\_ teams have to search for people who are \_\_5\_\_ under the \_\_6\_\_. Sometimes water supplies are affected and there is a(an) \_\_7\_\_ of disease, called a(an) \_\_8\_\_.

\_\_\_9\_\_\_ teams are sent by the government to help the sick. The death \_\_\_10\_\_\_ can reach hundreds or even thousands.

1. A) casualty B) outbreak  
C) earthquake D) collapse
2. A) casualties B) outbreaks  
C) epidemics D) wounded
3. A) tremble B) outbreak C) quake D) collapse
4. A) epidemic B) quake C) rescue D) saving
5. A) pressed B) squeezed C) rescued D) trapped
6. A) rubble B) toll C) bubble D) hole
7. A) casualty B) outbreak  
C) abundance D) collapse
8. A) epidemic B) disaster C) illness D) outbreak
9. A) epidemic B) medical C) rescue D) quake
10. A) rubble B) toll C) result D) outbreak

## 06<sup>st</sup> Sep

### The Economist Magazine (01<sup>st</sup> July)

If one goal has animated the reform of finance since the crisis of 2007-08, it has been a desire to \_\_\_\_\_(1)\_\_\_\_\_ (**treat**) taxpayers from having to pick up the bill for bank failures. Regulators have introduced stress tests to see how banks stand up to shocks; America's latest round of tests concluded this week. They have forced banks to fund \_\_\_\_\_(2)\_\_\_\_\_ (**again**) with more equity and to issue layers of debt that are

\_\_\_\_\_ (3) \_\_\_\_\_ (**taken**) for losses in the event of severe trouble. They have even asked banks to draw up plans for their own dismemberment in the event of

\_\_\_\_\_ (4) \_\_\_\_\_ (**recognition**). The first real tests of this post-crisis machinery were always going to happen in Europe, which has been damagingly slow to face up to the sorry \_\_\_\_\_ (5) \_\_\_\_\_ (**from**) of its banks. One such trial occurred early in June, when the European Central Bank (ECB) declared that Banco Popular, a big Spanish lender, was failing or likely to fail. In that instance, the machinery \_\_\_\_\_ (6) \_\_\_\_\_ (**won**). A new European agency, the Single Resolution Board (SRB), took charge. Popular's shareholders and junior bondholders lost

their money; another Spanish bank, Santander, raised its own cash to fund the purchase of Popular; taxpayers watched from the side-lines; and regulators hailed a textbook bank \_\_\_\_\_ (7) \_\_\_\_\_ (**victory**). The latest test was more reminiscent of Heath Robinson. On June 23rd the ECB handed out the same "failing or likely to fail" verdict to two midsized lenders in Italy, Veneto Banca and Banca Popolare di Vicenza. But this time the outcome was very different. The SRB determined that the pair did not pose a threat to financial stability, and handed them to the Italian authorities to deal with under national

\_\_\_\_\_ (8) \_\_\_\_\_ (**criminal**) procedures. Instead of senior bondholders taking losses, as would otherwise have happened, taxpayers have again found themselves on the

\_\_\_\_\_ (9) \_\_\_\_\_ (**book**). Public money will subsidise the purchase of the two banks' good assets by Intesa Sanpaolo, a big Italian rival. As much as €17bn (\$19bn) of state funds could be at risk,

\_\_\_\_\_ (10) \_\_\_\_\_ (**although**) the actual bill is likely to be lower.

1. (a) aware (b) prepare (c) spare  
(d) declare (e) No Change
2. (a) soon (b) big (c) own  
(d) themselves (e) No Change
3. (a) incurred (b) happened (c)  
earmarked  
(d) occurred (e) No Change
4. (a) need (b) change (c)  
demand  
(d) failure (e) No Change
5. (a) state (b) from (c) with  
(d) days (e) No Change
6. (a) fail (b) worked (c)  
purred  
(d) deterred (e) No Change
7. (a) revolution (b) resolution (c) revival  
(d) resignation (e) No Change
8. (a) new (b) insolvency (c) stock  
(d) market (e) No Change
9. (a) list (b) toe (c) nook  
(d) fissure (e) No Change
10. (a) instead (b) yet (c) but  
(d) and (e) No Change

07<sup>th</sup> Sep

**The Economist Magazine (6<sup>th</sup> May)**

A new commodity spawns a lucrative, fast-growing industry, prompting antitrust regulators to step in to restrain those who control its \_\_\_\_\_ (1) \_\_\_\_\_ (**game**). A century ago, the resource in question was oil. Now similar concerns are being raised by the giants that deal in data, the

\_\_\_\_\_ (2) \_\_\_\_\_ (**sun**) of the digital era. These titans—Alphabet (Google's parent company), Amazon, Apple, Face-book and Microsoft—look unstoppable. They are the five most valuable listed firms in the world.

Their profits are surging: they collectively \_\_\_\_\_ (3) \_\_\_\_\_ (**decked**) up over \$25bn in net profit in the first quarter of 2017. Amazon captures half of all dollars spent on-line in America. Google and Facebook accounted for almost all the revenue growth in digital advertising in America last year. Such dominance has \_\_\_\_\_ (4) \_\_\_\_\_ (**jumped**) calls for the tech giants to be broken up, as Standard Oil was in the early 20th century. This newspaper has argued against such drastic action in the past. Size alone is not a crime. The giants' success has benefited consumers. Few want to live without Google's search engine, Amazon's one-day delivery or Facebook's newsfeed. Nor do these firms raise the \_\_\_\_\_ (5) \_\_\_\_\_ (**support**) when standard antitrust tests are applied. Far from gouging consumers, many of their services are free (users pay, in effect, by handing over yet more data). Take account of offline rivals, and their market shares look less worrying. And the emergence of upstarts like Snapchat suggests that new entrants \_\_\_\_\_ can still make \_\_\_\_\_ (6) \_\_\_\_\_ (**sense**). But there is cause for concern. Internet companies' control of data gives them enormous power. Old ways of thinking about competition, devised in the era of oil, look outdated in what has come to be called the "data economy". A new approach is needed.

- |                |               |            |
|----------------|---------------|------------|
| 1. (a) market  | (b) origin    | (c) center |
| (d) flow       | (e) No Change |            |
| 2. (a) bank    | (b) oil       | (c) gold   |
| (d) sand       | (e) No Change |            |
| 3. (a) racked  | (b) cleaned   | (c)        |
| checked        | (e) No Change |            |
| (d) backed     | (b) attempted | (c)        |
| 4. (a) tempted | (b) attempted | (c)        |
| prompted       | (e) No Change |            |
| (d) attracted  | (b) button    | (c) flag   |
| 5. (a) voice   | (b) button    | (c) flag   |
| (d) alarm      | (e) No Change |            |
| 6. (a) tense   | (b) waves     | (c) noise  |

(d) money (e) No Change

08<sup>th</sup> Sep

**The Economist Magazine (01<sup>st</sup> July)**

Slowly but surely the sole of a shoe emerges from a bowl of liquid resin, as Excalibur rose from the enchanted lake. And, just as Excalibur was no ordinary sword, this is no ordinary sole. It is light and flexible, with an \_\_\_\_\_ (1) \_\_\_\_\_ (**creative**) internal structure, the better to help it support the wearer's foot. Paired with its sole \_\_\_\_\_ (2) \_\_\_\_\_ (**thing**) it will underpin a set of trainers from a new range planned by Adidas, a German sportswear firm. Adidas intends to use the 3D-printed soles to make trainers at two new, highly automated factories in Germany and America, instead of producing them in the low-cost Asian countries to which most trainer production has been \_\_\_\_\_ (3) \_\_\_\_\_ (**processed**) in recent years. The firm will thus be able to bring its shoes to market faster and keep up with fashion trends. At the moment, getting a design to the shops can take months. The new factories, each of which is intended to turn out up to 500,000 pairs of trainers a year, should cut that to a week or less. As this example shows, 3Dprinting has come a long way, quickly. In February 2011, when The Economist ran a story called "Print me a Stradivarius", the idea of printing objects still seemed extraordinary. Now, it is well established. Additive manufacturing, as it is

known technically, is speeding up \_\_\_\_\_ (4) \_\_\_\_\_ (**sales**) designs and is also being used to make customised and complex items for actual sale. These range from false teeth, via jewellery, to parts for cars and aircraft. 3Dprinting is not yet \_\_\_\_\_ (5) \_\_\_\_\_ (**ubiquitous**). Generally, it remains too slow for mass production, too expensive for some applications and for others produces results not up to the required standard. But, as Adidas's soles show, these shortcomings are being dealt with. It is not foolish to believe that 3Dprinting will power the factories of the future. Nor need the technology be restricted to making things out of those industrial stalwarts, metal and plastic. It is also capable of extending manufacturing's reach into matters biological.

- |                  |               |          |
|------------------|---------------|----------|
| 1. (a) intricate | (b) rusticate | (c)      |
| delicate         | (e) No Change |          |
| (d) perfect      | (b) mate      | (c) less |
| 2. (a) part      | (b) mate      | (c) less |

- (d) wig (e) No change  
 3. (a) sourced (b) resourced (d) assorted  
 (d) outsourced (e) No change  
 4. (a) prototyping (b) sale (c) production  
 (d) suppliers (e) No Change  
 5. (a) popular (b) started (c) needed  
 (d) popular (e) No Change

## 11<sup>th</sup> Sep

### The Economist Magazine (29<sup>th</sup> May)

On July 21st three Chinese warships \_\_\_\_\_(1)\_\_\_\_\_(**curtailed**) into the Baltic Sea for China's first war games in those waters with Russia's fleet. The two powers wanted to send a message to America and to audiences at home: we are united in opposing \_\_\_\_\_ the West's \_\_\_\_\_(2)\_\_\_\_\_(**possession**), and we are not afraid to show off our \_\_\_\_\_(3)\_\_\_\_\_(**intention**) in NATO's back-yard. The war games were also intended to show how close the friendship between China and Russia has become—so much has changed since the days of bitter cold-war enmity that \_\_\_\_\_(4)\_\_\_\_\_(**transferred**) between them from the 1960s to the 1980s. There has been an abundance of such symbolism in recent weeks. On his way to this month's meeting in Germany of leaders from the G20 group of countries, China's president, Xi Jinping, stopped off in Moscow. There his Russian counterpart, Vladimir Putin, \_\_\_\_\_(5)\_\_\_\_\_(**sang**) an elaborate medallion around his neck: the Order of St Andrew, Russia's highest state award. At the G20 (where they are pictured), "only two leaders in the world exuded calm confidence," Dmitry Kiselev, a cheerleader for the Kremlin, said on his television show in reference to Mr Putin and Mr Xi. "Russia is pivoting to the east. China is turning to the west—towards Russia," he crowed.

1. (a) failed (b) trailed (c) derailed  
 (d) sailed (e) No Change  
 2. (a) domination (b) intervention (c) sanction  
 (d) detention (e) No Change  
 3. (a) muscle (b) tussle (c) hustle  
 (d) parcel (e) No Change  
 4. (a) procured (b) accrued (c) endured  
 (d) came (e) No Change  
 5. (a) spoke (b) judged (c) hung  
 (d) sung (e) No Change

## 12<sup>th</sup> Sep

### The Economist Magazine (03<sup>rd</sup> Jun)

Amid the ruins of Syria, Mohieddine Manfoush has \_\_\_\_\_(1)\_\_\_\_\_(**forked**) out a kingdom built on cheese. An unremarkable man with 25 cows to his name before the conflict began, Mr Manfoush now has his own militia, a herd of 1,000 cattle and a company whose dairy products have become \_\_\_\_\_(2)\_\_\_\_\_(**pertinent**) in Damascus. For those with the right connections and an appetite for risk, the war has opened up lucrative sources of revenue. For Mr Manfoush, his new-found wealth is directly bound to the regime's preferred tactic of siege warfare. This has proved effective at isolating, containing and strangling rebel redoubts into submission

without consuming too much of the regime's \_\_\_\_\_(3)\_\_\_\_\_(**resurgent**) manpower. The sieges have generated lots of money, too. Mr Manfoush's cash cow has been the siege of Eastern Ghouta, a large rebel-held region east of Damascus. In mid-2013, regime forces surrounded the area, whose rich farmland supplied the capital with most of its meat and cheese before the war began. As the siege \_\_\_\_\_(4)\_\_\_\_\_(**helped**), its dairy farmers slowly lost access to their customers in the capital. With the ensuing milk glut in the enclave, prices collapsed. Using his contacts, Mr Manfoush, who owned a small cheese business, struck a deal with the regime. He began to bring cheap milk from rebel territory in Eastern Ghouta to regime-held Damascus, where he

could sell it for double the price. The regime received a cut of the \_\_\_\_\_(5)\_\_\_\_\_(**price**). Mr Manfoush reinvested his share. He snapped up the region's best cows and dairy machinery from farmers and businessmen whose livelihoods had been hammered by the siege. As the business evolved, the trucks that left Ghouta with milk and cheese came back laden with the barley and wheat he needed to feed his growing dairy herd there and run the bakeries he bought.

1. (a) carved (b) craved  
 (c) coveted (d) crumbled (e) No Change  
 2. (a) prevalent (b) ubiquitous (c) known  
 (d) unavailable (e) No Change  
 3. (a) unavailable (b) weak (c) dwindling  
 (d) thriving (e) No Change  
 4. (a) tightened (b) progressed (c) ended  
 (d) lifted (e) No Change

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**NEW PATTERN ENGLISH FOR BANK PO**

**ERRORS-CLOZE TEST-ODD ONE OUT-  
CONNECTORS-PAIR WORDS-CAUSE  
EFFECT--SENTENCE- -FILLERS.**

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5. (a) army (b) supply (c) demand  
(d) profit (e) No Change

**13<sup>th</sup> Sep**

**The Economist Magazine (10<sup>th</sup> Jun)**

Most people get sweaty palms just staring up at the sheer granite bulk of El Capitan, a spectacular rock formation in California's Yosemite Valley. Alex Honnold's stayed dry as he ascended the 3,000-foot (900-metre) vertical wall on June 3rd, jamming his hands in cracks and pulling on edges \_\_\_\_\_(1)\_\_\_\_\_ (**certainly**) big enough for fingertips. That is just as well, for Mr Honnold could not afford any slips. He carried no kit other than painfully snug shoes, with soles made of the same sticky rubber that glues Formula 1 race cars to the tarmac, and a bag of gymnasts' chalk strapped to his waist, to keep his fingers moisture-free. There was no rope to secure him if he fell, as there had been when he

repeatedly \_\_\_\_\_ rehearsed the \_\_\_\_\_(2)\_\_\_\_\_ (**performance**). After a four-hour display of sloth-like precision, power and preternatural poise, the 31-year-old safely made the summit, hiked back down to the valley, and phoned his mother. He then squeezed in a workout. El Capitan had been climbed partnerless before, including by Mr Honnold. But never in the way he has, literally, taken to new heights. In 2011 an episode of "60 Minutes", a current-affairs show, about his earlier "free solos" drew 17m television viewers. In climbing jargon, "free" means using only rock formations for support, not rope-

ladders or other paraphernalia \_\_\_\_\_(3)\_\_\_\_\_ (**attach**) to pre-drilled bolts or wedged in cracks; "solo" signifies dispensing with protection. It is the sport at its \_\_\_\_\_(4)\_\_\_\_\_ (**own**). In Yosemite, the cradle of American climbing, Mr Honnold has reached its pinnacle. Praise from fellow climbers was matched only by relief at his safe return. The exploit marks the latest in a series of milestones for "sport climbing". This is to clambering up monkey bars what mountaineering is to hiking, a natural human pursuit pushed to extremes. In 2015 two other Americans, Tommy Caldwell and Kevin Jorgeson, made the front page of the NewYorkTimes, and got a congratulatory tweet from Barack Obama, for establishing a free (but not solo) passage up the Dawn Wall, El Capitan's blankest stretch, after years of attempts. Last year climbing on artificial walls was included in

the line-up for the Tokyo Olympics in 2020, part \_\_\_\_\_ of a wider effort to \_\_\_\_\_(5)\_\_\_\_\_ (**rejuvenate**) the games.

- |                 |               |            |
|-----------------|---------------|------------|
| 1. (a) scarcely | (b) hard      | (c) rarely |
| (d) barely      | (e) No Change |            |
| 2. (a) game     | (b) route     | (c)        |
| practice        |               |            |
| (d) pattern     | (e) No Change |            |
| 3. (a) clipped  | (b) came      | (c) served |
| (d) help        | (e) No Change |            |
| 4. (a) purest   | (b) own game  | (c)        |
| service         |               |            |
| (d) help        | (e) No Change |            |
| 5. (a) bring    | (b) find      | (c) look   |
| (d) force       | (e) No Change |            |

**14<sup>th</sup> Sep**

**The Economist Magazine (10<sup>th</sup> Jun)**

Emerging markets have been through a lot over the past four years. The "taper tantrum" in 2013 (prompted by fears of a change in American monetary policy); the oil-price drop in 2014; China's botched \_\_\_\_\_(1)\_\_\_\_\_ (**implementation**) of its currency in 2015; and India's botched "demonetisation" of much of its own currency in late 2016 (removing high-value banknotes from circulation). But 2017 has started more brightly. Indeed, for the first time in two and a half years, the world's four biggest emerging economies (Brazil, Russia, India and China, known as the BRICs) are all growing at the same time. Russia's GDP bottomed out at the end of 2015 (using seasonally adjusted figures) after the longest \_\_\_\_\_(2)\_\_\_\_\_ (**retribution**) since the 1990s. It has expanded at a gathering pace for the past three quarters. Higher oil prices have helped, though Russia cannot profit fully from the improved market by \_\_\_\_\_(3)\_\_\_\_\_ (**ramping**) up sales without violating the production limits that caused the market's recovery. During the collapse of the rouble in late 2014 and early 2015, it was easy to \_\_\_\_\_(4)\_\_\_\_\_ (**highlight**) some of Russia's economic strengths, such as its consistent trade surpluses and its substantial foreign-exchange reserves (which never fell below \$300bn). As Russia has regained its footing, the rouble has rebounded, gaining 15% against the dollar over the past 12 months, making it one of the world's best-performing currencies. Brazil's \_\_\_\_\_(5)\_\_\_\_\_ (**government**) has been even more prolonged. Its economy \_\_\_\_\_(6)\_\_\_\_\_ (**struggled**) for eight consecutive

quarters as commodity prices tumbled, a president was impeached and a corrupt political class was \_\_\_\_\_(7)\_\_\_\_\_ (**purged**). Brazil's political scandals re-main far from resolved, but at least the weather has improved. Generous summer rains in states like Bahia contributed to a bumper harvest of soyabeans and corn in the early months of the year. That helped Brazil's GDP expand by 1% in the first quarter (an annualised pace of over 4%). Since bumper harvests cannot be repeated every three months, some economists fear GDP may shrink again in the second quarter, but many forecasters believe growth will be positive for 2017 as a whole.

1. (a) evaluation (b) valuation (c) devaluation  
(d) regulation (e) No Change
2. (a) period (b) hour (c)  
recession  
(d) decline (e) No Change
3. (a) keeping (b) clearing (c)  
coming  
(d) meeting (e) No Change
4. (a) find (b) evaluate (c) forget  
(d) get (e) No Change
5. (a) dormant (b) torment (c)  
cement  
(d) inadvertent (e) No Change
6. (a) flourished (b) contracted(c)  
attracted  
(d) nourished (e) No Change
7. (a) impugned (b) expunge (c)  
derailed  
(d) survived (e) No Change

## 15<sup>th</sup> Sep

### The Economist Magazine (10<sup>th</sup> Jun)

In September 1961 a small hurricane called Esther \_\_\_\_\_(1)\_\_\_\_\_ (**worked**) into being above the warm waters of the mid-Atlantic. It bore down on America's east coast, executed a graceful clockwise loop-the-loop off the shores of New York, then gusted up \_\_\_\_\_(2)\_\_\_\_\_ (**against**) Maine and into Quebec as little more than a squall. Esther's place in history was not as-sured through its destructive power, although it \_\_\_\_\_(3)\_\_\_\_\_ (**make**) kill seven people when it brought down an American navy plane that was on route to Monrovia, in Liberia. It was, rather, the surveillance of Esther that made the storm famous, for this was the first hurricane to be discovered from \_\_\_\_\_(4)\_\_\_\_\_ (**computer**). Tracking began after the third Television Infrared

Observation Satellite (TIROS-3), an early meteorological satellite launched by the United States, spotted precursor thunderstorms in the eastern Atlantic, south-west of the Cape Verde Islands. America's suite of hurricane sensors has grown since 1961. The current Atlantic hurricane season, which began on June 1st, sees the country running a stack of instruments that reach from orbit to a kilometer beneath the ocean. TIROS-3's successors keep a constant watch on storms' tracks and sizes. Gulfstream jets fly

over \_\_\_\_\_ and around storms,  
\_\_\_\_\_ (5) \_\_\_\_\_ (**cropping**) sensors into them to measure wind speeds.

1. (a) swirled (b) entered (c) came  
(d) spiraled (e) No Change
2. (a) through (b) across (c) in  
(d) by (e) No Change
3. (a) had (b) did (c) must  
(d) has (e) No Change
4. (a) orbit (b) solar (c) space  
(d) system (e) No Change
5. (a) reading (b) dropping (c) insert  
(d) plug (e) No Change

## 16<sup>th</sup> Sep

### The Economist Magazine (10<sup>th</sup> Jun)

"If you take hyphens seriously, you will surely go mad," warns the style \_\_\_\_\_(1)\_\_\_\_\_ (**desk**) of the Oxford University Press. This \_\_\_\_\_(2)\_\_\_\_\_ (**maxim**) is quoted in The Economist's own style book, which goes on about the punctuation mark for eight pages. People can get very excited over things like the presence or lack of a hyphen in "e-mail". Most of the world is trending towards "email"; hyphens disappear over time, in favour of the closed-up form. ("Today" overtook "to-day" in frequency around 1926 in America, according to data from Google Books, and a bit later than that in Britain.) The Economist, being stylistically conservative, still prefers "e-mail", but that may well change one day even if absolutely nobody is confused by either form. English is a

\_\_\_\_\_ (3) \_\_\_\_\_ (**primitive**) language that allows for many different kinds of compounds, including those made from two adjectives ("blue-green"), two nouns ("kitchen sink"), adjective-noun ("dark-room"), noun-adjective ("slate-blue") and so on. But which ones should be written separately, which

hyphenated and which closed up? As so often in language, those looking \_\_\_\_\_(4)\_\_\_\_\_(**by**) perfectly clear strictures will be disappointed. The rules are mostly \_\_\_\_\_(5)\_\_\_\_\_(**data**) ones. The shorter and more native (ie, Germanic) the roots are, the more likely they are to be closed up: you might call someone who is behaving like a fish “fishlike”. But long words behave differently: should someone behave like a cuttlefish, you are more likely to call them “cuttlefish-like”. That goes doubly for long words that came to English from French, Latin or Greek: almost no one closes up “rhinoceros-like” or “hippopotamus-like”.

1. (a) quotient (b) statement (c) manual (d) trick (e) No Change
2. (a) word (b) theory (c) style (d) mean (e) No Change
3. (a) Germanic (b) beautiful (c) adjust (d) regular (e) No Change
4. (a) for (b) up (c) out (d) in (e) No Change
5. (a) official (b) unofficial (c) wrong (d) right (e) No Change

## 18<sup>th</sup> Sep

### The Economist Magazine (24<sup>th</sup> Jun)

Banks \_\_\_\_\_(1)\_\_\_\_\_(**complained**) incessantly about over-regulation. Yet their banking \_\_\_\_\_(2)\_\_\_\_\_(**difficulty**): in most places only licensed institutions can accept deposits and offer current accounts; within the EU, “passporting” means a bank licensed in one country may operate across the single market. So some European financial-technology (“fintech”) upstarts have started to \_\_\_\_\_(3)\_\_\_\_\_(**dilute**) banking licences. On June 19th, Klarna, a Swedish payments firm valued at \$2.25bn, became the latest—and the largest so far—to get one. European fintech firms have various reasons for seeking approval as a bank. Bunq, a Dutch firm and one of the first to get a licence, started out in payments, like Klarna, but expanded to deposit accounts. Some, like N26 in Germany or Atom Bank in Britain, sought to be full-service, online retail banks from the outset. Others, such as Clear Bank, a new British clearing and settlement bank, want to offer services to other firms.

\_\_\_\_\_ (4) \_\_\_\_\_(**of**) those focused on the retail market, Klarna is better placed than most to profit from its new privileges. Many upstarts

struggle to overcome the advantages banks enjoy because of \_\_\_\_\_(5)\_\_\_\_\_(**luck**), notably large customer bases. But Klarna already has 60m customers across Europe who use it to pay for online purchases from 70,000 merchants: last year, it processed €13bn (\$14.7bn) in transactions. The firm plans to use this customer base to launch a wider range of retail-banking offerings, like bank cards and payroll-linked accounts.

1. (a) crave (b) moan (c) talk (d) say (e) No Change
2. (a) perks (b) turks (c) level (d) pain (e) No Change
3. (a) crack (b) distribute (c) seek (d) misuse (e) No Change
4. (a) of (b) with (c) from (d) to (e) No Change
5. (a) proficiency (b) incumbency (c) skill (d) advantage (e) No Change

## 19<sup>th</sup> Sep

### The Economist Magazine (24<sup>th</sup> Jun)

Most new human viral infections come from other animals. Ebola fever, SARS and AIDS all started in this way. Animals are also the sources of influenza epidemics. Keeping an eye on birds and beasts, the viruses they carry, and which of

those viruses are found in people is thus a \_\_\_\_\_(1)\_\_\_\_\_(**pertinent**) thing to do. And that is the self-appointed task of the Eco Health Alliance, a charitable research organisation based in New York. This week some of the alliance’s scientists, led by Kevin Olival, published the results of their latest research in Nature. Among other things, they attempt to estimate what people do not know about these “zoonotic” viruses, as well as what they \_\_\_\_\_(2)\_\_\_\_\_(**follow**). Dr Olival’s study is restricted to mammals. It does not, therefore, pertain to things like the sources of avian flu. But within that limit it is as comprehensive as the data allow. It looks at all 586 species of virus known to have been found in at least one mammal. Those mammals amount to 754 species (humans included) from 15 orders— groups such as primates, bats, carnivores and eventooed ungulates (deer, cattle, sheep, antelopes, camels and so on). Of the viruses \_\_\_\_\_(3)\_\_\_\_\_(**studied**), 263 (ie, 45%) had been detected in humans and 188 of those were zoonotic in the sense that they had also been found at least once in another mammal species. This does not prove a virus passed from animal to human. It

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could have travelled the other way. But it is a starting-point for research. The objectives Dr Olival and his colleagues set themselves \_\_\_\_\_(4)\_\_\_\_(**in order**) to build a model that predicted how many zoonotic viruses a particular animal species might be expected to carry, and then to compare that with the number already known to be \_\_\_\_\_(5)\_\_\_\_(**defied**) by it. They did this by asking how closely related a species was to Homo sapiens(on the assumption that viruses will find the jump between related species easier), and how likely, given a species' range, habitat and behaviour, it would be for it to interact with people. They also estimated, and attempted to correct for, how much effort had been put into looking for viruses in a given species. Sampling bias, for example, almost certainly explains why so many known viruses infect humans.

1. (a) best (b) prudent (c) next  
(d) first (e) No Change
2. (a) do (b) ask (c) did  
(d) expect (e) No change
3. (a) found (b) worked (c)  
developed  
(d) send (e) No Change
4. (a) are (b) were (c) has  
(d) have (e) No Change
5. (a) carried (b) evolved (c)  
infected  
(d) destroyed (e) No Change

## 20<sup>th</sup> Sep

### The Economist Magazine (29<sup>th</sup> Apr)

On may 6th 1997 Gordon Brown, freshly installed as Britain's chancellor of the exchequer, announced that he was giving the Bank of England the responsibility for setting interest rates. The bank would be charged with meeting an inflation target set by the government. The move was hailed as a political masterstroke. It gave substance to the new Labour government's claims to economic \_\_\_\_\_(1)\_\_\_\_(**competence**). Long-term borrowing costs fell sharply. The pound soared. The bank's governor, Eddie George, was delighted. But joy was not unconfined. Within weeks Mr Brown, wary of an over-mighty central bank, stripped it of its responsibilities for bank regulation and public - debt management. Twenty years on, some fear that central banks have become too powerful. The Bank of England is back in charge of bank regulation. The European Central Bank (ECB) has added

that job in the euro zone to a host of others it has picked up since the financial crisis. The Dodd-Frank act of 2010 gave America's Federal Reserve authority to ensure financial stability. Central banks have acquired more tools to go with their extra tasks. But they have also come in for louder criticism. The Bank of England was \_\_\_\_\_(2)\_\_\_\_(**crashed**) for its assessment of Brexit. The ECB's quantitative-easing (QE) programme has been challenged in Germany's courts. A bill in Congress calls for the Fed's decisions to be audited. Savers moan about low interest rates. The case for central-bank independence is as powerful as it was two decades ago. Interest rates need to be changed well before they will affect inflation. Politicians are loth to be \_\_\_\_\_(3)\_\_\_\_(**pre-emptive**). An independent central bank is more likely to act promptly to head off inflation—and this trustworthiness also affords it freedom to cut interest rates when recession looms. Yet the critics should not be ignored. The history of central banks shows that their power can ebb and flow. Two of America's central banks folded before the Fed was

established; Lyndon Johnson and Richard Nixon were not \_\_\_\_\_(4)\_\_\_\_(**transgress**) to bullying Fed chairmen into keeping interest rates low. In addition, the financial crisis of 2008 forced central banks to make controversial decisions, in part because many governments were unable or unwilling to act themselves. They rightly put their resources at risk to bail out banks and keep credit markets working. To counter the bust that followed took a long period of near-zero interest rates and schemes such as QE. But the uneven effects on individuals of this newer sort of monetary policy were stark. One of the more reliable effects of QE was to

raise share prices, favouring the well-off. Low rates are a \_\_\_\_\_(**party**) to the indebted but hit deposit-holders.

1. (a) progress (b) sustain (c)  
approval  
(d) boost (e) No Change
2. (a) awarded (b) bashed (d)  
ashamed  
(d) executed (e) No Change
3. (a) agreed (b) worried (c)  
emollient  
(d) exuberant (e) No Change
4. (a) avarice (b) averse (c)  
reverse  
(d) aware (e) No Change
5. (a) salve (b) salvage (d)  
encomium  
(d) euphemism (e) No Change



## 21<sup>st</sup> Sep The Economist Magazine

"You may smile, but it will come," said Henry Ford in 1940, predicting the arrival of a machine that was part-automobile and part-aeroplane. For decades flying cars have obsessed \_\_\_\_\_ technologists but \_\_\_\_\_ (1) \_\_\_\_\_ (**colluded**) their mastery. Finally there is reason to believe. Several firms have offered hope that flying people in small pods for short trips might become a reality in the next decade. These are not cars, as most are not fit to drive on land, but rather small vehicles, which can rise and land vertically, like quiet helicopters. A prototype of a small electric plane that is capable of flying up to 300 kilometres per hour, made by Lilium, a German startup, completed a successful test over Bavaria on April 20th. Lilium is starting work on a five-seat vehicle and hopes to offer a ride -hailing service. Another German company, e-volo, has been testing a flying vehicle for several years. It recently showed off the second

version of its electric Volocopter, which could be \_\_\_\_\_ (2) \_\_\_\_\_ (**prepared**) for flight as soon as next year. There are at least a dozen firms experimenting with making small flying vehicles in different \_\_\_\_\_ (3) \_\_\_\_\_ (**places**), including Airbus, an aerospace giant, in partnership with Italdesign Giugiaro, a division of Volkswagen, a carmaker. Many plan to have a certified pilot in command at the beginning and then move on to an autonomous set-up when regulations allow. Motorcycle-type vehicles, which you sit astride, are also in the works. No matter

which manufacturer is quickest to gain \_\_\_\_\_ (4) \_\_\_\_\_ (**authority**), Uber, a ride-hailing firm, aims to be at the centre of things. On April 25th it held an event in Dallas to announce its plan to offer a service where people can hail an electric "vertical takeoff and landing" vehicle and ride it quickly to destinations that would otherwise take hours in heavy traffic. Uber does not want to build these aircraft or landing pads \_\_\_\_\_ (5) \_\_\_\_\_ (**again**), just as it does not own its own cars. Instead, it plans to collaborate with other companies. But Jeff Holden, Uber's chief product officer, does not exclude the possibility that the firm may at the outset own some aircraft, which he estimates will cost around \$1m each. The firm plans to have a prototype of its service ready by 2020. It will launch it first in Dallas and in Dubai, both cities where the authorities have deep aviation expertise and

where people commute long distances. The firm rather optimistically promises that the cost per aerial mile for passengers will be roughly that of its low-cost car service, UberX.

- (a) solved (b) confused (c) eluded (d) invaded (e) No Change
- (a) certified (b) germinated (c) garnered (d) unwarranted (e) No Change
- (a) countries (b) guises (c) platform (d) sorts (e) No Change
- (a) velocity (b) viscosity (c) ground (d) victories (e) No Change
- (a) now (b) ready (c) working (d) itself (e) No Change

## 22<sup>nd</sup> Sep The Economist Magazine

MOST scientific research follows a logical progression, with one experiment following up on the findings of another. Every now and \_\_\_\_\_ then, however, \_\_\_\_\_ (1) \_\_\_\_\_ (**quandary**) plays a part. Such is the case with a paper just published in Current Biology, which reveals to the world a moth capable of chewing up plastic. The experiment behind the paper was inspired when Federica Bertocchini, an amateur beekeeper who is also a biologist at Cantabria University, in Spain, noticed caterpillars chewing holes through the wax in some of her hives and lapping up the honey. To identify them, she took some home in a plastic shopping bag. But when,

a few hours later, she got around to looking at her \_\_\_\_\_ (2) \_\_\_\_\_ (**items**) she found the bag was full of holes and the caterpillars were roaming around her house. After rounding them up, she identified them as larvae of the greater wax moth, a well-known pest of beehives. On considering their escape from their shopping-bag prison, though, she wondered whether they might somehow be put to work as garbage-disposal agents. Past attempts to use living organisms to get rid of plastics have not gone well. Even the most promising species, a bacterium called *Nocardia asteroides*, takes more than six months to

\_\_\_\_\_ (3) \_\_\_\_\_ (**see**) a film of plastic a mere half millimetre thick. Judging by the job they had done on her bag, Dr Bertocchini suspected wax-moth caterpillars

would perform much better than that. To test this idea, she teamed up with Paolo Bombelli and Christopher Howe, two biochemists at Cambridge University. Dr Bombelli and Dr Howe pointed out that, like beeswax, many plastics are held together by methylene bridges (structures that consist of one carbon and two hydro-gen atoms, with the carbon also linked to two other atoms). Few organisms have enzymes that can break such bridges, which is why these plastics are not normally bio-degradable.

The team suspected wax moths had \_\_\_\_\_(4)\_\_\_\_\_(**created**) the problem. One of the most persistent constituents of rubbish dumps is polyethylene, which is composed entirely of methylene bridges linked to one another. So it was on polyethylene that the trio concentrated. When they put wax -moth caterpillars onto the sort of film it had taken Nocardiaasteroides half a year to deal with, they found that holes appeared in it within 40 minutes. On closer examination, Dr Bertocchini and her colleagues discovered that their caterpillars each ate an average of 2.2 holes, three millimetres across, every hour, in the plastic film. A follow-up test found that a caterpillar took about 12 hours

to \_\_\_\_\_(5)\_\_\_\_\_(**consume**) a milligram of shopping bag. Such bags weigh about three grams, so 100 larvae might, if they spent half their lives eating, consume one in a month.

1. (a) stupidity (b) dilapidated (c) serenity (d) serendipity (e) No Change
2. (a) captives (b) vegetables (c) grocery (d) native (e) No Change
3. (a) obliterate (b) oscillate (c) obsequious (d) elaborate (e) No change
4. (a) tracked (b) traced (c) trailed (d) cracked (e) No Change
5. (a) assume (b) presume (c) resume (d) exhume (e) No Change

**23<sup>rd</sup> Sep**

### The Economist Magazine (1<sup>st</sup> Jul)

Over the years, the grumbles have got louder. Since 2011 America's big banks have undergone annual "stress tests" over-seen by the Federal Reserve, along with \_\_\_\_\_(1)\_\_\_\_\_(**execution**) of their plans for paying dividends and buying back shares. A product of the post-crisis Dodd-Frank act, the tests are intended to make sure that

lenders have enough equity on hand should catastrophe strike again. But banks say they are both \_\_\_\_\_(2)\_\_\_\_\_(**ostentatious**) and burdensome. And because failure can mean a block on payouts, the tests have bred caution and ire. The time for caution seems to be over. On June 28th the Fed said it had approved the dividend and buy-back plans of all 34 banks tested this year— plans which propose handing shareholders a pile of cash. All 34 also passed the first stage, results of which were revealed six days earlier and which assume no repurchases and unchanged dividends. Even under a "severely adverse" scenario involving a nasty recession, all would keep key capital ratios above the regulatory minimum. Payouts are likely to be close to 100% of the industry's expected earnings over the next four quarters. According to

analysts at Barclays, that would be the highest \_\_\_\_\_(3)\_\_\_\_\_(**output**) since 2007 and (more remarkably) the second -highest in the past 20 years. Several banks published their plans shortly after the Fed's announcement. JPMorgan Chase intends to repurchase \$19.4bn-worth of shares over the next year, up from \$10.6bn in last year's plan, and plans to increase its quarterly dividend from 50 to 56 cents. Citigroup will double its dividend and return \$18.9bn to shareholders in all, comfortably more than it is likely to earn. Bank of

America will buy back \$12bn in shares, \_\_\_\_\_(4)\_\_\_\_\_(**getting**) proposed just \$5bn a year ago, and raise its dividend by 60%, to 12 cents. Warren Buffett indicated earlier this year that 11 cents would be enough to \_\_\_\_\_(5)\_\_\_\_\_(**push**) his investment firm, Berkshire Hathaway, to switch its preferred shares, which yield a fixed sum, into common stock. That would make Berkshire BofA's largest shareholder. It is already the biggest at Wells Fargo, which also declared an increased payout.

1. (a) destiny (b) speculation(c) scrutiny (d) certainty (e) No Change
2. (a) oblique (b) opaque (c) occur (d) obsequious (e) No Change
3. (a) profit (b) losses (c) ratio (d) exchanges (e) No Change
4. (a) clearly (b) having (c) showing (d) receiving (e) No Change
5. (a) pay (b) suffice (c) entice (d) back up (e) No Change

## 25<sup>th</sup> Sep

Thirteen-year-olds do not spend as much money as their parents suspect - at least not according to the findings of a \_\_ (1) \_\_ survey, Money and Change. The survey \_\_ (2) \_\_ three hundred teenagers, 13-17 years old, from \_\_ (3) \_\_ Britain. By the time they \_\_ (4) \_\_ their teens, most children see their weekly allowance rise dramatically to an amazing national average of £5.14. Two thirds think they get \_\_ (5) \_\_ money, but most expect to have to do something to get it. Although they have more cash, worry about debt is \_\_ (6) \_\_ among teenagers. Therefore, the \_\_ (7) \_\_ of children \_\_ (8) \_\_ an effort to save for the future. Greater access to cash \_\_ (9) \_\_ teenagers does not, however, mean that they are more irresponsible \_\_ (10) \_\_ a result. The economic recession seems to have encouraged \_\_ (11) \_\_ attitudes to money, even in the case of children at these ages. Instead of wasting what pocket \_\_ (12) \_\_ they have on sweets or magazines, the 13 -year-olds who took \_\_ (13) \_\_ in the survey seem to \_\_ (14) \_\_ to the situation by saving more than half \_\_ (15) \_\_ their cash.

1. A) late B) recent C) latest D) fresh
2. A) included B) contained  
C) counted D) enclosed
3. A) entire B) all over C) complete D) the whole
4. A) reach B) get C) make D) arrive
5. A) acceptable B) adequate  
C) satisfactory D) enough
6. A) gaining B) heightening  
C) increasing D) building
7. A) most B) maximum C) many D) majority
8. A) make B) do C) have D) try
9. A) among B) through C) between D) along
10. A) like B) as C) for D) in
11. A) aware B) knowing C) helpful D) cautious
12. A) cash B) money C) change D) savings
13. A) part B) place C) share D) piece
14. A) reply B) answer C) respond D) return
15. A) from B) as C) of D) for

## 26<sup>th</sup> Sep

It is the nature of athletic records that they are broken and their place is taken by new ones . Yet in many sports \_\_ (1) \_\_, there is a mark which is not \_\_ (2) \_\_ in itself, but which becomes a legend as athletes \_\_ (3) \_\_ to break it. The most \_\_ (4) \_\_ of these is the attempt to run the mile in \_\_ (5) \_\_ than four minutes. In 1945, the mile record was \_\_ (6) \_\_ to 4 minutes, 1.5 seconds. And

there, for nine years, it stuck. Then, in 1954, a medical student \_\_ (7) \_\_ Roger Bannister decided to try and break the record. He had been \_\_ (8) \_\_ for this day since running the mile in 4 minutes, 2 seconds the \_\_ (9) \_\_ year. Two other runners set the pace for him, and \_\_ (10) \_\_ 250 yards to go he burst ahead for the finish. He wrote \_\_ (11) \_\_: 'My body had exhausted all its energy, but it \_\_ (12) \_\_ on running just the same. Those \_\_ (13) \_\_ few seconds seemed never-ending. I could see the line of the finishing tape. I jumped like a man making a desperate attempt to save himself from danger. 'Bannister's time was 3 minutes, 59.4 seconds. \_\_ (14) \_\_ this record has been broken on many \_\_ (15) \_\_ since, Bannister's achievement will never be forgotten.

1. A) happenings B) events C) games D) matches
2. A) central B) major  
C) significant D) considerable
3. A) try B) try on C) try out D) try for
4. A) known B) public C) noticeable D) famous
5. A) smaller B) less C) lower D) under
6. A) broken down B) lessened  
C) decreased D) brought down
7. A) entitled B) called C) nicknamed D) known
8. A) trying B) studying C) running D) training
9. A) early B) previous C) past D) former
10. A) on B) in C) with D) by
11. A) afterwards B) then C) next D) after
12. A) went B) continued C) ran D) got
13. A) last B) late C) latest D) later
14. A) But B) In spite of C) However D) Although
15. A) times B) times C) occasions D) incidents

## 27<sup>th</sup> Sep

### The Economist Magazine (1<sup>st</sup> Jul)

Conglomerates sometimes sell their least promising units, hereby ginning up returns for the remaining empire. But groups \_\_\_\_\_ (1) \_\_\_\_\_ (**puzzled**) with huge debts do not have that luxury; only by disposing of the most profitable parts can they raise

enough funds to satisfy creditors. Such is the story of the Essar Group, which is in the final stages of selling its crown jewel, India's second-biggest private oil refinery, to a \_\_\_\_\_(2)\_\_\_\_\_ (**acquarium**) led by Rosneft, a Russian oil titan. The slimming of what was once the country's third-largest diversified corporate group is a welcome signal that an era of powerful industrialists running rings round their creditors is ending. The purchase by Rosneft (along with a Russian investment fund and Trafigura, a trading firm) of the giant Vadinar refinery in the state of Gujarat for \$12.9bn will be the largest-ever foreign investment in India. It

has been a long time coming. It was first \_\_\_\_\_(3)\_\_\_\_\_ (**brooded** over two years ago and jointly announced with fanfare in October by India's Narendra Modi and Russia's Vladimir Putin. The deal includes an Indian port and a network of coveted petrol stations. Most analysts approve of Rosneft's initiative as a way of diversifying away from upstream activities in Russia. But what is most telling is why the assets came up for sale in the first place. Essar, whose interests span power plants, steel, infrastructure and shipping, says that it saw a good opportunity to monetise an asset it has nurtured for years. It may have had little \_\_\_\_\_(4)\_\_\_\_\_ (**voice**). An investment splurge starting in 2011 has left various Essar operating entities, along with a holding company based in the Cayman Islands, with a combined debt of around \$20bn. Although the company does not disclose updated financials (it is privately held by the Mumbai-based Ruia family) few firms in its various industries make the sort of money it would need to pay down such a debt. In the past, bosses at Indian state-run banks (which conduct over two-thirds of all lending) could easily be convinced to overlook trifles such as a debtor's inability to repay loans. It takes over four years for an insolvency process to return a meager 26 cents on the dollar to creditors, so bankers often preferred to behave as if even the most distressed company might somehow find a way of repaying a loan. A bad-loan crisis followed. Around one in five loans made by state-owned banks are either set to default or have already done so. The central bank is pushing bankers to get tough on

\_\_\_\_\_ (5) \_\_\_\_\_ (**big**) borrowers. In recent weeks it has threatened to push a dozen firms with huge debts into insolvency unless deals to refinance their debts could be reached quickly. One was Essar Steel.

1. (a) saddled (b) cradled (c) middle  
(d) riddled (e) No Change

2. (a) moratorium (b) consortium (c) gang  
(d) company (e) No Change
3. (a) rooted (b) muted (c)  
mooted  
(d) uprooted (e) No Change
4. (a) choice (b) money (c)  
problem  
(d) idea (e) No Change
5. (a) new (b) old (c) errant  
(d) weak (e) No Change

**28<sup>th</sup> Sep**

## **The Economist Magazine (4<sup>th</sup> Mar)**

From its gleaming new headquarters, Jaffna's police force serves around 100,000 people. The vast majority of the local population are Tamils or Tamil-speaking Muslims; fewer than 50 locals are members of Sri Lanka's biggest ethnic group, the Sinhalese. But the vast majority of the city's 532 police officers are Sinhalese; only 43 are Tamil, and very few of the rest speak the

Tamil language well. This is not just an \_\_\_\_\_ (1) \_\_\_\_\_ (**affront**) to Tamils, whose complaints about discrimination lay at the root of a 26 -year civil war that ended in 2009. It is also a practical problem. Sripathmananda Bramendra came to the new headquarters one day in December to \_\_\_\_\_ (2) \_\_\_\_\_ (**complaint**) the paperwork needed to replace a lost licence-plate. He waited for hours to talk to a Tamil -speaking officer. But the only one around was first busy with a superior, and then had to rush off to translate at a public protest. Everyone still queuing was told to return the next day. Roughly three-quarters of Sri Lankans are Sinhalese; Tamils and Tamil-speaking Muslims make \_\_\_\_\_ (3) \_\_\_\_\_ (**do**) the remaining quarter. But the population is relatively segregated, with most Tamils concentrated in the north and east. Unlike most officials in the provinces, police are recruited at national level and rotated around the country during their careers (doctors in government hospitals are another troublesome exception). The result is that police stations in Tamil areas are staffed mainly by Sinhalese, who struggle to

communicate with the people they are supposed to be \_\_\_\_\_ (4) \_\_\_\_\_ (**looking**).

This, in addition to the mistrust bred by the civil war, puts Tamils off joining the police, compounding the problem. Even after Sri Lanka became independent from Britain in 1948, English remained the language of administration. But in 1956, in an effort to court Sinhalese voters, the prime minister of the \_\_\_\_\_ (5) \_\_\_\_\_ (**day**) pushed through a

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bill to make Sinhala the sole official language. For Tamil-speakers in the bureaucracy, the results were devastating.

- (a) insulting (b) accolades (c) applaud (d) promulgation (e) No Change
- (a) obtain (b) submit (c) withdraw (d) write (e) No Change
- (a) up (b) with (c) on (d) against (e) No Change
- (a) meeting (b) talking (c) hiding (d) protecting (e) No Change
- (a) time (b) times (c) day (d) office (e) No Change

## 29<sup>th</sup> Sep

### The Economist Magazine (1<sup>st</sup> Jul)

Museum Siam in Bangkok is dedicated to exploring all things Thai. Until July 2nd, that includes an exhibition on the Asian financial crisis, which began on that date 20 years ago, when the Thai baht lost its peg with the dollar. The exhibition features two seesaws, showing how many baht were required to balance one dollar, both before the crisis (25) and after (over 50 at one point). Visitors can also read the testimony of some of the victims, including a high-flying stockbroker who was \_\_\_\_\_(1)\_\_\_\_\_ (**sentenced**) to selling sandwiches, and a businesswoman whose boss told her to "take care of the work for me" before hanging himself. (In Hong Kong, Japan and South Korea, 10,400 people killed themselves as a result of the crisis, according to subsequent research.) In Thailand the financial \_\_\_\_\_(2)\_\_\_\_\_ (**awareness**) became known as the tom yum kung crisis, after the local hot-and-sour soup, presumably because it was such a bitter and searing experience. The exhibition's subtitle, "Lessons (Un)learned", seems un-fair. The victims of the crisis (Thailand, South Korea, Malaysia, Indonesia and Hong Kong) took many lessons to heart. With the exception of Hong Kong, they no longer rely on a hard peg to the dollar to anchor inflation, giving their currencies more room to move. (The sandwich vendor's chosen logo for his new business was a balloon that

floats like the baht.) They borrow \_\_\_\_\_(3)\_\_\_\_\_ (**commit**) in their own currencies, so their liabilities no longer jump when their exchange rates fall. And where necessary, they try to neutralise heavy capital inflows with offsetting flows the other way, including central-bank

purchases of foreign -exchange reserves. The change is evident in Asia's trade and current-account balances. On the eve of the crisis, Thailand, for example, was importing far more than it exported, borrowing from foreigners to bridge the gap. In 1996, its current-account deficit amounted to about 8% of GDP. Twenty years later, it had a surplus of over 11%. The harder question is whether learning these lessons is enough to protect an emerging market in Asia or elsewhere from future \_\_\_\_\_(4)\_\_\_\_\_ (**mishaps**). After all, Asia did not see the 1997 crisis coming precisely because it thought it had learned the lessons from earlier crises. Unlike the profligate Latin Americans, for example, the Asian countries had high national saving rates, limited public debt and budget surpluses. In 1996, Thailand's central-government debt was under 5% of GDP.

- (a) reduced (b) found (c) forced (d) required (e) No Change
- (a) capital (b) burden (c) calamity (d) budget (e) No Change
- (a) borrow (b) like (c) go (d) detest (e) No Change
- (a) program (b) cancellation (c) debt (d) reckoning (e) No Change
- (a) profligate (b) promulgate (c) protract (d) perniciousness (e) No Change

## 30<sup>th</sup> Sep

### The Economist Magazine (1<sup>st</sup> Jul)

Record companies and film studios have had to learn to live with internet piracy. Despite their best attempts to close sites or co-opt them, pirated copies of their \_\_\_\_\_(1)\_\_\_\_\_ (**system**) are easily available. Increasingly, the same is true of scientific papers. On June 21st a court in New York awarded Elsevier, a big scientific publisher, \$15m in damages for copyright infringement by Sci-Hub and the Library of Genesis, two websites that offer tens of millions of scientific papers and books for anyone to download. Both sites are increasingly popular with scientists, who use them to dodge \_\_\_\_\_(2)\_\_\_\_\_ (**precious**) paywalls and subscriptions. Alexandra Elbakyan, who founded Sci-Hub in 2011, did not turn up for the trial (nor did the people behind LibGen). But she did send a letter outlining her reasons for starting the site. While at



university in Kazakhstan she needed access to hundreds of papers for her studies. But the only way to get them, she said, was to pay \$32 per paper, which she described as “just insane”. Having discovered other academics using the internet to trade copies of papers they could not pay for, she set up Sci-Hub to

\_\_\_\_\_ (3) \_\_\_\_\_ (**find**) the process. An analysis of Sci-Hub’s server logs, published in Sciencein 2016, found its biggest users were people in Iran, India and China. Such middle-income countries do not qualify for the subsidies big publishers provide to users in the poorest nations, but their universities nevertheless may not be able to

afford subscriptions. Not every downloader was \_\_\_\_\_ (4) \_\_\_\_\_ (**cash-strapped**), though.

Americans were the fifth-biggest users. Ms Elbakyan sees the website as a way to make the fruits of science available to re-searchers whose institutions cannot afford steep fees as well as to anyone else interested. She thinks of it as a radical version of “open access”, the idea that research— which is, after all, mostly funded through taxes—should be published in a way that makes it available to everyone.

Unsurprisingly, publishers have little patience for such arguments. Elsevier argues that there is more to publishing than simply shovelling papers online and that work such as editing and arranging for reviews has to be paid for. Both Sci-Hub and LibGen are based in Russia, beyond the reach of America’s courts.

Nonetheless, the American Chemical Society, which publishes several journals, announced on June 28th that it had launched a lawsuit of its own. Provided Ms Elbakyan does not travel to America, that lawsuit seems equally unlikely to

\_\_\_\_\_ (5) \_\_\_\_\_ (**obey**).

1. (a) wares (b) wires (c) till  
(d) coffer (e) No Change
2. (a) tricky (b) insecure (c) cost  
(d) pricey (e) No Change
3. (a) center (b) mainstream (c)  
cater (d) streamline (e) No Change
4. (a) bootstrapped (b) manageable (c)  
ready (d) week (e) No Change
5. (a) start (b) proceed (c)  
succeed (d) recede (e) No Change

02<sup>nd</sup> Oct

## The Economist Magazine (6<sup>th</sup> May)

Coffee trees loom over a village in the hills above Dili, the capital of Timor-Leste.

Though their fruit has provided

\_\_\_\_\_ (1) \_\_\_\_\_ (**stability**) for decades, Alarico Soares De Cruz, the local headman, says the pickings are gradually growing slimmer. Some of the trees are 40 years old, he explains, \_\_\_\_\_ and ought to be \_\_\_\_\_ (2) \_\_\_\_\_ (**parted**) or completely replanted. But doing so would mean sacrificing the next couple of harvests, and no one is eager for that. This month marks 15 years since Timor-Leste—a former Portuguese colony, once known as East Timor—regained its independence after a quarter-century of oppressive Indonesian rule. In that time its leaders have stitched together a relatively stable democracy and brought electricity to its remote hamlets. But they have struggled to reduce widespread poverty among

the 1m-odd Timorese, or to revive \_\_\_\_\_ (3) \_\_\_\_\_ (**subsidized**) farms. With reserves of oil and gas dwindling, the government is ploughing the country's savings into grand development schemes. But some fear they could lead to ruin. A general election in July provides a chance to change direction, but voters seem unlikely to seize it. Timor-Leste has pocketed more than \$18bn from Bayu -Undan, its biggest oil and gas field, since its first wells were sunk in 2004. But this income looks set to \_\_\_\_\_ (4) \_\_\_\_\_ (**varnish**) entirely by 2023, as the field runs dry. Although a sovereign-wealth fund worth around \$16bn will provide a cushion, the government has been dipping deep into this capital lately to fund investments. Last year La'o Hamutuk, a \_\_\_\_\_ (5) \_\_\_\_\_ (**rugged**) local think-tank, warned that at present spending rates the cash pile could evaporate within ten years.

1. (a) shadow (b) source  
(c) income (d) protection  
(e) No Change
2. (a) pruned (b) probed  
(c) pruned (d) procured  
(e) No Change
3. (a) ailing (b) countryside  
(c) rural (d) super (e) No Change
4. (a) start (b) stop (c) vanish  
(d) diminish (e) No Change
5. (a) bugged (b) bogged  
(c) tounded (d) dogged  
(e) No Change

03<sup>rd</sup> Oct

## The Economist Magazine (6<sup>th</sup> May)

The election Donald Trump as America's 45th president dismayed most of New York; Mr Trump's home city had voted overwhelmingly for

another local candidate, Hillary Clinton. But Wall Street cheered. Between polling day on November 8th and March 1st, the S&P500 sub-in-dex of American banks' share prices \_\_\_\_\_ (1) \_\_\_\_\_ (**sold**) by 34%; finance was the fastest-rising sector in a fast-rising market. At the time of the election just two of the six biggest banks, JPMorgan Chase and Wells Fargo, could boast market capitalisations that exceeded the net \_\_\_\_\_ (2) \_\_\_\_\_ (**set**) value of their assets. Now all but Bank of America and Citigroup are in that happy position. Banks' shares were already on the up, largely because markets expected the Federal Reserve to raise interest rates after a long pause. It obliged in December and March, with three more rises expected this year. That should enable banks to widen the margin between their borrowing and lending rates from 60-year lows. Mr Trump's victory added an extra boost by promising to

\_\_\_\_\_ (3) \_\_\_\_\_ (**sent**) America's economic growth rate. He wants to cut taxes on companies, which would fatten banks' profits directly as well as benefiting their customers. He has also pledged to loosen bank regulation, the industry's biggest gripe, declaring on the campaign trail that he would "do a big number" on the Dodd-Frank Wall Street Reform and Consumer

Protection \_\_\_\_\_ Act, which \_\_\_\_\_ (4) \_\_\_\_\_ (**overhauled**) financial regulation after the crisis. So have the banks at last put the crisis behind them? This special report will argue that many of them are in much better shape than they were a decade ago, but the gains are not evenly spread and have further to go. That is particularly true in Europe, where the banks' recovery has been distinctly \_\_\_\_\_ (5) \_\_\_\_\_ (**raunchy**). The STOXX Europe 600 index of bank share prices is still down by two-thirds from the peak it reached ten years ago this month. European lenders' returns on equity average just 5.8%. America's banks are significantly stronger.

1. (a) sacred (b) scared (c) soared  
(d) seared (e) No Change
2. (a) root (b) book (c) rate  
(d) bet (e) No Change

## **Two Ways to learn English**

- 1. Comprehension**
- 2. Grammar + Vocab**

3. (a) lift (b) guide (c) target  
(d) create (e) No Change
4. (a) overwhelmed (b) overvalued  
(c) overstay (d) overworked  
(e) No Change
5. (a) catchy (b) patchy (c) saggy  
(d) soggy (e) No Change

**04<sup>th</sup> Oct**

### The Economist Magazine (6<sup>th</sup> May)

"Left to our own devices," said Lloyd Blankfein, boss of Goldman Sachs, in February, "we wouldn't hold as much capital as we are holding." He is not alone. "It is clear that the banks have too much capital," wrote Jamie Dimon of JPMorgan Chase, America's biggest bank by assets, in a letter to shareholders last month.

American banks, both big and small, are \_\_\_\_\_(1)\_\_\_\_\_ (**tapping**). Since 2009 the 33 banks deemed to be "systemically important", which are subject to stress tests by the Federal Reserve, have added \$700bn in common equity. The eight banks considered to be of global systemic importance (G-SIBs, in banking parlance) must meet not only the capital and leverage requirements agreed on by international supervisors after the crisis but also additional \_\_\_\_\_(2)\_\_\_\_\_ (**cost**) levied by the Fed. Among other changes, Mr Dimon wants this "gold-plating" to go. Perhaps most irritating to the banks are the Fed's annual stress tests, estimating how much equity would be burned up in a hypothetical crisis. The Fed may also limit banks' dividends and share repurchases if it finds they do not have enough capital in the worst \_\_\_\_\_(3)\_\_\_\_\_ (**game**). Banks are given plenty of information about the imaginary catastrophe—but not about the models the Fed uses in the tests. It is hard,

they mutter, to hit a moving target in the \_\_\_\_\_(4)\_\_\_\_\_ (**distance**). The Fed, however, does not want banks to arrange their balance-sheets merely to meet the test. Daniel Tarullo, the designer of the Fed's stress-test \_\_\_\_\_(application), who stepped down as a governor last month, said in a farewell speech that the tests needed refining but that they had to adapt to new risks, and that publishing models would "result in less protection for the financial system". Bankers freely admit that they had too little equity before the crisis.

1. (a) chafing (b) coughing  
(c) dwarfing (d) telling

- (e) No Change
2. (a) prices (b) surcharges  
(c) damages (d) weightage  
(e) No Change
3. (a) scenario (b) case (c) point  
(d) stand (e) No Change
4. (a) dark (b) plane  
(c) unknown (d) light  
(e) No Change
5. (a) apprentice (b) apparatus  
(c) apparent (d) appreciation  
(e) No Change

**05<sup>th</sup> Oct**

### The Economist Magazine (6<sup>th</sup> May)

By the end of last year bank supervisors were supposed \_\_\_\_\_(1)\_\_\_\_\_ (**to be agreeing**) on revisions to Basel 3, the international capital and liquidity standards devised after the financial crisis, which \_\_\_\_\_(2)\_\_\_\_\_ (**might**) then be all but complete. That did not happen, chiefly because some European authorities \_\_\_\_\_(3)\_\_\_\_\_ (**rocked**) at the prospect of yet higher capital demands for the banks in their charge. Officials close to discussions at the Basel Committee on Banking Supervision, which draws up the standards, are still confident that agreement will eventually be reached. But further delay seems inevitable, if only because Donald Trump has yet to choose the American officials needed to complete the talks. And even if a deal is done, there are signs that the trend towards inter-national regulation

that gathered pace after the financial crisis may be going into \_\_\_\_\_(4)\_\_\_\_\_ (**adverse**). "Post-crisis, there was a consensus for a global set of rules," says Huw van Steenis of Schroders, a British fund-management firm. "That consensus has now broken." The crisis revealed that many banks had too little capital to \_\_\_\_\_(5)\_\_\_\_\_ (**address**) losses, were funded with too much debt and not enough equity, and were prone to illiquidity. Basel 2, the previous set of standards, completed in 2004, had required banks to maintain a minimum ratio of "tier-1" capital (equity plus qualifying debt) to risk-weighted assets (RWAs), with the weights determined either by banks' own models or by a standardised approach. This had proved inadequate. Moreover, though Europe had adopted Basel 2 wholesale, American supervisors had applied it to just a dozen internationally active banks, fearing (with good cause) that Basel 2 would allow lenders to maintain dangerously low levels of equity. For the rest, they preferred to

watch a simple leverage ratio, of equity to unweighted assets.

1. (a) to agree (b) to be agreed  
(c) to have agreed (d) to have been agreed  
(e) No Change
2. (a) should (b) would (c) may  
(d) could (e) No Change
3. (a) chalked (b) talked  
(c) walked (d) balked  
(e) No Change
4. (a) effect (b) force  
(c) reverse (d) diverse  
(e) No Change
5. (a) redress (b) progress  
(c) absorb (d) enhance  
(e) No Change

**06<sup>th</sup> Oct**

### **The Economist Magazine (6<sup>th</sup> May)**

In 1992 Sweden nationalised (and subsequently merged) two banks: Gota Bank and Nordbanken, which was already mostly owned by the state. As in America 15 years later, property prices had first boomed and then plunged, bringing banks down with them. In 2001 Nordbanken was combined with Danish, Norwegian and Finnish lenders to create Nordea, the region's biggest bank. It was not until September 2013 that the Swedish government sold its last shares in Nordea, finally drawing a line under a crisis by then

20 years in the past. Banking crises leave deep and lasting \_\_\_\_\_(1)\_\_\_\_\_ (**stares**) on economies and societies. The one of 2007-08 was the biggest and worst since the 1930s, so the recovery was bound to take time. In a study published in 2014 of 100 financial crises going back to the 1890s, Carmen Reinhart and Kenneth Rogoff, two Harvard economists, found that real income per person took an average of eight years to \_\_\_\_\_(2)\_\_\_\_\_ (**stick**) to pre-crisis levels. They identified 12 countries where systemic crises began in 2007-08, of which seven have so far clambered back at least to their starting-point. Economic growth in America restarted in 2009 and has continued ever since, in one of the longest periods of expansion since the second world war. Unemployment has dropped to 4.7%. But growth has been unusually slow, averaging just 2.1% a year. The economy recovered its pre-crisis level of GDP per person only in 2013. Many Americans feel that prosperity is some-thing

that happens to other people—such as those who \_\_\_\_\_(3)\_\_\_\_\_ (**stay**) on Wall Street. Banking crises also have a habit of turning private debts into public ones: when banks are overwhelmed by \_\_\_\_\_(4)\_\_\_\_\_ (**stern**) borrowing and lending, governments step in. America's ratio of debt to GDP rose by about half between 2007 and 2011, though it has since steadied. Greece's, Ireland's and Spain's went up even more. Although some have declined in the past couple of years, the countries' ratios are still far \_\_\_\_\_(5)\_\_\_\_\_ (**a few**) pre-crisis levels.

1. (a) mars (b) problems  
(c) solutions (d) scars  
(e) No Change
2. (a) check (b) keep up (c) get  
(d) return (e) No Change
3. (a) live (b) pay (c) work  
(d) see (e) No Change
4. (a) churlish (b) foolish  
(c) rational (d) accurate  
(e) No Change
5. (a) more (b) far (c) super  
(d) little (e) No Change

**07<sup>th</sup> Oct**

### **The Economist Magazine (6<sup>th</sup> May)**

Purloined documents, duplicitous employees and conflicted loyalties. The race to dominate the field of self-driving cars is in its early stages, but is already full of

\_\_\_\_\_ (1) \_\_\_\_\_ (**complacency**). On May 3rd a packed court-room watched lawyers tussle during a hearing on a lawsuit that could affect the future of autonomous-vehicle technology. On one side is Waymo, the self-driving car unit owned by Google's parent company, Alphabet. It has accused Uber, a ride-hailing firm, of using stolen technology to develop its autonomous-driving capabilities. The origin of the dispute was a deal last summer when Uber spent \$680m to buy Otto, a self-driving lorry firm. Anthony Levandowski, who had worked at Alphabet for ten years and played a big role in its self-driving efforts, had co-founded the startup, which was just seven months old when Uber bought it. Before leaving Alphabet to start Otto, Waymo claims, Mr Levandowski illegally downloaded around 14,000 computer files that contained

\_\_\_\_\_ (2) \_\_\_\_\_ (**credential**) information

about its lidar technology. Lidar uses lasers to \_\_\_\_\_(3)\_\_\_\_\_ (roam) a vehicle's surroundings and is essential for many self-driving systems. Mr Levandowski has not directly addressed many of Waymo's allegations. He has invoked the Fifth Amendment to avoid making statements that could be self-incriminating. The government could choose to bring criminal charges in the months ahead, and Mr Levandowski has hired his own civil and criminal defence lawyers. Uber, for its part, has firmly rejected the allegations, and says that its lidar is different from Waymo's. It had been working on autonomous cars well

\_\_\_\_\_ (4)\_\_\_\_\_ (really) it bought Otto, it points out. But the very fact of the lawsuit comes at a bad time for Uber, which is under fire for having a rough-and-tumble culture that values winning at all costs. The lawsuit may also have hurt Uber's ability to recruit employees to help develop its autonomous efforts. Because of it, no one knows which technologies the firm will be able to use. As a result, the outcome could affect the landscape for autonomous-vehicle technology. Alphabet has been working on self-driving cars since 2009 but now faces lots of competition. It has watched established carmakers and younger

\_\_\_\_\_ (companies) accelerate their efforts.

1. (a) fatigue (b) intrigue (c) gore  
(d) quirt (e) No Change
2. (a) proprietary (b) valuable  
(c) invaluable (d) personal  
(e) No Change
3. (a) obtain (b) relieve (c) scan  
(d) receive (e) No Change
4. (a) advance (b) before  
(c) against (d) with  
(e) No Change
5. (a) rebels (b) renegades (c) rivals  
(d) partners (e) No Change

## 16<sup>th</sup> Oct

### The Hindu(16<sup>th</sup> Oct)

The Nobel Prize for Economics awarded to the American economist, Richard H. Thaler, has provided \_\_\_\_\_(1)\_\_\_\_\_ another opportunity for the many fans of his work to sing praises about the greatness of

behavioural economics. The very smart insights offered by behavioural economists into the various \_\_\_\_\_(2)\_\_\_\_\_ of human nature have decisively refuted the faulty assumptions of mainstream economics, it is said. In particular, the neoclassical idea of an 'economic man', or homo economicus, who acts in a perfectly rational manner and cares only about material things, has been beaten to death for the sin of offering an unrealistic picture of reality. While the assumption of perfect human beings can indeed lead to some very \_\_\_\_\_(3)\_\_\_\_\_

economic conclusions, it is a stretch to argue that economists were simply unaware of the complexities of human behaviour before the \_\_\_\_\_(4)\_\_\_\_\_ of behavioural economics. In fact, the simplifying assumption of a world filled with rational individuals, for all its many drawbacks, has been able to provide a pretty good account of how the world works; hence its

\_\_\_\_\_ (5)\_\_\_\_\_ use.

1. (a) but (b) yet  
(c) big (d) some
2. (a) quirks (b) aspect  
(c) options (d) views
3. (a) followed (b) flawed  
(c) allowed (d) planned
4. (a) drawn (b) dusk  
(c) dawn (d) den
5. (a) this (b) that  
(c) widespread (d) daily

## 17<sup>th</sup> Oct

### The Hindu(17<sup>th</sup> Oct)

One of the more amusing sights in cricket recently has been that of England trying \_\_\_\_\_(1)\_\_\_\_\_ to work out a formula to simultaneously \_\_\_\_\_(2)\_\_\_\_\_ Ben Stokes and \_\_\_\_\_(3)\_\_\_\_\_ him for the Ashes series. To be fair, such contortion is not unique. India once toured the West Indies with Navjot Singh Sidhu just after the player \_\_\_\_\_(4)\_\_\_\_\_ involved in a road rage case that led to a death.

Both times, the argument was one we hear politicians make all the time: Let the law takes its \_\_\_\_\_(5)\_\_\_\_\_. It is an abdication of responsibility by cricket boards fully



aware of the obligation to uphold the image of the sport.

1. (a) regularly (b) desperately  
(c) continuously (d) easily
2. (a) meet (b) fight  
(c) honour (d) discipline
3. (a) refrain (b) contain  
(c) retain (d) release
4. (a) had been (b) had  
(c) was (d) had
5. (a) way (b) stand  
(c) course (d) stance

## 23<sup>rd</sup> Oct

### The Hindu(23<sup>rd</sup> Oct)

Last week U.S. President Donald Trump announced that he could no longer \_\_\_\_\_(1)\_\_\_\_\_ that continuing the sanctions waiver for Iran, under the Joint Comprehensive Plan of Action (JCPOA), contributes to U.S. national security interests in view of Iran's aggressive behaviour.

\_\_\_\_\_(2)\_\_\_\_\_, he carefully refrained from accusing Iran of violating the JCPOA given that International Atomic Energy Agency (IAEA) Director General Yukiya Amano has publicly stated that Iran is in full \_\_\_\_\_(3)\_\_\_\_\_ with the deal and subject to the world's most robust nuclear verification regime. Mr. Trump's new policy therefore aims to "neutralize Iran's destabilizing influence and constrain... its support for terrorism... and ballistic missile [programme]".

Mr. Trump's decision does not re-impose the nuclear-related sanctions that were waived (though he could also have done so) but passes the \_\_\_\_\_(4)\_\_\_\_\_ to the U.S. Congress. Though Secretaries of State Rex Tillerson and of Defence James Mattis as well as Chairman Joint Chiefs of Staff General Joseph Dunford had bluntly stated that they were not in favour of the U.S.

\_\_\_\_\_(5)\_\_\_\_\_ the deal, Mr. Trump's mind had been made up long ago.

1. (a) simplify (b) clarify  
(c) certify (d) justify
2. (a) moreover (b) however  
(c) despite (d) and
3. (a) co-ordination (b) compliance  
(c) confidence (d) supply

4. (a) game (b) case  
(c) ball (d) sense
5. (a) retaining (b) containing  
(c) selecting (d) scrapping

## 24<sup>th</sup> Oct

### The Hindu(24<sup>th</sup> Oct)

The Catalan conflict continues to \_\_\_\_\_(1)\_\_\_\_\_ with every passing day. In the \_\_\_\_\_(2)\_\_\_\_\_ of the referendum on October 1, both the Spanish and Catalan governments have continued to adopt a hard line. This has made it impossible for a productive dialogue to \_\_\_\_\_(3)\_\_\_\_\_, which could have steered the situation towards a resolution. At the same time, the Spanish king has also not taken control of the situation. In a televised address after the events of October 1, King Felipe VI merely condemned the Catalans for their 'illegal' actions and urged them to cease and \_\_\_\_\_(4)\_\_\_\_\_.

The Catalan Parliament is to now meet over the coming days to respond to the Spanish government's unprecedented and recent decision to impose direct rule. Meanwhile, speculation \_\_\_\_\_(5)\_\_\_\_\_ that the Catalan regional president, Carles Puigdemont, is planning to press ahead with a unilateral declaration of independence. He has accused the Spanish government of "slamming the door on his appeals for dialogue to resolve the country's worst political crisis since its return to democracy 40 years ago".

1. (a) accelerate (b) exacerbate  
(c) deteriorate (d) germinate
2. (a) Sabbath (b) sabotage  
(c) aftermath (d) sabbatical
3. (a) submerge (b) emerge  
(c) converge (d) deluge
4. (a) exist (b) resist  
(c) desist (d) assist
5. (a) mounts (b) amounts  
(c) surmount (d) counts



**25<sup>th</sup> Oct**

**The Hindu(26<sup>th</sup> Oct)**

The price of bitcoin hit yet another lifetime high last week breaking the \$6,000 mark for the first time \_\_\_\_\_(1)\_\_\_\_\_ major exchanges. Many market experts now believe that the price of the digital currency

could touch \$10,000 very soon. Interestingly, the \_\_\_\_\_(2)\_\_\_\_\_ of bitcoin has also been seen as a serious challenge to national fiat currencies issued by central banks as well as physical gold. While bitcoin has \_\_\_\_\_(3)\_\_\_\_\_ proved many of its critics wrong over the years, its immediate and long-term prospects may not be too bright. This is for at least two reasons. One, the volatility witnessed in the price of bitcoin against major national currencies like the dollar does not suggest that the private currency's trading price is reflective of its fundamental value. The fundamental value of any money, as a medium of exchange that helps in the exchange for goods and services, usually

\_\_\_\_\_ (4)\_\_\_\_\_ a fair amount of stability as people are willing to accept it in repeated transactions; if so, trading prices that track them are likely to reflect the \_\_\_\_\_(5)\_\_\_\_\_ kind of stability.

- |             |              |
|-------------|--------------|
| 1. (a) in   | (b) over     |
| (c) across  | (d) through  |
| 2. (a) rise | (b) arise    |
| (c) raise   | (d) age      |
| 3. (a) so   | (b) indeed   |
| (c) real    | (d) much     |
| 4. (a) show | (b) exhibits |
| (c) display | (d) supports |
| 5. (a) some | (b) same     |
| (c) any     | (d) new      |

**26<sup>th</sup> Oct**

**The Hindu(26<sup>th</sup> Oct)**

As we ask ourselves how \_\_\_\_\_(1)\_\_\_\_\_ is threatened by technology, we should look at how labour has changed in recent decades. Before we get so attached to the current job market, and feel we must \_\_\_\_\_(2)\_\_\_\_\_ it from an eventual robot takeover, we should examine how unfair the labour system has become and how robotics could \_\_\_\_\_(3)\_\_\_\_\_ to change that. If properly managed, the robotic revolution could be a

chance to free millions of people from a system of exploitation of labour which is unprecedentedly \_\_\_\_\_(4)\_\_\_\_\_. Or not. In ancient Rome, a slave worked a maximum of six hours a day. A third of the year was spent in festivities. European workers in the Middle Ages had a six-hour work day and spent 150 days in religious celebrations — almost half the entire year off! Nothing close to the 13 to 14 hours put in by the average, always -on entrepreneur of our times. Or the 10 hours a regular employee often clocks in, which explains why overwork is causing so many deaths across Asia.

- |                 |                 |
|-----------------|-----------------|
| 1. (a) mankind  | (b) environment |
| (c) nature      | (d) employment  |
| 2. (a) defend   | (b) attack      |
| (c) hide        | (d) sustain     |
| 3. (a) replace  | (b) revamp      |
| (c) revive      | (d) contribute  |
| 4. (a) polite   | (b) inhumane    |
| (c) mundane     | (d) germane     |
| 5. (a) explains | (b) reason      |
| (c) tell        | (d) informs     |

**27<sup>th</sup> Oct**

**Mint (27<sup>th</sup> Oct)**

The year 2017 has been a watershed year for digital transformation in India, with an increased focus on customer/citizen experience as a key driver. Indian business leaders have widely \_\_\_\_\_(1)\_\_\_\_\_ the idea that they need to be a "digital organization" to enable growth.

\_\_\_\_\_ (2)\_\_\_\_\_, the government's Digital India initiative has made notable \_\_\_\_\_(3)\_\_\_\_\_, with more than 20 new projects under way. Spending on core technologies enabling digital transformation like software and information technology (IT) services soared, while the adoption of public cloud services became increasingly mainstream. But it is far from smooth \_\_\_\_\_(4)\_\_\_\_\_ ahead for India's digital leaders. In 2018, the digital hype of 2017 may turn into an uncomfortable reality for many businesses and governments—both globally and in India—as they stretch to make new platforms deliver. Cloud, mobile, the Internet of Things (IoT), everything-as-a-service—it's all happening. However, with research firm International Data Corp. (IDC) predicting that 60% of digital initiatives will be unable to \_\_\_\_\_(5)\_\_\_\_\_ due to lack of a strategic architecture, chief information

officers are in for some challenging moments at the boardroom table.

1. (a) embraced (b) appreciated  
(c) praise (d) include
2. (a) however (b) although  
(c) besides (d) moreover
3. (a) strikes (b) strides  
(c) steps (d) stands
4. (a) way (b) solution  
(c) road (d) sailing
5. (a) maintain (b) stay  
(c) work (d) scale

## 28<sup>th</sup> Oct

### Mint (28<sup>th</sup> Oct)

The idea of coal as a \_\_\_\_\_(1)\_\_\_\_\_ commodity seems somewhat \_\_\_\_\_(2)\_\_\_\_\_ given it remains one of the most abundant mineral resources on the planet, but the coming years may see a deficit in seaborne markets for the polluting fuel. The current debate surrounding coal is generally one of how long it will continue to play a role in the world's energy mix before it is replaced by \_\_\_\_\_(3)\_\_\_\_\_ alternatives, mainly renewables such as wind and solar. While various analysts will disagree \_\_\_\_\_(4)\_\_\_\_\_ how quickly this process will occur, the reality is that coal, \_\_\_\_\_(5)\_\_\_\_\_ in Asia, will remain a bedrock of energy supply for at least the next decade.

1. (a) rare (b) scarce  
(c) secret (d) beautiful
2. (a) preposterous (b) tempestuous  
(c) prepossessing (d) pernicious
3. (a) better (b) faster  
(c) cheaper (d) cleaner
4. (a) at (b) on  
(c) to (d) for
5. (a) consequently (b) regularly  
(c) subsequently (d) particularly

## 30<sup>th</sup> Oct

### The Hindu(30<sup>th</sup> Oct)

Within days of being elected for a third term to lead the world's third largest economy, Japanese Prime Minister Shinzo Abe has declared a war on low wages by urging the private sector to implement a 3% pay rise \_\_\_\_\_(1)\_\_\_\_\_ next year. This bold intervention could infuse substance to the third arrow (structural reforms) of 'Abenomics' as part of the broader strategy

to \_\_\_\_\_(2)\_\_\_\_\_ Japan from two decades of on and off deflation. Monetary easing and fiscal stimulus are the other two elements of the now widely acclaimed three-pronged strategy launched in 2012 to meet a 2% rate of inflation and boost

\_\_\_\_\_ (3) \_\_\_\_\_. Accordingly, the Bank of Japan's (BoJ) policy of negative interest rates and quantitative easing — the purchase of sovereign bonds worth trillions of yen — to stoke the current nearly zero rate of inflation has yielded spectacular

\_\_\_\_\_ (4) \_\_\_\_\_. For instance, the country recorded an \_\_\_\_\_ (5) \_\_\_\_\_ six consecutive quarters of growth until June in gross domestic product (GDP), the longest spell in over a decade. The 4% annualised growth in the April to June quarter was remarkable in a predominantly export-driven economy, underpinned as it was by a boost in domestic demand and private consumption.

1. (a) to (b) from  
(c) on (d) by
2. (a) restore (b) tangle  
(c) unshackle (d) dethrone
3. (a) rates (b) system  
(c) quota (d) growth
4. (a) show (b) results  
(c) production (d) number
5. (a) continue (b) unbroken  
(c) latest (d) big

## 31<sup>st</sup> Oct

### The Hindu(31<sup>st</sup> Oct)

The meeting of the UN high-level political forum on sustainable development(HLPF) took place in New York from July 10-19 to discuss the progress \_\_\_\_\_(1)\_\_\_\_\_ on the sustainable development goals (SDGs) of the 2030 Agenda. Forty-three member nations presented their report cards

\_\_\_\_\_ (2) \_\_\_\_\_ the form of voluntary national reviews (VNRs). Around 5,000 people participated — half of them from civil society and private entities. Eighty ministers from various countries, \_\_\_\_\_ (3) \_\_\_\_\_ diverse portfolios such as external affairs, planning and budget, also attended. Before the meeting, the governments undertook

long consultations to prepare their reports. Was the exercise \_\_\_\_\_(4)\_\_\_\_\_ it?

The reviews show that countries have taken steps to incorporate SDGs in their national plans and policies and identified policies which already include some of the goals. Governments have created new institutions, or have used existing institutions, to

\_\_\_\_\_(5)\_\_\_\_\_ execution of the SDGs. On this count, the HLPF/VNR exercise has yielded results.

- |                 |               |
|-----------------|---------------|
| 1. (a) get      | (b) rate      |
| (c) made        | (d) reporting |
| 2. (a) in       | (b) for       |
| (c) to          | (d) with      |
| 3. (a) held     | (b) holding   |
| (c) taking      | (d) led       |
| 4. (a) followed | (b) after     |
| (c) for         | (d) worth     |
| 5. (a) find     | (b) providing |
| (c) facilitate  | (d) felicity  |

## Answers:

**21<sup>st</sup> Aug**

B C A D D D D C

**22<sup>nd</sup> Aug**

B B D A D D C B A D

**23<sup>rd</sup> Aug**

B D C B B

**24<sup>th</sup> Aug**

D C C C A C C A

**25<sup>th</sup> Aug**

D C B C D B C A B D B C A D A

**26<sup>th</sup> Aug**

C A B D C C A C C A C D A D B

**28<sup>th</sup> Aug**

B D C A A B

**29<sup>th</sup> Aug**

A A B A C B A C A A

**30<sup>th</sup> Aug**

C B C A D B A D A B C A C B D

**31<sup>st</sup> Aug**

B A A B E

**01<sup>st</sup> Sep**

A C D C A B A C B D

**02<sup>nd</sup> Sep**

D B B C B D A A A D

**04<sup>th</sup> Sep**

B B C C D B C D

**05<sup>th</sup> Sep**

C A D C D A B A B B

**06<sup>st</sup> Sep**

C D C D A C B B C E

**07<sup>th</sup> Sep**

D B A C D B

**08<sup>th</sup> Sep**

A B D A E

**11<sup>th</sup> Sep**

D A A C C

**12<sup>th</sup> Sep**

A B C A D

**13<sup>th</sup> Sep**

D B A A E

**14<sup>th</sup> Sep**

C C E C B B A

**15<sup>th</sup> Sep**

A A B C B

**16<sup>th</sup> Sep**

C E A A B

**18<sup>th</sup> Sep**

B A C A / E B

**19<sup>th</sup> Sep**

B A E B A

**20<sup>th</sup> Sep**

E B E B A

**21<sup>st</sup> Sep**

C A B A D

**22<sup>nd</sup> Sep**

D A A D E



**23<sup>rd</sup> Sep**

CBCBC

**25<sup>th</sup> Sep**

BAB ADC DAA BDB ACC

**26<sup>th</sup> Sep**

BCA DBD BDB CAA ADC

**27<sup>th</sup> Sep**

ABCAC

**28<sup>th</sup> Sep**

EAADC

**29<sup>th</sup> Sep**

ACAE A

**30<sup>th</sup> Sep**

ADDEC

**02<sup>nd</sup> Oct**

CCACD

**03<sup>rd</sup> Oct**

CBAEB

**04<sup>th</sup> Oct**

ABAAB

**05<sup>th</sup> Oct**

CBDCC

**06<sup>th</sup> Oct**

DDCBB

**07<sup>th</sup> Oct**

BACBC

**16<sup>th</sup> Oct**

BABCC

**17<sup>th</sup> Oct**

BDCAC

**23<sup>rd</sup> Oct**

CBBCD

**24<sup>th</sup> Oct**

CCBCA

**25<sup>th</sup> Oct**

CABBB

**26<sup>th</sup> Oct**

DA D A

**27<sup>th</sup> Oct**

A C B D D

**28<sup>th</sup> Oct**

BADBD

**30<sup>th</sup> Oct**

BCDBB.

**31<sup>st</sup> Oct**

CABD C

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