



विद्या सर्वार्थ साधिका

**ANANDALAYA**  
**PERIODIC TEST-1**  
Class : XI

(COMMERCE)

Subject : English Core  
Date : 02-08-2022

M.M : 30  
Time : 1 Hr. 30 min.

**General Instructions:**

1. The Question Paper contains three sections.
2. Section A-READING SECTION has a passage for Note-Making. Write the notes as well as the summary.
3. Section B-WRITING AND GRAMMAR SECTION has 2 questions.
4. Section C-LITERATURE SECTION has 3 questions. Attempt the questions, as per specific instructions for each question.
5. Do not exceed the prescribed word limit while answering the questions.

**SECTION-A**

**Reading Section (8 Marks)**

1. Read the passage given below.

1. Commercial banks are an important institution of the economy for providing institutional credit to its customers. A banking company in India is the one which transacts the business of banking which means accepting, for the purpose of lending and investment of deposits of money from the public, repayable on demand or otherwise and withdrawable by cheques, draft, order or otherwise. In simple terms, a bank accepts money on deposits, repayable on demand and also earns a margin of profit by lending money. A bank stimulates economic activity in the market by dealing in money. It mobilises the savings of people and makes funds available to business financing their capital and revenue expenditure. It also deals in financial instruments and provides financial services for a price, i.e., interest, discount, commission, etc.
2. Banks perform a variety of functions. Some of them are the basic or primary functions of a bank while others are agency or general utility services in nature. The important functions are briefly discussed below:
3. Acceptance of deposits: Deposits are the basis of the loan operations since banks are both borrowers and lenders of money. As borrowers they pay interest and as lenders they grant loans and get interest. These deposits are generally taken through current account, savings account and fixed deposits. provide loans and advances out of the money received through deposits. These advances can be made in the form of overdrafts, cash credits, discounting trade bills, term loans, consumer credits and other miscellaneous advances. The funds lent out by banks contribute a great deal to trade, industry, transport and other business activities.
4. Cheque facility: Banks render a very important service to their customers by collecting their cheques drawn on other banks. The cheque is the most developed credit instrument, a unique feature and function of banks for the withdrawal of deposits. It is the most convenient and an inexpensive medium of exchange.

5. Remittance of funds: Another salient function of commercial banks is of providing the facility of fund transfer from one place to another, on account of the inter connectivity of branches. The transfer of funds is administered by using bank drafts, pay orders or mail transfers, on nominal commission charges. The bank issues a draft for the amount on its own branches at other places or other banks at those places. The payee can present the draft on the drawee bank at his place and collect the amount.
6. Allied services: In addition to above functions, banks also provide allied services such as bill payments, locker facilities, underwriting services. They also perform other services like buying and selling of shares and debentures on instructions and other personal services like payment of insurance premium, collection of dividend etc.

**Source: (Chapter-4) NCERT Textbook of Class XI Business studies**

- i. On the basis of your understanding of the passage make notes on it, using sub-titles. Use recognizable abbreviations (wherever necessary-minimum four and maximum eight) and key to abbreviations. Also supply an appropriate title to it. (5)
- ii. Write a summary of the passage based on the notes in about 80 words. (3)

### SECTION-B

#### Writing and Grammar Section (8 Marks)

2. Regular practice of yoga or any physical exercise can help in maintaining good health and even in the prevention of many ailments. Write a speech in 120-150 words to be delivered in the morning assembly on the usefulness of Yoga or physical exercise to be practiced regularly. Take yourself as Zubeda/Jishan and the head boy of the school.

OR (5x1=5)

You are Sampreet/Roshni Saluja, an educationist. You have noticed that the youth of today are often unable to cope with stress and become frustrated and bitter. Write a speech in 120-150 words to be delivered at a college function on 'Youth, their problems and solutions'.

3. The following passage has not been edited. There is one error in each line. Identify the error and write it along with the correction in the answer sheet. The first one has been done for you as an example.

**Error      Correction      (3x1=3)**

- a) It has often condemned as a corrupting influence for Indian culture and values;
- b) it is dubbed like the idiot box but there is no denying the fact that Indian TV
- c) has done a great service to the nation ever from its advent, and in particular after the arrival of satellite TV.

**SECTION-C**  
**Literature (14 Marks)**

4. Read the extract given below and answer the questions in brief. (ANY TWO) (1X2=2)

*“All three stood still to smile through their hair*

*At the uncle with the camera. A sweet face,*

*My mother’s, that was before I was born.*

*And the sea, which appears to have changed less,*

*Washed their terribly transient feet.”*

- i) Which incident or event is the poet talking about?  
ii) Explain the meaning of ‘terribly transient feet’.  
iii) Identify the figure of speech in ‘A sweet face, my mother’s, that was before I was born.’

5. Answer the following questions in 40-50 words. (ANY TWO) (3x2=6)

- i) Justify the title ‘The Summer of the Beautiful White Horse’ on the basis of your reading of the text.  
ii) What does the word ‘cardboard’ denote in the poem? Why has this been used? Explain the meaning of the line ‘Both wry with the laboured ease of loss.’  
iii) ‘Of all the things I had to forget, that would be the easiest.’ Which ‘things’ would the author have to forget?

6. Answer the following questions in 120-150 words. (ANY ONE) (6x1=6)

- i) In ‘The Portrait of a Lady’ Khushwant Singh remarks about his grandmother ‘She could never have been pretty; she was always beautiful.’ Examine this statement in light of this quote by renowned actress Audrey Hepburn, “The beauty of a woman is not in a facial mode but the true beauty in a woman is reflected in her soul. It is the caring that she lovingly gives, the passion that she shows. The beauty of a woman grows with the passing years.”
- ii) ‘The Address’ ends on a sad but hopeful note. The author experiences a loss of physical objects while gaining insight into freeing herself from material attachment. How, do you think, will ‘giving up’ help her gain peace? How would the world benefit by adopting this approach?