

MAH MCA CET English Comprehension & Verbal Ability

Sample Paper – 4

Duration: 18 Minutes

Maximum Marks: 40

Instructions

- This paper contains **20** Multiple Choice Questions (Single Correct Answer), modelled on the English Comprehension & Verbal Ability section of **MAH MCA CET**.
- Each correct answer carries **+2 marks**. There is **no negative marking** for incorrect or unattempted answers.
- Only **one** option is correct. Choose carefully.
- The medium of examination is English. Use of mobile phones, calculators, or any electronic gadgets is strictly prohibited.

Q1. Read the following passage carefully and answer **Questions 1 to 4**.



Financial literacy—the ability to understand and effectively manage personal finances—has become one of the most critical life skills in today’s complex economic environment. Despite its importance, a large segment of the population remains ill-equipped to make informed financial decisions, often falling prey to debt traps, unsound investments, and predatory lending schemes. Studies consistently reveal that low levels of financial literacy correlate strongly with poor savings habits, excessive borrowing, and inadequate retirement planning.

The root cause of this widespread financial ignorance lies in the absence of structured financial education in school curricula. Young people graduate without ever learning how to budget, invest, or manage credit responsibly. Governments and educational institutions must therefore take a **prudent** approach—one that embeds financial education into mainstream schooling from an early age.

Several countries have already recognised this need and introduced mandatory financial literacy programmes. Such initiatives not only help individuals make better personal choices but also contribute to broader economic stability. A financially literate population is less dependent on government welfare, more capable of wealth creation, and better positioned to weather economic downturns.

Q1. What is the central theme of the passage?

- (A) The dangers of excessive borrowing and mounting personal debt
- (B) The role of governments in regulating financial institutions
- (C) The need to promote financial literacy as an essential life skill
- (D) The relationship between formal education and national economic growth

Q2. According to the passage, what does the author identify as the primary barrier to financial well-being?

- (A) The absence of structured financial education in school curricula
- (B) Government failure to regulate predatory lending practices
- (C) Excessive consumerism and impulsive spending habits among youth
- (D) Lack of access to formal banking services in rural areas

Q3. As used in the passage, the word “**prudent**” most nearly means:



- (A) Impulsive and daring
- (B) Costly but ultimately effective
- (C) Innovative and forward-looking
- (D) Cautious, careful, and wise

Q4. What is the primary purpose of this passage?

- (A) To criticise governments for neglecting expenditure on education
- (B) To persuade readers of the importance of financial literacy education
- (C) To compare the financial literacy programmes of different countries
- (D) To describe the social and economic causes of widespread poverty

Q5. Choose the word that is **closest in meaning** to **VERBOSE**.

- (A) Concise
- (B) Eloquent
- (C) Wordy
- (D) Precise

Q6. Choose the word that is most nearly **OPPOSITE** in meaning to **AMIALE**.

- (A) Friendly
- (B) Hostile
- (C) Cheerful
- (D) Gentle

Q7. Fill in the blank with the most appropriate word:

“A _____ approach to research ensures that no detail is overlooked.”

- (A) Meticulous
- (B) Haphazard
- (C) Negligent



(D) Perfunctory

Q8. Identify the **one-word substitute** for the following expression:

“A person who is indifferent to pleasure or pain.”

(A) Hedonist

(B) Stoic

(C) Ascetic

(D) Cynic

Q9. Complete the analogy:

ARCHITECT : BUILDINGS :: CHOREOGRAPHER : _____

(A) Music

(B) Dances

(C) Films

(D) Sculptures

Q10. Choose the option that **correctly converts** the following sentence into **passive voice**:

Active: “The scientists discovered a new species in the rainforest.”

(A) A new species was discovered in the rainforest by the scientists.

(B) A new species has been discovered in the rainforest by the scientists.

(C) A new species is discovered in the rainforest by the scientists.

(D) In the rainforest, a new species had discovered by the scientists.

Q11. Choose the **correct reported speech** form of the following sentence:

Direct: He said, “I have finished all my assignments.”

(A) He said that he has finished all his assignments.

(B) He said that he had been finishing all his assignments.



- (C) He told that he had finished all his assignments.
(D) He said that he had finished all his assignments.

Q12. Choose the sentence in which the adjectives appear in **correct order**.

- (A) She carried a beautiful small antique ivory box to the auction.
(B) She carried a small beautiful ivory antique box to the auction.
(C) She carried an ivory antique beautiful small box to the auction.
(D) She carried an antique ivory small beautiful box to the auction.

Q13. Which of the following sentences demonstrates **correct subject-verb agreement** with a collective noun?

- (A) The jury have reached a unanimous verdict in the high-profile case.
(B) The news about the recent floods are very alarming to the residents.
(C) The herd of buffaloes were seen grazing near the forest clearing.
(D) The committee has approved the new budget for the upcoming fiscal year.

Q14. In the following sentence, four parts are labelled (A) to (D). Identify the part that contains a **grammatical error**.

“(A) By the time the (B) guests arrived at the hall, the host (C) has already set the (D) dinner table.”

- (A) By the time
(B) guests arrived at the hall
(C) has already set
(D) dinner table

Q15. Para Jumble: The sentences below, when arranged correctly, form a coherent paragraph about **democracy and the role of citizens**. Choose the option that gives the **correct sequence**.

P: Without the active participation of its citizens, democracy risks be-



coming merely a formality.

Q: At its core, democracy is a system of governance that derives its authority from the will of the people.

R: It is therefore the responsibility of every citizen to remain informed, engage in civic life, and hold their leaders accountable.

S: History shows that the strongest democracies have flourished only when citizens remained vigilant and engaged.

T: Elections alone are not sufficient; civic education and awareness are equally essential to a thriving democracy.

(A) Q-P-S-R-T

(B) S-Q-P-T-R

(C) Q-T-P-S-R

(D) Q-S-T-P-R

Q16. Identify the sentence that contains a **grammatical error**.

(A) Neither of the two applicants was found suitable for the role.

(B) The number of complaints received this month has increased significantly.

(C) Each of the participants is required to submit a project report.

(D) The news about the economic downturn are deeply concerning to investors.

Q17. Para Completion: Read the following paragraph and choose the sentence that **best concludes** it.

“Preventive healthcare focuses on reducing the risk of diseases before they occur, rather than treating them after the fact. Regular medical check-ups, timely vaccinations, and a balanced lifestyle form its cornerstones. Research consistently demonstrates that preventive measures significantly reduce long-term healthcare costs and improve overall quality of life. Governments worldwide are increasingly investing in public health campaigns and awareness drives to encourage citizens to adopt healthier habits.”



- (A) Ultimately, a commitment to prevention is a commitment to a healthier, more productive society.
- (B) However, many people still prefer to visit a doctor only when they are seriously ill.
- (C) The pharmaceutical industry has long resisted preventive care initiatives as they reduce drug consumption.
- (D) Expanding hospital infrastructure must remain the top priority for all healthcare systems.

Q18. Fill in the blank with the word that is **most contextually appropriate**:
“Despite facing numerous setbacks throughout her career, the scientist remained _____, continuing to pursue her research goals with unwavering determination.”

- (A) Disheartened
- (B) Disillusioned
- (C) Resilient
- (D) Indifferent

Q19. What does the idiom “**Burn the midnight oil**” mean?

- (A) To waste energy on unproductive activities
- (B) To work or study late into the night
- (C) To celebrate a hard-earned success
- (D) To exhaust all available fuel reserves

Q20. What does the idiom “**Kick the bucket**” mean?

- (A) To push something over accidentally
- (B) To give up on a difficult task
- (C) To die
- (D) To lose an argument decisively



Detailed Solutions**Q1.****Solution**

Concept — Reading Comprehension (Central Theme): The central theme is the main idea that unifies the entire passage. It is identified by asking what *every* paragraph discusses collectively, rather than focusing on a single supporting detail.

Step 1 — Survey all three paragraphs: Paragraph 1 introduces the problem of widespread financial illiteracy. Paragraph 2 diagnoses the root cause and recommends a prudent educational remedy. Paragraph 3 presents solutions and their broader benefits. Every paragraph is anchored to the necessity of promoting financial literacy.

Why other options are wrong:

- Option A: The dangers of debt are a supporting detail in Para 1, not the overarching theme.
- Option B: Regulation of financial institutions is never discussed in the passage.
- Option D: National economic growth is mentioned as a benefit, not the central subject.

Final Answer: The passage consistently argues for financial literacy as an essential life skill ⇒

Answer: (C) [Go Back to Q1](#)

Q2.**Solution**

Concept — Reading Comprehension (Specific Detail): This question tests the ability to locate precise information. The signal phrase “primary barrier” corresponds to “root cause” in the passage.

Step 1 — Locate the relevant sentence: Paragraph 2 states: “The root cause of this widespread financial ignorance lies in the *absence of structured financial education in school curricula*.” This directly names the primary barrier.

Why other options are wrong:

- Option B: Predatory lending is a consequence suffered by the financially illiterate, not the root cause.



- Option C: Consumerism is not mentioned anywhere in the passage.
- Option D: Access to banking services is not discussed in the passage.

Final Answer: The absence of structured financial education in school curricula
⇒

Answer: (A) [Go Back to Q2](#)

Q3.

Solution

Concept — Vocabulary in Context (Word Meaning): The meaning of an unfamiliar word is determined by its grammatical role and the ideas surrounding it in the sentence.

Step 1 — Analyse the context: The passage reads: “Governments and educational institutions must therefore take a **prudent** approach—one that embeds financial education into mainstream schooling.” The word describes a deliberately recommended and well-considered policy action. *Prudent* means exercising sound judgement and caution.

Why other options are wrong:

- Option A: “Impulsive and daring” is the opposite of what the passage advocates.
- Option B: “Costly but effective” introduces an economic qualifier absent from the word’s meaning.
- Option C: “Innovative and forward-looking” captures creativity, not the careful deliberation that *prudent* conveys.

Final Answer: “Prudent” means cautious, careful, and wise ⇒

Answer: (D) [Go Back to Q3](#)



Q4.

Solution

Concept — Reading Comprehension (Author's Purpose): The author's purpose is revealed by the overall tone and the way the argument is constructed—informative, persuasive, descriptive, or narrative.

Step 1 — Identify the tone and intent: The passage uses prescriptive language such as “must therefore take a prudent approach” and “The message is clear.” This persuasive register indicates the author intends to convince the reader that financial literacy education is important and necessary.

Why other options are wrong:

- Option A: The passage recommends action; it does not criticise government spending patterns.
- Option C: No comparative analysis between different countries' programmes is presented.
- Option D: Poverty is never the topic; financial literacy and education are.

Final Answer: The passage aims to persuade readers of the importance of financial literacy education ⇒ **B**

Answer: (B) [Go Back to Q4](#)

Q5.

Solution

Concept — Vocabulary (Synonyms): A synonym shares the same or nearly the same meaning as another word. **VERBOSE** means using far more words than are necessary; excessively wordy.

Step 1 — Eliminate incorrect options:

- Concise: means brief and to the point — the antonym of verbose.
- Eloquent: means fluent, persuasive, and well-expressed — not the same concept.
- Precise: means exact and accurate — unrelated to word quantity.

Step 2 — Confirm the correct answer: **Wordy** means using too many words, which is precisely the meaning of verbose.

Final Answer: VERBOSE ≈ Wordy ⇒ **C**

Answer: (C) [Go Back to Q5](#)



Q6.

Solution

Concept — Vocabulary (Antonyms): An antonym is a word opposite in meaning. **AMIALE** means having a pleasant, friendly, and agreeable manner.

Step 1 — Identify the antonym: The opposite of being warm, pleasant, and friendly is being **hostile**—unfriendly, antagonistic, or aggressive.

Why other options are wrong:

- Option A: Friendly is a synonym of amiable, not an antonym.
- Option C: Cheerful shares a positive quality with amiable; it is not its opposite.
- Option D: Gentle also conveys a positive, mild quality; it does not oppose amiable.

Final Answer: Antonym of AMIALE is Hostile ⇒ **B**

Answer: (B) [Go Back to Q6](#)

Q7.

Solution

Concept — Vocabulary (Contextual Fill in the Blank): The correct word must satisfy the logic of the sentence. The phrase “ensures that no detail is overlooked” demands a word conveying thoroughness and careful attention.

Step 1 — Analyse the context: Ensuring no detail is overlooked describes extreme care and precision. **Meticulous** means showing great attention to detail and being very careful about accuracy.

Why other options are wrong:

- Option B: Haphazard means lacking order or plan — the opposite of what is described.
- Option C: Negligent means failing to take proper care — directly contradicts the sentence’s meaning.
- Option D: Perfunctory means carried out with minimal effort and care — again the opposite.

Final Answer: A *meticulous* approach ensures thorough research ⇒ **A**

Answer: (A) [Go Back to Q7](#)



Q8.

Solution

Concept — Vocabulary (One-Word Substitution): One-word substitutions replace descriptive phrases with single precise words. This is a common test of vocabulary breadth in competitive examinations.

Step 1 — Analyse the phrase: “A person who is indifferent to pleasure or pain” describes someone who endures hardship without complaint and does not pursue pleasure. This describes the Stoic philosophy — **Stoic** is the correct substitute.

Why other options are wrong:

- Option A: A Hedonist actively pursues pleasure as the highest good — the opposite of the description.
- Option C: An Ascetic denies physical pleasures for spiritual reasons but is not necessarily *indifferent* to pain — the emphasis is self-denial, not indifference.
- Option D: A Cynic distrusts human sincerity and institutions — a different concept entirely.

Final Answer: A person indifferent to pleasure or pain is a Stoic ⇒ **B**

Answer: (B) [Go Back to Q8](#)

Q9.

Solution

Concept — Vocabulary (Word Analogy): Identify the relationship in the first pair, then apply it to the second. The relationship here is: *professional* → *the art form they design/create*.

Step 1 — Establish the relationship: An ARCHITECT designs and creates BUILDINGS. A CHOREOGRAPHER designs and creates DANCES (sequences of movement performed to music). Both relationships follow the pattern: creator → creation.

Why other options are wrong:

- Option A: A choreographer does not create Music; that is the domain of a composer.
- Option C: A choreographer does not create Films; that is a director's or cinematographer's role.
- Option D: A choreographer does not create Sculptures; that belongs to a sculptor.



Final Answer: CHOREOGRAPHER : DANCES ⇒ B

Answer: (B) [Go Back to Q9](#)

Q10.

Solution

Concept — Grammar (Active to Passive Voice): For a simple past active sentence, the passive formula is: **Object + was/were + past participle + by + subject.**

Step 1 — Apply the formula: Active: “The scientists **discovered** a new species in the rainforest.”

- Object “a new species” becomes the new subject.
- “discovered” → “was discovered” (simple past passive, singular subject).
- “the scientists” → “by the scientists.”

Result: “A new species **was discovered** in the rainforest by the scientists.”

Why other options are wrong:

- Option B: “has been discovered” is present perfect passive — wrong tense for a simple past original.
- Option C: “is discovered” is simple present passive — incorrect tense.
- Option D: “had discovered” is active voice (past perfect) and structurally incorrect for passive.

Final Answer: A new species was discovered in the rainforest by the scientists ⇒

A

Answer: (A) [Go Back to Q10](#)

Q11.

Solution

Concept — Grammar (Direct to Indirect Speech): When converting a statement to reported speech, apply **tense backshift**: present perfect (“have + past participle”) shifts to past perfect (“had + past participle”). Pronouns are adjusted to match the reporting context.

Step 1 — Apply tense backshift and pronoun shift:



- “I” → “he”
- “have finished” (present perfect) → “had finished” (past perfect)
- “my” → “his”

Result: “He said that he **had finished** all his assignments.”

Why other options are wrong:

- Option A: “has finished” retains the present tense — no backshift applied, which is incorrect in reported speech.
- Option B: “had been finishing” is past perfect continuous — wrong aspect; the original is a completed action.
- Option C: “He told that...” is grammatically wrong; *tell* requires a personal object (“told him/her/them that”).

Final Answer: He said that he had finished all his assignments ⇒ D

Answer: (D) [Go Back to Q11](#)

Q12.

Solution

Concept — Grammar (Adjective Order): English adjectives must follow the Royal Order of Adjectives: **Opinion** → **Size** → **Age** → **Shape** → **Colour** → **Origin** → **Material** → **Purpose** + Noun.

Step 1 — Classify and sequence the adjectives in Option A:

- *beautiful* — Opinion (1st position)
- *small* — Size (2nd position)
- *antique* — Age (3rd position)
- *ivory* — Material (4th position)

Sequence: beautiful → small → antique → ivory → box. This is correct.

Why other options are wrong:

- Option B: “small beautiful” places Size before Opinion — incorrect.
- Option C: “ivory antique beautiful small” places Material first — incorrect.
- Option D: “antique ivory small beautiful” places Age first and Opinion last — incorrect.

Final Answer: “a beautiful small antique ivory box” follows the correct adjective order ⇒ A



Answer: (A) [Go Back to Q12](#)

Q13.

Solution

Concept — Grammar (Subject-Verb Agreement): Collective nouns (committee, jury, herd, government, etc.) take a **singular verb** in formal/standard usage. Some nouns that appear plural (such as *news*) are grammatically singular.

Step 1 — Evaluate each sentence:

- Option A: “jury **have** reached” — collective noun “jury” requires singular “has reached.” **Error.**
- Option B: “news... **are** alarming” — “news” is an uncountable singular noun; must use “is.” **Error.**
- Option C: “herd... **were** seen” — “herd” is a collective noun; requires singular “was.” **Error.**
- Option D: “committee **has** approved” — correct singular verb with collective noun. ✓

Final Answer: “The committee has approved...” is grammatically correct ⇒ **D**

Answer: (D) [Go Back to Q13](#)

Q14.

Solution

Concept — Grammar (Error Detection — Tense Sequence): When two past actions occur in sequence, the **earlier** action uses the **past perfect** (*had* + *past participle*) and the **later** action uses the **simple past**.

Step 1 — Analyse the sentence: “By the time the guests **arrived** (later action, simple past) at the hall, the host **has already set** the dinner table.”

- “Set the dinner table” happened *before* the guests arrived — it is the earlier action.
- The earlier action must therefore be in past perfect: “**had already set**.”
- “Has already set” (present perfect) is incorrect in this past-tense context.

Why other options are wrong:

- Option A: “By the time” is a correct temporal conjunction indicating sequence.



- Option B: “guests arrived at the hall” is correctly in simple past.
- Option D: “dinner table” is a correctly used noun phrase with no grammatical error.

Final Answer: The error is in part (C): “has already set” should be “had already set” ⇒

Answer: (C) [Go Back to Q14](#)

Q15.

Solution

Concept — Sentence Skills (Para Jumble): To arrange a jumbled paragraph, (1) find the opening topic sentence, (2) trace the logical development, and (3) identify the concluding sentence.

Step 1 — Identify the opening sentence: Sentence **Q** introduces the subject (democracy and its foundation in the people’s will) — it is the topic sentence and must come first.

Step 2 — Build the logical sequence:

- **Q:** Defines democracy as governance by the will of the people. (*Introduction*)
- **S:** Cites historical evidence that engaged citizens strengthen democracy. (*Supporting evidence*)
- **T:** Extends the argument — elections alone are insufficient; civic education matters. (*Development*)
- **P:** Warns that without participation, democracy becomes a mere formality. (*Consequence*)
- **R:** Concludes with the citizen’s duty to stay informed and hold leaders accountable. (*Conclusion*)

Final Answer: Correct sequence: Q-S-T-P-R ⇒

Answer: (D) [Go Back to Q15](#)



Q16.

Solution

Concept — Sentence Skills (Error Identification): This question tests knowledge of subject-verb agreement, particularly with nouns that are grammatically singular despite their association with plural ideas (e.g., *news*).

Step 1 — Examine each sentence:

- Option A: “Neither of the two applicants **was**” — *neither* takes a singular verb. Correct. ✓
- Option B: “The number of complaints... **has** increased” — “the number of” takes a singular verb. Correct. ✓
- Option C: “Each of the participants **is** required” — *each* takes a singular verb. Correct. ✓
- Option D: “The news... **are** deeply concerning” — *news* is always singular; it must take “**is**.” **Error!**

Final Answer: Option D contains the error; “are” must be replaced by “is” ⇒ D

Answer: (D) [Go Back to Q16](#)

Q17.

Solution

Concept — Sentence Skills (Para Completion): A concluding sentence must (a) match the passage’s tone, (b) reinforce the main idea without introducing contradictions, and (c) provide logical closure.

Step 1 — Identify the passage’s tone and message: The paragraph is *positive and persuasive*: it highlights the benefits of preventive healthcare and government investment in public health. A good concluding sentence should reinforce this optimistic, action-oriented message.

Why other options are wrong:

- Option B: Introduces a contrasting viewpoint (people ignoring prevention) that disrupts the persuasive flow.
- Option C: Makes a negative claim about the pharmaceutical industry that is unsupported by the passage.
- Option D: Recommending hospital expansion advocates for curative care, which directly contradicts the preventive focus of the paragraph.

Final Answer: Option A reinforces the passage’s message with a positive, unifying



conclusion $\Rightarrow$

Answer: (A) [Go Back to Q17](#)

Q18.

Solution

Concept — Sentence Skills (Contextual Vocabulary): The correct word must fit both grammatically and logically. The sentence uses the contrastive connector “*despite*,” signalling that the blank must express a *positive* quality that contrasts with setbacks.

Step 1 — Analyse the context: The scientist faced setbacks but continued with “unwavering determination.” The blank describes a quality that enabled her persistence despite adversity. **Resilient** means able to recover quickly from difficulties and bounce back from hardship — the ideal fit.

Why other options are wrong:

- Option A: Disheartened means discouraged — contradicts “continuing to pursue goals.”
- Option B: Disillusioned means having lost faith — also contradicts “unwavering determination.”
- Option D: Indifferent means showing no interest or concern — does not align with active pursuit of goals.

Final Answer: The scientist remained *resilient* despite her setbacks $\Rightarrow$

Answer: (C) [Go Back to Q18](#)

Q19.

Solution

Concept — Idioms and Phrases: An idiom is an expression whose figurative meaning differs from the literal meaning of its individual words. “Burn the midnight oil” originates from the era when oil lamps were used; working late meant burning oil past midnight.

Step 1 — Identify the idiomatic meaning: “Burn the midnight oil” means to **work or study late into the night**, driven by necessity or dedication. It connotes hard, focussed effort in the late hours.

Why other options are wrong:



- Option A: “To waste energy” implies unproductive effort; the idiom implies productive late-night work.
- Option C: “To celebrate a success” is unrelated to this expression.
- Option D: “To exhaust fuel reserves” is the literal interpretation and not the idiomatic sense.

Final Answer: “Burn the midnight oil” means to work or study late into the night

⇒ **B**

Answer: (B) [Go Back to Q19](#)

Q20.

Solution

Concept — Idioms and Phrases: “Kick the bucket” is a widely recognised idiomatic expression used informally and often humorously to refer to death. Its precise etymology is debated, but its meaning is well-established in English usage.

Step 1 — Identify the idiomatic meaning: The phrase “kick the bucket” means **to die**. It is a euphemism used to soften or add dark humour to the concept of death.

Why other options are wrong:

- Option A: “To push something over” is a purely literal interpretation; idioms are not read literally.
- Option B: “To give up on a task” is the meaning of “throw in the towel,” a different idiom.
- Option D: “To lose an argument” is unrelated to this expression.

Final Answer: “Kick the bucket” means to die ⇒ **C**

Answer: (C) [Go Back to Q20](#)



Answer Key

Q	Ans	Q	Ans	Q	Ans	Q	Ans	Q	Ans
1	C	2	A	3	D	4	B	5	C
6	B	7	A	8	B	9	B	10	A
11	D	12	A	13	D	14	C	15	D
16	D	17	A	18	C	19	B	20	C

