

RIE CEE Language Proficiency

Sample Paper – 9

Duration: 30 Minutes

Maximum Marks: 40

Instructions

- This paper contains **20** Multiple Choice Questions (Single Correct Answer), modelled on the **Language Proficiency in English** section of the **RIE CEE** (NCERT Regional Institutes of Education Common Entrance Exam).
- Each correct answer carries **+2 marks**. There is a penalty of **–0.5 mark** for every incorrect answer. Unattempted questions carry **0 marks**.
- Only **one** option is correct. Choose carefully before marking, since wrong answers are penalised.
- The actual exam is a **Computer Based Test (CBT)**; attempt this paper in one timed sitting of 30 minutes.
- Use of mobile phones, calculators, or electronic gadgets is not permitted.

Q1. Directions (Q.1–Q.4): Read the following passage and answer the questions that follow.

When a small saver in a village deposits a few hundred rupees in a bank, that money rarely sits idle. The bank lends it to a shopkeeper who buys stock, to a farmer who buys seed, or to a young woman setting up a tailoring unit. Each borrower puts the money to work, earns a little more, and repays the loan with interest. In this quiet way, savings that might once have been hidden in a tin box are turned into productive capital. Economists call this circulation the lifeblood of growth, because money kept moving creates jobs and income, whereas money locked away helps no one but the moth.

The passage is mainly about:

(A) the dangers of keeping cash at home where insects can damage it



- (B) the high rates of interest that village banks charge poor borrowers
- (C) how savings, when lent out, become productive capital that fuels growth
- (D) the difficulty rural women face when starting their own businesses

Q2. According to the passage, what does a borrower do after taking a loan from the bank?

- (A) hides the money in a tin box for safekeeping
- (B) puts the money to work, earns more, and repays it with interest
- (C) deposits the loan back into the same bank as fresh savings
- (D) lends the money onward to another farmer in the village

Q3. In the passage, the word “*idle*” is closest in meaning to:

- (A) lazy and unwilling to work hard
- (B) secret and carefully hidden away
- (C) borrowed at a very low rate
- (D) unused and producing no benefit

Q4. The phrase “*helps no one but the moth*” suggests that the writer:

- (A) gently disapproves of hoarding money instead of putting it to use
- (B) believes banks are unsafe places to keep one’s savings
- (C) is warning readers about pests that destroy stored grain
- (D) thinks villagers should stop saving money altogether

Q5. Choose the option that correctly completes the sentence:

“By the time the audit was completed, the firm _____ its losses for three straight years.”

- (A) is reporting
- (B) had been reporting



- (C) will report
- (D) reports

Q6. Fill in the blank with the correct article:

“The committee appointed her as _____ honorary treasurer of the cooperative.”

- (A) an
- (B) a
- (C) the
- (D) no article

Q7. Choose the correct preposition:

“The new tax regime came _____ effect on the first of April.”

- (A) upon
- (B) onto
- (C) into
- (D) against

Q8. Choose the option that makes the sentence grammatically correct:

“Neither the manager nor the clerks _____ aware of the missing invoice.”

- (A) was being
- (B) has been
- (C) is
- (D) were

Q9. Choose the word that best joins the two ideas:

“The startup spent heavily on advertising; _____, its sales barely improved.”

- (A) therefore



- (B) nevertheless
- (C) moreover
- (D) hence

Q10. Identify the part of the sentence that contains an error:

“The board (A)/ have decided (B)/ to raise the dividend (C)/ this quarter. (D)”

- (A) have decided
- (B) The board
- (C) to raise the dividend
- (D) this quarter

Q11. Choose the best replacement for the underlined part:

“If the investor would have read the prospectus, he would not have lost his money.”

- (A) would read
- (B) has read
- (C) No improvement
- (D) had read

Q12. Identify the part that contains an error:

“She is one of those economists (A)/ who believes (B)/ that frugality (C)/ builds lasting wealth. (D)”

- (A) that frugality
- (B) She is one of those economists
- (C) who believes
- (D) builds lasting wealth

Q13. Choose the word that is most nearly the SYNONYM of “lucrative”:

- (A) profitable



- (B) risky
- (C) lawful
- (D) temporary

Q14. Choose the word that is most nearly the ANTONYM of “**thrifty**”:

- (A) careful
- (B) extravagant
- (C) modest
- (D) honest

Q15. Choose the one word for the expression: “*a person who lends money at an unreasonably high rate of interest*”:

- (A) creditor
- (B) broker
- (C) auditor
- (D) usurer

Q16. What does the idiom “**to tighten one’s belt**” mean?

- (A) to take on a second job for extra income
- (B) to spend less and live more carefully
- (C) to invest savings in a risky venture
- (D) to borrow heavily to cover daily needs

Q17. Choose the word that best fits the blank:

“Rising prices steadily _____ the purchasing power of fixed-income families.”

- (A) erode
- (B) enhance
- (C) secure



(D) double

Q18. Choose the word that best fits the blank:

“The minister promised a _____ budget that would neither overspend nor neglect welfare.”

(A) reckless

(B) lavish

(C) prudent

(D) meagre

Q19. Arrange the parts P, Q, R, S to form a meaningful sentence:

P: a country can spend on schools and hospitals

Q: the more revenue it collects in taxes

R: the more it has to invest

S: the stronger an economy grows,

(A) Q, S, P, R

(B) R, P, S, Q

(C) P, R, Q, S

(D) S, Q, R, P

Q20. Arrange the parts P, Q, R, S to form a meaningful sentence:

P: before they sign any loan agreement

Q: should read the fine print carefully

R: that quietly raises the cost

S: borrowers, to avoid hidden charges,

(A) S, Q, P, R

(B) P, S, R, Q

(C) Q, S, P, R

(D) R, P, S, Q



Detailed Solutions

Q1.

Solution

Concept — Main idea: The central point is the one that the whole passage develops, not a single detail.

Step 1 — Trace the thread: The passage follows a deposit as it is lent to a shopkeeper, a farmer, and a tailor, each of whom uses it to earn more.

Step 2 — Name the theme: It calls this circulation “the lifeblood of growth” and contrasts idle money with money kept moving.

Step 3 — Match: Option (C) captures this: savings, once lent out, become productive capital that fuels growth.

Why other options are wrong:

- (A) the moth and tin box are only a closing image, not the subject.
- (B) interest rates being “high” is never claimed.
- (D) the tailoring woman is one example, not the main idea.

Final Answer: The passage explains how lent savings turn into productive capital ⇒

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

Q2.

Solution

Concept — Reading for detail: A detail question is answered by the exact words of the text.

Step 1 — Locate: The passage states each borrower “puts the money to work, earns a little more, and repays the loan with interest.”

Step 2 — Match wording: Option (B) repeats this sequence almost exactly.

Why other options are wrong:

- (A) hiding money in a tin box describes the saver who does NOT use a bank.
- (C) the borrower repays, not re-deposits, the loan.
- (D) onward lending is what the bank does, not the borrower.

Final Answer: The borrower works the money and repays it with interest ⇒



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

Q3.

Solution

Concept — Vocabulary in context: A word’s meaning is fixed by the sentence around it, not by its most common dictionary sense.

Step 1 — Read the line: “that money rarely sits idle” is contrasted with money that is put to work.

Step 2 — Infer: Money cannot be “lazy”; here “idle” means lying unused and earning nothing.

Step 3 — Match: Option (D), “unused and producing no benefit,” fits the contrast precisely.

Why other options are wrong:

- (A) “lazy” applies to people, not deposited money.
- (B) “secret/hidden” confuses idle with the tin-box image.
- (C) “borrowed at a low rate” is unrelated to “idle”.

Final Answer: “idle” here means unused and unproductive ⇒ D

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

Q4.

Solution

Concept — Inference and tone: An inference question asks what the writer implies, judged from word choice.

Step 1 — Read the phrase: “money locked away helps no one but the moth.”

Step 2 — Interpret: Only the moth “benefits” (it eats stored notes), so hoarding is pointless; the tone is mildly critical.

Step 3 — Match: Option (A), gentle disapproval of hoarding rather than using money, fits the tone.

Why other options are wrong:

- (B) the passage praises, not distrusts, banks.
- (C) the moth is figurative, not a real grain-pest warning.



- (D) the writer never tells villagers to stop saving; the point is to circulate savings.

Final Answer: The writer gently disapproves of hoarding idle money ⇒

Answer: [Go Back to Q4](#)

Q5.

Solution

Concept — Past perfect continuous: An action stretching over a period and continuing up to a past point uses “had been + verb-ing”.

Step 1 — Spot the markers: “By the time the audit was completed” sets a past reference point, and “for three straight years” shows duration.

Step 2 — Apply the rule: A continuing action before another past event takes the past perfect continuous: “had been reporting”.

Step 3 — Test: The firm had been reporting losses (ongoing) right up to the audit’s completion.

Why other options are wrong:

- (A) “is reporting” is present, clashing with the past frame.
- (C) “will report” is future, impossible here.
- (D) “reports” is simple present and ignores the duration.

Final Answer: “had been reporting” fits the past, ongoing duration ⇒

Answer: [Go Back to Q5](#)

Q6.

Solution

Concept — “a” vs “an”: The choice depends on the first SOUND of the next word, not its spelling.

Step 1 — Hear the word: “honorary” begins with a silent “h”, so it starts with the vowel sound /o/.

Step 2 — Apply the rule: Before a vowel sound we use “an”; hence “an honorary treasurer”.

Step 3 — Confirm: Compare “an hour”, “an honest man” — all silent-h words



take “an”.

Why other options are wrong:

- (B) “a” is wrong because the h is silent.
- (C) “the” wrongly makes a single appointment definite/specific.
- (D) omitting the article leaves the singular countable noun bare.

Final Answer: “an honorary treasurer” is correct ⇒

[Go Back to Q6](#)

Q7.

Solution

Concept — Fixed prepositional phrase: Some expressions take a set preposition that cannot be swapped.

Step 1 — Identify the phrase: The idiom is “to come into effect”, meaning to begin operating.

Step 2 — Apply: A rule or law “comes into effect”; the preposition is “into”.

Step 3 — Confirm: “The new policy came into force/effect” is the standard collocation.

Why other options are wrong:

- (A) “upon effect” is not idiomatic English.
- (B) “onto” marks movement onto a surface, not into operation.
- (D) “against effect” reverses the meaning.

Final Answer: “came into effect” is correct ⇒

[Go Back to Q7](#)



Q8.

Solution

Concept — Neither... nor concord: With “neither X nor Y”, the verb agrees with the NEARER subject (the proximity rule).

Step 1 — Find the nearer subject: The subject closer to the verb is “the clerks”, which is plural.

Step 2 — Apply: A plural subject needs a plural verb, so “were” is correct.

Step 3 — Read it whole: “Neither the manager nor the clerks were aware.”

Why other options are wrong:

- (A) “was being” is singular and also wrong in aspect.
- (B) “has been” is singular, clashing with plural “clerks”.
- (C) “is” is singular and present, doubly wrong.

Final Answer: The nearer plural subject takes “were” ⇒ **D**

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

Q9.

Solution

Concept — Contrast connector: A connector must match the logical relation between the two clauses.

Step 1 — Read the logic: Heavy advertising spending should help sales, yet sales “barely improved” — this is a contrast.

Step 2 — Choose: A contrast needs “nevertheless” (= in spite of that).

Step 3 — Test: “It spent heavily; nevertheless, sales barely improved” reads logically.

Why other options are wrong:

- (A) “therefore” shows result, not contrast.
- (C) “moreover” adds a similar point, wrong here.
- (D) “hence” again signals consequence, not opposition.

Final Answer: The contrast connector is “nevertheless” ⇒ **B**

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



Q10.

Solution

Concept — Collective noun agreement: A collective noun acting as a single unit takes a singular verb.

Step 1 — Spot the subject: “The board” is treated here as one decision-making body.

Step 2 — Check the verb: “have decided” is plural; it should be “has decided” for the unified board.

Step 3 — Locate the error: The faulty part is “have decided”, given as option (A).

Why other options are wrong:

- (B) “The board” is a correct subject.
- (C) “to raise the dividend” is a correct infinitive phrase.
- (D) “this quarter” is a correct time phrase.

Final Answer: The error is “have decided” (should be “has decided”) ⇒ A

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

Q11.

Solution

Concept — Third conditional: An unreal past condition uses “If + had + past participle” in the if-clause, never “would have”.

Step 1 — Spot the structure: The main clause already has “would not have lost”, signalling a third conditional.

Step 2 — Fix the if-clause: “If the investor would have read” is wrong; it must be “If the investor had read”.

Step 3 — Read it whole: “If the investor had read the prospectus, he would not have lost his money.”

Why other options are wrong:

- (A) “would read” belongs to the second conditional, not the past-unreal.
- (B) “has read” is present perfect and breaks the conditional.
- (C) “No improvement” keeps the well-known “would have” error.



Final Answer: The if-clause needs “had read” ⇒ **D**

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

Q12.

Solution

Concept — “one of those... who” agreement: In “one of those X who...”, the verb agrees with the plural noun (those X), so it is plural.

Step 1 — Find the antecedent of “who”: “who” refers to “economists” (plural), not to “one”.

Step 2 — Correct the verb: “who believes” is singular; it should be “who believe”.

Step 3 — Locate the error: The faulty part is (B), “who believes”, shown as option (C).

Why other options are wrong:

- (A) “that frugality” correctly introduces the clause.
- (B) “She is one of those economists” is a correct opening.
- (D) “builds lasting wealth” agrees with singular “frugality”.

Final Answer: The error is “who believes” (should be “who believe”) ⇒ **C**

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

Q13.

Solution

Concept — Synonym: A synonym shares the core meaning of the key word.

Step 1 — Define: “lucrative” (from Latin *lucrum*, gain) means producing a lot of profit or money.

Step 2 — Match: “profitable” is the direct equivalent.

Why other options are wrong:

- (B) “risky” describes danger, not gain.
- (C) “lawful” concerns legality, not profit.
- (D) “temporary” refers to duration, unrelated to earnings.

Final Answer: “lucrative” means “profitable” ⇒ **A**



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

Q14.

Solution

Concept — Antonym: An antonym expresses the opposite of the key word.

Step 1 — Define: “thrifty” means careful with money, economical, avoiding waste.

Step 2 — Find the opposite: The reverse of being careful with money is spending freely, i.e. “extravagant”.

Why other options are wrong:

- (A) “careful” is a near-synonym, not an antonym.
- (C) “modest” suggests restraint, close in spirit to thrifty.
- (D) “honest” relates to truthfulness, not spending.

Final Answer: The antonym of “thrifty” is “extravagant” ⇒ **B**

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

Q15.

Solution

Concept — One-word substitution: A single precise word replaces a longer descriptive phrase.

Step 1 — Read the definition: “a person who lends money at an unreasonably high rate of interest”.

Step 2 — Name it: Such a lender is a “usurer” (the practice is called usury).

Why other options are wrong:

- (A) a “creditor” is simply anyone owed money, with no sense of excess.
- (B) a “broker” arranges deals for a commission.
- (C) an “auditor” inspects accounts.

Final Answer: The word is “usurer” ⇒ **D**

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



Q16.

Solution

Concept — Idiom meaning: An idiom carries a figurative sense that differs from its literal words.

Step 1 — Picture it: Literally a tighter belt means a smaller waist, suggesting less food.

Step 2 — Apply figuratively: “to tighten one’s belt” means to cut back spending and live more carefully, usually in hard times.

Why other options are wrong:

- (A) taking a second job is “moonlighting”, a different idea.
- (C) risky investing is not implied by belt-tightening.
- (D) borrowing heavily is the opposite of economising.

Final Answer: It means to spend less and live carefully ⇒ **B**

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

Q17.

Solution

Concept — Word that fits sense and grammar: The blank needs a verb whose meaning matches “rising prices”.

Step 1 — Read the logic: When prices rise, families on fixed incomes can buy less; their purchasing power shrinks.

Step 2 — Choose: “erode” means to wear away gradually, exactly the slow weakening described.

Why other options are wrong:

- (B) “enhance” means increase, the opposite of the effect.
- (C) “secure” means protect, which contradicts the sentence.
- (D) “double” makes no sense applied to purchasing power here.

Final Answer: Rising prices “erode” purchasing power ⇒ **A**

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



Q18.

Solution

Concept — Word that fits sense: The adjective must describe a budget that is balanced and sensible.

Step 1 — Read the clue: The budget would “neither overspend nor neglect welfare” — a careful, balanced plan.

Step 2 — Choose: “prudent” means showing good, careful judgement, which matches exactly.

Why other options are wrong:

- (A) “reckless” means careless, the opposite of balanced.
- (B) “lavish” means over-generous, i.e. overspending.
- (D) “meagre” means too little, which would neglect welfare.

Final Answer: A balanced budget is a “prudent” one ⇒

[Go Back to Q18](#)

Q19.

Solution

Concept — Sentence rearrangement: Order the parts so the sentence flows logically with parallel “the more. . . the more” structure.

Step 1 — Find the opener: S, “the stronger an economy grows,” sets the condition and must come first.

Step 2 — Build the chain: Q, “the more revenue it collects in taxes,” follows; then R, “the more it has to invest,” then P, “a country can spend on schools and hospitals”.

Step 3 — Read it whole: “The stronger an economy grows, the more revenue it collects in taxes, the more it has to invest, a country can spend on schools and hospitals.” Sequence = S, Q, R, P.

Why other options are wrong:

- (A), (B), (C) all break the “stronger. . . more. . . more” cause-and-effect order and start in the middle.

Final Answer: The correct order is S, Q, R, P ⇒



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

Q20.

Solution

Concept — Sentence rearrangement: Find the subject first, then attach modifiers and clauses in logical order.

Step 1 — Find the subject: S, “borrowers, to avoid hidden charges,” names the doer and opens the sentence.

Step 2 — Add the action: Q, “should read the fine print carefully,” gives the verb; then P, “before they sign any loan agreement,” gives the time.

Step 3 — Close it: R, “that quietly raises the cost,” modifies “any loan agreement”. Sequence = S, Q, P, R.

Step 4 — Read it whole: “Borrowers, to avoid hidden charges, should read the fine print carefully before they sign any loan agreement that quietly raises the cost.”

Why other options are wrong:

- (B), (C), (D) misplace the subject S or split the verb phrase, breaking the sense.

Final Answer: The correct order is S, Q, P, R ⇒

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



Answer Key

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

