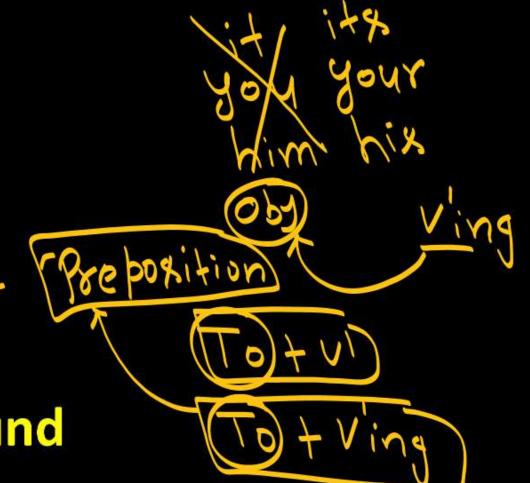
#Gerund

'V1 + ing Working as Nouns'



- Possessive case + Gerund
- Prepositions + Gerund
- Phrases (with 'To') + Gerund



Be used to, habituated to, accustomed to, with a view to, look forward to, in addition to, devoted to, object to, given to, taken to, addicted to, averse to, prone to, owing to, due to, adhere to, conductive to, indifferent to, preferable to etc.

- 1. Due to me being absent from the class / for too many days the teacher didn't allow me / to enter the class room today. / No error
- 2. We can't forget them / sacrificing everything / for the country. / No error
- 3. My boss doesn't like / the staff coming / late to the office./ No error
- 4. Satyambeing late / caused him many / problems with his career./ No error
- 5. _____ interrupting you.
- a) Excuse me

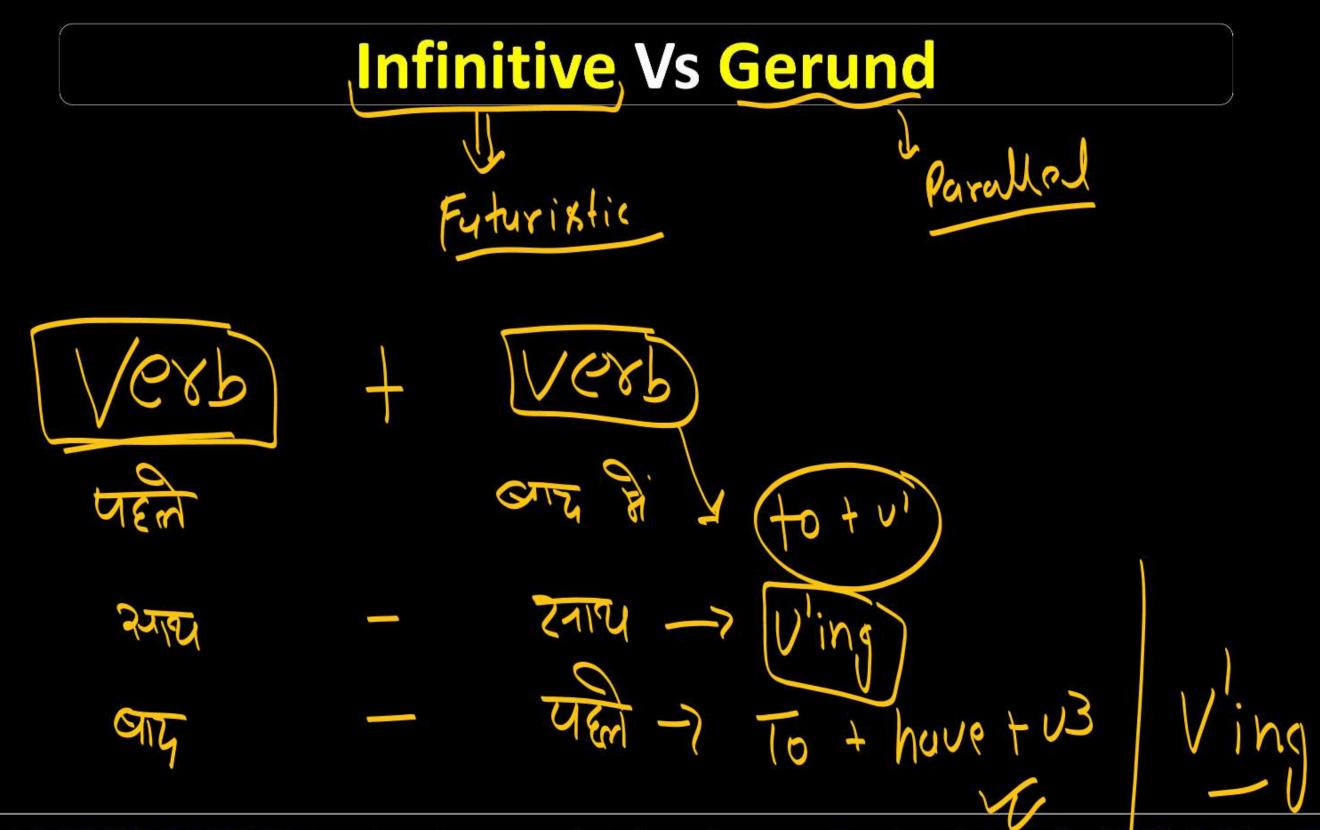
b) Excuse mine

Excuse my

d) Excusing me

- 1. She was afraid _____ the door.
- a) Of open (5) Of opening
- c) Of operied Dening
- 2. They give good / advice to parents about / manage difficult behaviour./ No error
- 3. She called us just when we were ____ our house.
- a) About leave
- About to leave d) All of the above

be + to + v1 be about to + v1



VERBS + GERUND

appreciate, enjoy, suggest, consider, contemplate, admit, resist, detest, dislike, it is no/much/some/any use, deny, avoid, delay, forgive, mind, to be busy, can't help, escape, anticipate etc.

VERBS + TO + V1

invite, request, urge, want, expect, refuse, forbid, afford, permit, allow, advise, encourage, force, compel, persuade, order, tell, remind etc.

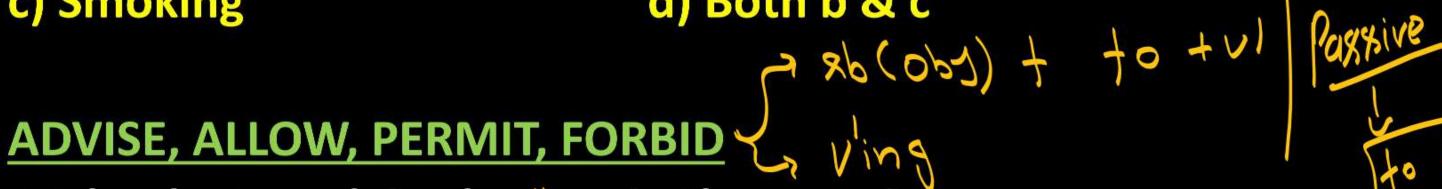
- 1. I appreciate to have the / opportunity to discuss these / important issues with you. / No error
- 2. They encourage her complaining about the neighbour's misconduct.
- 3. She denied stealing the funds and allowed the auditors examining her bank records.
- 4. I really won't mind / to take care of / your children for the week. / No error
 - She advised her friend to avoid going out late at night in unfamiliar neighborhoods.
- 6. It's no use to run / as the train to the / Punjab has already left. / No error

- 1. He stopped motion as advised by the doctor.
- 2. He stopped to since on the way to his office.
- a) Smoke

b) To smoke

c) Smoking

d) Both b & c



- 1. The doctor advised walking in the morning.
- 2. The doctor advised us to work in the morning.
- a) To walking

b) Walking

c) To walk

a) Both b & c

English by Prashant Sir Complete ENGLISH for all govt Exams REMEMBER & FORGET Sir Cara & lagar star for all govt Exams The formula of the star for al 3. I remember _____ at the party, but not leaving. a) Arriving b) Having arrived c) To arrive d) All of the above e) Only a & b 4. I remember the letter. b) Having posted a) Posting d) All of the above c) To post e) Only a & b

I lorgot to invite her and she scolded me.

Torgot inviting her and invited her again.

- (T) Inviting
- (3) To invite



4 LIKE, LOVE, PREFER, HATE, PROPOSE +



WOULD LIKE/LOVE/PREFER/HATE +



- 1. I like (1) mountains.
- 2. I would like (B) mountains.
- a) Climb
- b) To climb
- c) Climbing
- d) Both b & c







- 1. He began ____ English.
- 2. He is beginning (b) English.
- a) Learn

- b) To learn c) Learning
- d) Both b & c

- 3. She began ____ how I felt.
- a) Understand
- c) Understanding d) Both b & c
- Begin/ Start + to understand/realise/know

Reading Booster

- by Prashant Sir

English by Prashant Sir Complete ENGLISH for all govt Exams

Fraudulent loan-applications threaten both financial institutions and honest borrowers in an increasingly digital environment. Criminals exploit online platforms and inadequate verification, often ____(1)___ documents or using stolen identities to secure loans they will not repay. This activity imposes financial burdens on lenders, who lose principal and may suffer reputational damage if security measures seem weak. The cost of fraud is ____(2)____ to genuine customers as banks raise interest rates and tighten eligibility criteria to compensate for losses, making loans harder to ____(3)___ those with unconventional credit histories.

- 1. a) counterfeited b) forging c) false
 2. a) passed by b) passing in c) pass on b) passed on c) access on b) excess with c) access on b) be accessed

Biometric identification, advanced analytics, and machine-learning algorithms can detect anomalies in applicants' data, flagging suspicious patterns or repeated details. Governments and regulatory bodies ____(4)_... these efforts by enforcing penalties for identity theft and mandating standardized digital identity systems. Individuals also have a role, monitoring credit reports and safeguarding personal data to prevent misuse. As fraudulent schemes evolve, continuous collaboration among banks, law enforcement, regulators, and the public is crucial to trust. By sharing data, improving verification, and staying current on emerging threats, stakeholders can mitigate financial damage, and maintain the integrity of lending processes. ___(6)___, vigilance and continuous innovation help ensure a more secure credit-environment for legitimate borrowers.

- 4. a supporting
- 5. a preserving
- 6. a finally

- b) fortified
- b) preserve
 - by some day

- c) buoys up
 - c) be preserved
 - **W**ultimately

- bolster
- d) preserved
 - eventually

Download RG Vikramjeet App For free PDFs join to

For free PDFs join telegram Rankers' Gurukul Official

Q1. What is the central theme of the passage?



The benefits of online lending platforms

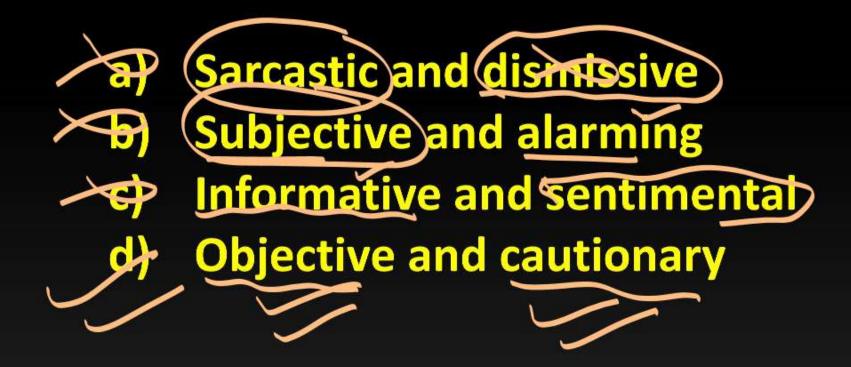
The mechanics of interest rate calculations

The risks and countermeasures related to loan

application fraud

The historical evolution of banking regulations

Q2. Which of the following best describes the tone of the passage?



Q3. Which of the following titles would best suit the passage?



The Rise and Fall of Conventional Banks



The Perils of Traditional Banking Systems



How to Secure a Personal Loan in Five Easy Steps



Fraudulent Schemes in the Digital World:

Protecting the Loan Process

Q4. Given the subject matter and style, which of the following is the most likely source of this passage?

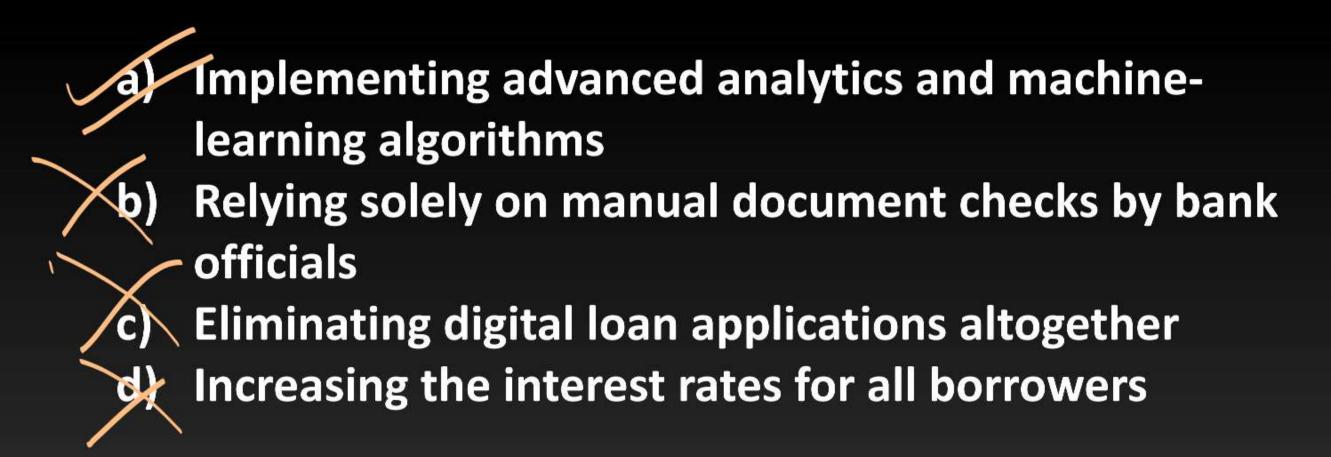
A personal blog discussing everyday loan experiences

A fictional novel about bank robberies

A short story collection focusing on economic issues

A business newspaper or a financial magazine focusing on fraud prevention

Q5. Which of the following strategies, if adopted, would be most effective in reducing fraudulent loan applications based on the passage?



Q6. Based on the passage, what can be inferred about how fraudulent loan activity affects genuine borrowers?

- Genuine borrowers are offered higher credit limits to offset the losses from fraud.
- Fraud has no impact on honest borrowers, as banks absorb the losses themselves.
 - Interest rates and loan eligibility criteria become more stringent for legitimate customers.
 - d) Banks reduce their security checks, making it easier for honest applicants to get loans.

Q7. In the sentence "Biometric identification, advanced analytics, and machine-learning algorithms can detect anomalies in applicants' data," the word "anomalies" most nearly means:







Thank you