#Gerund

'V^1 + ing Working as Nouns'

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

~~it~~ its
~~you~~ your
~~him~~ his
Obj
Preposition
To + V^1
To + V^1ing
V^1ing

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.

Conducive

obj Gerund adj

1. Due to my ~~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 their ~~them~~ / sacrificing everything / for the country. / No error

obj Gerund

3. My boss doesn't like / the staff coming / late to the office./ No error

obj

4. Satyam being late / caused him many / problems with his career./ No error

5. __________ interrupting you.

Gerund

a) Excuse ~~me~~ b) Excuse ~~mine~~

c) Excuse my d) Excusing ~~me~~

1. She was afraid ________ the door.

adj

a) Of ~~open~~

b) Of opening

c) Of ~~opened~~

d) ~~Opening~~

2. They give good / advice to parents about / ~~manage~~ managing difficult behaviour./ No error

obj

3. She called us just when we were _______ our house.

a) ~~About leaving~~

b) About leave

c) About to leave

d) All of the above

be + to + v1 | be about to + v1

Infinitive Vs Gerund

Infinitive → Futuristic

Gerund → Parallel

$\boxed{\text{Verb}}$ + $\boxed{\text{Verb}}$

पहले — बाद में → to + V¹

साथ — साथ → $\boxed{\text{V¹ing}}$

बाद — पहले → To + have + V3 | V¹ing

VERBS + GERUND

~~to + V1~~

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 having ~~to have~~ the / opportunity to discuss these / important issues with you. / No error

2. They encourage her to complain ~~complaining~~ about the neighbour's misconduct.

3. She denied stealing the funds and allowed the auditors to examine ~~examining~~ her bank records.

4. I really won't mind / taking ~~to take~~ care of / your children for the week. / No error

5. She advised her friend to avoid going out late at night in unfamiliar neighborhoods.

6. It's no use running ~~to run~~ / as the train to the / Punjab has already left. / No error

STOP → क्या stop किया → V'ing (obj)
→ क्यों stop हुए → to + V1 (Purpose)

1. He stopped smoking as advised by the doctor.

2. He stopped to smoke on the way to his office.

a) Smoke
b) To smoke
c) Smoking
d) Both b & c

ADVISE, ALLOW, PERMIT, FORBID → sb (obj) + to + V1 | Passive → to + V1
→ V'ing

1. The doctor advised walking in the morning.

2. The doctor advised us to walk in the morning.

a) To walking
b) Walking
c) To walk
a) Both b & c

REMEMBER & FORGET

→ to + V1 [याद है / भूल गया कि कुछ करना है]
→ Ving [याद है / भूल गया कि कुछ कर लिया है]

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.

a) Posting
b) Having posted
c) To post
d) All of the above
e) Only a & b

I forgot to invite her and she scolded me.

I forgot inviting her and invited her again.

1. Inviting
2. To invite

(Do) + LIKE, LOVE, PREFER, HATE, PROPOSE + ~~INF/GER~~ to + V1 | V1ing

WOULD LIKE/LOVE/PREFER/HATE + ~~INF~~ to + V1

1. I like D_____ mountains.
2. I would like B_____ mountains.

a) Climb

b) To climb

c) Climbing

d) Both b & c

1 **BEGIN , START** + V'ing / to + v1

2 Beginning / starting + to + v1

1. He began d ______ English.
2. He is beginning b ______ English.

a) Learn b) To learn c) Learning d) Both b & c

3. She began b ______ how I felt.

a) Understand b) To understand
c) Understanding d) Both b & c

3 Begin/ Start + to understand/realise/know

Reading Booster

- by Prashant Sir

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 that 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~~ ~~d) unreal~~
2. a) passed by b) passing in c) pass on d) passed on
3. ~~a) access for~~ ~~b) excess with~~ ~~c) access on~~ ~~d) 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 ___(5)___ 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 b) fortified c) buoys up d) bolster
5. a) preserving b) preserve c) be preserved d) preserved
6. a) finally b) some day c) ultimately d) eventually

Q1. What is the central theme of the passage?

a) The benefits of online lending platforms
b) The mechanics of interest rate calculations
c) The risks and countermeasures related to loan application fraud
d) The historical evolution of banking regulations

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

a) Sarcastic and dismissive
b) Subjective and alarming
c) Informative and sentimental
d) Objective and cautionary

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

a) The Rise and Fall of Conventional Banks
b) The Perils of Traditional Banking Systems
c) How to Secure a Personal Loan in Five Easy Steps
d) 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) A personal blog discussing everyday loan experiences
b) A fictional novel about bank robberies
c) A short story collection focusing on economic issues
d) 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?

a) Implementing advanced analytics and machine-learning algorithms
b) Relying solely on manual document checks by bank officials
c) Eliminating digital loan applications altogether
d) Increasing the interest rates for all borrowers

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

a) Genuine borrowers are offered higher credit limits to offset the losses from fraud.
b) Fraud has no impact on honest borrowers, as banks absorb the losses themselves.
c) 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:

a) Irregularities
b) Customary
c) Standard features
d) Personal preferences

Thank you