A debit card (also known as a bank card or check card) is a plastic card that provides the cardholder electronic access to his or her bank account at a financial institution. Some cards have a stored value with which a payment is made while most relay a message to the cardholder's bank to withdraw funds from a designated account in favour of the payee's designated bank account. India is the second fastest growing market for financial cards in the Asia-Pacific region. There are two kinds of debit cards. All debit cards have personal identification numbers for ATM use. Some require that you type in your secret PIN not just at ATMs but even at retail outlets on to a hand-held device known as EDC, or electronic data capture machine after your card is swiped in it. Such cards that always require the PIN are much safer because even if they are lost or stolen, thieves cannot use them unless they know the PIN.

With most of the other debit cards (where a PIN is not required for shopping) merchants are expected to verify signatures, just as with credit cards. If somebody misuses your debit card, complain to the card issuing bank. If that does not help even after 30 days, write to the banking ombudsman in your area. Very often account holders get fraudulent e-mails asking for bank numbers or other debit card details like the PIN. Such e-mails will just look like proper letters from the bank and may bear the bank's logo.

Some retail outlets, before you key in your debit card PIN, to ask you for the PIN in order to key it themselves, usually for your own convenience but you never know. Leave your debit card safely locked at home when travelling and use only your credit card. When you use your debit card make sure it is never out of your sight. A thief who obtains or clones a debit card along with its PIN may be able to clean out the consumer's bank account and the consumer will have no recourse.
i) Fill in the summary using one word in each of the blanks:

A debit card enables the cardholder to (a) __________ an easy and (b) __________ electronic access to his bank (c) __________ for withdrawing (d) __________ or for making payment.

ii) (a) Mention any two advantages of a debit card.
(b) What is EDC?

iii) Find words and phrases that mean the same as __________.

(a) recognition
(b) to check that something is true or accurate.
(c) deceitful or criminal
(d) a shop/store that sells goods of a particular type

2) Read the passage given below carefully and complete the statements that follow by selecting the most appropriate options from the given ones: (5 Marks)

A funny story is told about General George Patton from the World War II days. He once accepted an invitation to dine at a press camp in Africa. Wine was served in canteen cups but obviously thinking he was served coffee, Patton poured cream into his cup. As he stirred in sugar, Patton was warned that his cup contained red wine and not coffee. Now General Patton could never be wrong. Without hesitating he replied, "I know, I like my wine this way." And he drank it!

This funny anecdote relates a tendency that is found in many of us. It is difficult to admit mistakes. It is hard to admit when we are wrong.

Three of life’s most difficult words to say are. "I was wrong." But they are also three of the most powerful words we can utter. "I was wrong" breaks down barriers between people. It brings estranged people together. And it creates a climate where intimacy and love may flourish. You may be surprised at how positively many people respond to the words "I was wrong!"

Naturally, it is a risk. But to admit when you are wrong is not to confess that you are a "bad" person but simply an honest one. And true friends will appreciate you for it.

Whole and happy lives are built by people, who have learned the power of intimacy, in part, through the use of the words "I was wrong."
i) George Patton was invited to dine at a press conference in ________.
   a. Australia
   b. India
   c. Africa
   d. West Indies

ii) Patton drank __________.
   a. red wine
   b. coffee
   c. tea
   d. milk

iii) To admit or confess that one is wrong ________.
    a. is safe
    b. is wrong
    c. is risky
    d. is right

iv) Happy lives are built by people if they ________.
    a. have learnt the art of speaking
    b. have learnt the art of confession
    c. have learnt the power of control
    d. have learnt the power of intimacy

v) The word 'obstacles' means the same as ________ in the passage.
    a. admit
    b. confess
    c. barriers
    d. hesitations

3) Read the following poem carefully: (5 Marks)

THE MAN HE KILLED

Had he and I but met
By some old ancient inn,
We should have set us down to wet
Right many a nipperkin!
But ranged as infantry,
And staring face to face,
I shot at him as he at me,
And killed him in his place.

I shot him dead because -
Because he was my foe,
Just so : my foe of course he was ;
That's clear enough ; although

He thought he'd list, perhaps,
Off - hand like - just as I -
Was out of work - had sold his traps -
No other reason why.

Yes ; quaint and curious war is !
You shoot a fellow down
You'd treat, if met where any bar is,
Or help to half a crown.

On the basis of your reading of the above poem, choose the correct option from the ones given. Write the correct option in your answer sheet :

a) 'He' and 'I' in the poem are __________.
   a. enemies
   b. enemy's soldier and narrator
   c. infantry and inn owner
   d. soldier and his friend

b) The speaker joined the army because __________.
   a. he wanted to kill his foe
   b. he needed work
   c. he was patriotic
   d. he wanted to be a soldier
c) It is clear that __________.
   a. the man he's killed is his friend
   b. the man he's killed is a stranger
   c. the man he's killed is a soldier
   d. the man he's killed is his enemy

d) What would have happened if the two men had met near some inn?
   a. they would have shared a drink
   b. they would have ignored each other
   c. they would have helped each other
   d. they would have killed each other

e) The synonym for 'quaint' can be __________.
   a. cruel
   b. destructive
   c. strange
   d. anxious

SECTION - B (Writing & Grammar) 25 Marks

4) A recent survey highlighted the increasing dependence of youth on cell phones. Taking tips from the unit Science in the MCB and the suggestions given below write an article to highlight the point that science should help in better living and not control man’s life.

Write the article in about 150 words (5 Marks)

addiction to cell phones – nomophobia - communication breakdown - little time for human interaction - engrossed with mobiles - losing it causes panic attacks - shortness of breath - science should enhance life - not make a slave.

5) Read the outlines given below of a story. Write it in full using these outlines and your own ideas. Write the answer in 150-200 words. Assign a suitable title and a moral to it. (10 Marks)

Outlines: Two friends travelling through a forest ---- agree to help each other in danger --- suddenly a bear appears ----- one at once climb up a tree ----- the other lies down on the ground and holds his breath ------ the bear comes up to him ----- smells his face ----- thinks he is dead ----- goes away ----- the first man now comes down ----- asks what the bear said in his ear --- answers : “Beware of a friend who runs away in time of danger “.
6) Complete the following passage by choosing the most appropriate options from the ones given below. (3 Marks)

Aspirin is (a) __________ the world’s most prescribed medicines. Aspirin is so important in cardiac care (b) __________ patients who for some reasons (c) __________ tolerate aspirin are advised (d) __________ undergoing angioplasty. Aspirin’s cancer link has often been discussed. There have been (e) __________ trials on aspirin’s anti-cancer properties. It’s not a new belief, but there have (f) __________ been confirmed benefits.

a) (i) among (ii) amidst (iii) above (iv) of
b) (i) this (ii) that (iii) than (iv) there
c) (i) cannot (ii) will not (iii) must not (iv) should not
d) (i) for (ii) against (iii) to (iv) at
e) (i) many (ii) few (iii) several (iv) more
f) (i) ever (ii) always (iii) never (iv) none

7) The following passage has not been edited. There is one error in each line. Write the incorrect word and the correction against the correct blank number in your answer sheet. The first one has been done for you as an example. (4 Marks)

Thousands of year ago oil lamps (a) __________ Ex. Year (b) __________ years was used by man. These lamps used (c) __________ animal fat and vegetable oil to burning.

Before 2000 years ago candles were made (d) __________ by dipping strands of cotton in animal fat.

Invention of moulded candles extends (e) __________ their activity beyond day light hours.

Discovery for petroleum gave kerosene as (f) __________ a fuel. Soon people starts using cast iron (g) __________ oil stoves.

8) Read the dialogue given below and complete the report that follows: (3 Marks)

Ranjan: Have you completed the work?
Manoj: No, I am planning to do it tomorrow.
Ranjan: Didn’t you know that it had to be done yesterday?
Manoj: Yes of course I knew, but I spoke to the boss.

Ranjan asked Manoj (a) __________ Manoj replied that he had not but he (b) __________ Ranjan asked (c) __________ Manoj replied that indeed he had known but he had spoken to the boss.
SECTION – C (Literature & Long Reading Text) 25 Marks

9) Read the extract given below and answer the questions that follow: (3 Marks)

“No one would believe it,” said Mrs. Packletide, her face changing colour as rapidly as though it were going through a book of patterns before post-time. “Loona Bimberton would,” said Miss Mebbin. Mrs. Packletide’s face settled on an unbecoming shade of greenish white.

(1) What wouldn’t anyone believe in Mrs. Packletide’s opinion?
(2) Why is the rapidity of Mrs. Packletide’s changing colour compared to that of going through a book of patterns before post time?
(3) What hidden threat lay in Miss Mebbin’s mentioning Loona Bimberton’s name?

10) Answer any four of the following questions: (8 Marks)

a) Why did Ali go daily to the post office early morning?
b) What of the boys impressed the narrator the most?
c) Give out the theme of the poem “Mirror”?
d) What three things will Abel do next Monday?
e) How according to the poet, will his beloved outlive monuments and time?
f) Why did Mrs. Packletide wish to kill a tiger?

11) Answer the following in about 80-100 words: (4 Marks)

a) Traditionally older people are respected in India, signified by the touching of their feet by the younger generation. But the present scenario is quite different. More children are leaving their parental homes to set up their own. Why are old people harassed and abandoned in India? What should be done to improve their lot?

OR

b) Mrs. Packletide’s Tiger was written at a time when there was a very little awareness about the need to protect the environment and wildlife. Hunting was a big game for some people. Nowadays, hunting of wild animals, though banned, as is a craze among some people. There are many reasons behind hunting animals. What are they? How can it be stopped?

c) Describe the early life of Helen Keller before she went deaf and blind. What does she remember of it after going dumb and blind?

OR

d) Write a character sketch of Anne Frank?

e) What made Anne keep a diary?

OR

f) Write a character sketch of Helen Keller.

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