

01. Read the following passage and answer the questions below: [Combined 4 Bank (Officer) Held on: 21.06.19]

Mother Teresa passed away on 5 December 1997. People all over the world mourned her passing because she was such an enormous inspiration. Even after her death, there are people everywhere continuing the work that Mother Teresa had started years ago. Mother Teresa was born in Albania in 1910. Her real name was Agnes. From a young age, her parents taught her and her siblings the importance of being charitable. Her mother taught her by example, often welcoming the poor or sick into their home, or going out to help them. Mother Teresa was also taught the importance of religion. As a child, she enjoyed going to church, even joining the choir and learning how to play a musical instrument called the mandolin. When Mother Teresa was twelve years old, she had the desire to dedicate her life to serve God. However, being so young, she was not yet sure of what to do. After all, most children of her age were only concerned with their school work and their friends. Thus, Mother Teresa did not act at once. Instead, she waited until she was eighteen years old to decide that she wanted to be a missionary in India. Before going to India, however, she had to undergo training first—learning about being a nun and learning to speak English. Even after reaching India in 1929, Mother Teresa continued her training. By then, she had taken on the name of Teresa.

In India, Mother Teresa had the first glimpse of the poverty of the people around her. She started off as a teacher and the young children loved her for her kindness and patience. She even took care of those who were sick. Soon, Mother Teresa felt that she had to do more. What she really wanted to do was to care for the poorest of the poor, people who were cast aside by society. She understood that to help them, she had to experience their life. She was willing to sacrifice all that she had to live among them. She ate only rice because that was all the poor could afford. She even went for medical training so that she would know how to help the sick. All her life, Mother Teresa helped these people out of love and compassion for them. People like Mother Teresa are few and far between.

- What do you understand by people 'mourned her passing'? Why are people still continuing Mother Teresa's work after her death?
- In what way did Mother Teresa's mother teach her by example?
- Referring to paragraph 3, give evidence that Mother Teresa did not know English initially. Give two qualities of Mother Teresa that made her well loved.
- What motivated Mother Teresa to help those who were extremely poor?
- What did the writer mean when he wrote that people like Mother Teresa are 'few and far between' (last paragraph)?

02. Read the following passage and answer the questions below: [Combined 8 Banks (SO) held on: 02.08.19]

Management is a set of processes that can keep a complicated system of people and technology running smoothly. The most central characteristics of management include scheduling, accounting, organizing, staffing, controlling, and problem-solving. Leadership is a set of process that generates organizations in the first place or acclimatizes them to expressively changing situations. Leadership outlines what the impending should look like, brings into line people with that vision, and inspires them to make it happen despite the obstacles. This distinction is absolutely crucial for our purposes here: Successful transformation is 70 to 90 per cent leadership and only 10 to 30 per cent management.

Yet for historic motives, numerous organizations today don't have much headship. And almost everyone thinks about the problems here as one of managing change. For most of this century, as we created thousands and thousands of large organizations for the first time in human history, we didn't have enough good managers to keep all those bureaucracies functioning. Thus many companies and academies developed management programs, and hundreds and thousands of people were stimulated to team managing on the job. And they did. But, people were taught little about leadership.

To some degree, management was emphasized because it's easier to teach than leadership. But even more so/ supervision was the chief item on the twentieth-century outline because that's what was needed. For every, entrepreneur of business builder who was a leader, we needed hundreds of managers to run their ever growing enterprises. Regrettably, for us today, this importance on management has often been longstanding in corporate cultures that discourage workers from learning how to lead. Ironically, past success is usually the key ingredient in producing this outcome. The condition, as I have perceived it on many cases, goes like this: victory creates some degree of market supremacy which in turn produces much progress. After a while keeping the ever larger organizations under control becomes the primary challenge.

So attention turns inward, and managerial competencies are nurtured. With a robust importance on supervision but not on headship, administration and an inward focus take over. But with continued success, the result mostly of market dominance, the problem often goes unaddressed and an unhealthy arrogance begins to evolve. All of these features then make any renovation struggle much more problematic. Arrogant managers can over evaluate their current performance and competitive position, listen poorly, and learn slowly.

Inwardly focused employees can have difficulty seeing the very forces that present threats and opportunities. Bureaucratic cultures smother those who want to respond to shifting conditions. And the lack of leadership leaves no fore inside these organizations to break out of the morass.

- Why, according to the author, is a distinction between management and leadership crucial?
- Why did companies and universities develop programs to prepare managers in such a large number? Explain.
- How has the author defined management? Explain.
- Why does the attention of large organizations turn inward?
- Why people were taught little about leadership in management programs? Explain.

03. Read the following passage and answer the questions below: [Islami Bank Bangladesh (PO) Held on: 04.03.19]

Industrial Revolution started and made its biggest strides in England because of her uniquely inclusive economic institutions. These in turn were built on foundations laid by the inclusive political institutions brought about by the Glorious Revolution of 1688. It was the Glorious Revolution that strengthened and rationalized property rights, improved financial markers, undermined state-sanctioned monopolies in foreign made, and removed the barriers to the expansion of industry. It was the Glorious Revolution that made the political system open and responsive to the economic needs and aspirations of society. These inclusive economic institutions gave men of talent and vision the opportunity and incentive to develop their skills and ideas and influence the system in ways that benefited them and the nation. England developed pluralistic institutions breaking ways from extractive institutions. Political developments leading up to Glorious Revolution were shaped by several interlinked processes. Central was the political conflict between absolutism and its opponents.

- What according to this passage triggered the Industrial Revolution in England?
- How can political institutions play a role in creating a favorable environment for businesses in a society?
- What is meant by the terms 'inclusive' and 'extractive' economic institutions?
- How do you think the conflict between absolutism and its opponents impacted on shaping an enabling environment for industrial growth in England in the wake of Glorious Revolution?
- Write a suitable title for the passage.

04. Read the following passage and answer the questions below: [BHBFC (SO) Held On: 10.11.2017]

Unemployment represents the waste of resources. The goods and services which the unemployed might have produced are lost forever. Producing more in the future cannot make up for the output which could have been produced if the unemployed had been working. Unemployment has serious social effects. People who lose their jobs suffer a fall in their standard of living; and so do their dependents. Unemployment can have damaging effects on the morale of those out of work, who can be made to feel rejected and unwanted. There is also a loss of skill; workers who are unemployed for long period of time may find it difficult to retain their skills. One cost of unemployment takes the form of the taxation that is necessary to provide the money to pay social security benefits to those who are out of work. If the level of unemployment could be reduced, this money might be spent on schools, hospitals, roads and so on. Alternatively, taxation might be reduced.

- What is the main idea expressed in this passage?
- Why is unemployment not desirable in a society?
- What does the writer mean by 'loss of skill'?
- What are the detrimental effects of unemployment on the morale of the unemployed?
- How does unemployment affect taxation?
- What will happen if the level of unemployment is reduced?
- Use the suggestions of this passage to solve the unemployment problem of Bangladesh.
- Propose a suitable title for this passage and justify your proposal.

2019 সালের বিভিন্ন ব্যাংকের প্রশ্নাবলী

01. Read the following passage and answer the questions below: [Combined 5 Bank Officer (Cash) Held on: 19.04.19]

Plastics form an important part of synthetics — plastics are also polymers. Since most plastics can be easily molded into any shape after heating, they are used for making a variety of objects of different shapes and sizes. Plastics are poor conductors of heat which makes them suitable for making handles of cooking vessels, for use in refrigerators, and for making containers in microwave ovens. Plastics are also poor conductors of electricity and that is why they are used as covering materials in electrical appliances, cords and wiring. Plastics are insoluble in water and, therefore, used for making bottles, buckets and other containers. Most plastics are inflammable. However, they do not corrode or rust and so mostly used in homes and laboratories.

Despite many different uses of plastics, there are environmental and health hazards associated with their disposal. This is because plastics are non-biodegradable. Accumulation of plastics is considered a serious problem because most of the methods used to dispose them result in some type of damage to the environment. Though somewhere between 500 million to one trillion plastic bags are consumed worldwide each year, most plastic wastes end up littering roadside and form ugly dumps that harbor man-disease causing organisms. Plastics dumped in water bodies pose a threat to aquatic life; plastics that get buried prevent rain water from seeping into the ground. This affects the growth of plants. When plastics are burnt, they produce toxic gases and smoke.

- How do the plastics affect the growth of the plants?
- What are the hazards associated with the disposal of plastics?
- What is produced when plastics are burnt?
- What does the word synthetic denote?
- What do you learn after reading the passage?

Solution:

প্রথম দুই প্যারায় প্লাস্টিকের নানাগুণাবলীর কথা তুলে ধরে তৃতীয় প্যারায় প্লাস্টিকের অপকারীতা সম্পর্কে বলা হয়েছে। প্লাস্টিক মাটির সাথে মিশে যেতে পারে না। তাই এদেরকে আবর্জনার স্তুপে রেখে দিলেও তাকে Recycle করা যায় না। পরিবেশেই থেকে যায়। কিন্তু এই এই প্লাস্টিক আবার পোড়ালে যে বিষাক্ত পদার্থ বের হয় তা মানুষের ক্ষতি করে এবং গাছের বৃদ্ধিকে ব্যাহত করে।

আসুন, এবার আমরা প্রশ্নের সমাধানে আসি:

- Plastics are the materials that restrain rain water go into the soil which hampers the growth of plants.
- As plastics are non-biodegradable, they do not mix up with soil, even they produce toxic gases and smoke when they are burnt. Thus it creates hazards for the environment.
- Poisonous gases and smoke are produced when they are burnt.
- Synthetic denotes a thing that is made by combining different substances which is not natural.
- Plastics have some advantages and disadvantages. Disadvantages come from its disposal process. So we need to dispose it appropriately.

02. Read the following passage and answer the questions below:

[Combined 8 Banks (SO) Held on: 05.06.19]

It started 20 years ago. One day, Jane Smith, a busy mom and a loving wife, went shopping for new clothes. After a few hours of searching, she came home exhausted and disappointed. In the mid-80s, few manufacturers made clothes for women over thirty. 'Thousands of women in England have the same problem, and I will help them', thought Mrs. Smith. With very little money, no connections in the fashion world and a husband who thought that her idea was crazy, the ambitious woman decided to start up her own business. Jan designed her first collection of twenty clothing items, bought suitable material and sewing machines, and hired experienced tailors. The Smiths' balcony turned into a workshop. When the collection was ready, Jane looked at her husband, smiled and said: 'Crazy Mom'. The collection was sold in a very short time — women liked Jane's models. In a month, the manager of the chain ordered more clothes from 'Crazy Mom' and Jane had to hire more people and find a bigger place for the workshop. The next step was opening her own shop at the central train station in Manchester.

Now "Crazy Mom" has 50 boutiques all over the world. Mr. Smith left his job as an engineer and became head of the company. Their four children also work in the company and, according to Jane, this is what makes the business so successful.

Solution:

Passage টি একটি অভিনব প্রক্রিয়ায় গল্পটি শুরু করা হয়েছে। আসুন দেখা যাক গল্পটিতে কি বলা হয়েছে:

এখান থেকে ২০ বছর আগে Jane Smith তার পরিধেয় বস্ত্র কেনার জন্য শপিংমলে যে তেমন কিছু না পেয়ে ত্যক্ত-বিরক্ত হয়ে খুব সাহসের সাথে ৩০+ নারীদের জন্য পোশাক ব্যবসা শুরুর চিন্তা করলেন। সে কিন্তু তার স্বামীর এই ধরনের সিদ্ধান্তকে খুব হঠকারী মনে করতেন। প্রথমদিকে Jane Smith ২০ ধরনের কাপড়ের Design তৈরী করে সেলাই মেশিন কিনলেন এবং অভিজ্ঞ দর্জিকে নিয়োগ দিলেন। এভাবে তার বাড়িতেই পোশাক তৈরী হতে লাগল।

খুব অল্প সময়ের মধ্যে Jane Smith এর মডেল জনপ্রিয়তা পেল এবং প্রচুর বিক্রয় হতে লাগল। এক মাসের মধ্যে পোশাকের অর্ডার বেড়ে গেল। এজন্য Jane Smith কে আরো লোকবল নিয়োগ করতে হলো এবং ব্যবসায়ের পরিধি বাড়াতে হলো।

এখন সারা বিশ্বে Jane Smith এর প্রায় ৫০টি বুটিক রয়েছে। Mr. Smith তার চাকরী ছেড়ে দিয়েছেন এবং Crazy Mom এর প্রধান হয়েছেন। তার আরো চার সন্তান এই কোম্পানিতে কাজ করে এবং Jane Smith এর বক্তব্য অনুসারে তাদের কারণে তার ব্যবসা সফল হয়েছে। আসুন এবার প্রশ্নের সমাধানে সমাধানে যাওয়া যাক:

a) What difficulties did Jane face when starting up her business?

Ans : Very little money, no connections in the fashion world and her husband were the difficulties that Jane faced when starting up her business.

b) What did Mrs. Smith do in order to start her business?

Ans : In order to start her business Mrs. Smith designed her first collection of twenty clothing items, bought suitable material and sewing machines and hired experienced tailors.

c) Why did Jane decide to call her collection 'Crazy Mom'?

Ans : In spite of Mr. Smith's thinking of her business idea crazy and having some barriers Mrs Smith started her business and made her collection ready. When her collection was sold at once after her offer, she decided to call her collection 'Crazy Mom'.

d) What did Jane do when the manager ordered more clothes?

Ans : When the manager ordered more clothes from 'Crazy Mom', she had to hire more people and find a bigger place for the workshop.

e) What fact proves that 'Crazy Mom' is a successful company?

Ans : Now 50 boutiques all over the world, Mr Smith's involvement in the company leaving his own job and her children's participation in the company prove that 'Crazy Mom' is a successful company.

2018 সালের বিভিন্ন ব্যাংকের প্রশ্নাবলী

01. Read the following passage and answer the questions below: [Combined 3 Banks (SO) Held on: 17.08.18]

Water pollution refers to any change in natural water that may impair further use of water, caused by the introduction of organic or inorganic substances or by a change in the temperature of water. Waste water emanate from the following sources: Municipal waste water, Industrial waste water, Agricultural runoff, Storm water and urban runoff. During recent years, chemical pollution of water bodies has increased many fold and people, who are responsible for human health have become increasingly concerned about water pollution. Eutrophication is the enrichment of water by nutrients from natural or man-made sources. Of all the nutrients, nitrogen and phosphorus are most often considered as key nutrients responsible for promotion of growth of algae and other plants resulting in anoxic condition.

Pesticides used in agriculture reach natural or man-made water bodies and cause disruption to one or more physiological functions of aquatic organisms by interfering with the production of necessary biochemical e.g., D.D.T. which consists of aromatic ring, mimic the effects of estrogens in aquatic animals such as fish, where the reproduction is disturbed. As such non-biodegradable pesticides accumulate in the body of aquatic organisms through the process of bio-magnification. Along with agricultural runoff many toxic chemicals reach water bodies through industrial effluents.

The structure of a molecule is the key to its biodegradability. In general polymers with mixed backbone linkage (carbon-oxygen or carbon-nitrogen) show greater susceptibility to hydrolysis, than carbon-carbon backbone polymers. Polymers with aromatic components or branched region ten to be more resistant to attack by microorganisms than straight chain aliphatic compounds.

Most common system practiced for control of water pollution is the use of waste water treatment plants, based on the physical, chemical and biological treatment steps generally known as preliminary, primary, secondary and tertiary treatments. It must be remembered that the steps of treatment and type of treatment will depend upon the constituents and their concentrations in the effluent and final usage of water.

- Why did the quality of water deteriorated due to human activities?
- Why the protection of human health has become a problem.
- Justify the statement "Pesticides are useful and at the same time harmful to the ecosystem."
- What determines biodegradability of a chemical?
- How polluted water is treated for safe disposal.

Passage টিতে পানি দূষণ সম্পর্কে আলোকপাত করা হয়েছে। বলা হচ্ছে পানির সবচেয়ে গুরুত্বপূর্ণ উপাদান হলো নাইট্রোজেন এবং ফসফরাস যা মূলত স্বল্প অক্সিজেন থাকাকালীন অবস্থায় পানির অণুজীব ও অন্যান্য উদ্ভিদ উৎপাদনে ভূমিকা রাখে। কৃষি উৎপাদনে যে কীটনাশক ব্যবহার করা হয় তা পানিকে দূষিত করে পানির অণুজীবের শারীরবৃত্তীয় কার্যাবলিকে ব্যাহত করে। D.D.T নামক বিষাক্ত কীটনাশক মাছের প্রজনন ক্রিয়াকে প্রায় ধ্বংস করে ফেলে। এভাবে নানা কীটনাশক পানিকে দূষিত করছে।

Passage টির শেষে এসে বলা হচ্ছে যে, এই পানি দূষণ রোধ করার জন্য সবচেয়ে পরিচিত পদ্ধতি হলো দূষিত পানিকে বিভিন্ন রাসায়নিক উপাদানের মাধ্যমে বিশুদ্ধ পানিতে রূপান্তর করা। কিন্তু এটা মনে রাখতে হবে যে, এই পানি বিশুদ্ধকরণের বিষয়টি মূলত নির্ভর করবে পানি দূষণের উপাদান ও তার ঘনমাত্রার উপর। আসুন এবার আমরা প্রশ্নের সমাধানে চলে যাই:

Solution

- Human activities are responsible for the water pollution. Using pesticides, D.D.T and chemical fertilizers in the cultivable lands cause the water pollution. These poisonous materials destroy the quality of water ingredients mixing with water.
- The protection of human health has become a great problem as water, a very essential element for human and animal being, is being polluted severely day by day. Thus, water borne diseases have been increasing in an alarming rate. So it is a great problem to protect human health from water diseases.
- Pesticides are the chemical that are used to kill animals or insects that damage plants or crops. These are also used in the crop fields to increase the production of crops. From this viewing point, pesticides are very useful. On the other hand, pesticides pollute the water and water bodies mixing up with it which is harmful to the ecosystem.
- The structure of a molecule determines the bio-durability of a chemical.
- Polluted water is treated for safe disposal by using waste water treatment plants based on the several treatment steps known as preliminary, primary, secondary and tertiary treatments.

02. Read the following passage and answer the questions below: [Combined 5 Banks (Officer) Held on: 17.08.18]

In some parts of Bangladesh, farmers are using their submerged lands for crop production by adopting scientific methods which are similar to hydroponic agriculture practices whereby plants can be grown on the water in a bio-land or floating bed of water hyacinth, algae or other plant residues. Floating gardens (locally known as Dhap) are age-old practice of crop cultivation in the Southern floodplains of Bangladesh. The unique hydroponics production system was developed in the hands of the locals by using their traditional knowledge for agricultural practice and livelihood. Bio-diverse vegetables and spices crops are grown sustainably over the years on floating substrata made mainly of water hyacinth and other minor aquatic weeds on flooded water. The land with the water is used for production of fish in the open water and crops on the floating-beds. Thus, ensures a sustainable utilization of agro-biodiversity, natural resources and multiple use of the land. Floating agriculture practices have minimal infrastructure and costs can also be kept low because raw materials for the construction of floating beds are readily available from local waterways. This gives the opportunity to many people living in this area to cultivate using this technique. The advantages of floating garden agricultural heritage system are manifold. The floating beds are made of free, locally abundant materials, especially water hyacinth. This is considered to be one of the most dangerous invasive species due to its high reproduction speed but in this particular farming system, this notorious weed is converted to most useful resources. Since crops could absorb prime nutrients such as nitrogen, potassium and phosphorus from the floating beds and below water, there is almost no need for fertilizer input. After collecting water hyacinth, bamboo is laid on a dense layer of water hyacinth to enable people to stand on it, and then more water hyacinth is piled on top to make it compact. The eventual thickness depends on the duration of water-logging, for it must be able to float during that time. To accelerate the process, the previous year's decomposed bed or raft can be used. Because it allows better control over this plant, some researchers have noted the greater productivity of floating bed practices compared with traditional land-based agriculture.

- Describe how the Dhap is considered a type of hydroponic agriculture practice.
- What are the economic benefits of floating bed agriculture?
- Why is water hyacinth called 'notorious weed'?
- How does agro-biodiversity maintain through Dhap?
- How does the idea 'woe turns into wealth' resemble with this paragraph?

Passage টিতে বলা হচ্ছে যে, বাংলাদেশের কিছু অঞ্চলগুলোতে কৃষকরা বৈজ্ঞানিক পদ্ধতিতে পানিতে নিমজ্জিত জমিগুলোতে চাষাবাদ করে থাকে। বহু আগে থেকেই এদেশের জনগণ এই পদ্ধতিতে চাষাবাদে অভ্যস্ত। আঞ্চলিক ঐতিহ্যবাহী কিছু হাতিয়ার দ্বারা স্থানীয় লোকজন এই জলচাষের উদ্ভাবন করেছিল। বিভিন্ন ধরনের সবজি ও মরিজ জাতীয় ফসলের উৎপাদন কচুরিপানা ও অন্যান্য আগাছা জাতীয় বস্তুর ব্যবহার ঘটিয়ে উৎপাদন করা হয়। পানির নিচে মাছ ও উপরে এই ধরনের ভাসমান চাষ পদ্ধতিতে ফসলাদি উৎপাদিত হয়। পরে এসে এই উপায়ে উৎপাদনের নানা সুবিধাদির কথা বলা হয়েছে। শেষে এসে বলা হচ্ছে যে, এই উপায়ে উৎপাদন ত্বরান্বিত করার জন্য বিগত বছরের Decompose স্তরগুলোই ব্যবহারের কথা বলা হয়েছে।

Solution:

- Hydroponics agriculture practice is an age-old practice of crops production where local people using their traditional apparatus and agricultural knowledge develop a system for producing bio-diverse vegetables and crops in the floating lands.
- Floating bed agriculture is economically very beneficial due to its sustainable use of natural resources, multiple use of the land and low costs infrastructure. The materials, needed for floating bed agriculture are locally abundant and handy.
- Water hyacinth is called notorious weed because this weed reproduces itself very and multiples within a very short span of time covering up the whole waterways.
- Agro-biodiversity production system can be maintained through Dhap system. In this system, one can farm fishes in the pond or other water sources and above water one can cultivate crops and vegetables decomposing water hyacinth, algae or other plant residues.
- The idea woe turns into wealth is related to the aquatic weeds like water hyacinth-Water hyacinth is famous for its fast reproduction system. One to this terrible it obstructs the water mobility and causes much more suffering. But this not weed can be turned into useful weeds by decomposing them to cultivate crops in system.

03. Read the following passage and answer the questions below: [Dhaka Banks (Trainee Officer) Held on: 04.05.18]
 It is said that George Washington was one of the first to realize how important the building of canals would be to the nation's development. In fact, before he became President, he headed the first company in the United States to build a canal, which was to connect the Ohio and Potomac rivers. It was never completed, but it showed the nation the feasibility of canals. As the country expanded westward, settlers in western New York, Pennsylvania, and Ohio needed a means to ship goods. Canals linking natural waterways seemed as supply an effective method. In 1791 engineers commissioned by the state of New York investigated the possibility of a canal between Albany on the Hudson River and Buffalo and Lake Erie to link the Great Lakes area with the Atlantic seacoast. It would avoid the mountains that served as a barrier to canals from the Delaware and Potomac rivers. The first attempt to dig the canal, to be called the Erie Canal, was made by private companies but only a comparatively small portion was built before the project was halted for lack of funds. The cost of the project was an estimated \$5 million, an enormous amount for those days. There was some on-again-off-again federal funding, but this time the War of 1812 put an end to construction. In 1817, Dewitt Clinton was elected Governor of New York and persuaded the state to finance and build the canal. It was completed in 1825, costing million more than expected. The canal rapidly lived up to its sponsors' faith, quickly paying for itself through tolls. It was far more economical than any other form of transportation at the time. It permitted trade between the Great Lake region and the East coast, robbing the Mississippi River of much of its traffic. It allowed New York to supplant Boston, Philadelphia, and other eastern cities as the chief centre of both domestic and foreign commerce. Cities sprang up along the canal. It also contributed in a number of ways to the North's victory over the South in the Civil War. An expansion of the canal was planned in 1849. Increased traffic would undoubtedly have warranted its construction had it not been for the development of the railroads.

- What is the main argument of this passage?
- How the Erie Canal was financed?

Solution:

Passage টিতে USA এর President এর খাল স্থাপন সম্পর্কিত বেশ কিছু গুরুত্বপূর্ণ পদক্ষেপের কথা বলা হয়েছে। এরপর বলা হয়েছে যে, USA এর আকার যত বড় হতে লাগল, এক প্রদেশ হতে অন্য প্রদেশে পণ্য দ্রব্যের স্থানান্তর তত বেড়ে গেল। এজন্য খালগুলো হয়ে উঠলো Effective method. এরপরে এই খালগুলো খনন ও তার বিভিন্ন প্রদেশের সাথে সংযোগের কথা বলা হয়েছে। শেষের দিকে এসে বলা হলো যে এই খালগুলোর জন্য শহরগুলো সম্প্রসারিত হতে থাকল এবং এটা Civil war এর সময় দক্ষিণের উপর উত্তরের জয়কে ত্বরান্বিত করেছিল। আসুন আমরা প্রশ্নের সমাধানে চলে যাই:

- The passage argues over the building and development of canals in the United States. It also showed that how canals contribute to the development of inter-provincial trades in the United States and how it builds link between provinces which ultimately helps for balanced economic growth.
- Eric canal was the first canal made by the private company. But this private company did not finish its work due to the shortage of fund Later. New York's Governor convinced the stat to finance building this canal and finally in 1825, the canal was completed which took \$7 million.

04. Read the following passage and answer the questions below: [Dhaka Banks (Trainee Officer) Held on: 04.05.18]
 Remittance inflow in the first nine months rose by 17.04 percent to that of the corresponding period of the previous fiscal. As per Bangladesh Bank (BB) data, expatriate Bangladesh has sent US \$ 10,761.29 million through various channels during the Jul.-March period of FY 18. The country received \$9,194.59 million remittance during the same period in the preceding fiscal. 'The flow of remittances into the country rebounded in the current fiscal 2017-18 as BB took some measures to streamline the legal channel far encouraging the Non-Resident Bangladeshis (NRBs) to send money', said a BB Deputy Governor. Farther, he said, some NRBs used informal channels, including mobile banking for sending their money home. In the recent time, the use of informal channel has beet reduced due no increasing the monitoring activities of the central bank and law in forcer agencies over the illegal channel, he added. He said mobile financial service providers including Bkash, are also playing a vital role to stop the illegal channel. The BB deputy governor hoped that the inflow of remittance will be increased in the upcoming months as the Eid-ul-Fiter, the biggest festival of Muslim is coming.

- What is the main purpose of the passage?
- Why did the inflow of remittances rebound in the current fiscal year 2017-18?
- Which companies played vital role to stop illegal channels?

Solution:

- The key word of this passage is remittance which is sent by Bangladeshi expatriates. And the main purpose of this passage is to show the data of remittance received by Bangladesh and to encourage the expatriates sending remittance through proper channels
- Due to the central bank's supervision and law enforcement agencies monitoring over the sending remittances through illegal channels, the inflow of remittances had been rebounded in the fiscal year 2017-18.
- Bangladesh Bank, BFIU (Bangladesh Financial Intelligence Unit) and law enforcement agencies play vital role stopping the illegal channels of sending money from abroad.

05. Read the following passage and answer the questions below:

[Janata Bank Ltd. (EO) Held on: 05.10.18]

Work expands so as to fill the time available for its completion. The general recognition of this fact is shown in the proverbial phrase, 'It is the busiest man who has time to spare.' Thus, an elderly lady at leisure can spend the entire day writing a postcard to her niece. An hour will be spent in finding the postcard, another hunting for spectacles, half an hour to search for the address, an hour and a quarter in composition and twenty minutes in deciding whether or not to take an umbrella when going to the pillar box in the street. The total effort that would occupy a busy man for three minutes, all told, may in this fashion leave another person completely exhausted after a day of doubt, anxiety and toil.

- What happens when the time to be spent on some work increases?
- Explain the sentence: 'Work expands so as to fill the time available for its completion'
- Who is the person likely to take more time to do a work?
- What is the total time spent by the elderly lady in writing a postcard?
- What does the expression 'pillar box' stand for?

Passage টি খুবই Interesting একটা Topic নিয়ে আলোচনা করেছে। তাই আসুন প্রথমে Passage টিতে কি বলেছে তা জেনে নেই। উল্লেখ্য, এক্ষেত্রে আমরা Passage টির আক্ষরিক অনুবাদ করব না।

একটি ছোট কাজ করার জন্য সময় বাড়িয়ে দেয়া হলে কাজের পরিমাণও বেড়ে যায়। ব্যাপারটি আমাদের অতি পরিচিত কিছু প্রবাদ বাক্যগুলোর মধ্যে ফুটে উঠেছে। যার অনেক সময় রয়েছে সে-ই সবচেয়ে ব্যস্ত মানুষ। এভাবে একজন বয়স্ক মহিলা যার অবসর সময় কাটানোর অনেক সময় রয়েছে। সে তার ভাতুপুত্রীকে একটি ছোট পোস্টকার্ড লিখতে সারাদিন লাগিয়ে দেয়।

দেখা যাবে যে বয়স্ক মহিলাটি একঘণ্টা লাগিয়ে দিবে পোস্টকার্ডটি খুঁজতে, চশমা খোঁজার জন্য এক ঘণ্টা, আধা ঘণ্টা লাগিয়ে দিবে ঠিকানাটা খুঁজে বের করতে, লিখতে সময় লাগবে প্রায় সোয়া ঘণ্টা এবং কমপক্ষে ২০ মিনিট সময় নিবে পোস্ট অফিসে যাওয়ার সময় সঙ্গে ছাতা নিবে কি না সেই সিদ্ধান্ত নিতে। একজন ব্যস্ত মানুষের যেখানে কাজটি করতে তিন মিনিটের বেশি সময় লাগবে না, সেখানে অন্য জনের হয়তো সারাটি দিনই চলে যাবে সন্দেহ, উদ্বেগ কিংবা অতি কষ্টের কোনো পরিশ্রমে। আসুন এবার আমরা প্রশ্নের উত্তরে চলে যাই:

Solution:

- Usually it takes regular time to complete a task, but if the given time increases, then it takes much time in dilly-dallying which raises work and working hour.
- The above mentioned sentence means that increased working hour increases the work.
- A person who has enough time to spare or enough leisure's takes time to do a work.
- The elderly lady took 1 hour for finding postcard.
1 hour for spectacles. $\frac{1}{2}$ hour for address. $1\frac{1}{4}$ hour for composition. $\frac{1}{3}$ hour for umbrella.
∴ She took in total $4\frac{1}{12}$ hours in writing postcards.
- Pillar box stands for post box which is used for sending letters, cards etc from pillar to post.

06. Read the following passage and answer the questions below:

[Combined 3 Banks (Officer-Cash) Held on: 16.11.18]

Once people wore garlic around their necks to ward off disease. Today, most Americans would scoff at the idea of wearing a necklace of garlic cloves to enhance their well-being. However, you might find a number of Americans willing to ingest capsules of pulverized garlic or other herbal supplements in the name of health.

Complementary and alternative medicine, which includes a range of practices outside of conventional medicine such as herbs, homeopathy, massage therapy, yoga and acupuncture, hold increasing appeal for Americans. In fact, according to one estimate, 42% of Americans have used alternative therapies. In all age groups, the use of unconventional healthcare practices has steadily increased in the last 30 years, and the trend is likely to continue, although people born before 1945 are the last likely to turn to these therapies.

Why have so many patients turned to alternative therapies? Many are frustrated by the time constraints of managed care and alienated by conventional medicine's focus on technology. Others feel that a holistic approach to healthcare better reflects their beliefs and values.

Others seek therapies that relieve symptoms associated with chronic disease; symptoms that mainstream medicine cannot treat.

Some alternative therapies have even crossed the line into mainstream medicine, as scientific investigation has confirmed their safety and efficacy. For example, physicians may currently prescribe acupuncture for pain management or to control the nausea associated with chemotherapy. Additionally, many U.S. medical schools teach courses in alternative therapies, and many health insurance companies offer some alternative medicine benefits.

- What is the main idea of this passage? Explain briefly.
- According to the passage, which practice would not be defined as alternative medicine?
- Based on the information given, what kind of person would be least likely to seek out alternative medical treatment?
- The passage indicates that alternative treatments are increasingly being used by mainstream medical professionals because.
- What is the title of the passage? What do you learn after reading the passage?

Passage টিতে আমেরিকার লোকজনদের চিকিৎসা পদ্ধতি গ্রহণ ও এ সম্পর্কিত ধারণা নিয়ে আলোকপাত করা হয়েছে। আমেরিকার লোকজনদের বড় একটি অংশ এখনো Conventional চিকিৎসা পদ্ধতির উপর আস্থা রাখে এবং তদানুযায়ী চিকিৎসা পদ্ধতি গ্রহণ করে। এছাড়া এই থেরাপি চিকিৎসা আজকাল বৈজ্ঞানিকভাবে প্রমাণিত হওয়ায় এর জনপ্রিয়তা বেড়েই চলেছে।

আসুন এবার আমরা প্রশ্নের সমাধানে চলে যাই:

Solution:

- The main idea of the passage is the discussion of unconventional treatment system over the conventional treatment system. Though outmoded unconventional system of treatment has gained vast popularity among American people.
- Conventional treatment of diseases by herbs, home therapy, massage therapy, yoga and acupuncture would not be defined as the alternative medicines. In the passage, alternative medicines refer to scientifically proven medicines.
- Based on the information of the passage, it can be assumed that people born before 1945 are least likely to turn to unconventional therapies. But this type of treatment is getting popularity among all age groups.
- Alternative treatments are increasingly being used by mainstream medical professional because these alternative treatments are scientifically proven. As a group of scientist ensured to the safety and efficacy of the alternative treatments, it's being used increasingly.

07. Read the following passage and answer the questions below: [Rupali Bank Ltd. (Officer-Cash) Held on: 28.04.18]

Agent banking is the most useful channel when it comes to providing financial services to the extreme poor. Development entities such as non-government organizations and micro-finance institutions (MFIs) are working to link clients with agent banking to provide better financial services. The MFIs can work as agencies of banks in localities for greater financial inclusion Collateral is the major challenge faced when the rural poor try to get loans, so agents of banks MFIs in this case, can act as guarantors inside localities, helping to provide loans at low interest. Market systems can play a crucial role in helping Bangladesh address development challenges. Bangladesh Bank data shows that the number of agent banking accounts more than doubled to 12.14 lakh in 2017 from that a year earlier. Bangladesh Bank issued an agent banking guideline in 2013 and licensees started full-fledged operations in 2016.

- Give a suitable title for the passage.
- What type of the role can NGO's play to enhance "Agent Banking"?
- How do the poor people get the best support from different MFIs?
- What does the word 'collateral' mean in the passage?
- Figure out the achievement of this sector till the year 2017.

বর্তমান সময়ের একটি জনপ্রিয় ব্যাংকিং টুল হচ্ছে এজেন্ট ব্যাংকিং। এই এজেন্ট ব্যাংকিং নিয়ে Passage টিতে কথা বলা হয়েছে। বলা হচ্ছে যে, NGO ও আর্থিক প্রতিষ্ঠানগুলো এজেন্ট ব্যাংকিংয়ের সাথে আর্থিক সেবা প্রদানের জন্য প্রাস্তিক যে, জনগোষ্ঠীকে Link up করার চেষ্টা করছে। গ্রামীণ সমাজে দারিদ্র জনগোষ্ঠীরা ঋণ নেয়ার ক্ষেত্রে সবচেয়ে বড় যে সমস্যার সম্মুখীন হয় তা হলো জামানত। তাই এক্ষেত্রে ব্যাংকের এজেন্ট হিসেবে এই সকল আর্থিক প্রতিষ্ঠানগুলো জামিনদারের হিসেবে সহায়তা করতে পারে। বাংলাদেশ ব্যাংকের হিসেব মতে ২০১৭ সাল হতে এই বছর পর্যন্ত এজেন্ট ব্যাংকিংয়ের সংখ্যা দ্বিগুণ হয়েছে। আসুন এবার আমরা প্রশ্নের সমাধানে চলে যাই:

Solution:

- Suitable Title: Agent banking-Banking for all.
- NGO's and Micro finance institutions play pivotal role to the enhancement of banking. They are trying to link up poor people from the distant area with the financial services securing loan with the lowest interest rate and grant loan without collateral.
- Poor people get the best support from the different types of Micro credit instil operating in this country. There institutions act as guarantor which is the in an hindrance for obtaining loans for the poor people. They also help the poor ciao providing loan with the lowest interest rate.
- Collateral is something that we promise to give someone if we cannot pay back loan Besides, it indicates property pledged by a borrower to protect the interest of tie lender.
- Agent Banking in Bangladesh is evolving in quick pace. Banks including public and private are getting license for agent banking. The number of agent banks account has become double in 2017 comparing to the previous year.

08. Read the following passage and answer the questions below:

[BDBL (SO) Held On: 06.01.2018]

Life is worth living, but not any life. The value and significance of a life depends upon the goal towards which it moves. Only rational beings like us are capable of a critical choice and clear consciousness of that goal. Our superiority and excellence, if any, consists in the quality of the goal of our life and our capacity for voluntary striving towards that. What, then, is the real goal of our life? There does not seem to be a single simple goal for us to seek. Obviously our supreme goal or highest good (summum bonum) is rationality, but our total good is a complex whole made of both rational and non-rational factors. Rationality is the only independent (absolute) and intrinsic value which cannot be denied without self contradiction. Before all and above all, we shall be rational beings. But rationality must be sought in concrete situations, in multifarious activities. These activities have an immediate end, viz., happiness. That is, our total good consists in being rational in our search for happiness. The happiness is the non-rational factor, since there is no logic either for or against it. We cannot logically argue why we shall be happy or why we shall be not.

- Q:
- What decides the value and significance of life?
 - Who are capable of a critical choice?
 - What is the supreme goal of our life?
 - What does our total good consist in? Why is happiness a non-rational factor?

Solution:

- The value and significance of a life depends upon the goal towards which it moves.
- Only rational beings like us are capable of a critical choice.
- Our supreme goal or highest good (summum bonum) of our life is rationality.
- Our total good consists of rational and non-rational factors.
- The happiness is the non-rational factor because there is no logic either for or against it. In fact, we cannot logically argue why we shall be happy or why we shall be not.

09. Read the following passage and answer the questions below:

[BKB (Officer-Cash) Held On: 13.01.2018]

Mankind needs today a new code of conduct, a sort of new morality if it can be called like that. Its fundamentals are perhaps as old as the human race but its details and setting seem to be new, because our environment is new. There is no escape from putting over and again the old wine into the new bottle. Possibly that is the most dependable law to discover and his history has taught him. Viewed from a correct perspective, a sense of unity and cohesion must be given top priority in the moral code of modern man and woman. We may call this politics, we may call this religion or a curious mixture of both or something else but we have to remember on this depends in a very real sense man's future. As such, the moral value of an action in the complex modern environment must invariably be judged its capacity to contribute to human unity and understanding. An action is moral so far as it desists from it and exerts a separatist influence. In the durable interest of man exclusivism and isolationism will have to be effaced from our moral vocabulary. Both science and religion go against it and in a happy marriage of them both assuredly lies man's future. To make life worth-living, we must make living itself possible and living is not possible in the modern scientific set-up without an adequate and abiding sense of unity.

- What must be given top priority in the new code of conduct?
- When is an action moral and immoral?
- What must we do to exclusionism and isolationism?
- How can be living possible in case of modern men and women?
- Give a suitable title of the passage.

Solution:

Passage – টির প্রথমে মানব জাতির আচার-আচরণে কিছু পরিবর্তন আনার কথা উল্লেখ করা হয়েছে। এরপরে বলা হচ্ছে যে আমাদের আচরণের এই পর্যায়ে এসে একত্র থাকার অনুভূতি থাকতে হবে। এটাকে Priority দিতে হবে। পরে বলা হচ্ছে কোন কাজ ততক্ষণ পর্যন্ত নৈতিক থাকে যতক্ষণ পর্যন্ত এটি তার নৈতিকতাকে বজায় রাখতে পারে এবং নৈতিকতা বর্জনই হচ্ছে অনৈতিকতা। Passage টির শেষে এসে বলা হচ্ছে যে, জীবনটাকে সার্থক করার জন্য, জীবনটাকে প্রথমেই উপযুক্ত করে তুলতে হবে এবং এটা করার জন্য একত্র থাকার একটি স্থায়ী অনুভূতি থাকতে হবে। আসুন, এবার প্রশ্নের সমাধানে চলে যাই:

- A sense of unity and cohesion must be given top priority in the new code of conduct
- An action is moral so far as the action has its influence over the matter and immoral far as it desists from it.
- To exclusionism and isolationism, we have to be effaced from our moral vocabulary.
- To make life worth-living, we must make living itself possible and living is not possible in case of modern men and women without an adequate and abiding sense of unity.
- A suitable title: Unity Vs Isolationism.

10. Read the following passage and answer the questions below:

[Agrani Bank (Officer-Cash) Held On: 20.01.2018]

All our languages are the result of art. Whether there is a natural language, common to all mankind, has long been a matter of investigation. Without doubt, there is such a language, and it is the one that children utter before they know how to talk. This language is not articulate, but it is accentuated, sonorous and intelligible. The using of our own language has led us to neglect this, even so far as to forget it altogether. Let us study children, and we shall soon acquire it again from them. Nurses are our teachers in this language. They understand all their nurslings say, they answer them and they hold really connected dialogues with them. And, although they pronounce words, these words are entirely useless; the child understands, not the meaning of the words, but the accent which accompanies them. To the language of the voice is added the no less forcible language of gesture. This gesture is not that of children's feeble hands; it is that seen in their faces. It is astonishing to see how much expression these immature countenances already have. From moment to moment; their features change with inconceivable quickness. On them you see the smile, the wish, the fear, spring into life, and pass away, like so many lightning flashes. Each time you seem to see a different countenance.

- When do children utter languages?
- Who are our teachers in natural language?
- Where do we find the language of gesture?
- Give a suitable title of the passage.

Solution:

- Children utter languages before they know how to talk.
- In this case, nurses are our teacher as they recognize their utter and answer Nurses maintain a dialogue with them which are entirely useless.
- We find the language of gesture not is the feeble hands of children but it is seen face of children.
- Suitable title: Childhood language.

11. Read the following passage and answer the questions below: [Sonali Bank Ltd. (Officer) Held On: 20.04.2018]

Industrial Revolution started and made its biggest strides in England because of her uniquely inclusive economic institutions. These in turn were built on foundations laid by the inclusive political institutions brought about by the Glorious Revolution of 1688. It was the Glorious Revolution that strengthened and rationalized property rights, improved financial markers, undermined state-sanctioned monopolies in foreign made, and removed the barriers to the expansion of industry. It was the Glorious Revolution that made the political system open and responsive to the economic needs and aspirations of society. These inclusive economic institutions gave men of talent and vision the opportunity and incentive to develop their skills and ideas and influence the system in ways that benefited them and the nation. England developed pluralistic institutions breaking ways from extractive institutions. Political developments leading up to Glorious Revolution were shaped by several interlinked processes. Central was the political conflict between absolutism and its opponents.

- What according to this passage triggered the Industrial Revolution in England?
- How can political institutions play a role in creating a favorable environment for businesses in a society?
- What is meant by the terms 'inclusive' and 'extractive' economic institutions?
- How do you think the conflict between absolutism and its opponents impacted on shaping an enabling environment for industrial growth in England in the wake of Glorious Revolution?
- Write a suitable title for the passage.

Passage টিতে ব্রিটেনে ১৬৮৮ সালে যে শিল্প বিপ্লব সংঘটিত হয়েছিল সেই শিল্প বিপ্লবের কারণে যে পরিবর্তনগুলো হয়েছিল তা নিয়ে বলা হয়েছে। এই মহান বিপ্লবের মাধ্যমে ব্রিটেনের অর্থনীতি প্রতিষ্ঠানিক রূপ লাভ করে, মেধাস্বত্বকে আরো শক্তিশালী করে, অর্থবাজারকে উন্নত করে বেং বৈদেশিক বাণিজ্যের ক্ষেত্রে বেসরকারি খাতকে সম্প্রসারিত করে। এই শিল্প বিপ্লবের কারণে ব্রিটেনের রাজনীতিতে যে নতুন মেরুকরণের সৃষ্টি হয়েছিল, Passage টির শেষের দিকে এসে সেই সম্পর্কে বলা হয়েছে। আসুন এবার আমরা প্রশ্নের সমাধানে চলে যাই।

- Q.
- The glorious industrial revolution had taken place in England due to its uniquely inclusive economic institutions which were built by the inclusive political institutions.
 - Political institutions can play a great role in creating a favorable environment for business breaking away the traditional barriers for the expansion of free market economy. It makes political system liberal and responsive to the need of economy which in turns make business easier.
 - Inclusive economic institutions represent a group of institutions which are same in nature and objectives and its objective is to develop the economy through the participation of all classes of people. On the other hand, extractive economic institutions give opposite meaning of inclusive. It means the particular institutions which work based on some specific objectives.
 - Conflict between absolutism and its opponents may impact upon an enabling environment for industrial growth as political developments utterly depend on some interlinked processes called political consensus.
 - Suitable Title: Glorious Revolution and its impact on England.

12. Read the following passage and answer the questions below: [Rupali Bank (Officer-Cash) Held on: 30.03.2018]

The grass was flattened and blackened, scattered seats, pieces of mangled foam and one metal water bottle lying on its own. A few big pieces of the plane, including the tail, were still intact and smoking, but most of it had burned up. A long row of yellow body bags lay in the burned grass. Police officers did their best to keep the bodies covered, but a charred limb poked out of an open bag. A passenger plane from Bangladesh just slammed into an empty field and erupted in flames beyond the runway at the airport in Nepal's capital Katmandu. After the crash, ambulances with screaming sirens rushed in and out of the airport gates. For more than the hour, smoke billowed from the wreckage. Several airport workers said it had overshoot the runway by about 150 feet, nose-diving into the deserted field just beyond the airport fence. A few minutes later, while the first batch of rescuers was pulling panicked passengers out of the front of the plane, an intense fire burst out at the back.

- Which parts of the aircraft were still undamaged?
- What is the use of a 'body bag'?
- What did the airport workers say about the crash?
- What does the phrase 'Poke out' mean in the passage?
- Give a suitable title for the passage.

Passage টি সম্প্রতি নেপালে ঘটে যাওয়া US-Bangla এয়ারলাইন্সের দুর্ঘটনার কথা বর্ণনা করেছে। দুর্ঘটনাটি ঘটে যাওয়ার ঠিক পর মুহূর্তে নেপালের কাঠমুন্ডু-র Runway'র বাইরে খোলা মাঠটিতে যে ভয়াবহ দৃশ্যের অবতারণা ঘটেছিল Passage টি তার-ই সাক্ষ্য দিচ্ছে। আসুন এবার প্রশ্নের সমাধানে যাওয়া যাক:

Solution:

- A big tail piece of the plane was still undamaged but this big part of the plane was emitting smoking.
- Body bag which yellow in colour is used to cover up the dead body.
- Airport workers said that the plane had turned away nose-diving into the deserted field which was about 150 feet far from the airport.
- The phrase 'poke out' means the panicked and sorrow stricken charred body were restless in an open bag.
- Title of the passage: Heart rendering plane crash in Nepal.

13. Read the following passage and answer the questions below: [Sonali Bank (Officer-Cash) Held on: 18.05.2018]
 Marina Hills High School is fighting pollution in an unusual way. It's planting trees! In an effort to fight pollution and help the environment, the Marina Hills Ecology Club offers free trees to institutions willing to plant them on their grounds. Among those that took advantage of the offer was Marina Hills High School. After consulting with his teachers on where to plant the trees, Principal Max Webb contacted the Ecology Club. But when the seedlings arrived, Webb had an idea. Instead of planting the young trees in front of the school, he thought it would be better to put them behind the school, where the sun gets very hot in the afternoon.
 "It gets so hot inside the building that the students start to sweat during their afternoon classes," said Webb. "Now the shade from our trees will bring them some relief." "There was no argument from the teachers," he added. "When I proposed the idea everyone said, 'Now why didn't I think of that!' The relief won't come until the trees grow taller, but the school will not have to wait long because it requested two species of trees that grow quickly. "Time is key and we wanted our trees to get big fast," said Webb. "We were given a wide choice, from shrubs to fruit trees. We requested eucalyptus and willow trees." Webb said he is also looking forward to finally seeing some wildlife in the school yard at Marina Hills High School.
 "If all you have is a grass lawn with no trees, you can't expect the local birds to come and visit," said Webb. "They have no place to make their nests. Now that will change, any we'll be able to see birds from our classroom windows."

- What would be the most appropriate headline for this article?
- What did the Ecology Club do for Marina Hills High School?
- What problem does Principal Webb talk about?
- What can be inferred from the article about eucalyptus and willow trees?
- What does Principal Webb imply about the local birds?

Passage টিতে Marina Hills High School এর বৃক্ষরোপণ নিয়ে কিছু পরিকল্পনার কথা তুলে ধরা হয়েছে। স্কুল কর্তৃপক্ষ পরিবেশ দূষণরোধকল্পে বৃক্ষরোপণ কর্মসূচি হাতে নিয়েছে। এতে বৃক্ষরোপণ সংক্রান্ত কিছু Idea'র কথাও তুলে ধরা হয়েছে। আসুন আমরা এখন প্রশ্নের উত্তরে চলে যাই:

Solution:

- The most appropriate headline for the article may be "The most tree planting policy Marina Hills High School".
- The Ecology club of Marina Hills High School distributes free trees to ma educational institutions to fight against pollution. Marina Hills High School is one them who availed this offer.
- Principal Webb talked about the hot weather. Students perspire during the class time the sun releases heat. So, Mr. Webb decided to plant those young trees inside the school buildings rather than the school ground.
- As the school authority can no longer wait in getting relief from the sun heat, the wanted to plant eucalyptus and willow trees as those trees do not take much time to grow up.
- Principal Webb intended to make the school ground a lovely living place for some birds. That's why he also decided to plant some trees in the school ground so that birds can make their nests.

14. Read the following passage and answer the questions below: [Bangladesh Bank (Officer) Held on: 25.05.2018]
 After the striking political theater that unfolded recently at the forbidding border between North and South Korea, it seems almost mean-spirited to cast aspersions on Kim Jong-un's motives or to be apprehensive about talks Mr. Kim is expected to have in a few weeks with President Trump. These contacts, after all, stand in stark contrast to the scary talk of nuclear exchanges of only a few months ago, and meeting face-to-face seems better than saber ratting Mr. Kim's meeting with the dovish South Korean President, Moon Jee-in, was heady stuff, minutely choreographed to stir the hopes and longings of a nation bitterly divided for seventy years. Every scene was suffused with symbolism; the joint steps across the concrete slab that marks the border, which no member of the Kim dynasty had ever breached before; the banter and the hand-holding; the soil heaped on a tree planted when the Korean War ended in an armistice in 1953; the honor guard in 19th century imperial robes. The "Panmunjom Declaration" signed by two leaders was similarly upbeat, promising to rid the Korean peninsula of nuclear weapons and to finally negotiate a peace treaty.

- Which issues made everybody worried about the future of power-play continued in Korean peninsula?
- What does the phrase 'saber rattling' stand for?
- Find out and account for the symbols available in the passage.
- What benefit may the world get from the "Panmunjom Declaration"?
- Write a suitable title for this passage.

Passage টিতে সম্প্রতি আন্তর্জাতিক অঙ্গনে ঘটে যাওয়া কিছু বিষয়ের উপর আলোকপাত করা হয়েছে। উত্তর কোরিয়া ও আমেরিকার মধ্যে পারমানবিক অস্ত্র নিয়ে সংলাপের বিষয়টি Passage এ গুরুত্ব পেয়েছে। এতে বলা হয়েছে যে, পারমানবিক অস্ত্রশক্তির প্রদর্শনীর চেয়ে সমঝোতার মাধ্যমে এই অস্ত্র তৈরী বন্ধের প্রক্রিয়াই উত্তম। এরপর বলা হচ্ছে যে, উত্তর কোরিয়ার প্রেসিডেন্টের সাথে দক্ষিণ কোরিয়ার প্রেসিডেন্টের সাক্ষাৎটি মূলত দুই দেশের জন্য খুবই উৎসাহ ব্যঞ্জক। যেহেতু দেশ দুটির মধ্যে রয়েছে 70 বছরের তিক্ত কিছু অভিজ্ঞতা। শেষে এসে বলা হচ্ছে, "Panmunjom Declaration" যে ঐ দেশই স্বাক্ষর করেছিল, তার বাস্তবায়ন কোরীয় উপদ্বীপের জন্য খুবই মঙ্গলজনক এবং এটা একটি শান্তি চুক্তিতে পৌঁছানোর সূচনা।

Solution:

- Meeting between two leaders- North Korean President and South Korean President made everybody worried about the future of power-play continued in Korean Peninsula.
- The phrase 'Saber rattling' stands for the drastic exhibition of military power among countries. This also indicates intimidating one country by showing off military power especially by experimenting nuclear weapons.
- Here some symbols are given below which are available in the passage:
 - 'In stark contrast to' means unpleasantly or sharply clear.
 - 'Scary talk' means sensitive discussion or talking about horrendous matter.
 - 'The soil heaped on tree planted' means a very calming environment.
- "Panmunjom Declaration" will bring peace and happiness in Korean Peninsula through freeing these countries out of nuclear weapons. Thus the world may get benefit by the "Panmunjom Declaration". e) The suitable title of the passage may be "Breaking the ice in Korean Peninsula".

15. Read the following passage and answer the questions below:

[Sonali Bank (SO) Held on: 29.06.2018]

Climate change may produce hundreds of millions of environmental refugees, which is an environmental justice concern. Those refugees may be displaced by rising tides, storm damage and changes in agricultural production. Residents of low-lying inlands and low flood-prone countries may be dislocated as sea levels rise and river floods become harder to control. Some skeptics dispute whether the changes are entirely man-made, but the vast majority of experts believe that one of the major causes of climate change is the burning of fossil fuels, which are the primary energy source for modern societies. The resulting gases carbon-dioxide, methane, fluorocarbons, and nitrous oxide, among others are related into the atmosphere. There, these gases combine with water vapor and prevent the sun's infrared rays from radiating back into space. The trapped solar radiation contributes to increased air temperature. In this way gases function much as do the glass panes of greenhouse. Newly released gases will remain in the atmosphere for thirty to a hundred years; since greenhouse gas emissions continue to rise, their buildup in the atmosphere is expected to increase over time. Automobile exhaust, along with industrial power plants and agricultural operation, produce most of the gases that lead to climate change. Deforestation also contributes to the warming because there are fewer trees and other plant life to absorb on carbon dioxide before it reaches the atmosphere.

- Give a suitable title for the passage. Explain the term 'environmental refugee'.
- Why do many professionals disagree with some skeptics?
- What are the consequences of emitting detrimental rays?
- How does deforestation contribute in decreasing the global warming?

Passage টি মূলত পরিবেশের একটি ইস্যু নিয়ে কথা বলেছে। জলবায়ু পরিবর্তনের কারণে নিম্নাঞ্চলের ও সমুদ্রতীরের মানুষ যে ক্ষতিকর প্রভাবের সম্মুখীন হবে, Passage টির প্রথম দিকে সেই বিষয়ে ইঙ্গিত দেয়া হয়েছে। এরপর এই জলবায়ু পরিবর্তনের কারণ নিয়ে বলা হয়েছে যে কার্বন-ডাই-অক্সাইড, মিথেন, ফ্লোরোকার্বন এবং নাইট্রাস অক্সাইড নামক এই ক্ষতিকর গ্যাসীয় উপাদানগুলোর মাধ্যমে জলবায়ুর পরিবর্তন হয়। এই সকল গ্যাসগুলো জলীয় বাষ্পের উপস্থিতিতে পৃথিবীতে আসা অবলোহিত রশ্মিকে ফিরে যেতে বাঁধা দেয়। ফলে পৃথিবীর তাপমাত্রা বেড়ে যায়। এরপর বলা হচ্ছে যে, এই গ্রীন হাউস গ্যাসগুলো বায়ুমন্ডলে ৩০ বছর থেকে ১০০ বছর পর্যন্ত থাকে যার ফলে পৃথিবীর তাপমাত্রা ক্রমেই বেড়ে চলছে। তাছাড়া গাড়ি ও শিল্প কারখানা হতে নির্গত ধোঁয়া এই পরিস্থিতিকে আরো খারাপ করে তুলছে। বন নিধনের কারণে বায়ুর তাপমাত্রা আরো বেড়ে যাচ্ছে কারণ এই কার্বন-ডাই-অক্সাইডকে Absorb করার মতো কোন গাছ থাকছে না। আসুন এবার আমরা প্রশ্নের সমাধানে যাই:

Solution:

- Suitable title: "Green house gases and its lethal effects on earth."
- Environmental refugees are 'people who are forced to leave their home region due to sudden or long term changes to their local environment.
- Some people opines that man-made activities cause climate change but most of the environment-experts blame burning of fossil fuels to the climate change as fossil fuels emit greenhouse gases which are responsible for climate change.
- Greenhouse gases hinder detrimental rays such as infrared ray which were radiated from the sun to go back into space. That means gases remain in the air which make the temperature warmer. This warmer temperature changes climate.
- Trees have great virtue. They intake carbon-Di-oxide releasing oxygen in the air. They absorb most of the carbon-Di-oxide which are the crucial factor of climate change. So forestation can contribute a lot in decreasing the global warming.

16. Read the following passage and answer the questions below: [Bangladesh Bank (AD) Held on: 27.07.2018]

Recently, the Bangladesh Jute Mills Corporation (BJMC) announced a project to develop industrial villages for diversifying jute products in major jute producing districts. The government is also reportedly taking up a balancing, modernization, rehabilitation and expansion (BMRE) project for the state-owned jute mills at a cost of \$350 million. Jute believed to be one of the key drivers of the economy has, no doubt, suffered much neglect over the decades due mainly to improper planning. In fact, high prospect of this fiber as the most environment-friendly and cheaply available one could not be made good use of. Stray initiatives were there, but lack of concerted efforts and financing was the main impediment to materializing those as commercially viable. However, to benefit from the project in real sense of the term is to prepare a detailed and comprehensive roadmap. And it is here that planning matters. Experts, including industry insiders, believe that one of the crucial areas where a big chunk of funds should go is research and development. In fact, the need emerged years ago following the commendable achievement of genome sequencing of jute plant by Bangladeshi scientists and researchers. It is commonly acknowledged that the only way the country's jute industry can shed much of its sluggishness is by producing more diversified products in keeping with consumers' preferences at home and abroad. It is more about product development, innovation and adaptation than just producing more traditional products or dishing out funds to energize state-owned sick mills. In order for the desired diversification to take place, the government needs to work out a systematic plan which among other things should provide ample scope for research and development.

- Why is jute considered as one of the key drivers of Bangladesh economy?
- Explain BMRE by following the information of the passage.
- What does the term 'stray initiatives' stand for?
- What should be the best value of fund allocated by the government in the jute sector?
- Give a suitable title for the passage.

Passage টিতে বাংলাদেশের পাটশিল্পের দৈন্য-দশা ও তা থেকে উত্তরণের উপায় সম্পর্কে বলা হয়েছে। বলা হচ্ছে যে, পাট শিল্পের এই দৈন্য দশা থেকে উত্তরণের সরকার বিচ্ছিন্ন কিছু পদক্ষেপ নিয়েছে, কিছু Funding করেছে যা এই শিল্পকে নতুন করে Energise করার জন্য যথেষ্ট নয়। সরকারকে একটি Systematic plan করে আগাতে হবে। পাশাপাশি এই শিল্প চাঙ্গা করার জন্য কেবল Financially help করলেই চলবে না বরং ক্রেতাদের চাহিদার সাথে সামঞ্জস্য রেখে Product diversification বা পাটজাত পণ্য উৎপাদনের ক্ষেত্রে বৈচিত্র্য আনতে হবে। শেষে এসে বলা হচ্ছে যে, এই বিষয়ে গবেষণা ও উন্নয়নের জন্য সরকারকে মনযোগী হতে হবে। এবার আসুন আমরা প্রশ্নের সমাধানে চলে যাই:

Solution:

- Jute is considered to be the key driver of Bangladesh economy as most of the south-western regions of Bangladesh produce jute abundantly. Our major foreign currency earning crop is jute. By exporting jute, each year, Bangladesh earns huge amount of foreign currency. This foreign currency helps drive our economy. That's why it is called the driving force of our economy.
- To renovate the dilapidated existing jute sector, the government of Bangladesh has taken some initiatives. This initiative is called BMRE project. BMRE project includes 'Balancing, modernization, rehabilitation and expansion' for the state-owned shabby jute mills at a cost of \$350 million.
- "Stray initiatives" stands for unplanned efforts or efforts that are taken to revamp or to modernize something without prior preparation. So stray initiatives are the fortuitous initiatives to mend something.
- Allocated funds for the jute industry will give some incentives. But the big chunk of the allocated funds should be for the research and the development work of jute which in turns will explore new diversifications in jute products.
- Suitable title: Measures for revitalizing jute sectors.