Concours Grande École de l'ISCAE (Institut supérieur de commerce et d'administration des entreprises), Maroc

Session 2021, filière ECS

Culture générale en langue anglaise

Ce que traite le sujet

- I. Reading comprehension (questions 1 à 6)
- II. Structure and grammar (questions 7 à 32)
- III. Vocabulary (questions 33 à 60)

Sujet reproduit sans retouche à partir de la page suivante.

Résumé des parties, chapitres de cours liés et autres années :
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I. READING COMPREHENSION

Directions: This section contains 1 passage, followed by a number of questions (1-6). Read the passage and for each question, choose the one best answer (A), (B), (C), (D) based on what is stated in or what can be inferred from the passage. Then, on your answer sheet, tick the letter of the answer you have selected.

Both borrowers and lenders in the sub-prime mortgage market are wishing they had listened to the old saying *'Neither a borrower nor a lender be'.*

Last year people with poor credit ratings borrowed $605 billion in mortgages, a figure that is about 20% of the home-loan market. It includes people who cannot afford to meet the mortgage payments on expensive homes they have bought, and low-income buyers. In some cases, the latter could not even meet the first payment. Lenders include banks like HSBC, which may have lost almost $7 billion.

Both sides can be blamed. Lenders, after the 2-3 percentage point premium they could charge, offered loans, known as 'liar loans', with no down payments and without any income verification to people with bad credit histories. They believed that rising house prices would cover them in the event of default. Borrowers ignored the fact that interest rates would rise after an initial period.

One result is that default rates on these sub-prime mortgages reached 14% last year- a record. The problems in this market also threaten to spread to the rest of the mortgage market, which would reduce the flow of credit available to the shrinking numbers of consumers still interested in buying property.

So, the housing market will remain weak; borrowers with weak credit histories will find the credit window closed; people with adjustable-rate mortgages will have to spend less so they can meet their increased payments; tighter lending standards and falling home prices will reduce consumers' ability to tap the equity in their homes.

But as long as the labor market remains strong, which it has done despite job losses in housing-related industries, and as long as real incomes continue to go up, consumers might complain, but they are unlikely to go on a buyers' strike on a scale that will make this slowdown become a recession. Therefore, we should not be too worried, but, at the same time, we should be a bit cautious and watch closely how things develop. `

1. Sub-prime mortgage loans were offered

A. only to low-income families.
B. to people who wanted to buy very expensive houses.
C. to people with poor credit histories
D. None of the above

2. Who believed that rising house prices would cover them in the event of a default?

A. Borrowers B. lenders C. Both D. debtors

3. Borrowers have been caught out

A. because they lied when applying for the loan
B. because house prices have risen.
C. because interest rates rise after a while
D. because they have weak credit histories

4. According to the text, people with adjustable-rate mortgages

A. will not be able to get credit
B. will have to economize
C. have weak credit histories
D. none of the above

5. The housing market problems

A. could easily tip the country in recession.
B. are unlikely to tip the country into recession
C. will cause a buyers' strike
D. will lead to the weakness of the housing market

6. The writer is

A. a bit concerned about the housing market
B. very worried about the housing market
C. not worried about the housing market
D. is not concerned with the housing market

II. STRUCTURE AND GRAMMAR

Directions: For questions (7-14) find the sentence (A), (B), (C) or (D) with an error. Then, on your answer sheet, tick the letter of the answer you have chosen.

7. Find the error

A. It has not rained since last April.
B. The jurors walked solemnly into the room.
C. Had we known, we would not have come.
D. No mistakes

8. Find the error

A. David and Mickey danced in the street.
B. Here is the photographs I wanted to show you.
C. My grandfather owns a 1967 Mustang.
D. No mistakes.

9. Find the error

A. When I go the museum, I wore comfortable shoes.
B. She was approached, but she declined the offer.
C. There are seven floors in this building.
D. No mistakes.

10. Find the error

A. She showed us five different shades of blue paint.
B. The liveliest one of the three puppies are not adopted yet.
C. This is the best birthday party I have ever had.
D. No mistakes.

11. Find the error

A. Olivia took her older sister out for lunch.
B. Nicholas is learning to speak German.
C. Franklin drunk three bottles of water after the game.
D. No mistakes.

12. Find the error

A. Where are Gianna's art supplies?
B. Darren should been given a chance to audition.
C. It's going to take all day.
D. No mistakes.

13. Find the error

A. They talked through the entire movie.
B. The plants in this garden does not require much water.
C. She always brings turkey sandwiches for lunch.
D. No mistakes

14. Find the error

A. No, it's not true.
B. The curtain closed, and the people will applaud.
C. My sister is a nurse practitioner.
D. No mistakes.

<u>Directions:</u> For questions (15-32) choose the most appropriate options to complete the sentences. Then, on your answer sheet, tick the letter of the answer you have chosen.

15. He applied for and was _____ legal aid by the Labor ministry.

A. offered
B. granted
C. allowed
D. awarded

16. He sold the property because he was under a lot of _____ .

A. account
B. debt
C. loan
D. credit

17. It was raining yesterday, so we _____ out.

A. did not go
B. did not went
C. would not go
D. would not gone

18. how much did it _____ to reach Casablanca by car.

A. charge
B. cost
C. price
D. estimate

19. If you work hard, you _____ good marks.

A. would get
B. would got
C. will get
D. will got

20. If you _____ hard, you would not have failed in the exam.

A. have work
B. have worked
C. had work
D. had worked

21. Freedom and equality are the _____ rights of every human being.

A. inalienable
B. incalculable
C. inscrutable
D. institutional

22. The neighbor grabbed the boy and rolled him on the road to _____ the flames.

A. cover
C. kill
B. fizz out
D. burn out

23. Helen ____ her driving test five times so far without success, but she ____, yet.

A. takes / isn't giving up
C. was taking /didn't give up
B. has taken / hasn't given up
D. is taking /didn't give up

24. Leena ____ a vegetarian for eleven years now, and she ____ meat at all during this time.

A. is/ isn't eating
C. is / doesn't eat
B. has been / wasn't eating
D. has been/ hasn't eaten

25. There ____ economies since the dawn of civilisation, but as a field of study, economics ____ only recently.

A. were / was developing
C. are / has been developing
B. have been / has developed
D. were / is developing

26. Sarah _____ her father in the shop until school _____ .

A. is helping, starts
C. was helping, will start
B. helped, was starting
D. has helped, is starting

27. There was a major accident. The plane crashed, the pilot _____ did not see the tower.

A. likely
C. probably
B. hurriedly
D. scarcely

28. After a recent mild paralytic attack, his movements are _____ restricted, otherwise he is still very active.

A. entirely
C. nowhere
B. frequently
D. slightly

29. The CEO promised a broad and _____review to get to the bottom of why the scandal happened.

A. abrasive
C. thorough
B. profound
D. severe

30. The company _____ another subsidiary in Casablanca within the next year.

A. opened
C. have opened
B. will be opening
D. would open

31.There _____ be a famous shop here.

A. used to
C. ought to
B. should
D. would

32. Sometimes the greatest inventions _____ an idea of starting simplicity.

A. starves without
C. lacks
B. stumbles upon
D. hinges upon

III. VOCABULARY

Directions: This section contains 2 passages, followed by a number of questions (33-60). Choose the best word (A), (B), (C) or (D) that best fills the gap. Then, on your answer sheet, tick the letter of the answer you have chosen.

PASSAGE 1

33) _____ between men and women results in poorer health for children and greater **34)** _____ for the family, **35)** _____ to a new study. The UN agency UNICEF found that in places where women are **36)** _____ from family decisions, children are more likely to suffer from **37)** _____. There would be 13 million **38)** _____ malnourished children in South Asia if women had an equal say in the family, UNICEF said.

UNICEF **39)** _____ family decision-making in 30 countries **40)** _____ the world. Their chief finding is that equality between men and women is vital to **41)** _____poverty and improving health, especially that of children, in developing countries. The conclusions are contained in the agency's latest report. This report **42)** _____ to a greater **43)** _____ of opportunities for girls and women in education and work which contributes to disempowerment and poverty. Where men control the household, less money is spent on health care and food for the family, which **44)** _____ in poorer health for the children.

An increase in **45)** _____ and income-earning opportunities for women would increase their **46)** _____ power, the report said.

33.	A. dissimilarity	B. injustice	C. diversity	D. disagreement
34.	A. penury	B. poorness	C. poverty	D. impoverishment
35.	A. from	B. according	C. depending	D. following
36.	A. excluded	B. included	C. omitted	D. refused
37.	A. anorexia	B. starvation	C. malnutrition	D. ill-nutrition
38.	A. further	B. few	C. fewer	D. other
39.	A. portrayed	B. followed	C. ignored	D. surveyed
40.	A. in	B. around	C. over	D. among
41.	A. enhance	B. reduce	C. blow up	D. reducing
42.	A. points	B. indicates	C. reveals	D. suggests
43.	A. lack	B. require	C. lacks	D. dislike
44.	A. leads	B. result	C. derives	D. results
45.	A. job	B. employment	C. employing	D. activity
46.	A. family	B. householding	C. household	D. home

PASSAGE 2:

Child workers, some as young as 10, have been found working in a textile **47)** _____ in conditions described as close to slavery to produce clothes that appear destined for one the major high street **48)** _____.

Speaking to a British newspaper, the children described long hours of **49)** _____work and threats and beatings. The company said it was unaware that clothing intended for its **50)** _____ had been improperly **51)** _____ to a **52)** _____ that used child labor. It further announced it had withdrawn the garments involved until it had investigated the alleged **53)** _____ of the **54)** _____ code it imposed on manufacturers three years ago.

The discovery of these children working in appalling conditions in the Shahpur Jat area of Delhi has renewed concerns about the **55)** _____ by some large retail chains of their **56)** _____ production to India, recognized by the United Nations as one of the worlds' hotspots for child labor. According **57)** _____ one **58)** _____, over 20 per cent of India's economy is **59)** _____ on children, which comes to a total of 55 million youngsters under 14 working.

60) _____ in the West should not only be demanding answers from retailers about how their goods are produced but also should be looking into their consciences at how they spend their money and whether cheap prices in the West are worth the suffering caused to so many children.

47.	A. facility	B. factory	C. office	D. industry
48.	A. sellers	B. retailer	C. warehouses	D. retailers
49.	A. inpaid	B. unpaid	C. remunerated	D. indemnised
50.	A. warehouses	B. stores	C. customers	D. buyers
51.	A. outsourced	B. outsourcing	C. worked	D. retailed
52.	A. association	B. sweatshop	C. closed shop	D. retailer
53.	A. breaches	B. errors	C. mistakes	D. wrongdoings
54.	A. values	B. lawful	C. ethical	D. ethnical
55.	A. outsource	B. outsourcing	C. outsources	D. outsourced
56.	A. garment	B. raiment	C. clothes	D. raiments
57.	A. too	B. to	C. of	D. from
58.	A. estimate	B. estimates	C. estimating	D. estimated
59	A. depending	B. dependent	C. dependence	D. dependant
60.	A. producers	B. consumers	C. sellers	D. retailers

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