

**Open Competitive Examination for Recruitment to the Post of Staff Assistants-01  
of the Bank of Ceylon - 2025**

**English Language – Model Paper 9**

**Time: 2 Hours**

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1) Underline the option that best expresses the meaning of each of the sentences given below.

I. Having visited Polonnaruwa, the tourists proceeded to Kandy.

- a) The tourists visited Polonnaruwa but could not go to Kandy.
- b) The tourists visited Kandy and then went to Polonnaruwa.
- c) The tourists first visited Polonnaruwa and then went to Kandy.
- d) The tourists could neither visit Polonnaruwa nor Kandy.

II. It was so good of Kannan to come to our rescue when our car broke down.

- a) When our car broke down, Kannan did not come to help us.
- b) We appreciated Kannan helping us when our car broke down.
- c) Kannan was a good man but did not help us when our car broke down.
- d) When our car broke down, Kannan wanted to help us but he couldn't.

III. Kasuni had only just walked into the room when the telephone rang.

- a) Kasuni entered the office soon after the telephone rang.
- b) While the telephone was ringing, Kasuni entered the office.
- c) Kasuni entered the office when she heard the telephone ringing.
- d) As soon as Kasuni entered the office, the telephone rang.

IV. If Sumeda had helped Ravindran, Ravindran would have got the job.

- a) Sumeda helped Ravindran and therefore Ravindran could get the job.
- b) Sumeda did not help Ravindran but Ravindran was able to get the job.
- c) Sumeda did not help Ravindran so Ravindran could not get the job.
- d) Sumeda helped Ravindran but Ravindran was not able to get the job

V. The alternative road has got to be built to take the traffic away from the city center.

- a) The alternative road would create heavy traffic in the city center.
- b) The alternative road would reduce traffic in the city center.
- c) The alternative road would be heavily congested with traffic.
- d) The alternative road would not help to ease the traffic in the city center.

2) Construct questions to get the words in bold print as answers.

I. She will burrow **two** cassettes from the shop.

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II. Majid has gone to **Colombo** to meet his brother.

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III. Shanthan attends English classes **on Tuesdays and Thursdays**.

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IV. **The principal** kept the cell phone in a cupboard.

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V. The first Distributor Convention was held **to select the best sales supervisor**.

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3) Summarize the following text. Do not use more than 50 words.

The rise of European empires from 1600 to a growth in world trade, but not in the form that we know today: in contrast to the largely market-driven mutual exchange of the Silk Road, it was driven by the colonization of the America and imperial expansion in Asia, especially India. In the case of South America, the main flow was of precious metals back to Spain. But perhaps the most emblematic example of early modern globalization was the ‘Triangular Trade’: guns, gold, and jewelry were shipped from Britain and other countries to Africa, where they were traded for slaves to be shipped to the Caribbean and the American colonies, who in turn produced cotton and tobacco to be sent back to Europe. But it was a combination of the Industrial Revolution, mass migration and modern finance that permitted the first truly ‘global’ wave of globalization in the second half of the 19th century.



5) Read the text and answer the questions.

**Growth of Banking Sector in Sri Lanka (2020–2024)**

Year	Number of Licensed Banks	Total Bank Assets (LKR Billion)	Non-Performing Loan Ratio (%)	Digital Transactions (Million)
2020	26	13,000	5.3%	145
2021	26	14,200	5.8%	190
2022	26	15,000	6.5%	240
2023	26	16,500	6.1%	305
2024	26	17,800	5.7%	375

The table provides a summary of key indicators showing the development of the banking sector in Sri Lanka from 2020 to 2024. Although the **number of licensed banks** remained constant at 26, there has been a **steady increase in total bank assets**, rising from **LKR 13,000 billion in 2020 to LKR 17,800 billion in 2024**, indicating a strong expansion of the sector.

The **non-performing loan (NPL) ratio**, which reflects the health of loan portfolios, showed a **fluctuating trend**. It peaked at **6.5% in 2022**, possibly due to the post-pandemic economic challenges, but improved to **5.7% by 2024**, suggesting a recovery in credit quality.

One of the most significant trends is the **rapid growth in digital transactions**, which more than doubled over the period. From **145 million transactions in 2020**, it surged to **375 million in 2024**, demonstrating the increasing adoption of **digital banking services** among the Sri Lankan population.

This data highlights the **resilience and modernization** of the Sri Lankan banking industry, especially in embracing digital transformation.

1. How did the total bank assets in Sri Lanka change from 2020 to 2024?

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2. What does the non-performing loan (NPL) ratio indicate, and what trend can be observed in this ratio over the years?

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3. According to the data, which year recorded the highest number of digital transactions, and what might this suggest about banking trends in Sri Lanka?

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4. Despite other changes, what remained constant in the Sri Lankan banking sector between 2020 and 2024?

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5. Why might the NPL ratio have peaked in 2022, according to the description?

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