

**Morsli Abdellah University Center – Tipaza**  
**Economics, Commercial Sciences, and Management Institute**

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|-----------------------------|------------------------------|---|
| <b>Semester 2</b>           | <b>Master 1 English Exam</b> | <b>Management &amp; Islamic Banking</b> |
| May 28 <sup>th</sup> , 2023 |                              | 45 minutes                              |
| الفوج:                      | التخصص:                      | اللقب والإسم:                           |

ظهر الورقة مسودة، ممنوع استخدام القلم المصحح، ممنوع استبدال ورقة الإجابة

*Choose the correct answer by circling the letter or underlining the correct word (don't fill in the blank).*

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|---|---|---|---|
| Even after their recent heavy expenses, they still found there was a healthy ..... in their bank account.   | (a) rest<br>(b) remainder<br>(c) <b>balance</b><br>(d) basis                  | There is one date you mustn't forget and that's the ..... for sending in details of your earnings to the tax office.                                | (a) headline<br>(b) <b>deadline</b><br>(c) mainline<br>(d) offline  |
| The company fell heavily into ..... when it took on too many customers and offered them all cheap warranties.   | (a) <b>debt</b><br>(b) debts<br>(c) owing<br>(d) owes                         | There is no need to worry about the money side of the project because ..... are available from the charity sponsoring us.                           | (a) foundations<br>(b) <b>funds</b><br>(c) findings<br>(d) finds    |
| It was considered a very good time to apply for a ..... to buy the house because interest rates were very low.  | (a) pledge<br>(b) promise<br>(c) <b>mortgage</b><br>(d) borrowing             | If the department agrees that you have paid too much tax in the year, you will receive a ..... in due course.                                       | (a) return<br>(b) reply<br>(c) response<br>(d) <b>refund</b>        |
| Each department within the organisation is given a ..... within which it has to remain for the whole year.  | (a) sum<br>(b) money<br>(c) dividend<br>(d) <b>budget</b>                     | As all advisers always do, she stressed that investing in this particular market had to be considered as a ..... commitment over at least 10 years. | (a) elongated<br>(b) lengthy<br>(c) <b>long-term</b><br>(d) longing |
| All the ..... you make on your internet account are recorded so that you can check the details at any time.   | (a) movements<br>(b) deals<br>(c) activities<br>(d) <b>transactions</b>       | When you take out a loan, you have to pay interest on the amount you .....  | (a) own<br>(b) lend<br>(c) <b>owe</b><br>(d) take                   |
| The manager called in her chief clerk because she could not ..... the figures on the monthly spreadsheet.   | (a) acquaint<br>(b) resolve<br>(c) <b>reconcile</b><br>(d) recognize          | I strongly recommend investing in these shares because you will get a very good ..... after only a few years.                                       | (a) reward<br>(b) reprise<br>(c) <b>return</b><br>(d) response      |
| The bank refused to ..... the money order because the customer had no proof of identity.  | (a) receive<br>(b) take<br>(c) <b>accept</b><br>(d) enter                     | There is quite a heavy financial ..... attached to any action that involves late payment of taxes.  | (a) punishment<br>(b) pain<br>(c) restriction<br>(d) <b>penalty</b> |
| It was a great relief to Charlie when he realized that he had come to the end of his agreement with the bank and there was only one ..... payment left.               | (a) extraordinary<br>(b) upstanding<br>(c) <b>outstanding</b><br>(d) standing | There is no question that the most important ..... in that company is its youthful enthusiasm.  | (a) resort<br>(b) resorted<br>(c) <b>resource</b><br>(d) resorting  |
| The bank clerk at the counter did not know the customer and in view of the large amount of money involved was naturally ..... about paying out the sum on the cheque. | (a) concerned<br>(b) careful<br>(c) conscious<br>(d) <b>cautious</b>          | As the couple had a ..... account, the money to pay the mortgage was taken from there.  | (a) <b>joint</b><br>(b) united<br>(c) unified<br>(d) joined         |
| Shortly after the couple had bought their first house, they saw the number of bills ..... rapidly.  | (a) accentuate<br>(b) aggravate<br>(c) <b>accumulate</b><br>(d) access        | It's a personal matter whether you choose stock from this company or from that because in the end it's an ..... of mind.                            | (a) advance<br>(b) approach<br>(c) <b>attitude</b><br>(d) angle     |

Good Luck!

Dr. El-Mehdi BARÇA