

**Model Question Paper 1**  
**Half-Yearly Examination 2026-27**  
**ENGLISH LANGUAGE AND LITERATURE**

**Time Allowed: 3 Hours**

**Maximum Marks: 80**

**General Instructions:**

1. This paper is divided into three sections: A (Reading), B (Writing and Grammar) and C (Literature).
2. All sections are compulsory.
3. Read the questions carefully before answering them.
4. Write neat, well-organised answers.

**SECTION A: READING (20 Marks)**

**Passage 1 (Discursive/Unseen) — 10 Marks**

Most teenagers can tell you the price of the latest phone or a pair of sneakers down to the last rupee, yet very few can explain the difference between a savings account and a fixed deposit, or why a loan taken today has to be repaid with interest tomorrow. This gap in everyday financial understanding, often called financial literacy, is something schools have traditionally paid little attention to — and it is beginning to cost young people dearly once they step into adult life.

Consider Ananya, a bright college student who, within her first year of getting a credit card, found herself struggling with a bill she could not pay off. No one had explained to her that spending beyond her means today meant paying considerably more later because of interest charges. Her story is far from unusual. Financial institutions report that a large proportion of first-time credit card users and young borrowers fall into debt not because they are careless people, but simply because no one ever taught them how money, interest and credit actually work.

Learning financial literacy early has very practical benefits. A teenager who understands the idea of budgeting learns to separate 'needs' from 'wants' and plan spending accordingly. One who understands how compound interest works will appreciate why starting to save even a small amount early is far more rewarding than saving a larger amount later in life. Someone who understands the risks of borrowing will think twice before taking on debt merely to keep up with friends' spending habits.

Fortunately, building financial literacy does not require complicated lessons. Simple, real-life practices work well: maintaining a monthly budget notebook, tracking pocket money, comparing prices before making purchases, and discussing family financial decisions openly at home. Some schools have begun introducing basic financial concepts into mathematics or life-skills classes, using relatable examples like planning a school trip budget or comparing mobile data plans, rather than abstract banking jargon.

As digital payments, online shopping and 'buy now, pay later' schemes become part of everyday life even for school students, the ability to make sound financial decisions is no longer a skill reserved for adults managing salaries — it is a life skill every teenager needs, just as much as reading and arithmetic.

**1. According to the passage, what is 'financial literacy'? [1]**

- (a) The ability to earn a high income
- (b) The understanding of everyday money matters such as saving, interest and credit
- (c) The ability to use a smartphone for online shopping
- (d) A subject taught only in college

**Answer: (b) — The understanding of everyday money matters such as saving, interest and credit.**

**2. Ananya's difficulty with her credit card bill arose mainly because: [1]**

- (a) She lost her card
- (b) She did not understand how interest on unpaid credit card dues works
- (c) She refused to pay her bills on purpose
- (d) Her college did not allow part-time jobs

**Answer: (b) — She did not understand how interest on unpaid credit card dues works.**

3. According to the passage, most young borrowers fall into debt because: [1]

- (a) They are careless by nature
- (b) No one ever taught them how money, interest and credit actually work
- (c) Banks trick them deliberately
- (d) They earn too little money

**Answer: (b) — No one ever taught them how money, interest and credit actually work.**

4. The word 'compound' in the phrase 'compound interest' (paragraph 3) is closest in meaning to: [1]

- (a) Simple and single
- (b) Accumulating or building up on itself over time
- (c) Reduced or lessened
- (d) Cancelled

**Answer: (b) — Accumulating or building up on itself over time.**

5. According to the passage, why does starting to save even a small amount early work out better than saving a larger amount later? [2]

Answer: Because of the effect of compound interest — money saved earlier has more time to grow and earn interest on interest, so a small amount saved early can grow to be worth more than a larger amount saved later.

6. In your own words, explain why the writer feels financial literacy is 'no longer a skill reserved for adults' (last paragraph). [2]

Answer: Because young people today are already making financial decisions through digital payments, online shopping and schemes like 'buy now, pay later', so they need sound financial understanding early, just like reading or arithmetic, rather than waiting until adulthood to learn it.

7. Find a word from paragraph 4 that means the same as 'connected to daily life, practical' (referring to the kind of examples schools could use). [2]

Answer: 'Relatable' (as in 'relatable examples').

### Passage 2 (Case-based/Factual) — 10 Marks

Greenfield Public School began a 'Cycle to School' initiative three years ago to reduce traffic congestion outside its gates and encourage healthier habits among students living within a 3-kilometre radius. The school set up a supervised, covered cycle stand, ran short road-safety workshops for cyclists, and rewarded regular cyclists with a small badge at the end of each term.

A survey conducted by the school's Eco Club recorded the percentage of eligible students cycling to school over the three years of the programme:

| Year                      | Students Cycling to School |
|---------------------------|----------------------------|
| Year 1 (programme launch) | 12%                        |
| Year 2                    | 27%                        |
| Year 3 (this year)        | 41%                        |

Teachers reported a noticeable drop in the number of cars dropping students off during peak morning hours, and the school nurse noted fewer requests for the sick room from students who now cycle regularly. However, a small number of parents raised concerns about cycling on the increasingly busy main road leading to the school, and the Eco Club has now proposed painting a dedicated cycling lane in cooperation with the local municipal office.

8. Why did Greenfield Public School start the 'Cycle to School' initiative? [1]

- (a) To reduce traffic congestion and encourage healthier habits
- (b) To reduce school fees
- (c) To increase the number of school buses
- (d) To close the cycle stand

**Answer: (a) — To reduce traffic congestion and encourage healthier habits.**

9. Which of these was NOT mentioned as part of the initiative? [1]

- (a) A supervised, covered cycle stand
- (b) Road-safety workshops

- (c) A cash prize of Rs 5000 for cyclists
- (d) End-of-term badges for regular cyclists

**Answer: (c) — A cash prize of Rs 5000 for cyclists — not mentioned in the passage.**

**10.** By how many percentage points did cycling to school increase from Year 1 to Year 3? [1]

- (a) 15
- (b) 29
- (c) 41
- (d) 12

**Answer: (b) —  $41\% - 12\% = 29$  percentage points.**

**11.** What can be inferred about the rate of increase in cycling between the three years? [1]

- (a) It increased by the same amount each year
- (b) It slowed down over the years
- (c) It increased by a larger number of percentage points in Year 2-3 (14 points) than Year 1-2 (15 points), i.e. remained roughly steady
- (d) It decreased in Year 3

**Answer: (c) — The increase was roughly steady (15 points, then 14 points), showing sustained rather than one-time growth.**

**12.** State two positive effects of the initiative noticed by the school, other than the rise in cycling numbers. [2]

**Answer:** Fewer cars dropping students off during peak morning hours, and fewer requests for the sick room from students who cycle regularly.

**13.** Explain the concern raised by some parents, and the step proposed by the Eco Club to address it. [2]

**Answer:** Parents were concerned about the safety of cycling on the increasingly busy main road to school; the Eco Club has proposed painting a dedicated cycling lane in cooperation with the local municipal office to address this.

**14.** Based on the passage, suggest one more measure the school could take to further encourage safe cycling. [2]

**Answer:** Any reasonable suggestion, e.g. installing speed breakers or warning signs near the school gate, organising a 'cycle train' where students cycle together in a supervised group, or providing reflective safety gear.

## **SECTION B: WRITING AND GRAMMAR (20 Marks)**

### **Grammar (10 Marks)**

*Q15-Q18: Fill in each blank with the most appropriate option from those given.*

**15.** Ravi \_\_\_\_ (must/might/need) submit his project by Friday; it is compulsory for all students. [1]

**Answer:** must

**16.** By the time the guests arrived, she \_\_\_\_ (had already finished/finishes/will finish) cooking dinner. [1]

**Answer:** had already finished

**17.** You \_\_\_\_ (should/can/must) apologise if you have hurt someone's feelings — it is simply good manners. [1]

**Answer:** should

**18.** There is \_\_\_\_ (a/an/the) unusually large crowd outside \_\_\_\_ (a/an/the) stadium tonight. [1]

**Answer:** an; the

*Q19-Q21: The following passage has one error in each numbered line. Write the incorrect word and the correction, as shown.*

**19.** Every students in the class must complete the assignment by Monday. [1]

**Incorrect:** "students" → **Correction:** "student"

**20.** She have been practising the violin since she was six years old. [1]

**Incorrect:** "have" → **Correction:** "has"

**21.** He is one of the most tallest boys in our class. [1]

**Incorrect:** "most tallest" → **Correction:** "tallest"

*Q22-Q24: Rearrange the given words/phrases into meaningful sentences.*

22. the / plants / children / watered / every morning [1]

Answer: The children watered the plants every morning.

23. should / before / medicines / always / a doctor / consulting / be taken [1]

Answer: Medicines should always be taken before consulting a doctor. (Accept: Medicines should always be taken after consulting a doctor, if logically reordered by the student — award marks for correct grammar even if the logical order chosen differs slightly)

24. had / left / the train / already / by the time / reached / we / the station [1]

Answer: The train had already left by the time we reached the station.

### Writing (10 Marks)

25. You are Aakash/Aakriti, residing at 24, Lake View Colony, Kochi. You have noticed that loudspeakers from a nearby marriage hall are used late into the night almost every week, disturbing students preparing for examinations and elderly residents. Write a letter to the Editor of a local newspaper, in about 100-120 words, drawing attention to this problem and suggesting what could be done about it. [5]

*Marking Guidance: Format (address, date, subject, salutation, complimentary close) — 1 mark; Content (clear description of the problem with specific, real-life detail) — 2 marks; Expression (grammar, coherence, appropriate tone) — 2 marks.*

26. Study the following data on the average daily screen time (in hours) of students of a school, collected over four years, and write an analytical paragraph in 100-120 words: Year 1 - 2.5 hours; Year 2 - 3.2 hours; Year 3 - 4.0 hours; Year 4 - 4.6 hours. Your paragraph should describe the trend shown by the data, suggest a possible reason for it, and mention one likely consequence. [5]

*Marking Guidance: Format/topic sentence — 1 mark; Interpretation of data/trend (steady increase over four years) — 2 marks; Reasoning and consequence, with coherent expression — 2 marks.*

### SECTION C: LITERATURE (40 Marks)

#### Reference to Context (10 Marks)

Q27-29. First Flight — 'A Letter to God' [5 Marks]

*Lencho, a farmer whose entire crop has just been destroyed by a sudden hailstorm, sits down that same night and writes a letter addressed directly to God, calmly and confidently asking for a hundred pesos so that he can sow his field again before the next season, fully convinced that his request will not go unanswered.*

27. What had just destroyed Lencho's entire crop? [1]

- (a) A drought
- (b) A hailstorm
- (c) A fire
- (d) Locusts

Answer: (b) — A hailstorm.

28. What does Lencho's decision to write directly to God, and his confidence that his request will be granted, reveal about his character? [2]

Answer: It reveals his deep, simple faith and trust — he believes so strongly in divine help that writing a letter to God seems to him a completely natural, reasonable thing to do in his time of need.

29. Why did Lencho need exactly a hundred pesos, according to the situation described? [2]

Answer: He needed the money to be able to sow his field again and support his family until the next harvest, since the hailstorm had destroyed his only source of income for the season.

Q30-32. First Flight — 'Fire and Ice' (poem) [5 Marks]

*In this short poem, the poet reflects on two opposing forces — 'fire', linked to desire, and 'ice', linked to hatred — and considers which of the two, if the world were to end, would be responsible for its destruction, suggesting that both are equally capable of bringing about ruin.*

30. In the poem, 'fire' is used as a symbol for: [1]

- (a) Desire

- (b) Hatred
- (c) Coldness
- (d) Peace

**Answer: (a) — Desire.**

**31.** What does 'ice' symbolise in the poem, and how, according to the poet, could it also destroy the world? [2]

Answer: Ice symbolises hatred and coldness of feeling; the poet suggests that hatred, held long and deeply enough, has enough destructive power to bring about the same ruin as desire/fire.

**32.** What central idea about human emotions does the poet convey through the comparison of fire and ice? [2]

Answer: That intense human emotions — whether desire (associated with warmth/fire) or hatred (associated with cold/ice) — are equally powerful and destructive, and either one, if left unchecked, has the capacity to destroy relationships or even the world.

### Short Answer Type Questions (18 Marks)

#### First Flight [12 Marks]

*Q33-Q36: Answer each of the following in 30-40 words. (3 marks each)*

**33.** Why did Lencho's letter surprise the postmaster, and what did the postmaster decide to do about it? [3]

Answer: The postmaster was surprised because the letter was addressed simply to 'God'; touched by Lencho's faith, he decided to collect a donation from himself and his employees so that at least part of the requested amount could be sent to Lencho.

**34.** Explain the significance of the title 'Long Walk to Freedom' in the context of Nelson Mandela's life and message. [3]

Answer: The title reflects Mandela's view that freedom is not a single moment but a long, ongoing journey; his own release from prison was only one step, and true freedom meant continuing to work for equality, dignity and justice for all, showing that the 'walk' towards freedom for a nation is never really over.

**35.** What does Nelson Mandela mean when he says that the oppressor must also be liberated? [3]

Answer: Mandela believed that a person who denies others their freedom is himself trapped by hatred and prejudice; true liberation means freeing both the oppressed from injustice and the oppressor from the narrow-mindedness that made him deny freedom to others.

**36.** Describe briefly the situation that made Anne Frank decide to keep a diary, and what she named her diary. [3]

Answer: Anne Frank, feeling isolated and without a close friend she could confide in during the family's time in hiding, decided to keep a diary as an outlet for her private thoughts and feelings; she named her diary 'Kitty', treating it like a trusted friend.

#### Footprints without Feet [6 Marks]

*Q37-Q38: Answer each of the following in 30-40 words. (3 marks each)*

**37.** In 'The Thief's Story', why did Hari Singh ultimately decide not to run away with Anil's money? [3]

Answer: Hari Singh realised that Anil trusted him despite knowing (or suspecting) his past, and this trust made him feel a sense of respect and honesty he had never experienced before; he chose to return the stolen money and give up his life as a thief.

**38.** What made the surgery performed on Sir Roger de Coverley's ancestor in 'A Triumph of Surgery' unusual and humorous? [3]

Answer: The 'surgery' was performed not on a human but on an overweight, overfed dog, Bruno, by a strict trainer/veterinarian who cured the dog's bad habits through a firm regime of diet and exercise rather than any actual surgical operation, making the title ironically humorous.

### Long Answer Type Questions (12 Marks)

#### Q39. First Flight [6 Marks]

Describe, in about 100-120 words, the qualities of Lencho's character as shown in 'A Letter to God', supporting your answer with details from the story.

Answer: Lencho is shown as a simple, hardworking farmer with unshakeable faith in God. Even after losing his entire crop to a hailstorm, he does not despair but calmly writes a letter to God asking for exactly the amount he needs, trusting completely

that it will be provided. His faith is so strong that he is not surprised the money arrives, only annoyed at what he considers a shortfall, revealing both his innocence and his complete inability to imagine that ordinary people, not God, had sent the money. His character combines deep religious faith, practical need, and a somewhat narrow view of the world beyond his own experience, making the story both touching and quietly ironic.

**OR**

Describe, in about 100-120 words, the difficulties and dangers Anne Frank's family faced while living in hiding, based on 'From the Diary of Anne Frank'.

Answer: Anne Frank's family lived in constant fear of discovery while hiding in the secret annexe. They had to remain almost completely silent during the day to avoid alerting anyone in the building below, could not go outside at all, and depended entirely on a few trusted helpers for food and news of the outside world. Living in such cramped conditions with limited privacy created constant tension among family members. Anne also faced the ordinary struggles of adolescence — feeling misunderstood, missing friends and normal school life — made far worse by the ever-present danger of being found by Nazi authorities, which makes her diary both a personal and a historical account of extraordinary courage under fear.

**Q40. Footprints without Feet [6 Marks]**

In about 100-120 words, describe how Horace Danby's carefully planned burglary in 'A Question of Trust' goes wrong, and what this reveals about his character.

Answer: Horace Danby, an expert safe-cracker who otherwise leads a respectable double life, plans and carries out the burglary of Shotover Grange with great care and precision. However, things go wrong when the woman he assumes to be Lady Ringwood turns out to be another thief herself, who tricks him, locks him in, steals the jewels, and leaves him to be caught by the police for a crime he did not fully commit. The episode reveals that despite being a skilled and cautious planner, Horace is trusting and somewhat naive in his judgement of people, and this misplaced trust — ironic given his profession — ultimately brings about his downfall.

**OR**

In about 100-120 words, describe how Ausable outwits Max in 'The Midnight Visitor', and what this reveals about his character.

Answer: When the intruder Max corners Ausable at gunpoint demanding a secret report, Ausable stays remarkably calm and invents a convincing story about a secret balcony outside the window through which the police are supposedly about to enter. Max, alarmed, rushes to the window to check and climbs out, only to find there is no balcony at all — allowing Ausable to safely lock the window and alert the real authorities. The episode reveals that Ausable, unlike the dashing, physically heroic secret agents of popular fiction, relies entirely on presence of mind, calm thinking under pressure and clever storytelling rather than any weapon or physical courage, making him an unconventional but highly effective secret agent.