





 **SBI / IBPS PO 2021** 

**English Language**

**LIVE MOCK**  
**DISCUSSION**

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**DAY - 15**

**11:30 AM**

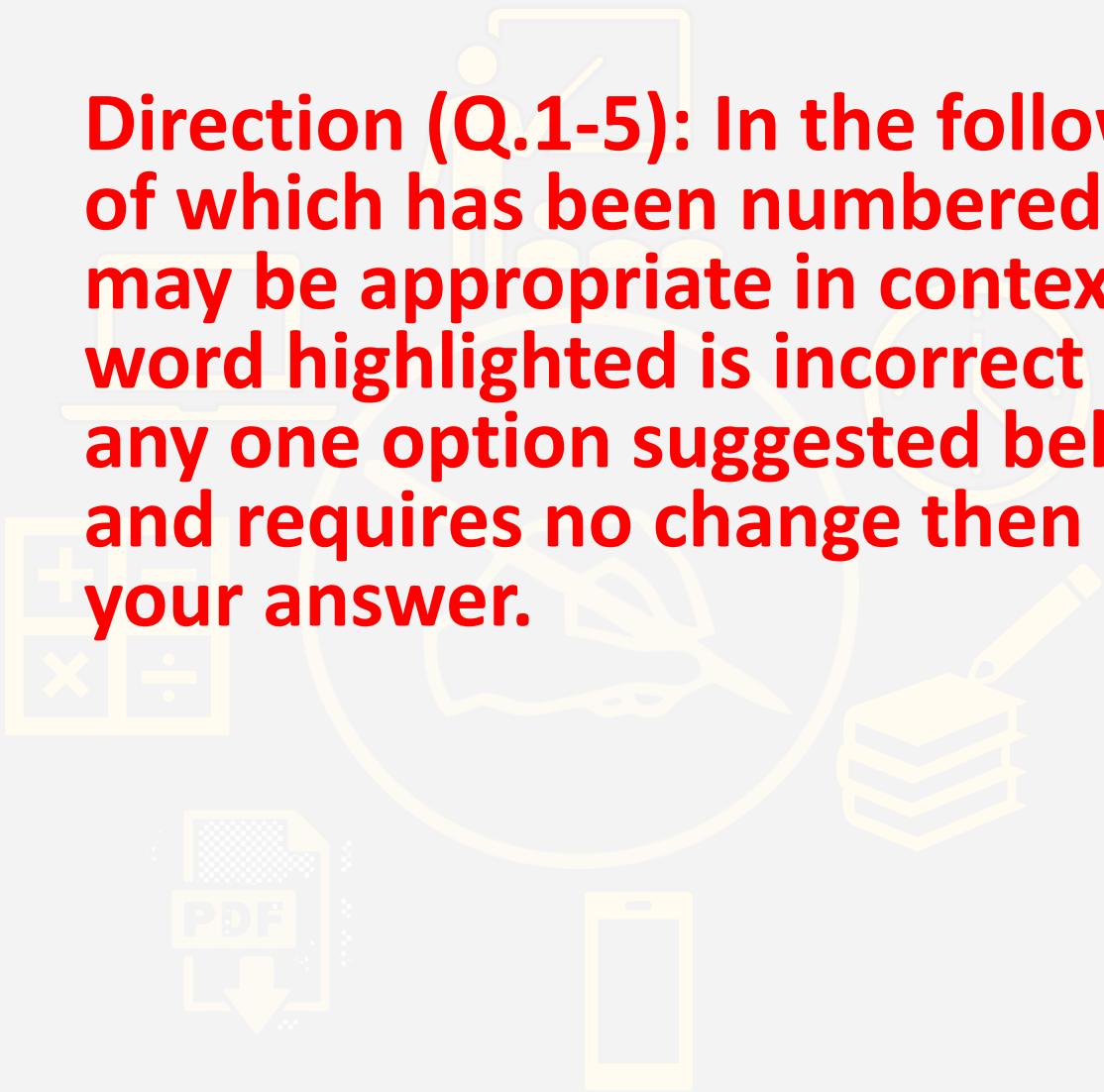


"Self-belief and  
+  
hard work will  
always earn you  
✓  
success."

# PAPER-15

- 
- ① Cloze test (Replacement Method)
  - ② Error multiple.
  - ③ Misspell & g

**Direction (Q.1-5):** In the following passage there are blanks each of which has been numbered as well as filled with a word which may be appropriate in context of the passage or maybe not. If the word highlighted is incorrect and needs improvement then choose any one option suggested below. But if the given word is correct and requires no change then mark (5) i.e. no change required as your answer.



The RBI currently has the sole mandate to 'target inflation' in India. In fact, it is answerable to the central government in case there is a failure to ~~twitch~~ (6) inflation within the bound of 2% to 6% for three consecutive quarters. To recapitulate some basics, a fall (rise) in interest rates reduces (increases) cost of borrowing, which in turn encourages (discourages) inflationary tendencies. To be sure, interventions are done **neither** \_\_\_ (7) by government and central banks, which are respectively classified as fiscal and monetary policies. The former does it by tweaking tax rates or increasing investments, but the latter controls the circulation of money supply in the economy.

✓  
Just  
yesterday

Q1. Choose the correct option for (6)

~~A. hide~~

B. took

C. flutter

~~D. keep~~

E. no change required

twitch = Shiver

1:00

The RBI currently has the sole mandate to 'target inflation' in India. In fact, it is answerable to the central government in case there is a failure to **twitch** \_\_\_ (6) inflation within the bound of 2% to 6% for three consecutive quarters. To recapitulate some basics, a fall (rise) in interest rates reduces (increases) cost of borrowing, which in turn encourages (discourages) inflationary tendencies. (To be sure, interventions are done **neither** \_\_\_ (7) by government and central banks, which are respectively classified as fiscal and monetary policies. The former does it by tweaking tax rates or increasing investments, but the latter controls the circulation of money supply in the economy.

Rule - "Neither - nor"  
Both and

1:00

Q2. Choose the correct option for (7)

A.From

B.both

C.and

D.full

E.no change required

A substantial bulk of India's money supply falls outside formal institutional systems which erodes the efficacy of monetary policy. The RBI recently changed the method used by banks to lend from base rates to marginal cost of funds based lending rates (MCLR) to whisk \_\_\_ (8) the pass through. Yet, it is far from perfect. Given its mandate to control inflation, the RBI anchors its policy on consumer price index (CPI). **Anywhere \_\_\_ (9)**, unlike the US or other consumption-driven economies, most of the credit in India is for production purpose, which again reduces the **craven \_\_\_ (10)** of RBI over consumer spending. In the extreme case, it may so happen that even if banks pass over the entire change in policy rates, its impact on CPI numbers might be zero. It must be added that the present anchor CPI is much better than the earlier used wholesale price index (WPI) which does not even feature 'services'.

Pass through = inflation.

Q3 Choose the correct option for (8)

~~A) smoothen~~

B) germane

C) contrite

D) soot

E) no change required

whisk - beat.  
germane = relevant  
contrite - regretful

soot = black powdery carbon.

1:00



A substantial bulk of India's money supply falls outside formal institutional systems which erodes the efficacy of monetary policy. The RBI recently changed the method used by banks to lend from base rates to marginal cost of funds based lending rates (MCLR) to **whisk** \_\_\_ (8) the pass through. Yet, it is far from perfect. Given its mandate to control inflation, the RBI anchors its policy on consumer price index (CPI). **Anywhere** \_\_\_ (9), **unlike** the US or other consumption-driven economies, most of the credit in India is for production purpose, which again reduces the **craven** \_\_\_ (10) of RBI over consumer spending. In the extreme case, it may so happen that even if banks pass over the entire change in policy rates, its impact on CPI numbers might be zero. It must be added that the present anchor CPI is much better than the earlier used wholesale price index (WPI) which does not even feature 'services'.

Difference

Like

1:00

Q4. Choose the correct option for (9)

~~a) Seemed~~

~~b) however~~

c) more

d) anymore

e) no change required

A substantial bulk of India's money supply falls outside formal institutional systems which erodes the efficacy of monetary policy. The RBI recently changed the method used by banks to lend from base rates to marginal cost of funds based lending rates (MCLR) to **whisk** \_\_\_ (8) the pass through. Yet, it is far from perfect. Given its mandate to control inflation, the RBI anchors its policy on consumer price index (CPI). **Anywhere** \_\_\_ (9), unlike the US or other consumption-driven economies, most of the credit in India is for production purpose, which again reduces the **craven** \_\_\_ (10) of RBI over consumer spending. In the extreme case, it may so happen that even if banks pass over the entire change in policy rates, its impact on CPI numbers might be zero. It must be added that the present anchor CPI is much better than the earlier used wholesale price index (WPI) which does not even feature 'services'.

Q5. Choose the correct option for (10)

- 1) subsistence
- 2) volition — do by will
- 3) dour — stern
- 4) emanate
- 5) no change required

action to support oneself

**Craven** X

= cowardly.

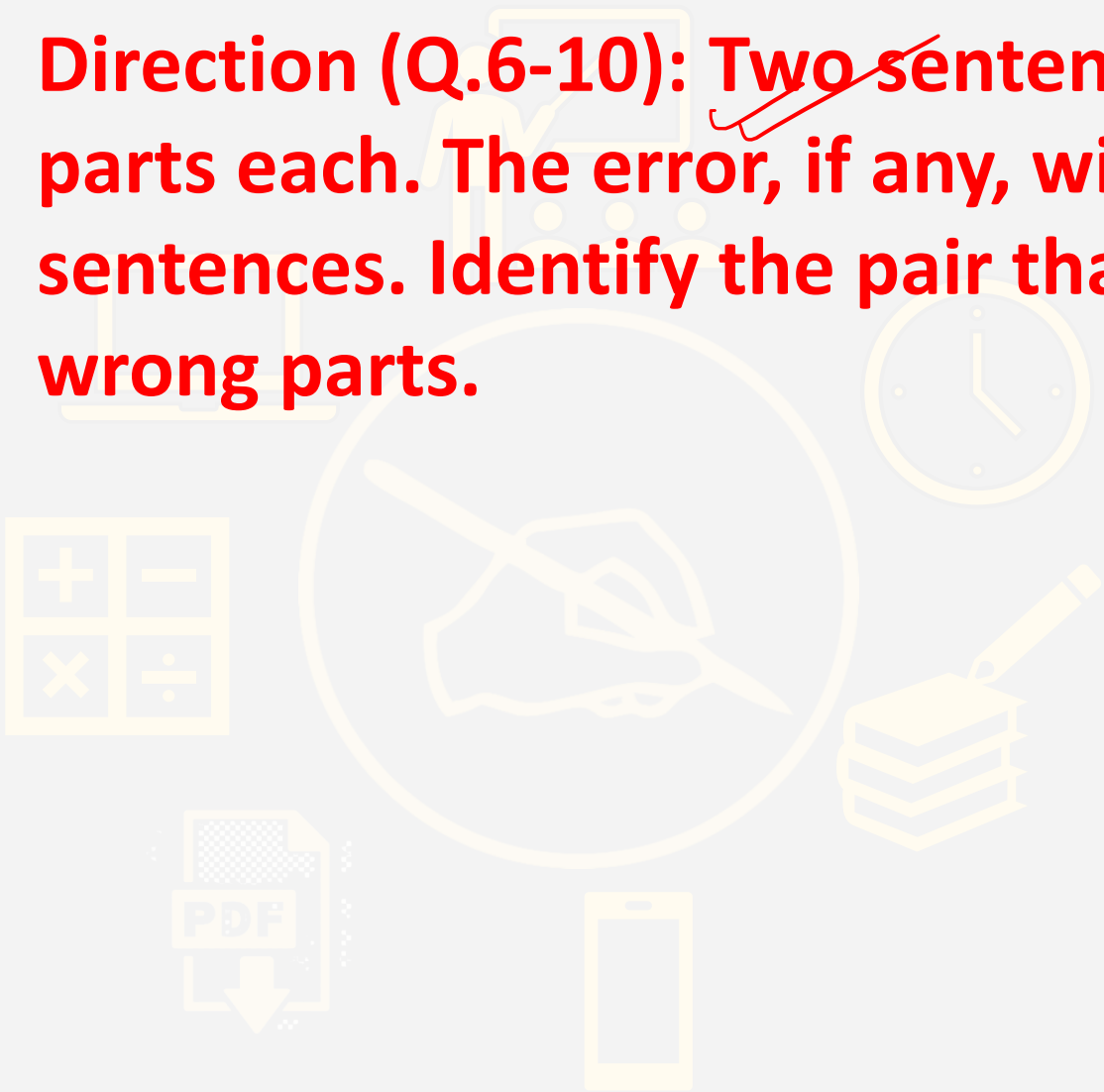
2

5/5 ?

give out.

1:00

**Direction (Q.6-10):** ~~Two~~ sentences given below are divided into four parts each. The error, if any, will be in one part of each of the sentences. Identify the pair that contains the combination of the wrong parts.



Q6

4

unique/entire/whole etc — never takes More/Most-

a) Prime Minister Narendra Modi said on Sunday (A)/ that India and Mauritius enjoy ~~(the)~~ a ~~most~~ unique friendship(B)/ based on shared cultural and linguistic(C)/ heritage, and robust cooperation in many areas.(D)

b) In a dig at the the Central government over its push for self-reliance, (P)/ Shiv Sena leader on Sunday said Russia gave(Q)/the first lesson to the world on being "Aatmanirbhar" (R)/by introducing a COVID-19 vaccine while India has just been preaching about him.(S)

like

Rule 1) the Post + Proper Noun

2) Day/Date = on  
Year/Month = in

3) enjoy/avail/etc are always followed by Reflexive Pronoun in absence of Obj.

(if)  
0:45

Smart Work  
Option Elimination

~~A. A&P~~

~~B. B&Q~~

~~C. D&S~~

D. B&S

~~E. A&R~~

Q7

1) The condition of former(A)/ president Pranab Mukherjee further deteriorated (B)/ ~~at~~ on.  
Monday and with this(C)/we lost another jewel of our nation.(D)

2) Two people have been(P)/ arrested in connection with the(Q)/ death of a 20-years-old student here,(R)/ police said on Sunday.(S)

- 1) A&S
- 2) B&P
- 3) C&R
- 4) D&Q
- 5) A&P

**0:45**

Day = ob

Rule used only when there are two or more Nouns after a no.

NO + Det + Noun

- 1) Det is always singular.
- 2) If the Det is a Det of Number — always use a plural noun.

Q8

a) It was M S Dhoni's (A)/ vision that led to Rohit Sharma becoming one of the greatest white-ball (B) opener and the batsman paid a glowing tribute to his former captain, (C)/ calling him "one of the most influential man in the history of Indian cricket". (D)

*openers,*

b) Pro wrestling is replacing (P)/ pro basketball at the Florida arena that was (Q)/ home to the Orlando Magic, at least (R)/ for the time being amid the coronavirus outbreak. (S)

*Option D*

- A. A&P
- B. B&R
- C. D&R
- D. C&Q
- E. A&Q

**0:45**

Rule

*One of*

*degree = Superlative.*

*Sub = Plural*

*verb = Singular*

*(Unless there is a Relative Pronoun)*

Q9

- a) Royal Challengers Bangalore (A)/ has named Australian leg-spinner Adam Zampa (B)/ as a replacement for his compatriot Kane Richardson (C)/ that pulled out of the IPL starting September 19 in the UAE. (D)
- b) PM Narendra Modi said India has talent (P)/ and ability to become a toy hub for the entire world and (Q)/ called for startups to work towards realizing (R)/ this potential while being "vocal about local toys". (S)

*belonging to the same country.*

*who.*

~~A. A&P~~

~~B. B&S~~

C. D&R

~~D. C&R~~

~~E. C&S~~

**0:45**

*upon*

Relative

*Living = who  
Non-living = which*

Option C

*2) ... living & Non-living = that  
3) Superlative/only = that*

Q10

Questioning

- a) The CBI called actress Rhea Chakraborty (A)/ for the third consecutive day on Sunday for (B)/ question in the case of death of ~~(C)/ Sushant Singh Rajput~~, a police official said.(D)
- b) Band artists, who did not get any orders this summer (P)/ due to restrictions on weddings in the wake of the COVID-19 (Q)/ pandemic, are now hopeful of revival for their business during the (R)/ culmination of the Ganesh festival on Tuesday.(S) ~~of~~

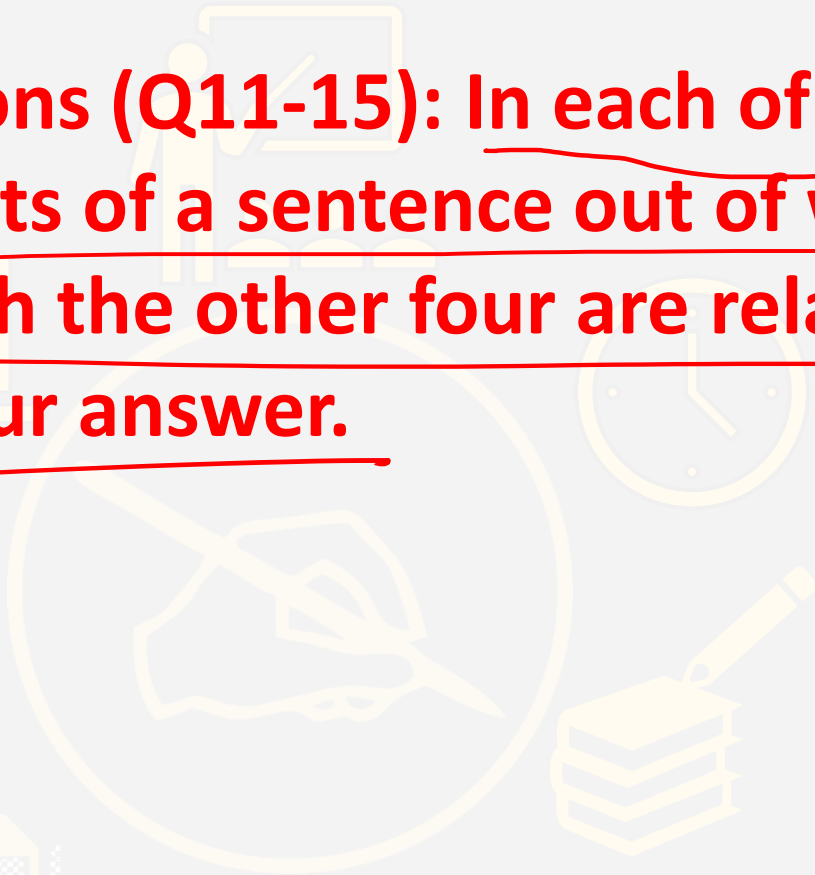
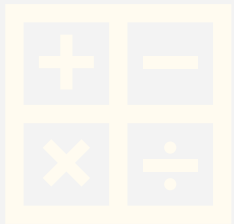
~~A. A&P~~~~B. B&Q~~~~C. C&R~~~~D. D&S~~~~E. A&R~~

0:45

revival + of



**Directions (Q11-15):** In each of the questions given below, there are five parts of a sentence out of which one doesn't match the context to which the other four are related. Find out that odd part and mark it as your answer.



**Q11.** Sanitation has been highlighted due to the lack **(A)**/ of toilets in the country by stating that over 26 million people in India **(B)**/ are homeless and proper housing facilities must be provided to them **(C)**/ Swachh Bharat Mission was thus launched achieve **(D)**/the elimination of open defecation in the country.**(E)**

0:45



odd



Ophone

Q12. Where there is a will there is a way is an old saying in English which (A)/ means we should not have strong determination and must not have any goal in life (B)/ When we work hard, we will surely achieve success in life. (C)/ Our strong will power to achieve success (D)/ creates a way of surety to get success. (E)

0:45

~~Opt. B~~

Q13. World Heritage is described as the common wealth of mankind (A) One can enjoy the festival celebration in India every month (B) As it is a secular country full of diversity in the religions (C) languages, cultures and castes, it is always crowded (D) with the people involved in the fairs and festivals celebration.(E)

Odd (A)

0:45

**Q14.** Although the Indian Railway serves the best to its extent **(A)** / yet the authorities have failed to maintain its legacy **(B)**/ There is a need to work hard and be committed to our goals **(C)**/ To make Indian Railway more qualitative and reliable **(D)**/ Government is planning to privatize the Indian Railway. **(E)**

Odd

0:45

~~HQ~~

**Q15.** Starvation is a condition characterized by a deficiency in **(A)**/ calorie energy intake and is a graver form of malnutrition which **(B)**/ ultimately leads to death if not taken care about **(C)**/ It has constantly been monitored by local police **(D)**/ across various human cultures apart from India.**(E)**

0:45

**Directions (Q.16-20):** In the question given below, there is a sentence in which one part is given in bold. The part given in bold may or may not be grammatically correct. Choose the best alternative among the four given alternatives which can replace the part given in bold to make the sentence grammatically correct. If the part given in bold is already correct and does not require any replacement, choose option (5), i.e. "No replacement required", as your answer.

Q16. There has been a long hiatus unless ~~the last time the~~ RBI added gold to its reserve in 2019, when 100 tones was bought from the IMF.

- A. hiatus since long
- B. hiatus longer since
- ~~C. long hiatus from~~
- ~~D. long hiatus since~~
- E. no replacement required

0:45

Since = starting point  
of time  
(Past)

For = total length of  
time



**Q17.** Global central banks turning champions of gold, in one of its worst years in recent times, will be sweet music to the ears of those who have stashed a large portion of their savings in the form of gold.

a large portion of their savings stashed  
stashed their savings large portion  
a large portion of their savings being stashed  
stashed a large portion of his savings  
no replacement required

Q17 - 81 = 21  
Heo

0:45

**Q18.** In April 2020, the International Monetary Fund (IMF) projected the world economy would grow robustly, at just above 3.8 per cent that year and into 2021.

- Handwritten mark: A✓*
- A. projection that the world economy would grow
  - B. projected that the world's economy will grow
  - C. is projecting that the world economy would grow
  - D. has projected that the world economy would be growing
  - E. no replacement required

**0:45**

**Q19. All-round economic engagement would not between China and India be in the mutual interest of both nations?**

- A. economic engagement would not all-round
- B. would not all-round in economic engagement
- C. would not economic engagement all-round
- D. would not all-round economic engagement
- E. no replacement required

H/O

0:45

**Q20.** Currency in circulation constitutes the major share of high-powered money (reserve money), whose other minor components are bankers' deposits with RBI and other deposits, mainly that in foreign central banks.

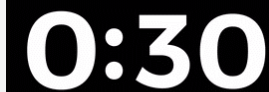
- A. mainly that of foreign central banks
- B. mainly those of foreign central banks
- C. mainly that of foreign central bank
- D. mainly those of abroad central banks
- E. no replacement required

*HP*

0:45

**Q21.** In April 2018, the International Monetary Fund **projected the world economy would grow** robustly, at just above 3.9 per cent that year and into 2019.

- A. projection that the world economy would grow
- B. projected that the world's economy will grow
- C. is projecting that the world economy would grow
- D. has projected that the world economy would be growing
- E. projected that the world economy would grow

 0:30



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