





Mahendra's



RBI ASSISTANT 2021-22



ENGLISH

Paper + 16th
✓ HW

होली स्पेशल



LIVE

11:30 AM



Directions (Q1-5): In each of the following Questions, a sentence has been split into five parts denoted by (1), (A), (B), (C) and (D). Rearrange the parts and make a meaningful and grammatically correct sentence.

QUESTION 1 — Smart Work → Option Elimination.

It is indeed(1) the circumstances, reasons, causes(A)/, a Herculean task to sum up(B)/ which made the traders the despotic rulers(C)/ godly favours and other facts(D)

1. BACD

2. ~~CADB~~

3. ~~CDAB~~

4. BADC

5. ~~No arrangement required~~

0:30

Option 4

BAD
↑

QUESTION 2

Option 2

Education for a girl child(1) the society and for the country as a whole(A)/ and capable to do something good for(B)/ means making the next generation(C)/ well educated,full of virtues(D)

1. ~~BACD~~

2. ~~CDBA~~

3. ~~CBAD~~

4. ~~DACB~~

5. ~~No arrangement required~~

0:30

CDB

QUESTION 3

Abraham Lincoln(1) but never got frustrated (A)/ and became the president of America(B)/ failed many times in his life,(C)/ and fought with more determination(D)

1. CBAD

2. ~~BADC~~

3. CADB

4. ~~CDAB~~

5. ~~No arrangement required~~

0:30

CA

Option - 3

QUESTION 4 HW

will be discussed on 21st March 11:30

The flash of(1) and given full thoughts(A)/ who have worked hard(B)/ to the problem(C)/ new idea strikes to those(D)

1. CBAD
2. DBCA
3. ACDB
4. DBAC
5. No arrangement required

0:30

QUESTION 5 ~~HW~~

Those who(1) their accounts are(A)/ no better than the proverbial miser king 'Midas'(B)/ earn money simply(C)/ to have more money and balance in(D)

0:30

1. CDAB
2. BACD
3. CDAB
4. ACDB
5. No arrangement required



Smart

Directions (Q5-Q10): In the following questions, two sentences are given. There may be an error in the sentence(s)

QUESTION 6

Adverb of Past Time = $\sqrt{2}$

I. Yesterday I have written a letter to my friend.

II. My letter ought to have reached him this morning.

- (a) if there is an error only in the first sentence;
- (b) if there is an error only in the second sentence;
- (c) if there are errors in both sentences; and
- (d) if there is no error in either of the sentences.
- (e) None of the above

0:30

QUESTION 7 *Stammering so he stopped.*

I. He was so stammering that he stopped his speech between each word.

II. I shall give you sweets when you ~~will~~ pass the examination.

Double Future
(Former)

- (a) if there is an error only in the first sentence;
- (b) ~~if there is an error only in the second sentence;~~
- (c) ~~if there are errors in both sentences; and~~
- (d) if there is no error in either of the sentences.
- (e) None of the above

0:30

QUESTION 8

- I. I came to borrow a small sum of money from you.
II. Do you object to my sitting in your room for a while?

- (a) if there is an error only in the first sentence;
(b) if there is an error only in the second sentence;
(c) if there are errors in both sentences; and
(d) if there is no error in either of the sentences.
(e) None of the above

0:30

QUESTION 9

Handwritten red text: "Q9" with a red arrow pointing to the question number.

I. When I see these pity children my eyes get filled with tears.

II. She expected me to feel pity on her and help her.

- (a) if there is an error only in the first sentence;
- (b) if there is an error only in the second sentence;
- (c) if there are errors in both sentences; and
- (d) if there is no error in either of the sentences.
- (e) None of the above

0:30

QUESTION 10~~HW~~

I. They are always complaining about something or the other.

II. Do you think your parents will let you to go to England?

- (a) if there is an error only in the first sentence;
- (b) if there is an error only in the second sentence;
- (c) if there are errors in both sentences; and
- (d) if there is no error in either of the sentences.
- (e) None of the above

0:30

Directions (Q11-15): In each question below a sentence with four words printed in bold type is given. These are numbered (1),(2),(3) and (4) . One of these four words printed in bold may be either wrongly spelt or inappropriate in context of the sentence. Find out the word which is wrongly spelt or inappropriate if any. The number of that word is your answer. If all the words printed in bold are correctly spelt & also appropriate in the context of the sentence, mark (5) "All correct" as your answer

QUESTION 11

Ramesh had an **aversion** (A) / to alcohol and **would** (B) / avoid going to **partyes** (C) / with his **friends**. (D) / All correct (E)

0:30

☐ A aversion

☐ B would

☒ C partyes

parties

☐ D friends

☐ E All correct

QUESTION 12

Child's play.

Lucy was **working** (A) / overtime **because** (B) / she had to **prepare** (C) / for an important **meating**. (D) / All correct (E)

0:30

☐ A working

☐ B because

☒ C meating

☐ D prepare

☐ E All correct

meeting

QUESTION 13

HW

Roshni was **found** (A) / of pets and she was a **proud** (B) / owner of many **unique** (C) / **animals**. (D) / All correct (E)

0:30

A found

B proud

C unique

D animals

E All correct

QUESTION 14

HW

Ahmad was not only very **intelligent** (A) / but also very **sincere** (B) / and would always **strand** (C) / first in his **class**. (D) / All correct (E)

A intelligent

B sincere

C strand

D class

E All correct

0:30

QUESTION 15

HW

The **kidnappers** (A) / asked for **ransom** (B) / and **threatened** (C) / to kill Mr. Gopalan's son if their **demands** (D) / were not met. All correct (E)

0:30

A kidnappers

B ransom

C threatened

D demands

E All correct

Phrase
Replacement

Directions (Q16-20): Which of the Phrases(1), (2) (3) and (4) given below each sentence should replace the phrases printed in bold in the sentence to make it grammatically correct ? If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

QUESTION 16

The policy ~~will had~~ **several provisions** for promoting private investor participation in solar power production-

(1) ~~will has~~ several provisions

(4) ~~will had~~ provisionally several

(2) will have several ~~provision~~

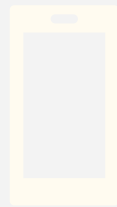
(5) No correction required

~~(3)~~ will have several provisions

Future — Will + Main (V₁)
Verb

Several = many

0:30



QUESTION 17

Trees are being **felled to way** for the road-

(1) felled to make way

(2) felled to the way

(3) fell to make way

(4) fell ways to

(5) No correction required

0:30

QUESTION 18

Lose in temperature has resulted in increased patients of bronchial asthma

(1) Dropping temperature

☒ (2) Drop in temperature

(3) Drops of temperature

(4) Dip as temperature

(5) No correction required

0:30

QUESTION 19

HCO

Steroids for long have been **linked to improving** sports performance.

(1) link to improved

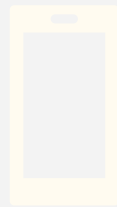
(2) improved link

(3) linking to improving

(4) links to improve

(5) No correction required

0:30



QUESTION 20

H/O

No one expects police to provide **rounded-the-clock security** to every citizen

(1) the-clock- round security

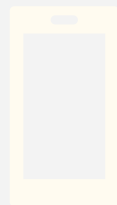
(4) round-the- clock security

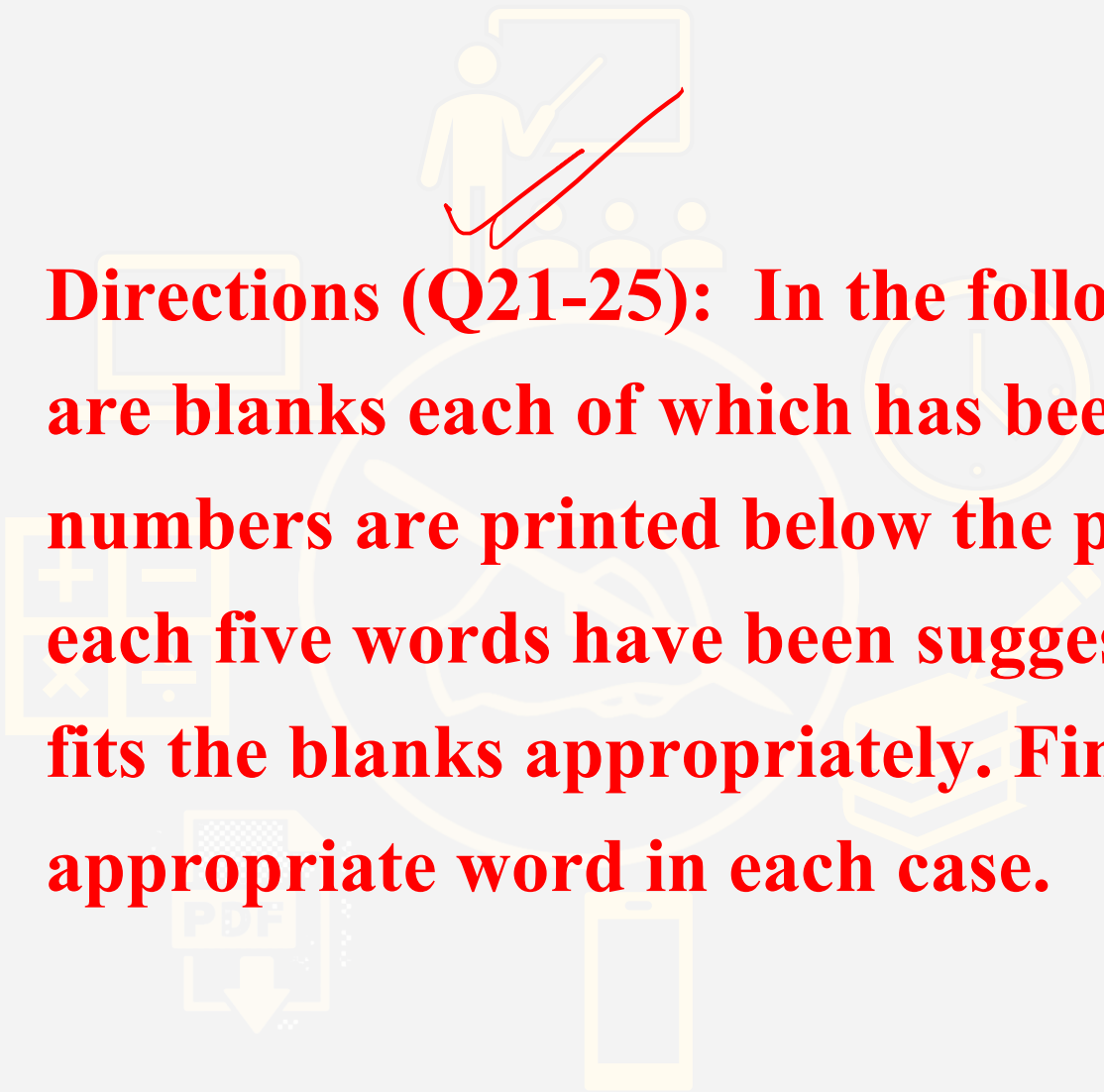
(2) the-rounded-clock security

(5) No correction required

(3) security around the clock

0:30





Directions (Q21-25): In the following passage there are blanks each of which has been numbered. These numbers are printed below the passage and against each five words have been suggested, one of which fits the blanks appropriately. Find out the appropriate word in each case.

The Tata-Docomo dispute needs to be (1) in a manner that retains India's and Tata's reputation for reliability and integrity. If this calls for giving retrospective effect to a rule change, that should be done. When the trade-off is between the country's credibility in the eyes of investors abroad and someone in the government having to make a (2) call that, at a later date, runs the risk of being dubbed arbitrary, the choice is for the government to find the courage to own up the decision, rather than let the nation suffer.

QUESTION 21

0:30

- (1) explored
- ☒ (2) resolved
- (3) opened
- (4) close
- (5) found

Stop

The Tata-Docomo dispute needs to be (1) in a manner that retains India's and Tata's reputation for reliability and integrity. If this calls for giving retrospective effect to a rule change, that should be done. When the trade-off is between the country's credibility in the eyes of investors abroad and someone in the government having to make a (2) call that, at a later date, runs the risk of being dubbed arbitrary, the choice is for the government to find the courage to own up the decision, rather than let the nation suffer.

QUESTION 22

0:30

- (1) censure
- (2) repugnance
- ✓ (3) judicious
- (4) prudently
- (5) thoughtless

The London Court for International Arbitration has awarded the Japanese firm \$1.17 billion in compensation from Tata Sons. Even if Tata Sons can conceivably compensate Docomo from its assets abroad, without either taking permission from the RBI or the government or making other shareholders suffer, it would still mean **(3)** a rule that says, in effect, that Indian business should have access to foreign equity or debt but not hybrid forms of capital.

QUESTION 23

360°

- ☒ (1) circumventing
- (2) abiding
- (3) flouting
- (4) encouraging
- (5) detour

0:30

In 2009, Docomo had bought 26.5% stake in Tata Teleservices for about \$2.7 billion on the understanding that if milestones were not reached in five years, Tata would enable Docomo to exit, either by finding a buyer for Docomo's stake at fair market value or by Tata acquiring those shares at half the original value of the investment, whichever was higher. When Docomo decided to exit in April 2014, there was no taker for the unprofitable operations. So, the Tata group sought RBI's permission to pay out. However, a new set of rules banned any exit by a foreign investor at an assured price. Both companies had signed the contract at a time when there was no clear rule against options embedded in such (4).

QUESTION 24

- (1) finance
- (2) arbitration
- (3) company
- (4) investment
- (5) hiring

0:30

Neither the RBI nor the government wanted to take (5) for letting Tata pay at the prefixed price and tossed the decision back and forth. This led to yet another loss for an Indian entity in international arbitration. Clarifying a rule with retrospective effect to help an Indian company honour its commitment to an external investor will attract no odium. The opposite is true.

QUESTION 25

- (1) credit
- (2) commitment
- (3) help
- (4) acquisition
- ✓ (5) responsibility

0:30

homework
of 16th March



Phrase Replacer

Directions (Q16-20): Which of the Phrases(1), (2) (3) and (4) given below each sentence should replace the phrases printed in bold in the sentence to make it grammatically correct ? If the sentence is correct as it is given and no correction is required, mark (5) as the answer.

QUESTION 19

H/O
Public Comment

The two departments are **at log heads** over the cancellation of licences of new telecom operators.

(1) heads at logs

(2) logged head

☒ (3) At logger heads

(4) In logger heads

(5) No correction required.

0:30

QUESTION 20

Harsher pictorial warnings will **become in** for chewing tobacco.

(1) be brought in

(4) be coming in

(2) be given

(3) become fashion

(5) No correction required.

0:30

18th March
✓

Public Comment

Reading Comprehension

Directions (Q21-30): Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some question.

On September 15, 2008, Lehman Brothers, one of the big five investment banks in the U.S. at the time, filed for bankruptcy. The failure caused widespread panic and **chaos** in the financial markets. Many believe that it worsened the financial crisis and the Great Recession that followed.

Indeed, the expression 'Lehman moment' has entered the lexicon as a byword for any event that spells calamity for the financial system. Commentators were asking recently whether Brexit — Britain's exit from the European Union — would constitute a 'Lehman moment' for the world economy. Each anniversary of Lehman's demise — the eighth is due a month from now — is remembered religiously, much like the anniversary of 9/11.

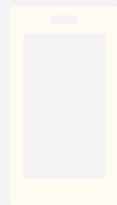
The official position on the Lehman failure — expressed by Ben Bernanke, then Chairman of the U.S. Federal Reserve, and Henry Paulson, then Treasury Secretary — is that the authorities knew that letting Lehman fail would **devastate** the markets but couldn't do anything about it. There was no way that the Fed could have saved Lehman while staying within the laws governing the Fed.

Wrong, says Laurence Ball, chairman of the economics department at Johns Hopkins University. In a paper titled 'The Fed and Lehman Brothers' — prepared for a meeting of the U.S. non-profit research organisation National Bureau of Economic Research's Monetary Economics Program on July 14 — Mr. Ball dissects the Lehman failure at length and comes to damning conclusions.

The Fed did have the necessary legal authority to save Lehman. The decision not to save the firm was a political decision taken by Mr. Paulson. The authorities did not fully anticipate the disastrous consequences that followed their decision. Bad judgment on the part of people at the highest levels of decision-making may have deepened and prolonged the agony wrought by the worst financial crisis of the last century. This is a serious indictment of those at the highest levels of decision-making in the U.S.

Banks can face a run on their deposits in situations of panic even when they are solvent (that is, the value of their assets exceeds the value of their liabilities). If they do not get access to funds, they will be forced to resort to distress sales of their assets. This can push even a solvent bank into insolvency.

To prevent this, central banks act as lenders of last resort. They lend to financial institutions in distress after they have satisfied themselves on two counts: (i) the bank is solvent; and (ii) the bank can offer enough **collateral** against the loan. This facility is typically offered only to banks. However, the Fed is empowered by law to lend to other financial institutions as well in exceptional situations.



In 2008, the situation in the U.S. was undoubtedly exceptional. The crucial questions that Mr. Ball addresses are whether Lehman was solvent at the time and whether it could offer adequate collateral against the loan it would require. His answer is 'yes' on both counts.

On August 31, 2008, Lehman had assets of \$600 billion and liabilities of \$572 billion. This meant that it had a positive net worth of \$28 billion. This was on paper. In reality, most analysts thought that Lehman had overvalued its assets by anywhere between \$15 billion and \$30 billion. This meant that its net worth was in the range of –\$2 billion to \$13 billion. Thus it was somewhere on the border between solvency and insolvency.

Mr. Ball emphasises that this valuation was based on market values. In times of panic, asset values tend to fall way below their true or fundamental values. If Lehman was on the border line based on market values, it would have been quite solvent on the basis of fundamental values.

Others are **skeptical** of Mr. Ball's calculations. They say that Lehman's net worth was negative to the tune of as much as \$100 billion to \$200 billion. They also make the point that Lehman could not find a buyer although it tried hard — proof, they say, that the markets did not see the firm as having any value.

✓ Q.1.

In the later months of 2008, Lehman Brothers, a big investment bank in America at the time, filed for bankruptcy, what was the major reaction?

- (1) Many believe that it bettered the financial crisis and the Great Recession that followed.
- (2) A few believe that it worsened the financial crisis and the Great Recession that followed.
- ✓ (3) A lot of people think that it magnified the financial crisis and the Great Recession that came after.
- (4) A lot of people think it improved the financial crisis and the Great Recession that followed.
- (5) Many believe that it worsened the financial crisis and the Great Recession that preceded it.

✓ Q.2.

Which of the following is "TRUE" according to the passage -

- ✓ A. The official position on the Lehman failure was mentioned in the passage by Ben Bernanke and Henry Paulson then Chairman of the U.S. Federal Reserve and the then Treasury Secretary
- ~~B. Ben and Henry denied that the authorities knew that letting Lehman fail would devastate the markets.~~
- C. Ben and Henry said there was no way that the Fed could have saved Lehman while staying within the laws governing the Fed.

- (1) Only A (2) Only B (3) Only C. ✓ (4) Only A and C (5) Only B and C

✓ Q.3.

The Fed did have the necessary legal authority to save Lehman. The decision not to save the firm was a political decision taken by Mr. Paulson, However -

- (1) The authorities did anticipate the disastrous consequences that followed their decision
- ✓ (2) The feds did not fully comprehend the catastrophic consequences that came after their decision
- (3) Mr. Paulson did not fully anticipate the disastrous consequences that followed his decision
- (4) Mr. Paulson did not let the authorities to fully anticipate the disastrous consequences that followed their decision
- (5) The feds did fully anticipate the disastrous consequences much before their decision

✓ Q.4. Which of the following is “**NOT TRUE**” according to the passage -

A. The Central Bank lends to financial institutions in distress after they have satisfied themselves on two counts.

~~B.~~ If the bank is solvent, the Central Bank doesn't lend to it.

~~C.~~ the Central Bank lends to it, even if the bank can't offer enough collateral against the loan.

(1) Only A (2) Only B (3) Only C (4) Only A and B ✓ (5) Only B and C

✓ Q.5. In August, 2008, Lehman had assets of \$600 billion and liabilities of \$572 billion.

✓ (1) This meant that it had an extra net worth of \$28 billion.

(2) This meant that it had a negative net worth of \$28 billion.

(3) This meant that it had a positive net worth of \$58 billion.

(4) This meant that it had a negative net worth of \$18 billion.

(5) This meant that it had a extra net worth of \$38 billion.

✓ Q.6. Which of the following is the most suitable title for the given passage -

✓ (1) Lehman Brother Crisis - A Politicians' Mistake

(2) Lehman Moment

(3) Brexit and Lehman - a tale of two failures

(4) Lehman Moment of the Feds

(5) Consequence of Misjudgement

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Q.7-8. Choose the word most **similar** in meaning to the word printed in bold, as used in the passage.

Q.7. **Chaos**

- (1) Arrangement (2) Calm (3) Harmony (4) Order (5) ~~Disorder~~

Q.8. **Devastate**

- (1) Create (2) Build (3) ~~Demolish~~ (4) Guard (5) Raise

Q.9-10. Choose the word which is most nearly the **OPPOSITE** in meaning as the word printed in bold as used in the passage.

Q.9. **Collateral**

- (1) Bond (2) Break (3) ~~Uncertainty~~ (4) Assurance (5) Endorsement

Q.10. **Skeptical**

- (1) Dubious (2) ~~Certain~~ (3) Doubtful (4) Suspicious (5) Cynical

Hw
✓ will be discussed
on 18th March



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