





RBI GRADE B



ENGLISH

MOCK TEST

MOST EXPECTED

DAY-3

LIVE

11:30 AM





Mahendra's

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Directions (1-5): Spot the grammatical errors in the given sentence. Mark the part with error as your answer. If there is no error, mark "No error" as the answer. (Ignore punctuation error)



QUESTION 1

The convergence of (a)/ Indian accounting standards with International Financial Reporting Standards (IFRSs) beginning (b)/ in April is expecting to (c)/ see power companies struggling with significant first-time adoption impact. (d)/No error (e)

0:30



QUESTION 2

Researchers at (a)/ the Indian Institute of Science (IISc), Bangalore, are mapping (b)/India's solar hot spots where round-the-year (c)/ sunlight makes it viable of companies to set-up solar power plants. (d)/ No error (e)

0:30



QUESTION 3

Though their qualifications span a diverse (a)/ range, there is an equal (b)/ number of graduates and those who have just completed school, each set (c)/ making up close to 30% of these households. (d)/ No error (e)

0:30



QUESTION 4

As if (a)/ the most dangerous moment for any dictatorship is when (b)/ it starts to (c)/ reform, North Korea looks ready to turn that turism on its head. (d)/ No error (e)

0:30



QUESTION 5

It so happens (a)/ that this happy campy ritual is their way of life (b)/ and one into which (c)/ they don't particularly welcome voyeuristic intrusions. (d)/ No error (e)

0:30



UPCOMING ONLINE BATCHES

April 2022

06 April 2022

10:30 AM to 12:30 PM

BANK ONLINE LIVE CLASS

05:30 PM to 07:30 PM

SSC ONLINE LIVE CLASS

BILINGUAL

13 April 2022

01:00 PM to 03:00 PM

BANK ONLINE LIVE CLASS

03:00 PM to 05:00 PM

SSC ONLINE LIVE CLASS

11:30 AM to 01:30 PM

BENGALI MIC BANK

07:30 PM to 09:30 PM

ODIYA MIC BANK

BILINGUAL

05:30 PM to 06:30 PM

CCC ONLINE LIVE CLASS
(NIELIT COMPUTER COURSE)

BILINGUAL

20 April 2022

08:00 AM to 10:00 AM

BANK ONLINE LIVE CLASS

07:30 PM to 09:30 PM

SSC ONLINE LIVE CLASS

04:15 PM to 05:15 PM

BENGALI MIC SSC

01:00 PM to 03:00 PM

ODIYA MIC SSC

BILINGUAL

10:30 AM to 11:30 AM

ENGLISH SPEAKING COURSE 2022
(ENGLISH SPEAKING COURSE)

ENGLISH

27 April 2022

10:30 AM to 12:30 PM

BANK ONLINE LIVE CLASS

05:30 PM to 07:30 PM

SSC ONLINE LIVE CLASS

BILINGUAL



Homework



QUESTION 5

0:30

It has photos, paper cuttings, receipts and (a)/ certificates, some of them inscribed in (b)/ the local Bundeli dialect, of the (c)/ volleyball camps and events he has attended over years. (d)

- a. abc
- b. bcd
- c. acd
- d. abd
- e. no error



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Directions (Q6-10): In the given questions, four words of the sentence are given in bold . You have to identify the wrongly spelt or inappropriate word.



QUESTION 6

The fact that it **grows(A)** wild in forests, and the harvest season and shelf life (around five days in **ambience(B)** temperature) are short, means that the collection and **transportation(C)** of kokum presents logistical problems, leading to a lot of **wastage(D)**. **No Error (E)**

0:30



QUESTION 7

Scientists aren't **quiet (A)** sure what object was burning up in the atmosphere to **create (B)** the brilliant light show, according to ABC News. Some **amateur (C)** astronomers **speculated (D)** that the object could be human-made debris, perhaps from a recent rocket launch. **No Error (E)**

0:30



Homework



QUESTION 8

Under communism, there is no such thing as private property. All property is **privately** owned, and each person receives a portion based on what they need. A strong central government—the state—controls all **aspects** of economic production, and provides citizens with their basic **necessities**, including food, housing, medical care and education.

0:30

- a) Under -> Below
- b) privately -> communally
- c) aspects -> realms
- d) necessities -> necessary
- e) All of the above



QUESTION 9

In the first half of the 19th century, early socialist thinkers like Henri de Saint-Simon, Robert Owen and Charles Fourier presented their own models for **reorganizing** society along the lines of **cooperative** and community, rather than the competition **inherent** in capitalism, where the free market **controlled** the supply and demand of goods..

0:30

- a) reorganizing ->reorganized
- b) cooperative ->cooperation
- c) inherent->inherently
- d) controlled->control
- e) Both B and D



Directions (Q11-15): In the following question, two statements and five connectors are given. Only one of the connectors from those given can be used to combine the given two statements into one sentence without changing the meaning. Choose that connector as your answer.



QUESTION 11

I. The teacher has asked the students not to copy from others during the examination.

II. The students kept on copying during the final examination resulting in the expulsion of two of them from the university.

A. Yet

B. If

C. As

D. On account of

E. Owing to

0:30



QUESTION 12

0:30

- I. I was not in a situation to step out of the house yesterday because of my severe headache.
- II. I attended the sales meeting at my office on the instructions of my senior management.
- A. Since
- B. Nevertheless
- C. On the other hand
- D. By comparison
- E. None of the above



QUESTION 13

0:30

- I. I was very tired and exhausted after spending the whole day at the hospital.
- II. I went to sleep without having dinner after coming back.

- A. So B. In fact C. Especially
- D. And E. None of the above



QUESTION 14

0:30

I. The minister will definitely come to this locality for election campaigning within the next two days.

II. He may not come here if he is denied the ticket from this constituency by his party.

- A. Since B. Unless C. In addition to
D. Of course E. Except



QUESTION 15

I. Like every second Indian, I am a big fan of sports and I also like to watch a lot of matches with my friends.

II. I love to watch football matches and enjoy the nail-biting finish most of the matches have.

- A. Especially B. Although
C. Whether D. Nevertheless
E. None of the above

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Homework



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Directions(Q16-18):Read the passage carefully and select the correct answer for the given blank out of the given alternatives.



Political parties have become necessary adjuncts of government in modern times. They are the instruments whereby ____ (1) ____ are nominated and elected. Though they are not official organisations created by the state, they are nevertheless, quasi-official in the sense that ____ (2) ____ sanction, regulate and permit them to offer candidates for public office. The ultimate aim of a political party is to capture political power and keep ____ (3) ____ of the government.

QUESTION 16 (3)

- 1) play
- 2) fail
- 3) support
- 4) handicap
- 5) control

0:30



The numbers of _____ (4) _____ parties in a state vary from one to many. England and the United States have a two-party system. The advantage of this system is its capacity to present clearer cut issues and fewer candidates instead of a multiplicity of positions on issues and a wide number of candidates. The _____ (5) _____ party in this system serves as an effective opposition. France is the instance of a state with multiple party systems. Under a multiple party system government change rapidly. The _____ (6) _____ are bewildered by several viewpoints presented and the multiplicity of candidates they must assess.

QUESTION 17 (5)

- 1) losing
- 2) wining
- 3) political
- 4) quiet
- 5) third

0:30



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QUESTION 18 (6)

- 1) candidates
- 2) people
- 3) citizens
- 4) voters
- 5) beings

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Directions(Q19-28):Read the given passage and answer the following questions



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Insurance plays an important role in an economy and a strong pillar of financial market. A well-developed insurance sector promotes economic growth by encouraging more industrial activities through risk-taking. For economic development investments are necessary. Investments are made out of savings. Life Insurance Company is a major instrument for the **mobilization** of savings of people, particularly from the middle and lower group. All good life insurance companies have huge funds **accumulated** through the payments of small amounts of premium of individuals. These funds are invested in ways that **contribute substantially** for the economic development of the countries in which they do business. The system of insurance provides numerous direct and indirect benefits to the individuals and his family as well as to industry and commerce and to the community and the nation as a whole. Present day organization of industry, commerce and trade depend entirely on insurance for their operation, banks, and financial institutions lend money to industrial and commercial undertakings only on the basis of the collateral security of insurance.

Insurance is the only sector which garners long term savings. Insurers are increasingly introducing innovative products to meet the specific needs of the prospective policyholders. An evolving insurance sector is of vital importance for economic growth. While encouraging savings habit. It also provides a safety net to both enterprises and Individuals.



Insurance Companies receive, without much default, a steady cash stream of premium or contributions to pension plans. Various actuary studies and models enable them to predict, relatively accurately, their expected cash outflows.

Liabilities of Insurance companies being long-term or contingent in nature, liquidity is excellent and their investments are also long-term in nature. Since they offer more than the return on savings in the shape of life-cover to the investors, the rate of return guaranteed in their insurance policies is relatively low. Consequently, the need to seek high rates of returns on their investments is also low. The risk-return trade off is heavily tilted in favour of risk.

The insurance industry also provides **crucial** financial intermediary services, transferring funds from the insured to capital investment, critical for continued economic expansion and growth, **simultaneously** generating long-term funds for infrastructure development.

In fact infrastructure investments are ideal for asset-liability matching for life insurance companies given their long term liability profile. According to preliminary estimates published by the Reserve Bank of India, contribution of insurance funds to financial savings was 14.2 per cent in 2005-06, viz., 2.4 per cent of the GDP at current market prices. Development of the insurance sector is thus necessary to support continued economic transformation. Social security and pension reforms too benefit from a mature insurance industry.



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Insurance reduces the capital firms need to operate. It fosters investment and innovation by creating an environment of greater certainty. Insurers are solid partners for the development of a workable supplementary system of social protection, in particular in the field of retirement and health provision. Insurance promotes sensible risk-management measures through the price mechanism and other methods and contributes to responsible and sustainable economic development. Insurance fosters stable consumption throughout the consumer's life.



QUESTION 19

Which of the following statement/s is/are TRUE in context to the passage?

- (A) In fact infrastructure investments are ideal for asset-liability matching for life insurance companies without given their long term liability profile.
- (B) Development of the insurance sector is not necessary to support continued economic transformation.
- (C) Liabilities of Insurance companies being long-term or contingent in nature, liquidity is excellent and their investments are also long-term in nature.

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

0:30



QUESTION 20

Which of the following statement/s is/are FALSE in context to the passage?

- (1) An annuity or a pension is type of settlement option where the insured gets regular stream of income after the completion of the maturity period when the insured reaches the vesting age.
- (2) Insurance, reduces the capital firms need to operate
- (3) Insurers are solid partners for the development of a workable supplementary system of social protection, in particular in the field of retirement and health provision.
- (4) Insurance plays an important role in an economy and a strong pillar of financial market.
- (5) None of the above

0:30



QUESTION 21

Insurance fosters investment and _____

- (1) contribution of insurance funds
- (2) innovation by creating an environment of greater certainty.
- (3) economic expansion and growth
- (4) industrial activities through risk-taking.
- (5) the public at large and not merely from its shareholders or members

0:30



QUESTION 22

What was the contribution of insurance funds to financial savings in 2005-06?

- (1) 2.4 percent
- (2) 12.9 percent
- (3) 14.2 percent
- (4) 14.3 percent
- (5) 11.7 percent

0:30



QUESTION 23

Which of the following is possibly the most appropriate title for the passage?

- (1) Contribution of Indian Economy
- (2) Role of insurance sector in Economic Development
- (3) The Unorganized Sector
- (4) A Productive Sector
- (5) None of the above

0:30



QUESTION 24

Choose the word/group of words is most SIMILAR in meaning to the word/group of words printed in bold as used in the passage.

ACCUMULATED

- (1) collected
- (2) estimated
- (3) demanded
- (4) donated
- (5) decorated

0:30



QUESTION 25

Choose the word/group of words is most SIMILAR in meaning to the word/group of words printed in bold as used in the passage.

MOBILIZATION

- (1) combination
- (2) population
- (3) store
- (4) demand
- (5) accumulation

0:30



QUESTION 26

Choose the word/group of words is most SIMILAR in meaning to the word/group of words printed in bold as used in the passage.

SUBSTANTIALLY

- (1) popularly
- (2) regularly
- (3) enrichment
- (4) significantly
- (5) positive

0:30



QUESTION 27

Choose the word/group of words is most OPPOSITE in meaning to the word/group of words printed in bold as used in the passage.

CRUCIAL

- (1) important
- (2) precious
- (3) thwart
- (4) biased
- (5) unimportant

0:30



QUESTION 28

Choose the word/group of words is most OPPOSITE in meaning to the word/group of words printed in bold as used in the passage.

SIMULTANEOUSLY

- (1) concurrently
- (2) separately
- (3) independent
- (4) continue
- (5) consequently

0:30



Directions(Q29-30):Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions.



5:00

QUESTION 29-30

- (A) Bare courtesy made Rajam offer the authorship of the letter to Mani, who declined it.**
- (B) In about an hour they selected from the catalogue their team's requirements.**
- (C) He had infinite trouble with spelling, and the more he tried to be correct the more muddled he became.**
- (D) And then came the most difficult part of the whole affair – a letter to Messrs Binns ordering goods.**
- (E) Swaminathan was forced to accept despite his protests and he sat for a long time chewing his pencil without producing a word.**
- (F) In the end he sat so long thinking of spelling that even words such as 'the' and 'and' become doubtful.**



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