





RBI GRADE B



ENGLISH

MOCK TEST

MOST EXPECTED

DAY-4

LIVE

10:30 AM





Mahendra's

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Directions (1-5): In the following sentences, three parts i.e. (A), (B) and (C) are given, there can be error(s) in one or all parts of the sentence, you will have to choose the incorrect part(s) of the sentence and mark your answer accordingly.



QUESTION 1

Despite of the obvious health benefits, wearing a mask can be uncomfortable,(A)/ while some users complain that they restrict the amount of oxygen(B)/ which was possible to inhale in each breath.(C)

(1) Only (A) and (B)

(3) Both (A) and (C)

(5) No Error

(2) Only (B)

(4) Only (C)

0:30



QUESTION 2

Lecturers will increase contributions(A)/ and define benefit pensions guarantee-(B)/ an income in retirement, based on final salaries.(C)

(1) Only (A)

(2) Only (B)

(3) Both (A) and (C)

(4) Only (C)

(5) No Error

0:30



QUESTION 3

To have music all between your home once meant endless cables(A)/ squirrelled away under carpets (B)/ but now, with wireless speakers you can be achieve the same end with minimal fuss.(C)

(1) Only (A)

(3) Both (A) and (C)

(5) No Error

(2) Only (B) and (C)

(4) Only (C)

0:30



QUESTION 4

A huge range of new models have been release(A)/ for the beginning of 2016 including ones to suit the increased interest in wireless headphones,(B)/ along with some fantastic new designs.(C)

0:30

(1) Only (A)

(3) Both (A) and (C)

(5) No Error

(2) Only (B)

(4) Both (A) and (B)



QUESTION 5

Buying the right monitor for your PC is crucial,(A)/ especially if you spend many hours in front of them (B)/ either because you work from home or you're an avid gamer.(C)

(1) Only (A)

(3) Both (A) and (C)

(5) No Error

(2) Only (B)

(4) Only (C)

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



Directions (6-10): In each of the following questions, a phrase is bold in the sentence and you have to choose the option among (A), (B) and (C) whichever is most appropriate for the sentence given below.



QUESTION 6

Having completed the physical examination, **the tonsils were found to be diseased.**

- (A) the tonsils were found to be diseased
- (B) a tonsils, were finding to disease
- (C) the tonsils were finding to being diseased

- (1) Only A
- (2) Both A and C
- (3) Only B
- (4) Both A and B
- (5) None of them

0:30



QUESTION 7

All rounders in any cricket team, in actuality, **these are normally** difficult to discover.

- (A) them are normally
- (B) these are normal
- (C) they are normally

- (1) Only A
- (2) Both A and C
- (3) Only C
- (4) Both A and B
- (5) None of them

0:30



QUESTION 8

In the attempt to destroy them with **completeness**, the Indian team has launched the coordinated attack on the opposing team.

- (A) In the attempt to destroy them with completeness
- (B) In attempting to destroying them completely
- (C) In an attempt to destroy them completely

- (1) Only A
- (2) Both A and C
- (3) Only C
- (4) Both A and B
- (5) None of them

0:30



QUESTION 9

The response to the challenge is to make the gains of globalisation more visible and **its transient downsides politically less** painful. Trade leaders gathered in Buenos Aires can ill-afford to lose sight of this imperative.

- (A) their transient downsides politically less
- (B) their transient downsides politically less
- (C) its transient downsides political less

- (1) Only (A)
- (2) Only (B)
- (3) Only (C)
- (4) None of the above
- (5) No correction required

0:30



QUESTION 10

Lending credence to such scepticism is the lukewarm stance the U.S. has adopted towards the WTO over the past year, suggesting that the Ministerial meet should **serve as a forum for reflection rather than** to shape substantive agreements.

- (A) serve as a forum for reflect rather than
- (B) serve as a forum for reflection rather then
- (C) serve as a forum for reflection rather than

- (1) Only (A)
- (2) Only (B)
- (3) Only (C)
- (4) None of the above
- (5) No correction required

0:30



Directions(Q11-17): In the passage given below, there are 7 blanks, each followed by a word given in bold and has four alternative words given in options (a), (b), (c) and (d). You have to tell which word will best suit in the given blank. Mark (e) as your answer if the word given in bold after the blank is your answer.



QUESTION 11

1. For
2. Of
3. With
4. Into
5. To

0:30

He collapses of a great wall -----(11)----- garbage in east Delhi's Ghazipur area, sweeping people and vehicles into a nearby canal, is a -----(12) ----- reminder that India's neglected waste management crisis can have deadly consequences. More than a year after the notification of the much-delayed Solid Waste Management Rules, cities and towns are in no position to ----- (13) ----- with its stipulations, beginning with the ----- (14) --- ----- of different kinds of waste at source and their scientific processing.



QUESTION 12

1. Austere
2. Soothing
3. Cheerful
4. Stark
5. Intimidating

0:30

He collapses of a great wall -----(11)-----
garbage in east Delhi's Ghazipur area, sweeping
people and vehicles into a nearby canal, is a -----
----- (12) ----- reminder that India's neglected
waste management crisis can have deadly
consequences. More than a year after the
notification of the much-delayed Solid Waste
Management Rules, cities and towns are in no
position to ----- (13) ----- with its
stipulations, beginning with the ----- (14) ---
----- of different kinds of waste at source and
their scientific processing.



QUESTION 13

1. Comply
2. Assent
3. Yield
4. Renounce
5. Repudiate

0:30

He collapses of a great wall -----(11)----- garbage in east Delhi's Ghazipur area, sweeping people and vehicles into a nearby canal, is a -----(12) ----- reminder that India's neglected waste management crisis can have deadly consequences. More than a year after the notification of the much-delayed Solid Waste Management Rules, cities and towns are in no position to ----- (13) ----- with its stipulations, beginning with the ----- (14) ----- of different kinds of waste at source and their scientific processing.



QUESTION 14

1. Camaraderie
2. Isolate
3. Separate
4. Segregation
5. Collect

0:30

More than a year after the notification of the much-delayed Solid Waste Management Rules, cities and towns are in no position to ----- (13) ----- with its stipulations, beginning with the ----- (14) ----- of different kinds of waste at source and their scientific processing. Neither are urban local governments treating the 62 million tonnes of waste generated annually in the country as a potential resource. They have left the task of value extraction mostly to the informal system of garbage collectors and recyclers. Improving on the national record of collecting only 80% of waste generated and being able to process just 28% of that quantum, requires behaviour modification among citizens and institutions.



QUESTION 15

1. Focussed
2. Ignore
3. Neglected
4. Fixate
5. Centralize

0:30

But what is more important is that the municipal bodies put in place an integrated system to transport and process what has been segregated at source. The Swachh Bharat programme of the Centre has --- (15) ----- too narrowly on individual action to keep streets clean, without concurrent pressure on State and municipal authorities to move closer to scientific management by the deadline of April 2018 set for most places, and arrest the spread of pollution from trash. In the ----- (16)----- -- of stakeholders at the local body level, recoverable resources -----(17)----- in discarded materials are lost due to dumping. Organic refuse, which forms about 50% of all garbage, readily lends itself to the generation of compost or production of methane for household use or power generation.



QUESTION 16

1. Presence
2. Absence
3. Enough
4. Supply
5. Plenty

0:30

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QUESTION 17

1. Eliminate
2. Eradicate
3. Expel
4. Root
5. Embedded

0:30

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Homework



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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 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 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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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

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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

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