

RBI Assistant Mains Practice Marathon English

Direction (1-5): Select the phrase/connector (STARTERS) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

Q1.

(I) A comprehensive long-term strategy will focus on expanding hospital and human resources infrastructure.

(II) An effective near-term approach is needed to improve efficiencies and bridge gaps within the existing supply and likely demand.

(i) As much as a comprehensive.....

(ii) Even though an effective.....

(iii) While a comprehensive.....

(a) Only (ii)

(b) Both (i) and (iii)

(c) Only (i)

(d) Only (iii)

(e) Both (ii) and (i)

Q2.

(I) Women are absorbed into the Short Service Commission.

(II) Women are now denied permanent commission in most branches of the Indian Army.

(i) Despite being absorbed.....

(ii) Though women are.....

(iii) Whenever women are.....

(a) Only (ii)

(b) Both (i) and (iii)

(c) Only (i)

(d) Only (iii)

(e) Both (ii) and (i)

Q3.

(I) The intensifying competition in the motor OD has come to a point where it has started to hurt the industry.

(II) Pricing competition should ease and sanity should return soon.

(i) As the intensifying.....

(ii) With the intensifying.....

(iii) Due to the intensifying.....

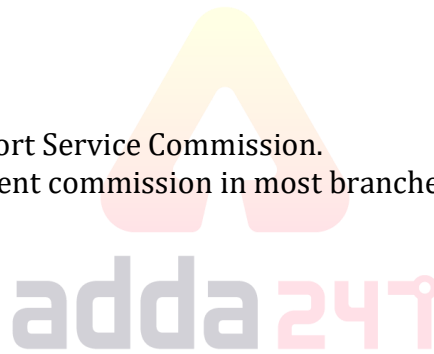
(a) Only (ii)

(b) Both (i) and (iii)

(c) Only (i)

(d) Only (iii)

(e) All (i), (ii), and (iii)



BILINGUAL



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CURRENT AFFAIRS
CAPSULE BATCH By Piyush Sir
RBI ASSISTANT MAINS
Starts March 16, 2020
10 AM to 12 PM

Q4.

- (I) The finance minister raised import levies on medical equipment, footwear and furniture.
(II) The finance minister assured that the Government will strength rules to allow for additional levies.
(i) In order to raise.....
(ii) Raising import levies.....
(iii) Assuring that the.....

- (a) Only (ii)
(b) Both (ii) and (iii)
(c) Only (i)
(d) Only (iii)
(e) Both (ii) and (i)

Q5.

- (I) The spread of the market economy has redefined the idea of happiness.
(II) The happiness now revolves around material possessions and leisure.
(i) Now that the spread.....
(ii) Supposing that the happiness.....
(iii) Because the happiness.....

- (a) Only (ii)
(b) Both (i) and (iii)
(c) Only (i)
(d) Only (iii)
(e) Both (ii) and (i)



Directions (6-10): In the following questions, a word is given in bold followed by three sentences. Choose the appropriate option mentioning the sentence(s) that uses the highlighted word in a grammatically correct and contextually meaningful manner.

Q6. Prudence

- (I) He does not dismiss or **prudence** the gifts and talents that his Creator endowed to him.
(II) Covid-19 is a reminder of the necessity for regional security through diversity, self-sustainability and **prudence**.
(III) Undoubtedly, we are living through a moment of **prudence** change and turbulence.

- (a) Only (I)
(b) Both (II) and (III)
(c) Only (II)
(d) Both (I) and (II)
(e) None of these

Q7. Contingency

(I) Brazil's Petrobras will keep as long as necessary the **contingency** plans to keep operations unaffected amid a strike of oil workers.

(II) However, even among these families, there are only a few families which are physically **contingency**.

(III) Although companies are allowed to send reminders to a person in debt, they are not allowed to **contingency** someone.

- (a) Only (I)
- (b) Both (II) and (III)
- (c) Only (III)
- (d) Both (I) and (II)
- (e) None of these

Q8. Aghast

(I) I am **aghast** at how communal the UP Police has become, when I was serving it was communal but did not allow those kind of sentiments to reach their lips.

(II) Many parents use the monthly income from Child **aghast** to support their overall household budget.

(III) Some think dark chocolate is an **aghast** taste, but those who like it have a true passion for it.

- (a) Only (I)
- (b) Both (II) and (III)
- (c) Only (III)
- (d) Both (I) and (II)
- (e) None of these

Q9. Hounding

(I) I am now **hounding** of all that is past and ask for your forgiveness for all my sins.

(II) The judge rejects a media **hounding** to open more of jury selection to the public.

(III) The relentless **hounding** of Dr. Khan is a blot on the country's democratic credentials.

- (a) Only (I)
- (b) Both (II) and (III)
- (c) Only (III)
- (d) Both (I) and (II)
- (e) None of these

Q10. Ostensibly

(I) Their **ostensibly** son was beaten at school each day for refusing to fight the schoolyard bigots and bullies.

(II) The Pakistani court's judgment came **ostensibly** to please the FATF and Western countries so that the country can exit the "Grey List".

(III) We are ushered through another **ostensibly** and eventually the road ends at a couple of watchtowers and heavily guarded barriers.

- (a) Only (I)
- (b) Both (II) and (III)
- (c) Only (II)
- (d) Both (I) and (II)
- (e) None of these

Directions (11-17): In the following given passage, certain words are highlighted which may or may not be fit in the sentence either grammatically or contextually. Each word is numbered followed by four possible replacements. If none of the given option could replace the highlighted word, mark your answer, (e); “None of the above”.

The Finance Ministry has come down heavily on public sector banks for unsatisfactory progress of various schemes related to the farm sector. The Ministry has expressed its displeasure over the **carried (11)** progress made by banks, and asked them to double their efforts. The communication to banks comes ahead of Prime Minister Narendra Modi’s **sufferable (12)** visit to Chitrakoot in Uttar Pradesh on February 29, where he will launch the implementation of schemes announced in the Budget. Finance Minister Nirmala Sitharaman had announced in the Budget that all **liability (13)** beneficiaries of PM-KISAN will be covered under the Kisan Credit Card (KCC) scheme. The Finance Ministry is not satisfied the progress made by banks so far in implementing the scheme. The Ministry said while there were 9 crore PM-Kisan scheme beneficiaries, there are only 6.67 crore active KCC accounts. The campaign for **conspiring (14)** of all PM-Kisan beneficiaries with KCC started on February 10. “As you are aware, at present there are about 6.67 crore active KCC accounts as against 9 crore beneficiaries under PM-Kisan, which leaves a gap of 2.33 crore PM Kisan beneficiaries who are outside the coverage of KCC schemes. However, mid-way [through] this campaign, the progress made so far is not **drudgery (15)**,” the Finance Ministry said in a letter. The KCC scheme was launched in 1998 with the objective of providing short-term credit to farmers for cultivation of crops, post-harvest expenses, and **averted (16)** capital for maintenance of farm assets, among others. “The on-going campaign for saturation of all PM Kisan beneficiaries with KCC which started with effect from February 10, 2020 will culminate at a function at Chitrakoot (U.P.) by the Hon’ble PM on 29.02.20,” the letter said. The Ministry also pulled up banks on slow **overburden (17)** of Prime Minister Fasal Bima Yojana (PMFBY) Scheme.

Q11.

- (a) Debate
- (b) Contemplation
- (c) Tardy
- (d) Dubious
- (e) None of these

Q12.

- (a) Scheduled
- (b) Frequently
- (c) Insidious
- (d) Deliberated
- (e) None of these



BILINGUAL

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Starts February 21, 2020

12pm to 2pm & 5pm to 6 pm

Q13.

- (a) Determined
- (b) Alternative
- (c) Ignorance
- (d) Eligible
- (e) None of these

Q14.

- (a) Conference
- (b) Doubtful
- (c) Saturation
- (d) Ailing
- (e) None of these

Q15.

- (a) Dainty
- (b) Encouraging
- (c) Criticism
- (d) Disparities
- (e) None of these

Q16.

- (a) Regularly
- (b) Working
- (c) Augmenting
- (d) Questioned
- (e) None of these

Q17.

- (a) Intermittent
- (b) Differences
- (c) Controversy
- (d) Implementation
- (e) None of these



Directions (18-20): In each of the given question, a statement is divided in four parts. Identify the part of the statement which contains grammatical error. If the given statement is correct, mark option 'e', no error, as your answer.

Q18. The orientation of research (A)/and development staff (B)/is likely to differ with (C)/that of accountants (D)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

Q19. He laughed and told to (A)/his father about (B)/the crazy foreigner (C)/making goofy faces (D)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

Q20. Pramod Kumar Sahu, has (A)/been served show-cause (B)/notice and also (C)/debarred to attend service (D)

- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

Directions (21-25): In each of the following, four sentences are given out of which one may have grammatical error in it. Identify the sentence containing the error and mark as your answer. If all the sentences are grammatically correct, then mark "option (e); All are correct" as your answer.

Q21.

- (a) After entering the restaurant, the family sat at a table near the window and the waiter bring in various food items.
- (b) While term policies cover only death risk and for a given period, whole life policies offer longer coverage periods.
- (c) Comex gold climbed to the highest level in seven years.
- (d) Precious metals have achieved their short-term targets and turned weak from a short-term perspective.
- (e) All are correct

Q22.

- (a) A brokerage firm enables individuals or companies to buy or sell financial instruments.
- (b) Insurance mitigates risks that can be quantified and anticipated as potentially or possibly likely to happen.
- (c) Without insurance, individuals would be expose unexpected events leading to financial hardship, such as premature death, accidents, fire, and theft.
- (d) Insurance companies take on the risks of individuals, companies, and governments in exchange for a fee, or premium, which represents a small proportion of the value of the risk they have agreed to cover.
- (e) None of these.

Q23.

- (a) Reserve amounts of hard currency may be stored in bank vaults on site, or held by the central bank in the form of deposits.
- (b) The equity of a property is calculated by subtracting all debts incurred on behalf of that property from its actual value.
- (c) Equity fluctuates depending on the market value of a property and the amount of any mortgage held against it.
- (d) If the actual market value of a property is greater than the amount of debt owed on it in the form of a mortgage, then the property is said to be in positive equity
- (e) None of these.

Q24.

- (a) It is not necessary for a company to be listed on the stock market to issue shares.
- (b) Investors buy shares in a business because they believe the company would do well and they want to share in its success.
- (c) Managed funds offer a simple way for investors to access a variety of investment markets.
- (d) Catching the bottom of the market to get the best unit price is difficult, and even the experts get it wrong sometimes.
- (e) None of these.

Q25.

- (a) To assess risk tolerance, investors should review worst case scenarios for different asset classes to see how much money they might lose in bad years, and gauge how comfortable they feel about such losses
- (b) Company pension plans that promise a fixed monthly pension are known as defined benefit plans.
- (c) The way in which pension savings is taxed varies from country to country.
- (d) Most people will have paid into different workplace pensions over the years as they move from employer to employer.
- (e) None of these.

Directions (26-32): In each of the questions given below four words are given in bold. These four words may or may not be in their correct position. The sentence is then followed by options with the correct combination of words that should replace each other in order to make the sentence grammatically and contextually correct. Find the correct combination of the words that replace each other. If the sentence is correct as it is then select option (e) as your choice.

Q26. If Antarctica and Greenland continue to **rise** (1) the worst-case climate-**warming** (2) scenario, they will **cause** (3) an extra 17 centimetres of sea-level **track** (4) by the end of the century.

- (a) 1-4
- (b) 2-3
- (c) 2-4
- (d) 1-3
- (e) No Replacement

Q27. With Coronavirus **causing** (1) such a **shelves** (2) at the minute, it's no **surprise** (3) that antibacterial products like hand sanitisers and soaps are flying off the **panic** (4).

- (a) 1-4
- (b) 2-3
- (c) 2-4
- (d) 1-3
- (e) No Replacement

Q28. The Organization for Economic Cooperation and Development **predicted** (1) that a half-percentage-point of global gross domestic product growth could be lost as economic **staying** (2) of cancelled travel, closed factories, **disrupted** (3) supply chains, and people **fallout** (4) home.

- (a) 1-4
- (b) 2-4
- (c) 1-2
- (d) 1-3
- (e) No Replacement

Q29. The **root** (1) in global stocks **deepened** (2) on Thursday as investors were **spread** (3) by the extreme measures taken by government to prevent the **rattled** (4) of Covid-19.

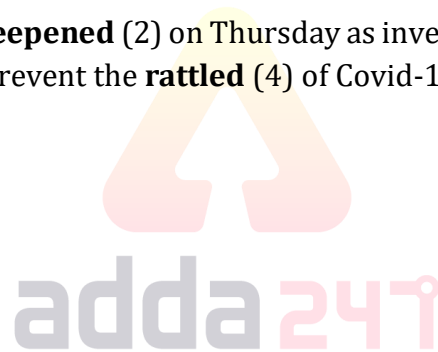
- (a) 1-3
- (b) 2-4
- (c) 2-3
- (d) 3-4
- (e) No Replacement

Q30. Indian stocks **suffered** their biggest ever **drop** in terms of points, as the market crash **wiped** off ₹11 trillion in investor **wealth**.

- (a) 2-3
- (b) 2-4
- (c) 3-4
- (d) 1-4
- (e) No Replacement

Q31. While factories are **anxious** (1) to ramp-up production, they're also being **rekindle** (2) that labour-intensive work does not **careful** (3) viral **outbreaks** (4).

- (a) 2-3
- (b) 1-3
- (c) 1-2
- (d) 1-4
- (e) No Replacement



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Directions (32-35): Each of the following questions has a paragraph from which one sentence has been deleted. From the given options, choose the sentence that completes the paragraph in the most appropriate way.

Q32. Domestic markets plunged on Friday due to a double-whammy from Covid-19 and YES Bank crisis. While the BSE Sensex plunged 894 points, the broader Nifty-50 crashed below the key 11,000-mark on Friday as regulatory curbs on YES Bank triggered a margin pressure among domestic investors while foreign portfolio investors continue their selling-spree fearing coronavirus spread. The BSE Sensex tanked 894 points to settle the day at 37,577. _____. The broader NSE Nifty shed 279.55 points to close at 10,989.45.

- (a) They sold almost ₹10,000 crore in the last 10 days.
- (b) During the day, the index hit a low of 37,011 levels.
- (c) Coronavirus has led to more than 3,300 deaths worldwide.
- (d) Shares of banks and travel companies taking a beating.
- (e) None of these

Q33. Outside YES Bank's Kala Nagar branch in Mumbai, a woman clad in a blue niqab sits on a plastic chair, her disquiet apparent in her large eyes. A door swivelled open, and a bank worker summons her to sit inside, away from the sun. But she was seen frantically pacing back and _____. Being seven months pregnant, she cannot sit any longer, definitely not after having waited since 10 am to withdraw cash from the bank, laments the 25-year-old who did not wish to be named.

- (a) Forth outside the branch after a short while.
- (b) Her husband is waiting inside the bank to.
- (c) There are still more than 25 people waiting.
- (d) Some had been waiting since 9 am.
- (e) None of these

Q34. Maruti Suzuki's marketing and sales efforts will be directed towards its network expansion, particularly in rural areas, as well as pushing sales of its compressed natural gas (CNG) cars. "We have to look at our network expansion, especially in smaller pockets — the rural pockets for example," Shashank Srivastava, Executive Director - Marketing and Sales, Maruti Suzuki _____."

- (a) Maruti has around 3,000 outlets, of which around 900 are in rural areas.
- (b) The rural market contributes around 38.5 per cent to the overall sales
- (c) Although we are strong there, we need to go deeper.
- (d) He attributed this trend to rising rural incomes and aspirations
- (e) None of these

Q35. Vodafone Idea Ltd (VIL), which has self-assessed its adjusted gross revenue (AGR) dues, will have to pay ₹21,533 crore as liabilities to the Department of Telecommunications (DoT). This is from FY 2006-07 to FY 2018-19 and interest up to February 2020, and _____, VIL said in a regulatory filing. VIL had paid ₹2,500 crore on February 17, and another ₹1,000 crore on 20, as AGR dues, the company said, adding it has informed DoT of the self-assessment.

- (a) Has dues of more than ₹35,500 crore
- (b) Includes a principal amount of ₹6,854 crore
- (c) Was dismissed by the apex court on January 16.
- (d) Needs to pay more than ₹53,000 crore
- (e) None of these

Directions (36-40): Read the following passage and answer the following questions based on the given passage.

In his inaugural address in January 2017, US President Trump said that “protection will lead to great prosperity and strength.” Thus he began his administration with a protectionist viewpoint, and he has stuck to it, especially in the past year. The result has been one of the biggest disruptions of the global trading system since the end of World War II. Meanwhile, Trump and the leaders of the other G20 countries assembled last week in Osaka, Japan to discuss global economic issues and attempt to resolve conflicts. Many of the conflicts revolve around US trade initiatives or threats. Such conflicts are exacerbated by the fact that, in many democratic countries, voters have tilted in a populist direction, rejecting parties that espouse traditional policies of open trade and economic integration. Before discussing the recent meeting, it is worth recalling the origins of the G20. This organization of the world’s 19 largest national economies and the European Union (EU) began in 1999 as a venue for finance ministers and central bankers to discuss global economic issues. In the wake of the global crisis in 2008, it was extended to become an annual get together of heads of government. The meetings in 2008 and 2009 were crucial in that they resulted in a joint commitment to avoid protectionist policies in the face of rising unemployment and populist sentiment. Finally, the meeting in 2009 entailed a joint commitment to use fiscal and monetary policies to stabilize the global economy. At the least, it probably helped to avoid a disintegration of the global system. At the end of the summit, there was a statement endorsed by all of the leaders. Yet it was relatively vague and uncontroversial, offering support for free trade and innovation as drivers of economic growth, but failing to condemn protectionism for the first time since the G20 leaders started meeting in 2008. It appears to have been a heroic effort to paper over significant differences between the United States and the others. Still, the summit did have consequences. The United States and China agreed to a temporary truce in their ongoing trade war; that is, the United States will postpone imposition of another round of tariffs on Chinese imports, China will purchase more US agricultural products, and the two sides will continue to talk. Regardless, global businesses will likely be pleased not to face ruinous tariffs and immediate massive disruption to supply chains. This will likely continue to have a chilling effect on investment in global supply chains. All of this raises the question as to how this gets resolved. The current agreement also came about because of a meeting between the two presidents on the side lines of the G20 Summit in Osaka. The cycle will only be broken if one of two things happens. Either China accedes to US demands regarding structural economic issues (which seems unlikely), or the United States accepts a superficial deal and declares victory.

The latter could happen if the United States were to worry that further trade tensions might undermine the economic recovery. Otherwise, we may be condemned to a repetition of events that suppresses investment and undermines economic expansion.

Another big issue at the G20 Summit was US relations with its traditional European and Japanese allies. The United States has imposed and/or threatened to impose significant tariffs on these countries. It has questioned the military and geopolitical alliances with these countries and has demanded greater reciprocity in terms of trade rules and military spending. Regarding Japan, Prime Minister Abe has worked very hard to solidify a relationship with US President Trump. However, the US president recently challenged Japan's geopolitical role. Specifically, in anticipation of the G20 Summit in Osaka, Trump raised questions about the usefulness of the military pact between the United States and Japan, which was signed in 1950 during the Cold War and meant to protect Japan from attack by either the Soviet Union or China. The pact calls for the United States to defend Japan from attack. In exchange, the United States gets to station troops and equipment in Japan. Trump suggested that the pact is biased and does not require that Japan defend the United States.

Q36. Why have the conflicts over the global trade worsened in past few years?

- (a) Borrowing costs remain low and asset values high.
- (b) Amidst the trade wars, the global trend of merger and acquisition (M&A) activity has shifted significantly.
- (c) The inflationary impact has been probably more than offset by a weakening of the British economy, thereby warranting an easing of monetary policy.
- (d) Voters in most of the democratic countries have rejected the political parties supporting free trade and economic integration.
- (e) None of these

Q37. What were the main issues discussed at the G20 summit held at Osaka, Japan?

- (i) The ongoing trade war between US-China
 - (ii) Relationship between global leaders, US-Japan-Europe
 - (iii) greater multistakeholder collaboration to address political, economic and societal challenges
- (a) Only (iii)
 - (b) Only (i)
 - (c) Both (i) & (ii)
 - (d) Both (ii) & (iii)
 - (e) All (i), (ii), (iii)

Q38. Which of the following has been set as the precondition by the writer for US to accept a superficial deal?

- (a) China will purchase more agricultural products, and the two sides will continue to talk.
- (b) Deal making within Europe and Japan should slow down.
- (c) EU, Japan, and China actively push for trade liberalization projects
- (d) EU nations will obtain easier access to the traditionally protectionist markets of South America.
- (e) In case US accepts that the heightening trade tensions will subvert the expected economic recovery

Q39. What has been the contradiction mentioned by the writer regarding the result of latest G20 summit?

- (a) Trump had mused about the United States withdrawal from the military pact with other countries but wanted to establish itself as umbrella nation for emerging economies.
- (b) The G20 summit supported free trade for global economic growth but didn't condemn protectionism.
- (c) As the United States has moved in a protectionist direction, there have lately been increased efforts on the part of other major economies to boost economic integration without the United States.
- (d) While the world continues to wait for a possible trade agreement between the United States and China, many global companies are not waiting and have chosen to begin making changes to their supply chains.
- (e) None of these

Q40. Why were the G20 meeting held during 2008 and 2009 important for the global economy?

- (a) The member nations had jointly approved working on a free trade agreements.
- (b) Members states had convinced US to adopt an expansionary trade policy.
- (c) Many emerging economies were fragile and the 2008 and 2009 meeting helped the overcome their excessive debt.
- (d) Owing to the increasing global unemployment and populist sentiments, the members took a joint commitment against protectionism.
- (e) None of these



A promotional banner for Adda247's Current Affairs Capsule Batch. It features a circular portrait of Piyush Sir, a man with a beard wearing a black Adda247 polo shirt. The text on the banner includes 'BILINGUAL' in a yellow box, 'CURRENT AFFAIRS' in large white letters, 'CAPSULE BATCH By Piyush Sir' in green and white, 'RBI ASSISTANT MAINS' in white, 'Starts March 16, 2020' in yellow, and '10 AM to 12 PM' in a white rounded rectangle.

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