

RBI Grade B 2021 English - Recollected Questions

English

Direction (Q171-Q179): Read the following passage carefully and answer the questions given below it. Certain words are Underlined to help you locate them while answering some of the questions.

A tailor and a goldsmith were travelling together, and one evening when the sun had sunk behind the mountains, they heard the sound of distant music, which became more and more distinct. It sounded strange, but so pleasant that they forgot all their weariness and stepped quickly onwards. The moon had already arisen when they reached a hill on which they saw a crowd of little men and women, who had taken each other's hands, and were WHIRLING round in the dance with the greatest pleasure and delight.

They sang to it most charmingly, and that was the music which the travellers had heard. In the midst of them sat an old man who was rather taller than the rest. He wore a parti-coloured coat, and his HOARY beard hung down over his chest. The two remained standing full of astonishment, and watched the dance. The old man made a sign that they should enter, and the little folks willingly opened their circle. The goldsmith, who had a hump, and like all hunchbacks was daring enough, stepped in. The tailor felt a little afraid at first, and held back, but when he saw how merrily all was going, he plucked up his courage, and followed. The circle closed again directly, and the little folks went on singing and dancing with the wildest leaps. The old man, however, took a large knife which hung to his girdle, whetted it, and when it was sufficiently sharpened, he looked round at the strangers.

They were terrified, but they had not much time for reflection, for the old man seized the goldsmith and with the greatest speed, shaved the hair of his head clean off, and then the same thing happened to the tailor. But their fear left them when, after he had finished his work, the old man clapped them both on the shoulder in a friendly manner, as much as to say, they had behaved well to let all that be done to them willingly, and without any struggle. He pointed with his finger to a heap of coals which lay at one side, and signified to the travellers by his gestures that they were to fill their pockets with them. Both of them obeyed, although they did not know of what use the coals would be to them, and then they went on their way to seek a shelter for the night.

When they had got into the valley, the clock of the neighbouring monastery struck twelve, and the song ceased. In a moment all had vanished, and the hill lay in SOLITUDE in the moonlight.

The two travellers walked onwards and eventually found an inn, and covered themselves up on their straw-beds with their coats, but in their weariness forgot to take the coals out of them before doing so. A heavy weight on their limbs awakened them earlier than usual. They felt in their pockets, and could not believe their eyes when they saw that they were not filled with coals, but with pure gold. Happily, too, the hair of their heads and beards was there again as thick as ever.

They had now become rich folks, but the goldsmith, who, in accordance with his greedy disposition, had filled his pockets better, was twice as rich as the tailor. A greedy man, even if he has much, still wished to have more, so the goldsmith proposed to the tailor that they should wait another day, and go out again in the evening in order to bring back still greater treasures from the old man on the hill. The tailor refused, and said, I have enough and am

content. Now I shall be a master, and marry my dear object – for so he called his sweetheart – and I am a happy man. But he stayed another day to please him.

In the evening the goldsmith hung a couple of bags over his shoulders that he might be able to stow away a great deal, and took the road to the hill. He found, as on the night before, the little folks at their singing and dancing, and the old man again shaved him clean, and made signs to him to take some coal. He was not slow about stuffing as much into his bags as would go, went back quite delighted, and covered himself over with his coat. Even if the gold does weigh heavily, said he, I will gladly bear that, and at last he fell asleep with the sweet ANTICIPATION of waking in the morning an enormously rich man.

When he opened his eyes, he got up in haste to examine his pockets, but how amazed he was when he drew nothing out of them but black coals, and howsoever often he put his hands in them. The gold I got the night before is still there for me, thought he, and went and brought it out, but how shocked he was when he saw that it likewise had again turned into coal. He smote his forehead with his dusty black hand, and then he felt that his whole head was bald and smooth, as was also the place where his beard should have been. But his misfortunes were not yet over. He now remarked for the first time that in addition to the hump on his back, a second, just as large, had grown in front of his chest. Then he recognized the punishment of his greediness, and began to weep aloud.

The good tailor, who was awakened by this, comforted the unhappy fellow as well as he could, and said, you have been my COMRADE in my travelling time. You shall stay with me and share in my wealth. He kept his word, and the poor goldsmith never wanted for anything, but he was obliged to carry the two humps as long as he lived, and to cover his bald head with a cap.

Q1. What happened when they entered the valley?

- A. They covered themselves up on their straw beds with their coats.
- B. They saw an old man.
- C. The clock of the neighboring monastery struck twelve and the song ceased.
- D. They pointed with their fingers to a heap of coals.
- E. None of these

Q2. In the given story, who had a hump on his back?

- A. The old man
- B. The Goldsmith
- C. The Tailor
- D. The Tailor & the Goldsmith both
- E. None of these

Q3. Why did the tailor refuse to wait another day?

- A. Because he was extremely tired.
- B. He got disappointed because he found less gold
- C. Because his pockets were filled with coal.
- D. Because he had enough gold and was a happy man.
- E. None of these

Q4. What could be an appropriate moral of the story?

- A. A tailor and a Goldsmith
- B. The result of greediness is always harmful
- C. There is a victory ahead of fear
- D. The importance of contentment & satisfaction in life
- E. None of these

Q5. Choose the word/group of words which is most similar in meaning to the word "hoary" as used in the passage.

- A. old-fashioned
- B. modern
- C. designer
- D. developed
- E. none of these

Q6. Choose the word which is nearly the same in meaning as the word printed in bold as used in the passage.

WHIRLING

- A. rotating
- B. creeping
- C. dragging
- D. crawling
- E. none of these

Q7. Choose the word which is nearly the same in meaning as the word printed in bold as used in the passage.

COMRADE

- A. companion
- B. challenger
- C. nemesis
- D. archenemy
- E. none of these

Q8. Choose the word which is nearly the opposite in meaning as the word printed in bold as used in the passage.

ANTICIPATION

- A. astonishment
- B. intuition
- C. foresight
- D. expectation
- E. none of these

Q9. Choose the word which is most nearly the opposite in meaning as the word printed in bold as used in the passage.

SOLITUDE

- A. company
- B. isolation
- C. loneliness
- D. reclusion
- E. none of these

Direction: In the following question, two columns are given containing three sentences / phrases each. In first column, the sentences / phrases are A, B and C whereas the same in the second column are marked as D, E and F. A sentence / phrase from the first column may or may not combine with another sentence / phrase in the second column to form a grammatically and contextually correct sentence. Each question has five options out of which four have possible combinations of sentences / phrases that are grammatically and contextually correct. If none of the combinations gives us grammatically and contextually correct sentences, mark E as your answer.

Column I	Column II
A. The Food there is so bad that you wouldn't even	D. and the main reason behind this is the emergence of the students community in hostels across the country
B. It is very Cold out there despite the fact that	E. think of going back there for anything else.
C. Fast food joints in India are increasingly becoming popular	F. the government has failed to capitalize on the fact.

Q10. Find the best possible combination.

- A. A-E and B-D
- B. C-D and B-F
- C. A-E and C-D
- D. C-D
- E. None of these

Direction (Q11-Q14): In the following questions, some part of the sentence is underlined. Which of the options given below the sentence should replace the part underlined to make the sentence grammatically correct? If the sentence is correct as it is given, then choose option E 'No Correction required' as the answer.

Q11. Maslow's Hierarchy of needs states that we must satisfy each need in turn STARTING WITH THE FIRST, DEALING IN THE MOST OBVIOUS NEEDS OF SURVIVAL ITSELF.

- A. starting with the first, which deals with the most obvious needs of survival itself.
- B. first starting with the one that deals with the most obvious needs of survival itself.
- C. starting with the first, which is dealt with the most obvious needs of survival itself.
- D. starting with the first one that deals in the most obvious need of survival itself.
- E. No improvement required

Q12. An individual's behavior may change over time, becoming bizarre if medication is stopped AND RETURNS CLOSER TO NORMAL WHEN RECEIVING APPROPRIATE TREATMENT.

- A. and can return closer to normal when receiving appropriate treatment.
- B. while returned closer to normal when receiving appropriate treatment.
- C. and returning closer to normal when receiving appropriate treatment.
- D. after returning close to normal when receiving appropriate treatment.
- E. No improvement required

Q13. Building peace and transcending regional and global conflicts CANNOT BE LEFT ENTIRELY TO THE ACTION AND VOLITION OF POLITICAL LEADERS.

- A. cannot leave entirely to the action and volition of political leaders.
- B. could not be left entirely for the action and volition of political leaders.
- C. cannot be left entirely for the action and volition from political leaders.
- D. should not be left entirely to the action and volition for political leaders.
- E. No improvement required

Q14. Opposing free trade, some argue, IS TANTAMOUNT TO SUPPORT ECONOMIC INJUSTICE.

- A. is tantamount of supporting economic injustice.
- B. is tantamount with supporting economic injustice.
- C. is tantamountly supporting economic injustice.
- D. is tantamount to supporting economic injustice.
- E. No improvement required

Direction (Q15-Q20): Read the following passage carefully and answer the questions. Certain words/ phrases are underlined to help you locate them while answering some of the questions.

Smartwatches can be a great tool for heart health monitoring. Most popular smartwatches on the market offer a heart rate monitor function, which has been primarily used by fitness enthusiasts for tracking their activity levels during a workout or throughout the day. Tracking heart rate is a great way to chart your own personal metabolic rate and allows you to compare your rate of exertion to other members of your age group, giving you a great indicator of your heart health. Heart rate monitoring can be a fun metric to track, but it's also one of the cardiologist's primary tools for assessing whether your health is functioning properly.

Anyone can check their heart rate by pressing a hand against the wrist, which checks the flow of blood in the radial artery, or by pressing a hand against the neck, which checks the carotid artery. Physicians often use an Electrocardiogram (ECG/EKG) to interpret a patient's heartbeat. An EKG offers information that can tell your doctor four things:

- Whether your heartbeat is irregular
- If your heart is enlarged
- Whether your heart is getting enough oxygen
- Whether you've had a heart attack in the past

Smartwatches track heart rate in a similar way as checking the pulse, but without the use of physical pressure. Popular Smartwatches from brands like Apple, Samsung, and Fitbit use photoplethysmography to detect a heartbeat. This is the process of projecting a green light

on the skin, which gets absorbed by the blood. More green light being reflected is related to lower blood flow, which indicates that the heart is in-between beats.

While smartwatches are not as complex as an EKG, new studies have shown that they may be capable of detecting one of the same health issues that an EKG can. Irregular Heartbeat, also known as Atrial Fibrillation or AFib, is a health condition that can be a precursor to serious cardiac events and stroke. Testing for AFib is a simple, but important process for older adults, and it's important to contact a doctor if you've experienced symptoms, which include heart palpitations, shortness of breath, and chest pain.

Some forms of AFib are harder to detect however, and having a heartbeat-enabled smartwatch might be a great tool for finding the condition sooner. A study funded by Apple in the New England Journal of Medicine found that smartwatches had the capacity to detect AFib, but weren't necessarily reliable in always detecting it. Of the 400,000 participants in the study, 52% received an alert from their smartwatch that they had experienced episodes of an irregular heartbeat after 117 days of monitoring. Of those that saw a doctor after the notification, it was found that 70% of them experienced irregular heartbeat after taking a long-term EKG test. This shows that smartwatches can be used to detect AFib, but they will not catch it in 100% of patients.

There's anecdotal evidence of smartwatches saving lives, but they're useless without the work of medical professionals. Smartwatches are a great way to monitor your heart rate and take an active step in understanding heart health, but they are not medical equipment. Smartwatches may be capable of detecting AFib, but they're not infallible, and no substitute for the advice of a trained cardiologist.

If you're experiencing uncomfortable symptoms like weakness, reduced ability to exercise, fatigue, light-headedness, shortness of breath, or chest pain, it's imperative to speak to a medical professional, regardless of whether you're wearing a smartwatch. AFib can be treated with a myriad of both invasive and non-invasive options, with blood thinners being a simple and effective solution for many patients, but it's important to consult a cardiologist early.

Q15. Which of the following is true about smart watches' role as per the passage?

- A. It is used as a widespread screen for atrial fibrillation
- B. It works as a generic barometer and cannot be deemed as a medical device
- C. It monitors and assess people comprehensively outside of the clinical setting
- D. It is majorly used by younger strata of the population
- E. None of these

Q16. What of the following best summarises the passage in one line?

- A. AFib is permanent, and medicines or other treatments can't restore a normal heart rhythm.
- B. How can smartwatches bypass the need of clinic laboratories?
- C. Using smartwatch to detect AFib cardiac arrest remedy.
- D. The watch is smart, but can't replace your doctor.
- E. Use of photoplethysmography to detect a heartbeat.

Q17. As per the passage, can smartwatches be used as a substitute for medical professionals?

- A. Yes, definitely
- B. Yes, partially
- C. No, definitely
- D. No, partially
- E. Cannot be determined

Q18. From the following, find the word which means similar to the word given in bold: PALPITATIONS

- A. closing
- B. stability
- C. retreat
- D. motionless
- E. thumping

Q19. From the following, find the word which means opposite to the word given in bold: INFALLIBLE

- A. errant
- B. apodictic
- C. efficacious
- D. impeccable
- E. uncanny

Q20. From the following, find the word which means opposite to the word given in bold: INVASIVE

- A. incursive
- B. defensive
- C. invading
- D. encroaching
- E. trespassing

Direction (Q21-Q23): Each question contains three statements, one or more of which may not be grammatically correct. You are required to identify the incorrect statements from the options given below and mark that as your answer.

Q21. I. The IMF has pressed Pakistan to improve tax revenue collection.

II. Pakistani rupee had depreciated by 30 percent against the U.S. dollar.

III. Pakistan's credit rating were downgraded by S&P, which cited diminished growth prospects.

- A. Only II
- B. Only I and II
- C. Only II and III
- D. Only III
- E. All are correct

Q22. I. The top auditor must recuse himself from auditing the deal.

II. The Congress has claimed that the previous deal includes a technology transfer agreement with HAL.

III. The NDA has not disclosed details of the price as of yet.

- A. Only II
- B. Only I and II
- C. Only I and III
- D. Only III
- E. All are correct

Q23. I. The Rafale issue was raised before the Supreme Court, which did not find any substance in the allegations.

II. Finance Secretary is only a designation given to the senior most secretary in the finance ministry.

III. Under the original proposal, 18 warplanes were to be procured in a fly-away condition.

- A. Only II
- B. Only I and II
- C. Only I and III
- D. Only III
- E. All are correct

Direction (Q24-Q28): In the following passage, some of the words have been made bold, each of which is preceded by a letter. Find the suitable word from the options given below that could replace the bold word so as to make the paragraph meaningful.

Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all ___A___ consideration. In his note to Parliament's Estimates Committee on bank non-performing assets (NPAs), Mr. Rajan has ___B___ established three major sources of potential trouble: Mudra credit, which is basically small-ticket loans granted to micro and small enterprises; ___C___ contributing to farmers through Kisan Credit Cards; and contingent liabilities under the Credit Guarantee Scheme for MSMEs, run by the Small Industries Development Bank of India. The disbursement under Mudra loans alone is ₹6.37 lakh crore, which is over 7% of the total outstanding bank credit. These loans have been ___D___ sanctioned under the Pradhan Mantri Mudra Yojana, which aims to 'fund the unfunded', and is a ___E___ signature scheme of the NDA government. Given that these are small loans up to Rs10 lakh each, with the borrowers mostly from the informal sector, banks have to monitor them very closely. It is debatable whether banks have the resources and manpower to do this when they are chasing the bigger borrowers for business and, increasingly these days, recoveries. The risk is that these small-ticket loans will drop under the radar and build into a large credit issue in course of time. The same logic holds true for crop loans made through Kisan Credit Cards.

Q24. Fill in the blank A.

- A. constitution
- B. yield
- C. seriousness
- D. stability
- E. no replacement required

Q25. Fill in the blank B.

- A. utilized
- B. determined
- C. flagged
- D. guessed
- E. No replacement required

Q26. Fill in the blank C.

- A. borrowing
- B. lending
- C. helping
- D. assisting
- E. no replacement required

Q27. Fill in the blank D.

- A. processed
- B. given
- C. distributed
- D. disturbed
- E. no replacement required

Q28. Fill in the blank E.

- A. promising
- B. loyal
- C. trademark
- D. capable
- E. no replacement required

Direction: In the question given below, a phrase/idiom is given is underlined followed by five sentences with some part of it as CAPITALS. You have to identify the sentence in which the bold part can be replaced by the given bold phrase/idiom to make the sentence grammatically and contextually correct.

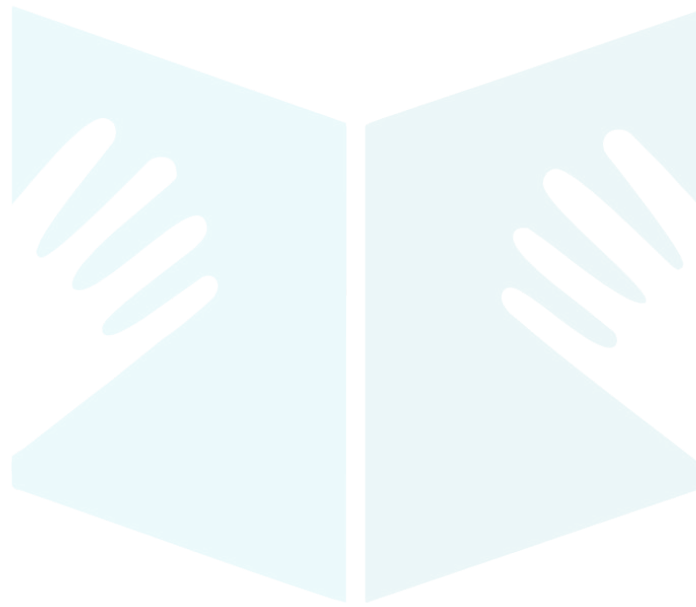
Q29. Entered upon

- A. I have no time to ENGAGE IN tittle-tattle.
- B. The president has just MOVED ON another term of office
- C. There is a narrow bridge ahead, so you should EASE DOWN.
- D. She LAID ASIDE her knitting to rest her eyes for a moment.
- E. He LAUNCHED INTO a long series of excuses for his behaviour

Direction: In the question given below, a phrase/idiom are given in **BOLD** followed by five sentences with some part of it as **CAPITALS**. You have to identify the sentence in which the bold part can be replaced by the given bold phrase/idiom to make the sentence grammatically and contextually correct.

Q30. Profit From

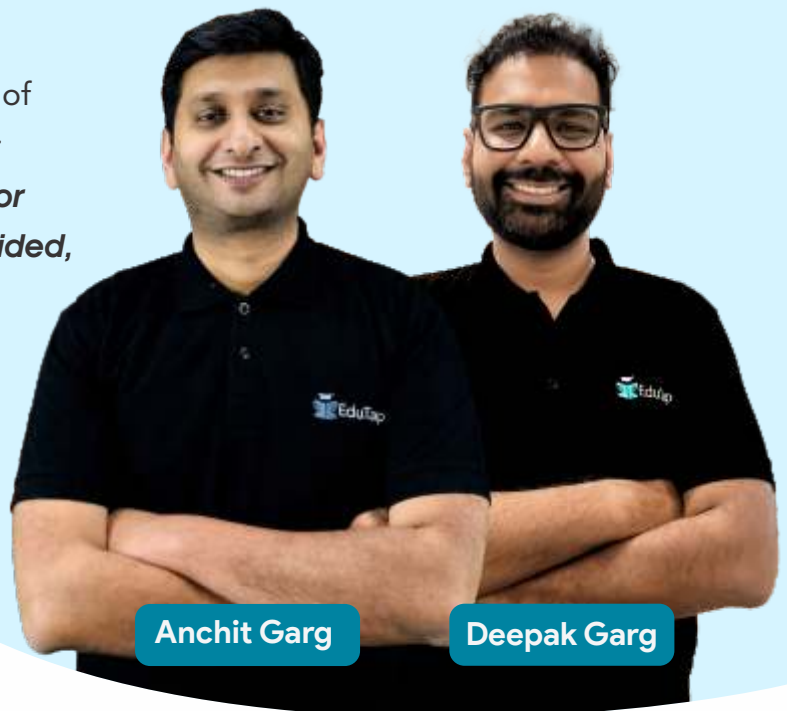
- A. When I tried to lift the cup, the handle CAME OFF.
- B. The army was PULLED OFF from the valley after the battle
- C. His protracted illness has PULLED HIM DOWN a lot.
- D. I have immensely SALVAGED FROM her sound advice
- E. He worked hard to PROVIDE for his family.



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