

RBI Grade B 2025 English - Recollected Questions

English

Directions (Q1–Q8): Read the passage carefully and answer the questions that follow.

Choose the most appropriate option among the five given choices.

For centuries, termites have been reviled as **silent saboteurs**—gnawing through wood, eroding dwellings, and sabotaging harvests. These tiny insects have long been associated with destruction, prompting humans to exterminate them whenever they appeared. Yet, modern ecological research reveals a remarkable irony embedded in this familiar narrative. The very creatures often annihilated in haste may, in fact, be indispensable to the health of the soils upon which human survival ultimately depends. What was once regarded purely as pestilence now emerges as a cornerstone of environmental balance.

While sculpting their labyrinthine mounds, termites perform a process that goes far beyond mere architectural ingenuity. They transport mineral-laden subsoil upward from the depths below, mixing it meticulously with organic **detritus** accumulated on the surface. This alchemy transforms otherwise sterile dust into a nutrient-rich substrate capable of capturing moisture and fostering microbial life. In regions prone to drought, such as parts of Africa and South Asia, satellite imagery has revealed striking ***green halos encircling termite mounds***—verdant sanctuaries where crops such as maize and millet manage to survive, even under severe water stress. By enhancing soil fertility in this manner, termites contribute indirectly but decisively to food security and local agricultural productivity.

The subterranean labour of termites also has broader environmental benefits. Their mounds contribute to carbon sequestration, moderate soil temperature, and paradoxically, slow the advance of desertification—an ecological catastrophe that their extermination would otherwise exacerbate. In effect, the small engineers maintain complex systems of order beneath the surface, shaping microenvironments that support both plant and microbial communities. Their work illustrates the delicate interplay between organisms and the ecosystems they inhabit, highlighting how even minuscule creatures can exert outsized influence on ecological stability.

Such revelations have begun to challenge traditional agricultural dogmas. Farmers long conditioned to view termites as adversaries are now being urged to consider coexistence rather than eradication. Some agronomists argue that mechanized ploughing, not termites, has inflicted more profound ecological damage over the years, disrupting soil structure and depleting nutrients. Consequently, the termite mound stands as a monument to a humbling truth: sustainability may hinge not on human domination, but on ***sympiosis***. The smallest engineers, often overlooked and undervalued, frequently maintain the grandest systems of order beneath our inattentive feet, reminding us that ecological wisdom sometimes lies in restraint and observation rather than in conquest.

Q1. Which statement best captures the paradox presented in the passage?

- A. Termites both destroy and preserve human settlements.
- B. The species once deemed harmful may be indispensable for ecological balance.
- C. Agricultural mechanization improves soil fertility better than termite activity.
- D. Farmers now rely on termites for irrigation.
- E. Termites sustain ecosystems only in tropical regions.

Q2. The term “silent saboteurs” most nearly means—

- A. insignificant builders
- B. destructive designers
- C. small yet skillful creators
- D. accidental organizers
- E. invisible enemies

Q3. Which factor contributes most directly to the fertility around termite mounds?

- A. Accumulation of termite waste near the soil surface
- B. The decomposition of wooden structures by termites
- C. Upward transport and mixing of mineral-rich subsoil with organic matter
- D. Nutrient absorption from surrounding plants
- E. Their ability to trap rainwater in tunnels

Q4. Which of the following best describes the author’s tone?

- A. Sarcastic yet uncertain
- B. Analytical and reverent
- C. Alarmist and speculative
- D. Indifferent but factual
- E. Optimistic yet dismissive

Q5. The phrase “green halos encircling termite mounds” symbolically refers to—

- A. chemical reactions within termite colonies
- B. vegetation thriving due to termite-induced soil enrichment
- C. the spiritual reverence communities hold for termite mounds
- D. artificial irrigation methods around mounds
- E. cyclical pest infestations visible from satellite imagery

Q6. Fill in the blank:

The author implies that modern agriculture’s greatest flaw lies in its obsession with _____ rather than _____.

- A. extermination / equilibrium
- B. productivity / profitability
- C. irrigation / innovation
- D. experimentation / exploitation
- E. surveillance / sustenance

Q7. Which of the following words is the closest synonym of “detritus” as used in the passage?

- A. Erosion
- B. Sediment
- C. Debris
- D. Wastewater
- E. Fossil

Q8. In the context of the passage, which word is closest in meaning to “symbiosis”?

- A. Conflict
- B. Competition
- C. Cooperation
- D. Stratification
- E. Resistance

Directions (9–14): In the passage below, some words have been highlighted in bold.

Choose the most appropriate option to replace each bolded word to make the paragraph meaningful.

Soil degradation remains one of the most **(1) negligible** challenges of modern agriculture. Decades of intensive ploughing and chemical dependency have **(2) enhanced** soil erosion and depleted its organic content. In response, researchers advocate a system of regenerative farming that **(3) disregards** nature’s existing cycles. They suggest that farmers mimic natural processes—using cover crops, crop rotation, and biological compost—to restore fertility. Interestingly, in certain regions, termite mounds have become models of **(4) fragility**, revealing how underground ecosystems can recycle nutrients efficiently. However, this transformation requires not just technological innovation but also a mental shift: to see the soil not as an inert medium but as a **(5) sterile** community of living organisms that demands respect. Sustainable farming, then, becomes less about dominance and more about **(6) obliteration** of balance.

Q9. Which can replace word (1)?

- A. Negligible
- B. Monumental
- C. Obscure
- D. Transient
- E. peripheral

Q10. Which can replace word (2)?

- A. Reduced
- B. Accelerated
- C. Neutralized
- D. Concealed
- E. Evaporated

Q11. Which can replace word (3)?

- A. Imitates
- B. Contradicts
- C. Reinforces
- D. Neglects
- E. intensifies

Q12. Which can replace word (4)?

- A. Adaptability
- B. Rigidity
- C. Fragility
- D. Stability
- E. fertility

Q13. Which can replace word (5)?

- A. Sterile
- B. Dynamic
- C. Synthetic
- D. Inert
- E. independent

Q14. Which can replace word (6)?

- A. Maintenance
- B. Destruction
- C. Imitation
- D. Balance
- E. cultivation

Directions (15– 18): Each question contains four sentences (A–D). Identify the grammatically correct sentence.

Q15.

- A. The board of directors, together with the managing committee and several external consultants, were deliberating for hours on the intricate modalities of the proposed financial restructuring plan.
 - B. Neither the central bank nor its regional offices has yet provided any clarification regarding the recently issued and widely debated regulatory guidelines.
 - C. Each of the shortlisted applicants were instructed to submit all notarized credentials and supporting documents well before the stipulated deadline mentioned in the circular.
 - D. The governor, along with his senior economic advisers, has outlined an elaborate and forward-looking strategy aimed at curbing the persistent inflationary pressures that have plagued the economy for months.
- A. A
 - B. B
 - C. C
 - D. D
 - E. None of these

Q16.

- A. Despite having issued repeated and urgent warnings to all relevant departments, the government fails to implement the proposed fiscal reforms with the consistency and efficiency that the situation demands.
- B. The policy makers, as well as the panel of technical experts, has recommended a series of immediate and coordinated revisions to the controversial draft legislation.
- C. Every one of the stakeholders, including those representing minority interests, have expressed deep reservations regarding the far-reaching amendments in the banking regulatory framework.
- D. The central bank directed to conduct the audit of all public sector banks within the upcoming quarter to ensure compliance with new transparency standards.
- A. A
- B. B
- C. C
- D. D
- E. None of these

Q17.

- A. Hardly had the finance minister concluded his comprehensive and data-intensive budget speech when a chorus of analysts began dissecting the underlying assumptions and potential fiscal implications of the proposed measures.
- B. Scarcely had the committee submitted its exhaustive report on monetary reforms when the board are issuing a set of contradictory directives to the regional offices, thereby creating confusion across the network.
- C. No sooner the Reserve Bank released the long-awaited policy notification than several commercial banks were scrambling to ensure immediate compliance with the revised liquidity norms.
- D. Barely had the new regulatory framework been made public when a few financial institutions starts implementing ad hoc measures without awaiting official confirmation.
- A. A
- B. B
- C. C
- D. D
- E. None of these

Q18.

- A. No sooner did the government announce the comprehensive relief package for small industries than the affected sectors began approaching various ministries for clarification on eligibility and implementation criteria.
- B. No sooner the monetary policy was revised then the banks had already adjusted their lending rates and liquidity reserves in anticipation of higher credit demand.
- C. No sooner had the RBI issued the detailed circular than the cooperative banks rush to align their internal procedures with the prescribed prudential norms.

- D. No sooner did the Finance Ministry released the much-awaited statement on fiscal consolidation than the equity markets reacted sharply, posting significant intraday gains.
- A. A
B. B
C. C
D. D
E. None of these

Directions (19 – 22): Each question uses an idiom in a complex sentence. Choose the option that best expresses the meaning of the idiom in context.

Q19. “Able to pull through”

Despite facing multiple setbacks in the budget implementation, including delayed approvals and unexpected fiscal deficits, the finance ministry was ultimately able to pull through without compromising the key reform agenda.

- A. To succeed in an examination
B. To recover from illness or difficulty
C. To avoid responsibility cleverly
D. To dominate a conversation
E. To persuade someone to agree

Q20. “Spill the beans”

The senior analyst accidentally spilled the beans about the proposed regulatory changes during the press briefing, leaving the central bank scrambling to clarify its official stance.

- A. To waste an opportunity
B. To reveal a secret unintentionally
C. To destroy someone’s trust
D. To exaggerate a story
E. To make an honest confession out of guilt

Q21. “Cut down on”

In an effort to improve capital adequacy ratios, several banks were instructed to cut down on non-performing asset exposure while maintaining liquidity for operational purposes.

- A. To reduce the consumption of something
B. To remove something completely
C. To criticize someone severely
D. To replace one habit with another
E. To divide work equally among members

Q22. "Go back on"

The corporation threatened to go back on its earlier commitment to invest in rural infrastructure if the state government failed to provide the promised tax incentives.

- A. To recall a pleasant memory
- B. To withdraw from a promise or commitment
- C. To take revenge for an insult
- D. To depend upon someone's help
- E. To restore a broken relationship

Directions (23–25):In each of the following sentences, three Underlined words (labelled A, B, C) are in the jumbled order. Choose the option that gives the correct sequence to make the sentence grammatically and contextually correct.

Q23. The displacement (A) of artificial intelligence on job impact (B) is a topic that requires proactive (C) measures to ensure a just transition.

- A. ABC
- B. ACB
- C. BAC
- D. BCA
- E. CBA

Q24. The renewable (A) of adoption (B) energy by governments worldwide requires urgent (C) policy reforms.

- A. ABC
- B. ACB
- C. BAC
- D. BCA
- E. CBA

Q25. The immediate (A) of strict environmental (B) regulations demands implementation (C) action from all industries.

- A. ABC
- B. ACB
- C. BAC
- D. BCA
- E. CAB

Directions (26–27): Each question consists of five sentences. Identify the sentence that does not logically fit with the others or breaks the coherence of the paragraph.

Q26.

- A. The global transition to renewable energy has accelerated in the past decade, with many countries setting ambitious targets to reduce carbon emissions in line with international climate agreements.
- B. Investment in wind, solar, and hydroelectric projects has grown substantially, encouraged by both technological advancements and government policy incentives that aim to make clean energy more cost-competitive.
- C. Many corporations now publicly disclose detailed reports of their carbon footprints, adopting transparency as a strategic measure to improve stakeholder confidence and regulatory compliance.
- D. The development of sustainable fashion trends, including eco-friendly color palettes and materials, is directly linked to the same fiscal policies promoting renewable energy infrastructure.
- E. Policy frameworks and subsidies continue to incentivize research, development, and deployment of low-emission technologies across multiple sectors, creating an environment conducive to sustainable economic growth.

Q27.

- A. The rapid expansion of online education platforms has fundamentally transformed access to learning, enabling students from remote areas to pursue courses previously unavailable to them.
- B. Digital technologies facilitate global interaction among learners, allowing them to collaborate across countries and share diverse perspectives, which enhances the overall educational experience.
- C. The flexibility in scheduling online courses is particularly beneficial for working professionals who would otherwise be unable to balance employment and continuing education.
- D. While traditional classroom-based education continues to emphasize face-to-face interaction, it is increasingly supplemented by hybrid models incorporating digital tools for enhanced pedagogical outcomes.
- E. The exponential growth of fast food chains in urban centers has simultaneously reshaped dietary habits and consumer behavior, influencing lifestyle trends but remaining largely unrelated to educational access or digital learning innovations.

Directions (28): In the following sentence, four words have been Underlined. Identify which of them are correctly used in context.

Q28. The CEO's succinct (A) remarks were derogatory (B) to the employees' morale, though his intention (C) was to motivate (D) them to work harder.

- A. A & B
- B. A & D
- C. B & D
- D. A, C & D
- E. A, B & C

Directions (29): Combine the following three sentences into one grammatically correct statement without changing the meaning.

Q29. 1. Climate change is accelerating.

2. It threatens biodiversity across ecosystems.

3. Global cooperation is required to mitigate its effects.

- A. Climate change, which threatens biodiversity, can be mitigated only through global cooperation.
- B. Global cooperation threatening biodiversity is caused by climate change.
- C. Biodiversity, which causes climate change, can be mitigated through cooperation.
- D. Climate change and biodiversity both require global cooperation.
- E. Global cooperation accelerates climate change threatening biodiversity.

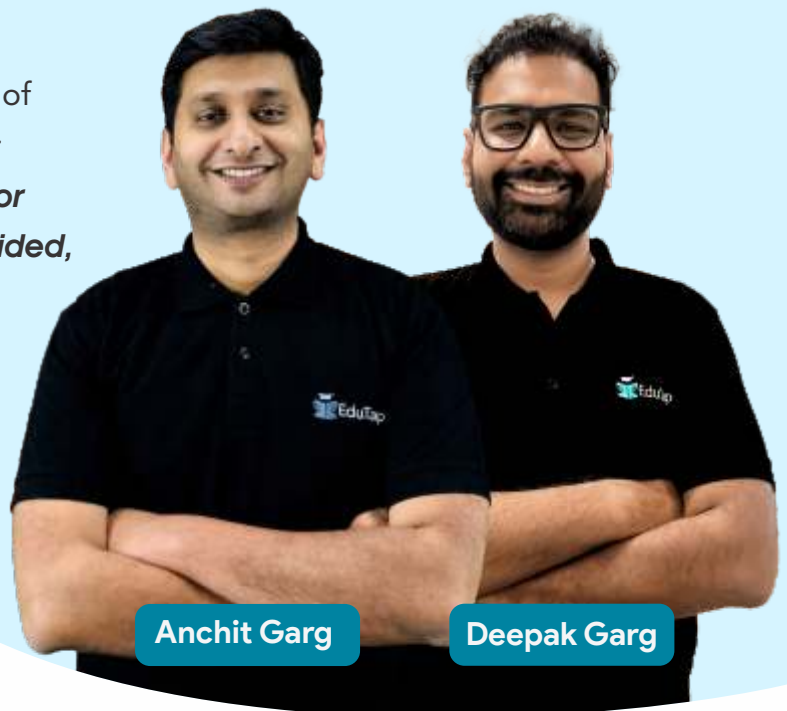
Directions (30): The following four sentences (A), (B), (C), and (D) form a coherent paragraph when arranged properly. Identify the correct sequence from the options given.

Q30.

- A. In the wake of repeated financial crises and structural inefficiencies, policymakers across emerging economies began emphasizing the importance of institutional reforms designed to enhance fiscal transparency and long-term economic stability.
 - B. Yet, without sufficient coordination between central banks, financial regulators, and government ministries, such reforms often remain fragmented, producing overlapping jurisdictions and policy contradictions that undermine their intended outcomes.
 - C. Consequently, the challenge for modern governance lies not merely in designing sound regulatory blueprints, but in cultivating a culture of inter-institutional trust, accountability, and evidence-based decision-making capable of sustaining reform momentum.
 - D. Over time, this recognition evolved into a broader debate about the limits of monetary policy autonomy and the complex interplay between fiscal prudence, political accountability, and institutional credibility in shaping national economic resilience.
- A. A–D–B–C
 - B. D–A–C–B
 - C. A–B–D–C
 - D. D–B–A–C
 - E. B–A–D–C

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