



ASSISTANT PRELIMS



LANGUAGE



INSTRUCTIONS

- This RBI Assistant Pre Exam practice set of English Language (Qs. 1-30)
- All the questions are compulsory.
- Each question has five options, of which only one is correct. The candidates are advised to read all the options thoroughly.

English Language

Direction (1-8): Read the given passage and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

The education sector in India is in a ferment, hit by a storm long waiting to happen. The butterfly that hopped its wings was the much-reiterated statement in a much-publicised report that difficultly a fourth of graduating engineers, and an even smaller percentage of other graduates, was of employable quality for IT-BPO jobs. This triggered a cyclone when similar views were echoed by other sectors and led to widespread debate. Increased industry-academia interaction, "finishing schools", and other efforts were initiated as immediate measures to bridge skill deficits. These, however, did not work as some felt that these are but band-aid solutions; instead, radical systemic reform is necessary. Yet, there will be serious challenges to overdue reforms in the education system. In India as in many countries education is treated as a holy cow) sadly, the administrative system that oversees it has also been deceived. Today, unfortunately, there is no protest against selling drinking water or paying to be cured of illness, or for having to buy food when one is poor and starving; nor is there an outcry that in all these cases there are commercial companies operating on a profit making basis. Why, then, is there an instinctively adverse reaction to the formal entry of for-profit institutes in the realm of education? Is potable water, health or food, less basic a need, less important a right, than higher education? While there are strong arguments for free or subsidized higher education, we are not writing on a blank page. Some individuals and businessmen had entered this sector long back and found **devious** ways of making money, though the law stipulates that educational institutes must be 'not-for-profit trusts or societies. Yet, there is opposition to the entry of for-profit' corporates, which would be more transparent and accountable. As a result, desperately needed investment in **promoting** the wider reach of quality education has been stagnated at a time when financial figures indicate that the allocation offunds for the purpose is but a fourth of the need. Well-run corporate organisations, within an appropriate regulatory framework, would be far better than the so-called trusts which barring some **noteworthy** exceptions are a blot on education. However, it is not necessarily a question of choosing one over the other: different organisational forms can coexist, as they do in the health sector. A regulatory framework which creates competition, in tandem with a rating system, would automatically ensure the quality and relevance of education. As in sectors like telecom, and packaged goods, organisations will quickly expand into the hinterland to tap the large unmet demand. Easy Loan/scholarship arrangements would ensure affordability and access. The only real structural reform in higher education was the creation of the institutes for technology and management. They were also given autonomy and freedom beyond that of the universities. However, in the last few years, determined efforts have been underway to curb their autonomy. These institutes, however, need freedom to decide on recruitment, salaries and admissions, so as to compete globally. However, such institutes will be few. Therefore, we need a regulatory"



framework that will enable and encourage States and the Centre, genuine philanthropists and also corporates to set up quality educational institutions. The regulatory system needs only to ensure transparency, accountability, competition and widely available independent assessments or ratings. It is time for radical thinking, bold experimentation and new structures; it is time for the government to bite the bullet.

1. Why, according to the author, did the efforts such as increased industry-academia interaction and finishing schools" did not help bridge the skill deficit? A. These steps were only superficial remedies and the problem could be answered only by reforming the entire education system. B. These initiatives operated on a profit making basis rather than aiming at any serious systemic reforms. C. The allocation of funds to such initiatives was only one-fourth of the need.

- (a) Only A
- (b) Only B
- (c) Only B and C
- (d) Only A and B
- (e) None of these

2. Which of the following suggestions have been made by the author to improve the condition of education in India?

- A. Allowing the corporate organizations to enter the education sector.
- B. Easy availability of loans and scholarships for making education more affordable.
- C. A rating system for all the organizations to ensure quality.

- (a) Only A
- (b) Only A and B
- (c) Only A and C
- (d). All A, B and C
- (e) None of these

3. According to the author, which of the following was the only step taken in order to reform the higher education?

- (a) Allowing organisations to enter the education sector on a 'for-profit' basis
- (b) Creation of autonomous institutes for management and technology which were not under university control
- (c) Setting up the regulatory framework for all the existing universities
- (d) Making the availability of educational loans and scholarships easier
- (e) None of the above



4. What does the author mean when he/ she states, "...we are not writing on a blank page"?
- (a) Corporates would never enter education if they are forced to function on a non-profit making basis
 - (b) The commercialization of education has already started in India
 - (c) Education has been reduced to a profit making sector by some corporate organisations
 - (d) Government will not allow corporates to enter education as India can't afford to have costly education
 - (e) None of the above

5. Which of the following is not true in context of the given passage?
- (a) According to the law, education institutes should not be run for profit
 - (b) There has been no protest against the selling of drinking water and paying for the health services
 - (c) There have been cases where some profit mongers have entered the education sector
 - (d) The introduction of 'for-profit' corporates in the education sector has been facing a lot of criticism
 - (e) All are true

6. Which of the following is the MOST OPPOSITE in meaning to the given word? **NOTEWORTHY**
- (a) Unnoticed
 - (b) Insignificant
 - (c) Indefinite
 - (d) Remarkable
 - (e) Obsolete

7. Which of the following is the MOST SIMILAR in meaning to the given word? **DEVIOUS**
- (a) Dishonest
 - (b) Different
 - (c) Severe
 - (d) Various
 - (e) Trivial

8. Which of the following is the MOST OPPOSITE in meaning to the given word? **PROMOTING**
- (a) Demolition
 - (b) Delaying
 - (c) Postponing
 - (d) Broadening
 - (e) Hampering



Direction (9-16): Read the following passage and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of the questions.

Among those who call themselves socialists, two kinds of persons may be distinguished. There are, in the first place, those whose plans for a new order of society, in which private property and individual competition are to be superseded and other motives to action substituted, are on the scale of a village community or township and would be applied to an entire country by the multiplication of such self-acting units; of this character are the systems of Owen, of Fourier, and the more thoughtful and philosophic socialists generally. The other class, which is more a product of the continent than of Great Britain and may be called the revolutionary socialists, has people who propose to themselves a much bolder stroke.

Their scheme is the management of the whole productive resources of the country by one central authority, the general government. And with this view, some of them avow as their purpose that the working classes, or somebody on their behalf, should take possession of all the property of the country, and administer it for the general benefit.

Whatever may be the difficulties of the first of these two forms of socialism, the second must evidently involve the same difficulties and many more. The former, too, has the great advantage that it can be brought into operation progressively, and can prove its capabilities by trial. It can be tried first on a select population and extended to others as their education and cultivation permit.

It need not, and in the natural order of things would not, become an engine of subversion until it had shown itself capable of being also a means of reconstruction. It is not so with the other; the aim of that is to substitute the new rule for the old at a single stroke, and to exchange the amount of good realised under the present system, and its large possibilities of improvement, for a **plunge** without any preparation into the most extreme form of the problem of carrying on the whole round of the operations of social life without the motive power which has always hitherto worked the social machinery.

It must be acknowledged that those who would play this game on the strength of their own private opinion, unconfirmed as yet by any experimental verification – who would forcibly deprive all who have now a comfortable physical existence of their only present means of preserving it, and would brave the frightful bloodshed and misery that would ensue if the attempt was resisted - must have a **serene** confidence in their own wisdom on the one hand and the recklessness of other people's sufferings on the other, which Robespierre and St. Just, hitherto the typical instances of those united attributes, scarcely came up to. Nevertheless, this scheme has great elements of popularity which the more cautious and reasonable form of socialism has not; because what it professes to do, it promises to do quickly, and holds out hope to the enthusiastic of seeing the whole of their aspirations realised in their own time and at a blow.

9. What according to the author is the difference between the two kinds of socialists?

- (a) One of them consists of thinkers and the other comprises active people.
- (b) The first have a definite philosophy and the second don't have any definite philosophy.
- (c) The first believe in gradual change while the others believe in revolutionary change.
- (d) The first are the products of Britain, while the others are products of Russia.
- (e) The first kind have a unique psychology while the second tend to follow them.



10. Which of the following were characteristics of St. Just and Robespierre?

- (a) Unconcern for other's suffering
- (b) Full confidence in their own wisdom
- (c) Concern for other's suffering
- (d) Only A
- (e) Both (a) and (b)

11. Which of the following according to the author, may not be the result of not verifying the desirability of socialism experimentally first?

- (a) Bloodshed
- (b) Deprivation of current comfortable existence
- (c) Corruption in high places
- (d) Misery caused by resisting the change
- (e) None of these

TM

12. Which of the following is true with reference to the philosophy of revolutionary socialism?

- (a) The government takes over the villages first, and then gradually the whole country.
- (b) The government takes over all productive resources of the country at one stroke.
- (c) The government declares a police state and rules by decree.
- (d) There is no government as such: the people rule themselves by the socialist doctrine.
- (e) The government takes over one place in one rule.

13. The author's sympathies are with which of the two groups of socialists?

- (a) Neither of the two
- (b) The side of the socialist doctrine
- (c) The second type of socialism
- (d) The first type of socialism
- (e) The author's sympathy shifts according to the situation



14. Which of the following is the MOST SIMILAR in meaning to the given word? **AVOW**

- (a) Proclaim
- (b) Censure
- (c) Dissent
- (d) Repudiate
- (e) Abjure

15. Which of the following is the MOST OPPOSITE in meaning to the given word? **Plunge**

- (a) Spree
- (b) Duck
- (c) Swoop
- (d) Ascent
- (e) Tumble

16. Which of the following is the MOST SIMILAR in meaning to the given word? **Serene**

- (a) Placid
- (b) Agitated
- (c) Clamorous
- (d) Turbulent
- (e) Annoyed

Direction: In the following question, a part of the sentence is bold. Five alternatives to the bold part are given at (A), (B), (C) and (D) which may improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E) i.e. No correction required.

17. In 2018 the rupee was at an all-time low of 68.85 against the dollar and the central bank had asked commercial banks **to risen the foreign currency deposit** to shore up reserves.

- (a) to raises of the foreign currency deposits
- (b) to raise the foreign currency deposits
- (c) raised of the foreign currency deposit
- (d) to raise with the foreign currency deposit
- (e) No correction Required

Direction: In the following question, a part of the sentence is bold. Four alternatives to the bold part are given at (A), (B), (C) and (D) which may improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E) i.e. No correction required.



18. In the last couple of years, **for developers saddled with unsold inventory** and the equity markets taking off, the Indian property market has transitioned from a seller's market into a buyer's one.

- (a) with developers saddled with unsold inventory
- (b) for developers saddled at unsold inventory
- (c) for developers saddled with unsold inventories
- (d) for developers saddled about unsold inventory
- (e) No correction required

Direction: In the following question, a part of the sentence is bold. Five alternatives to the bold part are given at (A), (B), (C) and (D) which may improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E) i.e. No correction required.

19. In a democracy **anyone fulfilled the eligibility criteria** laid for Election Commission can contest parliamentary elections without any restrictions.

- (a) Anyone determining the eligibility criteria
- (b) Calculating the eligibility criteria
- (c) Anyone fulfilling the eligibility criteria
- (d) Filling the eligibility criteria
- (e) No correction required



Direction: In the following question, a part of the sentence is bold. Five alternatives to the bold part are given at (A), (B), (C) and (D) which may improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E) i.e. No correction required.

20. The poor stork could not have any soup with its long bill, but **the fox easily to licked up the soup from the plate.**

- (a) the fox easy licked up the
- (b) the fox easily licked up the
- (c) a fox easily licking up the
- (d) to the fox easily licked up the
- (e) No correction required



Direction: In the given question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E) i.e. No correction required.

21. We use our ears to listen to calumnies, profanity, or impure conversation; our tongues to speak falsely, or taste intoxicating drinks, or tobacco, **or to saying something we should being** ashamed of.

- (a) Or in saying something we should being
- (b) Or to say something we should being
- (c) Or in say something we could being
- (d) Or in saying anything we should be
- (e) No correction required

Direction (22-30): In the following passage, there are blanks each of which has been numbered. These numbers are printed below the passage and against each five words have been suggested, one of which fills the blanks appropriately.

It has been a November of unending agony for Chennai, a month that saw a century-old rainfall record being broken. Of a city of about 8 million people, more than half are (###Q1###) the ravages of water, many dislocated from their homes and taking (###Q2###) in makeshift shelters; some on rooftops, waiting to be rescued, as the swilling flood waters menacingly lick their way up. The entire city is marooned - trucks cannot enter with food stocks, nor can its citizens easily flee. Trains and flights are (###Q3###), and the few buses that somehow manage to leave are desperately (###Q4###). The city, in better days a throbbing automobile and IT hub, has (###Q5###) damages worth \$15,000 crore, according to Assocham estimates. Apart from Chennai, at least four neighbouring districts in Tamil Nadu, apart from Nellore and Tirupati in Andhra Pradesh, have (###Q6###) far in excess of their usual quota of winter rain. An estimated 270 people have lost their lives in Tamil Nadu, and the toll could mount. This has been a/an (###Q7###) prodigious north-east monsoon, excessive even by the standards of an El Nino year, leaving forecasters the world over flummoxed. The weathermen have (###Q8###) a few more days of rain of reduced intensity. Amidst prolonged despair, the people of the State have (###Q9###) great fortitude, ingenuity and generosity. The State government has come under flak for not being as dynamic or visible as the armed forces, social action groups and numerous individual volunteers have been. A desperate citizenry understandably expects a speedy return to some semblance of normalcy. Yet, there are limits to how (###Q10###) the government can deliver in such adverse conditions.



22. Find the appropriate word in each case.

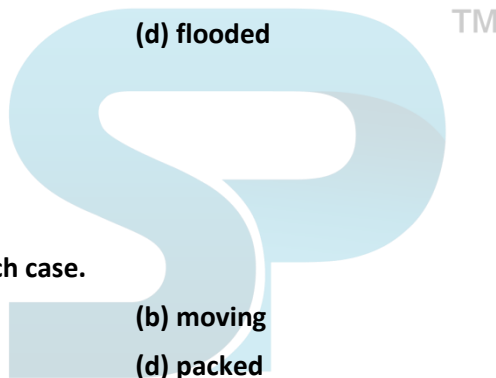
- (a) quarrelling
- (b) squandering
- (c) battling
- (d) suffering
- (e) squatting

23. Find the appropriate word in each case.

- (a) refuge
- (b) peace
- (c) sheltering
- (d) food
- (e) clothes

24. Find the appropriate word in each case.

- (a) surrounded
- (b) grounded
- (c) zeroed
- (d) flooded
- (e) evacuated



25. Find the appropriate word in each case.

- (a) shunted
- (b) moving
- (c) stopped
- (d) packed
- (e) relocated

26. Find the appropriate word in each case.

- (a) managed
- (b) suffered
- (c) gained
- (d) caused
- (e) Occurred

27. Find the appropriate word in each case.

- (a) received
- (b) provided
- (c) achieved
- (d) gained
- (e) levied



28. Find the appropriate word in each case.

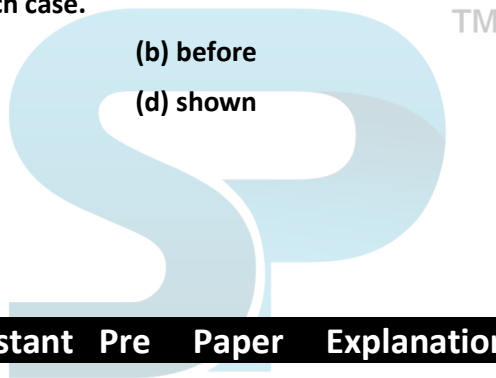
- (a) curiously (b) suitably
(c) alarmingly (d) seriously
(e) nearly

29. Find the appropriate word in each case.

- (a) assuming (b) forecasts
(c) known (d) declared
(e) predicted

30. Find the appropriate word in each case.

- (a) assume (b) before
(c) pretend (d) shown
(e) gave



RBI Assistant Pre Paper Explanation

1. **Ans. A.**

According to the first paragraph, "These, however, did not work as some felt that these are but band-aid solutions; instead, radical systemic reform is necessary." Band-aid solutions mean nonpermanent or superficial remedies which would never reform the entire education system. The other two statements are either inconsistent with the ideas in the passage, or have not been mentioned at all.

2. **Ans. D.**

All the given suggestions (A, B and C) have been made by the author to improve the state of education in India:
A- "Well-run corporate organisations, within an appropriate regulatory framework, would be far better than the so-called trusts which-barring some noteworthy exceptions are a blot on education.

" B- "Easy Loan/scholarship arrangements would ensure affordability and access.

" C- "A regulatory framework which creates competition, in tandem with a rating system, would automatically ensure the quality and relevance of education.



3. Ans. B.

According to the author, creation of autonomous institutes for management and technology which were not under university control was the only step taken in order to reform the higher education: "They were also given autonomy and freedom beyond that of the universities.

4. Ans. B.

The phrase as mentioned is a metaphorical reference to the fact that the commercialisation of important aspects of life is already in the scene and thus the commercialisation of higher education is not a new phenomenon.

5. Ans. E.

All the given (A, B, C and D) are true in the context of the given passage.

"A"- though the law stipulates that educational institutes must be 'not-for-profit' trusts or societies

" B"-Today, unfortunately, there is no protest against selling drinking water or paying to be cured of illness, or for having to buy food when one is poor and starving.

" C"-Some individuals and businessmen had entered this sector long back and found devious ways of making money.

" D"- there is opposition to the entry of for-profit corporates, which would be more transparent and accountable.

6. Ans. B.

Noteworthy means worth paying attention to; interesting or significant. Thus, 'insignificant' is most opposite in meaning.

7. Ans. A.

Devious means showing a skilful use of underhand tactics to achieve goals; 'dishonest' is most similar in meaning.

8. Ans. E.

'Promoting' means to support or actively encourage (a cause, venture, etc.); further the progress of.

"Hampering' means to obstruct the progress of something, and is the correct antonym for the question word.

9. Ans. C.

The difference is in their attitude towards change which can be inferred from the first paragraph.



10. **Ans. E.**

It can be inferred from the following lines of the passage, 'must have a serene confidence in their own wisdom on the one hand and the recklessness of other people's sufferings on the other, which Robespierre and St. Just, hitherto the typical instances of those united attributes, scarcely came up to.

11. **Ans. C.**

Corruption in high places has not been mentioned in the passage.

12. **Ans. B.**

According to the passage, 'It is not so with the other (revolutionary socialism); the aim of that is to substitute the new rule for the old at a single stroke.'

13. **Ans. A**

After reading the passage, we realise that the author does not sympathize with either of the two sides and is critical about both of them.

14. **Ans. A**

Avow- declare, proclaim Proclaim-eclare, announce Censure- condemnation, criticism Reclaim- recover
Repudiate- reject Abjure-reject.

15. **Ans. D.**

"Plunge" means a quick drop. Contrary to that, 'ascent' is the most suitable response. All the other words carry meanings similar to "plunge".

16. **Ans. A**

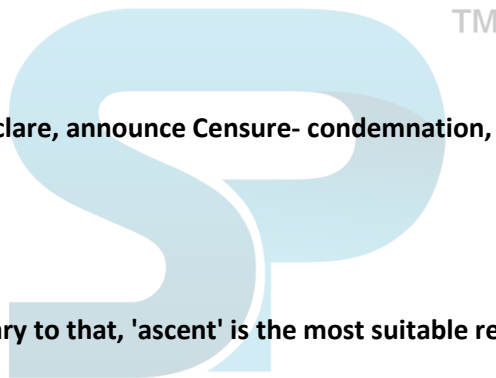
'Serene' means calm, undisturbed. Corresponding to that, 'placid' is the most suitable response. The other words are antonyms.

17. **Ans. B.**

'Risen' is the past participle form of the verb 'rise', while we need the verb 'raise' as the usage is in the infinitive form which always takes the first form of the verb after 'to'.

18. **Ans. A**

The highlighted segment in the above context has an error of preposition. Instead of using "for developers" in the segment, it should be "with developers". "For" is used with a period of time to express the duration or 'how long' something has happened. "With" is used to add something in a given context to provide extra information.





19. **Ans. C.**

In the given statement a tense verb disagreement occurs if we use the word "fulfilled" as the verb in the latter part of the statement is in simple present tense. However, if the word "fulfilling" is used, the sentence becomes correct.

20. **Ans. B.**

The use of the preposition 'of is superficial in the boldened part and it needs to be omitted to make the sentence grammatically correct.

21. **Ans. D.**

There are several errors in the given sentence, the infinitive "to" cannot be followed by a gerund, therefore, "to saying" is incorrect. Another mistake is in the usage of being' is incorrect and 'be' is correct. Out of the available alternatives, only option D considers and addresses by also replacing 'something' with 'anything'.

22. **Ans. C.**

Quarrelling means have an angry argument or disagreement. Squandering means to waste (something, especially money or time) in a reckless and foolish manner. Battling means struggle tenaciously to achieve or resist something. Squatting means unlawfully occupy an uninhabited building or settle on a piece of land. The context here is of the people of Chennai trying to fight the issues caused by rain and thus a synonym of 'struggling' needs to be used. Thus, "Battling" is the correct response.

23. **Ans. A**

The context is of seeking shelter under some camps organized for those stranded in rain. 'Taking refuge is a phrase that represents this and thus option A is the correct response.

24. **Ans. B.**

Surrounded means be all round someone or something). Grounded means to be in immobile condition. Zeroed means to pay attention: concentrate, focus. Flooded means fill or suffuse completely. Evacuated means remove (someone) from a place of danger to a safer place. The reference is of the vehicles not being able to move because of the flood and thus option B is the correct response.

25. **Ans. D.**

The context here is of the public transport being completely filled with passengers and thus 'packed' is the most appropriate response.

26. **Ans. B.**

The context here is of damages caused due to the excess rain and thus 'suffered' shall be the most appropriate response in this regard.



27. **Ans. A**

The context is of getting extra rain.

Option B is incorrect because it gives the idea that the districts in question are providing the rain, which is incorrect.

Option C is incorrect as rain is something which can't be achieved.

Option D is incorrect as the rain caused damages and thus 'gained' will make no sense.

Option E is incorrect as 'levied' is generally used in the monetary context, which is not the case here.

So,, the correct response is option A.

28. **Ans. C.**

Curiously means in a way that shows eagerness to know or learn something. Suitably means in a way that is right or appropriate for a particular purpose or situation. Alarmingly means in a worrying or disturbing way. Seriously means in a solemn or considered manner. Nearly means very close to; almost. The idea conveyed here is of an extreme climatic situation, thus, "alarmingly" is the best-fit word.

29. **Ans. E.**

The tense needs to be simple past as the statement is about an action that has taken place in the past. This leaves only options D and E as the possible choices. Now, when talking about whether we use the verb 'forecasted' or 'predicted'. Thus, option E is the most appropriate response. 35. **Ans. D.** The tense of the statement is present perfect and thus the third form of the verb needs to be used. Out of the available options, only option D is in third form and thus is the correct response.

30. **Ans. A.**

The tense of the statement is present perfect and thus the third form of the verb needs to be used.

Out of the available options, only option D is in third form and thus is the correct response.