

Held on: 18-12-2011

RBI Grade 'B' Officer's Exam

(Based on Memory)

Test-I

General Awareness

1. Sometimes we see a reference of 'least developed country' in economic journals/papers etc. Which of the following is one of the parameters on the basis of which a country in economic parlance is labelled as "least developed"?
 - 1) Frequent changes in monetary/fiscal policies
 - 2) No change in the government in last ten years as general elections did not take place
 - 3) Low per capita income of a specified level and instability in agricultural/industrial production
 - 4) Huge losses due to natural disasters resulting in displacement of people in majority
 - 5) Scarcity of trained/skilled manpower in the country
2. Which of the following statements about the Indian economy in the last decade is not correct?
 - 1) The economy of India is the fourth largest in the world with GDP of about four trillion USD at Purchasing Power Parity (PPP).
 - 2) Agriculture, which was a major concern for the growth of the economy, is now growing at an average of 7% per annum.
 - 3) A strong Balance of Payment (BOP) position in recent years has resulted in a comfortable stock of the foreign exchange reserves.
 - 4) India has emerged as a global leader in software and business process outsourcing.
 - 5) Indian economy has shown a remarkable average GDP growth of 6.8% during last ten years.
3. Who among the following is very closely associated with the day-to-day functioning of the Reserve Bank of India?
 - 1) Dr Subir Gokarn
 - 2) UK Sinha
 - 3) Dr Kaushik Basu
 - 4) Narendra Jadhav
 - 5) None of these
4. Census in India was conducted recently (2011). In the eyes of the economists and policymakers, India's demographics' are very much favourable to growth. Which of the following statements is NOT in conformity with the traditional demographic characteristics of India and its relation with growth?
 - 1) India is a young country with low dependency ratio.
 - 2) More and more Indian youth under the age of 30 are getting better healthcare and access to quality technical education.
 - 3) The so-called middle class of India is happy as they have better housing and earning facilities.
 - 4) More employment opportunities and resultant financial freedom have made young women to pursue single life and delay marriage.
 - 5) Indian youth are now the biggest consumers of luxurious goods; they spend discretionary income and enjoy the associated status.
5. Some policymakers and thinkers are of the opinion that the notorious Satyam Scandal of 2009 has proved a blessing in disguise for India as it intensified the call in the country for
 - 1) Stronger police force
 - 2) Faster legal proceedings and effective judiciary
 - 3) Greater accounting transparency and corporate Governance
 - 4) Better employer-employee relationship and active participation of employees in managerial functions
 - 5) All of these
6. Frequent changes in the cost of which of the following commodities at international levels push inflation upwards?
 - 1) Vegetables
 - 2) Foodgrains
 - 3) Petroleum products
 - 4) Milk
 - 5) All of these
7. Indian Parliament in the year 2005 passed Special Economic Zones Bill, which gave birth to hundreds of SEZs in the country. How do these SEZs help in the growth of the Indian Economy?
 - 1) SEZs attract significant foreign direct investment from overseas and MNCs.
 - 2) SEZs give a far better price for land to the farmers and others who sell their land for the same.
 - 3) Production in SEZs is done for local consumption only and is supposed to tame inflation in the country.
 - 4) Banks in India are allowed to give loans to SEZs liberally as the interest rate on such loans is decided to be 5% higher than the normal interest rates.
 - 5) All of these
8. In economic terms, the total market value of all final goods and services produced in a country in a given year is known as

2 Previous Papers — Bank PO/MT Exams

RBI Grade 'B' Officer's, 18-12-2011

- 1) GNI 2) GDP 3) Inflation
4) PPP 5) Wealth of a nation
9. Which of the following is one of the indicators of Human Development Index (HDI)?
1) Life expectancy at birth
2) Total cost of the agricultural land with a family
3) Total area of the agricultural land with a family
4) Availability of perennial source of water for irrigation
5) Nature of employment, casual/permanent or semi-permanent
10. Which of the following is one of the measures of economic growth of a country?
1) Volume of direct investment made by foreign countries
2) Number of companies listed on the stock exchanges
3) Gross Domestic Product of the nation
4) Number of foreign nationals working in a country
5) All the above
11. What is the contribution of Agricultural sector in the total GDP of India?
1) 10% 2) 24% 3) 38%
4) 40% 5) 60%
12. What is the contribution of Service sector in the total GDP of India?
1) 10% 2) 14% 3) 18%
4) 26% 5) None of these
13. In India, the national income is measured on the basis of
1) Flow of goods only
2) Number of employed youth only
3) Volume of tax collected per annum
4) Earning of people working in PSUs and govt jobs
5) All of these
14. Which of the following is a measure of fiscal reforms Govt of India has adopted ?
1) Bringing down fiscal deficit to a particular level by an Act of Law
2) Fixing higher rate of growth
3) Allocation of more funds to job-oriented schemes
4) Allocation of more funds to provide education to children who are 6-14 years of age
5) None of these
15. 'Green House Gases' are responsible mainly for
1) Growth of livestock population
2) Volume of foreign trade
3) Quality of agro products in a country
4) Industrial development of a nation
5) Global warming
16. Which of the following is implemented in India in all the districts of the country for providing employment for 100 days to those willing to do manual jobs in rural areas?
1) Pradhan Mantri Gram Sadak Yojana
2) Bharat Nirman
3) Mahatma Gandhi National Rural Employment Guarantee Act
4) Swarn Jayanti Gram Swarozgar Yojana
5) All of these
17. Which of the following is a social development programme launched by the Govt of India for school children?
1) Bharat Nirman 2) ASHA
3) Kutir Jyoti 4) Mid Day Meal Scheme
5) Aadhhar Yojana
18. Which of the following economic concepts is categorised on the basis of Current Account or Capital Account or both?
1) Balance of payments
2) Value of the foodgrain stock of a country
3) Gross National Product (GNP)
4) Gross National Income (GNI)
5) Total collection of direct taxes in a year
19. Which of the following Acts is/was introduced for the purpose of sustainable growth?
1) Water (Prevention and Control of Pollution) Act
2) Narcotics and Psychotropic Substance Act
3) Foreign Exchange Management Act
4) Banking Regulation Act
5) Prevention of Money Laundering Act
20. 'IAEA' is an organisation which functions in the area of
1) Prevention of Money Laundering
2) Control of Foreign Direct Investment
3) Nuclear Energy
4) World Trade
5) Promoting international understanding among the nations
21. As reported in newspapers, China has raised objection on India's presence in South China Sea along with Vietnam. Both the nations are engaged in which of the following activities in the sea?
1) Fishing
2) Exploring minerals
3) Exploring oilfields
4) Disposal of electronic waste
5) Disposal of nuclear waste
22. Which of the following is the purpose of introducing 'Know Your Customer' norms by the banks?
1) To bring more and more people under the banking net
2) Identifying people who do not pay income tax
3) To ensure that the money deposited in banks has come from genuine sources
4) To ensure whether the money deposited in the bank is of an Indian or a foreign national
5) None of these
23. Which of the following organisations has been established mainly to promote micro, small & medium industrial sector in India ?
1) NABARD 2) SIDBI 3) IDBI Bank
4) EXIM Bank 5) All of these

24. As reported in newspapers, the market borrowings of the Union Govt have gone up in 2011-12 (up to September 2011). What is the main reason for the same?
 - 1) Fixing very high target of growth
 - 2) Lower than budgeted collection of revenue
 - 3) Lower than expected flow of foreign investment
 - 4) RBI's reluctance in giving fresh loans to the govt of India for developmental projects
 - 5) Consistent revision in the limit of the ways and means advances given to the Govt of India by the RBI
25. "Core industries witness lower growth in last few months" – was the news in some major newspapers recently. This means the performance of which of the following is NOT taken into account for the same?
 - 1) Steel
 - 2) Cement
 - 3) Coal
 - 4) Gem and Jewellery
 - 5) Crude oil
26. Centre brings the curtain down on DEPB scheme" — was the news recently. What is the full form of the term DEPB?
 - 1) Developmental Enterprises Promotion Board
 - 2) Duty Entitlement Pass Book
 - 3) Duty Enforcement and Promotion Board
 - 4) Development, Export and Procurement Bureau
 - 5) Deportation and Enforced Prevention Bureau
27. India recently entered into an agreement to purchase LNG from some East Asian Nations. This is the part of India's initiative in the direction of
 - 1) Look East policy
 - 2) Switch over to LNG
 - 3) Business with most favoured nations only
 - 4) Convention on Supplemental Compensation (CSC)
 - 5) New Business: New Partners scheme
28. As per recent reports, the Coal Ministry of India has allocated certain coal blocks to four NTPC Thermal Power Plants in four states. Which of the following states is NOT among these four states?
 - 1) Uttar Pradesh
 - 2) Karnataka
 - 3) Orissa
 - 4) Madhya Pradesh
 - 5) Gujarat
29. The meet of the finance chiefs of G7 countries was held in September 2011 in
 - 1) London
 - 2) Tokyo
 - 3) Paris
 - 4) Marseille
 - 5) Vienna
30. Which of the following organisations has given a warning to the nations of the world that there may be increased risk to global financial stability in the world?
 - 1) World Bank
 - 2) World Trade Organisation
 - 3) Asian Development Bank
 - 4) International Monetary Fund
 - 5) United Nations Organisations

31. Which of the following is considered non-tax revenue of the Govt of India as projected in the Union Budget?
 - 1) Income Tax
 - 2) Custom Duty
 - 3) Service Tax
 - 4) Corporate Tax
 - 5) Dividends & Profits
32. What does the letter 'M' denote in the abbreviated term 'MRTP', an act which was applicable in India till recently?
 - 1) Money
 - 2) Moral
 - 3) Minimum
 - 4) Monopolies
 - 5) Market
33. Which of the following is a popular women empowerment programme in India?
 - 1) ASHA
 - 2) Swabhiman
 - 3) Mid Day Meal Scheme
 - 4) Bharat Nirman
 - 5) Self Help Group
34. We know that the industrial sector plays an important role in the development of India. Which sector does not come under industrial sector?
 - 1) Mining
 - 2) Manufacturing
 - 3) Banking
 - 4) Utilities
 - 5) Construction
35. Who among the following is one of the Deputy Governors of the RBI?
 - 1) UK Sinha
 - 2) Ranjan Mathai
 - 3) Dr Subir Gokarn
 - 4) Dr MS Ahluwalia
 - 5) None of these
36. What does the term 'AAY' denote? It is the short form of a social scheme launched by the Govt of India.
 - 1) Antyodaya Awas Yojana
 - 2) Asian Awas Yojana
 - 3) Antyodaya Anna Yojana
 - 4) Area Antyodaya Yojana
 - 5) None of these
37. Which of the following organisations of women in India has arisen out of the confluence of three movements—labour movement, cooperative movement and women's movement based on Gandhian philosophy?
 - 1) TISCO
 - 2) SHG
 - 3) AMUL
 - 4) SEWA
 - 5) Gramin Bank
38. The second Green Revolution being planned in India will be launched basically in eastern/north-eastern states and will be based on the production of
 - 1) Sugarcane
 - 2) Jute
 - 3) Bamboo
 - 4) Vegetables
 - 5) Paddy
39. Which of the following factors has now put a check on migration of agricultural labourers from one place to another in India?
 - 1) Lack of irrigation facilities
 - 2) Low productivity of land
 - 3) Single-crop cultivation
 - 4) Higher wages and availability of employment
 - 5) Launch of MGNREGA and availability of employment opportunities locally
40. Which of the following Acts helps a bank in its day-to-day activities?
 - 1) Reserve Bank of India Act, 1935
 - 2) Banking Regulation Act, 1949
 - 3) Negotiable Instruments Act, 1881
 - 4) Companies Act, 1956
 - 5) Contract Act, 1872

4 Previous Papers — Bank PO/MT Exams

RBI Grade 'B' Officer's, 18-12-2011

- 1) Competition Act
 - 2) Negotiable Instruments Act
 - 3) Hindu Marriage Act
 - 4) Hindu Succession Act
 - 5) NRI Act
41. Lack of access to financial services is technically known as
- 1) Financial instability
 - 2) Financial inclusion
 - 3) Financial stability
 - 4) Financial exclusion
 - 5) Poverty
42. Which of the following is NOT one of the major functions of the National Bank for Agricultural and Rural Development (NABARD)?
- 1) Acting as a regulator for cooperative banks and RRBs
 - 2) Extending assistance to the government and others in matters related to rural development
 - 3) Providing refinance to lending institutions in rural areas
 - 4) Acting as a coordinator in the operations of rural credit institutions
 - 5) Review of monetary and credit policy
43. As we all know, Banks in India are required to maintain a portion of their demand and time liabilities with the Reserve Bank of India. This portion is called
- 1) Statutory Liquidity Ratio
 - 2) Cash Reserve Ratio
 - 3) Bank Deposit
 - 4) Reverse Repo
 - 5) Government Securities
44. Banks in their daily business face various kinds of risks. Which of the following is one such major risk?
- 1) Customer risk
 - 2) Reputation
 - 3) Goodwill risk
 - 4) Protection risk
 - 5) Operational risk
45. Which of the following schemes was launched by the RBI in 2004, under which Govt of India stated that Securities/Treasury Bills could be issued to absorb surplus/durable liquidity?
- 1) RTGS
 - 2) External Commercial Borrowing
 - 3) Market Stabilisation Scheme
 - 4) High value clearing scheme
 - 5) Prepaid payment instrument facility
46. What amount (in ₹crores) was allocated for raising credit to farmers in the Union Budget 2011-12?
- 1) ₹475000 crores
 - 2) ₹575000 crores
 - 3) ₹675000 crores
 - 4) ₹775000 crores
 - 5) None of these
47. What does the letter 'M' denote in the name 'MFI' as used in financial sector?
- 1) Mini
 - 2) Monetary
 - 3) Micro
 - 4) Mega
 - 5) Multiple
48. The Govt of India has created a women's Self Help Group Development Fund so that it can reduce their interest burden. What is the size of the fund?
- 1) ₹100 crores
 - 2) ₹200 crores
 - 3) ₹250 crores
 - 4) ₹400 crores
 - 5) ₹500 crores
49. Which of the following is NOT a programme launched by the Govt of India?
- 1) Sarva Shiksha Abhiyan
 - 2) Rastriya Krishi Vikas Yojana
 - 3) Accelerated Irrigation Benefit Programme
 - 4) National Rural Livelihood Mission
 - 5) Jeevan Anand Yojana
50. Which of the following schemes has been launched to provide prenatal and postnatal care to mother and child?
- 1) National Mission for Protein Supplements
 - 2) Initiative on Vegetable Clusters
 - 3) Promotion of Nutri Cereals
 - 4) Jan Mitra Yojana
 - 5) Janani Suraksha Yojana
51. Which of the following statements is TRUE about International Monetary Fund (IMF)?
- 1) It provides Ways and Means Funds to member countries.
 - 2) It is an agency of the World Bank and is situated in Prague.
 - 3) It makes all the rules and regulations in relation to the World Trade between the nations.
 - 4) On becoming its member, countries get finance as temporary balance-of-payment needs.
 - 5) It is an organisation floated by the members of NATO and caters to the need of those countries only.
52. The bank rate is
- 1) free to fluctuate according to the forces of demand and supply
 - 2) set by the RBI
 - 3) set by the RBI as directed by the Union Ministry of Finance
 - 4) set by the RBI as advised by the Indian Banks' Association
 - 5) set by the Government of India on the recommendation of the Planning Commission
53. Which of the following terms is used in the field of Banking and Finance?
- 1) Special Drawing Rights
 - 2) Affirmative Defence
 - 3) Civil Procedure
 - 4) Informed Consent
 - 5) Question of Fact
54. Which of the following is one of the Millennium Development Goals fixed by the United Nations Organisation (UNO)?
- 1) Develop a global partnership for development
 - 2) Develop new varieties of food grains which can ensure bumper crops

- 3) Ensure that population does not increase in least developed countries at an alarming rate
- 4) Develop measures to avert deadly hurricanes/ tsunamis etc in an effective way
- 5) Ensure that a global economy is developed where all nations can participate according to their strengths
55. Which of the following countries got a new bailout package with the help of the private sector recently?
 - 1) Germany 2) France 3) USA
 - 4) Greece 5) Russia
56. By which of the following months is Goods and Services Tax (GST) to be implemented in India?
 - 1) April 2015 2) April 2014 3) April 2013
 - 4) April 2012 5) June 2012
57. India recently completed negotiations with 16 countries for entering into a TIEA. TIEA denotes which of the following?
 - 1) Tax India Exchange Account
 - 2) Tax Information Exchange Agreement
 - 3) Total Information Exchange Accord
 - 4) Terminal Issue and Exchange Agreement
 - 5) Tax Issues and Export Agreements
58. Famous Sardar Sarovar Dam is built across which of the following rivers?
 - 1) Ganga 2) Tapi 3) Krishna
 - 4) Narmada 5) Satluj
59. Which of the following is NOT a credit rating agency?
 - 1) Credit Analysis & Research Ltd (CARE)
 - 2) Lintas India Pvt Ltd
 - 3) Moody's Investors Service
 - 4) Standard & Poors
 - 5) Fitch Ratings
60. Who among the following is the President (Chief) of the World Bank at present?
 - 1) Peter Thomson 2) Goran Hadzic
 - 3) Robbert B Zoellick 4) Alan Greenspan
 - 5) Z Zang
61. Which of the following issues was/is an issue in World Trade Organisation on which India and a few other countries were having altogether different views than developed countries?
 - 1) Subsidies and Government procurement policy
 - 2) GM varieties of certain crops
 - 3) Making Yuan as major trade currency
 - 4) Special treatment to NATO countries
 - 5) All of these
62. Who among the following is the Head of the National Manufacturing Competitiveness Council, reconstituted recently?
 - 1) IsherAhluwalia 2) Dr Kaushik Basu
 - 3) V Krishnamurthy 4) GM Rao
 - 5) None of these

63. Which of the following nations is a member of G8?
 - 1) New Zealand 2) Libya 3) China
 - 4) South Sudan 5) Canada
64. Dr Manmohan Singh addressed the UN General Assembly recently. Which of the following was the major issue which he emphasised in his speech?
 - 1) Usefulness of multilateral lending agencies like IMF and World Bank in the present context
 - 2) WTO's efforts to introduce more and more GM Crops in the market
 - 3) Democratic rights in Gulf countries
 - 4) Mechanism to control oil prices in the world
 - 5) Need of strong Indo-China relations
65. Which of the following is called "Robinhood Tax" and was in news during recent summit of G20 nations?
 - 1) Excise Duty
 - 2) VAT
 - 3) Goods and Services Tax
 - 4) Tobin Tax
 - 5) None of these
66. The approach paper of the 12th Five Year Plan got approval of the Union Cabinet recently. Which of the following has been added for the first time in approach papers?
 - 1) Growth rate and mechanism to achieve it
 - 2) Corruption, transparency and governance
 - 3) Strengthening of agriculture sector
 - 4) Periodical review of monetary policy by the govt and not by RBI
 - 5) All of these
67. A huge reserve of gas was explored recently in Northern Rashidpur Gas Fields of
 - 1) Bhutan 2) Bangladesh 3) Sri Lanka
 - 4) Pakistan 5) Afghanistan
68. Which of the following agencies recently conducted a pollution survey of various cities across the world and found out that cities in India, Iran, Pakistan and Mongolia are the most polluted cities in the world?
 - 1) World Bank
 - 2) International Monetary Fund
 - 3) Asian Development Bank
 - 4) World Trade Organisation
 - 5) UNESCO
69. The central banks of five developed countries came together recently and decided to provide unlimited dollar loans to banks in their areas. What was the purpose of the same?
 - 1) To prevent China from becoming a bigger lender than the World Bank
 - 2) To ease the growing tensions in the Eurozone's financial sector
 - 3) To reinstate USA's credit rating at AAA level from the downgraded AA+ level

6 Previous Papers — Bank PO/MT Exams

- 4) To create an emergency pool of dollars to provide instant help to any country in case of need
5) None of these
70. Which of the following is a payment and settlement system used by the banks in India?
1) Liquidity Adjustment Facility
2) Real Time Gross Settlement
3) Forward Rate Agreements
4) Central Depository Service
5) Negotiated Dealing System
71. Federal Reserve is the central bank of which of the following countries?
1) Russia 2) Britain 3) Canada
4) Australia 5) USA
72. The YH Malegam Committee, which submitted its report a few months back, was set up to report on further improvement of functioning of
1) Micro Finance Institutions
2) Stock Exchanges in India
3) Cooperative Banks
4) Regional Rural Banks
5) Foreign Banks having offices in India
73. The Comptroller and Auditor General (CAG) of India recently got appointed as External Auditor of which of the following organisations/agencies?
1) World Bank 2) Bank of America
3) UNESCO 4) IAEA & WIPO
5) International Monetary Fund (IMF)
74. Special Drawing Rights are the rights of countries provided by
1) World Bank 2) IMF 3) ADB
4) Federal Reserve 5) None of these
75. Indian citizens are allowed to invest overseas freely except in
1) Sri Lanka 2) UK 3) Bangladesh
4) Nepal 5) Pakistan
76. Who among the following represented India in first South Asia Forum meeting held in September 2011?
1) Dr Manmohan Singh 2) Pranab Mukerjee
3) Kamal Nath 4) Anand Sharma
5) Sonia Gandhi
77. Which of the following schemes has been launched by the Govt of India to make Indian cities free from hutments and slums?
1) Indira Awas Yojana
2) Rajiv Awas Yojana
3) Rashtriya Gram Swaraj Yojana
4) Central Rural Sanitation Programme
5) None of these
78. Which of the following is the largest producer of chemical fertilizers in the world?
1) India 2) USA 3) Mexico
4) Russia 5) China

RBI Grade 'B' Officer's, 18-12-2011

79. Which of the following is the abbreviated name of the programme launched by the Govt of India for developing desert areas?
1) DRDA 2) CAPART 3) DDP
4) IRDP 5) DWCRA
80. Who among the following are the two economists who got Nobel Prize in 2011 for their contribution in Economics?
1) Thomas J Sargent & Christopher A Sims
2) Peter A Diamond & Thomas J Sargent
3) Christopher A Sims & Dale T Mortensen
4) Olliver O Williamson & Amartya Sen
5) None of these

Test-II

English Language

Directions (Q. 81-88): Read the following passage carefully and answer the questions given below it. Certain words/phrases are printed in bold to help you locate them while answering some of the questions.

Food inflation is a significant negative feature of today's economic environment and more so in respect of our country. It has a tremendous impact on quality of life, as people struggle to maintain nutritional standards that they had previously achieved, or give up some other forms of consumption so as to keep themselves well-fed. For a country that legitimately believed that it had effectively dealt with its vulnerability to food shortages in the form of the Green Revolution of the late 1960s and early 1970s, the current situation comes as a rude reminder that **solutions are rarely permanent.**

To place the current developments in context, it must be pointed out that the world economy is itself facing problems with food prices. Food as a category has been following global trends in commodity prices over the past couple of years. There is a view that this is the outcome of the larger trend towards financialisation of commodities wherein large increases in global liquidity as a response to the 2008 crisis feed directly into higher asset prices, including commodities. Be that as it may, the price dynamics of individual food items suggest that there are also some commodity-specific factors at work which may either reinforce or counteract the broader trend. Sugar, for example, shows **fluctuations** in response to current supply conditions, while wheat reflects the effect of persistent drought in some major cultivating areas.

India's food inflation is certainly linked to global trends, particularly in relatively heavily traded commodities like sugar and oilseeds, but, given the high degree of self-reliance in many other commodities, domestic factors play a big role. Although the drivers of inflation in recent months have been energy prices and demand pressures, as reflected in the non-food manufactured products index, food prices contributed significantly in the first half of 2010 and remain uncomfortably

high. Apart from the direct impact on the index, it is also likely to feed through into the wider inflationary process through higher wage demands, of which there is some evidence.

It is generally believed that food prices are highly **sensitive** to monsoon performance, but this belief has been tested over the past few years. There is sufficient evidence to suggest that food prices are being driven not by transitory factors, such as rainfall, but by more fundamental forces. Essentially, a long period of relatively rapid growth has taken large numbers of households across a threshold at which they begin to look for nutritional diversification. The predominance of cereals in the typical household diet gives way to greater balance and a consequent increase in the demand for proteins—pulses, milk, meat, fish and eggs, vegetables and fruit. It is no surprise that these items have been the primary causes of food inflation in the recent period.

81. Why, according to the passage, does food inflation affect people's quality of life?
- 1) It is a fundamental requirement of every individual.
 - 2) Generally, people refrain from maintaining their nutritional standards.
 - 3) People generally are averse to change their form of consumption.
 - 4) People like to keep themselves well-fed.
 - 5) None of these
82. Which of the following statements contradicts the general belief that our country has achieved self-sufficiency in respect of food?
- 1) Food inflation is a significantly negative feature of today's economic environment.
 - 2) Our country legitimately believes having mastered food deficiency.
 - 3) Green Revolution of the late 1960s and early 70s has helped us conquer dependence on others for food.
 - 4) Our vulnerability to food shortages was effectively dealt with by us in the late 1960s and early 70's.
 - 5) None of these
83. Which of the following best explains the phrase, 'solutions are rarely permanent' as used in the passage?
- (A) Our strategies for overcoming food shortages in a specific period have proved to be futile subsequently.
 - (B) The current situation has been a rude reminder of our self-reliance in a specific period in the matter of food.
 - (C) The general tendency of people to keep themselves well-fed leads to food inflation.
- 1) Only A and B 2) Only B and C 3) Only A
 - 4) Only C 5) None of these
84. What, according to the passage, is definitely the root cause of problems with global food prices?
- 1) Shortage of commodities that constitute food items
 - 2) Financialisation of commodities

3) Food crisis faced globally in 2008

4) Increase in global liquidity

5) None of these

85. The example of sugar and wheat helps us to conclude that
- (A) Certain commodity-specific factors help perpetuate a general tendency.
 - (B) Certain commodity-specific factors make the trend go in reverse direction.
 - (C) The current supply conditions are insensitive to the global trends.
- 1) All the three 2) Only B and C 3) Only A and C
 - 4) Only A and B 5) None of these
86. Which of the following is/are crucial factor(s) responsible for India's food inflation in the recent period?
- (A) Escalating energy prices and rising demand pressures
 - (B) Changing scenario all over the world that influences food inflation
 - (C) People's inclination to nutritional diversification
- 1) All the three 2) Only B and C 3) Only A and C
 - 4) Only A and B 5) None of these
87. Which of the following statement/s is/are definitely TRUE in the context of the passage?
- (A) Past few years' data show that food prices are heavily dependent on monsoon performance.
 - (B) Increased food prices have exerted an impact on the index and instigated higher wage demands.
 - (C) In the typical Indian household, consumption of food items with high protein-content is on a higher side.
- 1) All the three 2) Only A and B 3) Only B and C
 - 4) Only C 5) Only A and C
88. Which of the following best explains the meaning of the two words "fluctuations" and "sensitive" taken together in the context of the passage?
- 1) Considerate to establish stability
 - 2) Vulnerability to changes
 - 3) High impact of change
 - 4) Vulnerability leading to chaos
 - 5) Susceptibility to security
- Directions (Q. 89-93): Rearrange the following seven sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph; then answer the questions given below.**
- (A) They have to, therefore, necessarily devise strategies for product differentiation and pricing, market segmentation and efficient portfolio management.
 - (B) There is a great need for the banks to fully exploit these sectors to achieve a win-win situation for both—the farm and non-farm sector units and the banks.
 - (C) The time has now come to consolidate on the gains of the past decades of nationalised banking.

8 Previous Papers — Bank PO/MT Exams

RBI Grade 'B' Officer's, 18-12-2011

- (D) This means banks will no longer be operating in a "seller's market".
- (E) Undoubtedly, an untapped and vibrant market for commercial banking exists in the farm and non-farm sectors of rural economy.
- (F) Then, and only then, could it be claimed that the nationalisation has, at least to some extent, achieved the purpose of nationalisation.
- (G) The present era of financial liberalisation and globalised banking would entail that banks equip themselves to face the rigours of a highly competitive financial market.
89. Which of the following should be the **SECOND** sentence after rearrangement?
- 1)G 2)F 3)E
4)D 5)C
90. Which of the following should be the **THIRD** sentence after rearrangement ?
- 1)G 2)F 3)A
4)D 5)B
91. Which of the following should be the **FIFTH** sentence after rearrangement?
- 1)G 2)F 3)E
4)B 5)D
92. Which of the following should be the **FIRST** sentence after rearrangement ?
- 1)G 2) F 3)E
4)D 5)C
93. Which of the following should be the **SEVENTH** sentence after rearrangement?
- 1)G 2)F 3)E
4)C 5)D

Directions (Q. 94-98): In each question below, two sentences or parts of sentences are given with two blank spaces between them. From the three parts/sentences denoted by (A), (B) and (C) given below each, find out which two can fill up the blanks in proper sequence (ie the order in which these are given in the answer options) to make the sentence/group of sentences meaningfully complete.

94. Four years ago, I had a major surgery. (______). (______). I was too ill.
- (A) It left me disabled.
(B) My attempts to go back to work could not succeed.
(C) I had fully recovered except for some minor weakness.
- 1) Only (B) and (A) 2) Only (C) and (A)
3) Only (B) and (C) 4) Only (A) and (B)
5) Only (A) and (C)
95. Based on scientific research, scientists conclude that (____)(____), they will live even more than a hundred years.
- (A) keep themselves active all through
(B) exercise more, ensure proper vitamin intake

- (C) human species, if they regulate their diet,
1) Only (A) and (B) 2) Only (A) and (C)
3) Only (C) and (A) 4) Only (C) and (B)
5) Either (C) and (A) or (C) and (B)
96. The Central Government's plans to (_____) (_____) despite the fact that the opposition parties' united front had mobilised support of general public at the outskirts of Mumbai.
- (A) defy the curfew imposed to prevent the proposed rally from protesting against the hike in petrol prices
(B) curb the rally called for by the opposition succeeded due to ruling party's announcement to
(C) cancel all the trains entering Mumbai,
1) Only (A) and (B)
2) Only (B) and (A)
3) Only (B) and (C)
4) Only (A) and (C)
5) Either (B) and (C) or (A) and (C)
97. The economic gloom was exacerbated yesterday by Greek Prime Minister's surprise announcement (____) (____), and vote might put the tortuously conceived package in jeopardy.
- (A) that was struck last week
(B) that he would recommend the Parliament to strike down the obnoxious deal
(C) that his country would hold a referendum on the European debt deal
1) Only (C) and (A)
2) Only (B) and (A)
3) Only (A) and (C)
4) Either (C) and (A) or (B) and (A)
5) None of these
98. The world's most powerful nations were warned (____) (____) and trigger mass social unrest.
- (A) that could cost millions of jobs around the globe
(B) that international economy was on the brink of a deep new economic crisis
(C) that the only solution was pumping a huge amount of money in the economy
1) Only (C) and (A)
2) Only (B) and (A)
3) Only (B) and (C)
4) Only (C) and (B)
5) None of these

Directions (Q. 99-103): Which of the phrases 1), 2), 3) and 4) given below should replace the phrase given in bold in the following sentence to make the sentence meaningful and grammatically correct? If the sentence is correct as it is and no correction is required, mark 5) as the answer.

99. Innovators create products **which is an outgrowing of what they imagine**, things that help them create a world they would like to live in.

- 1) what is an outgrowing of what has been imagined by them
 2) which are an outgrowth of what they imagine
 3) which are outgrowing what they imagine
 4) which outgrew their imagination
 5) No correction required
100. The product-driven organisation **has the product as the most important element in everything it does.**
 1) does everything to have the product's most important element
 2) does the most important things to have all elements of importance in its products
 3) had the product as the most important element in everything they do
 4) keeps the most important element in every product they do
 5) No correction required
101. He **had always have a full measure of a trait** that is a mark of a successful leader—determination.
 1) did always do a full measure of a trait
 2) had always did have a full measure of a trait
 3) had always have a fully measured traits
 4) has always had a full measure of a trait
 5) No correction required
102. Most of the people were dumbfounded and obviously uncomfortable **by the performance that was expected of them.**
 1) with the performance that they were expecting
 2) by the performance that they were expected with
 3) with the performance that was expected of them
 4) at the performance which had expectations of them
 5) No correction required
103. If he considered you **to be a bright, capable and made contribution** to his proposed project, he would listen to your criticising him.
 1) are bright, capable and had made contribution to
 2) to be bright, capable and making contribution to
 3) to be bright, capable and had been contributed for
 4) would have been bright, capable and contributing with
 5) No correction required

Directions (Q. 104-110): 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 are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

With fairy lights up in shopping centres and crackers on offer in supermarkets, Britain is already **(104)** up for Christmas. In this tough economic climate, many retailers are hoping the festive season will be a chance for the public to **(105)** their financial difficulties. And, for some companies, the millions of Britons now struggling to make ends meet are an early Christmas present.

As banks stop lending and **(106)** eats away at the pay packets of those lucky enough to still be in work, the past year has seen an **(107)** in high-cost credit lending in the UK. Payday loan companies and hire purchase stores now **(108)** town centres around Britain, offering astronomical interest rates on loans to those who have few other options to **(109)** their outgoings. Last year, the payday loan sector was worth £1.7 bn, a fivefold increase in the past few years. The pace of expansion is **(110)** too. Between April and May this year alone, there was a 58 per cent rise in the number of people applying for a payday loan via *moneysupermarket.com*.

104. 1) paying 2) sweeping 3) fuming
 4) gearing 5) giving
105. 1) overcome 2) forget 3) sustain
 4) endure 5) minimise
106. 1) interest 2) taxing 3) inflation
 4) spending 5) expenditure
107. 1) explosion 2) invasion 3) exploitation
 4) epidemic 5) abstinence
108. 1) open 2) escalate 3) enshrine
 4) cater 5) dominate
109. 1) check 2) reduce 3) liberate
 4) cover 5) enhance
110. 1) accelerating 2) sharpening 3) regulating
 4) falling 5) evolving

Test-III

Quantitative Aptitude

Directions (Q. 111-115): What will come in place of question mark (?) in the following questions?

111. $[(3024 \div 189)^{1/2} + (684 \div 19)^2] = (?)^2 + 459$
 1) -27 2) -29 3) 31
 4) 841 5) 1089
112. 4.4 times $\frac{5}{16}$ of 30% of 216 = ?
 1) 81.9 2) 83.7 3) 87.3
 4) 89.1 5) None of these
113. $(0.0729 \div 0.1)^3 \div (0.081 \times 10)^5 \times (0.3 \times 3)^5 = (0.9)^{?+3}$
 1) 1 2) 2 3) 4
 4) 7 5) None of these
114. $(\sqrt{?}\%) \text{ of } \sqrt{1764} \times 5 = 149.8 - 112$
 1) $\sqrt{18}$ 2) 18 3) 324
 4) 24 5) None of these
115. $(27)^2 \times 6 \div 9 + (7)^3 + 71 = (?)^3 - 431$
 1) 11 2) $(13)^3$ 3) 13
 4) $(11)^2$ 5) None of these

Directions (Q. 116-120): In the following questions, three equations numbered I, II and III are given. You have to solve all the equations either together or separately, or two together and one separately, or by any other method and give answer

10 Previous Papers — Bank PO/MT Exams

- 1) if $x < y = z$
 2) if $x \leq y < z$
 3) if $x < y > z$
 4) if $x = y > z$
 5) if $x = y = z$ or if none of the above relationships can be established.
116. I. $7x + 6y + 4z = 122$
 II. $4x + 5y + 3z = 88$
 III. $9x + 2y + z = 78$
117. I. $7x + 6y = 110$
 II. $4x + 3y = 59$
 III. $x + z = 15$
118. I. $x = \sqrt{[(36)^{1/2} \times (1296)^{1/4}]}$
 II. $2y + 3z = 33$
 III. $6y + 5z = 71$
119. I. $8x + 7y = 135$
 II. $5x + 6y = 99$
 III. $9y + 8z = 121$
120. I. $(x + y)^3 = 1331$
 II. $x - y + z = 0$
 III. $xy = 28$

Directions (Q. 121-125): What will come in place of question mark (?) in the following number series?

121. 17 19 33 (?) 129 227
 1) 64 2) 73 3) 67
 4) 72 5) None of these
122. 35 256 451 620 763 (?)
 1) 680 2) 893 3) 633
 4) 880 5) None of these
123. 18 139 868 917 (?) 1051
 1) 1042 2) 1036 3) 942
 4) 996 5) None of these
124. 2890 (?) 1162 874 730 658
 1) 1684 2) 1738 3) 1784
 4) 1672 5) None of these
125. 14 1004 1202 1251.5 1268 (?)
 1) 1267.5 2) 1276.25 3) 1324.5
 4) 1367.25 5) None of these

Directions (Q. 126-130): Study the following information carefully to answer the questions that follow:

There are two trains, Train A and Train B. Both trains have four different types of coaches, viz General, Sleeper, First Class and AC. In Train A, there are total 700 passengers. Train B has thirty per cent more passengers than Train A. Twenty per cent of the passengers of Train A are in General Coach. One-fourth of the total number of passengers of Train A are in AC coach. Twentythree per cent of the passengers of Train A are in Sleeper Coach. Remaining passengers of Train A are in First Class Coach. The total number of passengers in AC Coach in both the trains together is 480. Thirty per cent of the number of passengers of Train B are in Sleeper Coach. Ten per cent of the total passengers of Train

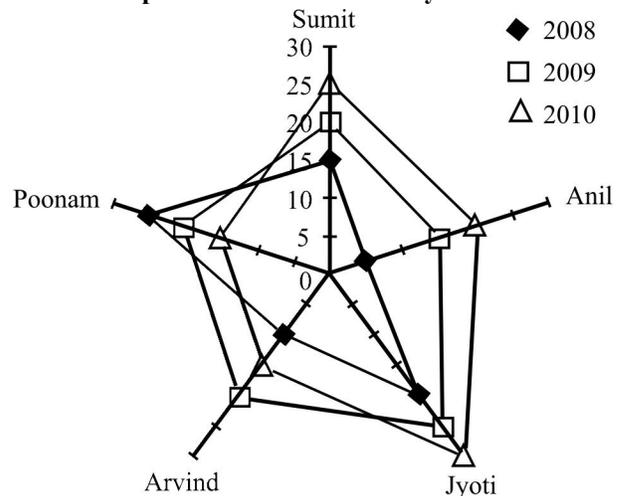
RBI Grade 'B' Officer's, 18-12-2011

Bare in First Class Coach. The remaining passengers of Train Bare in General Coach.

126. What is the ratio of the number of passengers in First Class Coach of Train A to the number of passengers in Sleeper Coach of Train B?
 1) 13 : 7 2) 7 : 13 3) 32 : 39
 4) Data Inadequate 5) None of these
127. What is the total number of passengers in the General Coach of Train A and the AC Coach of Train B together?
 1) 449 2) 459 3) 435
 4) 445 5) None of these
128. What is the difference between the number of passengers in the AC Coach of Train A and the total number of passengers in Sleeper and First Class Coach together of Train B?
 1) 199 2) 178 3) 187
 4) 179 5) None of these
129. The total number of passengers in General Coaches of both the trains together is approximately what percentage of the total number of passengers in Train B?
 1) 35 2) 42 3) 46
 4) 38 5) 31
130. If the cost per ticket of First Class coach is ₹450, what will be the total amount generated from First Class Coach of Train A?
 1) ₹1,00,080 2) ₹1,08,000 3) ₹1,00,800
 4) ₹10,800 5) None of these

Directions (Q. 131-135): Study the radar-graph carefully and answer the questions that follow.

Monthly salary (in thousands) of five different persons in three different years



131. What is the average of the monthly salary of Sumit in the year 2008, Anil in the year 2009 and Jyoti in the year 2010?
 1) ₹20,000 2) ₹25,000 3) ₹45,000
 4) ₹15,000 5) None of these

132. The total monthly salary of Arvind in all years together is what per cent of the total monthly salary of all the five persons together in the year 2008?
 1) 55% 2) 60% 3) 75%
 4) 70% 5) None of these
133. Among the five persons, whose earning per month over all the years together is the second lowest?
 1) Sumit 2) Anil 3) Jyoti
 4) Arvind 5) Poonam
134. What is the per cent decrease in the monthly salary of Poonam in the year 2009 as compared to her monthly salary in the previous year?
 1) 40% 2) 10% 3) 20%
 4) 80% 5) None of these
135. If Jyoti's monthly salary in the year 2010 was increased by 30 per cent what would her monthly salary be in that year?
 1) ₹36,000 2) ₹39,000 3) ₹45,000
 4) ₹42,000 5) None of these

Directions (Q. 136-140): Study the table carefully to answer the questions that follow.

Number of animals in grasslands of four different countries in five different years

Year	Country											
	South Africa			China			Sri Lanka			England		
	Tiger	Lion	Bear	Tiger	Lion	Bear	Tiger	Lion	Bear	Tiger	Lion	Bear
1990	145	156	250	320	346	436	280	468	255	423	342	234
1995	134	165	354	445	256	542	354	354	343	368	136	345
2000	120	135	324	583	325	454	433	345	545	354	267	456
2005	110	184	285	466	475	322	343	324	546	562	235	567
2010	160	224	264	411	535	534	535	532	453	349	345	324

136. What is the average of the number of tigers in the grassland of Sri Lanka over all the years together ?
 1) 386 2) 389 3) 369
 4) 276 5) None of these
137. What is the difference between the total number of lions and bears in the grassland of England in the year 2005 and the number of tigers in the grassland of South Africa in the year 1995?
 1) 597 2) 558 3) 677
 4) 668 5) None of these
138. The total number of animals together in the grassland of China in the year 1990 is approximately what per cent of the total number of bears in the grassland of Sri Lanka over all the years together?
 1) 44% 2) 56% 3) 41%
 4) 47% 5) 51%
139. If 35 per cent of the total number of animals in the grassland of China in the year 2010 died due to an epidemic, how many animals remained in the grassland of China in the year 2010?
 1) 976 2) 952 3) 986
 4) 962 5) None of these

140. What is three-fourths of the total number of lions in the grasslands of all the four countries in the year 2000?
 1) 848 2) 868 3) 804
 4) 824 5) None of these

Test-IV

Reasoning Ability

Directions (Q. 141-148): Study the following information carefully and answer the given questions.

Eight family members, viz A, B, C, D, E, F, G and H are sitting around a circular table, facing the centre but not necessarily in the same order.

F, the wife of D, is sitting third to the right of C.

A is the son of H. A is sitting second to the left of D.

D is an immediate neighbour of neither F nor C. No male is an immediate neighbour of D.

G sits second to the left of D's son. Only two persons sit between H and A's brother. Neither C nor D is the brother of A.

D's son and the wife of D's son are immediate neighbours of each other.

F is the mother of H and is an immediate neighbour of neither B nor G.

G is the sister of E.

141. Who among the following is D's son?
 1) E 2) G 3) A
 4) B 5) Cannot be determined
142. Who sits second to the left of G?
 1) A's brother 2) G's mother 3) D
 4) B's father 5) A's aunt
143. How many people sit between A and his brother?
 1) None 2) One 3) Two
 4) Three 5) Four
144. Who among the following sits exactly between H and F?
 1) D's wife 2) D's son 3) C
 4) B 5) A
145. Who among the following is the brother of A?
 1) E 2) G 3) A
 4) B 5) Cannot be determined
146. Based on the given arrangement, how is A related to D?
 1) Grandfather 2) Son
 3) Grandson 4) Daughter-in-law
 5) Cannot be determined
147. Four of the following five are alike in a certain way based on the given arrangement and so form a group. Which is the one that does not belong to that group?
 1) B 2) C 3) H 4) G 5) F
148. Which of the following statements regarding H is definitely correct?
 1) H is a male.
 2) H is the cousin of C.
 3) Both the immediate neighbours of H are males.

- 4) H is the daughter-in-law of D.
5) H is the father of A.

149. Read the following information carefully and answer the question which follows.

A recent report points to the fact that what stands between girls in village Regari and a good education is the lack of transport to and from the only school in the area. Which of the following can be inferred from the given statement ?

(An inference is something which is not directly stated but can be inferred from the given facts.)

- 1) Everyone living in Regari faces problems in commuting.
- 2) Discrimination against girls is more evident in Regari than in other villages in India.
- 3) The report has shown Regari in a poor light.
- 4) The school in Regari is not at a walking distance from the village.
- 5) There is also a lack of institute for higher learning in Regari.

Directions (Q. 150-155): Study the following information to answer the given questions:

In a certain code, 'weapons hidden in town' is written as 'white black yellow red', 'ready weapons for attack' is written as 'grey indigo red green', 'hidden for own safety' is written as 'silver grey violet white' and 'own town under attack' is written as 'violet blue indigo black'.

150. What is the code for 'ready'?
- 1) red
 - 2) indigo
 - 3) green
 - 4) grey
 - 5) Cannot be determined
151. What does 'silver' stand for?
- 1) safety
 - 2) own
 - 3) hidden
 - 4) for
 - 5) Either 'own' or 'for'
152. 'black pink yellow' could be a code for which of the following?
- 1) town under attack
 - 2) hidden for safety
 - 3) attack in town
 - 4) my own town
 - 5) risk in town
153. What is the code for 'attack'?
- 1) grey
 - 2) indigo
 - 3) white
 - 4) violet
 - 5) blue
154. Which of the following may represent 'all hidden weapons'?
- 1) white red orange
 - 2) brown grey red
 - 3) indigo white red
 - 4) red violet white
 - 5) orange brown red
155. What is the code for 'own'?
- 1) silver
 - 2) blue
 - 3) indigo
 - 4) violet
 - 5) black

Directions (Q. 156-160): Each of the questions below consists of a question and two statements numbered I and II

given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer

- 1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
 - 2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
 - 3) if the data either in statement I alone or in statement II alone are sufficient to answer the question.
 - 4) if the data in neither statement I nor II are sufficient to answer the question.
 - 5) if the data in both the statements I and II together are necessary to answer the question.
156. Among P, Q, R, S and T, sitting in a straight line, facing North, who sits exactly in the middle of the line?
- I. P sits third to the left of S. T is an immediate neighbour of P as well as R.
 - II. T sits second to the left of S. Q is not an immediate neighbour of either T or S.
157. Among five friends A, B, C, D and E, sitting around a circular table, facing the centre, who sits to the immediate right of A?
- I. E sits third to the right of D. A is not an immediate neighbour of D.
 - II. C sits second to the left of B. A is not an immediate neighbour of C.
158. Who among P, Q, R, S and T is the tallest?
- I. P is taller than S and T but shorter than R. Q is taller than S.
 - II. T is taller than S. P is not the tallest.
159. Is 'EAST' the word formed after performing the following operations on a word containing these four letters?
- I. There is only one letter between A and T. E is to the left of A.
 - II. The word does not begin with T. There is only one letter between E and S. T is not an immediate neighbour of E.
160. Is C the grandmother of M?
- I. C is the mother of D. D is the brother of M's father.
 - II. E is the mother of S. S is the sister of M. F, the aunt of S, is the only daughter of C.
- Directions (Q. 161-166): In each question below are given two/three statements followed by two conclusions numbered I and II. You have to take the two/three given statements to be true even if they seem to be at variance with commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.**
- 1) if only conclusion I follows.
 - 2) if only conclusion II follows.
 - 3) if either conclusion I or conclusion II follows.

- 4) if neither conclusion I nor conclusion II follows.
5) if both conclusions I and II follow.

(161-162):

Statements: Some colours are paints.
All colours are varnishes.
No varnish is a dye.

161. **Conclusions:** **I.** No paint is a dye.
II. All paints being varnishes is a possibility.
162. **Conclusions:** **I.** Some varnishes are paints.
II. No dye is a colour.

(163-164):

Statements: All squares are triangles.
No triangle is a circle.
All circles are rectangles.

163. **Conclusions:** **I.** No rectangle is a square.
II. All rectangles being squares is a possibility.
164. **Conclusions:** **I.** No square is a circle.
II. At least some circles are squares.

165. **Statements:** No paper is a book.
Some books are libraries.

Conclusions: **I.** All libraries being books is a possibility.
II. No library is a paper.

166. **Statements:** All hills are mountains.
All mountains are rocks.
- Conclusions:** **I.** All those rocks which are mountains are also hills.
II. All hills are rocks.

Directions (Q. 167-173): Study the following information to answer the given questions.

Eight people, viz A, B, C, D, E, F, G and H are sitting in a straight line facing North. Each of them has passed a recruitment exam and must join the office in different months, viz January, February, March, April, May, June, July and August but not necessarily in the same order.

G sits third to the right of the person who joins in May. The person who joins in August sits second to the right of G. A and E are immediate neighbours of each other. Neither A nor E has joining dates in either May or August. Neither A nor E is an immediate neighbour of G.

H sits third to the right of the person whose joining date is in January. Neither A nor E has joining dates in January. H's joining date is not in August.

Only two people sit between E and the person whose joining date is in July. The person whose joining date is in February sits on the immediate left of D.

Only one person sits between E and B. C joins before July. E joins after April. G joins after A.

167. In which of the following months does H join the office?
1) April 2) June 3) July
4) February 5) March

168. Who among the following sits exactly between E and B?
1) The person whose joining date is in May
2) The person whose joining date is in January
3) D
4) A
5) The person whose joining date is in August

169. 'H' is related to 'July' in a certain way based on the above arrangement. 'B' is related to 'June' following the same pattern. '___' is related to 'May' following the same pattern.

- 1) F 2) G 3) A
4) D 5) C

170. Which of the following is true regarding D?

- 1) Only two people sit to the left of D.
2) D is sitting second to the right of the person whose joining date is in July.
3) E and B are immediate neighbours of D.
4) D's joining date is in May.
5) None is true

171. Who among the following has joining date in June?

- 1) F 2) E 3) G
4) D 5) C

172. How many people sit between C and the person whose joining date is in April?

- 1) None 2) One 3) Two
4) Three 5) Four

173. Who among the following are sitting at extreme ends of the line?

- 1) A and the person whose joining date is in August
2) The person whose joining date is in May and E
3) C and G
4) The persons whose joining dates are in March and June
5) None of these

Directions (Q. 174-178): In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Give answer

- 1) if only conclusion I is true.
2) if only conclusion II is true.
3) if either conclusion I or II is true.
4) if neither conclusion I nor II is true.
5) if both conclusions I and II are true.

174. **Statements:** $N < O \geq R > T$; $R < A$; $B \leq T$

Conclusions: **I.** $N < A$
II. $B < A$

175. **Statements:** $C \geq D = E \leq F$; $Y < D \geq W$

Conclusions: **I.** $C \geq Y$
II. $F \geq Y$

(176-177):

Statements: $S \leq T < U \geq W$; $T \leq R$; $G > U$

176. **Conclusions:** **I.** $S < G$
II. $W \leq R$

177. **Conclusions:** **I.** $R \geq S$
II. $W < G$

14 Previous Papers — Bank PO/MT Exams

178. **Statements:** $H \geq G < I$; $F \leq G > Z$

Conclusions: I. $F \leq H$

II. $Z < I$

Directions (Q. 179-180): Study the following information and answer the given questions.

In a certain way, 'PROJECT' is related to 'CEOPRT', 'PLANE' is related to 'ELNP' and 'WIN' is related to 'NW'.

179. Following the same pattern, 'ORGANISED' will be related to

- 1) ADEGOIRS 2) ADEGIOSR
3) ADEGIORS 4) ADEGBORS
5) Cannot be determined

180. Following the same pattern, 'DISTANCE' will be related to

- 1) ACDEINST 2) ACDEINS
3) ACDINST 4) ACDNSTI
5) Cannot be determined

Directions (Q. 181-183): Read the following information carefully and answer the questions which follow.

P, Q, R, S, T and V live on different floors of the same building having six floors numbered one to six (the ground floor is numbered 1, the floor above it is numbered 2, and so on, and the topmost floor is numbered 6).

There are two floors between the floors on which Q and V live. Q lives on a floor below V's floor. Neither P nor T lives on a floor immediately above or immediately below the floor on which Q lives. P does not live on an odd-numbered floor. There is only one floor between the floors on which S and T live. T does not live on a floor immediately above or immediately below the floor on which R lives.

181. On which of the following floors does V live?

- 1) 4th 2) 3rd 3) 6th
4) 5th 5) Cannot be determined

182. Who among the following lives on the topmost floor, i.e. floor number 6?

- 1) T 2) S 3) R
4) P 5) Either V or P

183. How many floors are there between the floors on which R and T live?

- 1) None 2) One 3) Two
4) Three 5) Four

Directions (Q. 184-185): Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to that group?

184. 1) Compare 2) Conflict 3) Distinguish
4) Contrast 5) Differentiate

185. 1) Recollect 2) Retrieve 3) Regain
4) Recall 5) Realise

Directions (Q. 186-190): Study the following information carefully and answer the given questions.

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement. (All the numbers are two-digit numbers.)

RBI Grade 'B' Officer's, 18-12-2011

Input: gate 20 86 just not 71 for 67 38 bake sun 55

Step I: bake gate 20 just not 71 for 67 38 sun 55 86

Step II: for bake gate 20 just not 67 38 sun 55 86 71

Step III: gate for bake 20 just not 38 sun 55 86 71 67

Step IV: just gate for bake 20 not 38 sun 86 71 67 55

Step V: not just gate for bake 20 sun 86 71 67 55 38

Step VI: sun not just gate for bake 86 71 67 55 38 20

And Step VI is the last step of the above input.

As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

Input: 31 rise gem 15 92 47 aim big 25 does 56 not 85 63 with moon

186. How many steps will be required to complete the rearrangement?

- 1) Eight 2) Six 3) Seven
4) Five 5) None of these

187. Which word/number would be at 7th position from the left in step IV?

- 1) rise 2) aim 3) big
4) 15 5) 47

188. Which step number is the following output?

rise not moon gem does big aim 15 with 92 85 63 56 47 31 25

- 1) Step V 2) Step VII 3) Step IV
4) Step VIII 5) There is no such step.

189. Which of the following represents the position of '92' in step VI?

- 1) Ninth from the left
2) Fifth from the right
3) Sixth from the right
4) Ninth from the right
5) Seventh from the left

190. Which word/number would be at 5th position from the right in the last step?

- 1) gem 2) 63 3) 56
4) 85 5) does

191. Read the following statement and answer the question which follows.

A massive agitation is brewing in State X against the proposed widening of the national highway.

Which of the following represents an **assumption** implicit in the given statement? (*An assumption is something that is not directly stated but is supposed or taken for granted.*)

- 1) The agitation is carried out by local villagers who would be worst affected by widening of the highway.
2) Many other states have much wider highways as compared to State X.
3) A national highway already exists in State X.
4) Commuters are greatly inconvenienced due to frequent accidents owing to the narrow highway.
5) For a road to be declared a highway, a certain width is essential.

Directions (Q. 192-195): Read the following information and the five statements given below it carefully and answer the questions which follow.

Steve Jobs himself said it: "It's smart to take an existing idea and enhance it beautifully." Apple did it and so did some of the most successful brands worldwide. To be successful, it is not essential to innovate every time. Old stuff in new packaging helps as well and is often referred to as 'imovation' which is a combination of innovation and imitation.

- (A) As an innovation is a standalone product in the market, it reaps in all the profit till the 'innovators' imitate it. 'Imovation', however, is not profitable as there are many imitated products in the market at the same time, all reducing each other's profits.
- (B) Brand X duplicated Brand Y's mobile phones with exactly the same features and same price range but failed to make an impact in the market.
- (C) No one remembers the innovators after some time because they did not turn their idea into success. On the other hands, the imitators did what they had to just at the right time.
- (D) While Sanfy invented portable MP3 players, it was Apple which enabled MP3 players to play videos and games at a fairly reasonable price, thus capturing the market.
- (E) 'Imovation' is a lot less risky business venture. An imitator is already equipped with the analysis of how market received the innovation.
192. 'Blind imitation of a product can never be successful and sustainable.
Which of the statements (A), (B), (C), (D) and (E) mentioned above proves the above statement most appropriately?
1) D 2) B 3) C
4) E 5) Both A and C
193. Which of the statements (A), (B), (C), (D) and (E) mentioned above represents an advantage of imitating an existing product?
1) B 2) Both B and D 3) E
4) Both C and B 5) Both A and D
194. Which of the statements (A), (B), (C), (D) and (E) mentioned above would contradict the fact that imitation of products is a successful market strategy?
1) A 2) C 3) D
4) E 5) Both B and E
195. Companies must add such values to their imitated products that not only distinguish their imitation but also add to customer satisfaction.
Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above proves the above statement most appropriately?
1) A 2) Both A and B 3) Both A and E
4) Both A and C 5) Both B and D

Directions (Q. 196): Read the following statement and answer the question that follows.

'The first ever low-cost tablet with a three-hour battery which works only with Wi-Fi for accessing the Internet will be a game changer for India's rural population who have been on the wrong side of the digital divide in the country.'—Stated Company X, the manufacturers of the tablet on their role in providing access to Internet throughout India.

Which of the following can be assumed/inferred from the given statement? (*An assumption is something that is not directly stated but is supposed or taken for granted and an inference is something which is not directly stated but can be inferred from the given facts.*)

- 1) Wi-Fi connections are already available in rural parts of India.
- 2) Other tablets did not have the features such as Wi-Fi connectivity.
- 3) Improvement in accessibility to Internet would help education sector the most.
- 4) A mere three-hour battery would be grossly insufficient to maximise its benefits.
- 5) The tablet would not benefit urban population in India as much as the rural population.

Directions (Q. 197-198): Read the following information carefully and answer the questions which follow.

Sudha weighs more than Bharat and Abhishek.

Rahul weighs less than only Karan.

Parul weighs as much as Sudha but less than Dana.

Abhishek does not weigh the minimum.

197. Who among the following is the third heaviest?

- 1) Karan 2) Rahul 3) Bharat
- 4) Dana 5) Cannot be determined

198. Which of the following is true?

- 1) Only four people are heavier than Rahul.
- 2) Bharat weighs more than Parul.
- 3) No one weighs less than Bharat.
- 4) Only two people are heavier than Karan.
- 5) All are true

199. Read the following information carefully and answer the question which follows.

A is the brother of B. B is the sister of T. T is the mother of P. If it is provided that R is the grandfather of P, how would T be related to R?

- 1) Daughter 2) Granddaughter
- 3) Sister 4) Wife
- 5) Either Daughter or Daughter-in-law

200. Which of the following symbols should replace question mark in the given expression in order to make the expression 'O ≤ K' definitely true but 'M > I' definitely wrong?

I < J ≤ K ? M ≥ N = O

- 1) ≤ 2) < 3) =
- 4) > 5) ≥

Answers and explanations

1.3	2.2	3.1	4.5	5.3
6.5	7.1	8.2	9.1	10.3
11.1	12.5	13.5	14.1	15.5
16.3	17.4	18.1	19.1	20.3
21.3	22.3	23.2	24.5	25.4
26.2	27.1	28.5	29.4	30.1
31.5	32.4	33.5	34.3	35.3
36.3	37.4	38.5	39.5	40.2
41.4	42.5	43.2	44.5	45.3
46.1	47.3	48.5	49.5	50.5
51.4	52.2	53.1	54.1	55.4
56.4	57.2	58.4	59.2	60.3
61.1	62.3	63.5	64.1	65.4
66.2	67.2	68.5	69.2	70.2
71.5	72.1	73.4	74.2	75.5
76.4	77.2	78.5	79.3	80.1
81.5	82.1	83.1	84.4	85.4
86.1	87.3	88.2		

(89-93): CGDEBAF

89.1	90.4			
91.4	92.5	93.2	94.4	95.5
96.3	97.1	98.2	99.2	100.5
101.4	102.3	103.2	104.4	105.2
106.1	107.1	108.5	109.4	110.1

$$111.2; (16)^{1/2} + (36)^2 = ?^2 + 459$$

$$\text{or, } ?^2 = 4 + 1296 - 459 = 841$$

$$\text{or, } ? = \pm 29$$

$$112.4; ? = 4.4 \times \frac{5}{16} \times \frac{30}{100} \times 216$$

$$= 4.4 \times \frac{5}{16} \times 64.8 = 89.1$$

$$113.1; (0.729)^3 \div (0.81)^5 \times (0.9)^5 = (0.9)^{?+3}$$

$$\text{or, } [(0.9)^3]^3 \div [(0.9)^2]^5 \times (0.9)^5 = (0.9)^{?+3}$$

$$\text{or, } (0.9)^9 \div (0.9)^{10} \times (0.9)^5 = (0.9)^{?+3}$$

$$\text{or, } (0.9)^{9-10+5} = (0.9)^{?+3}$$

$$\text{or, } (0.9)^4 = (0.9)^{?+3}$$

$$\therefore ? = 1$$

$$114.5; \left(\sqrt{\frac{?}{100}} \text{ of } 42 \times 5 \right) = 37.8$$

$$\text{or, } \left(\frac{\sqrt{?}}{10} \text{ of } 42 \times 5 \right) = 37.8$$

$$\text{or, } 4.2 \sqrt{?} \times 5 = 37.8$$

$$\text{or, } 21 \sqrt{?} = 37.8$$

$$\text{or, } \sqrt{?} = 1.8$$

$$\text{or, } ? = 3.24$$

$$115.1; (729 \times 6 \div 9) + 343 + 71 + 431 = ?^3$$

$$\text{or, } 486 + 343 + 71 + 431 = ?^3$$

$$\text{or, } ?^3 = 1331 = (11)^3$$

$$\therefore ? = 11$$

$$116.1; 7x + 6y + 4z = 122 \dots (i)$$

$$4x + 5y + 3z = 88 \dots (ii)$$

$$9x + 2y + z = 78 \dots (iii)$$

From (i) and (ii),

$$5x - 2y = 14 \dots (iv)$$

From (ii) and (iii),

$$23x + y = 146 \dots (v)$$

From (iv) and (v),

$$x = 6, y = 8$$

Putting the value of x and y in eqn (i), we get

$$z = 8$$

$$\therefore x < y = z$$

$$117.3; 7x + 6y = 110 \dots (i)$$

$$4x + 3y = 59 \dots (ii)$$

$$x + z = 15 \dots (iii)$$

From eqn (i) and (ii), $x = 8, y = 9$

Put the value of x in eqn (iii).

$$\text{Then, } z = 7$$

$$x < y > z$$

$$118.2; x = \sqrt{(6^2)^{1/2} \times (6^4)^{1/4}} = \sqrt{6 \times 6} = 6 \dots (i)$$

$$2y + 3z = 33 \dots (ii)$$

$$6y + 5z = 71 \dots (iii)$$

From eqn (ii) and (iii),

$$y = 6 \text{ and } z = 7$$

$$x = y, z$$

$$119.4; 8x + 7y = 135 \dots (i)$$

$$5x + 6y = 99 \dots (ii)$$

$$9y + 8z = 121 \dots (iii)$$

From eqn (i) and (ii),

$$x = 9, \text{ and } y = 9$$

Putting the value of y in eqn (iii),

$$z = 5$$

$$\therefore x = y > z$$

$$120.5; (x + y)^3 = 1331$$

$$\text{or, } x + y = 11 \dots (i)$$

$$(x + y)^2 = 121$$

$$(x - y)^2 + 4xy = 121$$

$$x - y = 3 \dots (ii)$$

[value of xy from eqn (iii)]

From eqn (i) and (ii), $x = 7, y = 4$

Put the value x and y in the eqn

$$x - y + z = 0$$

$$7 - y + z = 0$$

$$3 + z = 0$$

$$z = -3$$

18 Previous Papers — Bank PO/MT Exams

From (2), ready → green
 From (3), safety → silver
 From (4), under → blue

150.3

151.1

152.5; 'black' and 'yellow' means 'town' and 'in' respectively. Pink is a new colour, so new word for 'pink' is 'risk'.

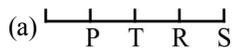
153.2

154.1; 'all' is a new word, so new code for 'all' is 'orange'.

155.4

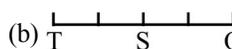
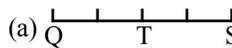
(156-160):

156.5; **From I:** There are two possible arrangements.



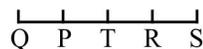
So, either T or R.

From II: There are two possible arrangements.

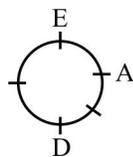


Again, either T or S.

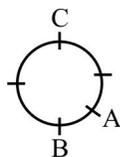
Combining I and II:



157.1; **Using statement I:**



Using statement II:



So, by using statement I alone, we can say that E sits on the immediate right of A.

158.4; Even by using both the statements, we are not able to determine who is the tallest as we do not have the exact idea about the height of Q.

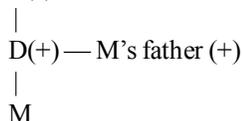
159.2; **From I:** EAST or ETSA.

Hence I alone is not sufficient.

From II: Only EAST is possible.

Hence II alone is sufficient.

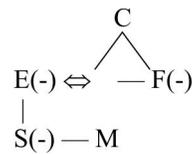
160.1; **From I:** C(-)



Hence C is the grandmother of M.

RBI Grade 'B' Officer's, 18-12-2011

From II:



We still don't know C's sex.

(161-162):

Some colours are paints (I) → conversion → Some paints are colours (I) + All colours are varnishes = I + A = I = Some paints are varnishes.

All colours are varnishes + No varnish is a dye = A + E = E = No colour is dye.

Some paints are varnishes + No varnish is a dye = I + E = O = Some paints are not dye.

161.2; From the conclusion "Some paints are varnishes", "All paints being varnishes is a possibility" follows.

162.5; Some paints are varnishes → conversion → Some varnishes are paints. Hence conclusion I follows.

Again, No colour is dye → conversion → No dye is a colour. Therefore conclusion II follows.

(163-164):

All squares are triangles + No triangle is a circle = A + E = E = No square is a circle.

Again, No triangle is a circle + All circles are rectangles = E + A = O* = Some rectangles are not triangles.

Again, No square is a circle + All circles are rectangles = E + A = O* = Some rectangles are not squares.

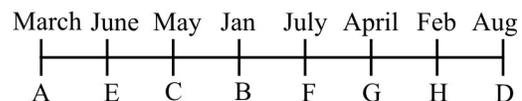
163.4; None follows.

164.1; From the above conclusion I follows.

165.1; No paper is book + Some books are libraries = E + I = O* = Some libraries are not papers. Again, from the second premise, ie 'Some books are libraries', conclusion I (All libraries being books is a possibility) may be derived.

166.2; All hills are mountains + All mountains are rocks = A + A = A = All hills are rocks. Therefore conclusion II follows. Conclusion I also follows. If we split the given conclusion I (All those rocks which are mountains are also hills, we get the following premises: "All mountains are rocks" and "All hills are mountains". These are the given premises.

(167-173):



167.4

168.1

169.1

170.5

171.2

172.3

173.1

174.2; N < O ≥ R > T; R < A; B ≤ T

Check for I:

$$N < O \geq R < A$$

∴ No definite relation can be found between N and A.

Check for II:

$$A > R > T \geq B$$

So, B < A stands true.

175. 4; $C \geq D = E \leq F$; $Y < D \geq W$

Check for I:

$$C \geq D > Y$$

It means $C > Y$. Thus, I does not stand true.

Check for II:

$$Y < D \leq F$$

It means $F > Y$. Thus, II also does not hold true.

176. 1; $S \leq T < U \geq W$; $T \leq R$; $G > U$

Check for I:

$$S \leq T < U < G$$

∴ $S < G$ follows.

Check for II:

$$R \geq T < U \geq W$$

∴ No definite relation between W and R can be found.

Hence, only I follows.

177. 5; $S \leq T < U \geq W$; $T \leq R$; $G > U$

Check for I:

$$S \leq T \leq R$$

∴ $R \geq S$ follows.

Check for II:

$$G > U \geq W$$

∴ $W < G$ follows.

Hence, both I and II follow.

178. 5; $H \geq G < I$; $F \leq G > Z$

Check for I:

$$F \leq G \leq H$$

∴ $F \leq H$ definitely follows.

Check for II:

$$Z < G < I$$

∴ $Z < I$ also follows.

Hence, both I and II follow.

179. 3; PRO [J] ECT → CEOPRT

$$PL [A] NE \rightarrow ELNP$$

$$W [I] N \rightarrow NW$$

In every word, the middle element is dropped and rest of the alphabets are arranged in alphabetical order.

$$ORGA [N] ISED \rightarrow ADEGIORS$$

180. 5; Following the same pattern, DISTANCE cannot be related as it contains even number of alphabets while others contain odd number of alphabets. Therefore, there is no middle letter in the given word DISTANCE.

(181-183):

Floor	Person
6	P
5	T
4	V
3	S
2	R
1	Q

181. 1 182. 4 183. 3

184. 2; All others except 2 have more or less similar meanings while **conflict** is altogether different. It means 'to fight' or 'deviation of thoughts'.

185. 5; Except 5, in all four cases 're' has been prefixed.

(186-190):

After careful analysis of the given input and various steps of rearrangement it is evident that in each step one word and one number are rearranged. The words are rearranged from left in alphabetical order and the numbers are rearranged from the right in descending order but in the final step the words get rearranged in alphabetical order in reverse manner and numbers appear in descending order.

Input: 31 rise gem 15 92 47 aim big 25 does 56 not 85 63 with moon

Step I: aim 31 rise gem 15 47 big 25 does 56 not 85 63 with moon 92

Step II: big aim 31 rise gem 15 47 25 does 56 not 63 with moon 92 85

Step III: does big aim 31 rise gem 15 47 25 56 not with moon 92 85 63

Step IV: gem does big aim 31 rise 15 47 25 not with moon 92 85 63 56

Step V: moon gem does big aim 31 rise 15 25 not with 92 85 63 56 47

Step VI: not moon gem does big aim rise 15 25 with 92 85 63 56 47 31

Step VII: rise not moon gem does big aim 15 with 92 85 63 56 47 31 25

Step VIII: with rise not moon gem does big aim 92 85 63 56 47 31 25 15

186. 1 187. 4 188. 2 189. 3 190. 3

191. 3; If the highway is to be widened it must already exist.

192. 2; The given example proves the above statement.

193. 3; It clearly states the advantage of imitating an existing product.

194. 1

195. 5; Both the examples support the given statement.

196. 1

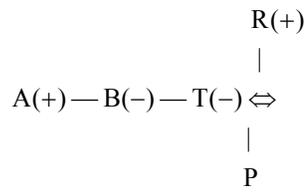
(197-198):

The information can be reproduced as follows:

Karan > Rahul > Dana > Sudha = Parul > Abhishek > Bharat

20 Previous Papers — Bank PO/MT Exams

197.4
198.3
199.5;

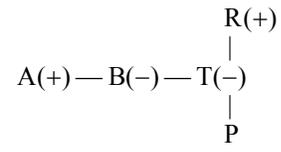


200. 5

RBI Grade 'B' Officer's, 18-12-2011

T is daughter-in-law of R.

or



T is daughter of R.