

RBI Grade ?B? Officers Recruitment Exam
Reserve Bank of India Services Board, Mumbai
July 2004 Question Papers

GENERAL AWARENESS

1. In economic field, very often, the term ?Price Index? is used. If the Price Index in May 1985 was 355, then what does it mean?
- A) The prices on the average were more than three and a half times as much.
- B) The prices were 255 per cent higher than what they were in 1970-71 (the earlier base year).
- C) As compared to the earlier base year, May 1985 was full of various commodities and the supply was 300 times better than the earlier years.

Which of these statements is/are true ?

- (1) Only A
(2) Only B
(3) Only C
(4) Only A & B
(5) None of these

Ans: (2) Only B

2. Various measures are used by the State to control the inflation. These can be

- A) Price control
B) Monetary measures
C) Fiscal measures

Which of these is/are known as the suppressed inflation ?

- (1) Only A
(2) Only B
(3) Only C
(4) A & B both
(5) None of these

Ans: (4) A & B both

3. The High Court of which of the following States set aside the decision of the State Government to overturn the creation of nine districts and four commissioner divisions (created by the earlier Government) ?

- (1) Rajasthan
(2) Orissa
(3) Himachal Pradesh
(4) Tamil Nadu
(5) Uttar Pradesh

Ans: (2) Orissa

4. The Government of India recently issued norms for Indian Depository Receipts (IDRs). Which of the following is NOT TRUE in this regard ?

- (1) The companies would have a pre-issue paid up capital and free reserves of at least 500 million US \$.
- (2) Average turnover of the company should be 500 million US \$.
- (3) The norm of average turnover of 500 million US \$ should be during the three preceding years of financial performance.

(4) The company should have declared a dividend of not less than 10% during the last five years.

(5) All such companies need prior nod of SEBI.

Ans: (4) The company should have declared a dividend of not less than 10% during the last five years.

5. Who among the following has issued various accounting standards to be followed by the various companies in India?

(1) Registrar of Companies

(2) Ministry of Finance, Government of India

(3) Accounting Standards Board of ICAI

(4) Indian Bureau of Standards

(5) World Trade Organisation (WTO)

Ans: (4) Indian Bureau of Standards

6. How much amount an individual resident can now borrow from the close relatives residing outside India (As per new RBI norms)?

(1) US \$ 100000 only or its equivalent

(2) US \$ 150000 only or its equivalent

(3) US \$ 200000 only or its equivalent

(4) US \$ 250000 only or its equivalent

(5) None of these

Ans: (3) US \$ 200000 only or its equivalent

7. Growth of credit in agriculture, despite its priority sector status, has remained a persistent problem in the economy. According to the RBI, domestic banks must allocate what percent of their advances to the agricultural sector (including direct and indirect finances)?

(1) 8%

(2) 12%

(3) 15%

(4) 18%

(5) None of these

Ans: (5) None of these

8. In July 2003, the banks were asked to reduce their lending rate to agricultural credit to the extent of ? (for loans below Rs. 50,000).

(1) 6.5%

(2) 7.5%

(3) 9%

(4) 10%

(5) None of these

Ans: (1) 6.5%

9. In the financial transaction of the Government, we often hear a term 'Deficit Financing'. Deficit Financing is

A) Practised whenever Government expenditure exceeds the receipts from the public.

B) That part of the Government expenditure which is met by drawing down the cash balance of the Government held in RBI or in State treasuries.

C) That part of the Government expenditure which is

required to be compensated by printing new notes/supply of fresh currency notes in the market.

Which of these statements is/are correct?

- (1) Only A
- (2) Only A & B
- (3) Only C
- (4) Only B
- (5) None of these

Ans: (3) Only C

10. In commercial and trade world, very often, we hear a term 'Free Trade'. What does it really mean?

- A) It means no restriction on the movement of goods between two countries or a group of countries.
- B) It means no custom duty or any other tax or duty on the goods supplied to each other by the countries.
- C) It means exchange of goods between the countries to overcome shortage of particular type of goods.
- D) It means a particular nation is allowed to sell its goods all over the world without any restriction on the quantity.

Which of these statements is/are correct?

- (1) Only A
- (2) Only B & C
- (3) Only C & D
- (4) Only C & A
- (5) Only D

Ans: (2) Only B & C

11. Which of the following statements is/are correct pertaining to the problems with agricultural credit?

- A) Private sector banks are not given any target of agricultural lending. Hence, they do not lend anything to farmers.
- B) Majority of farmers are not able to afford the cost of borrowing or not able to guarantee their loan from the banks.
- C) Most of the Co-operative Banks are defunct. Hence, they are not lending to the farmers.

Which of these statements is/are true?

- (1) Only A
- (2) Only B
- (3) Only A & B
- (4) Only C
- (5) Only B & C

Ans: (1) Only A

12. India's population is likely to reach at which level during 2026 A.D. ?

- (1) 1 billion
- (2) 1.2 billion
- (3) 1.4 billion
- (4) 1.6 billion
- (5) None of these

Ans: (1) 1 billion

13. The Rural Infrastructure Development Fund (RIDF) is

established with ?

- (1) NABARD
- (2) RBI
- (3) SBI
- (4) ICICI Bank
- (5) None of these

Ans: (3) SBI

14. Why was the name of B.K. Chaturvedi recently in the news?

- (1) He has taken over as the India's High Commissioner to U.K.
- (2) He will be the new Cabinet Secretary in the Union Government.
- (3) He will be the new Deputy Speaker of the Lok Sabha
- (4) He will be our permanent representative in the UNO
- (5) None of these

Ans: (4) He will be our permanent representative in the UNO

15. India is set to have a revised or new series of the Index of Wholesale Price (WPI) very soon, as the base year will now be

- (1) 1990-91
- (2) 1985-86
- (3) 1989-90
- (4) 1993-94
- (5) None of these

Ans: (2) 1985-86

16. The farm income insurance scheme announced by the Union Government is presently being run in how many districts ?

- (1) 20
- (2) 50
- (3) 100
- (4) 150
- (5) None of these

Ans: (1) 20

17. As per the reports of the Census 2001, the Prime reason for male migration to urban areas has been employment and business. But what has been the reason of migration of the young females to urban areas ?

- A) Marriage
- B) Educational Purposes
- C) Job Opportunities

Which of these is/are the correct reasons(s)?

- (1) Only A
- (2) Only B
- (3) Only C
- (4) Only A & B
- (5) None of these

Ans: (3) Only C

18. As per the migratory trend seen in the recent past, the outflow of people from which of the following States is the maximum ?

- (1) Uttar Pradesh
 - (2) Bihar
 - (3) Madhya Pradesh
 - (4) Kerala
 - (5) None of these
- Ans: (1) Uttar Pradesh

19. Which of the following is likely to convert itself into a bank ?

- (1) SIDBI
 - (2) ECGC
 - (3) IDFC
 - (4) SEBI
 - (5) None of these
- Ans: (1) SIDBI

20. As per the census 2001, the number of million plus cities in India is

- (1) 20
 - (2) 24
 - (3) 35
 - (4) 42
 - (5) 52
- Ans: (2) 24

21. As per the reports from the Ministry of Health and Family Welfare, the three important causes of mortality in India are

- (1) Tuberculosis, Typhoid and Malaria
 - (2) Malaria, Polio, Cancer
 - (3) Cancer, Heart ailments, Polio
 - (4) Polio, Malaria, Heart ailments
 - (5) None of these
- Ans: (4) Polio, Malaria, Heart ailments

22. As per the recent decision taken by the Government of India, now the students after passing which of the following examinations are not required to have a stamp ? Emigration check required? on their passports?

- (1) MBA from IIMs or any other university
 - (2) B.E. or B.Tech. degree
 - (3) Class XII
 - (4) Medical degree in Ayurved System
 - (5) None of these
- Ans: (4) Medical degree in Ayurved System

23. About 35 multistate Co-operative Banks are likely to come under the Banking Regulation Act as the Government is going to issue an ordinance to that effect in days to come. It was required to be done as

- A) Co-operative Banks are in bad shape and their restructuring is very much needed.
- B) RBI recommended that Government should issue an ordinance to this effect.

C) The Supreme Court of India has issued an order which says that RBI does not have authority to issue licences to multistate Co-operative Banks.

Which of these statements is/are true?

- (1) Only A
- (2) Only B
- (3) Only C
- (4) Only A & C
- (5) None of these

Ans: (5) None of these

24. Which of the following schemes/programmes is/are now part of the ?Swarna Jayanti Shahari Rojgar Yozana?

(SJSRY) ?

- A) Nehru Rozgar Yojana (NRY)
- B) Urban Basic Service for the Poor (UBSP)
- C) Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP)
- D) India Mahila Yojana

Choose the correct alternative :

- (1) Only A
- (2) Only A & B
- (3) Only A & D
- (4) Only D
- (5) Only A, B & C

Ans: (5) Only A, B & C

25. Which of the following is the aim of the ?Jan Shree Bima Yojana? of the Union Government launched in 2000?

- (1) To provide food security to the rural poor.
- (2) To provide Insurance Security to the people living below poverty line
- (3) To provide Insurance cover to the women
- (4) To provide Insurance cover to the children whose parents died in the earthquake in Bhuj a few years back

- (5) None of these

Ans: (5) None of these

26. Which of the following is the objective of the International Monetary Fund (IMF) ?

- A) To minimize imbalances in quantum and duration of the international trade.
- B) To provide subsidy to the third world countries so that they may compete with developed nations.
- C) To ensure exchange rate stability.

Which of these objectives is correct ?

- (1) Only A
- (2) Only A & B
- (3) Only B
- (4) Only A & C
- (5) None of these

Ans: (1) Only A

27. The performance of Public Sector Banks during the year 2003-04 has been

- A) Slightly lower than during 2002-03

- B) Much better than the year 2002-03 for all PSBs
C) Same as it was in the year 2002-03
D) Slightly better for some banks like SBI and its Associates.

- (1) Only A
(2) Only B
(3) Only A & D
(4) Only D
(5) None of these
Ans: (5) None of these

28. Prime Minister Manmohan Singh recently in a meeting expressed his desire that an early and smooth Value Added Tax (VAT) is very much needed in the country. How the introduction of VAT will be helpful for a country like India?

- A) VAT will avoid cascading of taxes.
B) VAT is expected to enhance revenues in the medium term.
C) Some State Governments may have to lose a substantial amount of Sales Tax as the Centre will have a greater share in taxes, but the same will be compensated later on by providing subsidies on certain items.

Which of these statements is/are true?

- (1) Only A
(2) Only B
(3) Only A & B
(4) Only C
(5) A, B and C
Ans: (1) Only A

29. Which of the following statements(s) is/are true about the Member of Parliament Local Area Development Scheme (MPLADS) ?

- A) The scheme was introduced in the year 1977.
B) Under the scheme, every MP can spend Rs. 2 crore every year on some developmental activity in his/her area.
C) Around 6.8 lakh works were recommended by the MPs during the past years out of which about 4.5 lakh were completed by the year 2002.

- (1) Only A
(2) Only A & B
(3) Only B
(4) Only B & C
(5) None of these
Ans: (3) Only B

30. According to the World Trade Organisation (WTO), Anti Dumping measures can be imposed by a country in which of the following situations ?

- A) When hazardous nuclear and radioactive waste is dumped in the sea or coastal area of a country by some other nation.
B) When some products that have been dumped in the market in such a way that they cause material injury to domestic industry.
C) When some substandard agricultural products are

dispatched to a country to meet the balance of payment requirements.

- (1) Only A
 - (2) Only C
 - (3) Only B
 - (4) Only A & B
 - (5) Only B & C
- Ans: (5) Only B & C

31. Which of the following is the one major function of the finance Commission set up by the Union Government once every five years ?

- A) To determine the share of the States and the Centre out of the Tax receipts.
 - B) To determine the minimum support prices of all major agricultural commodities.
 - C) To introduce the new taxes to be levied by the State and the Union governments.
- (1) Only A & B
 - (2) Only B & C
 - (3) Only B
 - (4) Only C
 - (5) Only A
- Ans: (5) Only A

32. Which of the following States is adjudged superior to most State in India in human development?

- (1) Tamil Nadu
 - (2) Gujarat
 - (3) Maharashtra
 - (4) Karnataka
 - (5) None of these
- Ans: (5) None of these

33. Which of the following statement(s) about industrial output of India during the recent past is/are true (in last few months)?

- A) Industrial output surges 9.4%.
 - B) Food production was increased by 15%.
 - C) Manufacturing growth was 3.33%.
- (1) Only A
 - (2) Only B
 - (3) Only C
 - (4) Only A & B
 - (5) Only B & C
- Ans: (3) Only C

34. What are the objectives of the Task Force, out of A, B, C and D given below, set up to suggest the modalities for the implementation of interlinking of rivers?

- A) To augment irrigation potential.
 - B) To fulfill the growing need of water.
 - C) To generate additional power.
 - D) To facilitate transportation in the country through inland waterways.
- (1) Only A & B
 - (2) Only B & C

- (3) Only C & D
 - (4) Only D & A
 - (5) All A, B, C & D
- Ans: (5) All A, B, C & D

35. Which of the following statement(s) about India's forex kitty is/are true?

- A) India's forex kitty grows fastest in the world.
- B) India's forex reserves registered a 169% growth during two and a half years period ended in April 04.
- C) India's forex reserves growth established a huge lead over the economics of the countries like U.K., USA and Japan.

- (1) Only A
 - (2) Only B
 - (3) Only C
 - (4) Only A & B
 - (5) All the three
- Ans: (1) Only A

36. Which of the following correctly defines what National Income means ?

- A) It is the total earning of the employees of the Central Government, all the State governments, all MLAs, MPs and Ministers, etc. put together.
- B) It is aggregate factor income which arises from the current production of goods and services by the economy of a country.
- C) It is the total value of the goods produced in various production centers run by the State and Union Governments.

- (1) Only A
 - (2) Only B
 - (3) Only C
 - (4) Only B & C
 - (5) None of these
- Ans: (5) None of these

37. The increase in the world population has been accompanied by a major shift in its distribution. The share of the developed countries in the world population is approximately.

- (1) 15%
 - (2) 20%
 - (3) 25%
 - (4) 33%
 - (5) 38%
- Ans: (4) 33%

38. Which of the following statements is/are true?

- A) A substantial part of the population of the South Asian countries do not have access to the safe drinking water.
- B) The pattern of water consumption in the region is about 95% in agriculture and remaining 5% in industries. No water for domestic use.
- C) The time is such that almost one out of the four

hospital beds is occupied by a patient who is ill because of water pollution.

- (1) A & C only
 - (2) Only A
 - (3) Only C
 - (4) Only A & B
 - (5) A, B & C
- Ans: (2) Only A

39. Which of the following is not the short name of a programme designed for the employment generation?

- (1) EAS
 - (2) PMIUPEP
 - (3) TRYSEM
 - (4) CAPART
 - (5) SJGSY
- Ans: (1) EAS

40. Which of the following is NOT a part of the Annapurna Yojana?

- A) Every family will be provided 10 kg of food grains if they are a family identified as living below poverty line.
 - B) All those who were getting pension as Senior Citizens are covered under the Scheme.
 - C) Only women are covered under this scheme.
- (1) Only a
 - (2) Only B
 - (3) Only A & B
 - (4) Only C
 - (5) All A, B & C
- Ans: (5) All A, B & C

41. The RBI announces Credit Policy twice in a year. What is the significance of the Credit Policy. Which of the following is/are the CORRECT statement(s) in this regard?

- A) It is a measure to influence the amount of money and credit in Indian economy.
 - B) Credit Policy is a control on the rate of interest offered by the Banks on their products.
 - C) It is an indication to the market that how they can plan their production decisions.
 - D) It is the green signal to the Union Government that they can plan their budget and introduce new taxes if they so desire.
- (1) Only A
 - (2) Only A & B
 - (3) Only B & C
 - (4) Only A, B & C
 - (5) None of these
- Ans: (4) Only A, B & C

42. The RBI has four chief weapons to control or maintain desired equilibrium in the economy of the country. Which of the following is NOT one of them?

- (1) Open market operations

(2) Reserve requirement (banks have to keep a part of deposits in reserve)
(3) Repo rate
(4) Bank rate
(5) Introducing new taxes/levies, etc.
Ans: (3) Repo rate

43. The Government of India is seriously thinking to repeal which of the following acts?
(1) FERA
(2) FEMA
(3) Rent Control Act
(4) POTA
(5) None of these
Ans: (4) POTA

44. Which of the following statements is/are correct in respect of the exports of jewellery from India (Pick up correct statements)?

A) Last year, the export of gems and jewellery from India reached at a level of US \$ 10 billion for the first time.

B) India got top position in exports market of gems and jewellery because of higher unit value realization for cut and polished diamonds in which India dominates.

C) China & South Africa are the India's two major competitors in the field of exports of gems and jewellery.

(1) Only A & B
(2) Only B
(3) Only B & C
(4) Only C
(5) Only A & B
Ans: (4) Only C

45. Approximately, what percent of the total oil production of the world is produced by OPEC nations ?

(1) 33%
(2) 45%
(3) 50%
(4) 65%
(5) 75%
Ans: (4) 65%

46. Which of the following countries announced that it will help Pakistan to build a nuclear power plant ?

(1) S. Korea
(2) China
(3) Russia
(4) France
(5) None of these
Ans: (1) S. Korea

47. Noise pollution is measured in

(1) Microns
(2) Nautical miles
(3) Ohms
(4) Amperes

(5) Decibels
Ans: (5) Decibels

48. The reservation of seats for SCs and STs in the Parliament is extended for a period of how many years after 2000?

(1) 5 years
(2) 6 years
(3) 8 years
(4) 10 years
(5) None of these
Ans: (4) 10 years

49. Which of the following non-trade issues has taken a dominance in WTO agenda?

(1) Patents
(2) Genetically-modified crops
(3) Free trade
(4) Environment
(5) None of these
Ans: (5) None of these

50. Which of the following cities is famous for trading of diamonds in India?

(1) Jaipur
(2) Surat
(3) Mumbai
(4) Bangalore
(5) None of these
Ans: (5) None of these

QUANTITATIVE APTITUDE

Directions (Qs. 1?4) : in each these questions, a number series is given. After the series a number is given followed by (a), (b), (c), (d) and (e). You have to complete the series starting with the number given, following the sequence of the original series to answer the question following both the series :

1. 16 24 36 54 81 121.5

14 (a) (b) (c) (d) (e)

what will come in place of (b) ?

(1) 34
(2) 31.5
(3) 30.5
(4) 32
(5) None of these
Ans: (2) 31.5

2. 7 15 31 63 127 255

4 (a) (b) (c) (d) (e)

What will come in place of (c) ?

(1) 81
(2) 92
(3) 74
(4) 66
(5) None of these

Ans: (5) None of these

3. 6 18 36 108 216 648
2 (a) (b) (c) (d) (e)

What will come in place of (e) ?

- (1) 482
- (2) 344
- (3) 216
- (4) 420
- (5) None of these

Ans: (3) 216

4. 4 3 16 9 256 81
6 (a) (b) (c) (d) (e)

What will come in place of (d) ?

- (1) 872
- (2) 948
- (3) 1145
- (4) 1296
- (5) None of these

Ans: (4) 1296

5. A tap can completely fill a water tank in 8 hours. The water tank has a hole in it through which the water leaks out. The leakage will cause the water tank to get empty in 12 hours. How much time will it take for the tap to fill the water completely in the tank with the hole?

- (1) 16 hours
- (2) 29 hours
- (3) 24 hours
- (4) 18 hours
- (5) None of these

Ans: (3) 24 hours

6. On the children's day, chocolates were to be equally distributed among 250 children. But on that day, 75 children were absent. Thus each student got 3 chocolates extra. How many chocolates were distributed in all ?

- (1) 2520
- (2) 1750
- (3) 1550
- (4) 2500
- (5) None of these

Ans: (2) 1750

7. Seven kg of sugar was available for Rs. 84 last year. If this year, nine kg of sugar is available for Rs. 135, then how much is the percentage increase in the price of sugar?

- (1) 15
- (2) 30
- (3) 20
- (4) 25
- (5) None of these

Ans: (4) 25

8. Mr. Patkar earns Rs. 10,000 per month. Every year, he spends 18 per cent of his annual income on buying clothes. How much money does Mr. Patkar spend every month on buying clothes ?

- (1) Rs. 1,500
- (2) Rs. 1,750
- (3) Rs. 2,500
- (4) Rs. 2,250
- (5) None of these

Ans: (5) None of these

9. The number of students studying Physics, Chemistry and Zoology in a college in the year 2003 were in the ratio 4 : 3 : 5 respectively. If the number in these three disciplines increased by 50%, 25% and 10% respectively in the year 2004, then what was the new respective ratio?

- (1) 24 : 15 : 22
- (2) 18 : 11 : 13
- (3) 24 : 13 : 17
- (4) Cannot be determined
- (5) None of these

Ans: (1) 24 : 15 : 22

10. Prasad's monthly income is 25% more than that of Anam. Anam's monthly income is 75% less than that of Bhushan. If the difference between the monthly incomes of Prasad and Bhushan is Rs. 26, 125, then what is Anam's monthly income ?

- (1) Rs. 8,000
- (2) Rs. 16,000
- (3) Rs. 9,500
- (4) Data inadequate
- (5) None of these

Ans: (3) Rs. 9,500

11. The price of 5 chairs and 3 tables is Rs. 15015.20. Approximately, what will be the price of 9 tables and 15 chairs ?

- (1) Rs. 50,000
- (2) Rs. 37,000
- (3) Rs. 45,000
- (4) Rs. 40,000
- (5) None of these

Ans: (3) Rs. 45,000

12. Three-fourth of two-third of five-seventh of a number is 15. What is half of that number ?

- (1) 21
- (2) 26
- (3) 42
- (4) 25
- (5) None of these

Ans: (1) 21

13. Riya and Mita can independently complete a piece of work in 15 minutes and 10 minutes respectively. If they work together, then how much time will they take to

complete that piece of work?

- (1) 4 minutes
- (2) 9 minutes
- (3) 6 minutes
- (4) 8 minutes
- (5) None of these

Ans: (3) 6 minutes

14. Kumar borrowed Rs. 6,500 from Devang on simple interest. After 4 years, Kumar paid back Devang. Rs. 2,080 more than what he had borrowed. What was the rate of interest per annum ?

- (1) 6%
- (2) 8%
- (3) 12%
- (4) 7%
- (5) None of these

Ans: (2) 8%

15. 50% of a number is 39 more than 35% of the same number. What is 115 percent of that number ?

- (1) 179
- (2) 299
- (3) 85
- (4) 215
- (5) None of these

Ans: (2) 299

16. The average age of 82 students and the class teacher is 18. The total age of only the students is 1450. What is the class teacher's age ?

- (1) 37
- (2) 40
- (3) 48
- (4) Data inadequate
- (5) None of these

Ans: (5) None of these

17. The average marks obtained by Amit in English and History is 95. The average marks obtained by him in English and Science is 87. What is the difference between the marks obtained by him in History and Science ?

- (1) 20
- (2) 40
- (3) 12
- (4) 16
- (5) None of these

Ans: (5) None of these

18. The total of the present ages of A and B together is 12 years more than the total of the present ages of B and C together. C is how many years younger than A ?

- (1) 12
- (2) 24
- (3) Data inadequate
- (4) C is older than A
- (5) None of these

Ans: (1) 12

Directions (Qs. 19-23) : In each of these questions, a question is followed by the information given in the three statements. You have to study the question along with the statements to decide that the information given in which of the statement(s) is necessary to answer the given question :

19. What is the speed of the current ?
I. Speed of the boat is 4 km/hr in still water.
II. Boat runs at a speed of 6 km/hr downstream.
III. The difference between the speeds of the boat while traveling in still water and downstream is 2 km/hr.

- (1) Only I and II
- (2) Only III
- (3) Either I & II together or only III
- (4) Only I and either II or III
- (5) Any one of the three

Ans: (3) Either I & II together or only III

20. What was the amount of profit earned ?
I. 8% discount was offered on the labeled price.
II. Had there been no discount then profit would have been 29%

III. Selling price was more than the cost price by 16%
(1) I and either II or III
(2) Any two of the three
(3) All I, II and III
(4) Either I or II and III
(5) Question cannot be answered even with the

information given in all the three statements

Ans: (5) Question cannot be answered even with the information given in all the three statements

21. What is Amar's present salary?
I. The salary increases every year by 12%.
II. His salary at the time of joining was Rs. 3,500.
III. He had joined exactly 7 years ago.

- (1) II and III only
- (2) All I, II and III
- (3) I and II only
- (4) I and III only
- (5) None of these

Ans: (2) All I, II and III

22. What is the total strength of the college ?
I. 45% of the students are studying Commerce only.
II. 1543 students are studying disciplines other than Arts.
III. 1375 students are studying disciplines other than Commerce.

- (1) Only I and III
- (2) Only II and III
- (3) Only I
- (4) Only III
- (5) None of these

Ans: (1) Only I and III

23. What is the rate of simple interest per annum ?
I. An amount of Rs. 7,500 increases by Rs. 1,125 at the end of the year.
II. The principal amount of Rs. 6,000 increases by three times in 20 years.
III. Interest accrued on an amount of Rs. 5,200 in 3 years is Rs. 2,340.
- (1) Either I and II or III only
(2) Only III
(3) Only I
(4) Any one of the three
(5) None of these
- Ans: (4) Any one of the three

Directions (Qs. 24 to 28) : Study the following table carefully to answer these questions :

	Year					
School	1997	1998	1999	2000	2001	2002
A	25	80	50	30	15	75
B	30	35	45	25	60	85
C	65	60	55	40	75	75
D	80	3	20	95	70	55
E	10	25	75	65	70	90
F	55	55	95	88	85	90

24. If the total number of students appearing in SSC from School C in the year 2001 was 1204, then what was the number of students passed ?
- (1) 900
(2) 897
(3) 905
(4) 850
(5) None of these
- Ans: (5) None of these

25. What is the ratio of the number of students passing SSC from School A to that of School E in the year 1999, if the number of students appeared was 2914 and 604 from School A and E respectively in that year ?
- (1) 1457 : 453
(2) 1450 : 457
(3) 1277 : 527
(4) 1834 : 627
(5) None of these
- Ans: (1) 1457 : 453

26. What is the percentage increase/decrease in the number of students passing SSC from School F in the year 2000 from the previous year ?
- (1) 10
(2) 65
(3) 17
(4) Cannot be determined
(5) None of these

Ans: (4) Cannot be determined

27. If the number of students passing SSC from School D in the year 1997 was 1840, then how many students had appeared in SSC from that School in the same year ?

- (1) 2500
- (2) 2300
- (3) 1900
- (4) 2800
- (5) None of these

Ans: (2) 2300

28. If the number of students appeared in SSC from School B in the year 1997, 1998 and 2002 is 980, 2540 and 1200 respectively, then what is the total number of students passed in those years ?

- (1) 2503
- (2) 2105
- (3) 2203
- (4) 2315
- (5) None of these

Ans: (3) 2203

Directions (Qs. 29 to 32) : Study the following graph carefully to answer these questions :

NUMBER OF STUDENTS PREFERRING DIFFERENT BEVERAGES FROM 5 COLLEGES

29. Which of the colleges has the highest percentage of students preferring Coffee over the total of students in the college ?

- (1) A
- (2) B
- (3) C
- (4) D
- (5) E

Ans: (3) C

30. Total number of students preferring Tea from all the colleges together is what percent of the total number of students from all the colleges together ?

- (1) 32
- (2) 47
- (3) 51
- (4) 24
- (5) None of these

Ans: (5) None of these

31. What is the total number of students preferring Cola from all the colleges together ?

- (1) 2100
- (2) 1900
- (3) 2400
- (4) 1500

(5) None of these
Ans: (5) None of these

32. What is the ratio between the number of students preferring Tea and Cola together from college D to the students preferring Coffee and Cola together from College E ?

(1) 7 : 6
(2) 4 : 5
(3) 6 : 7
(4) 5 : 4
(5) None of them
Ans: (4) 5 : 4

Directions (Qs. 33 to 37) : Study the following table carefully to answer these questions :

NUMBER OF ARTICLES (IN THOUSANDS) MANUFACTURED (M) AND DEFECTIVE (D) BY 5 UNITS OF A COMPANY OVER THE YEARS

Year	UNIT					D	M
	I	II	III	IV	V		
	M	D	M	D	M	D	M
	D	M	D				
1996	53	21	45	12	76	38	56
	21	46	18				
1997	49	18	32	10	45	24	63
	24	36	14				
1998	50	18	48	18	55	16	68
	30	34	15				
1999	65	20	68	15	57	2	54
	19	48	12				
2000	70	31	72	13	82	22	48
	27	58	10				
2001	44	15	56	22	38	32	40
	15	60	11				

33. During which year the largest percentage of the article was defective out of the articles manufactured by Unit IV ?

(1) 1996
(2) 1997
(3) 1998
(4) 1999
(5) 2000
Ans: (5) 2000

34. What is the average number of defective items from Unit II for the given years ?

(1) 21,500
(2) 17,000
(3) 12,500
(4) 15,000
(5) None of these
Ans: (4) 15,000

35. What is the ratio between the total number of articles manufactured by Unit III to that by Unit V for all

the years together ?

- (1) 353 : 282
- (2) 282 : 353
- (3) 457 : 215
- (4) 215 : 457
- (5) None of these

Ans: (1) 353 : 282

36. What was the percentage (rounded off to the nearest integer) of the defective articles over the number of articles manufactured by all the Units together in the year 2001?

- (1) 42
- (2) 40
- (3) 37
- (4) 33
- (5) None of these

Ans: (2) 40

37. During which year, there was the percentage increase / decrease in manufacture from the previous year, the highest, for Unit I?

- (1) 1998
- (2) 2001
- (3) 1999
- (4) 1997
- (5) None of these

Ans: (2) 2001

RBI Grade ?B? Officers Recruitment Exam
Reserve Bank of India Services Board, Mumbai
July 2004 Question Paper

ENGLISH LANGUAGE

Direction (Qs. 1 to 5) : Which of the phrases (1), (2), (3) and (4) given below each sentence should replace the phrase printed in bold in the given sentence to make it grammatically correct? If the sentence is correct as it is and no correction is required, then mark your answer as (5) :

1. Ultimately he received the honour he deserve.

- (1) Gained the honour he deserve
- (2) Received the honour he deserves
- (3) Received the honour he deserved
- (4) Bags the honour he deserve
- (5) No correction required

Ans: (3) Received the honour he deserved

2. I am totally opposite in the statement of some of our Managers.

- (1) Totally oppose to the
- (2) Absolutely oppose by the
- (3) Totally opposed to the
- (4) Completely opposed in the
- (5) No correction required

Ans: (3) Totally opposed to the

3. Gayatri turned down the job offer to accommodate her friend.

- (1) Job offered in accommodate
- (2) Job offers for accommodate
- (3) Job offer to accommodating
- (4) Job offer in accommodate
- (5) No correction required

Ans: (5) No correction required

4. She was informed that everyone of them are aware of the fact.

- (1) Were aware of
- (2) Are aware of
- (3) Was aware of
- (4) Is aware of
- (5) No correction required

Ans: (3) Was aware of

5. She has being venturing into areas which she had always avoided in the past.

- (1) Has been venturing into
- (2) Has venturing into
- (3) Would venturing into
- (4) Had venturing into
- (5) No correction required

Ans: (1) Has been venturing into

Directions (Qs. 6 to 10) : Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part will be your answer. If there is no error (ignore errors of punctuation, if any),

then your answer will be (5).

6. They never thought (1) / that Joshi is (2) / oldest than the other (3) / Professors in the Faculty. (4) / No error (5)

Ans: (3)

7. Taken into consideration (1) / the advice of his (2) / colleagues he decided (3) / to stay in the Institute. (4) / No error (5)

Ans: (1)

8. I am likely contact (1) / you sometime in (2) / next week to (3) / discuss with you in detail. (4) / No error (5)

Ans: (1)

9. The police has making (1) / every effort to provide (2) / best help and (3) / attention to each citizen. (4) / No error (5)

Ans: (1)

10. He cannot withdraw (1) / all his money (2) / unless he do not (3) / give advance notice. (4) / No error (5)

Ans: (3&4)

Directions (Qs. 11 to 25) : Read the following passage to answer these questions given below it. Certain words / phrases have been printed in bold to help you locate them while answering some of the questions :

The suicide attacks by militant Palestinian groups killing large numbers of Israeli civilians and the harsh Israeli response, have raised the renewed hopes of peace in the region. It is Arafat's leadership and authority that are being severely tested in the latest phase of the west Asian crisis.

By accusing the Palestinian Authority (PA) of supporting terrorism by groups, Israel hopes to put pressure on Arafat to act. Arafat, on the other hand, has never looked a less powerful force than he does today. If he acts against the militants and elements in his own Fatah movement sympathetic to them, he risks a Palestinian civil conflict. But if he chooses to do nothing, he faces erosion of his authority and all claim to a central role in the peace process. Whatever he does, sections of the Palestinians will hold that he has gone too far and Israel that he has not gone far enough. This is, of course, why Arafat has invariably shrunk from hard decision. He has refrained from curbing the militant groups, explaining his inaction as necessary to maintain Palestinian unity.

The Palestinian leadership's inability to improve economic conditions for its people has been a decisive factor in the erosion of its ability to act. Palestinians in Gaza have targeted the PA as being responsible for their condition. The Militant organizations have capitalized on the PA's failure to establish a functioning administrative infrastructure by setting up a parallel welfare system with the help of the millions of dollars. Though the Palestinian security forces claim to have arrested more than 100 militants after the suicide bomb attacks in Israel, the

other similar militant groups remain defiant, confident of their popular support and of the certainty that in the ultimate analysis the PA leadership will stop short of decisive action against them.

That the militant groups enjoy popular support in Gaza is hardly surprising. The Gaza Strip today resembles a vast prison camp in which some 1.2 million Palestinians are crammed. Despite the Oslo Accord, 7000 Israeli settlers still remain in 20 percent of the Gaza's area and are protected by heavily armed Israeli forces. With its recent blockade of and extensive incursion into PA controlled territories, the Israeli government has placed the whole civil society in Palestine under siege. Over 450 NGOs, eight universities and numerous other educational, civic, social, developmental and health institutions have had their work impeded and their vital services to the population blocked. An international conference on Israel's treatment of human rights in West Bank and Gaza, attended by signatories to the 1949 Geneva Conventions, that has opened in Switzerland overriding Israeli and American protests, is expected to censor Israel for its treatment of civilians in the Palestinian territories.

Arafat's standing among Palestinians rests on the authority conferred on the PA by the international community to represent and speak for the Palestinians. Even the major militant group has so far never openly challenged Arafat's leadership. Israel's latest vicious attacks directed against the PA and Arafat present the international community with the danger that this precarious balance of power in the Palestinian community may be destroyed. Continuance of the Israeli attacks can only further radicalize and harden the attitudes of ordinary Palestinians. On the other hand, Israeli moves to freeze further expansion of Jewish settlements in the West Bank and Gaza and, as soon as security conditions permit it, ease the economic blockade of Palestinian towns—however remote such measures appear just now—alone can restore the authority of the PA and give it a chance to get a grip on Palestinian militancy.

11. Which of the following factors have raised the hope for peace in West Asia?

- A. Killings of Israeli civilians
- B. Harsh response of Israelites
- C. Revocation of Oslo Accord

- (1) Only A and C
- (2) Only B and C
- (3) Both A and B
- (4) Either A or B
- (5) None of these

Ans: (3) Both A and B

12. Which of the following explains the lack of action on the part of Palestinian leader?

- (1) He fears the army action against him
- (2) This according to him will fasten peace process
- (3) He feels that this step will keep Palestinians united
- (4) He is seriously worried about the degeneration of his

power base

(5) None of these

Ans: (4) He is seriously worried about the degeneration of his power base

13. What is ultimate analysis of other similar militant groups?

(1) The PA leadership will only act if a definite forceful action is taken on the PA

(2) The suicidal attacks will only aggravate the situation

(3) The PA leadership should be changed

(4) The action on the Palestinians was justified

(5) None of these

Ans: (5) None of these

14. Which of the following words is just opposite in meaning to the word impeded as used in the passage?

(1) Hindered

(2) Facilitated

(3) Felicitated

(4) Stopped

(5) Courage

Ans: (1) Hindered

15. What does the word overriding mean as used in the passage?

(1) Notwithstanding

(2) Concurring

(3) Welcoming

(4) Criticizing

(5) None of these

Ans: (1) Notwithstanding

16. Which of the following best describes the meaning of the word challenged as used in the passage?

(1) Questioned

(2) Accepted

(3) Attacked

(4) Scared

(5) None of these

Ans: (1) Questioned

17. Which of the following is the most similar word as accusing as used in the passage?

(1) Abusing

(2) Blaming

(3) Charging

(4) Responding

(5) Praising

Ans: (2) Blaming

18. Which of the following is the expected outcome of International Conference which is in progress in Switzerland?

(1) To revoke 1949 Geneva Convention

(2) Impose censorship on propaganda of PA

(3) To build cordial relations between Conflicting parties

(4) To put a curb on Israel's policies while treating civilians in an alien territory

(5) None of these

Ans: (3) To build cordial relations between conflicting parties

19. Which of the following best explains the word vicious as used in the passage?

- (1) Dangerous
- (2) Fatal
- (3) Reoccurring and cyclic
- (4) Cyclic but not reoccurring
- (5) None of these

Ans: (3) Reoccurring and cyclic

20. Which of the following best explains the word remote as used in the passage?

- (1) Far away from reality
- (2) Distant
- (3) Most likely to happen
- (4) Control in someone else's hand
- (5) None of these

Ans: (1) Far away from reality

21. Who according to the passage conferred the authority to PA?

- (1) Arafat
- (2) Israel
- (3) Militant groups
- (4) International community
- (5) None of these

Ans: (4) International community

22. Which of the following can restore the degenerating authority of the PA?

- A. Arresting the expansion of Jewish settlements
- B. Easening the economic blockade of Palestinian towns

- (1) Only A
- (2) Only B
- (3) Either A or B
- (4) Both A and B together
- (5) Neither A or B

Ans: (4) Both A and B together

23. Which of the following is the most opposite in meaning as the word shrunk as used in the passage?

- (1) Coming forward
- (2) Abdicating
- (3) Control
- (4) Expand
- (5) None of these

Ans: (1) Coming forward

24. What may be the affect of continuous Israeli attacks?

(1) It may harness a negative attitude amongst the civil Palestinians

- (2) It may destroy militancy from its basic roots
- (3) It may revitalize the weakening leadership of the PA
- (4) It may enhance militant activities
- (5) None of these

Ans: (4) It may enhance militant activities

25. What dangers are being perceived by the International Community?

- (1) Both the nations may get destroyed if war erupts
- (2) The PA and Israel will never strike a deal
- (3) The attacks against the PA may destroy the balance of power in Palestinians
- (4) The militancy may spread in other countries also
- (5) None of these

Ans: (3) The attacks against the PA may destroy the balance of power in Palestinians

Directions (Qs. 26 to 35) : 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:

Whatever prosperity India enjoyed in the seventeenth century disappeared when the Mughal Empire ???(26) apart. The most immediate cause of this breakdown was the religious intolerance, which led to the open rebellion. It was to ???(27) these revolts that the bigot ruler spent ???(28) years in the field, with immense armies consuming the revenues of the country. There were, however, more deep-seated ???(29) The corruption of officials and the oppression of the masses steadily ???(30) away the empire's life blood. For sometime, there had been a noticeable deterioration in the character of the ruling class. Wars of succession ???(31) wiped out the leading families, and new blood from central Asia was no ???(32) recruited for the higher governmental posts. Finally, the Mughal Empire was an alien regime. It continues to be so ???(33) Akbar's policy of conciliation was abandoned, and it wore itself out trying to maintain its power ???(34) the ceaseless opposition, only now and then overt but always present, of the ???(35) citizens.

26. (1) Joined
(2) Broke
(3) Dashed
(4) Banged
(5) Became

Ans: (2) Broke

27. (1) Run out
(2) Crash
(3) Crush
(4) Cajole
(5) Motivate

Ans: (3) Crush

28. (1) No
(2) Hardly
(3) Many
(4) Inexpensive
(5) Most

Ans: (3) Many

29. (1) Variables
 (2) Attributes
 (3) Characteristics
 (4) Causes
 (5) Affect
 Ans: (4) Causes
30. (1) Drained
 (2) Gone
 (3) Sucked
 (4) Released
 (5) Went
 Ans: (1) Drained
31. (1) Has
 (2) Have
 (3) Was
 (4) Did
 (5) Had
 Ans: (5) Had
32. (1) Longer
 (2) Pumped
 (3) Far
 (4) Candidate
 (5) Shorter
 Ans: (1) Longer
33. (1) At
 (2) Into
 (3) Over
 (4) After
 (5) Before
 Ans: (4) After
34. (1) Far
 (2) At
 (3) Against
 (4) Favouring
 (5) For
 Ans: (3) Against
35. (1) Discontented
 (2) Weeping
 (3) Ruling
 (4) Calm
 (5) Contented
 Ans: (1) Discontented

Directions (Qs. 36 to 40) : Pick out the most effective word/phrase from the given words to fill in the blanks to make the sentences meaningfully complete:

36. Tiwari's well-wishers went to the extreme to _____ his business reputation.

- (1) Speak
 (2) Enhance
 (3) Cajole

- (4) Provoke
 - (5) Advocate
- Ans: (2) Enhance

37. A group of junior college boys _____ the highest peak of the Shivalik range of the Himalayas.

- (1) Scaled
 - (2) Walked
 - (3) Climb up
 - (4) Avoided
 - (5) Won
- Ans: (1) Scaled

38. A special programme to raise the standard of living of the village folks has been _____ by the Government.

- (1) Affixed
 - (2) Stalled
 - (3) Glued
 - (4) Launched
 - (5) Propose
- Ans: (4) Launched

39. A herd of elephants _____ ready to attack the lion.

- (1) Were
 - (2) Is
 - (3) Was
 - (4) Are
 - (5) Has been
- Ans: (2) Is

40. It is not possible this year to run this company with so many employees, without increasing the _____ of deficit.

- (1) Loss
 - (2) Altitude
 - (3) Gain
 - (4) Magnitude
 - (5) Extend
- Ans: (4) Magnitude