

RBI GRADE 'B' OFFICERS EXAM 2010

Q.1. In that sort of account, banks in all don't compensate interest—

- (A) Saving Account
- (B) Current Account
- (C) Fixed Deposit Account
- (D) Interest is regularly upon credit in all sorts of account

Q.2. A bank station sequence would be befitting for paying—

- (A) Telephone accounts
- (B) Electricity accounts
- (C) Grocery bills
- (D) Mortgage repayments

Q.3. Payment of a coupon cannot be done upon a income opposite of bank if a coupon is—

- (A) Bearer
- (B) Cross
- (C) Order
- (D) All of these

Q.4. Which of a following is not Commercial Bank ?

- (A) Reserve Bank of India
- (B) State Bank of India
- (C) Canra Bank
- (D) Oriental Bank of Commerce

Q.5. What is a Bank breeze ?

- (A) Letter from a Bank
- (B) Cheque that a bank draws upon itself
- (C) Instraction to a landowner to pick up a customer's debt
- (D) Instruction not to honour a stop payment

Q.6. The necessary evil of whatever serves as income is that it must—

- (A) Be released by a State
- (B) Be in all acceptable
- (C) Not be unconditionally fiduciary
- (D) Have a little instrinsic value

Q.7. One of a following is not an e.g. of Near-Money, that ?

- (A) Bill of Exchange
- (B) [Bonds](#) as well as Debentures
- (C) [Equity shares](#) of Ranbaxy Company Ltd.
- (D) Treasury bills of a Government of India

Q.8. 'Fiat Money' is that that is—

- (A) Accepted by abroad banks only
- (B) Accepted during a moment in lieu of gold
- (C) Backed by bullion or silver
- (D) Decreed as income by a government

Q.9. Money is—

- (A) Acceptable usually when it has unique value

- (B) Constant in purchasing power
- (C) The many glass of all assets
- (D) All of a above

Q.10. Greshan's law states that—

- (A) Bad income promotes great income in a system
- (B) Bad income drives great income out of circulation
- (C) Good income drives bad income out of circulation
- (D) Good income promotes bad income in a system

Q.11. Value of Money—

- (A) Is eccentric of a cost level
- (B) Is without delay associated to a cost level
- (C) Is inversely associated to a cost level
- (D) None of a above

Q.12. Demand lift acceleration can be caused by income factors including—

- (A) A tumble in expenditure expenditure
- (B) A pointy enlarge in unemployment
- (C) A high rebate in approach taxation
- (D) An enlarge in Income Tax

Q.13. The routine of depletion tends to favour—

- (A) Debtor as well as Creditors a like
- (B) Debtor during a responsibility of Creditors
- (C) Creditors during a responsibility of Debtors
- (D) Profit receivers during a responsibility of bound income receivers

Q.14. Which of a following matter is not utterly loyal ?

- (A) An enlarge in a supply of income will outcome in inflation
- (B) Cost acceleration occurs when prices climb to cover increasing cause costs
- (C) Inflation occurs when a worth of income declines
- (D) Inflation will have a outcome of redistributing incomes inside of a country

Q.15. Which of a following people is many approaching to good from an inflationary incident ?

- (A) A chairman who buys units from a Unit Trust
- (B) A chairman who keeps his resources underneath a office building during home
- (C) A chairman creates a vast in isolation [loan](#) to a friend
- (D) A chairman who takes out a debt with a office building society

Q.16. The principal guilt of a Joint Stock Bank relates to—

- (A) Its [investment](#) abroad
- (B) Its investment during home
- (C) Repayment of a customer's deposits
- (D) Its mandate to have special deposits when requested

Q.17. Which of a following is not a duty of a Commercial Banks ?

- (A) Acting as a lender of final resort
- (B) [Lending](#) to a in isolation as well as open sectors
- (C) The sustenance of a coupon complement for environment debts
- (D) The sustenance of protected deposition facilities

Q.18. When a Commercial Bank emanate credit areas that have been in outcome as well as increases—

- (A) The inhabitant debt
- (B) The supply of money
- (C) The purchasing energy of a rupee
- (D) The genuine resources of a country

Q.19. A patron does not need a bank comment to obtain—

- (A) A Loan
- (B) A Cheque Card
- (C) A Banker's Draft
- (D) An Overdraft

Q.20. Which of a following is not a guilt of Commercial Banks—

- (A) Security Holdings
- (B) Treasury deposition during banks
- (C) Demand deposits as well as time deposits
- (D) Borrowing from Central Bank

Q.21. 'Not negotiable' created upon a coupon channel means—

- (A) The coupon cannot be paid to any a single though a payee
- (B) The coupon is stream usually for remuneration of a contract for that it is done out
- (C) An honest chairman reception a stolen coupon is probable to compensate off a legitimate owner
- (D) The coupon contingency be paid in to a bank

Q.22. The Central Bank is not approaching to perform a duty of—

- (A) Acting as a clearing house
- (B) The landowner to a government
- (C) Accepting deposition from Commercial Banks
- (D) Accepting deposits from ubiquitous public

Q.23. Increase in bank rates in all is followed by—

- (A) An enlarge in marketplace rate of interest
- (B) A tumble in marketplace rates of interest
- (C) A climb usually in a deposits rates though not a lending rates
- (D) A climb usually in a lending rates

Q.24. The vital quantitative financial apparatus accessible with a Central Bank is—

- (A) Retioning of credit
- (B) Regulation of [consumer credit](#)
- (C) Margin requirements
- (D) Reserve comparative measure requirements

Q.25. Bank contingency exclude remuneration of a coupon where—

- (A) Cheque is not dated
- (B) Where coupon is stale, i.e. date has expired
- (C) Payment has been stopped by customer
- (D) The coupon is not presented during operative hours of Bank

Q.26. A 'Stale' coupon is a single that is—

- (A) Over 6 months old
- (B) Concerning an owing payment
- (C) Cancelled by a drawer

(D) Written upon an comment that is overdrawn

Q.27. When a Central Bank sells securities, as a result—

- (A) The income resources during a ordering of a blurb banks increase
- (B) The income resources of a blurb banks sojourn unchanged
- (C) The income resources during a ordering of blurb banks get diminished
- (D) None of a above

Q.28. When a coupon is returned by a bank noted 'Refer to Drawer' this equates to a drawer—

- (A) Has educated a bank not to compensate a cheque
- (B) Whishes to be contacted prior to a coupon is cashed
- (C) Has improperly finished a coupon as well as contingency scold it prior to payment
- (D) Had deficient supports in his comment to compensate a cheque

Q.29. The stream Bank Rate is—

- (A) 6%
- (B) 8%
- (C) 9%
- (D) 9.5%

Q.30. It has been done mandatory for Non-Banking Financing Companies to get themselves purebred with ... prior to Jul 8, 1997.

- (A) RBI
- (B) SEBI
- (C) Government of India
- (D) None of a above

Q.31. India ranks series ... between a countries with a greatest expansion intensity in a universe according to a ultimate inform of universe Economic Forum.

- (A) Six
- (B) Five
- (C) Four
- (D) Three

Q.32. Which is a 'most rival country' of a universe according to a ultimate inform of universe Economic Forum ?

- (A) Hong Kong
- (B) Singapore
- (C) United State of America
- (D) Netherlands

Q.33. The extent slight extent of seductiveness upon post shipment rupee credit upon direct bills for movement duration upto 90 days is—

- (A) 13%
- (B) 14%
- (C) 15%
- (D) 16%

Q.34. Which of a following matter is scold about India according to a World Bank's ultimate calculations ?

- (A) India's per capita inhabitant resources is \$ 25000
- (B) India's per capita incomeis \$ 360

- (C) India's per capita income (according to purchasing energy parity) is \$ 2390
(D) All of a above

Q.35. Scheduled blurb banks available nonperforming resources (NPAs) of ... during a finish of Mar 2006-07 opposite 1·8% during 2005-06.

- (A) 2·3%
(B) 3·3%
(C) 1·5%
(D) 7·9%

Q.36. Which of a following is not a apparatus in a hands of RBI to carry out a inflationary vigour in a nation ?

- (A) Bank Rate (BR)
(B) Special Drawing Rights (SDR)
(C) Statutory Liquidity Ratio (SLR)
(D) Cash Reserve Ratio (CRR)

Q.37. Which of a following is/are enclosed in Legal Tender Money in India ?

- (A) [Coins](#) as well as banking notes
(B) Coins as well as bank drafts
(C) Currency records as well as SDRs
(D) Currency records released by RBI

Q.38. Which of a following is rightly matched?

- (A) CRR upon FCNR (B) Scheme—12%
(B) Bank Rate—6%
(C) SLR upon NRE deposits—31·5%
(D) CRR upon NRE—13%

Q.39. India's First Financial Archive has been set up at—

- (A) Mumbai
(B) New Delhi
(C) Ahmedabad
(D) Kolkata

Q.40. Which of a following Bank joined with Oriented Bank of Commerce ?

- (A) New Bank of India
(B) Punjab Co-operative Bank
(C) Bari Doab Bank
(D) (B) as well as (C) both

RBI Grade (B) Officers Recruitment Exam 2009

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 **require**

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 for 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

RBI OFFICERS GRADE 'B' EXAM PAPER 2009

GENERAL AWARENESS

1. In which type of account, banks generally don't pay interest—

- (A) Saving Account
- (B) [Current Account](#)
- (C) Fixed Deposit Account
- (D) Interest is always payable in all types of account

2. A bank standing order would be suitable for paying—

- (A) Telephone accounts
- (B) Electricity accounts
- (C) Grocery bills
- (D) Mortgage repayments

3. Payment of a cheque cannot be made on a cash counter of bank if the cheque is—

- (A) Bearer

- (B) Cross
 - (C) Order
 - (D) All of these
4. Which of the following is not Commercial Bank ?
- (A) Reserve Bank of India
 - (B) State Bank of India
 - (C) Canra Bank
 - (D) Oriental Bank of Commerce
5. What is the Bank draft ?
- (A) Letter from the Bank
 - (B) [Cheque](#) which a bank draws on itself
 - (C) Instraction to a banker to collect a customer's debt
 - (D) Instruction not to honour a stop payment
6. The essential characteristic of whatever serves as money is that it must—
- (A) Be issued by the State
 - (B) Be generally acceptable
 - (C) Not be wholly fiduciary
 - (D) Have some instrinsic value
7. One of the following is not an example of Near-Money, which ?
- (A) Bill of Exchange
 - (B) Bonds and Debentures
 - (C) Equity shares of Ranbaxy Company Ltd.
 - (D) Treasury bills of the Government of India
8. 'Fiat Money' is that which is—
- (A) Accepted by overseas banks only
 - (B) Accepted temporarily in lieu of gold
 - (C) Backed by gold or silver
 - (D) Decreed as money by the government
9. Money is—
- (A) Acceptable only when it has intrinsic value
 - (B) Constant in purchasing power
 - (C) The most liquid of all assets
 - (D) All of the above
10. Greshan's law states that—
- (A) Bad money promotes good money in the system
 - (B) Bad money drives good money out of circulation
 - (C) Good money drives bad money out of circulation
 - (D) Good money promotes bad money in the system
11. Value of Money—
- (A) Is independent of the price level
 - (B) Is directly related to the price level
 - (C) Is inversely related to the price level
 - (D) None of the above
12. Demand pull inflation can be caused by money factors including—
- (A) A fall in consumption expenditure
 - (B) A sharp increase in unemployment

- (C) A steep reduction in direct taxation
(D) An increase in Income Tax
13. The process of deplation tends to favour—
(A) Debtor and Creditors a like
(B) Debtor at the expense of Creditors
(C) Creditors at the expense of Debtors
(D) Profit receivers at the expense of fixed [income](#) receivers
14. Which of the following statement is not completely true ?
(A) An increase in the supply of money will result in inflation
(B) Cost inflation occurs when prices rise to cover increased factor costs
(C) Inflation occurs when the value of money declines
(D) Inflation will have the effect of redistributing incomes within a country
15. Which of the following people is most likely to benefit from an inflationary situation ?
(A) A person who buys units from the Unit Trust
(B) A person who keeps his savings under the floor at home
(C) A person makes a large private [loan](#) to a friend
(D) A person who takes out a mortgage with a building society
16. The principal liability of a Joint Stock Bank relates to—
(A) Its investment abroad
(B) Its investment at home
(C) Repayment of its customer's deposits
(D) Its requirements to make special deposits when requested
17. Which of the following is not a function of the Commercial Banks ?
(A) Acting as a lender of last resort
(B) Lending to the private and public sectors
(C) The provision of a cheque system for setting debts
(D) The provision of safe deposit facilities
18. When the Commercial Bank create credit areas which are in effect and increases—
(A) The national debt
(B) The supply of money
(C) The purchasing power of the rupee
(D) The real wealth of the country
19. A customer does not require a bank account to obtain—
(A) A [Loan](#)
(B) A Cheque Card
(C) A Banker's Draft
(D) An Overdraft
20. Which of the following is not a liability of Commercial Banks—
(A) Security Holdings
(B) Treasury deposit at banks
(C) Demand deposits and [time deposits](#)
(D) Borrowing from Central Bank
21. 'Not negotiable' written on a cheque crossing means—
(A) The cheque cannot be paid to any one but the payee
(B) The cheque is valid only for payment of the transaction for which it is made out
(C) An honest person receiving a stolen cheque is liable to repay the rightful owner

- (D) The cheque must be paid into a bank
22. The Central Bank is not expected to perform the function of—
- (A) Acting as a clearing house
 - (B) The banker to the government
 - (C) Accepting deposit from Commercial Banks
 - (D) Accepting deposits from general public
23. Increase in [bank rates](#) generally is followed by—
- (A) An increase in market rate of interest
 - (B) A fall in market rates of interest
 - (C) A rise only in the deposits rates but not the lending rates
 - (D) A rise only in the lending rates
24. The major quantitative monetary tool available with the Central Bank is—
- (A) Retention of credit
 - (B) Regulation of [consumer credit](#)
 - (C) Margin requirements
 - (D) Reserve ratio requirements
25. Bank must refuse payment of a cheque where—
- (A) Cheque is not dated
 - (B) Where cheque is stale, i.e. date has expired
 - (C) Payment has been stopped by customer
 - (D) The cheque is not presented during working hours of Bank
26. A 'Stale' cheque is one that is—
- (A) Over six months old
 - (B) Concerning an overdue payment
 - (C) Cancelled by the drawer
 - (D) Written on an account which is overdrawn
27. When the Central Bank sells securities, as a result—
- (A) The cash resources at the disposal of the commercial banks increase
 - (B) The cash resources of the commercial banks remain unchanged
 - (C) The cash resources at the disposal of commercial banks get diminished
 - (D) None of the above
28. When a cheque is returned by the bank marked 'Refer to Drawer' this means the drawer—
- (A) Has instructed the bank not to pay the cheque
 - (B) Wishes to be contacted before the cheque is cashed
 - (C) Has improperly completed the cheque and must correct it before payment
 - (D) Had insufficient funds in his account to pay the cheque
29. The current Bank Rate is—
- (A) 6%
 - (B) 8%
 - (C) 9%
 - (D) 9.5%
30. It has been made compulsory for Non-[Banking](#) Financing Companies to get themselves registered with ... before July 8, 1997.
- (A) RBI
 - (B) SEBI
 - (C) Government of India

(D) None of the above

31. India ranks number ... among the countries with the biggest growth potential in the world according to the latest report of world Economic [Forum](#).

(A) Six

(B) Five

(C) Four

(D) Three

32. Which is the 'most competitive country' of the world according to the latest report of world Economic [Forum](#) ?

(A) Hong Kong

(B) Singapore

(C) United State of America

(D) Netherlands

33. The maximum permissible limit of interest on postshipment rupee credit on demand bills for transit period upto 90 days is—

(A) 13%

(B) 14%

(C) 15%

(D) 16%

34. Which of the following statement is correct about India according to the World Bank's latest calculations ?

(A) India's per capita national wealth is \$ 25000

(B) India's per capita income is \$ 360

(C) India's per capita income (according to purchasing power parity) is \$ 2390

(D) All of the above

35. Scheduled commercial banks recorded nonperforming assets (NPAs) of ... at the end of March 2006-07 against 1.8% during 2005-06.

(A) 2.3%

(B) 3.3%

(C) 1.5%

(D) 7.9%

36. Which of the following is not a tool in the hands of RBI to control the inflationary pressure in the country ?

(A) Bank Rate (BR)

(B) Special Drawing Rights (SDR)

(C) Statutory Liquidity Ratio (SLR)

(D) Cash Reserve Ratio (CRR)

37. Which of the following is/are included in Legal Tender Money in India ?

(A) [Coins](#) and currency notes

(B) Coins and bank drafts

(C) Currency notes and SDRs

(D) Currency notes issued by RBI

38. Which of the following is correctly matched?

(A) CRR on FCNR (B) Scheme—12%

(B) Bank Rate—6%

(C) SLR on NRE deposits—31.5%

(D) CRR on NRE—13%

39. India's First Financial [Archive](#) has been set up at—

(A) Mumbai

(B) New Delhi

(C) Ahmedabad

(D) Kolkata

40. Which of the following Bank merged with Oriented Bank of Commerce ?

(A) New Bank of India

(B) Punjab Co-operative Bank

(C) Bari Doab Bank

(D) (B) and (C) both

RBI Grade "B" Officer Recruitment Exam Sample Paper

Part I : General Awareness :

1. Article 17 of the constitution of India provides for

(a) equality before law.

(b) equality of opportunity in matters of public employment.

(c) abolition of titles.

(d) abolition of untouchability.

2. Article 370 of the constitution of India provides for

(a) temporary provisions for Jammu & Kashmir.

(b) special provisions in respect of Nagaland.

(c) special provisions in respect of Manipur.

(d) provisions in respect of financial emergency.

3. How many permanent members are there in Security Council?

(a) Three

(b) Five

(c) Six

(d) Four

4. The United Kingdom is a classic example of a/an

(a) aristocracy

(b) absolute monarchy

(c) constitutional monarchy

(d) polity.

5. Social Contract Theory was advocated by

(a) Hobbes, Locke and Rousseau.

(b) Plato, Aristotle and Hegel.

(c) Mill, Bentham and Plato.

(d) Locke, Mill and Hegel.

6. The Speaker of the Lok Sabha is elected by the

(a) President

(b) Prime Minister.

- (c) Members of both Houses of the Parliament.
- (d) Members of the Lok Sabha.

7. Who is called the 'Father of History'?

- (a) Plutarch
- (b) Herodotus
- (c) Justin
- (d) Pliny

8. The Vedas are known as

- (a) Smriti.
- (b) Sruti.
- (c) Jnana.
- (d) Siksha.

9. The members of Estimate Committee are

- (a) elected from the Lok Sabha only.
- (b) elected from the Rajya Sabha only.
- (c) elected from both the Lok Sabha and the Rajya Sabha.
- (d) nominated by the Speaker of the Lok Sabha.

10. Who is the chief advisor to the Governor?

- (a) Chief Justice of the Supreme Court.
- (b) Chief Minister.
- (c) Speaker of the Lok Sabha.
- (d) President.

11. Foreign currency which has a tendency of quick migration is called

- (a) Scarce currency.
- (b) Soft currency.
- (c) Gold currency.
- (d) Hot currency.

12. Which of the following is a better measurement of Economic Development?

- (a) GDP
- (b) Disposable income
- (c) NNP
- (d) Per capita income

13. In India, disguised unemployment is generally observed in

- (a) the agriculture sector.
- (b) the factory sector.
- (c) the service sector.
- (d) All these sectors.

14. If the commodities manufactured in Surat are sold in Mumbai or Delhi then it is

- (a) Territorial trade.
- (b) Internal trade.
- (c) International trade.
- (d) Free trade.

15. The famous slogan "GARIBI HATAO" (Remove Poverty) was launched during the

- (a) First Five-Year Plan (1951-56)
- (b) Third Five-Year Plan (1961-66)
- (c) Fourth Five-Year Plan (1969-74)
- (d) Fifth Five-Year Plan (1974-79)

16. Bank Rate refers to the interest rate at which

- (a) Commercial banks receive deposits from the public.
- (b) Central bank gives loans to Commercial banks.
- (c) Government loans are floated.
- (d) Commercial banks grant loans to their customers.

17. All the goods which are scarce and limited in supply are called

- (a) Luxury goods.
- (b) Expensive goods.
- (c) Capital goods.
- (d) Economic goods.

18. The theory of monopolistic competition is developed by

- (a) E.H.Chamberlin
- (b) P.A.Samuelson
- (c) J.Robinson
- (d) A.Marshall

19. Smoke is formed due to

- (a) solid dispersed in gas.
- (b) solid dispersed in liquid.
- (c) gas dispersed in solid.
- (d) gas dispersed in gas.

20. Which of the following chemical is used in photography?

- (a) Aluminum hydroxide
- (b) Silver bromide
- (c) Potassium nitrate
- (d) Sodium chloride.

21. Gobar gas (Biogas) mainly contains

- (a) Methane.
- (b) Ethane and butane.
- (c) propane and butane.
- (d) methane, ethane, propane and propylene.

22. Preparation of 'Dalda or Vanaspati' ghee from vegetable oil utilises the following process

- (a) Hydrolysis
- (b) Oxidation
- (c) Hydrogenation
- (d) Ozonolysis

23. Which colour is the complementary colour of yellow?

- (a) Blue
- (b) Green

- (c) Orange
- (d) Red

24. During washing of cloths, we use indigo due to its

- (a) better cleaning action.
- (b) proper pigmental composition.
- (c) high glorious nature.
- (d) very low cost.

25. Of the following Indian satellites, which one is intended for long distance telecommunication and for transmitting TV programmes?

- (a) INSAT-A
- (b) Aryabhata
- (c) Bhaskara
- (d) Rohini

26. What is the full form of 'AM' regarding radio broadcasting?

- (a) Amplitude Movement
- (b) Anywhere Movement
- (c) Amplitude Matching
- (d) Amplitude Modulation.

27. Who is the author of Gandhi's favorite Bhajan Vaishnava jana to tene kahiye?

- (a) Purandar Das
- (b) Shyamal Bhatt
- (c) Narsi Mehta
- (d) Sant Gyaneshwar

28. Which one of the following is not a mosquito borne disease?

- (a) Dengu fever
- (b) Filariasis
- (c) Sleeping sickness
- (d) Malaria

29. What is the principal ore of aluminium?

- (a) Dolomite
- (b) Copper
- (c) Lignite
- (d) Bauxite

30. Which country is the facilitator for peace talks between the LTTE and the Sri Lankan Government?

- (a) The US
- (b) Norway
- (c) India
- (d) The UK

31. The highest body which approves the Five-Year Plan in India is the

- (a) Planning Commission
- (b) National Development Council
- (c) The Union Cabinet
- (d) Finance Ministry

32. Ceteris Paribus is Latin for
(a) "all other things variable"
(b) "other things increasing"
(c) "other things being equal"
(d) "all other things decreasing"

33. Who has been conferred the Dada Saheb Phalke Award (Ratna) for the year 2007?
(a) Dev Anand
(b) Rekha
(c) Dilip Kumar
(d) Shabana Azmi

34. Purchasing Power Parity theory is related with
(a) Interest Rate.
(b) Bank Rate.
(c) Wage Rate.
(d) Exchange Rate.

35. India's biggest enterprise today is
(a) the Indian Railways.
(b) the Indian Commercial Banking System.
(c) the India Power Sector.
(d) the India Telecommunication System.

36. The official agency responsible for estimating National Income in India is
(a) Indian Statistical Institute.
(b) Reserve Bank of India.
(c) Central Statistical Organisation.
(d) National Council for Applied Economics and Research.

37. Which of the following has the sole right of issuing currency (except one rupee coins and notes) in India?
(a) The Governor of India
(b) The Planning Commission
(c) The State Bank of India
(d) The Reserve Bank of India

38. In the budget figures of the Government of India the difference between total expenditure and total receipt is called.
(a) Fiscal deficit
(b) Budget deficit
(c) Revenue deficit
(d) Current deficit

39. Excise duty on a commodity is payable with reference to its
(a) production.
(b) production and sale.
(c) Production and transportation.
(d) Production, transportation and sale.

40. In the US, the President is elected by
(a) The Senate.

- (b) Universal Adult Franchise.
- (c) The House of Representatives.
- (d) The Congress.

41. Fascism believes in

- (a) Peaceful change
- (b) Force
- (c) Tolerance
- (d) Basic Rights for the individual

42. Which is the most essential function of an entrepreneur?

- (a) Supervision
- (b) Management
- (c) Marketing
- (d) Risk bearing

43. Knowledge, technical skill, education 'etc.' in economics, are regarded as

- (a) social-overhead capital.
- (b) human capital.
- (c) tangible physical capital.
- (d) working capital.

44. What is the range of Agni III, the long-range ballistic missile, test-fired by India recently?

- (a) 2,250 km
- (b) 3,500 km
- (c) 5,000 km
- (d) 1,000 km

45. Nathu Laa, a place where India-China border trade has been resumed after 44 years, is located on the Indian border in

- (a) Sikkim.
- (b) Arunachal Pradesh.
- (c) Himachal Pradesh
- (d) Jammu and Kashmir.

46. M. Damodaran is the

- (a) Chairman, Unit Trust of India.
- (b) Deputy Governor of Reserve Bank of India.
- (c) Chairman, Securities and Exchange Board of India.
- (d) Chairman, Life Insurance Corporation of India.

47. What is the name of the Light Combat Aircraft developed by India indigenously?

- (a) BrahMos
- (b) Chetak
- (c) Astra
- (d) Tejas

48. Who is the Prime Minister of Great Britain?

- (a) Tony Blair
- (b) Jack Straw
- (c) Robin Cook
- (d) Gordon Brown.

49. The 2010 World Cup Football Tournament will be held in

- (a) France.
- (b) China.
- (c) Germany.
- (d) South Africa.

50. Who is the present Chief Election Commissioner of India?

- (a) Navin Chawla
- (b) N.Gopalswamy
- (c) T.S.krishnamoorthy
- (d) B.B.Tandon

51. The title of the book recently written by Jaswant Singh, former Minister of External Affairs, is

- (a) A call of Honour – In the Service of Emergent India
- (b) Whither Secular India?
- (c) Ayodhya and Aftermath
- (d) Shining India and BJP.

52. What was the original name of "Nurjahan"?

- (a) Jabunnisa
- (b) Fatima Begum
- (c) Mehrunnisa
- (d) Jahanara

53. Which of the following pairs is not correctly matched ?

- (a) Lord Dalloway- Doctrine of Lapse
- (b) Lord Minto- Indian Councils Act, 1909
- (c) Lord Wellesley- Subsidiary Alliance
- (d) Lord Curzon- Vernacular Press Act, 1878

54. The province of Bengal was partitioned into two parts in 1905 by

- (a) Lord Lytton.
- (b) Lord Ripon.
- (c) Lord Dufferin.
- (d) Lord Curzon.

55. The essential features of the Indus Valley Civilization was

- (a) worship of forces of nature.
- (b) organized city life.
- (c) pastoral farming.
- (d) caste society.

56. Name the capital of Pallavas.

- (a) Kanchi.
- (b) Vattapi.
- (c) Trichnapalli.
- (d) Mahabalipuram.

57. The Home Rule League was started by

- (a) M.K.Gandhi
- (b) B.G.Tilak

- (c) Ranade
- (d) K.T.Telang

58. The Simon Commission was boycotted by the Indians because

- (a) it sought to curb civil liberties.
- (b) it proposed to partition India.
- (c) it was an all-white commission Indian representation.
- (d) it proposed measures for nationalism.

59. Storm of gases are visible in the chamber of the Sun during

- (a) Cyclones
- (b) Anti-cyclones
- (c) Lunar-eclipse
- (d) Solar eclipse.

60. The Indian Councils Act of 1909 is associated with

- (a) The Montagu Declaration.
- (b) The Montagu- Chelmsford Reforms.
- (c) The Morley-Minto Reforms.
- (d) The Rowlatt Act.

61. The age of tree can be determined more or less accurately by

- (a) counting the number of branches.
- (b) measuring the height ,of the tree.
- (c) measuring the diameter of the trunk.
- (d) counting the number of rings in the trunk.

62. Of all micro-organisms, the most adaptable and versatile are

- (a) Viruses
- (b) Bacteria
- (c) Algae d) Fungi

63. What is an endoscope?

- (a) It is an optical instrument used to see inside the alimentary canal
- (b) it is device which is fitted on the chest of the patient to regularize the irregular heart beats
- (c) It is an instrument used for examining ear disorders
- (d) It is an instrument for recording electrical signals produced by the human muscles.

64. The disease in which the sugar level increase is known as

- (a) Diabetes mellitus
- (b) Diabetes insipidus
- (c) Diabetes imperfectus
- (d) Diabetes sugarensis

65. The President of India is elected by

- (a) members of both Houses of the Parliament.
- (b) members of both houses of Parliament of State Legislatures.
- (c) members of both Houses of the State Legislative Assemblies.
- (d) Elected members of both Houses of the Parliament and members of Legislative Assemblies.

66. The nitrogen present in the atmosphere is

- (a) of no use to plants.

- (b) injurious of plants.
- (c) directly utilized by plants.
- (d) utilized through micro-organisms.

67. Diamond and Graphite are

- (a) allotropes
- (b) isomorphous
- (c) isomers
- (d) isobars

68. Kayak is kind of

- (a) tribal tool.
- (b) boat.
- (c) ship.
- (d) weapon.

69. Which of the following has the highest calorific value?

- (a) Carbohydrates
- (b) fats
- (c) Proteins
- (d) Vitamins.

70. Rotation of crops means

- (a) growing of different crops in succession to maintain soil fertility.
- (b) some crops are growing again and again.
- (c) two or more crops are grown simultaneously to increase productivity.
- (d) None of these.

71. Suez Canal connects

- (a) Pacific Ocean and Atlantic Ocean.
- (b) Mediterranean Sea and Red Sea.
- (c) Lake Huron and Lake Erie.
- (d) Lake Erie and Lake Ontario.

72. Which of the following ports has the largest hinterland?

- (a) Kandla
- (b) Kochi
- (c) Mumbai
- (d) Vishkhapatnam.

73. "Slash and Burn agriculture" is the name given to

- (a) method of potato cultivation.
- (b) process of deforestation.
- (c) mixed farming.
- (d) shifting cultivation.

74. The main reason for deforestation in Asia is

- (a) excessive fuel wood collection.
- (b) excessive soil erosion.
- (c) floods.
- (d) construction of roads.

75. Recharging of water table depends on

- (a) amount of rainfall.
- (b) relief of the area.
- (c) vegetation of the area.
- (d) amount of percolation.