

RBI Grade 'B' Officers (DR) Exam Phase I

Exam Held On : 06-02-2011

(BASED ON MEMORY)

GENERAL AWARENESS

1. What role do Micro, Small and Medium Enterprises (MSMEs) play in a country's economic and industrial development ?
(A) They have the capacity to absorb skilled and unskilled labour available in the country.
(B) Such institutions help in distribution of income in a wide spectrum and do not allow it to get concentrated in few hands or in few areas.
(C) They help in eradication of poverty by providing self-employment opportunities.
(1) Only (A) (2) Only (B)
(3) Only (C) (4) Only (A) & (C)
(5) All (A), (B) & (C)
2. Which of the following statements about the Indian Economy is **correct** ?
(1) Indian economy is as developed as that of China.
(2) About 70% Indians are involved in some type of self-employment and are the owners of some or the other micro or small enterprise
(3) In India single biggest employment is agriculture and allied activities
(4) About 48% Indian workforce is employed in foreign countries or in organizations assisted by foreign capital
(5) None of these
3. Which of the following is/are **correct** about the problems of Indian Agriculture ?
(A) Large agricultural subsidies are hampering productivity-enhancing investments.
(B) Irrigation infrastructure is in bad shape and needs immediate improvement.
(C) Frequent takeovers of fertile land by private companies and multinationals to launch big business complexes.
(1) Only (A) (2) Only (A) & (B)
(3) Only (A) & (C) (4) All (A), (B) & (C)
(5) None of these
4. As per news in various journals, many banks have failed to achieve agri-loan target fixed by the RBI for the year 2010-11. What was the target fixed for the year ?
(1) 10% (2) 15%
(3) 18% (4) 24%
(5) 30%
5. Which of the following statements about Agro and Allied activities is **NOT correct** ?
(1) Farmers do not get adequate credit for purchase of cattle.
(2) There is a need to improve breed and genetic characteristics of the cattle folk
(3) India has huge forest cover and also degraded and marshy land which can be used for productive purposes
(4) India is the 10th largest producer of medicinal and aromatic plants. But the products are not of commercial value
(5) Animal husbandry plays an important role in providing sustainability under Rain fed conditions
6. Which of the following schemes launched by the Govt. of India aims at enhancing the livelihood security of the people in rural areas by guaranteeing hundred days of employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work ?
(1) TRYSEM
(2) Pradhan Mantri Gram Sadak Yojana
(3) Kutir Jyoti Scheme
(4) ASHA
(5) MGNREGA
7. In some parts of India, farmers face acute distress because of heavy burden of debt from non-institutional lenders. Who can be called a non-institutional lender ?
(1) Small Banks
(2) Grameen Banks
(3) Credit Cooperative Societies
(4) Micro Finance Institutions
(5) Money Lenders

8. The South Asian Free Trade Agreement (SAFTA) was introduced with a view of levying how much custom duty for trading any product within the SAARC zone ?
 (1) 5% (2) 4%
 (3) 2% (4) 1%
 (5) No custom duty
9. Which of the following organisation prepares rural credit plans on annual basis for all districts in India, which in turn form the base for annual credit plans of all rural financial institutions ?
 (1) SIDBI
 (2) NABARD
 (3) RBI
 (4) Indian Bank's Association
 (5) CII
10. Which of the following is **TRUE** about the current population trend(s) in India ?
 (A) Every year India adds more people to the world's population than any other country.
 (B) Currently India has a young population which will grow somewhat older largely as a result of decline in fertility.
 (C) The National Family Planning Programme did not contribute much in controlling fertility rate
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) Only (A) & (C)
 (5) All (A), (B) & (C)
11. In economic terms, which of the following factors determine the 'Individual's demand' of a product/commodity ?
 (A) Price of a commodity.
 (B) Income of the individual.
 (C) Utility and quality of a commodity
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) Only (A) & (C)
 (5) All (A), (B) & (C)
12. Which of the following terms is used in the field of economics ?
 (1) Adiabatic (2) Bohr Theory
 (3) Plasma (4) Barter System
 (5) Viscosity
13. "Pascal Lamy calls on trade negotiators to move out of their comfort zones towards agreements", was the headline in some major newspapers. This news is associated with which of the following organizations/agencies ?
 (1) World Trade Organization
 (2) International Monetary Fund
 (3) World Bank
 (4) United Nations Organisation
 (5) North Atlantic Treaty Organisations
14. Which of the following is **NOT** a function of the Planning Commission of India ?
 (1) Assessment of the material, capital and human resources of the country
 (2) Formulation of plans for the most effective and balanced utilization of country's resources
 (3) Public cooperation in national development
 (4) Preparation of annual budget of the country and collection of taxes to raise capital for the implementation of the plans
 (5) Determination of stages in which the plan should be carried out
15. Which of the following periods represents the period of the first Five Year Plan in India ?
 (1) 1948-53
 (2) 1947-52
 (3) 1952-57
 (4) 1950-55
 (5) 1951-56
16. Which of the following is the name of the process available to common people to seek court's intervention in matters of public interest ?
 (1) Public Interest Litigation (PIL)
 (2) Habeas Corpus
 (3) Ordinance
 (4) Residuary power
 (5) None of these
17. India's foreign policy is based on several principles, one of which is _____.
 (1) Panchsheel
 (2) Satyamev Jayate
 (3) Live and Let Live
 (4) Vasudhaiv Kutumbkam
 (5) None of these
18. As we know thousands of tonnes of foodgrain was washed away in the floods in Haryana and Punjab a few months back. This incident is an example which indicates that there is a scope for improvement in our machinery controlling our _____.
 (1) Mid Day Meal Scheme
 (2) Public Distribution System
 (3) Food for Work Programme
 (4) Village Grain Bank Scheme
 (5) Operation Flood Scheme
19. President Barack Obama was on a visit to India a few months back. His visit is said to have forged both the nations into a new era of relations. India managed to

sign a special agreement with US in which of the following fields/areas as a byproduct of the visit of Obama ?

- (A) Energy sector & Nuclear energy as US has lifted sanctions on supply of high tech machines.
- (B) Skill Development Programmes in IT sector in which US has super-specialisation.
- (C) Training in management of Micro finance Institutions

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

20. Many times we read a term 'Tax Haven' in various newspapers. What does it mean ?

- (A) It is a country where certain taxes are levied at a very low rate.
- (B) It is a country where people can dump their illegal money without any problem.
- (C) It is a place where foreigners can work without paying any tax on their income

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

21. As per existing law, what is the **minimum** per day wages paid to a worker form unorganised sector in India ?

- (1) Rs. 50 (2) Rs. 75
- (3) Rs. 100 (4) Rs. 125
- (5) No such law is there

22. Who amongst the following was awarded the "Indira Gandhi Peace Prize". for 2010 ?

- (1) Ronald Noble
- (2) Luiz Inacio Lula D' Silva
- (3) Mohammed Elbaradei
- (4) Aung San Sau Kyi
- (5) None of these

23. Which of the following is **NOT** a Poverty Eradication Programme launched by the Govt. of India ?

- (1) Swarnajayanti Gram Swrozgar Yojana
- (2) Jawahar Gram Samridhi Yojana
- (3) National Social Assistance Programme
- (4) ADHAR
- (5) National Family Benefit Scheme

24. According to the World Bank estimate about 40% Indians are living below International Poverty line of US \$ ____.

- (1) 1 per day
- (2) 1.25 per day

- (3) 2 per day
- (4) 2.5 per day
- (5) 3 per day

25. The 10th Trilateral Ministerial Meeting of RIC group was organized in November 2010. Who are the members of the RIC ?

- (1) Russia - Iran - China
- (2) Russia - India - China
- (3) Romania - Iran - Canada
- (4) Romania - Israel - Chile
- (5) Russia - India - Croatia

26. India and Syria recently decided to double their trade in next 2 years. Indian Govt. has decided to export which of the following commodities to Syria ?

- (1) Natural gas (2) Milk
- (3) Oil (4) Wheat
- (5) All of these

27. India has sanctioned a Rs. 26 million grant to which of the following countries for development of tube wells ?

- (1) Myanmar (2) Bangladesh
- (3) Nepal (4) Pakistan
- (5) Sri Lanka

28. Which of the following is the name of the scheme launched by the Govt. of India for adolescent girls (Launched in November 2010)

- (1) Swawlamban (2) SABALA
- (3) Aadhar (4) ASHA
- (5) None of these

29. Many times we see in financial journals/bulletins term M3. What is M3 ?

- (1) Courreny in circulation on a particular day
- (2) Total value of the foreign exchange on a particular day
- (3) Total value of export credit on a given date
- (4) Total value of the tax collected in a year
- (5) None of these

30. As per news in various newspapers, Govt. has allocated a huge sum of Rs. 31,000 crore for RTE. What is full form of RTE ?

- (1) Right to Education
- (2) Reforms in Technical Education
- (3) Return to Emporwerment
- (4) Right to Empowerment
- (5) Renewable Technology for Energy

31. Which of the following is **NOT** a major function of the RBI in India ?

- (1) Issuance of currency notes
- (2) To facilitate external trade and payment in developing a foreign exchange market in India

- (3) Maintaining price stability and ensuring adequate flow of credit to productive sectors
 (4) Taking loans/credit from World Bank/MF and ADB etc. and reallocating it for various activities decided by the Govt. of India
 (5) Formulation and monitoring and credit policy
32. The RBI has regional offices at various places. At which of the following places it **does not** have an office ?
 (1) Kota (2) Shimla
 (3) Lucknow (4) Panaji
 (5) Grwahati
33. Which of the following organizations/agencies has given a US \$ 407 billion loan to India to boost up its micro finance services in unbanked areas ?
 (1) IMF (2) World Bank
 (3) Bank of Japan (4) ADB
 (5) Jointly by IMF and ADB
34. The Prime Minister's Economic Advisory Council (PMEAC) has projected that the Indian Exports will grow by what percentage during 2010-11 ?
 (1) 15% (2) 18%
 (3) 22% (4) 24%
 (5) 28%
35. Which of the following organizations / agencies has given the estimate that the India will be third largest FDI recipient in 2010-12 ?
 (1) UNCTAD (2) WTO
 (3) World Bank (4) IMF
 (5) None of these
36. The performance of which of the following industries is considered performance of a core industry ?
 (1) Garments (2) Leather
 (3) IT (4) Oil and Petroleum
 (5) Handicrafts
37. Who amongst the following is NOT a recipient of Nobel Prize in economics ?
 (1) Peter A. Diamond (2) Dale T. Mortensen
 (3) Amartya Sen (4) Paul Krugman
 (5) Robert G. Edwards
38. Basel committee has given its recommendations on which of the following aspects of banking operations ?
 (1) Marketing of bank products
 (2) Priority sector lending
 (3) Risk Management
 (4) Micro financing
 (5) All of these
39. Which of the following is the rank of India in Human Development Report 2010 prepared by the UNO ?
 (1) 99 (2) 100
 (3) 115 (4) 119
 (5) None of these
40. Which of the following was/were the key objectives of RBI's review of Monetary and Credit Policy 2010-11 which was reviewed again on 2nd November 2010 ?
 (A) To sustain the anti inflationary thrust.
 (B) To maintain an interest rate regime consistent with price.
 (C) To provide extra tax incentives to exporters who were in stress due to market fluctuations.
 (1) Only (A) (2) Only (B)
 (3) Only (A) & (B) (4) All (A), (B) & (C)
 (5) None of these
41. PIIGS is the group of nations falling under _____
 (1) Euro zone (2) Asia Pacific
 (3) SAARC (4) NATO
 (5) Commonwealth
42. Which of the following is / are the preconditions, the IMF has put to provide bail out package to Ireland ?
 (A) It should gradually lower down unemployment benefits.
 (B) It should bring down the minimum wages in order to boost employment.
 (C) It should import some of the crucial commodities from non euro countries as an immediate measure to improve shortage of the same.
 (1) Only (A) & (B) (2) Only (B) & (C)
 (3) Only (A) & (C) (4) Only (A)
 (5) All (A), (B) & (C)
43. India is self sufficient in production of which of the following commodities ?
 (1) Edible oil (2) Milk
 (3) Pulses (4) Natural gas
 (5) All of these
44. Which of the following is used as a fuel in Nuclear power stations in India ?
 (1) Thorium (2) Copper
 (3) Tin (4) Chromium
 (5) All of these
45. Which of the following States has taken up the job of improving Dams with the help of the World Bank's Dam Rehabilitation and Improvement project ?
 (1) Kerala
 (2) Gujarat
 (3) Tamil Nadu
 (4) Uttar Pradesh
 (5) Guwahati

46. Nitish Kumar led National Democratic Alliance won how many seats in recently held assembly elections in Bihar ?
 (1) 150 (2) 243
 (3) 200 (4) 206
 (5) None of these
47. Who amongst the following is the author of the book "Development as Freedom" ?
 (1) M. S. Swaminathan (2) C. Rangarajan
 (3) Manmohan Singh (4) Y. V. Reddy
 (5) Amartya Sen
48. Which of the following terms is used in Finance and Banking ?
 (1) Line of Sight (2) Scattering Loss
 (3) Revenue (4) Oscillation
 (5) Shielding
49. Who amongst the following is a famous economist ?
 (1) Richard Dawkins (2) Alan Greenspan
 (3) Vernon Heywood (4) Oliver Sachs
 (5) Stephan Hawking
50. Who amongst the following has never held post of the Governor of the RBI ?
 (1) C. Rangarajan
 (2) L. K. Jha
 (3) Manmohan Singh
 (4) Bimal Jalan
 (5) Usha Thorat

ENGLISH LANGUAGE

Directions (51-60) : 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.

The continuing economic crisis has put central banks and governments the world over into (51) waters. For the industrialized West, the question seems to be a choice between economic stimulus and jobs, in the hope of creating a softer landing, or a swift shock at the hands of the free markets, in the hope of getting through the (52) more quickly. In emerging markets, the question is how to deal with being the focal point for investors looking to maximise returns.

Specifically, for the Federal Reserve in the United States, that means (53) hundreds of billions of dollars into the markets-buying Treasury bills to increase liquidity. In Europe the concern is that monetary union may be at risk due to the strains posed by euro-zone countries that are (54) in (55). In Asia, on the other hand, economies are surging, but the prospect of hot money flowing into the region could potentially spell (56) due to overheating.

Fears that the Fed's second round of quantitative easing may lead to a faster pace of (57) may be (58). US unemployment remains persistently high at around 10%, while inflation remains astoundingly low at 1% or less, the slowest on record. That's despite the Fed's earlier injection of \$ 1.7 trillion into the financial system to avert an economic depression in the wake of the global financial crisis.

In contrast to the Fed's quantitative easing, the European Central Bank has reduced liquidity in the European banking system by some 350 billion euros during the past five months. This reflects the central bank's (59) in the improved stability of the banking system and easier (60) to capital.

51. (1) tested (2) unpredictable
 (3) under (4) unquestionable
 (5) uncharted
52. (1) downturn (2) spectrum
 (3) options (4) hope
 (5) drama
53. (1) sucking (2) pumping
 (3) forming (4) blocking
 (5) promoting
54. (1) mired (2) safe
 (3) above (4) unhappy
 (5) out
55. (1) market (2) trouble
 (3) debt (4) surplus
 (5) manner
56. (1) positive (2) negative
 (3) trouble (4) growth
 (5) process
57. (1) cost (2) depreciation
 (3) cooperation (4) inflation
 (5) rate
58. (1) challenged (2) overstated
 (3) perfect (4) predicted
 (5) simple
59. (1) weakness (2) strength
 (3) correction (4) contract

- (5) confidence
60. (1) denial (2) approval
(3) appreciation (4) access
(5) disposal

Directions (61-75) : Read the following passage based on an Interview to answer the given questions based on it. Certain word(s) are printed in **bold** to help you locate them while answering some of the questions.

A spate of farmer suicides linked to harassment by recovery agents employed by micro finance institutions (MFIs) in Andhra Pradesh spurred the state government to bring in regulation to protect consumer interests. But, while the Bill has brought into sharp focus the need for consumer protection, it tries to micro-manage MFI operations and in the process it could scuttle some of the crucial benefits that MFIs bring to farmers, says the author of Microfinance India, State Of The Sector Report 2010. In an interview he points out that prudent regulation can ensure the original goal of the MFIs—social uplift of the poor.

Do you feel the AP Bill to regulate MFIs is well thought out ? Does it ensure fairness to the borrowers and the long-term health of the sector ?

The AP Bill has brought into sharp focus the need for customer protection in four critical areas. First is pricing. Second is lender's liability—whether the lender can give too much loan without assessing the customer's ability to pay. Third is the structure of loan repayment—whether you can ask money on a weekly basis from people who don't produce weekly incomes. Fourth is the practices that attend to how you deal with defaults.

But the Act should have looked at the positive benefits that institutions could bring in, and where they need to be regulated in the interests of the customers. It should have brought only those features in.

Say, you want the recovery practices to be consistent with what the customers can really **manage**. If the customer is aggrieved and complains that somebody is harassing him, then those complaints should be investigated by the District Rural Development Authority.

Instead what the Bill says is that MFIs cannot go to the customer's premises to ask for recovery, and that all transactions will be done in the Panchayat office. With great difficulty, MFIs brought services to the door of people. It is such a relief for the customers not

to be spending time out going to banks or Panchayat offices, which could be 10 km away in some cases. A facility which has brought some relief to people is being shut. Moreover, you are practically telling the MFI where it should do business and how it should do it.

Social responsibilities were in-built when the MFIs were first conceived. If MFIs go for profit with loose regulations, how are they different from moneylenders ?

Even among moneylenders there are very good people who take care of the customer's circumstance, and there are really bad ones. A large number of the MFIs are good and there are some who are **coercive** because of the kind of prices and processes they have adopted. But Moneylenders never got this organised. They did not have such a large footprint. An MFI brought in organisation, it mobilized the equity, it brought in commercial funding. It invested in systems. It appointed a large number of people. But some of them **extracted** a much higher price than they should have. They wanted to break even very fast and greed did take over in some cases.

Are the for-profit MFIs the only ones harassing people for recoveries ?

Some not-for-profit outfits have also adopted the same kind of recovery methods. That may be because you have to show that you are very efficient in your recovery methods and that your portfolio is of a very high quality if you want to get commercial funding from a bank.

In fact, among for-profits there are many who have sensible recovery practices. Some have fortnightly recovery, some have monthly recovery. So we have differing practices. We just describe a few dominant ones and assume every for-profits MFI operates like that.

How can you introduce regulations to ensure social upliftment in a sector that is moving towards for-profit models ?

I am not really concerned whether someone wants to make a profit or not. The bottom-line for me is customer protection. The first area is fair practices. Are you telling your customers how the loan is structured ? Are you being transparent about your performance ? There should also be a lender's liability attached to what you do. Suppose you lend excessively to a customer without assessing their ability to service the loan, you have to take the hit.

Then there's the question of limiting returns. You can say that an MFI cannot have a return on assets more than X, a return on equity of more than Y. Then suppose there is a privately promoted MFI, there should be a regulation to ensure the MFI cannot access equity markets till a certain amount of time. MFIs went to markets perhaps because of the need to grow too big too fast. The government thought they were making profit off the poor, and that's an indirect reason why they decided to clamp down on MFIs. If you say an MFI won't go to capital market, then it will keep political compulsions **under rein**.

61. Which of the following best explains "Structure of loan repayment" in this context of the first question asked to the author ?
 - (1) Higher interest rate
 - (2) Payment on weekly basis
 - (3) Giving loan without assessing ability to pay
 - (4) Method of dealing with defaults
 - (5) Total amount of loan
62. The author is of the view that _____
 - (1) the bill to regulate MFIs is not needed
 - (2) the bill neglects the interests of the customer
 - (3) the positive aspects of MFIs should also be considered
 - (4) most of the MFIs are not good
 - (5) MFIs must be told what and where they should do business
63. One of the distinct positive feature of MFIs is that _____
 - (1) they brought services to the door of people
 - (2) they dealt with default very firmly
 - (3) they provided adequate customer protection
 - (4) they are governed by the local people
 - (5) they have highly flexible repayment plan
64. What is the difference between MFIs and moneylenders ?
 - (1) There is no difference
 - (2) A large number of moneylenders are good whereas only a few MFIs are good
 - (3) Moneylenders gave credit at lower rate of interest than that of MFIs
 - (4) MFIs adopted a structure and put a process in place, which was not the case with moneylenders
 - (5) Moneylender appointed large number of local people as against more outside people in MFIs
65. Which of the following is positive outcome of the AP Bill to regulate MFIs ?
 - (1) The banks have started this service in remote area
 - (2) It highlighted some areas of customer protection

- (3) It highlighted the bad practices being followed by moneylenders
- (4) MFIs invested in systems and brought commercial funding
- (5) It will help convert MFIs into small banks
66. The author is recommending _____
 - (1) Not-for profit MFIs
 - (2) For-profit MFIs
 - (3) Stoppage of commercial funding to MFIs
 - (4) Customer satisfaction irrespective of 'Not-for-profit' or 'for-profit' MFIs
 - (5) Public sector promoted MFIs
67. Why did MFIs go to the equity markets ?
 - (1) To repay the loan
 - (2) To lower interest rate
 - (3) There were political compulsions
 - (4) To become a public sector institution
 - (5) To grow very fast
68. Which of the following has **not** been indicated as one of the features of fair practices for customer protection ?
 - (1) Providing information about loan structuring
 - (2) MFIs should also be held liable for some of the actions
 - (3) Not to raise money from capital market
 - (4) MFIs should also inform public about their performance also
 - (5) To provide credit as per the rational assessment of their ability to service the loan
69. Which of the following could possibly be a plausible reason for banning recovery by going to customer's premises ?
 - (1) To protect the family members
 - (2) To protect the customer from harassment and coercion
 - (3) To reduce the undue expenses of MFIs resulting in lower interest rates
 - (4) To account systematically the money recovered in the books of accounts
 - (5) To keep Panchayat office out of these transactions

Directions (70-73) : Choose the word which is **nearly the same in meaning** as the word/group of words printed in **bold**.

70. **manage**
 - (1) afford
 - (2) assess
 - (3) thrust
 - (4) administer
 - (5) use

71. **exacted**
 (1) perfected (2) demanded
 (3) estimated (4) corrected
 (5) accurate

72. **scuttle**
 (1) delay (2) mix
 (3) shuffle (4) destroy
 (5) smoothen

73. **spurred**
 (1) agitated (2) instigated
 (3) reflected (4) disapproved
 (5) prompted

Directions (74-75) : Choose the word or group of word which is most **opposite** in meaning of the word printed in **bold**.

74. **under rein**
 (1) under wrap (2) without target
 (3) let loose (4) no clout
 (5) under cloud

75. **coercive**
 (1) gentle (2) promoting
 (3) progressive (4) natural
 (5) opinionated

Directions (76-81) : Rearrange the following six sentences (A), (B), (C), (D), (E), and (F), in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) Two of the best-performing major economies in 2010 were China and Brazil, with growth estimated at 7.5% and 10.5% respectively.
 (B) Despite that limp growth, major US stock market indexes are up between 11% and 20% for the year.
 (C) Even knowing where economies are headed sometimes is of no help to an investor.
 (D) It is hard to anticipate the direction of financial markets.
 (E) But as of December, stock markets of both nations were in the red for the year.
 (F) By contrast, the US economy is likely to have expanded at only about 2.6% for the year.

76. Which of the following would be the **SECOND** sentence ?

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

77. Which of the following would be the **FOURTH** sentence ?

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

- (5) F

78. Which of the following would be the **FIFTH** sentence ?

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

79. Which of the following would be the **FIRST** sentence ?

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

80. Which of the following would be the **SIXTH(LAST)** sentence ?

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

81. Which of the following would be the **THIRD** sentence ?

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

Directions (82-85) : Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) Add the incremental loans to the basic metals and metal product industry, which account for another 14.5% of loans to industry and over 80% of the increase in loans to industry this fiscal is accounted for.
 (B) RBI decision to publish data on sectoral deployment of bank credit every month will provide much-needed detail.
 (C) Of the total increase in non-food credit, infrastructure loans accounted for 37%.
 (D) For instance, the data show that while bank credit to industry increased by 11.7% this year, as much as two-thirds of that increase is on account of lending to infrastructure.
 (E) This will help us to gauge which sector of the economy are doing well.

82. Which of the following would be the **THIRD** sentence ?

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

83. Which of the following would be the **FOURTH** sentence ?

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

84. Which of the following would be the **FIRST** sentence?

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

85. Which of the following would be the **SECOND** sentence?

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

Directions (86-90) : Read each sentence to find out whether there is any grammatical error in it or a wrong word has been used. The error, if any, will be in one part of the sentence which has been printed in **bold** and has been numbered (1), (2), (3) or (4). The number of that part is the answer. If there is no error, the answer is (5) i.e. 'No error'. (Ignore the errors of punctuation, if any.)

86. The **convergence of** (1)/ Indian accounting standards with International Financial Reporting Standards (IFRS) **beginning in** (2)/ April is **expecting to** (3)/ see

power companies **struggling with** (4)/ significant first-time adoption impact. No error (5)

87. Researchers at (1)/ the Indian Institute of Science (IISc), Bangalore, are **mapping** (2)/ India's solar hot spots-where **round-the-year** (3)/ sunlight makes **viable of** (4)/ companies to set up solar power plants. No error (5)

88. Though their qualifications span a **diverse** (1)/ range, there is **an equal** (2)/ number of graduates and those who have just completed School, **each set** (3)/ making **up** (4)/ close 30% of these households. No error (5)

89. As if (1)/ the most dangerous moment for a dictatorship **is when** (2)/ **it starts to** (3)/ reform, North Korea looks ready to turn that truism on its head (4). No error (5)

90. **It so happens** (1)/ that this happy campy ritual is the **way of life** (2)/ and **one into which** (3)/ which it **don't particularly welcome** (4)/ voyeuristic intrusions. No error

QUANTITATIVE APTITUDE

Directions (91-95) : What should come in place of question mark (?) in the following questions?

91. $|? - 45| = 40$

- (1) 85 or -85 (2) 85 or 5
(3) 5 or -5 (4) 40 or 5
(5) None of these

92. $\left[\left((3)^2 \right)^6 \right]^{-4} = 9^?$

- (1) 28 (2) 16
(3) 12 (4) 24
(5) None of these

93. $\sqrt{289} = ?$

- (1) $(\sqrt{17})^2$ (2) $(-8-9)$
(3) -17 (4) $\pm \left(\frac{153}{9} \right)$

(5) None of these

94. $? \% \text{ of } (4)^2 = 512$

- (1) 15 (2) 8
(3) 5 (4) 10
(5) None of these

95. $\pm \sqrt{1296} = ?$

- (1) 8 (2) 36
(3) 12 (4) 6
(5) None of these

Directions (96-100) : In the following number series, only one number is **wrong**. Find out the wrong number.

97. 4 3 4.5 8.5 20 53 162.5

- (1) 3 (2) 4.5
(3) 8.5 (4) 20
(5) 53

98. 1 8 28 99 412 2075 12460

- (1) -5.4816 (2) 472
(3) 12.96 (4) -2.408
(5) 2395

99. 144 215 540 1890 8505 46777.5 304053.75

- (1) 215 (2) 540
(3) 1890 (4) 8505
(5) 46777.5

100. 2222 1879 1663 1538 1474 1447 1440

- (1) 1879 (2) 1538
(3) 1474 (4) 1447 (5) 1440

101. In a college, the ratio of boys to girls is 31: respectively. When 75 more girls join the college, the ratio becomes 124:107. How many more girls should join the college to make the number of boys and girls equal?

- (1) 75 (2) 90
(3) 60 (4) 85
(5) None of these

102. The compound interest accrued on an amount at the end of two years @ 12 p.c.p.a is Rs. 2,862/-. What is the amount ?

- (1) Rs. 11,250/- (2) Rs. 12,200/-
(3) Rs. 13,500/- (4) Rs. 10,000/-
(5) None of these

103. A 280 meters long train, travelling at a uniform speed, crosses a platform in 60 seconds and a man standing on the platform in 20 seconds. What is the length of the platform ?

- (1) 640 meters (2) 420 meters
(3) 280 meters (4) Cannot be determined
(5) None of these

104. A triangle has two of its angles in the ratio of 1:2. If the measure of one of its angles is 30 degrees, what is the measure of the largest angle of the triangle in degrees ?

- (1) 100 (2) 90
(3) 135 (4) Cannot be determined
(5) None of these

105. In how many different ways can the numbers '256974' be arranged, using each digit only once in each arrangement, such that the digits 6 and 5 are at the extreme ends in each arrangement ?

- (1) 48 (2) 720
(3) 36 (4) 360
(5) None of these

Directions (106-110) : Study the given information carefully and answer the questions that follow :

An urn contains 3 red, 6 blue, 2 green and 4 yellow marbles.

106. If two marbles are picked at random, what is the probability that both are green ?

- (1) $\frac{2}{15}$ (2) $\frac{1}{15}$
(3) $\frac{2}{7}$ (4) 1
(5) None of these

107. If three marbles are picked at random, what is the probability that two are blue and one is yellow ?

- (1) $\frac{2}{15}$ (2) $\frac{6}{91}$
(3) $\frac{12}{91}$ (4) $\frac{3}{15}$
(5) None of these

108. If four marbles are picked at random, what is the probability that at least one is yellow ?

- (1) $\frac{91}{123}$ (2) $\frac{69}{91}$

(3) $\frac{125}{143}$

(4) $\frac{1}{4}$

(5) None of these

109. If two marbles are picked at random, what is the probability that either both are red or both are green ?

- (1) $\frac{3}{5}$ (2) $\frac{4}{105}$
(3) $\frac{2}{7}$ (4) $\frac{5}{91}$
(5) None of these

110. If two marbles are picked at random, what is the probability that one is green, two are blue and one is red ?

- (1) $\frac{4}{15}$
(2) $\frac{17}{280}$
(3) $\frac{6}{91}$
(4) $\frac{11}{15}$
(5) None of these

Directions (111-115) : Each of the questions given 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 is sufficient to answer the question. Read both the statements and—

Give answer (1) if the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.

Give answer (2) if the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.

Give answer (3) if the data in statement I alone or in statement II alone is sufficient to answer the question.

Give answer (4) if the data in both the statements I and II is not sufficient to answer the question.

Give answer (5) if the data in both the statements I and II together is necessary to answer the question.

111. What is the two digit positive number ?

I. Sum of the two digits of the number is 8.

II. Sum of the two digits is 3 more than the higher digit.

112. The symbol α represents one of the following operations : addition, subtraction, multiplication or division. What is the value of $6 \alpha 4$?

I $0 \alpha 5 = 5$

II $5 \alpha 0 = 5$

113. At what time did Poonam finish the job ?

I Poonam started working without a break on the job at exactly 9 a.m. and by noon she had utilised exactly half the time that it took her to finish the job.

II Poonam took exactly 6 hours to finish the job.

114. Last year an employee received an annual salary of Rs. 6,18,000/-, which was paid in equal paycheques throughout the year. What was the salary received in each of the paycheques ?

I. The employee received a total of 24 paycheques during the year.

II. The employee received a paycheque twice a month each month during the year.

115. Is the sum of integers x and y greater than 85 ?

I The product of x and y is greater than 85.

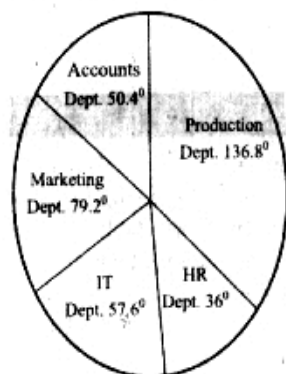
II One of the variables is greater than 83.

Directions (116-120) : Study the following pie charts carefully to answer the questions -

Degree-wise breakup of employees working in various departments of an organization

and the ratio of Men to Women

Total Number of Employees = 3250



Respective Ratio of Men to Women in Each Department

| Department | Men | Women |
|------------|-----|-------|
| Production | 4 | 1 |
| HR | 12 | 13 |
| IT | 7 | 3 |
| Marketing | 3 | 2 |
| Accounts | 6 | 7 |

116. What is the number of Men working in the Marketing department ?

- (1) 462 (2) 454
(3) 418 (4) 424
(5) None of these

117. What is the respective ratio of the number of Women working in the HR department and the number of Men working in the IT department ?

- (1) 11:12 (2) 17:29
(3) 13:28 (4) 12:35
(5) None of these

118. The number of Men working in the Production department of the Organization forms what percent of the total number of employees working in the department ?

- (1) 88 (2) 90
(3) 75 (4) 65
(5) None of these

119. The number of Women working in the IT department of the Organization forms what percent of the total number of employees in the Organization from all departments together ?

- (1) 3.2 (2) 4.8
(3) 6.3 (4) 5.6
(5) None of these

120. What is the total number of Men working in the organization ?

- (1) 2198 (2) 2147
(3) 2073 (4) 2236
(5) None of these

Directions (121-125) : In the following questions, equations numbered I and II are given. You have to solve both the equations and -

Give answer ' If

- (1) $x > y$
(2) $x \geq y$
(3) $x < y$
(4) $x \leq y$
(5) $x = y$ or the relationship cannot be established

121. I. $x^2 + 5x + 6 = 0$

II. $y^2 + 3y + 2 = 0$

122. I. $x^2 - 10x + 24 = 0$

II. $Y^2 - 9Y + 20 = 0$

123. I. $(x)^2 = 961$

II. $y = \sqrt{961}$

124. I. $x^2 - 72 = x$

II. $y^2 = 64$

125. I. $x^2 - 463 = 321$

II. $y^2 - 421 = 308$

Directions (126-130) : Study the following tables carefully and answer the questions given below :

Number of people taking fresh loans from different Banks over the years and the percentage of defaulters amongst them each year

Number of people taking fresh loans from Different banks over the years
NUMBER

| Year | Bank | | | | |
|------|-------|-------|-------|-------|-------|
| | P | Q | R | S | T |
| 2004 | 27361 | 26345 | 25467 | 28246 | 30164 |
| 2005 | 32081 | 27456 | 32461 | 29435 | 35128 |
| 2006 | 25361 | 28637 | 32652 | 29565 | 32444 |
| 2007 | 23654 | 29045 | 32561 | 28314 | 36152 |
| 2008 | 36125 | 30467 | 25495 | 23764 | 35463 |
| 2009 | 35465 | 31963 | 27649 | 24356 | 33214 |
| 2010 | 34135 | 31974 | 28283 | 26555 | 31264 |

Approximate Percentage of defaulters amongst them each year
PERCENTAGE

| Year | Bank | | | | |
|------|------|----|----|----|----|
| | P | Q | R | S | T |
| 2004 | 12 | 9 | 15 | 13 | 19 |
| 2005 | 24 | 8 | 17 | 20 | 23 |
| 2006 | 22 | 13 | 16 | 21 | 25 |
| 2007 | 18 | 11 | 18 | 22 | 19 |
| 2008 | 12 | 10 | 13 | 23 | 18 |
| 2009 | 11 | 20 | 11 | 22 | 21 |
| 2010 | 9 | 21 | 12 | 21 | 23 |

126. Approximately how many people taking a loan from Bank S in the year 2006 were defaulters ?
- (1) 6490 (2) 6210
(3) 5020 (4) 6550
(5) 5580
127. Approximately what was the difference between the number of defaulters of Bank Q in the year 2004 and 2005 ?
- (1) 175 (2) 125
(3) 190 (4) 205
(5) 140
128. In which of the following years was the number of defaulters of Bank R, the maximum among the given years ?
- (1) 2005 (2) 2006
(3) 2007 (4) 2010
(5) None of these
129. In which of the following years was the difference in number of people taking loan from Bank P from the previous year the highest ?
- (1) 2008 (2) 2006
(3) 2007 (4) 2005
(5) None of these
130. Approximately what was the total number of defaulters of Bank T in the years 2007 and 2008 together ?
- (1) 14110 (2) 13620
(3) 13250 (4) 14670
(5) 15330

REASONING

131. The positions of the first and the fourth letters of the word PLANET are interchanged, similarly, the positions of the second and fifth letters and third and sixth letters are interchanged. In the new arrangement thus formed, how many letters are there between the letter which is second from the right and the letter which is fourth from the left according to the English alphabetical order ?
- (1) None (2) One
(3) Two (4) Three
(5) Four
132. The positions of how many alphabets will remain unchanged if each of the alphabets in the word WORTHY is arranged in alphabetical order from left to right ?
- (1) None (2) One
(3) Two (4) Three
(5) More than three
133. How many such pairs of letters are there in the word REASON, each of which has as many letters between them in the word (in both forward and backward directions) as they have between them in the English alphabetical series ?
- (1) None (2) One
(3) Two (4) Three
(5) More than three
134. 'Writing is related to Pen' in the same way as _____ ?
- (1) 'Singing' is related to 'Music'
(2) 'Stitching' is related to 'Needle'
(3) 'Dancing' is related to 'Exercise'
(4) 'Carpenter' is related to 'tools'
(5) 'Paper' is related to 'book'
135. If it is possible to make only one meaningful word with the second, third, eighth and ninth letters of the word 'CONFLICTED', which would be the second