## RBI Grade B Phase-I - 2016

## English Language (Questions \& Answers)

Directions Q. (1-7): In the given passage, there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately.

We all have a $\qquad$ (1) $\qquad$ in the infrastructure surrounding us-the roads, buildings, power lines and telephone networks that we $\qquad$ (2) $\qquad$ on daily. How well they are built and operated is $\qquad$ (3) $\qquad$ to economic growth and is a key arbiter of an economy's competitiveness- and yet, virtually every economy faces an array of infrastructure challenges. Just a few examples illustrate some of the pressing issues. South Africa's power distribution network has an estimated maintenance backlog of \$4 billion- equivalent to half of the country's total investment in electronic power generation and distribution in 2011. The U.S. Department of Transportation estimates that $15 \%$ of the country's roads are in an unacceptable condition and says that road congestion costs the US an estimated $\$ 100$ billion per year. Just to keep $\qquad$ (4) $\qquad$ with anticipated global GDP growth, the world needs to spend $\$ 57$ trillion, or on average $\$ 3.2$ trillion a year, on infrastructure over the next 18 years. That is more than the entire worldwide stock of infrastructure on the ground today-and nearly $60 \%$ more than the world has invested over the past 18 years. Tackling maintenance backlogs, future-proofing infrastructure to cope with climate change and $\qquad$ (5) $\qquad$ development goals such as access to clean water and all-weather roads to transport goods to markets would cost a great deal. The bill for all of that looks prohibitive at a time when many governments are highly indebted and capital is tight. A focus on both, the huge need for additional investment and potential difficulties in financing it, $\qquad$ (6) $\qquad$ the debate Pessimism rules, but it needn't be that way. There are ways of cutting the bill down to size and dealing with the challenge. The answer $\qquad$ (7) $\qquad$ in improving the way we plan, build and operate infrastructure- in other words, we need to boost its productivity.
Q. (1)

1. Stake
2. Interest
3. Compromise
4. Decision
5. Subsidy

Answer: 1 (We all have a stake in the infrastructure)
Q. (2)

1. Use
2. Rely
3. Confide
4. Commute
5. Charge

Answer: 2 (We all have a stake in the infrastructure surrounding us-the roads, buildings, power lines and telephone networks that we rely on daily)
Q. (3)

1. Close
2. Deciding
3. Trivial
4. Crucial
5. Insistent

Answer: 4 (How well they are built and operated is crucial to economic growth and is a key arbiter of an economy's competitiveness- and yet, virtually every economy faces an array of infrastructure challenges)
Q. (4)

1. Gait
2. Stride
3. Walk
4. Tread
5. pace

Answer: 5 (Just to keep pace with anticipated global GDP growth, the world needs to spend $\$ 57$ trillion, or on average $\$ 3.2$ trillion a year, on infrastructure over the next 18 years)
Q. (5)

1. Competing
2. Meeting
3. Succeeding
4. Engaging
5. Agreeing

Answer: 2 (Tackling maintenance backlogs, future-proofing infrastructure to cope with climate change and meeting development goals such as access to clean water and all-weather roads to transport goods to markets would cost a great deal)
Q. (6)

1. Convey
2. Subject
3. Dominates
4. Command
5. Prompt

Answer: 3 (A focus on both, the huge need for additional investment and potential difficulties in financing it, dominates the debate Pessimism rules, but it needn't be that way)
Q. (7)

1. Reclines
2. Lay
3. Expects
4. Lies
5. Belongs

Answer: 4 (The answer lies in improving the way we plan, build and operate infrastructure- in other words, we need to boost its productivity)

Directions Q. (8-10): Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning expressed in the statement sentences.
Q. (8) Higher prices of cereals, rice, fruits and pulses led to an increase in food inflation. Non - food inflation was driven mainly by fibres and oilseeds.
A. While higher prices of cereals
B. Despite the higher price of rice, fruits and pulses
C. Non- food inflation was always driven by

1. Both A and B
2. Only B
3. Both B and C
4. Only A
5. None of these

Answer: 4
Q. (9) The entrepreneurship ethos in India has come a long way and has made rapid strides in recent years. It now ranks in the top five start-up communities in the world.
A. India ranks fifth among the start-up communities in the world
B. he country has made rapid strides in recent years because
C. Moreover, the entrepreneurship ethos in India has come a long way

1. Both $A$ and $B$
2. Only B
3. Only C
4. Only A
5. None of these

## Answer: 2

Q. (10) There are enough dirges being sung for public sector banks, but strangely the performance of their stocks does not reflect this. Five out of the seven public sector banks made losses and the profit makers showed a worse bad loans ratio.
A. On account of the fact that five out of seven public sector banks made losses
B. The performance of public sector banks does not reflect
C. Although dirges are being sung for public sector banks

1. Both A and B
2. Only B
3. Only C
4. Only A
5. None of these

## Answer: 4

Directions Q. (11-15): Each question given below has two blanks, each blank indicates that something has been omitted. Choose the word that best fits in the meaning of the sentence as a whole.
Q. (11) Most auto-rickshaw drivers in the city $\qquad$ to ply for short distances since doing so does not $\qquad$ them much.

1. agree, profit
2. Refuse, earn
3. disagree, revenue
4. accept, affects
5. ask, comfort

Answer: 2 (Most auto-rickshaw drivers in the city refuse to ply for short distances since doing so does not earn them much)
Q. (12) Though surprising, it is $\qquad$ that Rupesh has not got the job by $\qquad$ of his parents' political connections.

1. veritable, inspiration
2. veracious, influence
3. paradoxical, intent
4. true, virtue
5. alleged, power

Answer: 4 (Though surprising, it is true that Rupesh has not got the job by virtue of his parents' political connections)
Q. (13) In order to avoid $\qquad$ due to car parking, appropriate signage and painted boundary strips at parking locations have been $\qquad$ in the building premises.

1. problem, install
2. traffic, felicitated
3. congestion, provided
4. accidents, fix
5. sleeping, used

Answer: 3 (In order to avoid congestion due to car parking, appropriate signage and painted boundary strips at parking locations have been provided in the building premises)
Q. (14) During power cuts, one can never get $\qquad$ to the customer service executive to
$\qquad$ a complaint regarding the same.

1. across, lodge
2. through, write
3. over, dictate
4. along, create
5. off, file

Answer: 1 (During power cuts, one can never get across to the customer service executive to lodge a complaint regarding the same)
Q. (15) In the olden days, shopkeepers used to dupe the $\qquad$ customers by attacking removable magnetic weights $\qquad$ their weighing instruments.

1. cheating, for
2. strict, with
3. docile, across
4. innocent, under
5. lovely, from

Answer: 4 (In the olden days, shopkeepers used to dupe the innocent customers by attacking removable magnetic weights under their weighing instruments)

Directions Q. (16-20): Read the following passage carefully and answer the questions.

The term "shadow bank" was coined in 2007 to describe risky off-balance-sheet vehicles hatched by banks to sell loans repackaged as bonds. Today, the term is used more loosely to cover all financial intermediaries that perform the bank-like activity but are not regulated as one. These include mobile payment systems, pawnshops, peer-to-peer lending websites, hedge funds and bond-trading platforms set up by technology firms. Among the biggest are asset management companies. In 2013 investment funds make such loans raised a whopping $\$ 97$ billion worldwide. The Financial Stability Board, an international watchdog estimates that globally, the informal lending sector serviced assets worth $\$ 80$ trillion in 2014 up from $\$ 26$ trillion more than a decade earlier. Shadow banks have flourished in part because the traditional ones, battered by losses incurred during the financial slump, are under pressure. Tighter capital requirements and fear of heavy penalties have kept them grounded. In China, where banks are discouraged from lending to certain industries and are mandated to offer frustratingly low-interest rates on deposits, non-banks fill the gap. About two-thirds of all lending in the country by shadow banks are in fact 'bank loans in disguise'. Critics worry that unlike banks, which lend against deposits from customers, nonbanks loan money using investor's cash and rotating lines of credit. This is especially risky when skittish investors who bet on short term gains withdraw their money at once. But non-bank financing need not always be a bad thing. It offers an additional source of credit to
individuals and businesses in countries where formal banking is either expensive or absent. It also takes some burden off banks which have big 'maturity mismatches' (the difference between the amount of time a depositor's money is parked in the bank minus the time that it is loaned out). And belatedly, regulators, too, are waking up to the new financial order of shadow banking. Banks must now declare structured investment vehicles on their balance sheets. Authorities are imposing leverage limits on various forms of shadow banks in America and Europe. It is a small start to rein in an industry that accounts for a quarter of the global financial system.
Q. (16) Which of the following can be said about banking regulators?

1. These have been innovative in helping economies recover from the 2008 crisis.
2. Their approach to the regulation of shadow banks is unnecessarily stringent.
3. These have washed their hands off and warned people against shadow banks.
4. These have been slow to respond to the growth of shadow banking.
5. None of the given statements can be said about banking regulators.

Answer: 4 (Banking regulators have been slow to respond to the growth of shadow banking)
Q. (17) Which of the following is the central theme of the passage?

1. The global economy is headed for a financial collapse given the state of China's economy.
2. Shadow banking, an indispensable part of the global financial system, is unnecessarily perceived as risky.
3. There is tremendous upheaval in the banking sector with only state-owned banks safe and sound.
4. Shadow banks which can be useful are a high-risk alternative to traditional banks and need regulation.
5. Traditional banks are the safest given the risk the financial system currently faces.

Answer: 4 (Shadow banks which can be useful are a high-risk alternative to traditional banks and need regulation)
Q. (18) Which of the following has/have impacted the growth of shadow banks?
A. Faulty audits of these institutions by the Financial Stability Board.
B. The state of traditional banks post the financial crisis.
C. Need for credit which traditional banks are unable to meet.

1. Only A and B
2. Only B and C
3. Only B
4. All A, B and C
5. Only A and C

Answer: 2 (The state of traditional banks post the financial crisis and unable to meet the need for credit have impacted the growth of shadow banks)
Q. (19) Which of the following can be used to replace the phrase 'Among the biggest are asset management companies'?

1. Asset management companies are responsible for over half the credit in America.
2. The financial crisis hurt asset management companies in China the most.
3. Asset management companies occupy the largest share of shadow banking firms.
4. With high rates of interest asset management companies are showing the highest profits.
5. None of the given statements.

Answer: 3 (Asset management companies occupy the largest share of shadow banking firms)
Q. (20) Which of the following aptly describes the tone of the passage?

1. Obsequious
2. Reckless
3. Poignant
4. Acrimonious
5. None of these

Answer: 5

Directions Q. (21-25): Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. If there is 'No error', mark the answer (5). (Ignore errors of punctuation, if any).
Q. (21) One way of dealing with such a (1) / situation is by issuing a legal notice (2) / to the accused, when the other is (3) / to settle the matter amicably. (4) / No error (5)

1. One way of dealing with such a
2. situation is by issuing a legal notice
3. to the accused, when the other is
4. to settle the matter amicably
5. No error

Answer: 3 (One way of dealing with such a situation is by issuing a legal notice to the accused, while the other is to settle the matter amicably.)
Q. (22) The shrewd manager left Samarth (1) / with no choice however to resign from (2) / the post by transferring him to (3) / an entirely remote and hostile location. (4) / No error (5)

1. The shrewd manager left Samarth
2. with no choice however to resign from
3. the post by transferring him to
4. an entirely remote and hostile location
5. No error

Answer: 2 (The shrewd manager left Samarth with no choice whatsoever to resign from the post by transferring him to an entirely remote and hostile location.)
Q. (23) It is ironic that the management (1) / of the organisation refuses to adhere (2) / to the same standards of corporate governance (3) / that it requires of companies deals with it. (4) / No error (5)

1. It is ironic that the management
2. of the organisation refuses to adhere
3. to the same standards of corporate governance
4. that it requires of companies deals with it
5. No error

Answer: 4 (It is ironic that the management of the organisation refuses to adhere to the same standards of corporate governance that it requires of companies dealing with it.)
Q. (24) With so lowly call rates, the new (1) / telecom service company is definitely going (2) / to give the current market leaders a (3) / run for their money and market share. (4) / No error (5)

1. With so lowly call rates, the new
2. telecom service company is definitely going
3. to give the current market leaders a
4. run for their money and market share
5. No error

Answer: 1 (With so low call rates, the new telecom service company is definitely going to give the current market leaders a run for their money and market share.)
Q. (25) While retailers may well be on their (1) / way to experiment with the change in policy (2) / for the next few months, consumers may also take (3) / time to get used to late night shopping. (4) / No error (5)

1. While retailers may well be on their
2. way to experiment with the change in policy
3. for the next few months, consumers may also take
4. time to get used to late night shopping
5. No error

Answer: 2 (While retailers may well be on their way to experimenting with the change in policy for the next few months, consumers may also take time to get used to late-night shopping.)

Directions Q. (26-30): Read the following passage carefully and answer the questions.

These are difficult times for America's free-traders. There is anger at `globalism'. Even Americans who were in favour of the Trans-Pacific Partnership (TPP)-an ambitious new agreement between 12 Pacific-rim-countries- have turned against it. This may be linked to the globalisation of supply chains. Production of traded goods has become `unbundled'. Firms once tended to design new gadgets and order the supplies needed to build them in a single factory or city. In the past' few decades, more efficient global shipping and improvements in communications allow firms to spread production across far-flung locations to design phone in America, source parts from several Asian economies and assemble it in China. The share of parts and components in trade rose from $22 \%$ to $28 \%$ between 1980 and 2000. In 2005, trade-in 'intermediate inputs' accounted for an estimated $56 \%$ of trade in goods and $73 \%$ in services across rich countries. This dispersion of production chains contributed to a dramatic acceleration in global trade growth. It also changed the way many workers view trade. As production has spread around the world, countries have specialised in different segments of the supply chain. While those, such as China, with lots of low-cost labour, focused on manufacturing and assembly, more advanced economies followed a different path. Cities like New York and San Francisco enjoyed an initial advantage in the most lucrative bits of the Modern supply chain: research and development, engineering and finance. As a result, growth in supply-chain trade has been a boon for the powerful and profitable firms with headquarters in those cities, and for the highly skilled, well compensated workers they employ. America's lot in this new world is, on the whole, a happy one. Many countries envy its fortunate position as a hub for innovative cities. Most studies of the potential effects of TPP conclude that the deal would raise American output by a small but meaningful amount: just under a percentage point of GDP, perhaps over the next 15 years. But the obstacles confronting new trade deals are formidable. More generous redistribution, perhaps through an expanded programme of tradeadjustment assistance, could help neutralise some opposition. But discomfort with TPP is mostly rooted in a mistrust of the elite. Voters who are sceptical of the value of TPP will be unlikely to change their stripes without some demonstration that pacts of its kind benefit the many rather than just the few.
Q. (26) Which of the following is true in context of the passage?

1. Global public opinion is against America's trade policies.
2. In America, wages of low skilled workers have risen tremendously over the last decade.
3. America's GDP growth has fallen in the past few years.
4. American firms are no longer a leader in technology.
5. None of these

Answer: 5
Q. (27) Which of the following best describes America's view of TPP?

1. Americans are unequivocally in favour of the TPP as it will benefit them the most.
2. The TPP is detrimental as it has fuelled long-term conflicts between rich and developing nations.
3. The TPP has elevated mass unemployment and is resented by all Americans.
4. The TPP has strengthened America's relationship with Asia and Europe.
5. Americans are wary of the TPP as its benefits are indeterminate.

Answer: 5 (Americans are wary of the TPP as its benefits are indeterminate)
Q. (28) What do the statistics in the passage convey?

1. Developed countries are benefitting most from trade agreements.
2. The TPP has benefitted China and America the most.
3. China's dominance in manufacturing is waning.
4. Global trade has grown explosively.
5. Contrary to political projections, trade-in Asian has not risen dramatically.

Answer: 4 (The statistics in the passage convey that the global trade has grown explosively.)
Q. (29) Which of the following is the author's view of free trade?

1. Uniform laws and regulations across developing countries have vastly benefitted free trade.
2. There have been tremendous shifts in free trade but its benefits need to be more equitably distributed.
3. Protecting national interest at the cost of free trade is the need of the hour.
4. It is a service to reduce the gap between the haves and the have-nots.
5. None of the options illustrates the author's view -of free trade.

Answer: 2 (The author's view of free trade is that there have been tremendous shifts in free trade but its benefits need to be more equitably distributed.)
Q. (30) According to the passage, which of the following is/are (an) effects of 'unbundling'?
A. Unfair and exploitative working conditions in developing countries.
B. Drop in quality standards of manufactured goods.
C. Unemployment for some sections of the workforce in developed countries.

1. Only A and B
2. Only B and C
3. Only C
4. All A, B and C
5. Only A and C

Answer: 3 (According to the passage, unemployment for some sections of the workforce in developed countries is an effect of 'unbundling')

## RBI Grade B Previous Year Question Paper (2016)

Quantitative Aptitude (Questions \& Solutions)

Directions Q. (1-5): In the following number series only one number is wrong. Find out the wrong number.
Q. (1) 18.3, 20.6, 16, 22.9, 13.7, 2.2, 11.4

1. 2.2
2. 16
3. 22.9
4. 20.6
5. 13.7

## Answer: 1

Solution: The pattern of the given series is as follows:

- $18.3+(2.3 \times 1)=20.6$
- $20.6-(2.3 \times 2)=16$
- $16+(2.3 \times 3)=22.9$
- $22.9-(2.3 \times 4)=13.7$
- $13.7+(2.3 \times 5)=25.2$
- $25.2-(2.3 \times 6)=11.4$

Therefore, the wrong number $=2.2$
Q. (2) 2, 4, 11, 37, 151, 771, 4633

1. 151
2. 4
3. 37
4. 771
5. 11

## Answer: 1

Solution: The pattern of the given series is as follows:

- $(2 \times 1)+2=4$
- $(4 \times 2)+3=11$
- $(11 \times 3)+4=37$
- $(37 \times 4)+5=153$
- $(153 \times 5)+6=771$
- $(771 \times 6)+7=4633$

Hence, the wrong number $=151$
Q. (3) $188,154,140,132,128,126,125$

1. 154
2. 132
3. 128
4. 140
5. 126

Answer: 1
Solution: The pattern of the given series is as follows:

- $188-2^{5}=156$
- $156-2^{4}=140$
- $140-2^{3}=132$
- $132-2^{2}=128$
- $128-2^{1}=126$
- $126-2^{0}=125$

Hence, the wrong number $=154$
Q. (4) $6,4,5,11,39,179,1127$

1. 4
2. 39
3. 179
4. 5
5. 11

Answer: 3
Solution: The pattern of the given series is as follows:

- $(6 \times 1)-2=4$
- $(4 \times 2)-3=5$
- $(5 \times 3)-4=11$
- $(11 \times 4)-5=39$
- $(39 \times 5)-6=189$
- $(189 \times 6)-7=1127$

Hence, the wrong number $=179$

## Q. (5) 9, 5, 6, 10.5, 23, 61, 183

1. 61
2. 23
3. 10.5
4. 6
5. 5

Answer: 1
Solution: The pattern of the series is as follows:

- $(9 \times 0.5)+0.5=5$
- $(5 \times 1)+1=6$
- $(6 \times 1.5)+1.5=10.5$
- $(10.5 \times 2)+2=23$
- $(23 \times 2.5)+2.5=60$
- $(60 \times 3)+3=183$

Hence, 61 is the incorrect number.
Q. (6) To complete a project, 18 women take 4 more days than the number of days taken by 12 men. If eight men complete the project in 9 days, how much work will be left when 15 women and 12 men together work for 3 days?

1. $2 / 3$
2. $3 / 4$
3. $3 / 2$
4. $1 / 4$
5. $1 / 2$

Answer: 4

## Solution:

According to the given situation,
$\left(\mathrm{M}_{1} \times \mathrm{D}_{1}\right) / \mathrm{W}_{1}=\left(\mathrm{M}_{2} \times \mathrm{D}_{2}\right) / \mathrm{W}_{2}$
$\Rightarrow(8 \times 9) / 1=\left(12 \times D_{2}\right) / 1$
$\Rightarrow D_{2}=17 / 12=6$
Therefore, time taken by 18 women $=6+4=10$ days
Also given, $(12 \times 6)$ men $=(18 \times 10)$ women
$\Rightarrow 2$ men = 5 women
Therefore, work done by 15 women and 12 men together = work done by 18 men

According to the question, $(12 \times 6) / 1=(18 \times 3) / W_{2}$
$\Rightarrow W_{2}=54 / 72$
$\Rightarrow W_{2}=3 / 4$
Hence, work left =1-3/4=1/4
Q. (7) The respective ratio between the time taken by a boat to travel the same distance downstream in stream $A$ and stream $B$ is $8: 7$. The speed of the boat is $12 \mathrm{~km} / \mathrm{h}$ and the speed of stream $A$ is half the speed of stream B. What is the speed of stream B? (in km/h)

1. 5
2. 2
3. 3
4. 4
5. 6

Answer: 4
Solution: Let the speed of stream $B=2 x \mathrm{~km} /$ hour and that of stream $A=x \mathrm{~km} /$ hour
Speed of the boat $=12 \mathrm{~km} /$ hour
According to the question,
$[1 /(12+x)][1 /(12+2 x)]=8 / 7$
$\Rightarrow(12+2 x) /(12+x)=8 / 7$
$\Rightarrow 84 \mathrm{x}+14 \mathrm{x}=96+8 \mathrm{x}$
$\Rightarrow x=12 / 6=2$
Hence, speed of stream $B=2 \times 2=4 \mathrm{~km} /$ hour

Directions Q. (8-12): Each of the following questions is followed by three statements I, II and III. Find out whether the data given in each statement is sufficient to answer the questions.
Q. (8) Arun and Bhadra are brothers. In how many years from now will Bhadra's age be 50 years?
I. The ratio of the current ages of Arun and Bhadra is 5:7 respectively.
II. Bhadra was born 10 years before Arun.
III. 5 years hence, Arun's age would be three-fourth of Bhadra's age at that time.

1. Any two of the three
2. Only II and either I or III
3. AII I, II and III
4. Only II and III
5. Only I and III

Answer: 1
Solution: From statement I \& II:
Let the present ages of Arun and Bhadra be $y$ and $y+10$ respectively.
Therefore, $\mathrm{y} /(\mathrm{y}+10)=5 / 7$
$\Rightarrow 7 y=5 y+50$
$\Rightarrow 2 \mathrm{y}=50$
$\Rightarrow y=25$ years

Hence, the present age of Bhadra $=25+10=35$ years

From statement II \& III:
Let Arun's age $=y$ years and Bhadra's age $=(y+10)$ years
Therefore, $(y+5) /(y+15)=3 / 4$
$\Rightarrow 4 y+20=3 y+45$
$\Rightarrow y=25$ years

Thus, the present age of Bhadra $=25+10=35$ years
Hence, any of any two of the three statements are sufficient.
Q. (9) A right-angled triangle is inscribed in a given circle. What is the area of the given circle (in $\mathrm{cm}^{2}$ )?
I. The base and height of the triangle (in cm ) are both the roots of the equation $x^{2}-23 x+120=0$
II. The sum of the base and height of the triangle is 23 cm .
III. The height of the right-angled triangle is greater than the base of the same.

1. III and either I or II
2. All of them
3. Only II and III
4. Only I
5. Either I or II

Answer: 4
Solution: $x^{2}-23 x+120=0$
$\Rightarrow x^{2}-8 x-15 x+120=0$
$\Rightarrow x(x-8)-15(x-8)=0$
$\Rightarrow(x-8)(x-15)=0$
$\Rightarrow x=8,15$
Thus, base $=8 \mathrm{~cm}$ and height $=15 \mathrm{~cm}$ (or vice versa)
Therefore, hypotenuse of a right angled triangle $=(88)+(1515)$
$=64+225$
$=289=17 \mathrm{~cm}$

We know, radius of circle = half of hypotenuse
$=17 / 2=8.5 \mathrm{~cm}$
Therefore, area of circle $=\pi r^{2}$
$=(22 / 7) \times(8.5)^{2}$
$=226.8 \mathrm{~cm}^{2}$

Clearly, we cannot find base and height from statements II or III. Thus, they are insufficient.
Hence, only statement I is sufficient to answer the question.
Q. (10) What is the ratio between the marked price of two identical items, $P$ and $Q$, which had been purchased at the same price?
I. Item $P$ was sold at a profit of $20 \%$, while item $Q$ was sold at a loss of $10 \%$.
II. Item $P$ was sold at a discount of $4 \%$. The percentage by which Item Q's cost price been marked up is 2.5 times the profit \% earned on selling item $P$.
III. The overall profit earned on selling items $P$ and $Q$ was $5 \%$.

1. Only I and II.
2. All I, II and III.
3. Any two of the three.
4. Only II and III.
5. The information provided in all three statements are not sufficient.

Answer: 1
Solution: From I and II,
Selling price of $P=1.2 x$
Selling price of $Q=0.9 x$

Now, marked price of $P=1.2 x /(100-50 / 3) \times 100$
Marked price of $Q=x$ (1.2)
$\therefore$ Required ratio $=$ Marked price of $P:$ Marked price of $Q$
$=(1.2 x / 250) \times(3 \times 100) / 1.2 x$
= $300: 250$
$=6: 5$
Q. (11) Three workers A, B and C complete a given piece of work within different time spans while working individually. What is the ratio of efficiencies of $C$ and $B$ respectively?
I. A takes $100 \%$ more time than $C$ to complete the given piece of work.
II. B completes the given piece of work within 8 days.
III. B takes 2 days less than A to complete the given piece of work.

1. Information in all three statements are not sufficient
2. All of the three
3. Only II and III
4. II and either only I or only III
5. Only I and III

## Answer: 2

Solution: From I, II \& III:
Time taken by B to complete the work $=8$ days
Time taken by A to complete the work $=8+2=10$ days
Time taken by $C=(100 / 200) \times 10=5$ days
We know that, efficiency $\propto 1 /$ time
Therefore, the ratio of efficiencies of $C$ and $B$ respectively $=8: 5$
Thus, all the statements are sufficient.
Q. (12) What is the three-digit number having each digit different from the other?
I. Each of the digits of the given number is a multiple of 3 .
II. The digit in the unit's place is $50 \%$ less than that in the hundred's place.

1. Both I and II
2. The information in all three statements is not sufficient
3. Only II
4. Only I
5. Either I or II

Answer: 1
Solution: The three digits of the number are distinct
From statement I:
Each digit is a multiple of 3
$\therefore$ The number are 369, 396, 963...
Thus, the statement I alone is not sufficient.

From statement II:
Digit in the unit's place is $50 \%$ less than that in the hundred's place
$\therefore$ The number $=201,211,221,402 \ldots$
Thus, statement II alone is not sufficient.

From statements I \& II:
Digit at unit's place is half of the digit at hundred's place and all digits are multiples of 3.
$\therefore$ The only possibility $=693$
Thus, statements I \& II together are important to answer the given question.

Directions Q. (13-17): Study the following table and answer the given questions

| Village | \% of literates in total <br> population (male + female) | \% of literates in male <br> population | \% of literates in <br> female population |
| :--- | :--- | :--- | :--- |
| A | - | 72 | 70 |
| B | 61 | 64 | 56 |
| C | 73.8 | 75 | 72 |
| D | 60 | - | 60 |
| E | 70 | - | 70 |

Q. (13) Only $40 \%$ and $20 \%$ of females were graduates in villages $A$ and $C$ respectively. If the female population of villages $A$ and $C$ were equal, what is the respective ratio of the number of non-graduate females (including illiterate females) in villages $A$ and $C$ ?

1. $81: 107$
2. $90: 107$
3. $90: 121$
4. $40: 49$
5. $45: 49$

Answer: 2
Solution: Let the number of females be $y$
Therefore, literate females in village $A=(70 / 100) y=7 y / 10$
Graduate females in village $A=(40 / 100)(7 y / 10)=7 y / 25$

Also, literate females in village $C=(72 / 100) y=18 y / 25$
Graduate females in village $C=(20 / 100)(18 y / 25)=18 y / 25$

Therefore, the ratio of the number of non-graduate females (including illiterate females) in villages A and $C=(y-7 y / 25):(y-18 y / 25)$
$=(18 y / 25):(107 y / 125)$
= $90: 107$
Q. (14) If in village $\mathrm{E}, 40 \%$ of male literates and $40 \%$ of female literates were graduates, what percent of the total population were graduates?

1. $32 \%$
2. $28 \%$
3. $35 \%$
4. $40 \%$
5. $30 \%$

Answer: 2
Solution: Let the number of males and the number of females in village $E$ be $x$ and $y$ respectively.
Therefore, the total literate population $=70 / 100(x+y)$

Literate males $=70 x / 100$
Literate females $=70 y / 100$
Therefore, literate males who are graduates $=(40 / 100)(7 x / 10)=7 x / 25$
Literate females who are graduates $=(40 / 100)(7 y / 10)=7 y / 25$
Hence, required percentage $=[\{(7 x / 25)+(7 y / 25)\} /(x+y)] 100$
$=(7 / 25) \times 100$
$=28 \%$
Q. (15) In village $B$, the number of females was what percent less than the number of males?

1. $20 \%$
2. $30 \%$
3. $32 \%$
4. $40 \%$
5. $45 \%$

## Answer: 4

Solution: Let the number of males and the number of females in village $B$ be $x$ and $y$ respectively.
Therefore, total literate population $=61 / 100(x+y)$
Literate males $=64 x / 100$
Literate females $=56 \mathrm{y} / 100$
$\therefore(64 \mathrm{x} / 100)+(56 \mathrm{y} / 100)=61 / 100(\mathrm{x}+\mathrm{y})$
$\Rightarrow 64 x+56 y=61 x+61 y$
$\Rightarrow 64 \mathrm{x}-61 \mathrm{x}=61 \mathrm{y}-56 \mathrm{y}$
$\Rightarrow 3 x=5 y$
$\Rightarrow x / y=5 / 3$

Hence, required percentage $=[(5-3) / 5] \times 100$
$=2 \times 20=40 \%$
Q. (16) The total number of literates (male and female) in Village D was 4320. If the number of illiterate females was 320 more than the number of illiterate males, what was the male population of the village?

1. 3200
2. 3000
3. 2800
4. 3600
5. 3500

Answer: 1
Solution: Total number of literate population of village $D=4320$
$\therefore$ Total population $=100 \times(4320 / 60)=7200$
$\therefore$ Total illiterate population $=7200-4320=2880$
Let the illiterate male be $x$
Now, according to question,
Illiterate female $=x+320$
$\therefore x+x+320=2880$
$2 x=2560$
$\therefore x=1280$
$\therefore$ Illiterate female $=1280+320=1600$
$\%$ of illiterate females $=100-60=40 \%$
$\therefore 40 \%=1600$
$\therefore 100 \%=4000$
$\therefore$ Total male population $=7200-4000=3200$
Q. (17) In village C, the number of females increased by $20 \%$ from 2011 to 2015. If the number of literate females was equal in 2011 and 2015, what percent of the female population of village $C$ was literate?

1. $66 \%$
2. $54 \%$
3. $60 \%$
4. $72 \%$
5. $56 \%$

Answer: 3
Solution: Let the female population in village C in 2011 be $x$
Then the female population in village C in $2015=x \times(120 / 100)=6 x / 5$

Now, literate females in 2011 = Literate females in 2015
Let \% of literate females in $2015=\mathrm{y} \%$
Then, $x \times(72 / 100)=(6 x / 5) \times(y / 100)$
$\therefore \mathrm{y}=60 \%$

Directions Q. (18-22): In the given questions, read the statement and compare the two given quantities on its basis.
Q. (18) $1>a>0>b$
I. value of $\left[(a+b)^{2}-a^{2}-b^{2}\right] /\left[(a+b)^{2}-(a-b)^{2}\right]$
II. value of $1 / 2\left(a b^{3}+a b\right)$

1. Quantity I $\geq$ Quantity II
2. Quantity I > Quantity II
3. Quantity I < Quantity II
4. Quantity I = Quantity II
5. Quantity $\leq$ Quantity I

## Answer: 2

## Solution:

Quantity I: $(a+b)^{2}-a^{2}-b^{2} /(a+b)^{2}-(a-b)^{2}$
$=2 \mathrm{ab} / 4 \mathrm{ab}$
$=1 / 2$
Quantity II: $1 / 2\left(a b^{3}+a b\right)$
$=1 / 2 a b\left(b^{2}+1\right)$

Therefore, $1>a>0>b$
So, $b$ will be negative.
Hence, quantity II will be negative i.e., Quantity I > Quantity II
Q. (19) There are three positive numbers $-a, b$ and $c$. The average of $a$ and $b$ is less than the average of $b$ and $c$ by 1 .
I. Value of c
II. Value of a

1. Quantity I $\geq$ Quantity II
2. Quantity I > Quantity II
3. Quantity I < Quantity II
4. Quantity I = Quantity II
5. Quantity $\leq$ Quantity II

Answer: 2
Solution: According to the question,
$(a+b) / 2=[(b+c) / 2]-1$
$\Rightarrow(a+b) / 2=(b+c-2) / 2$
$\Rightarrow \mathrm{a}=\mathrm{c}-2$
Thus, the value of $c$ will be greater than the value of $a$.
Hence, Quantity I > Quantity II
Q. (20) Three equal circles are drawn on a triangle $A B C$, with points $A, B$ and $C$ as the centres. The radius of each of the circle is equal to half of the side of the triangle $A B C$.


Area of shaded region $1=128 \frac{1}{3} \mathrm{~cm}^{2}$
I. The area of the shaded region 2 (in $\mathrm{cm}^{2}$ )
II. $30 \mathrm{~cm}^{2}$

1. Quantity I $\geq$ Quantity II
2. Quantity I > Quantity II
3. Quantity I <Quantity II
4. Quantity I = Quantity II
5. Quantity $\leq$ Quantity II

Answer: 3
Solution: Area of shaded region $1=$ area of circle - sector of circle
$=\pi r^{2}-\left[(\Theta / 360) \times \pi r^{2}\right]$
$=\pi r^{2}\left[1-\left(60^{\circ} / 360^{\circ}\right)\right]$
$=\pi r^{2}(1-1 / 6)=5 / 6 \pi r^{2}$
Now, $5 \pi r^{2} / 6=1281 / 3$
= 385/3
$\therefore \mathrm{r}^{2}=(385 \times 6 \times 7) /(3 \times 22 \times 5)$

$$
=49
$$

$\therefore \mathrm{r}=7 \mathrm{~cm}$
Quantity I $\Rightarrow$ Area of shaded region $2=(3-\pi / 2) \times r^{2}$
$=(0.16) \times(7)^{2}$
$=49 \times 0.16=7.87 \mathrm{~cm}^{2}$
Quantity II $\Rightarrow 30 \mathrm{~cm}^{2}$
Hence, Quantity I < Quantity II
Q. (21) Rutuja bought two articles - article $A$ at Rs. $X$ and article $B$ at Rs. $X+50$. She sold article A at $20 \%$ profit and article B at $10 \%$ loss and earned Rs. 35 as profit on the whole deal.
I. Profit earned by Rutuja on selling article $A$ (in Rs.).
II. Loss incurred (in Rs.) when an article which costs Rs. 480 is sold at $20 \%$ loss.

1. Quantity I $\geq$ Quantity II
2. Quantity I \& Quantity II
3. Quantity I \& Quantity II
4. Quantity I = Quantity II
5. Quantity $\leq$ Quantity II

Answer: 3

## Solution:

Cost price of Article $A=$ Rs. $Y$
Cost price of Article $B=$ Rs. $(Y+50)$
Therefore, the selling price of article $A=R s . Y \times 1.2$
Selling price of article $B=(Y+50) \times 0.9$

Now, profit $=\mathrm{SP}-\mathrm{CP}$
$\Rightarrow 35=(1.2 Y+0.9 Y+45)-(Y+Y+50)$
$\Rightarrow 0.1 Y=35+5=40$
$\therefore \mathrm{Y}=$ Rs. 400
Quantity I $\Rightarrow$ Profit earned on Article $A=(120 / 100)-400=480-400=$ Rs. 80
Quantity II $\Rightarrow$ Loss $=(480-480) \times(80 / 100)=$ Rs. 96
Hence, Quantity I < Quantity II
Q. (22) Ram invested Rs. $P$ in scheme $A$ and Rs. $2 P$ in scheme $B$, for two years each. Scheme A offers simple interest p.a. Scheme B offers compound interest (compounded annually) at the rate of $10 \%$ p.a. The ratio between the interest earned from scheme $A$ and that earned from scheme B was 8 : 21.
I. Rate of interest offered by scheme A.
II. Rate of interest offered by scheme C (simple interest p.a.), when Rs. 1,600 is invested for 3 years earns an interest of Rs. 384 .

1. Quantity I $\geq$ Quantity II
2. Quantity I > Quantity II
3. Quantity I < Quantity II
4. Quantity I = Quantity II
5. Quantity $\leq$ Quantity II

## Answer: 4

Solution: Quantity I $\Rightarrow$ Scheme B offers rate of interest of $10 \%$ compounded annually.
Therefore, $10+10+[(10 \times 10) / 100]=21 \%$ for 2 years
Now, $(21 \%$ of 2 P$) /(2 \times R \%$ of P$)=21 / 8$
$\Rightarrow R=8 \%$
Quantity II $\Rightarrow$ Rate of scheme C $=(384 \times 100) /(1600 \times 3)=8 \%$
Hence, Quantity I = Quantity II

Directions Q. (23-27): Refer to the pie charts and answer the given questions.
Data regarding the number of foreign students (male + female) from different countries - A, B, C, D and E, studying in higher education level in the country XYZ in the year 2014.

Total number of foreign students $($ male + female $)=9000$


Foreign female students $=3500$
Q. (23) What is the respective ratio between the total number of male students from countries $B$ and $C$ together and the total number of students (male + female) from the same countries together?

1. $4: 7$
2. $5: 14$
3. $4: 9$
4. $5: 6$
5. $5: 9$

Answer: 5

## Solution:

Required ratio = [Number of male students for B and C type]/ [Total number of students (M+F)]
$=[(14+7) \%$ of $9000-(14+10) \%$ of 3500$] /[(14+7) \%$ of 9000$]$
$=(21 \%$ of $9000-24 \%$ of 3500$) /(21 \%$ of 9000$)$
$=(21 \times 90)-(24 \times 35) /(21 \times 90)$
$=(1890-840) / 1890$
= 1050/1890
= 105/189
$=5: 9$
Q. (24) What is the average number of male students from countries $C, D$ and $E$ ?

1. 910
2. 915
3. 900
4. 945
5. 901

Answer: 1
Solution:
Average $=[(7+25+24) \%$ of $9000-(10+35+21) \%$ of 3500$] / 3$
$=(56 \%$ of $9000-66 \%$ of 3500$) / 3$
$=(56 \times 90)-(66 \times 35) / 3$
$=(5040-2310) / 3$
$=2730 / 3$
=910
Q. (25) The total number of female students from countries $A$ and $B$ together is what percent of male students from country A?

1. $60 \%$
2. $59.5 \%$
3. $65.25 \%$
4. $70.5 \%$
5. $50 \%$

Answer: 2

## Solution:

Required \% = [(20 + 14) \% of $3500\{(30 \%$ of 900$)-(20 \%$ of 3500$)\}] \times 100$
$=[(34 \times 35) /(2700-700)] \times 100$
$=(1790 / 2000) \times 100$
= $1190 / 20=59.5 \%$
Q. (26) Female students from country $D$ is what percent more than those from country $B$ ?

1. $45 \%$
2. $50 \%$
3. $40 \%$
4. $60 \%$
5. $30 \%$

Answer: 2

## Solution:

Required $\%=[(21-14) \%$ of $3500(14 \%$ of 3500$)] \times 100$
$=(7 / 14) \times 100=50 \%$
Q. (27) Male students from country E in the year 2015 were $20 \%$ more than those from the same country in the previous year. If the male students from country E constituted $60 \%$ of the total students (male + female), in the year 2015, how many foreign students from country $E$ in the same year were females?

1. 1400
2. 1480
3. 1280
4. 1140
5. 1260

## Answer: 4

## Solution:

Male students from country E in the year $2015=120 \%$ of $(24 \%$ of $9000-21 \%$ of 3500$)$
$=6 / 5 \times[(24 \times 90)-(21 \times 35)]$
$=6 / 5 \times(2160-735)$
$=6 / 5 \times 1425=1710$
Now, female foreign students from country E in the same year $=(1710 / 60) \times 40=1140$
Q. (28) A shopkeeper purchased 15 kg of variety $A$ rice at $X$ per kg and 10 kg of variety $B$ rice at ' $X+5$ ' per kg. The shopkeeper sold the whole quantity of variety A rice at $10 \%$ profit and that of variety $B$ rice at $20 \%$ profit. The total selling price of variety $A$ rice was Rs. 30 more than that of variety $B$ rice. Had the two varieties been mixed and sold at an overall profit of $20 \%$, what would have been the selling price (per kg)?

1. 26.40
2. 23.20
3. 24.20
4. 25.00
5. 28.30

Answer: 1
Solution: Let the cost price of Rice A and Rice B be $15 y$ and $10(y+5)$ respectively.
Therefore, selling price of Rice A at $10 \%$ profit $=15 \mathrm{y} \times(110 / 100)=16.5 \mathrm{y}$
Selling price of Rice B at $20 \%$ profit $=10(y+5) \times(120 / 110)$
$=12 \mathrm{y}+60$
Now, $16.5 y=12 y+60+30$
$\Rightarrow 4.5 \mathrm{y}=90$
$\therefore \mathrm{y}=90 / 4.5=$ Rs. 20
Now, new selling value of mixture $=[(15 \times 20)+10(20+5)] \times(120 / 100)=$ Rs. 660
$\therefore$ SP per $\mathrm{kg}=660 / 25=$ Rs. 26.4 per kg
Q. (29) Abhay rolled a pair of die together. What is the probability that one die showed a multiple of 2 and the second die showed neither a multiple of 3 nor 2 ?

1. $1 / 3$
2. $1 / 9$
3. $1 / 6$
4. $2 / 3$
5. $2 / 6$

Answer: 3
Solution: Multiples of two $=2,4,6$
$\therefore P(E)=2 / 6=1 / 3$
Now, required probability $P(E)=(1 / 2) \times(1 / 3)=1 / 6$
Q. (30) A, B and C started a business with investments of $1,600,2,100$ and 1,500 respectively. After 8 months from the start of the business, $B$ and $C$ invested additional amounts in the ratio of $3: 5$ respectively. If the ratio between total annual profit and C's share in the annual profit was 3 : 1 , what was the additional amount invested by B after 8 months?

1. 1,200
2. 600
3. 900
4. 300
5. 700

Answer: 3

## Solution:

Ratio of profit $A: B: C=(1600 \times 12):[(2100 \times 8)+(2100+3 x) \times 4]:[(1500 \times 8)]+(1500+5 x) \times 4]$
$=19200:(16800+8400+12 x):(12000+6000+20 x)$
Now, $(62400+32 x) /(18000+20 x)=3 / 1$
$\Rightarrow 60 x+54000=32 x+62400$
$\Rightarrow 28 x=8400$
$\therefore x=\operatorname{Rs} 300$
$\therefore$ B's investment after 8 months $=3 \times 300=$ Rs. 900

## RBI Grade B Previous Year Question Paper 2016 Reasoning Ability (Questions \& Solutions)

Q. (1) In the past, consumers would rarely walk into an ice cream store and order low-fat ice cream. But that isn't the case today. An increasing health consciousness combined with a much bigger selection of tasty low-fat foods in all categories has made low-fat ice cream a very profitable item for ice cream store owners. Which of the following best support the statement?

1. low-fat ice cream produces more revenue than other low-fat foods.
2. ice cream store owners would be better off carrying only low-fat ice cream.
3. ice cream store owners no longer think that low-fat ice cream is an unpopular item.
4. low-fat ice cream is more popular than other kinds of ice cream.
5. consumers are fickle and it is impossible to please them.

## Answer: 4

Q. (2) All the major rivers in the state have been flowing way over the danger level for the past few weeks. Which of the following is/are the possible effect(s) of the above cause?
A. Many villages situated near the river banks are submerged forcing residents to flee.
B. Government has decided to provide alternate shelter to all the affected villagers residing near the river banks.
C. The entire state has been put on high flood alert

1. Only A
2. Only A and B
3. Only B and C
4. All A, B and C
5. None of these

## Answer: 4

Directions (3-6): In these questions, the relationship between different elements is shown in the statements. These statements are followed by two conclusions. Read them carefully and mark the appropriate answer.
Q. (3)

Statements: $C \geq V \leq R=N \geq T>Q, Y \geq N<A$
Conclusion I: $Q>V$
Conclusion II: $Q<Y$

1. Only conclusion I follows
2. Only conclusion II follows
3. Both conclusion I and II follow
4. Neither conclusion I nor II follows
5. Either conclusion I or II follows

Answer: 2

## Solution:

Y

VI
$\mathrm{C} \geq \mathrm{V} \leq \mathrm{R}=\mathrm{N} \geq \mathrm{T}>\mathrm{Q}$
$\wedge$
A
Q. (4)

Statements: $C \geq V \leq R=N \geq T>Q, Y \geq N<A$
Conclusion I: $\mathrm{Q} \geq \mathrm{Y}$
Conclusion II: $\mathrm{A}>\mathrm{Q}$

1. Only conclusion I follows
2. Only conclusion II follows
3. Both conclusion I and II follow
4. Either conclusion I or II follows
5. Neither conclusion I nor II follows

## Answer: 2

## Solution:

Y
VI
$\mathrm{C} \geq \mathrm{V} \leq \mathrm{R}=\mathrm{N} \geq \mathrm{T}>\mathrm{Q}$
$\wedge$
A
Q. (5)

Statements: $\mathrm{P} \geq \mathrm{R}<\mathrm{U} \leq \mathrm{M}<\mathrm{V} ; \mathrm{T} \leq \mathrm{U} ; \mathrm{L}<\mathrm{M}$
Conclusion I: T < L
Conclusion II: V >L

1. Only conclusion I follows
2. Only conclusion II follows
3. Either conclusion I or conclusion II follow
4. Neither conclusion I nor conclusion II follow
5. Both conclusion I and conclusion II follow

Answer: 2

## Solution:

T
$\wedge$
$P \geq R<U \leq M<V$
V
L
Q. (6)

Statements: $\mathrm{P} \geq \mathrm{R}<\mathrm{U} \leq \mathrm{M}<\mathrm{V} ; \mathrm{T} \leq \mathrm{U} ; \mathrm{L}<\mathrm{M}$
Conclusion I: V $>\mathrm{T}$
Conclusion II: $T \leq P$

1. Only conclusion I follow
2. Only conclusion II follows
3. Both conclusion I and II follow
4. Neither conclusion I nor II follows
5. Either conclusion I or conclusion II follow

## Answer: 5

## Solution:

$T$
$M I$
$\mathrm{~V} \geq \mathrm{R}<\mathrm{U} \leq \mathrm{M}<\mathrm{V}$
L

Directions Q. (7): Study the given information carefully and answer the given question.
Following are the observations of an experiment on 'sleep and memory' conducted on 18 healthy young adults (ages 18 to 25 ) and 18 healthy older adults (ages 61 to 81 ).
A. The recall after 8 hours of sleep in younger adults was $65 \%$ more than that in the older adults.
B. Night-sleep had a higher negative impact on all of the participants as compared to that of day sleep of equal duration.
C. If a given set of words is memorised immediately before going to sleep, its recall after waking up was found to be better in younger adults than in older adults.
Q. (7) Which of the following can be concluded from the given findings of the research?
I. As per the experiment, there is some correlation between sleep and memory.
II. The part of the brain involved in memory is more active during the day as compared to that during the night.
III. A sleep of more than 8 hours can improve memory in older adults.
IV. Memorising something immediately after waking up from an 8 -hour long sleep will yield better results than memorising before sleep.

1. Only IV
2. All the given statements can be concluded from the given findings of the research.
3. Both I and III
4. Both II and IV
5. Only II

Answer: 5
Q. (8) In this question are given two statements I and II. These statements may be either independent causes or may be effects of independent causes or a common cause. One of those statements may be the effect of the other statement. Read both the statements and. decide which of the given answer choice correctly depicts the relationship between these two statements.

Statement I: Company ABC, a leading automobile company in country $G$ has decided to merge all its subsidiary companies into the parent company last week.
Statement II: Company XYZ, a subsidiary of automobile company ABC, has opened five new branches in country $F$ in the previous financial year.

1. Both the statements I and II are effects of some common cause. -
2. Both the statements I and II are independent causes.
3. Statement II is the cause, and statement I is its effect.
4. Statement I is the cause and statement II is its effect.
5. Both the statements I and II are the effects of independent causes.

Answer: 5
Q. (9) If all the letters in the word 'REGULATION' are arranged in English alphabetical order from left to right and then all the vowels are changed to the next alphabet in the English alphabetical series and all the consonants are changed to the previous alphabet in English alphabetical series, how will the word be written?

1. BFFJKOQQSV
2. ZFFJKONSSV
3. ZDHHMONSUT
4. BFHUKMPORV

## 5. BFFJKMPQSV

Answer: 5
Solution: After arranging the alphabets from left to right in the English alphabetical order, the new word formed is: 'AEGILONRTU'

Now, changing all the vowels to the next alphabet and changing consonants to the previous alphabet, the new arrangement formed is:

| $\mathrm{A}(+1)$ | $\mathrm{E}(+1)$ | $\mathrm{G}(-1)$ | $\mathrm{I}(+1)$ | $\mathrm{L}(-1)$ | $\mathrm{O}(+1)$ | $\mathrm{N}(-1)$ | $\mathrm{R}(-1)$ | $\mathrm{T}(-1)$ | $\mathrm{U}(+1)$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| B | F | F | J | K | P | M | Q | S | V |

Q. (10) In Country A, it is mandatory for all government organizations to provide transportation facilities (home pick-up and drop) to employees if $75 \%$ or number of total employees working in the organization reside more than 15 km away from the office. The same, however, does not apply to XY enterprises as only 1500 of their employees travel more than 15 km to work. Which of the following can be inferred from the given statement?
A. The total number of employees in XY enterprises is definitely more than 2000.
B. Only $25 \%$ of employees of $X Y$ enterprises travel less than 15 km to office.
C. If 25 new recruits who travel more than 15 km join $X Y$ enterprises, the $X Y$ enterprises will definitely have to provide transportation facilities.
D. XY enterprises is definitely not a government enterprise

1. Only A
2. Only C
3. Both B and D
4. Only D
5. A, B and C

## Answer: 1

Directions Q. (11-16): Study the given information carefully to answer the given questions.

Seven people - J, K, L, M, N, O and P have an interview on seven different days of the same week, starting from Monday and ending on Sunday, but not necessarily in the same order. Each one of them also likes different subjects namely - Statistics, Zoology, Sociology, English, Mathematics, Psychology and Economics, but not necessarily in the same order. Only four people have an interview between N and the one who likes Zoology. Neither N nor the one who likes Zoology has an interview on Sunday. P has an interview immediately after the one who likes Zoology. Only two people have their interviews between P and J . The one who likes Psychology has an interview on one of the days before J but not on Wednesday. Neither N nor P likes Psychology. Only two people have their interviews between the one who likes Psychology and the one who likes Statistics. The one who likes Economics has an interview immediately before the one who likes Statistics. The number of people having interview between P and the one who likes Economics is the same as that of the number of people between J and the one who likes English. N does not like English. Only one person has an interview between the one who likes English and K. The one who likes Sociology has an interview immediately after O. L has an interview on one of the days after M .
Q. (11) Four of the following five are alike in a certain way based on the given arrangement and hence form a group. Which of the following does not belong to the group?

1. K-English
2. Wednesday-K
3. Mathematics-Wednesday
4. Sociology-Statistics
5. Friday-L

Answer: 5

Q 12. How many people have their interviews between $L$ and $M$ ?

1. Two
2. Three
3. None
4. One
5. More than three

## Answer: 1

Q 13. Which of the following statements is TRUE as per the given arrangement?

1. None of the given statements is true
2. Only one person has an interview between K and J .
3. O likes Psychology.
4. $M$ has an interview on Friday.
5. The one who likes Zoology has an interview on one of the day before M .

Answer: 3

Q 14. Who has an interview immediately after $K$ ?

1. $M$
2. The one who likes Zoology
3. The one who likes Statistics
4. J
5. $P$

Answer: 2

Q 15. How many people have their interview before the one who likes Mathematics?

1. One
2. More than three
3. None
4. Two
5. Three

Answer: 3

Solution (11-15): According to the given condition, we get the following conclusion:

| Days | Person | Subjects |
| :--- | :--- | :--- |
| Monday | N | Mathematics |
| Tuesday | O | Psychology |
| Wednesday | M | Sociology |
| Thursday | J | Economics |
| Friday | K | Statistics |
| Saturday | L | Zoology |
| Sunday | P | English |

Directions Q. (16-20): Study the following information and answer the given questions.
Seven people, namely, J, K, L, M, N, O and P like seven different movies namely, Twilight, Gladiator, Wanted, Dread, Hero, Jumanji and Signs but not necessarily in the same order. Each person also works in the same office but in a different department (on the basis of experience) namely Administration, Production, Marketing, HR, Finance, R\&D; and Client relations (CR), not necessarily in the same order. (Please Note: Each person has been allocated to a department as per increasing order of experience with the one in Administration being the least experienced whilst the one in Client Relations (CR) being the most experienced). Only two persons have less experience than K. P works in R\&D.; The one who likes Wanted has more experience than K but less than one who likes Jumanji. P neither likes Wanted nor Jumanji. The one who likes Wanted does not work in Finance. J, who is more experienced than K, likes twilight. The person who works in Production is less experienced than the person who likes Hero. K does not like Hero. The person who works in HR is more experienced than both $L$ and $N . N$ is not the least experienced person. The one who likes Signs has more experience than $\mathrm{N} . \mathrm{M}$ is more experienced than J . L does not like Dread.
Q. (16) Four of the following five are alike in a certain way based on the given arrangement and so form a group. Which is the one that does not belong to that group?

1. MO
2. NK
3. PK
4. NJ
5. LO

## Answer: 2

Q. (17) Which combination represents the department in which 0 works and the movie he likes?

1. CR-Signs
2. CR-Gladiator
3. HR-Gladiator
4. Marketing-Wanted
5. HR-Wanted

Answer: 5
Q. (18) Which of the following movies does M like?

1. Jumanji
2. Hero
3. Gladiator
4. Signs
5. Dread

## Answer: 1

Q. (19) As per the given arrangement, HR is related to Signs and CR is related to Hero in a certain way. To which of the following is Production related to in the same way?

1. Dread
2. Jumanji
3. Wanted
4. Gladiator
5. Twilight

Answer: 4
Q. (20) Which of the following pairs represent the respective people who have more experience than $J$ and less experience than K ?

1. $M, N$
2. $P, O$
3. $O, J$
4. L, N
5. $P, M$

## Answer: 1

Solution Q. (16-20): According to the given situation, we get the following conclusion:

| Person | Movies | Departments |
| :--- | :--- | :--- |
| J | Twilight | Finance |
| K | Signs | Marketing |
| L | Gladiator | Administration |
| M | Jumanji | Client Relations |
| N | Dread | Production |
| O | Wanted | HR |
| P | Hero | R \& D |

Q. (21) Read the given information and answer the question.
'Despite spending huge amount of money, we have not yet been able to find life on other planets. I am personally of the opinion that such research should stop with immediate effect as it is a waste of time and money as no good will ever come out of it Instead it would be better to use this money to research other elements in space' Statement by a Scientist from Space Institute of Country X. Which of the following does not weaken the statement of the scientist of space institute of country X ?

1. Although life on other planets has not been discovered yet, such research has widened our knowledge and understanding of other planets and has led to growth and development in science.
2. According to space scientists, if such efforts are continued, the probability of finding life in at least one other planet is much higher as compared to not finding life at all.
3. Various other research projects taken up by the said institute in the past have also failed despite spending huge amount of time as well as money on them.
4. With the amount of time and money that has already been invested in this research, shutting it now would lead to a greater loss than continuing the search.
5. None of the above

## Answer: 3

Q. (22) This question consists of information and two statements numbered I and II given below it. You have to decide which of the given statements weaken(s) or strengthen(s) the information and decide the appropriate answer. In order to discourage crowd built-up at railway station $X$, the platform ticket (charged to all such priced at Rs. 10 should be increased to Rs. 20.
I. The price of a ticket from X to the nearest railway station is Rs. 12.
II. On average, every railway station generates Rs. 24 lacs revenue by charging Rs. 10 for platform ticket while $X$ generates Rs. 28 lacs.

1. Both statements I and II weaken the information.
2. Statement I weakens the information while Statement II is a neutral statement.
3. Statement I strengthens the information while statement II weakens the information.
4. Statement I weakens the information while Statement II strengthens the information.
5. Both statements I and II strengthen the information

Answer: 3
Q. (23) Which of the following expressions will be definitely false if the given expression ' $\mathrm{G}>\mathrm{H}=\mathrm{I} \geq \mathrm{V} \leq \mathrm{Y} \leq \mathrm{Z} \leq \mathrm{T}$ ' is definitely true?

1. $\mathrm{I}<\mathrm{G}$
2. $\mathrm{T} \geq \mathrm{V}$
3. $\mathrm{T} \leq \mathrm{Y}$
4. $Z \geq V$
5. None of these

Answer: 3
Solution: From the given expression: $\mathrm{G}>\mathrm{H}=\mathrm{I} \geq \mathrm{V} \leq \mathrm{Y} \leq \mathrm{Z} \leq \mathrm{T}$, we get the following conclusions:

- $\mathrm{G}>\mathrm{H}=\mathrm{I} \geq \mathrm{V}$
- $\mathrm{T} \geq \mathrm{Z} \geq \mathrm{Y} \geq \mathrm{V}$

Thus, $\mathrm{I}<\mathrm{G}, \mathrm{T} \geq \mathrm{V}$ and $\mathrm{Z} \geq \mathrm{V}$

Directions Q. (24-28): A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.(All the numbers are two-digit numbers.)

Input: 42 prey burn 7821 melt gulp 9683 head
Step I: ban 2342 prey 78 melt gulp 9683 head
Step II: gap 44 ban 23 prey 78 melt 9683 head
Step III: had 80 gap 44 ban 23 prey melt 9683
Step IV: mat 85 had 80 gap 44 ban 23 prey 96
Step V: pay 98 mat 85 had 80 gap 44 ban 23
Step V is the last step of the above arrangement as the intended output of arrangement is obtained. As per the rules followed in the given steps, find the appropriate steps for the given input.
Input : 61 rust 33 colt 86 four torn 2849 leap
Q. (24) Which of the following is the fourth to the left of the eighth element from the left end of step II?

1. cat
2. far
3. 35
4. rust
5. 30

Answer: 5 (8th element from left end in step II = 'torn', 4th to the left of 'torn' = '30')
Q. (25) Which of the following represents the element that is fifth to the right of 'cat' in step III?

1. torn
2. 63
3. lap
4. far
5. 86

Answer: 1 (Element that is 5th to the right of 'cat' in step III = 'torn')
Q. (26) In step III, how many elements are there between ' 86 ' and the third element from the left end ?

1. More than three
2. One
3. Three
4. None
5. Two

Answer: 1 (3rd element from left end in step III = 'far' No. of elements between 'far' and ' 86 ' in step III = 5)
Q. (27) What is the difference between the third element from the right end in step $V$ and the fifth element from the left end in step II?

1. 31
2. 55
3. 26
4. 5
5. 16

Answer: 3 (3rd element from right end in step $\mathrm{V}=35$ 5th element from left end in step II $=61$, Difference $=61-35=26$ )
Q. (28) 'torn' is related to 'rust' in step I in the same way as `lap' is related to 'tan' in step V. Following the same pattern to which element is ' 86 ' related to in step IV?

1. cat
2. 51
3. 35
4. far
5. 30

Answer: 4 ('torn' is related to 'rust' in step I, $\Rightarrow$ rust is 4th to the left of torn, 'lap' is related to 'tan' in step $\mathrm{V} \Rightarrow \tan$ is 4th to the left of lap. Similarly, in step IV, 'far' is 4th to the left of ' 86 ', 'far' is related to ' 86 ')

## Solution Q. (24-28):

In step I, the word with the smallest first letter alphabetically is placed at first position and all the middle letters are replaced by 'a'.
The smallest number is placed at second position and it is increased by 2.
Similar pattern is followed in remaining steps and finally the words and numbers are arranged in descending order alternatively.
Input: 61 rust 33 colt 86 four torn 2849 leap
Step I: cat 3061 rust 3386 four torn 49 leap
Step II: far 35 cat 3061 rust 86 torn 49 leap
Step III: lap 51 far 35 cat 3061 rust 86 torn
Step IV: rat 63 lap 51 far 35 cat 3086 torn
Step V: tan 88 rat 63 lap 51 far 35 cat 30

Step V is the last step of the arrangement.
Q. (29) This question consists of a statement followed by two courses of action numbered I and II given below it. A course of action is an administrative decision to be everything in the statement to be true and then decide which of the suggested courses of action logically follow(s) from the given statement.

Most of the people looking for buying/renting properties these days complain of being taken to the same property by more than 6-7 brokers. So even after contracting multiple agents, they end up having usually the same options.

## Courses of action:

I. All the owners should strictly give responsibility for their properties to only one.
II. The brokers should be instructed to mandatorily disclose the list of all the properties they will be showing the customers on a particular day before taking them to the actual site.

1. Both I and II follow
2. Only II follows
3. Only I follows
4. Neither I nor II follows
5. Either I or II follows

Answer: 1

Directions Q. (30-34): Study the following information to answer the given questions.
In a certain code language, 'economy and work related' is written as 'oj my bx st' 'work and employment today' is written as 'pk bx oj dy' 'employment for growth only' is written as 'el $\mathrm{pk} \mathrm{fd} \mathrm{zn'}$ 'growth is related today' is written as 'el dy gm my' (All codes are two-letter codes only)
Q. (30) If the code for 'related people only' is 'xd my fd' then what may be the code for 'people for decision' in the given code language?

1. to $x d m y$
2. $\mathrm{zn} x d \mathrm{fd}$
3. $\mathrm{zn} x d \mathrm{dy}$
4. zn kz xd
5. kz fd xd

Answer: 4
Q. (31) What does the code 'pk' stand for in the given code language?

1. growth
2. employment
3. only
4. economy
5. today

## Answer: 2

Q. (32) What may be the code for 'economy is boosting' in the given code language?

1. gm rcst
2. zn gm st
3. ye st el
4. cpstrc
5. st bx gm

Answer: 1
Q. (33) Which of the following additional statements is required to definitely find the code of 'and' in the given code language?

1. 'work and prosper now' is written as 'bx yp jn oj'
2. 'work today also important' is written as 'Iv en oj dy'
3. No additional statement is required to find the code
4. 'and more work today' is written as ' $z n$ oj dy bx'
5. 'related only for employment' is written as ' my zn fd pk '

Answer: 2
Q. (34) What is the code for 'growth today' in the given code language?

1. fd el
2. dy fd
3. pk dy
4. dy el
5. an fd

## Answer: 4

Solution Q. (30-34):
The common words in the first two statements are 'work' and 'and' coded as = 'oj' or 'bx'

The common word in first and last statements is 'related' coded as = 'my'

Only word left in first statement is 'economy' coded as = 'st'
The common word in second and third statements is 'employment' coded as = ' pk '

Only word left in second statement is 'today' coded as = 'dy'
The common common word in last two statements is 'growth' coded as = 'el'
Only words left in third statement are 'for' and 'only' coded as = 'fd' or 'zn'
Only word left in last statement is 'is' coded as = 'gm'

Directions Q. (35-39): Study the following information carefully to answer the given question.

Ten persons from different companies viz Samsung, Bata, Microsoft, Google, Apple, HCL, ITC, Reliance, Airtel and Vodafone are sitting in two parallel rows containing five people each, in such a way that there is an equal distance between adjacent persons. In row $1-B, C, D, E$ and $F$ are seated and all of them are facing south. In row-2 R, S, T, U and V are seated and all of them are facing north. Therefore, in the given seating arrangement, each member seated in a row faces another member of the other row. (All the information given above does not the order of seating as in give the final arrangement.)

- Three people sit between $R$ and the person from Apple. The person from Reliance is an immediate neighbour of the one who faces the person from Apple. V sits to the immediate left of the one who faces the person from Reliance.
- Only one person sits between $V$ and $T$. The person from Bata sits second to the right of the one who faces T. F sits second to the left of the person from Google. The person from Google does not sit at an extreme end of the line.
- Only two people sit between F and D. The person from Samsung faces an immediate neighbour of D. $U$ is an immediate neighbour of the person from Microsoft. $V$ is not from Microsoft. B sits second to the left of $C$.
- The person from ITC is an immediate neighbour of the person from Vodafone. Neither $V$ nor $F$ is from ITC. The person from ITC faces the person from HCL.
Q. (35) F is related to ITC in the same way as T is related to HCL, based on the given arrangement. Who amongst the following is D related to following the same pattern?

1. Microsoft
2. Samsung
3. Apple
4. Bata
5. Reliance

Answer: 4 (D is related to Bata)
Q. (36) Which of the following is true regarding $E$ ?

1. $E$ is from ITC.
2. $E$ is an immediate neighbour of the person from Samsung.
3. $E$ sits at the extreme end of the line.
4. The person from Airtel faces E .
5. None of the given options is true

Answer: 1 ( E is from ITC)
Q. (37) Who amongst the following sit at the extreme end of the rows ?

1. The person from Apple and F.
2. $\mathrm{V}, \mathrm{E}$
3. The person from Samsung and C.
4. The person from HCL and Bata
5. $R$ and the person from Reliance.

Answer: 1 ( The person from Apple and F sit at the extreme end of the rows)
Q. (38) Four of the following five are alike in a certain way based on the given arrangement and so form a group. Which is the one that does not belong to that group?

1. $R$
2. V
3. C
4. F
5. $B$

Answer: 5 (All the four except B sit at the extreme ends of the rows)
Q. (39) Who amongst the following faces the person from Airtel?

1. The person from Google
2. $B$
3. The person from reliance
4. E
5. The person from Bata

Answer: 3 (The person from reliance faces the person from Airtel)

Solution Q. (35-39): From the given condition, we get the following arrangement:

Q. (40) Which of the following symbols should replace the question mark(?) in the given expression in order to make the expressions ' $\mathbf{H}<\mathbf{R}$ ' as well as ' $\mathbf{D} \geq \mathbf{M}$ ' definitely true?
$D \geq I \geq H=S(?) M<P \leq R$

1. $\geq$
2. $\leq$
3. <
4. $>$
5. $=$

Answer: 5
Solution: From the given expression $\mathbf{D} \geq \mathrm{I} \geq \mathbf{H}=\mathbf{S}$ (?) $\mathbf{M}<\mathbf{P} \leq \mathbf{R}$, we get

- $\mathbf{D} \geq \mathbf{S}$, therefore, $\mathbf{S}$ must be $>$ or $=\mathbf{M}$, so that ' $\mathbf{D} \geq \mathbf{M}$ '
- $\mathbf{M}<\mathbf{R}$, also $\mathbf{H}=\mathbf{S}$. Hence, $\mathbf{S}$ must be $<$ or $=\mathbf{M}$ to get $\mathbf{H}<\mathbf{R}$

The intersection in both sets is (=)
Hence, $\mathbf{D} \geq \mathbf{I} \geq \mathbf{H}=\mathbf{S}=\mathbf{M}<\mathbf{P} \leq \mathbf{R}$
Q. (41) $T$ is the father of $M$ and $P$. $P$ is the only daughter of $V . M$ is married to $N$. $A$ and $B$ are children of M. How is $V$ related to $B$ ?

1. Grandmother
2. Uncle
3. Aunt
4. Sister
5. Grandfather

Answer: 1

## Solution:


Q. (42) A severe cyclonic storm hit the Eastern coastline;te last month resulting in huge loss of life and property on the entire east coast and the Government had to disburse a considerable amount for relief activities through the district administration machinery. Which of the following may possibly be a follow up measure to be taken by the Government?

1. The Government may set up a task force to review the post relief scenario in all districts and also to confirm proper end-user receipt of the relief supplies.
2. The Government may set up a committee for proper disbursement of relief supplies in the future.
3. The Government may empower the District magistrates to make all future disbursements of relief.
4. The Government may send relief supplies to the affected people in future only after proper assessment of the damage caused by such calamities.
5. The government may need not to activate any follow-up measure.

## Answer: 1

Directions Q. (43-47): These questions consist of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and mark the appropriate answer.
Q. (43) In a building, the ground floor is numbered one, first floor is numbered two and so on till the topmost floor is numbered five. Amongst five people- $\mathrm{M}, \mathrm{N}, \mathrm{O}, \mathrm{P}$ and Q , each living on a different floor, but not necessarily in the same order, on which floor does $Q$ live?

Statement I: O lives on an odd-numbered floor. M lives immediately below O. Only two people live between $M$ and $P$. $N$ lives neither immediately below $M$ nor immediately below $P$.

Statement II: N lives on an even-numbered floor. Only two people live between N and O . Only one person lives between $O$ and Q .

1. The data even in both statements I and II together are not sufficient to answer the question.
2. The data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question.
3. The data either in statement I alone or in statement II alone are sufficient to answer the question.
4. The data in both statements I and II together are necessary to answer the question.
5. The data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question.

Answer: 3 (The data either in statement I alone or in statement II alone are sufficient to answer the question)

Solution: From statement I, we get the following arrangement:

| Floor | Person |
| :--- | :--- |
| 5 | O |
| 4 | $M$ |
| 3 | Q |
| 2 | N |
| 1 | P |

Thus Q lives on 3rd floor, hence statement I alone is sufficient.

From statement II, we get the following arrangement:

| Floor | Person |
| :--- | :--- |
| 5 | 0 |
| 4 | $\mathrm{M} / \mathrm{P}$ |
| 3 | Q |



Thus, Q lives on the 3rd floor, hence statement II alone is sufficient.
Hence, either statement alone is sufficient
Q. (44) Among people A, B, C, D, E and F, each having a different height, who is the second shortest?

Statement I: Only two people are taller than A. E is taller than both B and C. F is shorter than E. F is taller than C .

Statement II: Only two people are shorter than D. A is taller than D but shorter than E. F is neither the tallest nor the shortest. B is taller than C.

1. The data even in both statements I and II together are not sufficient to answer the question.
2. The data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question.
3. The data either in statement I alone or in statement II alone are sufficient to answer the question.
4. The data in both statements I and II together are necessary to answer the question.
5. The data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question.

Answer: 1
Solution: Clearly, each statement alone is insufficient as there is not enough data.
Thus, by combining both the statements, we get:

- Only two people are taller than A
- A is the third tallest. Only two people are shorter than D
- $D$ is the 4th tallest.
- $E$ is taller than both $B$ and $C$.
- $F$ is shorter than $E$ and $E$ is the tallest.
- $F$ is taller than $C$ and $B$ is taller than $C$, hence, $C$ is the shortest.

Therefore, the final arrangement is: $\mathbf{E}>\mathrm{B} / \mathrm{F}>\mathrm{A}>\mathrm{D}>\mathrm{F} / \mathrm{B}>\mathrm{C}$
Thus, we cannot find the second shortest person.
Both statements even together are insufficient.
Q. (45) How many people are standing between A and D (Note: All are standing in a straight line facing north)?

Statement I: K stands second from the left end of the line. Only four people stand between K and T. Y is an immediate neighbour of T . A stands second to the right of Y . As many people stand between K and $D$ as between $A$ and $D$.

Statement II: A stands second from the right end of the line. $Z$ stands third from the left end of the line. $D$ stands exactly in the centre of the line. As many people stand between $A$ and $T$ as between $D$ and $Z$.

1. The data even in both statements I and II together are not sufficient to answer the question.
2. The data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question.
3. The data either in statement I alone or in statement II alone are sufficient to answer the question.
4. The data in both statements I and II together are necessary to answer the question.
5. The data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question.

Answer: 5 (The data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question)

## Solution:

From statement I, we get the following arrangement:


From statement II, we get the following arrangement:


Hence, two people ( $\mathbf{Y}$ and $\mathbf{T}$ ) are standing between $\mathbf{D}$ and $\mathbf{A}$. Therefore, the data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question
Q. (46) How far and in which direction is Point $M$ from Point $S$ ?

Statement I: Point E is 2 m to the east of Point S. Point B is 4 m to the south of Point E . Point L is 10 m to the east of Point $B$. Point $L$ forms a midpoint of the vertical straight line of 8 m formed by joining points $Q$ and $D$. Point $M$ is 5 m to the west of Point $Q$.

Statement II: Point M is 8 m to the north of Point A. Point M forms the midpoint of the horizontal straight line formed by joining points $O$ and $F$. Point $F$ is 8 m to the west of Point $O$. Point $S$ is 4 m to the west of Point F.

1. The data even in both statements I and II together are not sufficient to answer the question.
2. The data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question.
3. The data either in statement I alone or in statement II alone are sufficient to answer the question.
4. The data in both statements I and II together are necessary to answer the question.
5. The data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question

Answer: 5 (The data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question)
Solution: From statement I: Point L forms a midpoint of the vertical straight line of 8 m formed by joining points $Q$ and $D$.
We don't know in which direction $Q$ and $D$ are from $L$, hence, we cannot find the direction of point $M$ from point $S$. Thus, statement I alone is insufficient.

From statement II: Point $M$ is 8 m north of Point $A$. Point $M$ forms the midpoint of the horizontal straight line formed by joining points O and F . Point $F$ is 8 m to the west of Point O . Point $S$ is 4 m to the west of Point F.


Thus, point M is 8 m to the east of point S .
Hence, statement II alone is sufficient.
Q. (47) Amongst six people-P, Q R, S, T and U standing around a circle, some facing the centre while some facing outside (i.e. opposite to the centre) but not necessarily in the same order, what is the position of $T$ with respect to $U$ ?

Statement I: P stands second to the right of R. R faces the centre. Q stands second to the left of P. Q is an immediate neighbour of both $U$ and $T$. $U$ and $P$ face opposite directions (i.e. if $U$ faces the centre then $P$ faces outside and vice-versa.) Only two people stand between $P$ and $T$.

Statement II: Only two people stand between R and U. P stands to the immediate left of U. P faces outside. R is an immediate neighbour of T .

1. The data even in both statements I and II together are not sufficient to answer the question.
2. The data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question.
3. The data either in statement I alone or in statement II alone are sufficient to answer the question.
4. The data in both statements I and II together are necessary to answer the question.
5. The data in statement II alone are sufficient to answer the question while the data in statement I are not sufficient to answer the question.

Answer: 2 (The data in statement I alone are sufficient to answer the question while the data in statement II alone are not sufficient to answer the question)

Solution: From statement I, we get the following arrangement:


Thus, $T$ sits second to the right of $U$.
Clearly, there is not enough data in the second statement to find the position of $T$ with respect to $U$.
Hence, statement I alone is sufficient

Directions Q. (48-53): In these questions, two/three statements followed by two conclusions numbered I and II are given. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.
Q. (48)

## Statements:

Some coffee is tea.
All tea is water.
All water is milk.
Conclusion I: All coffee being water is a possibility.
Conclusion II: All milk is tea.

1. If either conclusion I or II follows
2. If neither conclusion I nor II follows
3. If only conclusion II follows
4. If both conclusions I and II follow
5. If only conclusion I follows

Answer: 5 (only conclusion I follows)

## Solution:


Q. (49)

## Statements:

No sea is a sky.
Some skies are kites.
All kites are balloons.
Conclusion I: Some balloons are seas.
Conclusion II: All balloons being skies is a possibility.

1. If either conclusion I or II follows
2. If neither conclusion I nor II follows
3. If only conclusion II follows
4. If both conclusions I and II follow
5. If only conclusion I follows

Answer: 3 (only conclusion II follows)

## Solution:


Q. (50)

## Statements:

Some stars are planets.
Some planets are galaxies.
Some galaxies are suns.
Conclusions I: All suns being galaxies is a possibility.
Conclusion II: Some galaxies are stars.

1. If either conclusion I or II follows
2. If neither conclusion I nor II follows
3. If only conclusion II follows
4. If both conclusions I and II follow
5. If only conclusion I follows

Answer: 5 (only conclusion I follows)

## Solution:


Q. (51)

Statements:
All registers are pens.
All pens are pencils.
No pencil is rubber.
Conclusions I: No register is rubber.
Conclusion II: All pencils are pens.

1. If either conclusion I or II follows
2. If neither conclusion I nor II follows
3. If only conclusion II follows
4. If both conclusions I and II follow
5. If only conclusion I follows

Answer: 5 (only conclusion I follows)

## Solution:


Q. (52)

Statements:
Some radios are televisions.
Some televisions are phones.
All phones are computers.
Conclusions I: All computers being televisions is a possibility.
Conclusion II: Some radios being phones is a possibility.

1. If either conclusion I or II follows
2. If neither conclusion I nor II follows
3. If only conclusion II follows
4. If both conclusions I and II follow
5. If only conclusion I follows

Answer: 4 (both conclusions I and II follow)

## Solution:


Q. (53)

## Statements:

All cats are dogs.
All wolves are dogs.
All dogs are jackals.
Conclusions I: All wolves are jackals.
Conclusion II: Atleast some jackals are cats.

1. If either conclusion I or II follows
2. If neither conclusion I nor II follows
3. If only conclusion II follows
4. If both conclusions I and II follow
5. If only conclusion I follows

Answer: 4 (both conclusions I and II follow)

## Solution:



Directions Q. (54-59): Study the given information carefully to answer the given questions:

Seven boxes- A, B, C, D, E, F and G are kept one above the other, but not necessarily in the same order. Each box has a different number viz. 2, 4, 5, 7, 8, 9 and 12, but not necessarily in the same order. Only three boxes are kept between $G$ and box number 9 . Only two boxes are kept between $G$ and $B$. $B$ is kept at one of the positions below box number 9 . Only one box is kept between $B$ and box number 4. E is kept immediately below box number 12. E is kept at one of the places above box
number 9 . There is only one box between $E$ and the box having number less than $E$. E's box number is neither 7 nor 8 . Only two boxes are kept between box number 5 and $F$. The difference between $F$ and the box immediately below it is less than four. $C$ is not the topmost box. C's box number is not 4 . Only two boxes are kept between C and A .
Q. (54) What is the number of box $C$ ?

1. 5
2. 9
3. 12
4. 8
5. 2

Answer: 3
Q. (55) How many boxes are kept between $E$ and box number 4 ?

1. Three
2. One
3. Two
4. None
5. More than three

Answer: 1 (Three boxes C, B and F are kept between E and box number 4)
Q. (56) What is the position of $D$ in the given stack of boxes?

1. Fourth from the top
2. Fifth from the bottom
3. First from the top
4. Second from the bottom
5. Third from the bottom

Answer: 3 (First from the top)
Q. (57) Which of the following boxes is kept immediately above A?

1. $B$
2. Box number 5
3. Box number 7
4. $G$
5. Box number 4

Answer: 3 (Box number 7 is kept immediately above A)
Q. (58) Four of the following five are alike in a certain way and hence form a group. Which of the following does not belong to the group?

1. B-4
2. $\mathrm{C}-7$
3. E-2
4. D-9
5. A-8

Answer: 5 (Apart from A-8, there is a gap of one box between the boxes mentioned in the options)
Q. (59) Which of the following boxes is numbered 8 ?

1. A
2. F
3. B
4. $G$
5. D

## Answer: 4

Solution Q. (54-59):

| Serial Number | Box Number | Box Name |
| :--- | :--- | :--- |
| 1 | 12 | D |
| 2 | 5 | E |
| 3 | 9 | C |
| 4 | 7 | B |
| 5 | 4 | F |
| 6 | 8 | G |
| 7 |  |  |

Q. (60) A major portion of cash flow that country $M$ yields is through agricultural activities. However, in the past half a decade the revenue earned from agriculture has noticeably reduced." - A report. Which of the given statements may be a reason for the given situation?
A. Country $M$ is employing new techniques to yield good crop and boom the productivity.
B. Country M has faced two major droughts in the last five years.
C. The revenue from other industries has increased in the past five years.

1. Only B
2. Both A and B
3. Only A
4. Only C
5. All A, B and C

Answer: 1

# RBI Grade B Previous Year Question Paper 2016 General Awareness (Questions \& Solutions) 

Q. (1) The '2019 cricket World Cup' will be hosted by $\qquad$

1. South Africa and Zimbabwe
2. England and Wales
3. South Africa and West Indies
4. India, Sri Lanka and Bangladesh
5. Australia and New Zealand

Answer: 2 (The '2019 cricket World Cup' will be hosted by England and Wales)
Q. (2) Anurag Thakur is the first serving BJP "Member of Parliament' to join the territorial army as an officer. The constituency represented by Shri Thakur in the parliament is $\qquad$

1. Hamirpur, Himachal Pradesh
2. Bikaner, Rajasthan
3. Hisar, Haryana
4. Hazaribagh, Jharkhand
5. Rohtak, Haryana

Answer: 1 (Anurag Thakur is the first serving BJP "Member of Parliament' to join the territorial army as an officer. The constituency represented by Shri Thakur in the parliament is Hamirpur, Himachal Pradesh)
Q. (3) With a view to providing comprehensive support for start-ups and other self-employment activities, the government has set up 'Self Environment and Talent Utilization’ (SETU) under the

1. Mudra Bank
2. National Bank of Agriculture and Rural Development (NABARD)
3. Reserve Bank of India (RBI)
4. Small Industries Development Bank of India (SIDBI
5. NITI Aayog

Answer: 5 (With a view to providing comprehensive support for start-ups and other self-employment activities, the government has set up 'Self Environment and Talent Utilization’ (SETU) under the NITI Aayog)
Q. (4) Jeddah - based Islamic Development Bank has recently announced that it will open its first Indian branch in $\qquad$

1. Ahmedabad
2. Surat
3. New Delhi
4. Hyderabad
5. Mumbai

Answer: 1 (Jeddah - based Islamic Development Bank has recently announced that it will open its first Indian branch in Ahmedabad)
Q. (5) The Union cabinet has recently (July 2016) approved setting up of a major part at Enayam near Colachel in the Indian state of $\qquad$

1. Telangana
2. Kerala
3. Tamil Nadu
4. Karnataka
5. Andhra Pradesh

Answer: 3 (The Union cabinet has recently (July 2016) approved setting up of a major part at Enayam near Colachel in the Indian state of Tamil Nadu)
Q. (6) According to the 2015 revision of the UN world population projection the world population in 2100 is projected to be around $\qquad$

1. 10.2 billion
2. 11.2 billion
3. 10.7 billion
4. 9.7 billion
5. 9.9 billion

Answer: 2 (According to the 2015 revision of the UN world population projection the world population in 2100 is projected to be around $\mathbf{1 1 . 2}$ billion)
Q. (7) The Khangchendzonga National Park (KNP) is the first 'mixed; heritage sort from India to make it to the UNESCO World Heritage List. The KNP is situated in the Indian state of $\qquad$

1. Tripura
2. Assam
3. Manipur
4. Odisha
5. Sikkim

Answer: 5 (Khangchendzonga National Park (KNP) is situated in the Indian state of Sikkim)
Q. (8) The Reserve Bank of India has authorised non-banks to operate "White Label ATMs' under the provision of $\qquad$

1. Reserve Bank of India Act, 1934
2. Negotiable Instruments Act, 1881
3. Negotiable Instruments (Amendment) Act, 2015-16
4. Banking Regulation Act, 1949
5. Payment and Settlement Systems Act, 2007

Answer: 5 (The Reserve Bank of India has authorised non-banks to operate "White Label ATMs' under the provision of Payment and Settlement Systems Act, 2007)
Q. (9) A new museum 'The Stables', constructed by the Central Public Works Department in a building which was earlier used as part of the stables, was inaugurated in $\qquad$

1. Teen Murti House, New Delhi
2. Parliament House Annexe, New Delhi
3. Red Fort, New Delhi
4. National Museum, New Delhi
5. Rashtrapati Bhawan, New Delhi

Answer: 5 (A new museum 'The Stables', constructed by the Central Public Works Department in a building which was earlier used as part of the stables, was inaugurated in Rashtrapati Bhawan, New Delhi)
Q. (10) The 'Ringgit' is the present-day currency of $\qquad$

1. Singapore
2. Thailand
3. Malaysia
4. Myanmar
5. Bhutan

Answer: 3 (The 'Ringgit' is the present-day currency of Malaysia)
Q. (11) The State Bank of India (SBI) has recently (August 2016) unveiled a new home loan scheme 'SBI Shaurya Home Loan', which is targeted at $\qquad$

1. Government employees other than defence personnel
2. Rural women
3. Senior citizens
4. Corporate women executives
5. Defence personnel

Answer: 5 (The State Bank of India (SBI) has recently (August 2016) unveiled a new home loan scheme 'SBI Shaurya Home Loan', which is targeted at Defence personnel)
Q. (12) The headquarters of the 'United Nations World Trade Organisation' is situated in

1. Madrid, Spain
2. Geneva, Switzerland
3. Washington DC, USA
4. Paris, France
5. Frankfurt, Germany

Answer: 2 (The headquarters of the 'United Nations World Trade Organisation' is situated in Geneva, Switzerland)
Q. (13) The first unit of the Kudankulam Power Plant was recently (August 2016) dedicated to the nation jointly by PM Narendra Modi and Russian President Vladimir Putin. The plant is situated in the Indian state of $\qquad$

1. Maharashtra
2. Tamil Nadu
3. Karnataka
4. Andhra Pradesh
5. Kerala

Answer: 2 (Kudankulam Power Plant is situated in the Indian state of Tamil Nadu)
Q. (14) The 'PMKVY' scheme pertains to $\qquad$

1. Skill training/development
2. Rural irrigation facilities
3. Solar energy initiatives
4. Development of roads
5. Urban sanitation services

Answer: 1 (The 'PMKVY' scheme pertains to Skill training/development)
Q. (15) The city of 'Ottawa' is the capital of $\qquad$

1. Australia
2. Canada
3. New Zealand
4. Chile
5. Cuba

Answer: 2 (The city of 'Ottawa' is the capital of Canada)
Q. (16) The 750-MW Rewa ultra-mega solar power project is proposed to be set up in the Indian state of $\qquad$

1. Andhra Pradesh
2. Uttar Pradesh
3. Madhya Pradesh
4. Himachal Pradesh
5. Arunachal Pradesh

Answer: 3 (The 750-MW Rewa ultra-mega solar power project is proposed to be set up in the Indian state of Madhya Pradesh)
Q. (17) 'September 28', the death anniversary of Louis Pasteur, observed every year as the

1. World Heart Day
2. World Rabies Day
3. World Milk Day
4. World Thrombosis Day
5. World Health Day

Answer: 2 ('September 28', the death anniversary of Louis Pasteur, observed every year as the World Rabies Day)
Q. (18) Kalikho Pul, who was recently (August 2016) found dead under mysterious circumstances was the former Chief Minister of the Indian state of $\qquad$

1. Meghalaya
2. Tripura
3. Arunachal Pradesh
4. Andhra Pradesh
5. Assam

Answer: 3 (Kalikho Pul, who was recently (August 2016) found dead under mysterious circumstances was the former Chief Minister of the Indian state of Arunachal Pradesh)
Q. (19) The National Thermal Power Corporation Limited' (NTPC) had recently (August 2016) listed the first Indian quasi-sovereign 'green Masala bond' on London Stock Exchange (LSE) and had raised an amount of $\qquad$

1. USD500 million
2. USD100 million
3. USD450 million
4. USD300 million
5. USD400 million

Answer: 4 (The 'National Thermal Power Corporation Limited (NTPC) had recently (August 2016) listed the first Indian quasi-sovereign 'green Masala bond' on London Stock Exchange (LSE) and had raised an amount of USD300 million)
Q. (20) The Reserve Bank of India prepared a 'Financial stability Report' (FSR) on $\qquad$ basis for the apex - level Financial Stability and Development Council (FSDC).

1. once in four years
2. Monthly
3. Quarterly
4. Half-yearly
5. Yearly

Answer: 4 (The Reserve Bank of India prepared a 'Financial stability Report' (FSR) on half-yearly)
Q. (21) The first SAARC Young Parliamentarians Conference (YPC) was recently (August 2016) held in

1. New Delhi, India
2. Thimphu, Bhutan
3. Islamabad, Pakistan
4. Kabul, Afghanistan
5. Kathmandu, Nepal

Answer: 3 (The first SAARC Young Parliamentarians Conference (YPC) was recently (August 2016) held in Islamabad, Pakistan)
Q. (22) According to the 2011 census, the Indian state that has the dubious distinction of having the worst male-female ratio is $\qquad$

1. Punjab
2. Jammu and Kashmir
3. Uttar Pradesh
4. Bihar
5. Haryana

Answer: 5 (According to the 2011 census, the Indian state that has the dubious distinction of having the worst male-female ratio is Haryana)
Q. (23) The "IFSC Code" is an alphanumeric code comprising 11 characters that facilitates electronic fund transfer in the country. The alphabet 'l' in the abbreviation 'IFSC' stands for $\qquad$

1. Inter-bank
2. Indian
3. International
4. Intercontinental
5. Institutional

## Answer: 2 ('IFSC' stands for Indian Financial System Code)

Q. (24) 'Kudsi Erguner', player of the 'ney' (reed flute), has recently been named as the UNESCO artist for peace 2016. He is a well-known musicologist and composer from $\qquad$

1. Ukraine
2. Belarus
3. Russia
4. Azerbaijan
5. Turkey

Answer: 5 ('Kudsi Erguner', player of the 'ney' (reed flute), has recently been named as the UNESCO artist for peace 2016. He is a well-known musicologist and composer from Turkey)
Q. (25) The International meeting on Counter-Terrorism was recently (August 2016) held in

1. Rawalpindi, Pakistan
2. Bali, Indonesia
3. London, England
4. Moscow, Russia
5. Paris, France

Answer: 2 (The International meeting on Counter-Terrorism was recently (August 2016) held in Bali, Indonesia)
Q. (26) India's first 'International Financial Services Centre (IFSC) banking unit, set by YES bank, has started operations at GIFT city in the Indian state of $\qquad$

1. Andhra Pradesh
2. Gujarat
3. Telangana
4. Maharashtra
5. Kerala

Answer: 2 (India's first 'International Financial Services centre' (IFSC) banking unit, set by YES bank, has started operations at GIFT city in the Indian state of Gujarat)
Q. (27) The human rights activists from India who is amongst the winners of 2016 Ramon Magsaysay Award is $\qquad$

1. Rahul Verma
2. Shantha Sinha
3. Bezwada Wilson
4. Ajamu Baraka
5. Kailash Satyarthi

Answer: 3 (The human rights activists from India who is amongst the winners of 2016 Ramon Magsaysay Award is Bezwada Wilson)
Q. (28) Which of the following has recently (August 2016) been appointed as head of a legal panel by the BCCI to help implementation of the Justice Lodha Committee reforms?

1. Justice HL Dattu
2. Justice Altamas Kabir
3. Justice P Sathasivam
4. Justice Markandey Katju
5. Justice SH Kapadia

Answer: 4 (Justice Markandey Katju has recently (August 2016) been appointed as head of a legal panel by the BCCI )
Q. (29) The first Indian captain to score a double century in a test match outside India is

1. Rahul Dravid
2. Virender Sehwag
3. Anil Kumble
4. Virat Kohli
5. MS Dhoni

Answer: 4 (The first Indian captain to score a double century in a test match outside India is Virat Kohli)
Q. (30) Under the Pradhan Mantri Suraksha Bima Yojana (PMSBY), the risk coverage is Rs. 2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability. The cover is however not available to $\qquad$

1. Senior citizens up to the age of 70 years only
2. Housewives and women
3. Illiterate adults
4. Individuals below 18 years of age
5. Physically handicapped adults

Answer: 4 (The cover is however not available to individuals below 18 years of age)
Q. (31) In India 'Commodities derivatives market' is regulated by $\qquad$

1. PFRDA
2. FCl
3. IRDAI
4. SEBI
5. RBI

Answer: 4 (In India ‘Commodities derivatives market' is regulated by SEBI)
Q. (32) Who amongst the following has recently (July 2016) been appointed as the chairperson of Lok Sabha privilege committee?

1. NCP MP Supriya Sela
2. BJP MP Meenakshi Lekhi
3. BJP MP Poonam Mahajan
4. SP MP Dimple Yadav
5. BJP MP Kirron Kher

Answer: 2 (BJP MP Meenakshi Lekhi has recently (July 2016) been appointed as the chairperson of Lok Sabha privilege committee)
Q. (33) The 2016 "WEF Indian Economic summit" is going to be held in $\qquad$

1. Geneva, Switzerland
2. Vienna, Austria
3. Paris, France
4. New Delhi, India
5. Other than those given options

Answer: 4 (The 2016 "WEF Indian Economic summit" is going to be held in New Delhi, India)
Q. (34) Researchers have recently spotted 101 species of spiders belonging to 65 genera from the "Chinnar Wildlife Sanctuary' situated in $\qquad$

1. Goa
2. Assam
3. Kerala
4. Uttar Pradesh
5. Odisha

Answer: 3 (Researchers have recently spotted 101 species of spiders belonging to 65 genera from the "Chinnar Wildlife Sanctuary’ situated in Kerala)
Q. (35) The 'Bhimbetka Rock Shelters', a world heritage site, is situated in the Indian state of

1. Uttar Pradesh
2. Chhattisgarh
3. Jharkhand
4. Odisha
5. Madhya Pradesh

Answer: 5 (The 'Bhimbetka Rock Shelters', a world heritage site, is situated in the Indian state of Madhya Pradesh)
Q. (36) Chairman of the "Bank Board of Bureau' (BBB), Shri Vinod Rai, has recently stepped down from the board of $\qquad$

1. HSBC Bank
2. ICICI Bank
3. IDBI Bank
4. HDFC Bank
5. IDFC Bank

Answer: 5 (Chairman of the "Bank Board of Bureau' (BBB), Shri Vinod Rai, has recently stepped down from the board of IDFC Bank)
Q. (37) The first technology meet under the Hydrocarbon vision 2030 for Northeast India was recently (August 2016) held in $\qquad$

1. Itanagar
2. Guwahati
3. Dispur
4. Imphal
5. New Delhi

Answer: 2 (The first technology meet under the Hydrocarbon vision 2030 for Northeast India was recently (August 2016) held in Guwahati)
Q. (38) A coup was recently (July 2016) attempted (but failed) against the state institution including the government by a fraction within a country's armed forces in which of the following countries?

1. Turkey
2. Portugal
3. Jordan
4. Cuba
5. Ukraine

Answer: 1 (A coup was recently (July 2016) attempted (but failed) against the state institution including the government by a fraction within Turkey's armed forces)
Q. (39) 'Vembanad Lake' is the longest lake in India and the largest lake in the Indian state of

1. Kerala
2. Sikkim
3. Odisha
4. Assam
5. Gujarat

Answer: 1 ('Vembanad Lake' is the longest lake in India and the largest lake in the Indian state of Kerala)
Q. (40) Recently introduced by National Payments Corporation of India (NPCI), the ' NACH ' is a centralized $\qquad$

1. Application processing for the bank system
2. None of the given as options
3. Electronic clearing system
4. Core banking system
5. Credit appraisal system

Answer: 3 (Recently introduced by National Payments Corporation of India (NPCI), the ' NACH ' is a centralized Electronic clearing system)
Q. (41) SMERA ratings Limited is a joint initiative of Dum and Bradstreet Information Services India Private Limited (D\&B), leading public/private sector banks in India and $\qquad$

1. ICICl
2. IFCI
3. SIDBI
4. RBI
5. IDBI

Answer: 3 (SMERA ratings Limited is a joint initiative of Dum and Bradstreet Information Services India Private Limited (D\&B), leading public/private sector banks in India and SIDBI)
Q. (42) The Reserve Bank of India (RBI) has introduced from April 1, 2016, a new methodology of setting lending rate by commercial banks and will replace the existing method identify the new methodology.

1. PLR
2. MCLR
3. Base rate system
4. BPLR
5. None of the above

Answer: 2 (The Reserve Bank of India (RBI) has introduced MCLR from April 1, 2016, a new methodology of setting lending rate by commercial banks)
Q. (43) With a view to training 1.24 lac youth from Jammu \& Kashmir in vocational courses under the skill development initiative 'Himayat Programmes', the Government of India has recently (July 2016) allocated an amount of $\qquad$ for the programme.

1. Rs. 1401 crores
2. Rs. 1601 crores
3. Rs. 110 crores
4. Rs. 120 crores
5. Rs. 100 crores

Answer: 2 (The Government of India has recently (July 2016) allocated an amount of Rs. 1601 crores for 'Himayat Programmes')
Q. (44) The 'Rabobank' is a Dutch multinational financial banking company headquartered in

1. Limburg
2. Utrecht
3. Gelderland
4. Zeeland
5. Flevoland

Answer: 2 (The 'Rabobank' is a Dutch multinational financial banking company headquartered in Utrecht)
Q. (45) ' $M$ - Pesa', a mobile-based money transfer and payment service, was launched by Vodafone in the year 2007. In India, Vodafone India launched it in 2013 in association with $\qquad$

1. YES Bank
2. SBI
3. HDFC Bank
4. Kotak Mahindra Bank
5. ICICI Bank

Answer: 5 (In India, Vodafone India launched 'M-Pesa' in 2013 in association with ICICI Bank)
Q. (46) State Bank of India (SBI) has initiated the process of merging its five associate banks with itself. The merged entity would create a financial sector powerhouse with total assets estimated to be worth around $\qquad$

1. Rs. 37 lakh crores
2. Rs. 72 lakh crores
3. Rs. 60 lakh crores
4. Rs. 48 lakh crores
5. Rs. 15 lakh crores

Answer: 1 (The merged entity would create a financial sector powerhouse with total assets estimated to be worth around Rs. 37 lakh crores)
Q. (47) According to RBI guidelines, a non-banking entity seeking authorisation as 'Bharat Bill Payment Operating Unit (BBPOU) under the proposed Bharat Bill Payment System (BBPS) should have a minimum net worth of at least $\qquad$

1. Rs. 500 lakh crores
2. Rs. 400 lakh crores
3. Rs. 300 lakh crores
4. Rs. 200 lakh crores
5. Rs. 100 lakh crores

Answer: 5 (According to RBI guidelines, a non-banking entity seeking authorisation should have a minimum net worth of at least Rs. 100 lakh crores)
Q. (48) Which country has been elected for the first time to chair the UN's legal affairs committee?

1. Ukraine
2. Israel
3. Uruguay
4. Senega
5. Sweden

Answer: 2 (Israel has been elected for the first time to chair the UN's legal affairs committee)
Q. (49) Eminent litterateur Mahim Bora, who died recently (August 2016) at the age of 92, was a well known literary figure and educationalist from the Indian state of $\qquad$

1. West Bengal
2. Tripura
3. Assam
4. Meghalaya
5. Manipur

Answer: 3 (Eminent litterateur Mahim Bora, who died recently (August 2016) at the age of 92, was a well - known literary figure and educationalist from the Indian state of Assam)
Q. (50) The operation "Raahat' was an operation if the Indian Armed Forces to evacuate Indian citizens and other foreign nationals from $\qquad$ in 2015.

1. Syria
2. Iraq
3. Yemen
4. Sudan
5. Turkey

Answer: 3 (The operation "Raahat' was an operation if the Indian Armed Forces to evacuate Indian citizens and other foreign nationals from Yemen in 2015)
Q. (51) The 'Srisail Dam' is constructed across the Krishna river in the Indian states of $\qquad$

1. Gujarat and Madhya Pradesh
2. Telangana and Andhra Pradesh
3. Maharashtra and Andhra Pradesh
4. Telangana and Madhya Pradesh
5. Karnataka and Andhra Pradesh

Answer: 2 (The 'Srisail Dam' is constructed across the Krishna river in the Indian states of Telangana and Andhra Pradesh)
Q. (52) Which web portal has been launched to reduce paperwork in the Lok Sabha, the lower house of parliament of India?

1. e-portal
2. m-portal
3. w-portal
4. n -portal
5. s-portal

Answer: 1 (e-portal has been launched to reduce paperwork in the Lok Sabha, the lower house of parliament of India)
Q. (53) Which of the following is not the part of the structure of the financial system in India?

1. Industrial Finance
2. Agricultural Finance
3. Government Finance
4. Personal Finance
5. All of these are part of it

Answer: 4 (Personal Finance is not the part of the structure of the financial system in India)
Q. (54) Prior to the establishment of the Reserve Bank of India, the government banking business was conducted by which of the following organisations?

1. Bank of India
2. Central Bank of India
3. Imperial Bank of India
4. National bank of India
5. Bank of Baroda

Answer: 3 (Prior to the establishment of the Reserve Bank of India, the government banking business was conducted by Imperial Bank of India)
Q. (55) Which expert committee has been constituted to explore alternatives to pellet guns as non lethal weapons?

1. Rajesh Kumar Committee
2. Rajeev Krishna Committee
3. TVSN Prasad Committee
4. Tushar Tripathy Committee
5. Other than those given as an option

Answer: 3 (TVSN Prasad Committee has been constituted to explore alternatives to pellet guns as non - lethal weapons)
Q. (56) Which of the following is not a general credit control measure?

1. Bank rate
2. Variable reserve ratios
3. Open market operation
4. Regulation of margin requirements on advances against agricultural commodities
5. Other than those given as an option

Answer: 4 (Regulation of margin requirements on advances against agricultural commodities is not a general credit control measure)
Q. (57) Which state government has recently signed a pact with Japan to develop the food value chain in the state?

1. Karnataka
2. Maharashtra
3. Kerala
4. Andhra Pradesh
5. Uttar Pradesh

Answer: 4 (Andhra Pradesh government has recently signed a pact with Japan to develop the food value chain in the state)
Q. (58) The process of the total valuation of the financial capital assess of a country is known as

1. Market capitalisation
2. Other than those given option
3. Gross Domestic Product
4. Net Wealth of a country
5. Gross Domestic Resources

Answer: 1 (The process of the total valuation of the financial capital assess of a country is known as Market capitalisation)
Q. (59) The 2016 India International Footwear Fair (IIFF) has started in which of the following cities?

1. New Delhi
2. Kanpur
3. Jaipur
4. Bhopal
5. Mumbai

Answer: 1 (The 2016 India International Footwear Fair (IIFF) has started in New Delhi)
Q. (60) The term 'hyper-inflation' means $\qquad$

1. a situation with a moderate rise in the price level
2. an inflationary situation where the external sources are the primary contributing factors
3. a 'runaway' or 'galloping' inflationary situation where the monetary unit becomes almost worthless
4. a situation where the cost of living index is rising alarmingly
5. other than those given as options

Answer: 3 (The term 'hyper-inflation' means a 'runaway' or 'galloping' inflationary situation where the monetary unit becomes almost worthless)
Q. (61) Which state tourism has recently (August 2016) organised a 'Freedom Ride'?

1. Madhya Pradesh
2. Uttar Pradesh
3. Goa
4. Maharashtra
5. Punjab

Answer: 3 (Goa tourism has recently (August 2016) organised a 'Freedom Ride')
Q. (62) The world's tallest girder rail bridge will come up in which of the following states of India?

1. Sikkim
2. Manipur
3. Himachal Pradesh
4. Jammu and Kashmir
5. Uttar Pradesh

Answer: 2 (The world's tallest girder rail bridge will come up in Manipur)
Q. (63) In the presence of Bangladesh railway minister, the Union Railway Minister Suresh Prabhu recently flagged off the Tripura Sundari Express which will run between Agartala and $\qquad$

1. Kolkata
2. Delhi
3. Guwahati
4. Chittagong
5. Dhaka

Answer: 4 (In the presence of Bangladesh railway minister, the Union Railway Minister Suresh Prabhu recently flagged off the Tripura Sundari Express which will run between Agartala and Chittagong)
Q. (64) 'ONICRA' is a leading $\qquad$

1. Credit and performance rating agency
2. Asset Reconstruction Company
3. White Label ATM Operator
4. Asset Management Company
5. None of these

Answer: 1 ('ONICRA' is a leading credit and performance rating agency)
Q. (65) The 'Hopman Cup' is associated with the game of $\qquad$

1. Football
2. Cricket
3. Tennis
4. Hockey
5. Badminton

Answer: 3 (The 'Hopman Cup' is associated with the game of Tennis)
Q. (66) IOM's stated mission is to promote humane and orderly migration by providing services and advice to governments and migrants. What does IOM stand for?

1. International Organisation for Migration
2. International Organisation for Maritime
3. Interstate Organisation for Maritime
4. Interstate for Organisation for Migration
5. Institute for Organisation for Migration

Answer: 5 (IOM stand for Institute for Organisation for Migration)
Q. (67) Which of the following is an autobiography of lawn tennis star Sania Mirza?

1. From Fear to Victory
2. Playing It My Way
3. The Test of My Life
4. Ace Against Odds
5. Straight from the Heart: An Autobiography

Answer: 4 (Ace Against Odds is an autobiography of lawn tennis star Sania Mirza)
Q. (68) The 'Sultan Azlan Shah Cup' is related to the game of $\qquad$

1. Football
2. Hockey
3. Tennis
4. Badminton
5. Cricket

Answer: 2 (The 'Sultan Azlan Shah Cup' is related to the game of Hockey)
Q. (69) Kananur Lokesh Rahul, commonly known as KL Rahul, is related to which of the following sports?

1. Cricket
2. Basketball
3. Tennis
4. Badminton
5. Volleyball

Answer: 1 (Kananur Lokesh Rahul, commonly known as KL Rahul, is related to Cricket)
Q. (70) The sportsperson who has won overall 23 gold medals in four Olympic is $\qquad$

1. Larisa Latynina
2. Paavo Nurmi
3. Mark Spitz
4. Usain Bolt
5. Michael Phelps

Answer: 5 (The sportsperson who has won overall 23 gold medals in four Olympic is Michael Phelps)
Q. (71) The headquarters of Canara bank is situated on the Indian city of $\qquad$

1. Delhi
2. Mumbai
3. Kolkata
4. Bangalore
5. Chennai

Answer: 4 (The headquarters of Canara bank is situated on the Indian city of Bangalore)
Q. (72) Who is the author of the book Exploring Marxist Bengal?

1. Suman Panda
2. Debraj Bhattacharya
3. Swati Bose
4. Chandra Banerjee
5. Swami Dixit

Answer: 2 (Debraj Bhattacharya is the author of the book Exploring Marxist Bengal)
Q. (73) Who has won the 2016 World Snooker Championship?

1. Judd Trump
2. Steve Davis
3. Mark Selby
4. Ding Junhui
5. Aditya Mehta

Answer: 3 (Mark Selby has won the 2016 World Snooker Championship)
Q. (74) What is the theme of the 2016 International Museum day?

1. Museums collection Make Connections
2. Museums and Cultural Landscapes
3. Museums for a Sustainable Society
4. Museums for a Social Harmony
5. Museums for a Better Tomorrow

Answer: 2 (Museums and Cultural Landscapes is the theme of the 2016 International Museum Day)
Q. (75) The 42nd G7 summit UN 2016 was held in which country?

1. Japan
2. Canada
3. France
4. Germany
5. India

Answer: 1 (The 42nd G7 summit UN 2016 was held in Japan)
Q. (76) Banks do not provide which of the following services?

1. Issuing bank drafts
2. Depositing money
3. Sale of post cards and postal stamps
4. Lockers for valuable items/ documents
5. Lending money

Answer: 3 (Banks do not provide sale of post cards and postal stamps)
Q. (77) What is the range of the advanced version of BrahMos missile, which awes recently successfully tested by the Indian Airforce?

1. 290 km
2. 320 km
3. 450 km
4. 250 km
5. 300 km

Answer: 1 (The range of the advanced version of BrahMos missile is 290 km )
Q. (78) Which of the following cities has become India' first city to have its own "City Animal"?

1. Shillong
2. Guwahati
3. Lucknow
4. Hyderabad
5. Delhi

Answer: 2 (Guwahati has become India' first city to have its own "City Animal")
Q. (79) Which campaign has been launched to make gram panchayats along the banks of Ganga Open Defecation Free?

1. Swachh Nirbhay
2. Swachh Ganga
3. Swachh Village
4. Swachh Yug
5. Swachh Bharat

Answer: 4 (Swachh Yug campaign has been launched to make gram panchayats along the banks of Ganga Open Defecation Free)
Q. (80) 'Raj Vayu' mobile app has been launched by which state government for sharing data of air quality index?

1. Uttar Pradesh
2. Jharkhand
3. Rajasthan
4. Uttarakhand
5. Madhya Pradesh

Answer: 3 ('Raj Vayu’ mobile app has been launched by Rajasthan government)

