

RBI Grade B Phase 1 Previous Year Question Paper (2022)

Directions (1-8): Read the following passage and answer the questions that follow. Some words in the passage have been highlighted to aid in answering the question.

The off-cycle meeting of the Monetary Policy Committee (MPC) on May 2 and May 4 and its decision to raise the rate to 4.4% sends a clear signal that the Reserve Bank of India (RBI) is committed to its mandate of keeping the consumer price index (CPI) inflation rate at 4% with an upper and lower band of plus or minus 2 percentage points. While stating that the policy remains accommodative, it has also expressed its intent to withdraw the accommodative stance. This policy response to global downward risks — including energy price volatility, supply chain disruptions due to geopolitical risks and macroeconomic uncertainties — is welcome.

The RBI has re-calibrated the monetary policy corridor. As per the recent MPC off-cycle meeting, the standing deposit facility (SDF) rate stands adjusted to 4.15% and the marginal standing facility (MSF) rate and the Bank Rate to 4.65%. Raising of the cash reserve ratio (CRR) to 4.5% is expected to absorb liquidity of ₹87,000 crore. Till the eruption of conflict in Europe, what was expected on the monetary policy front was a gradual move away from an accommodative stance, spread over a year or so. But the continuing war has necessitated urgent steps. The RBI has thus responded to the charge that it is behind the curve on inflation.

High inflation and low growth stare at the global economy, adding to uncertainty. The West is fearing stagflation. The International Monetary Fund (IMF) has revised its global growth forecast for 2022 downwards by 0.8 percentage point to 3.6%, in a short period of three months. The fact that the wholesale price index (WPI) inflation rate was continuing at two-digit numbers for a year and the CPI has remained above the upper band of 6% for three consecutive months has been a cause for concern. It is generally agreed that the WPI has a lagged effect on the CPI. So, the RBI will have to tighten the stance further if it is to bring down the CPI inflation rate within the band in the next few months. Hence, more tightening is on the

way.

High levels of inflation will have a deleterious effect on investment and growth in India. Similarly, the high rate of inflation with very high food and energy components

Q1. What can be inferred about the economy of the world from the passage?

- (a) The continuing war in Europe has caused major concerns with respect to foreign investments
- (b) High inflation plagues the world due to the many factors of uncertainty affecting the economy.
- (c) Recession and unemployment rates are growing due to a fall in economic stability.
- (d) both (b) and (c)
- (e) All of these

Q2. Which of the following was/were the objectives of the off-cycle meeting by RBI?

- (a) controlling inflation
- (b) countering global uncertainty
- (c) addressing charges of inaction
- (d) both (a) and (b)
- (e) All of these

Q3. Which of the following come(s) under the changes introduced by the RBI's new policies?

- (a) RBI's new policies make only marginal changes even in view of the war as the policies are already sufficient to counter that risk.
- (b) The RBI has chosen a defensive stance against geopolitical factors to counter inflation by adopting these policies.
- (c) RBI, with its new policies, has shown that it intends to keep its economic stance rigid till some time despite their previous commitments of change.
- (d) RBI is following in the footsteps of other economic authorities to counter disturbances in economic structure.
- (e) RBI is making changes as it goes along in accordance with factors of ever-present uncertainty which has been helpful in keeping inflation in control.

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Disha Experts

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