GENERAL AWARENESS

1) Non-banking Finance companies (NBFcs) as per the provision in the new companies Act,have to maintain what percent of the monies in low-interest securities or SLR-backed instruments?
   1) 30%   2) 10%   3) 35% 4) 15% 5) 25%

2) In its first bi-monthly monetary policy statement issued on 1 April 2014, the RBi announced which major relief for saving bank account holders?
   1) Customers need not submit photograph at the time of opening of Demand Deposits
   2) Signature may not be talied for non local station cheques
   3) Account holder not responsible for the deposited funds,so he is indirectly allowed to do money laundering
   4) Banks to cut down services on low-balance accounts and do away with fines.
   5) Nomination once given, it is final and cannot be changes later

3) RBI's high level working group has suggested forming a Financial Resolution Authority (FRA) that would be responsible for there solution of failed and distressed financial institutions in India. The group headed by ....
   1) Raghuram Rajan 2) P.J. Nayak 3) Anand Sinha
   4) K.C. Chakravarthy   5) None

4) Why did SEBI issue detailed corporate governance norms for listed companies on 17th April 2014? (The new rules will be effective from 1 October 2014)
   1) In order to tell the RBI intervention
   2) To tell the importance of financial limits of companies
   3) To encourage companies to adopt best practices on governance
   4) In order to punish the evaders of transaction fax payers   5) None

5) On 9 May 2014, RBI barred Indian companies from raising money from subsidiaries of Indian banks overseas through ECBs to refinance rupee loans. ECB stands for..
   1) Easy commercial Barrowings
   2) Early commercial Barrowings
   3) Entry commercial Barrowings
   4) External core Barrowings
   5) External commercial Barrowings

6) Air India decided to join which international airlines network from 1 July 2014?
   1) Star alliance   2) Kingfisher   3) Air Asia
   4) Cathey pacific   5) None

7) On 15 May 2014, RBI announced it launches Inflation linked bonds every month,starting 4 June 2014,to attract household savings of up to discourage investments in gold.
   1) Rs. 5,000 Crore

   2) Rs. 25,000 Crore   3) Rs. 45,000 Crore
   4) Rs. 75,000 Crore   5) Rs. 15,000 Crore

8) Which nation replaced Mauritius as the top source of foreign direct investment to India accounting for about 25 percent of FDi inflows in 2013-14 as per the data of the Department of Industrial policy and promotion (DIPP) released on 25 May 2014?
   1) Canada   2) USA   3) Singapore
   4) France   5) Japan

9) Nokia's mobile handset business taken over by whom for over $ 7.2 billion on 25 April 2014?
   1) Samsung   2) Airtel   3) Uninor
   4) Microsoft   5) TCS

10) Sukuma district is more effected by Naxalite attacks these days it is in ......
   1) Jharkhand   2) Bihar   3) Odisha
   4) Chhattisgarh   5) Goa

11) Which famous Hindu festival was celebrated in Rajasthan, where tourists from various parts of the world visited to celebrate the three-day-long festivals?
   1) Dhanu yatra   2) Gangaur 3) Pushkar Mela
   4) Desert Festival   5) None

12) ... has been named chef-de- Mission of India's common wealth Games contingent for the games to be held in Glasgow in July 2014?
   1) Kamalesh Sharma 2) T.C.A. Raghavan
   3) Raj singh   4) Inderjith Guptha
   5) Keerthi Swamy

13) Which of the following teams has won the santosh Trophy 2014 football tournament recently?
   1) Railways   2) Punjab   3) Mizoram
   4) Kerala   5) None of above

14) Sania Mirza and cara Black won WTA Portugal open 2014 women's doubles title on 3 May 2014. Sania belongs to India andCara Black belongs to ..
   1) Serbia   2) France   3) USA
   4) Zimbabwe 5) South Africa

15) Para Olympician sharath Gayakwad won two Bronze and one silver at the IDM (International deutschen meisterschation) on 27 April 2014 he is a...
   1) Swimmer   2) Cyclist   3) Cricket player
   4) Shot put player   5) None

16) The Asia pacific Economic Co-operation (APEC) details are given Locate the correct option
   1) It is the group of 21 Asia Pacific Nations
   2) It is an economic forum established in 1989
   3) Its head quarters is in Singapore and India is not a member in it
   4) It holds 40% of the world population
   5) All of above

17) 25th APEC summit held on5-7 October 2013at......
   1) New Delhi   2) Bali 3) Moscow
   4) Canberra   5) None

18) United Nations International Telecomm unicationations Union (ITU) said how many Internet users will be there by end of 2014?
1) 3 billion users 2) 13 billion users
3) 23 billion users 4) 2 billion users
5) 4 billion users

19) United Nations international Telecommunications(ITU) established on 17 May 1865.Its' head quarters is in geneva, Switzerland its head is Hamadoun Toure belongs to
1) Mali 2) Maldives 3) Egypt 4) Chile 5) None

20) Sushma Swaraj became the first....
1) Women governor of any state in India
2) Women home minister of India
3) Lady Speaker of Loksabha
4) External Affairs Minister of India
5) Health minister of India

21) Election Queue Management system first time introduced in the Burdwan district in ... on 30ᵗʰ April 2014 on the eve of 2014 General Elections?
1) AP 2) Tamil nadu 3) Bihar
4) Odisha 5) West Bengal

22) President paul Kagame lit a torch which will burn for 100 days, the length of time a shameful genocide lasted in the country in 1994 in which at least B lakh people were killed.Paul kagame is the president of...
1) Rwanda 2) South Africa 3) Zambia
4) Nigeria 5) Tanzania

23) South Sudan and the nation's rebel army signed a peace deal on 9 May 2014.the currency of south sudan is...
1) South sudan Dollar
2) South sudan Euro
3) South sudan ruble
4) South sudan pound 5) None

24) IRDA (Insurance Regulatory Authority of India) earmarked.. as insurance day,On which day it came in to existence in the year 2000?
1) 8 Jan 2) 15 Apr 3) 20 May 4) 19 Apr 5) None

25) Who heads the committee to assess implementation of the sachar Committee recommend dations and the prime minister's 15 point programme for minorities submitted its report recently?
1) Vijay C kelkar 2) V.R. Krishna Iyer
3) Amitabh Kundu 4) seroja pandey 5) None

26) Water peace and War- Confroting the Global Water crisis' written by
1) Begum Raisana 2) Graham polana
3) Brahma Chellaney 4) Rahamuni chattopadhyay
5) None

27) 'Hard Choices' written by
1) John Swift 2) Abdul Kalam 3) Hillary Clinton
4) Obama 5) Osama Bin Laden

28) Akash missile successfully test fired from integrated 'Test Range(ITR) at Chandipur in Odisha it is a
1) Surface to air missile
2) Surface to surface missile
3) Air to air Missile
4) Air to water Missile 5) None

29) Which company acquired Cadbury India?
1) Parle 2) Britania 3) Mondelez India
4) COCO india 5) 5 star

30) The process through which an investot's physical share certificate gets converted to electronic format which is maintained in an account with the Depository Participant,is termed as.
1) Materialization 2) Polarization
3) Conversion 4) Prioritization
5) Dematerialization

31) The Okavango Delta became the 1000ᵗʰ UNESCO world heritage site in June 2014. It is in ?
1) Namibia 2) Zimbabwe 3) Mali
4) Botswana 5) South Africa

32) Gro Harlem Brundtland was awarded with the forst Tang prize in sustainable Development in June 2014. She is the former prime Minister of ?
1) Denmarek 2) Norway 3) Finland
4) Netherlands 5) Austria

33) The Tang Prize is awarded on a biennial basis in four categories. Which of the following is not one of them?
1)Sustainable Development 2) Biopharmaceutical science
3) Sinology 4) Rule of Law 5) Literature

34) Which Hindi poet was chosen for the prestigious Jnanpith Award For 2013 on June20, 2014?
1) Sumitranandan pant 2) Ramdhari singh Dinakar
3) Naresh Mehta 4) Kedarnath singh
5) None of these

35) Which India born Mexican plant scientist won the 2014 world Food prize for his outstanding work in the improvement of wheat crop ?
1) H.S. Gupta 2) Sanjay Rajaram 3) Anil Rai
4) Dinesh Kumar 5) S.Ayyappan

36) The World food prize was established in 1986 by ?
1) M.S.Swaminathan
2) Food and Agriculture Organization
3) William gaud 4) Norman Borlaug
5) International Rice research Institute

37) The Tang prize was established by Samuel Yin, a billionaire from?
1) USA 2) China 3) Taiwan 4) Russia 5) Japan

38) Which country will host the 41ˢᵗ G7/G8 summit in 2015?
1) France 2) Italy 3) Germany 4) UK 5) Japan

39) Who has been appointed as geovernor State bank of Pakistan with effect from April 29, 2014?
(He succeeded yaseen Anwar)
1) Ishrat Hussain 2) Syed salim Raza
3) Shahid Hafiz kardar 4) Ashraf Mahmood wathra
5) None of these

40) The International Maize and wheat improvement center (CIMMYT) is located in?
1) Mexico 2) USA 3) India
4) Philippines 5) Canada

TEST OF ENGLISH LANGUAGE

Directions (41-52): Read the following passage carefully and answer the questions given below it. Certain words have been printed in **bold** to help you locate them while answering some of the questions.

Govind's father was a rich landlord, who was loved and respected by all his tenants. When he died, he left large tracts of land to Govind. But Govind did not **spend** a single day looking after his land. He had a funny idea, that there existed a magic potion which, if it was poured on any object would turn it into gold. He spent all his time trying to learn more about this potion. People took advantage of him and cheated him. His wife grew anxious. Given the amount of money Govind was spending, she was sure that they would soon be paupers.

One day, a widely respected sage who had been to the Himalayas came to their town. Govind askd him about the potion. To his surprise the sage answered, "I have learnt how to brew such a potion. But it is a difficult process." "Tell me" insisted Govind, hardly able to believe his luck. "You have to colect the dew which settles on the leaves of a banana tree every morning during winter. There is a condition though. The tree should be planted and watered regularly with your own hands. Store the collected dew in an earthen vessel and when you have five litres, bring it to me. I will recite a sacred mantra to transform the dew into the potion. A drop of the potion will be sufficient to change any object into gold".

Govind was worried. "Winter is only for a few months in the year. It will take me years to collect the dew". "You can plant as many trees as you want," replied the sage. Govind

went home and after talking to his wife, began clearing the large fields which has been **lying** vacant for years. He planted rows of banana saplings. He **tended** them with great care. His wife helped him too. She would take the banana corp to market and get a good price. Over the years the plantation grew and finally after six years Govind had five litres of dew. He went to the sage who smiled, uttered a mantra and sprinkled a few drops of dew on a copper vessel. To Govind's **dismay**, nothing happened. "You have cheated me!" he shouted at the sage.

The sage however smiled. Govind's wife then came forward with a box. The sage opened it and revealed stacks of gold coins inside. Turning to Govind he said, "You worked hard on your land and created a plantation. your wife sold the produce in the market. It was your hard work which created this wealth, not magic. If I had told you this earlier, you would not have listened." Govind understood the wisdom behind the sage's words and worked even harder from that day on.

41. **Why did Govind's father give him large plots of land?**
    1. It was his way of instilling a sense of responsibility in his son
    2. Govind was his only son and sole heir
    3. To provide Govind with sufficient funds to pursue his interest of discovering a magic potion
    4. He wanted Govind to continue to look after the tenants
    5. None of these

42. **Which of the following can be said about the sage?**
    1. He was cunning and plotted with Govind's wife to cheat him
    2. He had no magical powers as such and used to swindle people
    3. He was a good judge of people
    4. He did not deserve his good reputation
    5. He was dishonest because he had cheated Govind out of his gold

43. **Why was Govind's wife worried ?**
    1. Govind had no knowledge of farming and could not cultivate the land he had inherited from his father
    2. Govind had not friends because he was obsessed with finding a potion which would, turn any thing into gold
    3. Govind was only interested in studying under different sages and neglected his family duties
    4. Since Govind had devoted all his time and wealth to finding a magic potion they would soon be poor
    5. Govind's experiments to find a magic potion were dangerous

44. **Why did Govind's wife help him in the fields?**
    A. To support her husband in his endeavour to find a magic potion
    B. The sage had advised her to help her husband succeed
    C. He needed someone to help him collect the dew
    1. None
    2. Only A
    3. Both A and B
    4. All A, B and C
    5. None of these

45. **Why did Govind decide to cultivate a banana crop?**
    1. The soil of his land was suitable only for cultivating bananas
    2. It was the most highly priced commodity in the region
    3. It could be grown at any time of the year including winter
    4. His wife pressurised him to do so

5. The ingredient for the magic potion could only be obtained from a banana tree

46. **What made Govind angry with the sage?**
    1. The sage had conspired with Govind's wife against him
    2. He had forgotten the magic spell and all Govind's hard work was in vain
    3. He had lost a good deal of money in cultivating bananas
    4. The sage had made a fool of him in front of other villagers
    5. Noe of these

47. **How did Govind acquire his dream of gold finally?**
    1. The sage gave him gold as a reward for his hard work was in vain
    2. His wife diligently saved the gold he had received from his father
    3. By selling the banana plantation
    4. His wife sold bananas at a higher price than others did
    5. None of these

48. **Which of the following is TRUE in the context of the passage?**
    A. Govind was easily fooled by people
    B. Govind was preserving by nature
    C. The sage had never actually been to the Himalayas
    1. Only A
    2. Both A and B
    3. Only C
    4. Both A and C
    5. None of these

Directions (49-50): Choose the word which is **most** similar in meaning to the word printed **bold** as used in the passage.

49. **SPEND**
    1. pay
    2. bought
    3. devote
    4. settle
    5. empty

50. **LYING**
    1. sleeping
    2. dishonest
    3. relaxing
    4. remaining
    5. untruthful

Directions (51-52): Choose the word which is **most** opposite in meaning to the word printed in **bold** as used in the passage.

51. **DISMAY**
    1. joy
    2. interest
    3. desire
    4. humour
    5. luck

52. **TENDED**
    1. negligible
    2. watched
    3. inclined
    4. ignored
    5. spoil

Directions (53-57): Which of the following phrases (1), (2), (3) and (4) given below each sentence should replace the phrase printed in *italic* in the sentence to make it grammatically correct? If the sentence is correct as it is given and 'No correction is required', mark (5) as the answer.

53. *Starting out* my own business at this time would affect the financial stability of my family.
    1. Starting up my
    2. For starting with
    3. To start out mine
    4. By starting any
    5. No correction required

54. *Use a tactic for* mixing the inferior with good quality rice is dishonest and you will lose your license.
    1. Using tactics as
    2. using a tactic like

3. To use tactics   4. used to tactics like

5. No correction required

55. The company *will invest more* six hundred crores in the next five years to expand its operations in Britain.

  1. will further invest   2. has invested more than

  3. have invested over   4. will be invested above

  5. No correction required

56. Several of our projects *have delayed because* the equipment we ordered was delivered late.

  1. have been delayed when

  2. delayed because of

  3. are delayed since

  4. were delayed with

  5. No correction required

57. The committee has ruled out the *possible raising* taxes for this financial year.

  1. possibly raised   2. possible rise of

  3. possibility to raise   4. possibility of raising

  5. No correction required

Directions (58-62): In each question below a sentence with four words printed in **bold** type is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in **bold** may be either **wrongly spelt or inappropriate** in the context of the sentence. Findout the word which is wrongly spelt or inappropriate if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All correct' as your answer.

58. Under **existing** (1)/ regulations we are not **permitted** (2)/ to **owe** (3)/ more than a forty percent **share** (4)/ of the family business. All correct (5).

59. In case of any land **dispute** (1)/ panchayat **officials** (2)/ will **determine** (3)/ how the property is to be **dividend** (4). All correct (5).

60. The World Bank has **consented** (1)/ to **sanction** (2)/ the **necessary** (3)/ **finance** (4)/ for the project. All correct (5).

61. To **obtain** (1)/ a refund you will have to **fill** (2)/ a **claim** (3)/ with the **appropriate** (4)/ authority. All correct (5).

62. Experts **predict** (1)/ there will be **shortage** (2)/ of investment (3)/ in the **infrastructure** (4)/ sector. All correct. (5).

Directions (63-67): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

A. The hall was filled with children, teachers, students, family members and those who were close to him.

B. Normally such ceremonies are attended by important people like industrialists, politicians and VIPs.

C. What I saw when I stepped into the hall amazed me.

D. I went home with the feeling that it was a most unusual oath taking ceremony with only those who were 'important' to him present.

E. When he was elected President, he invited me to the swearing in ceremony in the Central Hall of Parliament.

F. However in this case everyone who attended the ceremony seemed to know him personally.

63. Which of the following should be the FIRST sentence after rearrangement?

  1. A   2. B   3. C   4. D

  5. E

64. Which of the following should be the SECOND sentence after rearrangement?

  1. B   2. C   3. D   4. E

5. F

65. Which of the following should be the THIRD sentence after rearrangement?

  1. A   2. B   3. C   4. D

  5. E

66. Which of the following should be the FIFTH sentence after rearrangement?

  1. B   2. C   3. D   4. E

  5. F

67. Which of the following should be the LAST (SIXTH) sentence after rearrangement?

  1. A   2. B   3. C   4. D

  5. E

Directions (68-72): Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore errors of punctuation, if any.)

68. His proposal had (1)/ to be send to (2)/ the President of the company (3)/ for her approval (4). No error (5).

69. Each Tuesday evening we visited (1)/ the farmers in the area (2)/ and held a meeting (3)/ to discuss the problems they faced (4). No error. (5).

70. Though our training facilities (1)/ are limited only a (2)/ few employees have been (3)/ selected for training (4). No error. (5).

71. During the interveiw (1)/ the panel asked me (2)/ several technical questions (3)/ and I answered all of it (4). No error (5).

72. He decided to work for (1)/ an NGO, but most of his (2)/ classmates opted for high paid (3)/ jobs in multinational companies (4). No error (5).

Directions (73-80): In the following passage there are blanks each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate words in each case.

When we **73** started thirty years ago in 1977, we did not know anything about how to run a bank for the poor. We therefore looked at how others ran their operations and **74** from their mistakes. In Bangladesh, conventional banks and credit co-operatives always **75** lump sum repayments. This created **76** problems because repaying in a lump sum was a mental hurdle for borrowers. They tended to delay repayment and get further into debt in the **77**. In the end they usually **78** totally on the loan, which was a loss to the bank. In structuring our own loans, I decided to ask for a daily payment. Monitoring repayment was **79** and it filled people with **80** that they could repay their loans.

73. 1. firstly   2. freshly

    3. foremost   4. initially

    5. recently

74. 1. copied   2. observed

    3. learned   4. understood

    5. improving

75. 1. asked   2. insisted

    3. demanded   4. settled

    5. lend

76. 1. serve   2. no

    3. additionally   4. variety

    5. plenty

77. 1. time   2. process

    3. return   4. event

    5. action

78. 1. neglected   2. abandoned

    3. defaulted   4. depended

    5. disappointed

79. 1. benefit   2. easier

3. reckless 4. disorganised
5. secure

80. 1. sense 2. confidence
3. challenge 4. doubt
5. believe

TEST OF QUANTITATIVE APTITUDE

Directions (81-90): What should come in place of the question mark (?) in the following questions ?

81. $(786 \times 64) \div 48 = ?$
    1. 1050 2. 1024 3. 1048 4. 1036
    5. None of these

82. $\sqrt[3]{13824} \times \sqrt{?} = 864$
    1. 1296 2. 1156 3. 1600 4. 1024
    5. None of these

83. 60% of 20% of $\frac{3}{5}$ th of ? = 450
    1. 6200 2. 6240 3. 6150 4. 6275
    5. None of these

84. $196 \times 948 \div 158 = ?$
    1. 1156 2. 1200 3. 1188 4. 1176
    5. None of these

85. $3.5 + 11.25 \times 4.5 - 32.5 = ?$
    1. 18.275 2. 21.625 3. 32.375 4. 25.45
    5. None of these

86. $\dfrac{\sqrt{4096} \times 56}{764 - 652} = ?$
    1. 36 2. 48 3. 32 4. 44
    5. None of these

87. $(98360 + 25845 - 36540) \div 2500 = ?$
    1. 36.585 2. 30.062 3. 32.065 4. 35.066
    5. None of these

88. $7414 + 3698 + 1257 + 1869 = ?$
    1. 14328 2. 14438 3. 13428 4. 13248
    5. None of these

89. $(91)^2 + (41)^2 - \sqrt{?} = 9858$
    1. 11236 2. 10816 3. 10404 4. 9604
    5. None of these

90. $(2640 \div 48) \times (2240 \div 35) = ?$
    1. 3520 2. 3515 3. 3495 4. 3490
    5. None of these

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

91. 121 117 108 82 67 ?
    1. 31 2. 29 3. 41 4. 37
    5. None of these

92. 50 26 14 ? 5 3.5
    1. 6 2. 8 3. 10 4. 12
    5. None of these

93. 3 23 43 ? 83 103
    1. 33 2. 53 3. 63 4. 73
    5. None of these

94. 748 737 715 682 638 ?
    1. 594 2. 572 3. 561 4. 563
    5. None of these

95. 1 9 25 49 81 ? 169
    1. 10 2. 64 3. 81 4. 121
    5. None of these

96. The ratio of ducks and frogs in a pond is 37 : 39 respectively. The average number of ducks and frogs in the ponds is 152. What is the number of frogs in the pond?
    1. 148 2. 152 3. 156 4. 144
    5. None of these

97. In how many different ways can the letters of the word 'ARISE' be arranged?
    1. 90 2. 60 3. 180 4. 120
    5. None of these

98. The number of employees in Companies A, B and C are in a ratio of 4 : 5 : 6 respectively. If the number of employees in the Companies is increased by 25%, 30% and 50% respectively, what will be the new ratio of employees working in Companies A, B and C respectively?
    1. 13 : 10 : 18 2. 10 : 13 : 17
    3. 13 : 15 : 18 4. Cannot be determined
    5. None of these

99. The average of five positive numbers is 213. The average of the first two numbers is 233.5 and the average of last two numbers is 271. What is the third number?
    1. 64 2. 56
    3. 106 4. Cannot be determined
    5. None of these

100. Sonali invests 15% of her monthly salary in insurance policies. She spends 55% of her monthly salary in shopping and on household expenses. She saves the remaining amount of Rs. 12,750. What is Sonali's monthly income?
    1. Rs. 42,500 2. Rs. 38,800
    3. Rs. 40,000 4. Rs. 35,500
    5. None of these

Directions (101-105): Study the following table carefully to answer the questions given below it.

Total Residents and Percentage of Women out of those Living in Various Societies Over the Years

Residents	A		B		C		D		E	
Years	% of Women	Total Residents	% of Women	Total Residents	% of Women	Total Residents	% of Women	Total Residents	% of Women	Total Residents
2002	44	200	35	280	35	200	40	180	40	220
2003	45	260	50	270	40	250	50	170	55	240
2004	35	340	45	300	65	260	70	200	50	250
2005	40	250	55	320	55	280	60	210	45	230
2006	50	220	50	300	55	240	65	220	50	240
2007	60	240	60	340	60	250	60	230	40	260

101. What is the difference between the total residents living in all the societies together in the year 2006 and the total residents living in all the societies together in the year 2007?
    1. 100 2. 85 3. 70 4. 50
    5. None of these

102. What is the average number of men living in all the societies together in the year 2005?
    1. 110 2. 125
    3. 115 4. 120
    5. None of these

103. What is the respective ratio of men living in Society C in the year 2002 to the year 2003?
    1. 15 : 13 2. 11 : 15
    3. 15 : 11 4. 13 : 15
    5. None of these

104. What is the average number of women living in all the societies together in the year 2005?
    1. 130 2. 131
    3. 125 4. 140
    5. None of these

105. What is the respective ratio of the number of women to the total residents in Society E over the years?
    1. 69 : 143 2. 344 : 715
    3. 173 : 358 4. 346 : 717
    5. None of these

106. What *approximate* amount of compound interest can be obtained on an amount of Rs. 9, 650 at the rate of 6. p.c.p.a. at the end of 3 years?

1. Rs. 1,737
2. Rs. 1,920
3. Rs. 1,720
4. Rs. 1,860
5. Rs. 1,843

107. A milkman sells 120 litres of milk for Rs. 3,360 and he sells 240 litres of milk for Rs. 6,120. How much concession does the trader give per litre of milk, when he sells 240 litres of milk?

1. Rs. 2
2. Rs. 3.5
3. Rs. 2.5
4. Rs. 1.5
5. None of these

108. When 3626 is divided by the square of a number and the answer so obtained is multiplied by 32, the final answer obtained is 2368. What is the number?

1. 7
2. 36
3. 49
4. 6
5. None of these

109. The sum of the digits of a two digit number is 14. The difference between the first digit and the second digit of the two digit numbers is 2. What is the product of the two digits of the two digit number?

1. 56
2. 48
3. 45
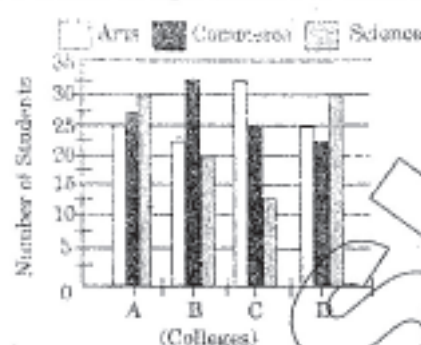3. Cannot be determined
5. None of these

110. A car runs at the speed of 50 kmph when not serviced and runs at 60 km ph. when serviced. After servicing the car covers a certain distance in 6 hours. How much time will the car take to cover the same distance when not serviced?

1. 8.2 hours
2. 6.5 hours
3. 8 hours
4. 7.2 hours
5. None of these

Directions (111-115): Study the following graph and answer the questions given below it:

Number of Students from Various Faculties studying in Various Colleges (Number in Thousands)

111. What is the ratio of the number of students from the faculty of Arts studying in college C to the number of students from the faculty of Arts studying in college D?

1. 13 : 9
2. 13 / 10
3. 9 : 13
4. 10 : 13
5. None of these

112. What is the average number of students studying in college A from all the faculties together?

1. 26000
2. 28500
3. 26500
4. 27000
5. None of these

113. What is the average number of students from the faculty of Arts from all the colleges together?

1. 26250
2. 27250
3. 27000
4. 26500
5. None of these

114. The students from the faculty of Commerce studying in college B are *approximately* what per cent of the total number of students in the same college?

1. 30
2. 35
3. 43
4. 48

5. 53

115. What is the difference between the total number of students from the faculty of Commerce from all the colleges together and the total number of students from the faculty of Science from all the colleges together?

1. 20000
2. 10000
3. 25000
4. 15000
5. None of these

Directions (116-120): What approximate value should come in place of the question mark (?) in the following questions ? (You are not expected to calculate the exact value.)

116. $\sqrt{964} \times \sqrt{348}$ = ?

1. 575
2. 570
3. 586
4. 550
5. 579

117. 87.35 + 13.964 × 3.46 = ?

1. 69
2. 83
3. 76
4. 79
5. 85

118. (4863 + 1174 + 2829) ÷ 756 = ?

1. 18
2. 16
3. 12
4. 9
5. 22

119. 54 × 146 ÷ 32 = ?

1. 1255
2. 1266
3. 1196
4. 1248
5. 1236

120. $(1.5)^2 \times (3.2)^3 \div 2.3$ = ?

1. 8
2. 4
3. 12
4. 10
5. 16

TEST OF REASONING ABILITY

121. How many meaningful three letter English words can be formed with the letters AER, using each letter only once in each word?

1. None
2. One
3. Two
4. Three
5. Four

122. Each vowel of the word ADJECTIVE is substituted with the next letter of the English alphabetical series, and each consonant is substituted with the letter preceding it. How many vowels are present in the new arrangement?

1. None
2. One
4. Two
4. Three
5. None of these

123. In a certain code 'na pa ka so' means 'birds fly very high', 'ri so la pa' means 'birds are very beautiful' and 'ti me ka bo' means 'the parrots could fly'. Which of the following is the code for 'high' in that language?

1. na
2. ka
3. bo
4. so
5. None of these

124. If the digits in the number 86435192 are arranged in ascending order, what will be the difference between the digits which are second from the right and fourth from the left in the new arrangement?

1. One
2. Two
3. Three
4. Four
5. None

125. If it is possible to make only one meaningful word with the Third, Seventh, Eighth and Tenth letters of the word COMPATIBILITY, which of the following would be the last letter of that word? If no such word can be made, give 'X' as your answer and if more than one such word can be formed, give your answer as 'Y'.

1. I
2. B
3. L
4. X
5. Y

126. In a certain code FINE is written HGPC. How is SLIT written in that code?

1. UTGR
2. UTKR
3. TUGR
4. RUGT
5. None of these

127. If in a certain language LATE is coded as 8&4$ and HIRE is coded as 7★3$ then how will HAIL be coded in the same languate?

1. 7&8★ 2. &7★8 3. 7★&8 4. 7&★8

5. None of these

128. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?

1. Stem 2. Tree 3. Root 4. Branch

5. Leaf

129. If 'Apple' is called 'Orange', 'Orange' is called 'Peach', 'Peach' is called 'Potato', 'Potato' is called 'Banana', 'Banana' is called 'Papaya', and 'Papaya' is called 'Guava', which of the following grows underground?

1. Potato 2. Guava 3. Apple 4. Banana

5. None of these

130. How many such pairs of letters are there in word 'ENGLISH', each of which has as many letters between its two letters as there are between them in the English alhpabets?

1. None 2. One 3. Two 4. Three

5. More than three

Directions (131-135): In each of the questions below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read both of the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Read the statements and the conclusions which follow it and--

Give answer (1) if only conclusion I is true.

Give answer (2) if only conclusion II is true.

Give answer (3) if either conclusion I or conclusion II is true.

Give answer (4) if only neither conclusion I nor conclusion II is true.

Give answer (5) if both conclusions I and II are true.

131. Statements:

All stars are suns.

Some suns are planets.

All planets are satellites.

Conclusions:

I. Some satellites are stars.

II. No star is a satellite.

132. Statements:

All curtains are rods.

Some rods are sheets.

Some sheets are pillows.

Conclusions:

I. Some pillows are rods.

II. Some rods are curtains.

133. Statements:

All switches are plugs.

Some plugs are bulbs.

All bulbs are sockets.

Conclusions:

I. Some sockets are plugs.

II. Some plugs are switches.

134. Statements:

All fishes are birds.

All birds are rats.

All rats are cows.

Conclusions:

I. All birds are cows.

II. All rats are fishes.

135. Statements:

Some walls are windows.

Some windows are doors.

All doors are roofs.

Conclusions:

I. Some doors are walls.

II. No roof is a window.

Directions (136-140): Study the sets of numbers given below and answer the questions, which follow:

489 541 654 953 783

136. If in each number, all the three digits are arranged in ascending order, which of the following will be the lowest number?

1. 489 2. 541 3. 654 4. 953

5. 783

137. If five is substracted from each of the numbers, which of the following numbers will be the difference between the second digit of second highest number and the second digit of the highest number?

1. Zero 2. 3 3. 1 4. 4

5. 2

138. If in each number the first and the second digits are interchanged, which will be the third highest number?

1. 489 2. 541 3. 654 4. 953

5. 783

139. Which of the following numbers will be obtained if the first digit of lowest number is subtracted from the second digit of highest number after adding one to each of the numbers?

1. 1 2. 2 3. 3 4. 4

5. 5

140. If in each number, the first and the last digits are interchanged, which of the following will be the second highest number?

1. 489 2. 541 3. 654 4. 953

5. 783

Directions (141-145): Read the following information carefully and answer the questions, which follow:

'A – B' means 'A is father of B'.

'A + B' means 'A is daughter of B'.

'A ÷ B' means 'A is son of B'.

'A × B' means 'A is wife of B'.

141. How is P related to T in the expression 'P+S–T' ?

1. Sister 2. Wife 3. Son 4. Daughter

5. None of these

142. In the expression 'P × Q – T' how is T related to P?

1. Daughter 2. Sister

3. Mother 4. Cannot be determined

5. None of these

143. Which of the following means T is wife of P?

1. P × S ÷ T 2. P ÷ S × T

3. P – S ÷ T 4. P + T ÷ S

5. None of these

144. Which of the following means P is grandson of S?

1. P + Q – S 2. P ÷ Q × S

3. P ÷ Q + S 4. P × Q ÷ S

5. None of these

145. In the expression 'P + Q × T' how is T related to P?

1. Mother 2. Father

3. Son 4. Brother

5. None of these

Directions (146-150): In each question a group of letters is given followed by four combinations of number/symbol numbered (1), (2), (3) and (4). Letters are to be coded as

per the scheme and conditions given below. You have to find out the serial number of the combination, which represents the letter group. Serial number of that combination is your answer. If none of the combinations is correct, your answer is (5) i.e. None of these.

Letters	Q	M	S	I	N	G	D	K	A	L	P	R	B	J	E
Number/Symbol	7	@	4	#	%	$	6	1	2	£	5	★	9	8	3

Conditions:

i. If the first letter is a consonant and the last a vowel, both are to be coded as the code of the vowel.

ii. If the first letter is vowel and the last a consonant, the codes for the first and the last are to be interchanged.

iii. If no vowels is present in the group of letters, the second and the fifth letters are to be coded as ©.

146. BARNIS
 1. 92★#%4
 2. 924#★%
 3. 92★#%9
 4. 42★#%4
 5. None of these

147. DMBNIA
 1. 6@9%#2
 2. 2@9%#6
 3. 2@9%@2
 4. 2©9%#2
 5. None of these

148. IJBRLG
 1. #89★£$
 2. #89★£#
 3. $89★£#
 4. $89★£$
 5. None of these

149. BKGQJN
 1. 9©$7©%
 2. ©9$7©%
 3. 91$78%
 4. %1$789
 5. None of these

150. EGAKRL
 1. #£$21★
 2. £$21★3
 3. £$21★#
 4. #£$21#
 5. None of these

Directions (151-155): Study the following information carefully to answer these questions.

Eight persons A, B, C, D, E, F G and H work for three different companies namely X, Y and Z. Not more than three persons work for a company. There are only two ladies in the group who have different specialisations and work for different companies. Of the group of friends, two have specialisation in each HR, Finance and Marketing. One member is an engineer and one is a doctor. H is an HR specialist and works with a Marketing specialist B who does not work for company Y. C is an engineer and his sister works in company Z. D is a specialist in HR working in company X while her friend G is a finance specialist and works for company Z. No two persons having the same specialisation work together. Marketing specialist F works for company Y and his friend A who is a Finance expert works for company X in which only two specialists work. No lady is a marketing specialist or a doctor.

150. Which of the following combinations is correct?
 1. C – Z– Engineer
 2. B – X – Doctor
 3. H – X– HR
 4. C – Y– Engineer
 5. None of these

151. For which of the following companies does C work?
 1. Y
 2. X
 3. Z
 4. Data inadequate
 5. None of these

153. Which of the following pairs represents the two ladies in the group?
 1. A and D
 2. B and D
 3. D and G
 4. Data inadequate
 5. None of these

154. Which of the following represents the pair working in the same company?
 1. D and C
 2. A and B
 3. A and E
 4. H and F
 5. None of these

155. Who amongst the friends is a doctor?
 1. H
 2. E
 3. C
 4. Either E or C
 5. None of these

Directions (156–160): In each of the questions given below which one of the five answer figures should come after the problem figures if the sequence were continued?
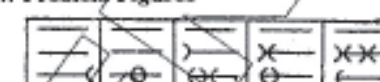
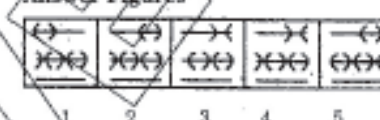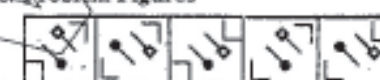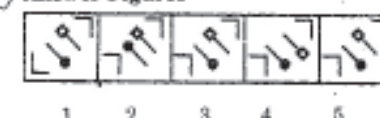156. Problem Figures

Answer Figures

157. Problem Figures

Answer Figures

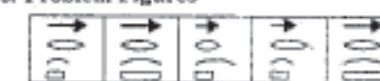158. Problem Figures

Answer Figures

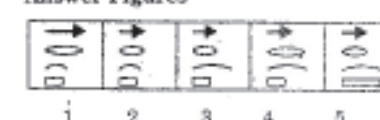
159. Problem Figures

Answer Figures

160. Problem Figures

Answer Figures

MARKETING APTITUDE/COMPUTER KNOWLEDGE

161. Closing the Sale means
 1. close down marketing functions
 2. stop selling
 3. successful completion of a call
 4. All of these
 5. None of these

162. Buyer Resistance means

1. buyers fighting with the salesmen
2. reluctant salesmen
3. indifferent salesmen
4. hesitant buyers
5. None of these

163. **Marketing can be attractive if**
1. salesmen are attractive
2. customers are attractive
3. more customers are attracted
4. All of these
5. None of these

164. **Customisation means**
1. products for specific customers
2. good customer service
3. bad customer service
4. after-sales service
5. None of these

165. **Effective communication is**
1. not required if demand exceeds supply
2. a sine-qua-non for merketing
3. good vocabulary
4. All of these
5. None of these

166. **Motivation means**
1. keeping the salesmen happy
2. keeping the staff happy
3. more enthusiasm
4. more team-work
5. All of these

167. **Relationship Marketing means**
1. selling to relatives
2. selling by relatives
3. after sales service
4. cross-selling
5. All of these

168. **Bancassurance means**
1. assuring to repay bank loans
2. assuring to repay credit card dues
3. assuring to repay home loan dues
4. insurance of banks
5. selling of Insurance (assurance) products by a bank

169. **Public Relations is**
1. part of Customer Service
2. part of Marketing
3. part of Image Building
4. All of these
5. None of these

170. **Customer Service**
1. is an integral part of marketing
2. has no role in marketing
3. is required only by salesmen
4. is not required by salesmen
5. None of these

171. **The target group for Home Loans are**
1. individuals
2. salaried persons
3. businessmen
4. professionals
5. All of these

172. **Target group means**
1. all employees
2. short-listed group
3. all the marketing staff
4. sales representatives
5. group of people likely to buy the identified product

173. **The meaning of digital marketing is**
1. selling digital goods

2. selling calculators
3. selling through internet
4. All of these
5. None of these

174. **Market Plan is**
1. an action plan for day-to-day marketing
2. effective selling steps
3. effective buying steps
4. a comprehensive documents for marketing strategies
5. All of these

175. **Marketing Strategies means**
1. plan for effective marketing
2. type of marketing style
3. market demands
4. All of these
5. None of these

176. **HNI means**
1. High Income Individual
2. Honest Marketing Staff
3. High Networth Individual
4. Honest Neutral Individual
5. None of these

177. **Marketing should be resorted**
1. only among rich persons
2. only among the poor
3. only in crowded areas
4. depends on the product
5. depends on the banks

178. **Qualities needed by a good marketing staff are**
1. Aggressiveness   2. Pushy
3. Perseverance   4. Politeness
5. Only 3 and 4

179. **Marketing is**
1. a day-to-day function   2. a one-off affair
3. a one-man show   4. a collective process
5. a means to earn extra income

180. **Marketing is required in banks due to**
1. globalisation
2. computerisation
3. increase in population
4. government dictates
5. None of these

181. **Which of the following groups consist of only input devices?**
1. Mouse, Keyboard, Monitor
2. Mouse, Keyboard, Printer
3. Mouse, Keyboard, Plotter
4. Mouse, Keyboard, Scanner
5. None of these

182. **The most common method of entering text and numeritical data into a computer system is through the use of a**
1. keyboard   2. scanner   3. printer   4. plotter
5. None of these

183. **Hardware includes**
1. all devices used to input data into a computer
2. sets of instructions that a computer runs or executes
3. the computer and all the devices connected to it that are used to input and output data
4. all devices involved processing information including the central processing unit, memory, and storage
5. None of these

184. A chat is
1. an internet standard that allows users to upload and download files
2. a typed conversation that takes place on a computer
3. an online area in which users conduct written discussions about a particular subject
4. the transmission of messages and files via a computer network
5. None of these

185. The output devices make it possible to
1. view or print data
2. store data
3. scan data
4. input data
5. None of these

186. The information you put into the computer is called
1. facts
2. data
3. files
4. directory
5. None of these

187. The person who writes and tests computer programs is called a
1. programmer
2. computer scientist
3. software engineer
4. project developer
5. None of these

188. E-mail (electronic mail) is
1. an Internet standard that allows users to upload and download files
2. a real-time typed conversation that takes place on a computer
3. an online area in which users conduct written discussions about a particular subject
4. the transmission of messages and files via a computer network
5. None of these

189. Restarting a computer that is already on is referred to as
1. shut down
2. cold booting
3. warm booting
4. logging off
5. None of these

190. The name that the user gives to a document is referred to as
1. document-name
2. file-name
3. name-given
4. document-identity
5. None of these

191. A hard copy of a document is
1. printed on the printer
2. stored on a floppy
3. stored on a CD
4. stored in the hard disk
5. None of these

192. Where is the disk put in a computer?
1. In the modem
2. In the hard drive
3. Into the CPU
4. In the disk drive
5. None of these

193. The basic goal of computer process is to convert data into
1. files
2. tables
3. information
4. graphs
5. None of these

194. The secret code that restricts entry to some programs is
1. password
2. passport
3. entry-code
4. access-code
5. None of these

195. Which of the following are computers that can be carried around easily?
1. Minicomputers
2. Supercomputers
3. PCs
4. Laptops
5. None of these

196. A(n) ―― is a device that electronically processes data, converting it to information.
1. algorithm
2. computer
3. software
4. program
5. None of these

197. The name of the computer's brain is
1. monitor
2. hardware
3. CPU
4. byte
5. None of these

198. This can be another word for program
1. software
2. disk
3. floppy
4. hardware
5. None of those

199. ―― is a set of keywords, symbols, and a system of rules for constructing statements by which humans can communicate the instructions to be executed by a computer.
1. A computer program
2. A programming language
3. An assembler
4. Syntax
5. None of these

200. A printer is this kind of device
1. input
2. word processing
3. processing
4. output
5. None of these

SRI KRISHNA VENI BANKINGCOCHING CENTRE KEY SHEET -20

1)4	2)4	3)3	4)3	5)5	6)1	7)5	8)3	9)4	10)4
11)3	12)3	13)3	14)4	15)1	16)5	17)2	18)1	19)1	20)4
21)5	22)1	23)4	24)4	25)3	26)3	27)3	28)1	29)3	30)5
31)4	32)2	33)5	34)4	35)2	36)4	37)3	38)3	39)4	40)1
41)2	42)3	43)4	44)5	45)5	46)2	47)3	48)1	49)3	50)4
51)1	52)4	53)1	54)2	55)1	56)2	57)4	58)5	59)4	60)1
61)2	62)3	63)5	64)1	65)3	66)5	67)4	68)2	69)5	70)1
71)4	72)3	73)4	74)3	75)1	76)1	77)2	78)3	79)2	80)2
81)3	82)1	83)5	84)4	85)2	86)3	87)4	88)5	89)2	90)1
91)1	92)2	93)3	94)5	95)4	96)3	97)4	98)5	99)2	100)1
101)1	102)2	103)4	104)2	105)5	106)5	107)3	108)1	109)2	110)4
111)2	112)5	113)1	114)3	115)4	116)5	117)2	118)3	119)1	120)4
121)3	122)3	123)1	124)4	125)2	126)5	127)4	128)2	129)4	130)5
131)3	132)4	133)5	134)1	135)4	136)2	137)2	138)4	139)1	140)3
141)1	142)4	143)5	144)3	145)2	146)1	147)3	148)3	149)1	150)2
151)4	152)1	153)3	154)5	155)2	156)1	157)4	158)3	159)4	160)5
161)3	162)4	163)3	164)1	165)2	166)5	167)3	168)5	169)4	170)1
171)5	172)5	173)3	174)4	175)4	176)3	177)4	178)5	179)4	180)1
181)4	182)1	183)3	184)2	185)1	186)2	187)1	188)4	189)4	190)2
191)1	192)4	193)3	194)4	195)4	196)2	197)3	198)1	199)1	200)4