



# **BANK OF MAHARASHTRA GENERALIST OFFICER MODEL PAPER**



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## **Bank of Maharashtra Generalist Officer Model Paper**

### **1. Viable**

- A. encumbrance
- B. trickle
- C. scrutinize
- D. uprightness
- E. virtue

**Answer:** B

**Explanation:**

Viable – crews sluiced down the decks of their ship.

Trickle – (of a liquid) flow in a small stream.

### **2. Sluices**

- A. trickle
- B. bracket
- C. compare
- D. assemble
- E. accrue

**Answer:** A

**Explanation:**

Sluices – a sliding gate or other device for controlling the flow of water, especially one in a lock gate.

Trickle – (of a liquid) flow in a small stream.

### **3. Apex**

- A. vertex
- B. neglect
- C. contrivance
- D. appropriateness
- E. fortuitous

**Answer:** C

**Explanation:**

Apex – the top or highest part of something, especially one forming a point.





#### 4. Contingent

- A. haphazard
- B. random
- C. enactment
- D. accomplishment
- E. fortuitous

Answer: E

Explanation:

Contingent – subject to chance.

**Directions (Q.5-6):** In the following questions, a paragraph is given with three blanks, followed by six words. You have to choose the most suitable combination of words among the five alternative options that will fill the blank coherently, forming a grammatically correct and contextually meaningful paragraph. If none of the given combination is appropriate to fill the blank, mark option (e) i.e. “none of these” as your answer choice.

5. the World Trade Organization, of late has been facing the crisis of \_\_\_\_\_. Its members are largely divided into two groups-the Developed and the Developing countries with divergent interests leading to recurring \_\_\_\_\_ in the decisions of the WTO. Rich countries bring new issues or \_\_\_\_\_ around those issues which serve their own interests only.

- I. stalemate
  - II. harp
  - III. Impunity
  - IV. Germaneness
  - V. relevance
  - VI. Dwell
- A. III, V, VI
  - B. IV, II, I
  - C. V, I, II
  - D. I, III, VI
  - E. None of these

Answer: C

Explanation:



Relevance – the quality or state of being closely connected or appropriate.

Stalemate – a situation of a deadlock, no productive conclusion

Harp – talk or write persistently and tediously on (a particular topic).

**6. in the post cold war era, with the rise of India and China, general \_\_\_\_\_ growth in East Asia shifted global strategic attention to Asia. this phenomenon was \_\_\_\_\_ in such notions as ‘As an Century’ or ‘the Rise of Asia’ thesis advanced by many scholars. However within these grand \_\_\_\_\_, there was another shift caused by the expanding and diversifying interests of rising India and China, and that was the importance of Indian Ocean and the western Pacific Ocean dominance.**

I. rendering

II. Encapsulated

III. Robust

IV. Sinewy

V. narratives

VI. Succinctly

- A. IV, III, I
- B. III, II, V
- C. VI, I, IV
- D. III, V, I
- E. None of these



**Answer:** B

**Explanation:**

Robust – strong and healthy; vigorous.

Encapsulated – express the essential features of (something) succinctly.

Narrative – a spoken or written account of connected events

**7. Fringe elements, in the name of cow protection has appeared to be (A) / on the prowl and operating with impunity in some of the states (B) /. The unchecked manner in that they are unleashing violence(C) / without the fear of law and order is a matter of serious concern. (D)**

- A. BC
- B. AC
- C. AD
- D. BD
- E. No error



Answer: B

Explanation:

Replace 'has appeared' with 'appear'

Replace 'that' with 'which'

**8. The national Nutrition Mission was supposed to be(A) / game changer in terms of malnutrition in India(B) /. Unfortunately, it act like a governing body which measures malnutrition(C)/ rather than it worked in a holistic way.(D)**

- A. BC
- B. AD
- C. CD
- D. AB
- E. No error

Answer: C

Explanation:

Replace 'act' with 'acts'

Replace 'it worked' with 'working'

**9. The destiny of India is now being transformed in her classrooms. This, we believe is no mere rhetoric. In a world based on science and technology, it is education that determines the level of prosperity, welfare and security of the people.**

- A. determines
- B. prosperity
- C. rhetoric
- D. transformed
- E. All are correct

Answer: B

**10. Japan and India are feverishly bridging gaps and repaving roads in the Indo-Pacific to establish a giant corridor. The gigantic effort will merge two parallel initiatives- the New Delhi led India-Myanmar-Thailand trilateral highway and the East- West Economic corridor.**

- A. gigantic
- B. feverishly
- C. parallel
- D. repaving
- E. All are correct

Answer: B



**Directions- (Q.11-12) In the mentioned questions , a paragraph is given. Fill the blank with the correct sentence from the options.**

**11. One peculiar thing about modern cities, is the scant regard for keeping the city clean and tidy. The indifferent attitude and deliberate neglect by the civic authorities have left cities with dumps of solid and other wastes choking and overflowing sewage and drains, resulted into mud, water storage and dirt everywhere, giving rise to epidemics like malaria, typhoid, dengue every alternate year. Various reasons and factors are responsible for the sordid state of cities. \_\_\_\_\_.**

- A. Any positive developmental action to replace illegal encroachments become political issues and is vehemently opposed by groups.
- B. The city epitomizes areas where the inhabitants are bound to face the scourges of air pollution, contaminated resources, choked sanitary and intolerable governance.
- C. Unplanned growth of colonies, ill management of resources, sidelining the issues such as pollution, education, cleanliness etc are to a great extent responsible for making cities a nightmare.
- D. The complex socio-economic growth of cities has given rise to pathetic running of societies.
- E. Yet another problem in cities, particularly the metros is the proliferation of slum localities.

**Answer: C**

**12. In the slightly less than a hundred years from 1898 to 1994, the U.S. government has intervened successfully to change governments in Latin America a total of at least 41 times. That amounts to once every 28 months for an entire century. Direct intervention occurred in 17 of the 41 cases. \_\_\_\_\_. In another 24 cases, the U.S. government played an indirect role. That is, local actors played the principal roles, but either would not have acted or would not have succeeded without encouragement from the U.S. government.**

- A. It is no doubt still there, though the frequency with which the U.S. president has used this option has fallen rapidly since the end of the Cold War.
- B. Overthrowing governments in Latin America has never been exactly routine for the United States.
- C. While direct interventions are easily identified and copiously documented, identifying indirect interventions requires an exercise in historical judgment.
- D. These incidents involved the use of U.S. military forces, intelligence agents or local citizens employed by U.S. government agencies.
- E. A less obvious case is that of the Chilean military coup against the government of President Salvador Aliened on September 11, 1973.

**Answer: D**

**Directions (Q13-14): Given below are six sentences (A) (B) (C) (D) (E) and (F). Answer the following questions after rearranging the following sentences into a coherent paragraph.**

(A) Then to improve the primary education needs holistic approach. At present schools are not teaching even the basics effectively. This requires government schools to offer specific skills.



(B) Before completing the education practical knowledge should be given. Development of the rural areas will stop the migration of the rural people to the urban cities and this will not put more pressure on the urban city jobs.

(C) Urgent steps to increase productive employment are essential for social cohesion, sustainable growth and to constructively harness the energy of youth. This can be divided into short-medium and long term measures.

(D) The quality of Indian education is always in every growth narrative and every time there's a demand for massive improvement. The syllabus taught is of no use to the industries so the education should be as per the current requirements of the industries.

(E) The skills gap is one of the higher hurdles in the employment race in which consistent effort is required to be able to get ahead. If this succeeds, an economic win and growth dividend could be bigger prize.

(F) Addressing current skills shortages, and be flexibly adaptable to the nature of the workforce and to the industry requirements can be sorted as initial short measures.

**13. Considering statement (F) "Addressing current skills shortages, and be flexibly adaptable to the nature of the workforce and to the industry requirements can be sorted as initial short measures." as the Fourth statement of the rearranged paragraph, then which of the following becomes the THIRD statement of the rearrangement?**

- A. E
- B. B
- C. C
- D. A
- E. D

Answer: C

**14. Considering statement (F) "Addressing current skills shortages, and be flexibly adaptable to the nature of the workforce and to the industry requirements can be sorted as initial short measures." as the Fourth statement of the rearranged paragraph, then which of the following becomes the FIFTH statement of the rearrangement?**

- A. E
- B. B
- C. D
- D. A
- E. C

Answer: D





**Directions (Q.15-16)** In these questions, there are four/five sentences I, II, III, IV / V. Three out of four/five of these sentences contribute to one main idea when these sentences are formed into a paragraph. One/Two sentence does not contribute to the main idea. That sentence/(s) is your answer.

**15. Which of the following does not contribute to the main idea of the given passage?**

I. It is time for New Delhi to decide to what extent it is in the interest of India to deepen its intervention in the political affairs of Nepal.

II. There is much to do bilaterally on the environmental, cultural, economic fronts and the dangers of keeping Nepal constantly insecure and on the boil open up the possibility of societal instability leaching to adjacent Indian States.

III. The transforming economy, terrain and geopolitics of the central Himalaya demand an evolved doctrine of engagement with Nepal, even for India's own self-interest.

IV. The open border creates such an interconnected socio cultural web that a stable and prosperous Nepal will be a catalyst for this region. The weakness of Nepal Studies in Indian academia is astounding, and can only be the result of overwhelming preoccupation with geopolitics, with little interest in the welfare of India's own peripheral

- A. II
- B. III
- C. I, IV
- D. I
- E. IV



**Answer:** B

**16. Which of the following does not contribute to the main idea of the given passage?**

I. In May 2016, the Left Democratic Front rode on a wave powered by the hopes and aspirations of the people of Kerala to form a new government in the State.

II. We are seized of the absolute necessity to attract investment, to provide infrastructure and to develop industry so as to achieve a comprehensive development of the State.

III. Their hopes emanated from the abject disdain they experienced under the previous United Democratic Front regime towards their interests as well as that of the State's environment.

IV. Agony brewed by the Central government's policies that struck at the very root of the sovereignty of the nation and all sections of our society was also reflected in the Left's victory.

- A. II
- B. I, III
- C. IV
- D. I, II



E. III, IV

Answer: A

**17. There ..... improve the India-Pakistan relationship such as the Shimla agreement, the Agra declaration, Lahore declaration and the Samjhauta express but, all in vain.**

- A. had been numerous attempts in
- B. have been numerous attempts to
- C. has to be numerous attempts at
- D. has been numerous attempts at
- E. have to be numerous attempts to

Answer: B

**18. Part of the blame for the death of John Allen Chau .....the Restricted Areas permit for 29 islands which were approved earlier this year.**

- A. were to be in the diluting of
- B. had been diluting in
- C. seemed to be in the diluting of
- D. seems to be in the dilution of
- E. seems in the dilution at

Answer: D

**19. Simultaneous elections used to be held in India until 1967. The practice was disrupted when some state assemblies were dissolved prematurely. While supporters of the idea say that it reduces expenditure and saves time, opponents argue that it's against democratic ethos.**

- A. prematurely
- B. assemblies
- C. ethos
- D. simultaneous
- E. All are correct

Answer: B

**20. despite massive campaign spending in India, there is barely any public scrutiny of such spending because of the opaque nature of the transactions. the electoral bonds scheme amplifies such opacity undermining the political system.**

- A. amplifies
- B. transactions
- C. opaque
- D. campaign
- E. All are correct



Answer: E

**21. What seems indispensable to one nation for a good sleep, another considers the surest means of driving away repose. Europeans require, as a rule, a soft pillow, while the Jap stretches himself on his mat. To the Chinaman, bed is adorned with precious carvings but it never occurs to him that anything could be more comfortable than pleated mats.**

- A. repose
- B. indispensable
- C. pleated
- D. stretches
- E. All are correct

Answer: B

**Direction (22-23): From the options given below, select the option which states the correct combination of incorrect/correct sentences.**

**22.**

a) Reforms such as the recently-announced bank mergers and corporate tax rate cuts have added to India's attractiveness as an investment destination, World Economic Forum (WEF) MD Sarita Nayar said in an interview.

b) This will help ensure that the banks have a strong balance sheet which, in turn, will help boost lending and reviving economic growth.

c) Nayarit added that the corporate tax rate cuts announced by the government was a much-needed stimulus for the country as well as corporate India, and that these cuts now align India with its south and south East Asian peer countries in terms of the basic corporate tax rate.

d) A mail sent to Heidelberg Cement remained unanswered till the time of going to press while a spokesperson for Ambuja Cements declined to comment.

- A. both a and d are correct
- B. both a and c are incorrect
- C. all sentences are correct
- D. both b, c and d are incorrect
- E. both a, b and d are incorrect

Answer: A

**23.**



- a) Notwithstanding the recent measures to stimulate the economy and provide liquidity to the system, the auto hub of Chaka and Pune in Maharashtra are still reeling under the impact of slow off take of automobiles on the market.
- b) Adding that market sentiment was still weak, he said as leading OEMs have been saddled with high stock, October production plans were pretty subdued or more similar to August or September of this year.
- c) He said it was possible for the company to remain insulated as it had acquired new customers and had set up two manufacturing unit for forgings and gears which are now producing at full steam.
- d) VirajKalyani, founder and CEO, Kalyani Studio, which develops high tech productivity enhancement equipment for OEMs, said he had seen a lot of interest from OEMs for his products in the last six months.
- A. A both a and d are correct  
B. B both a and c are incorrect  
C. Call sentences are correct  
D. D both b, c and d are incorrect  
E. E both a, b and d are incorrect

Answer: B

**Directions:** For each of the words below, a contextual usage is provided. Pick the word/phrase from the alternatives that is most the appropriate substitute in the given context and mark its number as your answer.

**24. Inundation – to cover with excess of water**

- A. soaked  
B. wallowing  
C. deluge  
D. overwhelm  
E. engulf

Answer: C

**25. Slander – make false and damaging statements about someone**

- A. backstabbing  
B. soliloquy  
C. misrepresent  
D. calumny  
E. hard-line

Answer: D

**26. Improvident – quality of being prone to rashness and recklessness**



- A. bigoted
- B. prodigal
- C. frugal
- D. parsimonious
- E. imprudent

Answer: E

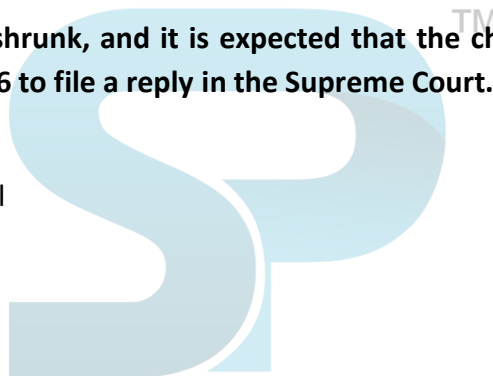
**27. The single company that stayed in the fray could submit a cheaper offer because it already runs similar voting systems in a number of countries — where the system has been accused of malfunction or vulnerability to tinkering.**

- A. submit a cheaper offers because it already runs
- B. submit a cheaper offer because its already runs
- C. submit a cheaper offer because it already run
- D. submit a cheaper offer because it already running
- E. No correction required

Answer: E

**28. The BCCI's elbow room has shrunk, and it is expected that the chastised board will toe the line, though this has time till October 6 to file a reply in the Supreme Court.**

- A. though it have time till
- B. though this have time until
- C. though it has time till
- D. though it has time until
- E. No correction required
- F. Answer & Explanation



Answer: C

**29. We are hoping that over the next quarter or two, keeping in mind that the government has also reduce the small savings rate, that the MCLR calculation will now throw up more transmission.**

- A. have also reduced the small savings
- B. have also reduce the small saving
- C. has also reduced the small savings
- D. has also reduced the small savings
- E. No correction required

Answer: D

**30. The manager called the clerk and said whether he was in the habit of sleeping at home as well.**

- A. calls the clerk and says if
- B. called the clerk and asked whether
- C. called the clerk and said if



- D. call the clerk and ask whether
- E. No improvement

Answer: B

**31. If a village is losing 10% of its water supply each day because of a burst water pipe, then what is the loss in rupees per day?**

- I. The daily water supply to the village is 600 million gallon.
  - II. The cost to the village for every 48000 gallons of water lost is Rs.50.
- A. Statement I
  - B. Statement II
  - C. Both Statement I and II
  - D. Either Statement I or Statement II
  - E. Neither Statement I nor Statement II

Answer: C

Explanation:

I → Loss of water supply = 6000000 gallon

II → the loss in rupees

Both statements I and II required to answer the question.

**32. Total amount of Rs. 50600 was distributed among A, B and C. How much does each get?**

- I. A gets  $\frac{2}{9}$  of what the other two together get.
  - II. C gets  $\frac{3}{11}$  of what the other two together get.
- A. Statement I
  - B. Statement II
  - C. Both Statement I and II
  - D. Either Statement I or Statement II
  - E. Neither Statement I nor Statement II

Answer: C

Explanation:

Amount got by A, B and C = x, y and  $50600 - (x + y)$

From statement I,  $x = \frac{2}{9} (y + 50600 - x - y)$

$x = \frac{2}{9} (50600 - x)$



From statement II,  $y = \frac{3}{11}(x + 50600 - x - y)$

**33. A and B start walking towards each other simultaneously. What is the distance between them when they start?**

I. 20 min after crossing each other they were 1600 m apart.

II. After crossing each other, A reaches the starting point of B in twice as much time as B takes to reach the starting point of A.

- A. Statement I
- B. Statement II
- C. Both Statement I and II
- D. Either Statement I or Statement II
- E. Neither Statement I nor Statement II

Answer: E

Explanation:

Answer cannot be determined by using both statements.

TM

**34. Girls in School C forms approximately what percent of the total number students in that School?**

- A. 45.5%
- B. 47.5%
- C. 48.5%
- D. 49.5%
- E. 50%

Answer: C.

Explanation:

$$B+G = 10087$$

$$B-G = 285$$

$$G = 4901$$

$$\% = \frac{4901}{10087} = 48.58\%$$

**35. What is the ratio of Sum of Boys in School D and Girls in School E together to the Sum of Girls in School D and Boys in School E together is?**

- A. 997:1012
- B. 999:1012
- C. 1000:1011



D. 1000:1013

E. None

**Answer:** A

**Explanation:**

School D:

$$B+G = 10081$$

$$B-G = 475$$

$$B = 5278 \quad G = 4803$$

In School E:

$$B+G = 10009$$

$$B-G = 625$$

$$B = 5317 \quad G = 4692$$

$$\text{Ratio} = (5278+4692) : (4803+5317)$$

$$9970:10120$$

$$997:1012$$

**36. How many number of Boys are there in School F?**

A. 5134

B. 5234

C. 5334

D. 5444

E. None

**Answer:** B

**Explanation:**

$$B+G = 10045$$

$$B-G = 423$$

$$\text{Boys} = 5234$$

**37.  $555.55 + 55.55 + 15 + 0.55 + 0.05 = ?$**

A. 626.50

B. 626.70







- C. 625.50
- D. 626.70
- E. None of these

Answer: D

Explanation:

$$555.55 + 55.55 + 15 + 0.55 + 0.05 = 626.70$$

**38.  $(3080 + 6160) \div ? = 330$**

- A. 24
- B. 23
- C. 28
- D. 27
- E. None of these

Answer: C

Explanation:

$$3080 + 6160 = 9240$$

$$\frac{9240}{330} = 28$$

**39.  $? * (523.5 + 687.5) = 24220$**

- A. 24
- B. 20
- C. 28
- D. 27
- E. None of these

Answer: B

Explanation:

$$x * 1211 = 24220; x = 20$$

**40.  $36 * 1.75 + 24 * 3.25 = ?$**

- A. 142
- B. 141
- C. 162
- D. 182
- E. 152

Answer: B





Explanation:

$$36 * 1.75 + 24 * 3.25 = 63 + 78 = 141$$

**41. 4, 5, 6, 14? 100.5**

- A. 32.5
- B. 47.5
- C. 67.5
- D. 37.5
- E. 27.5

Answer: A

Explanation:

$$4 * 1 + 1 = 5$$

$$5 * 1.5 - 1.5 = 6$$

$$6 * 2 + 2 = 14$$

$$14 * 2.5 - 2.5 = 32.5$$

$$32.5 * 3 + 3 = 100.5$$

**42. 8 4 4 8 32?**

- A. 354
- B. 384
- C. 294
- D. 234
- E. 256

Answer: E

Explanation:

$$8 * 0.5 = 4$$

$$4 * 1 = 4$$

$$4 * 2 = 8$$

$$8 * 4 = 32$$

$$32 * 8 = 256$$

**43. 2, 2, 7 ? 87, 342**

- A. 21





- B. 26
- C. 23
- D. 24
- E. 22

Answer: E

Explanation:

$$2 + 1^2 - 1 = 2$$

$$2 + 2^2 + 1 = 7$$

$$7 + 4^2 - 1 = 22$$

44. Arun went to buy an Android mobile, the shopkeeper told him to pay 20% tax if he asked the bill. arun manages to get the discount of 5% on the actual sale price of the mobile and he paid the shopkeeper Rs. 8550 without tax. Besides he manages to avoid to pay 20% tax on the already discounted price, what is the amount of discount?

- A. A.2685
- B. B.2636
- C. C.2250
- D. D.2675
- E. E.2690



Answer: C

Explanation:

$$CP = 100, SP \text{ (with tax)} = 120$$

$$\text{New SP} = 100 - 5 = 95$$

$$\text{Discount} = 120 - 95 = 25$$

$$\text{Discount} = \frac{25}{95} * 8550 = 2250$$

45. Cost Price of two mobiles is same. One is sold at a profit of 20% and the other for Rs. 5200 more than the first. If the net profit is 40%. Find the cost price of each mobile?

- A. Rs. 13000
- B. Rs. 12000
- C. Rs. 16000
- D. Rs. 12500
- E. None of these

Answer: A



**Explanation:**

CP of each mobile be Rs.  $x$  then

$$(2 \times 1.20 \times x) + 5200 = 2 \times 1.4 \times N$$

$$\Rightarrow 0.4x = 5200$$

$$\therefore N = 13000$$

**46. Rahul sells his laptop to Ravi at a loss of 20% who subsequently sells it to Suresh at a profit of 25%. Suresh after finding some defect in the laptop returns it to Ravi but could recover only Rs.4.50 for every Rs. 5 he had paid. Find the amount of Suresh's loss if Rahul had paid Rs.50, 000 for the laptop?**

- A. Rs.6000
- B. Rs.7000
- C. Rs.2000
- D. Rs.5000
- E. None of these

**Answer:** D

**Explanation:**

$$\frac{0.50}{5} * 50,000 = 5000$$

**47. Two places R and S are 800 km apart from each other. Two persons start from R towards S at an interval of 2 hours. Whereas A leaves R for S before B. The speeds of A and B are 40 kmph and 60 kmph respectively. B overtakes A at M, which is on the way from R to S. What is the ratio of time taken by A and B to meet at M?**

- A. 1:3
- B. 1:2
- C. 1:4
- D. 3:2
- E. None of these

**Answer:** D

**Explanation:**

Time taken by B to reach at M = 4h

Time taken by A to reach at M = 6h

$$\text{Ratio} = 6:4 = 3:2$$



48. Two places R and S are 800 km apart from each other. Two persons start from R towards S at an interval of 2 hours. Whereas A leaves R for S before B. The speeds of A and B are 40 kmph and 60 kmph respectively. B overtakes A at M, which is on the way from R to S. What is the extra time taken by A to reach at S?

- A. 6hrs 20 minutes
- B. 6hrs 40 minutes
- C. 6hrs 30 minutes
- D. 6hrs 10 minutes
- E. None of these

Answer: B

Explanation:

Time taken by A to reach at Q =  $\frac{800}{40} = 20$  hours

Time taken by B to reach at Q =  $\frac{800}{60} = 13$  hours and 20 min

A takes 6hr 40 minutes extra time to reach at Q.

TM

49. Ajay covers certain distance with his own speed but when he reduces his speed by 10kmph his time duration for the journey increases by 40 hours while if he increases his speed by 5 kmph from his original speed he takes 10 hours less than the original time taken. Find the distance covered by him.

- A. 1000 km
- B. 1200 km
- C. 1500 km
- D. 1800 km
- E. None of these

Answer: C

Explanation:

$$\frac{x}{(y-10)} - \frac{x}{y} = 40$$

$$x = 4y(y-10) \text{ --- (i)}$$

$$\frac{x}{y} - \frac{x}{(y-5)} = 10$$

$$x = 2y(y+5) \text{ --- (ii) from (i) and (ii) } \Rightarrow y = 25; x = 1500$$



50. This year, the sum of ages of the Suresh's family members is 78. Currently, there are 4 members namely viz Suresh, Rita, Deepa and Tarun. Suresh is 4 years older than Rita. Deepa is two years older than Tarun. If Suresh is 7 times as old as Tarun, how old is Deepa?

- A. 5
- B. 7
- C. 8
- D. 9
- E. 6

Answer: B

Explanation:

$$S+R+D+T = 78 - (i)$$

$$S = R + 4 - (ii)$$

$$D = T + 2 - (iii)$$

$$S = 7T - (iv)$$

$$7T = R+4$$

$$R = 7T - 4$$

$$H + w + d + s = 78 - (i)$$

$$7T + 7T - 4 + T + 2 + T = 78$$

$$16T = 80$$

$$T = 5$$

$$d = T+2 = 5+2 = 7$$



51. Three years from now, Deepa will be three times as old as Emma and Emma will be six years younger than Famine. If Deepa's age is three years less than twice Famine's age, how old is Famine?

- A. 9
- B. 15
- C. 21
- D. 27
- E. 33

Answer: A

Explanation:

$$D+3=3(E+3)$$



$$E+3 = (F+3)-6$$

$$D=2F-3.$$

$$E+3=F-3 \text{ or } E=F-6.$$

$$D+3=3(F-6+3)$$

$$D+3=3F-9$$

$$D=3F-12.$$

Now, we have  $D=2F-3$ .

$$2F-3=3F-12$$

$$9=F$$

**52. Ravi is now 4 years older than Emma and half of that amount older than Ishu. If in 2 years, Ravi will be twice as old as Emma, then in 2 years what would be Ravi's age multiplied by Ishu's age?**

- A. 68
- B. 28
- C. 48
- D. 50
- E. 52

Answer: C

Explanation:

$$\text{Ravi} - x + 4$$

$$\text{Emma} - x$$

$$\text{Ishu} - x + 2$$

(Ravi 4 years older than Emma & 2 years older than Ishu)

Ages after 2 yrs

$$\text{Ravi} - x + 6$$

$$\text{Emma} - x + 2$$

$$\text{Ishu} - x + 4$$

$$x+6 = 2(x+2)$$

$$x = 2$$





$$\text{Ravi} * \text{Ishu} = 8 * 6 = 48$$

**53. Arun can do a piece of work in 40 days, but Bala can do the same work in 5 days less, than Arun, when working alone. Arun and Bala both started the work together but Bala left after some days and Arun finished the remaining work in 30 days with half of his efficiency but he did the work with Bala with his complete efficiency. For how many days they had worked together?**

A.  $\frac{25}{3}$  days

B.  $\frac{31}{3}$  days

C.  $\frac{35}{3}$  days

D.  $\frac{38}{3}$  days

E. None of these

Answer & Explanation

Answer: C

Explanation:

$$1 \text{ day work of Arun and Bala} = \frac{1}{40} + \frac{1}{35} = \frac{15}{280}$$

$$\text{Arun finished the remaining work in 30 days} = 30 * \frac{1}{40} * 2 = \frac{3}{2} \text{ Remaining work done by Arun and Bala} = \frac{5}{8}$$

$$\text{Worked together} = \frac{\frac{5}{8}}{\frac{15}{280}} = \frac{35}{3} \text{ days.}$$

**54. Kiran can do a work in 20 days, while Karan can do the same work in 25 days. They started the work jointly. Few days later Suman also joined them and thus all of them completed the whole work in 10 days. All of them were paid total Rs.1000. What is the share of Suman?**

A. 200

B. 400

C. 100

D. 300

E. 500

Answer & Explanation

Answer: C

Explanation:

Efficiency of Kiran = 5%





Efficiency of Karan = 4%

They will complete only 90% of the work =  $[(5+4)*10] = 90$

Remaining work done by Sunman = 10%.

Share of Suman =  $\frac{10}{100} * 1000 = 100$

**55. 7 Indian and 4 American finish a job in 6 days. 7 African and 3 American finish the same job in 8 days. The efficiency of each person of a particular nationality is same but different from others. One Indian One American and One African will complete the work in:**

- A. 10 days
- B. 12 days
- C. 24 days
- D. 36 days
- E. None of these

**Answer:** C

**Explanation:**

$$7I + 4Am = \frac{1}{6}$$

$$7Af + 4Am = \frac{1}{8}$$

$$7I + 7Af + 7Am = \frac{7}{24}$$

$$1I + 1Af + 1Am = \frac{1}{24}$$



**56. One Indian One American and One African will complete the work in – 24 days. A cylindrical cistern whose diameter is 14 cm is partly filled with water. If a rectangular block of iron 22 cm in length, 18 cm in breadth and 7 cm in thickness is wholly immersed in water, by how many cm will the water level rise?**

- A. 10 cm
- B. 18 cm
- C. 12 cm
- D. 16 cm
- E. None of these

**Answer:** B

**Explanation:**

Volume of the Rectangular Block =  $22 * 18 * 7$



Radius of the Cistern = 7 cm

$$\text{Area of the Cylinder} = \pi * r^2 * h = \frac{22}{7} * 7 * 7 * h$$

$$\frac{22}{7} * 7 * 7 * h = 22 * 18 * 7; h = 18 \text{ cm}$$

**57. If the radius of cylinder is doubled, but height is reduced by 50%. What is the percentage change in volume?**

- A. 100%
- B. 150%
- C. 125%
- D. 175%
- E. 5. None of these

Answer: A

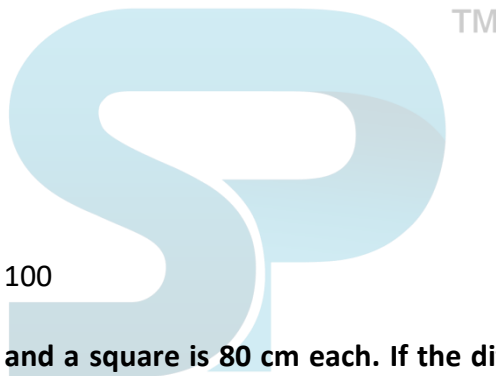
Explanation:

$$\frac{R1}{R2} = \frac{R}{2R} \& \frac{H1}{H2} = \frac{H}{\frac{H}{2}}$$

$$\text{Original Volume} = \pi r^2 h$$

$$\text{New Volume} = \pi (2r)^2 \frac{h}{2}$$

$$\text{Change in Volume} = \frac{(2-1)}{1} * 100 = 100$$



**58. The perimeter of a rectangle and a square is 80 cm each. If the difference between their areas is 100 cm. Find the sides of the rectangle.**

- A. 30cm, 10cm
- B. 40cm, 15cm
- C. 25cm, 10cm
- D. 20cm, 30cm
- E. None of the Above

Answer: A

Explanation:

$$2(l + b) = 4a = 80$$

$$l + b = 40; a = 20 \Rightarrow a^2 = 400$$

$$a^2 - lb = 100; 400 - lb = 100; lb = 300$$

$$(l - b)^2 = (l + b)^2 - 4lb$$



$$(l - b)^2 = 1600 - 1200; l - b = 20;$$

**59. Mr. Ramesh has three daughters namely Rhine, Anita and Keerthi. Rhine is the eldest daughter of Mr. Ramesh while Keerthi is the youngest one. The present ages of all three of them are square numbers. The sum of their ages after 5 years is 44.**

Quantity I: The age of Rhine and Anita after two years

Quantity II: The age of Rhine and Keerthi after four years

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I  $\geq$  Quantity II
- D. Quantity I  $\leq$  Quantity II
- E. Quantity I = Quantity II or relation cannot be established

**Answer & Explanation**

A. Quantity I > Quantity II

**Explanation:**

Square numbers – a, b, c

$$(a + 5) + (b + 5) + (c + 5) = 44$$

$$a + b + c = 44 - 15 = 29$$

Possible values of a, b, c = 4, 9, 16 [Out of 1, 4, 9, 16, 25] the age of Rhine and Anita after two years = 29;

The age of Rhine and Keerthi after four years = 28

**60. a sum of Rs. 8800 is to be divided among three brothers Anil, Deepak and Ramesh in such a way that simple interest on each part at 5% per annum after 1, 2 and 3 year respectively remains equal.**

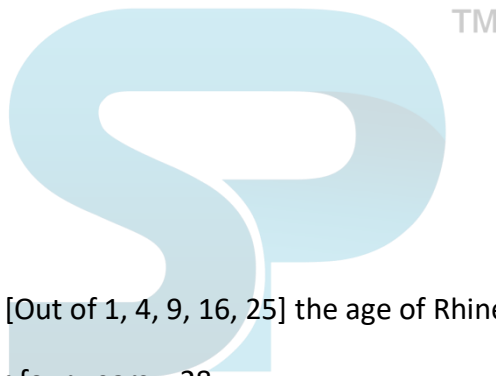
Quantity I: Share of Ramesh

Quantity II: Share of Anil

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I  $\geq$  Quantity II
- D. Quantity I  $\leq$  Quantity II
- E. Quantity I = Quantity II or relation cannot be established

**Answer: B**

**Explanation:**





$$X \cdot 5 \cdot \frac{1}{100} = Y \cdot 5 \cdot \frac{2}{100} = Z \cdot 5 \cdot \frac{3}{100}$$

$$X : Y : Z = 6 : 3 : 2$$

$$\text{Share of Ramesh} = \frac{2}{11} * 8800 = 1600; \text{Share of Anil} = \frac{6}{11} * 8800 = 4800$$

**61. in a class of 60 students, 40% of the students passed in Reasoning, 5% of the students failed in Quant's and Reasoning, and 20% of the students passed in both the subjects. Find the number of student passed only in Quant's?**

- A. 1.17
- B. 2.33
- C. 3.23
- D. 4.37
- E. 5. None of these

**Answer:** B

**Explanation:**

Total students=60

Failed in both=5% of 60=3

Passed in both=20% of 60=12

Passed in reasoning=50% of 60=24

Those passed only in reasoning =24-12=12 students.

Passed only in Quant's=60-(12+12+3) =33

**62. in an examination, 50% of the students passed in Science and 75% passed in Social, while 20% students failed in both the subjects. If 270 students passed in both subjects, find the total number of students who appeared in the exam?**

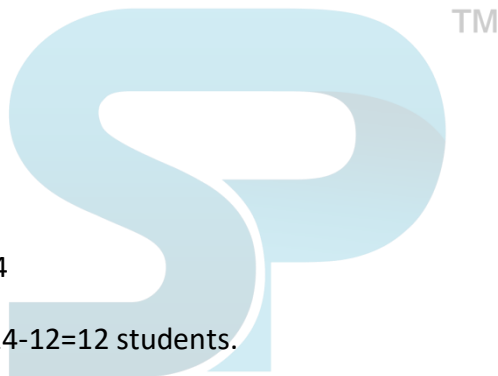
- A. 400
- B. 540
- C. 600
- D. 750
- E. None of these

**Answer:** C

**Explanation:**

Passed in science = 50%

Passed in social = 75%





20% students failed in both the subjects and 80% passed in at least one subject

No of students passed in both subjects =  $50+75-x=80$   $x=45\%$  45% of  $x = 270$   $x = 270 * \frac{100}{45} = 600$

Total number of students = 600

**63. A company reduces his employee in the ratio 14 : 12 and increases their wages in the ratio 16:18, Determine whether the bill of wages increases or not and in what ratio.**

- A. Decreases, 28: 27
- B. Increases, 27:28
- C. Decreases, 29:28
- D. Increases, 28:29
- E. None of these

Answer: A

Explanation:

- F. Let initial employee be  $14a$  and final employee be  $12a$  similarly initial wage is  $16b$  and final wage be  $18b$
- G. Total initial wage =  $14a * 16b = 224ab$ , total final wage =  $12a * 18b = 216ab$
- H. So clearly wages decreases and ratio =  $224ab : 216ab = 28:27$

**64. A bucket contains liquid A and B in the ratio 4:5. 36 liter of the mixture is taken out and filled with 36 liter of B. Now the ratio changes to 2:5. Find the quantity of liquid B initially.**

- A. 55ltr
- B. 56ltr
- C. 57ltr
- D. 58ltr
- E. None of these

Answer: B

Explanation:

Let  $A = 4x$  and  $B = 5x$

Now,  $A = 4x - 36 * \frac{4}{9}$  and  $B = 5x - 36 * \frac{5}{9} + 36$  Now, ratio between A and B = 2:5

$X = 11.2$  now  $B = 11.2 * 5 = 56$

**65. Two numbers are in the ratio of 5:6 and if 4 is added to the first number and 4 is subtracted from the second number then the ratio becomes 3:2. Find the difference between two numbers.**

2.5

3.5



4.5

6.5

None of these

**Answer:** A

**Explanation:**

$$\frac{(5x + 4)}{(6x - 4)} = \frac{3}{2}$$

**66. If in a certain Code BOOKLET is written as DSUSVQH , then how ANSWER written in that code ?**

- A. AQYFBP
- B. CRYEOD
- C. DERSDY
- D. BPZFPC
- E. None of these

**Answer:** B

**Explanation:**

BOOKLET => D (+2) S (+4) U (+6) S (+8) V (+10) Q (+12) H (+14)

ANSWER => CRYEOD

**67. AEC BFD GKI?**

- A. MJN
- B. HJM
- C. MNJ
- D. HMJ
- E. None of these

**Answer:** E

**Explanation:**

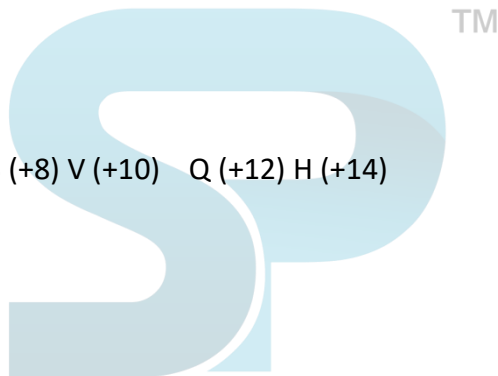
AEC => Position 153

BFD => 264 so on

So next will be HLZ

**68. DIFFICULT is coded as WRUURXFOG, and then what will be the code for EXTREME?**

- A. VEJHFDV
- B. WFGINVF





- C. VFCIUNG
- D. VCGIVNV
- E. None of these

Answer: D

Explanation:

DIFFICULT =>WRUURFOG

Based on position from last D (4) in alphabetical order, W (4) from Z

EXTREME =>VCGIVNV

**69. Botany: Plants: Cardiology: ?**

- A. Lungs ‘
- B. Heart
- C. Liver
- D. kidney
- E. None of these

Answer: B

Explanation:

Botany is the study of plants while cardiology is the study of heart

**70. Boxing: Ring: Basketball:?**

- A. Ring
- B. Court
- C. Pool
- D. Course
- E. None of these

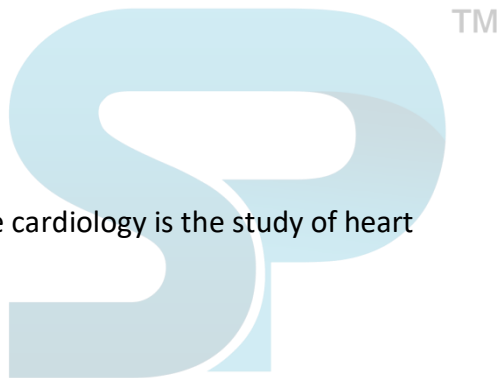
Answer: B

Explanation:

Boxing is played in ring similarly basketball is played in court

**71. Den: lion: stable:?**

- A. Cat
- B. Dog
- C. Horse
- D. Cow
- E. None of these





Answer: C

Explanation:

Lion lives in den similarly Horse lives in Stable

**72. A's son B is married with C whose sister D is married to E the brother of B. How D is related t A?**

- A. son's-in-law
- B. daughter's-in-law
- C. mother's-in-law
- D. none of these
- E. sister

Answer: B

Explanation:

Since E is the brother of B

Therefore, A is the father of E

But D is the wife of E.

Hence, D is the daughter-in-law of A.

**73. Introducing a man, a woman said, "He is the only son of the mother of my mother." How is the woman related to the man?**

- A. mother
- B. sister
- C. niece
- D. mother's-in-law
- E. none of these

Answer: B

Explanation:

The man is the only son of the mother of the woman. Hence, the man is the maternal uncle of the woman. So, the woman is the niece of the man.

**74. Pointing to a photograph Anjali said, "He is the son of the only son of my grandfather." How is the man in the photograph related to Anjali?**

- A. Brother
- B. uncle
- C. mother
- D. son





E. None of these

**Answer:** A

**Explanation:**

The man in the photograph is son of Anjali's grandfather's son i.e., the son of Anjali's father. Hence, the boy is the brother of Anjali.

**75. The code word ' sera ' represents which one of the following option?**

- A. No
- B. color
- C. reflect
- D. no or color
- E. water

**Answer:** E

**Explanation:**

The code language represents

Water =>sera

No=> dum

Color=> kuro

Reflect=> Jena.



**76. Find the code language for reflects?**

- A. dump or color
- B. sera
- C. Dum
- D. jena
- E. Data Inadequate

**Answer:** D

**Explanation:**

The code language represents

Water =>sera

No=> Dum

Color=> kuro



Reflect=> jena.

**77. Find the code language for no ?**

- A. sera
- B. kuro
- C. Dum
- D. sera or kuro
- E. Data Inadequate

**Answer:** C

**Explanation:**

The code language represents

Water =>sera

No=> Dum

Color=> kuro

Reflect=> jena.

**78. Kanmani ranked sixteenth from the top and twenty ninth from the bottom among those who passed an examination. Six boys did not participate in the competition and five failed in it. How many boys were there in the class?**

- A. 35
- B. 45
- C. 50
- D. 55
- E. 25

**Answer:** D.

**Explanation:**

Number of boys who passed =  $(15 + 1 + 28) = 44$

Total number of boys in the class =  $44 + 6 + 5 = 55$

**79. Murugan is sixth from the left end and Prasanna is tenth from the right end in a row of boys. If there are eight boys between Murugan and Prasanna, how many boys are there in the row?**

- A. 21
- B. 23
- C. 24
- D. 25



E. 45

Answer: C

Explanation:

Clearly, number of boys in the row =  $(6 + 10 + 8) = 24$ .

**80. In a row of girls, Nithya and Suganya occupy the ninth place from the right end and tenth place from the left end, respectively. If they interchange their places, then Nithya and Suganya occupy seventeenth place from the right and eighteenth place from the left respectively. How many girls are there in the row?**

- A. 22
- B. 24
- C. 26
- D. 28
- E. 35

Answer: C

Explanation:

Since Nithya and Suganya exchange places, so Rita's new position is the same as Monika's earlier position. This position is 17th from the right and 10th from the left. Therefore Number of girls in the row =  $(16 + 1 + 9) = 26$ .

**81. A tailor had a number of shirt pieces to cut from a roll of fabric. He cut each roll of equal length into 10 pieces. He cut at the rate of 45 cuts a minute. How many rolls would be cut in 24 minutes?**

- A. 30 rolls
- B. 58 rolls
- C. 120 rolls
- D. 150 rolls
- E. 40 rolls

Answer: C

Explanation:

Number of cuts made to cut a roll into 10 pieces = 9.

Therefore required number of rolls =  $45 \times \frac{24}{9} = 120$ .

**82. A monkey climbs 30 feet at the beginning of each hour and rests for a while when he slips back 20 feet before he again starts climbing in the beginning of the next hour. If he begins his ascent at 8.00 a.m., at what will he first touch a flag at 120 feet from the ground?**



- A. 4 p.m
- B. 5 p.m.
- C. 6 p.m.
- D. 8 p.m.
- E. 7 p.m

Answer: C

Explanation:

Let ascent of the monkey in 1 hour =  $(30 - 20) = 10$  feet.

So, the monkey ascends 90 feet in 9 hours i.e., 5 p.m.

Clearly, in the next 1 hour i.e., till 6 p.m.

The monkey ascends remaining 30 feet to touch the flag.

**83. A is 3 years older to B and 3 years younger to C, while B and D are twins. How many years older are C and D?**

- A. 3
- B. 6
- C. 9
- D. 12
- E. 4

Answer: B

Explanation:

Since B and D are twins. So  $B = D$ .

Now  $A = B + 3$  and  $A = C - 3$ .

Thus,  $B + 3 = C - 3 \Leftrightarrow D + 3 = C - 3 \Leftrightarrow C - D = 6$ .

**84. 32 31 32 29 32 27 32**

- A. 25 32
- B. 31 32
- C. 29 32
- D. 25 30
- E. 29 30

Answer: A

Explanation:





This is an alternating repetition series. The number 32 alternates with a series in which each number decreases by 2.

**85. 10 34 12 31 14 28 16**

- A. 25 18
- B. 30 13
- C. 19 26
- D. 18 20
- E. 25 22

**Answer:** A

**Explanation:**

Two patterns alternate here. The first pattern begins with 10 and adds 2 to each number to arrive at the next; the alternating pattern begins with 34 and subtracts 3 each time.

**86. 17 32 19 29 21 26 23**

- A. 25 25
- B. 20 22
- C. 23 25
- D. 25 22
- E. 27 32



**Answer:** C

**Explanation:**

Here, there are two alternating patterns. The first begins with 17 and adds 2; the second begins with 32 and subtracts

**87. How many such pairs of digits are there in the number 421579368 each of which has as many digits between them in the number as when they are arranged in ascending order?**

- A. None
- B. One
- C. Two
- D. Three
- E. Four

**Answer:** D

**Explanation:**

Given Number: 4 2 1 5 7 9 3 6 8

Ascending order: 1 2 3 4 5 6 7 8 9



Hence the required pairs are 12, 49, and 16

**88. How many 4's are there preceded by 7 but not followed by 3?**

9 3 2 1 7 4 2 6 9 7 4 6 1 3 2 8 7 4 1 3 8 3 2 5 6 7 4 3 9 5 8 2 0 1 8 7 4 6 3

- A. Four
- B. Three
- C. Six
- D. Five
- E. Two

Answer: A

Explanation:

7 4 2

7 4 6

7 4 1

7 4 6

Only at these places 4 is preceded by 7 but not followed by 3

**89. In a row of boys, if A who is 10th from the left and B who is 9th from the right interchange their positions, A becomes 15th from the left. How many boys are there in the row?**

- A. 2
- B. 31
- C. 27
- D. 28
- E. 4

Answer: A

Explanation:

Clearly, A's new position is 15th from the left. But this is the same as B's earlier position which is 9th from the right.

**90. Nitin ranks 18th in a class of 49 students. What is rank from the last?**

- A. 31
- B. 18
- C. 32
- D. 19
- E. 17



Answer: C

Explanation:

Number students behind the nitin in rank =  $(49 - 18) = 31$

Nitin is 32nd from the last

**91. A person goes out home and returns after sometime. He notices during his absence clock's minute hand rotates  $288^\circ$ . How much does clock's hour hand rotate in that duration?**

- A.  $56^\circ$
- B.  $67^\circ$
- C.  $24^\circ$
- D.  $38^\circ$
- E. None of these

Answer: C

Explanation:

In one hour time span, minute hand rotates  $360^\circ$  and hour hand rotates  $\frac{360^\circ}{12} = 30^\circ$

So,  $360^\circ$  minute hand rotation equivalent to  $30^\circ$  hour hand rotation.

$288^\circ$  minute hand rotation equivalent to  $(30 \times \frac{288}{360}) = 24^\circ$  hour hand rotation.

**92. If instead of 365 days, a year was of 400 days and a leap year was of 450 days, then what will be the day on 1st day of year 2031 if 1st day of year 2021 is a Thursday given that a week still has 7 days.**

- 1. Tuesday
- 2. Wednesday
- 3. Can't be determined
- 4. Friday
- 5. None of these

Answer: Tuesday

Explanation:

10 years = 8 regular years + 2 leap years

10 years =  $8 \times 400 + 2 \times 450$  days =  $3200 + 900$  days = 4100 days

4100 days =  $\frac{4100}{7} = 585$  weeks + 5 days

585 weeks will end on a Thursday

5 additional days will end on Tuesday.



**93. A clock gains five minutes every hour. What will be the angle traversed by the second hand in one minute?**

- A.  $360^\circ$
- B.  $360.5^\circ$
- C.  $390^\circ$
- D.  $380^\circ$
- E. None of these

**Answer:**  $390^\circ$

**Explanation:**

Since, A clock gains five minutes every hour

I.e. 65 minutes instead of 60 minutes.

$$\text{Now, hour hand} = \frac{65}{60} = \frac{13}{12}$$

$$\begin{aligned} \text{Therefore, the second hand will traverse} &= \frac{13}{12} * 360^\circ \\ &= 390^\circ \end{aligned}$$

**94. Arrange the words given below in a meaningful sequence.**

1. Adult 2. Child 3. Infant 4. Boy 5. Adolescent

- A. 2 3 1 4 5
- B. 3 2 4 5 1
- C. 4 3 5 2 1
- D. 3 2 1 4 5
- E. 3 4 1 2 3

**Answer:** B

**Explanation:**

The correct order is:

Infant Child Boy Adolescent Adult

3 2 4 5 1

**95. Arrange the words given below in a meaningful sequence.**

1. Tree 2. Seed 3. Flowers 4. Fruit 5. Plant

- A. 3 4 2 1 5
- B. 2 5 1 3 4





- C. 5 4 3 2 1
- D. 1 2 3 5 4
- E. 21436

Answer: B

Explanation:

The correct order is:

Seed Plant Tree Flowers Fruit

2 5 1 3 4

**96. Arrange the words given below in a meaningful sequence.**

1. Probation 2. Interview 3. Selection 4. Appointment 5. Advertisement 6. Application

- A. 1 2 3 4 5 6
- B. 5 6 2 3 4 1
- C. 6 5 4 3 2 1
- D. 1 3 2 5 4 6
- E. 3 4 1 6 4 2



Answer: B

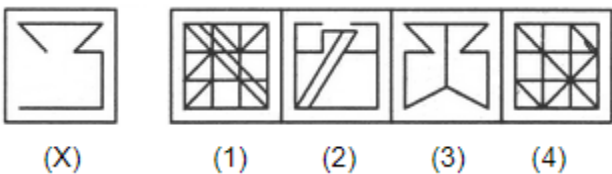
Explanation:

The correct order is:

Advertisement Application Interview Selection Appointment Probation

5 6 2 3 4 1

**97. Find out the alternative figure which contains figure (X) as its part.**



- A. 1
- B. 2
- C. 3
- D. 4
- E. None of these

Answer: Option A



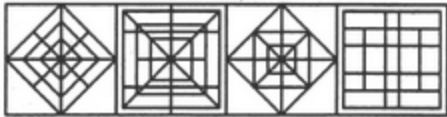
Explanation:



98. Find out the alternative figure which contains figure (X) as its part.



(X)



(1)

(2)

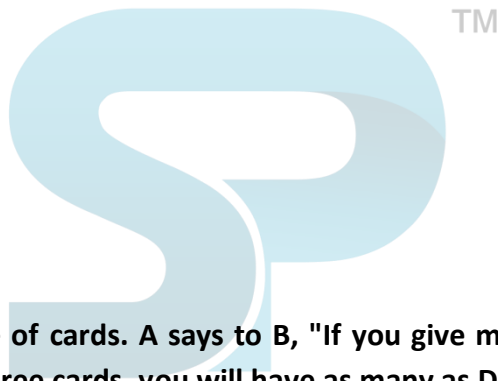
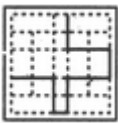
(3)

(4)

- A. 1
- B. 2
- C. 3
- D. 4
- E. None of these

Answer: D

Explanation:



99. A, B, C, D and E play a game of cards. A says to B, "If you give me three cards, you will have as many as E has and if I give you three cards, you will have as many as D has." "A and B together have 10 cards more than what D and E together have". If B has two cards more than what C has and the total number of cards be 133, how many cards does B have?

- A. 21
- B. 23
- C. 25
- D. 24
- E. 22

Answer: C

Explanation:

Clearly, we have:

$$B - 3 = E \dots (i)$$

$$B + 3 = D \dots (ii)$$



$$A+B = D + E+10 \dots \text{(iii)}$$

$$B = C + 2 \dots \text{(iv)}$$

$$A+B + C + D + E= 133 \dots \text{(v)}$$

$$\text{From (i) and (ii), we have: } 2 B = D + E \dots \text{(vi)}$$

$$\text{From (iii) and (vi), we have: } A = B + 10 \dots \text{(vii)}$$

Using (iv), (vi) and (vii) in (v), we get:

$$(B + 10) + B + (B - 2) + 2B = 133 \quad 5B = 125 \quad B = 25.$$

**100. The total of the ages of Amar, Akbar and Anthony is 80 years. What was the total of their ages three years ago?**

- A. 71 years
- B. 72 years
- C. 73 years
- D. 74 years
- E. none of these

**Answer:** A

**Explanation:**

Required sum =  $(80 - 3 \times 3)$  years =  $(80 - 9)$  years = 71 years.

**101. RBI's open market operation transactions are carried out with a view to regulate—**

- A. Liquidity in the economy
- B. Prices of essential commodities
- C. Inflation
- D. Borrowing power of the banks
- E. All the above

**Answer:** E

**102. When more than one bank are allowing credit facilities to one party in coordination with each other under a formal arrangement, the arrangement is generally known as—**

- A. Participation
- B. Consortium
- C. Syndication
- D. Multiple banking
- E. None of these

**Answer:** B



**103. Open market operations, one of the measures taken by RBI in order to control credit expansion in the economy means —**

- A. Sale or purchase of Govt. securities
- B. Issuance of different types of bonds
- C. Auction of gold
- D. To make available direct finance to borrowers
- E. None of these

Answer: A

**104. The bank rate means—**

- A. Rate of interest charged by commercial banks from borrowers
- B. Rate of interest at which commercial banks discounted bills of their borrowers
- C. Rate of interest allowed by commercial banks on their deposits
- D. Rate at which RBI purchases or rediscounts bills of exchange of commercial banks
- E. None of these

Answer: D

**105. What is an Indian Depository Receipt?**

- A. A deposit account with a Public Sector Bank
- B. A depository account with any of Depositories in India
- C. An instrument in the form of depository receipt created by an Indian depository against underlying equity shares of the issuing company
- D. An instrument in the form of deposit receipt issued by Indian depositories
- E. None of these

Answer: C

**106. An instrument that derives its value from a specified underlying (currency, gold, stocks etc.) is known as—**

- A. Derivative
- B. Securitization Receipts
- C. Hedge Fund
- D. Factoring
- E. Venture Capital Funding

Answer: C

**107. Fiscal deficit is—**

- A. total income less Govt. borrowing
- B. total payments less total receipts



- C. total payments less capital receipts
- D. total expenditure less total receipts excluding borrowing
- E. None of these

Answer: D

**108. In the Capital Market, the term arbitrage is used with reference to—**

- A. purchase of securities to cover the sale
- B. sale of securities to reduce the loss on purchase
- C. simultaneous purchase and sale of securities to make profits from price
- D. variation in different markets
- E. Any of the above

Answer: C

**109. Reverse repo means—**

- A. Injecting liquidity by the Central Bank of a country through purchase of Govt. securities
- B. Absorption of liquidity from the market by sale of Govt. securities
- C. Balancing liquidity with a view to enhancing economic growth rate
- D. Improving the position of availability of the securities in the market
- E. Any of the above

Answer: A

**110. The stance of RBI monetary policy is—**

- A. inflation control with adequate liquidity for growth
- B. improving credit quality of the Banks
- C. strengthening credit delivery mechanism
- D. supporting investment demand in the economy
- E. Any of the above

Answer: E

**111. Currency Swap is an instrument to manage—**

- A. Currency risk
- B. interest rate risk
- C. currency and interest rate risk
- D. cash flows in different currencies
- E. All of the above

Answer: D

**112. 'Sub-prime' refers to—**

- A. lending done by banks at rates below PLR



- B. funds raised by the banks at sub-Libor rates
- C. Group of banks which are not rated as prime banks as per Banker's Almanac
- D. lending done by financing institutions including banks to customers not meeting with normally required credit appraisal standards
- E. All of the above

Answer: D

**113. Euro Bond is an instrument—**

- A. issued in the European market
- B. issued in Euro Currency
- C. issued in a country other than the country of the currency of the Bond
- D. All of the above
- E. None of these

Answer: C

**114. Money Laundering normally involves—**

- (A) placement of funds
- (B) Layering of funds
- (C) Integration of funds
- (D) All of (A), (B) and (C)
- (E) None of (A), (B) and (C)



Answer: D

**115. The IMF and the World Bank were conceived as institutions to—**

- A. strengthen international economic co-operation and to help create a more stable and prosperous global economy
- B. IMF promotes international monetary cooperation
- C. The World Bank promotes long term economic development and poverty reduction
- D. All of (A), (B) and (C)
- E. None of (A), (B) and (C)

Answer: D

**116. Capital Market Regulator is—**

- A. RBI
- B. IRDA
- C. NSE
- D. BSE



E. SEBI

Answer: E

**117. in the term BRIC, R stands for—**

- A. Romania
- B. Rajithan
- C. Russia
- D. Regulation
- E. None of these

Answer: C

**118. FDI refers to—**

- A. Fixed Deposit Interest
- B. Fixed Deposit Investment
- C. Foreign Direct Investment
- D. Future Derivative Investment
- E. None of these

Answer: C

**119. What is Call Money?**

- A. Money borrowed or lent for a day or over night
- B. Money borrowed for more than one day but upto 3 days
- C. Money borrowed for more than one day but upto 7 days
- D. Money borrowed for more than one day but upto 14 days
- E. None of these

Answer: A

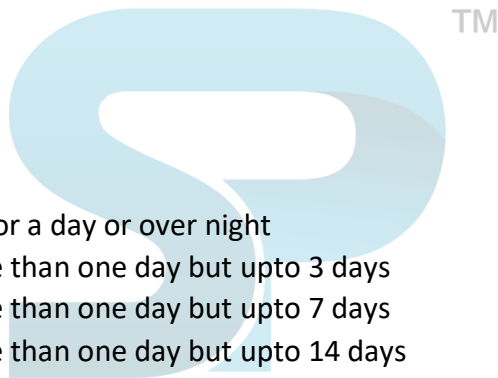
**120. Which is the first Indian company to be listed in NASDAQ?**

- A. Reliance
- B. TCS
- C. HCL
- D. Infosys
- E. None of these

Answer: D

**121. Which of the following is the Regulator of the credit rating agencies in India?**

- A. RBI
- B. SBI
- C. SIDBI





- D. SEBI
- E. None of these

Answer: D

**122. Who is Brand Endorsing Personality of Bank of Baroda?**

- A. Juhi Chawla
- B. Kiran Bedi
- C. Amitabh Bachchan
- D. Kapil Dev
- E. None of these

Answer: E

**123. The branding line of Bank of Baroda is—**

- A. International Bank of India
- B. India's International Bank
- C. India's Multinational Bank
- D. World's local Bank
- E. None of these

Answer: B

**124. The logo of Bank of Baroda is known as—**

- A. Sun of Bank of Baroda
- B. Baroda Sun
- C. Bank of Baroda's Rays
- D. Sunlight of Bank of Baroda
- E. None of these



Answer: B

**125. Which of the following statements(s) is/are True about the exports of China which is a close competitor of India?**

(i) China's economic success is basically on the fact that it exports cheaper goods to rich nations like the USA, etc.

(ii) In the year 2007 China's exports became almost 40% of its GDP.

(iii) When compared to India China's share in the World Exports is more than 30% whereas India's share is mere 6% of the global exports.

- A. Only (i)
- B. Only (ii)
- C. Both (i) and (ii)





- D. All (i), (ii) and (iii)
- E. None of these

Answer: C

**126. One of the major challenges banking industry is facing these days is money laundering. Which of the following acts/norms are launched by the banks to prevent money laundering in general?**

- A. Know Your Customer Norms
- B. Banking Regulation Act
- C. Negotiable Instrument Act
- D. Narcotics and Psychotropic Substance Act
- E. None of these

Answer: E

**127. Lot of Banks in India these days are offering M-Banking Facility to their customers. What is the full form of 'M' in 'M-Banking'?**

- A. Money
- B. Marginal
- C. Message
- D. Mutual Fund
- E. Mobile Phone

Answer: E

**128. Which of the following is/are true about the 'Sub-Prime Crisis'? (The term was very much in news recently.)**

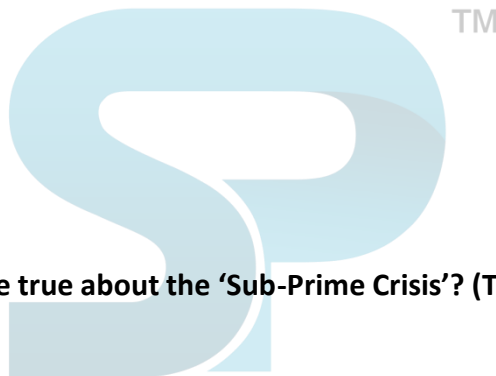
- (i) It is a mortgage crisis referring to credit default by the borrowers.
- (ii) Sub-Prime borrowers were those borrowers who were rated low and were high risk borrowers.
- (iii) This crisis originated because of negligence in credit rating of the borrowers.

- A. Only (i)
- B. Only (ii)
- C. Only (iii)
- D. All (i), (ii) and (iii)
- E. None of these

Answer: D

**129. Which of the following is not the part of the structure of the Financial System in India?**

- A. Industrial Finance
- B. Agricultural Finance
- C. Government Finance





- D. Development Finance
- E. Personal Finance

Answer: E

**130. Which of the following is not the part of the scheduled banking structure in India ?**

- A. Money Lenders
- B. Public Sector Banks
- C. Private Sector Banks
- D. Regional Rural Banks
- E. State Co-operative Banks

Answer: A

**131. As we all know Govt. of India collects tax revenue on various activities in the country. Which of the following is a part of the tax revenue of the Govt.?**

- (i) Tax on Income
  - (ii) Tax on Expenditure
  - (iii) Tax on Property or Capital Asset
  - (iv) Tax on Goods and Services
- A. Both (i) and (iii) only
  - B. Both (ii) and (iv) only
  - C. All (i), (ii), (iii) and (iv)
  - D. Only (ii), (iii) and (iv)
  - E. None of these



Answer: C

**132. We very frequently read about Special Economic Zones (SEZs) in newspapers. These SEZs were established with which of the following objectives?**

- (i) To attract foreign investment directly.
  - (ii) To protect domestic market from direct competition from multinationals.
  - (iii) To provide more capital to agricultural and allied activities.
- (A) Only (i)
  - (B) Only (ii)
  - (C) Only (iii)
  - (D) All (i), (ii) and (iii)



(E) None of these

Answer: A

**133. Which of the following groups of countries has almost 50% share in global emission of carbon every year?**

- A. US, China, India, South Africa
- B. India, China, Russia, Britain
- C. South Africa, Nepal, Myanmar
- D. US, Russia, China & India
- E. None of these

Answer: D

**134. Which of the following correctly describes the concept of 'Nuclear Bank' floated by International Atomic Energy Agency?**

- (i) It is a nuclear fuel bank to be shared by all the nations jointly.
  - (ii) It is a facility to help nations in enrichment of uranium.
  - (iii) It is an agency which will keep a close vigil on the nuclear programme of all the nations.
- A. Only (i)
  - B. Only (ii)
  - C. Both (i) and (iii) only
  - D. Only (iii)
  - E. Both (i) and (ii) only

Answer: B

**135. Many times we read about Future trading in newspapers. What is 'Future Trading'?**

- (i) It is nothing but a trade between any two stock exchanges wherein it is decided to purchase the stocks of each other on a fixed price throughout the year.
  - (ii) It is an agreement between two parties to buy or sell an underlying asset in the future at a predetermined price.
  - (iii) It is an agreement between stock exchanges that they will not trade the stocks of each other under any circumstances in future or for a given period of time.
- A. Only (i)
  - B. Only (ii)
  - C. Only (iii)
  - D. All (i), (ii) and (iii)



E. None of these

Answer: B

**136. Inflation in India is measured on which of the following indexes/indicators ?**

- A. Cost of Living Index (COLI)
- B. Consumer Price Index (CPI)
- C. Gross Domestic Product
- D. Wholesale Price Index (WPI)
- E. None of these

Answer: D

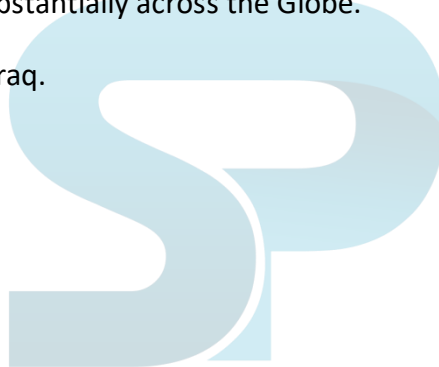
**137. As per the reports published in the newspapers a section of society staged a demonstration at the venue of the G-8 Summit recently. What was/were the issues towards which these demonstrators were trying to draw the attention of G-8 leaders?**

(i) Food shortage which has taken 50 million people in its grip.

(ii) Inflation which has gone up substantially across the Globe. <sup>TM</sup>

(iii) USA's consistent presence in Iraq.

- A. Only (i)
- B. Only (ii)
- C. Only (iii)
- D. Both (i) and (ii) only
- E. (None of these)



Answer: B

**138. Hillary Clinton formally suspended her campaign to ensure election of who amongst the following for the next President of USA?**

- A. George Bush
- B. Barack Obama
- C. John McCain
- D. Bill Clinton
- E. None of these

Answer: B

**139. Hugo Chavez whose name was recently in news is the—**

- A. President of Congo
- B. Prime Minister of Uganda
- C. President of Venezuela
- D. Prime Minister of Brazil



E. None of these

Answer: C

**140. The Govt. of India has raised the amount of the Loan Waiver to the farmers by 20%. Now the amount is nearly —**

- A. Rs. 60,000 crore
- B. Rs. 65,000 crore
- C. Rs. 72,000 crore
- D. Rs. 76,000 crore
- E. Rs. 80,000 crore

Answer: A

**141. Delimitation Commission has made a recommendation that next Census should be Panchayat-wise. When is the next Census due?**

- A. 2010
- B. 2011
- C. 2012
- D. 2013
- E. 2015

Answer: B

**142. The World Health Organization has urged that advertisements of which of the following should be banned to protect youth from bad effects of the same?**

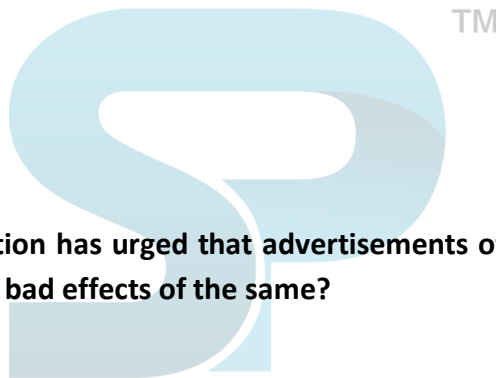
- A. Tobacco
- B. Alcoholic drinks
- C. Junk Food
- D. Soft drinks with chemical preservatives
- E. None of these

Answer: A

**143. Which of the following countries has allocated a huge amount of US \$ 10 billion to provide relief to its earthquake victims?**

- A. Japan
- B. South Korea
- C. China
- D. South Africa
- E. None of these

Answer: C





**144. India and Nepal have many agreements on sharing of the water of various rivers. Which of the following rivers is not covered under these agreements?**

- A. Kosi
- B. Gandak
- C. Ganga
- D. Mahakali
- E. All these rivers are covered

**Answer:** C

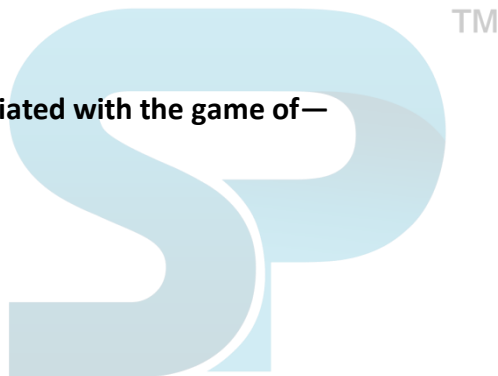
**145. Which of the following names is not closely associated with space programme of India or any other country?**

- A. CARTOSAT
- B. NLS – 5
- C. RUBIN – 8
- D. GSLV
- E. SCOPE

**Answer:** E

**146. Vijay Hazard Trophy is associated with the game of—**

- A. Hockey
- B. Cricket
- C. Badminton
- D. Football
- E. Golf



**Answer:** B

**147. Which of the following was the theme of the Olympic Torch?**

- A. Journey of Harmony
- B. Green World Clean World
- C. Journey of Peace
- D. Journey for Hunger-free World
- E. None of these

**Answer:** A

**148. Which of the following schemes is not a social development Scheme ?**

- A. Indira Awaaz Yojana
- B. Mid Day Meal
- C. Bharat Nirman Yojana
- D. Sarva Shiksha Abhiyan
- E. All are social schemes



Answer: C

**149. Which of the following is not a member of the ASEAN?**

- A. Malaysia
- B. Indonesia
- C. Vietnam
- D. Britain
- E. Singapore

Answer: D

**150. Which of the following Awards are given for excellence in the field of Sports?**

- A. Kalinga Prize
- B. Shanti Swarup Bhavnagar Award
- C. Arjun Award
- D. Pulitzer Prize
- E. None of these

Answer: C





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