

ALL THE VERY BEST FOR YOUR EXAMS

SAMPLE QUESTIONS FOR SUB STAFF TO CLERICAL PROMOTION EXAM

Though we had taken enough care to go through the questions, we shall not be responsible for any loss or damage, resulting from any action taken on the basis of the contents. We advise everyone to update yourself with the latest information through RBI website and other authenticated sources. In case you find any incorrect/doubtful information, kindly update us also (along with the source link/reference for the correct information) as lot of questions were shared by many people.

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Basic Computer Awareness Test

Two or more computers connected to each other for sharing information form a

- a. Network
- b. router
- c. server
- d. tunnel

Ans – a

.....

Another name for Bookmarks is

- a. Favorites
- b. cache
- c. History
- d. None of the above

Ans - a

.....

What is the control unit's function in the CPU?

- a. To transfer data to primary storage .
- b. TO store program instructions.
- c. To perform logic functions.
- d. To decode program instructions.

Ans - c

.....

The portion of the CPU that coordinates the activities of all the other computer components is the

- a. motherboard
- b. coordination board
- c. control unit
- d. arithmetic logic unit

Ans – c

.....

.....

A dot-matrix printer

- a. is an input-output device
- b. is an output device only
- c. is an input device only
- d. None of these

Ans - b

.....

Which one of the following a file?

- a. Floppy disk
- b. Magnetic drum
- c. magnetic tape
- d. None of these

Ans - d

.....

Using a keyboard, a search engine returns a list of related sites known as

- a. blogs
- b. hits
- c. podcasts
- d. strikes

Ans - b

.....

What do you use to create a chart?

- a. Pie Wizard
- b. Excel Wizard
- c. Data Wizard
- d. Chart wizard

Ans - d

.....

In computer language, one kilobyte equals

- a. 1000 bytes
 - b. 1024 bytes
-

- c. 100 bytes
d. 8 bytes

Ans - b

A peripheral device used in a word processing system is

- a. Floppy disk
b. Magnetic card reader
c. CRT
d. All of these

Ans - d

MS-DOS is the name of a/an

- a. Application software
b. Hardware
c. System software
d. None of these

Ans - c

This component is required to process data into information and consists of integrated circuits

- a. Hard Dist
b. Ram
c. CPU
d. ROM

Ans - c

DVD stands for

- a. Digital Video Drive
b. Digital Video Disk
c. Digital Versatile Disk
d. Digital Versatile Drive

Ans - c

When we open an Internet site we see www. What is the full form of www?

- a. world wide word
- b. world wide web
- c. word widening works
- d. words wide spiderman web

Ans - b

The daily processing of corrections to customer accounts best exemplifies the processing mode of

- a. batch processing
- b. real-time processing
- c. time-sharing
- d. off-line processing

Ans - a

One advantage of dial-up internet access is

- a. it utilizes broadband technology
- b. it utilizes existing telephone service
- c. it uses a router for security
- d. modem speeds are very fast

Ans - b

Network components are connected to the same cable in the..... topology.

- a. star
- b. ring
- c. bus
- d. mesh

Ans - a

The best reason that a computer needs to have a hard disk is because

- a. it can then use the same program as other computers
- b. it would not work without one

-
- c. it can store information when it is switched off
 - d. it can store information while it is working

Ans - b

.....

A characteristic of card system is

- a. slowness in processing data
- b. using cards as records of transactions
- c. needing a larger data staff
- d. All of these

Ans - d

.....

The recycle bin stores

- a. Deleted files
- b. Unwanted files
- c. Secret files
- d. None of the above

Ans - a

.....

A computer checks the of user names and passwords for a match before granting access.

- a. website
- b. network
- c. backup file
- d. data base

Ans - d

.....

MS Internet Explorer, Google Chrome, Mozilla and Safari are examples of

- a. Operating Systems
- b. Word Processors
- c. Browsers
- d. Application Softwares

Ans - c

.....

Which of the following tools is not normally used during system analysis?

- a. Program Flow Chart
- b. Grid Chart
- c. System Flow Chart
- d. Question Check-list

Ans - d

It is better to copy a file from a floppy disk to a hard disk, then open the copy on the hard disk because

- a. a floppy disk is easily moved from one computer to another
- b. you can store more on a hard disk
- c. the computer cannot open a file stored on a floppy disk
- d. reading a hard disk is much faster

Ans - d

Computers that are portable and convenient for users who travel are known as

- a. super computers
- b. laptops
- c. mini computers
- d. file servers

Ans - b

Each cell in a Microsoft Office Excel document is referred to by its cell address, which is the

- a. cell's column label
- b. cell's column label and worksheet tab name
- c. cell's row label
- d. cell's row and column labels

Ans - d

Which of the following is true?

- a. byte is a single digit in a binary number

-
- b. bit represents a grouping of digital numbers
 - c. eight-digit binary number is called a byte
 - d. eight-digit binary number is called bit

Ans - c

.....

What type of program controls the various computer parts and allows the user to interact with the computer?

- a. Utility software
- b. Operating system
- c. Word processing software
- d. Database program

Ans - b

.....

Use key to move to the beginning of a line of text

- a. Shift
- b. Home
- c. End
- d. Ctrl

Ans - b

.....

A single application that combines the major features of several type of applications is called

- a. integrated software
- b. a suite
- c. a combo package
- d. high-end

Ans - a

.....

Small application programs that run on a Web pages and may ensure a form is completed properly or provide animation are known as

- a. flash
 - b. spiders
 - c. cookies
-

d. applets

Ans - a

The word processing task associated with changing the appearance of documents is

- a. Writing
- b. Formatting
- c. Editing
- d. Storing

Ans - b

In order to save an existing document with a different name you need to

- a. retype the document and give it a different name
- b. use the Save as....command
- c. copy and paste the original document to a new document and then save
- d. use Windows Explorer to copy the document to a different location and then rename it

Ans - b

The code for a Web page is written using

- a. a fifth generation language
- b. Win Zip
- c. Perl
- d. Hypertext Markup Language

Ans - d

A MODEM is connected in between a telephone line and a

- a. Network
- b. Computer
- c. Communication Adapter
- d. Serial Port

Ans - b

.....
List the following programming languages in order from low level to high level. A. C++, B. Visual C++, C. FOXPRO, D. DBase

- a. ABCD
- b. CDAB
- c. DCAB
- d. CDBA

Ans - C

.....
In a relational database, this is a data structure that organizes the information about a single topic into rows and columns.

- a. block
- b. record
- c. tuple
- d. table

Ans - d

.....
The first computers were programmed using

- a. assembly language
- b. machine language
- c. source code
- d. object code

Ans - b

.....
Which process check to ensure the components of the computer are operating and connected properly ?

- a. Booting
- b. Processing
- c. Saving
- d. Editing

Ans - a

When pointer is positioned on a, it is shaped like a hand.

- a. grammar error
- b. hyperlink
- c. screen tip
- d. spelling error

Ans – b

Which symbol can be used to create an exponents formula in excel?

- a. \$
- b. ^
- c. #
- d. *

Ans - b

Firewalls are used to protect against

- a. Uauthorised Attacks
- b. Virus Attacks
- c. Data Driven Attacks
- d. Fire attacks

Ans - b

The directory is mandatory for every disk

- a. Root
- b. Base
- c. Sub
- d. Case

Ans - a

Smallest storage unit of a computer is

- a. Bit
- b. Byte

- c. Nibble
d. Pixel

Ans - a

How can the user determine what programs are available on a computer ?

- a. Checking the hard disk properties
b. Viewing the installed programs during the booting process
c. Checking the operating systems for a list of installed programs
d. Checking the existing files saved on the disk

Ans - d

Data going into the computer is called?

- a. Output
b. Algorithm
c. Input
d. calculations

Ans - c

Which of these is not a peripheral in computer terms?

- a. Printer
b. Scanner
c. Operating Systems
d. Monitor

Ans - c

All Computers must have

- a. Word processing software
b. An operating system
c. A printer attached
d. A virus checking program

Ans - b

.....
'WWW' stands for

- a. World Word Web
- b. World Wide Web
- c. World White Web
- d. World Work Web

Ans - b

.....
Which of the following is NOT associated with Computers?

- a. Bit
- b. Binary
- c. Pencil
- d. Mouse

Ans - c

.....
'MICR' technology used for clearance of cheques by banks refers to

- a. Magnetic Ink Character Recognition
- b. Magnetic Intelligence Character Recognition
- c. Magnetic Information Cable Recognition
- d. Magnetic Insurance Cases Recognition

Ans - a

.....
Microsoft office is

- a. An application
- b. public domain software
- c. open-source software
- d. A vertical market application

Ans - a

.....
Computer connected to a LAN (Local Area Network) can

- a. run faster
- b. go on line

Facebook Groups - JAIIB CAIIB STUDY MATERIALS / CAIIB DISCUSSION
BANK PROMOTION EXAMS / ONLY FOR BANKERS
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-
- c. share information and/or share peripheral equipment
 - d. E-mail

Ans - c

.....

The primary purpose of software is to turn data into

- a. Web Sites
- b. information
- c. programs
- d. objects

Ans - b

.....

When you are working on a document on PC where the document temporarily stored is

- a. RAM
- b. ROM
- c. The CPU
- d. The CD-ROM

Ans - a

.....

The process of connecting to the internet account is

- a. LOG IN
- b. LOG OUT
- c. SIGN IN
- d. SIGN OUT

Ans - a

.....

..... is collection of web pages and is very first page that we see on opening of a web-site.

- a. Home-page, Web-page
- b. Web-site, Home-page
- c. Web-page-, Home page
- d. Web-page, Web-site

Ans - b

.....

.....

Using file transfer utility software, you can copy files to your computer from specially configured servers on the Internet. This is called:

- a. downloading
- b. filtering
- c. blogging
- d. uploading

Ans - a

.....

The memory of a computer is commonly expressed in terms of Kilobytes or Megabytes. A byte is made up of

- a. eight decimal digits
- b. eight binary digits
- c. two binary digits
- d. two decimal digits

Ans - b

.....

To communicate with another computer over telephone line you need a

- a. Scanner
- b. Modem
- c. Keyboard
- d. Monitor

Ans - b

.....

Which of the following best explains e-governance ?

- a. Improving the functioning of Government
- b. Teaching Government employees the basic of computing
- c. Delivery of public services through internet
- d. Framing of cyber-laws of chatting on internet

Ans - c

.....

.....

The most important or powerful computer in a typical network is

- a. desktop
- b. network client
- c. network server
- d. network station

Ans - c

.....

Word/Excel keyboard shortcut to paste the copied content is

- a. Ctrl + S
- b. Ctrl + Z
- c. Ctrl + V
- d. Ctrl + Y

Ans - c

.....

When we run a program in HTML coding, is used as backend and works as frontend.

- a. Notepad-Internet Explorer
- b. Notepad-Msn-messenger
- c. MS-word- Internet Explorer
- d. Both a and b

Ans - a

.....

Which of the following types of tables constraints will prevent the entry of duplicate rows ?

- a. Primary key
- b. Unique Key
- c. Null
- d. Foreign Key

Ans - a

.....

'Foxpro' is

- a. a medicine
 - b. a disease
-

-
- c. a computer language
 - d. an animal

Ans - 3

.....

"Buy Now – Pay Now" is commonly used for

- a. Visa Cards
- b. Vault Cards
- c. Credit Cards
- d. Debit Cards

Ans - d

.....

Smart Card is

- a. Special purpose Cards
- b. Microprocessor Cards
- c. Processing unit contains memory for storing data
- d. Processing unit for software handling

Ans - b

.....

What menu's selected to cut, copy, and paste?

- a. File
- b. Tools
- c. Special
- d. Edit

Ans - d

.....

The brain of a computer is

- a. CPU
- b. CD
- c. Floppy disc
- d. Megabyte

Ans - a

.....

.....

To select a single word in a word document, you can use

- a. Alt
- b. Ctrl
- c. Shift
- d. Double Click

Ans - d

.....

The ability to find an individual item in a file immediately is used

- a. file allocation table
- b. directory
- c. sequential access
- d. direct access

Ans - c

.....

..... is the process of finding errors in software code.

- a. Compiling
- b. Testing
- c. Running
- d. Debugging

Ans - d

.....

The computer device primarily used to provide hard copy is the

- 1 CRT
- 2 Line Printer
- 3 Scanner
- 4 Card Reader

Ans - b

.....

MAN is a

- a. Cost
 - b. Company
-

-
- c. Network
 - d. Country

Ans - c

.....

The most common input devices are the and the

- a. microphone, printer
- b. scanner, monitor
- c. digital camera, speakers
- d. keyboard, mouse

Ans - d

.....

Use key to move to the end of a line of text

- a. Shift
- b. Home
- c. End
- d. Ctrl

Ans - c

.....

Which of the following is an example of connectivity?

- a. Internet
- b. floppy disk
- c. power cord
- d. data

Ans - a

.....

To save an existing file with a new name or to a new location, you should use the command

- a. Save
- b. Save and Replace
- c. Save As
- d. New File

Ans - c

.....

.....

A permanent virtual circuit involves

- a. Connection establishment
- b. Data transfer
- c. Connection release
- d. All of the above

Ans - b

.....

..... indents the first line of a paragraph in a office document

- a. Tab
- b. Home
- c. End
- d. Ctrl

Ans - a

.....

Consider the following statements about Internet facility

- a. It serves as the largest one-line information system
- b. It provides the most dependable and latest mode for sending E-mail
- c. Recurring expenditure on communication E-mail is very high
- d. It is often misused and has triggered cyber-crimes

Ans - a

.....

You can use the tab key to

- a. Move a cursor across the screen
- b. Mndent a paragraph
- c. Move the cursor down the screen
- d. Both a and b

Ans - d

.....

A collection of related files is called a

- a. character
 - b. field
-

- c. database
d. record

Ans - d

Storage that retains its data after the power is turned off is referred to as

- a. volatile storage
b. non-volatile storage
c. sequential storage
d. direct storage

Ans - b

Which is/are the main provisions of Information Technology (IT) Act, 2000?

- a. Finalisation of contracts through electronic media.
b. Legal recognition to digital signatures and documents.
c. Making hacking with computer system an offence.
d. All of the above

Ans - d

..... protects the computers from programs that destroy files

- a. Virus
b. Hardware
c. Anti Virus
d. None of the above

Ans - c

A computer programmer

- a. enters data into computer
b. writes programs
c. changes flow chart into instructions
d. does total planning and thinking for a computer

Ans - d

Word/Excel keyboard shortcut to contents which was reversed by undo command is

- a. Ctrl + S
- b. Ctrl + Z
- c. Ctrl + V
- d. Ctrl + Y

Ans - d

To move to the beginning of a line of text, press the key

- a. home
- b. a
- c. page up
- d. enter

Ans - a

Terminal is a

- a. device used to give supply to a computer
- b. Point at which data may leave or enter the computer
- c. point where wires are interconnected
- d. an input/output device

Ans - b

WAN means

- a. Wide Area Network
- b. Wine Area Network
- c. Woll Area Network
- d. Wide Allen Network

Ans - a

Which multiplexing technique transmits analog signals?

- a. FDM
- b. Synchronous TDM

- c. Asynchronous TDM
d. Both a and b

Ans - a

The search tool used to text that appears in gotherspace is

- a. Gobler
b. Archie
c. Milky
d. Veronica

Ans - d

Hardware includes

- a. all devices used to input data into a computer
b. sets of instructions that a computers runs or executes
c. the computer and all the devices connected to it that are used to input and output data
d. all devices involved processing information including the central processing unit, memory and storage

Ans - a

The key will launch the start buttons.

- a. Esc
b. Shift
c. Windows
d. Short cut

Ans - c

Array is

- a. linear data structure
b. non-linear data structure
c. complex data structure
d. simple data structure

Ans - a

.....
Data going into the computer is called

- a. output
- b. algorithm
- c. input
- d. calculations

Ans - c
.....

Device drivers are

- a. tiny power cords for external storage devices
- b. experts who know to maximise the performance of devices
- c. small, special-purpose programs
- d. the innermost part of the operating system

Ans - c
.....

Which of the following refers to a small single-site network?

- a. LAN
- b. DSL
- c. RAM
- d. USB

Ans - a
.....

The most popular microblogging site:

- a. LinkedIn
- b. Google+
- c. Twitter
- d. Wikipedia

Ans - c
.....

Changing an existing document is called the document.

- a. creating
- b. editing

- c. modifying
d. adjusting

Ans - b

Virtual memory is

- a. memory on the hard disk that the CPU uses as an extended RAM
b. in RAM
c. only necessary if you do not have any RAM in your computer
d. a back up device for floppy disks

Ans - a

Computer use the number system to store data and perform calculations

- a. decimal
b. hexadecimal
c. octal
d. binary

Ans - d

A set of instructions telling the computer what to do is called

- a. mentor
b. instructor
c. compiler
d. program

Ans - d

If you receive an e-mail from someone you don't know, what should you do?

- a. Forward it do the police immediately
b. Delete it without opening it
c. Open it and respond to them saying you don't know them
d. Reply and ask them for their personal information

Ans - b

.....

Computer connected to a LAN (Local Area Network) can

- a. run faster
- b. go on line
- c. share information and/or share peripheral equipment
- d. E-mail

Ans - c

.....

Which of the following refers to the memory in your computer?

- a. RAM
- b. DSL
- c. USB
- d. LAN

Ans - a

.....

Information travels between components on the mother board through

- a. Flash memory
- b. CMOS
- c. Bays
- d. Buses

Ans - d

.....

When sending an e-mail, the line describes the contents of the message.

- a. to
- b. subject
- c. contents
- d. CC

Ans - b

.....

The tells the computer how to use its components.

- a. utility
 - b. network
-

-
- c. operating
 - d. application program

Ans - c

.....

..... is when the more power hungry components, such as the monitor and hard drive are put in idle

- a. Hibernation
- b. Power down
- c. Standby mode
- d. The shutdown procedure

Ans - a

.....

When you are working on a documents on PC, where is the document temporarily stored?

- a. RAM
- b. ROM
- c. The CPU
- d. Flash memory

Ans - a

.....

Which groupings do you work with when formatting text in Word?

- a. Tables, paragraphs and indexes
- b. Paragraphs, indexes and sections
- c. Characters, sections and paragraphs
- d. Indexes, characters and tables

Ans - a

.....

Which of the following is the largest units of storage?

- a. GP
- b. KB
- c. MB
- d. TB

Ans - d

.....

Which of the following sequence describes the evolution of Computer electronics? A. Transistors, B. Integrated circuits, C. Vacuum tubes, D. Artificial intelligence, E. Microprocessor

- a. CABED
- b. ACBDE
- c. CABDE
- d. CBAED

Ans - a

How are data organized in a spreadsheet?

- a. Lines and spaces
- b. Layers and planes
- c. Height and width
- d. Rows and columns

Ans - d

Hard disk drives are considered storage

- a. Flash
- b. Nonvolatile
- c. Temporary
- d. Nonpermanent

Ans - b

The key and the....._key can be used in the combination with other keys to perform shortcuts and special talks

- a. Control, Alt
- b. Function. Toggle
- c. Delete, insert
- d. Caps Lock, Num Lock

Ans - a

.....

The most common input devices are the and the

- a. microphone, Printer
- b. scanner, monitor
- c. digital camera, speakers
- d. keyboard, mouse

Ans – d

.....

To save an existing file with a new name or to a new location, you should use the command

- a. Save
- b. Save and replace
- c. Save as
- d. New file

Ans - c

.....

Magnetic tape is not practical for applications where data must be quickly recalled because tape is

- a. a random-access medium
- b. a sequential access medium
- c. a read only medium
- d. fragile and easily damaged

Ans - b

.....

Application software

- a. is used to control the operating system
- b. is designed to help programmers
- c. performs specific task for computer users
- d. is used for making design only

Ans - c

.....

The person contributing the idea of the stored program was

- a. John Neumann
 - b. Charles Babbage
-

-
- c. Howard Aiken
 - d. Daniel Thomas

Ans - a

.....

Malicious softwares are also known as

- a. Virus
- b. Hardware
- c. Anti Virus
- d. None of the above

Ans - a

.....

A collection of related fields in data organization is called

- a. Group
- b. File
- c. Information
- d. Register

Ans - d

.....

The portion of the CPU that coordinates the activities of all the other computer components is the

- a. Motherboard
- b. Coordination board
- c. Control unit
- d. Arithmetic logic unit

Ans - c

.....

Something which has easily understood instructions is said to be

- a. User friendly
- b. Information
- c. Word processing
- d. Icon

Ans - a

.....

.....

In a database fields store numbers used to perform calculation

- a. Next
- b. Key
- c. Alphanumeric
- d. Numeric

Ans – d

.....

The speed at which the monitor accepts data is called

- a. Bandwidth
- b. Interlacing
- c. Response time
- d. Scanning

Ans - a

.....

The dbase III plus is mostly used for

- a. Office automation
- b. Database management problems
- c. Scientific problems
- d. Calculations only

Ans - b

.....

In the "C" language the function scanf() reads

- a. single character
- b. character and strings
- c. any possible number
- d. any possible variable type

Ans - d

.....

The web pages visited during the current session are kept in the of the browsers

- a. Favorites
 - b. cache
-

- c. History
d. None of the above

Ans - c

A commonly used graphic format for the web is

- a. GIF
b. bmp
c. text
d. Imp

Ans - a

The HTML code written in a text editor to make web-pages, is

- a. HTML coding tags
b. Source code
c. source element
d. tags

Ans - b

A set of rules that computer on a network use to communicate with each other are called

- a. Rules
b. Regulations
c. Protocol
d. Netiquettes

Ans - c

The process of connecting to the Internet account is

- a. LOG IN
b. LOG OUT
c. SIGN IN
d. SIGN OUT

Ans - a

.....

The of a system includes the programs or instructions

- a. hardware
- b. icon
- c. information
- d. software

Ans - d

.....

The background of any Word document

- a. is always white colour
- b. is the colour you preset under the Options menu
- c. is always the same for the entire document
- d. can have any colour you choose

Ans - b

.....

The blinking symbol on the computer screen is called the

- a. Mouse
- b. Logo
- c. Hand
- d. Cursor

Ans - d

.....

To find and load a file that has been saved

- a. select the Close command
- b. select the New command
- c. select the Save command
- d. select the Open command

Ans - d

.....

Microsoft Powerpoint is an example of

- a. Operating Systems
 - b. Word Processor
-

-
- c. Browser
 - d. Application Software

Ans - d

.....

By default, your documents print in mode.

- a. Landscape
- b. Portrait
- c. Page Setup
- d. Print View

Ans - b

.....

ATM means

- a. Any Time Marketing
- b. Any Time Money
- c. Any Time Machine
- d. Automated Teller Machine

Ans - d

.....

A presentation means

- a. Display of products
- b. Explaining the utility of products or plan
- c. A gift
- d. Display of Communication skills

Ans - b

.....

The term PC means

- a. Private Computer
- b. Personal Computer
- c. Professional Computer
- d. Personal Calculator

Ans - b

.....

.....

In order to save a Word document as a web page you need to

- a. put the appropriate graphics and links on the document
- b. save the document in simple text format
- c. use your web browser as an editor and save as URL
- d. save as HTML

Ans - d

.....

Something which has easily understood instructions is said to be

- a. user friendly
- b. information
- c. word processing
- d. icon

Ans - a

.....

The term bit is short for

- a. Megabyte
- b. Binary language
- c. Binary digit
- d. Binary number

Ans - c

.....

All of the following terms are associated with spread sheet software except

- a. worksheet
- b. Cell
- c. formula
- d. virus detection

Ans - d

.....

Computers gather data, which means that they allow users to data.

- a. Present
 - b. Input
-

- c. Output
d. Store

Ans - b

Word/Excel keyboard shortcut to reverse the last command (undo) is

- a. Ctrl + S
b. Ctrl + Z
c. Ctrl + V
d. Ctrl + Y

Ans - b

The copy command saves to

- a. the desktop
b. the clipboard
c. Microsoft Word
d. Paste

Ans - b

An example of non-numeric data is

- a. Bank balance
b. Examination marks
c. Real Numbers
d. Employee Address

Ans - d

..... are devices used to transmit data over telecommunications lines .

- a. Drives
b. Drives bays
c. Modems
d. Platforms

Ans - c

.....

A is approximately one billion bytes

- a. kilobytes
- b. bit
- c. gigabyte
- d. megabyte

Ans - c

.....

A repair for a known software bug, usually available at no charge on the internet, is called a (n)

- a. version
- b. patch
- c. tutorial
- d. FAQ

Ans - b

.....

Which of the following displays the buttons for changing text style, alignment and size?

- a. Standard toolbar
- b. Status bar
- c. Drawing toolbar
- d. Formatting toolbar

Ans - d

.....

Which of the following terms is just the connection of networks that can be joined together?

- a. Virtual private network
- b. Internet
- c. Intranet
- d. Extranet

Ans - b

.....

Servers are computers that provide resources to the other computers connected to a

- a. Network
 - b. Mainframe
-

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- c. Super computer
- d. Client

Ans - a

Arranging of data in a logical sequence is known as

- a. Classifying
- b. Searching
- c. Sorting
- d. Reproducing

Ans - c

The device that assembles groups of characters into complete messages prior to their entering the CPU is called

- a. An Interpreter
- b. A Compiler
- c. A Communication processor
- d. An Editor

Ans – c

Numeric/Arithmetic Questions

Find out the wrong number. 5531 5506 5425 5304 5135 4910 4621

- a. 5531
- b. 5425
- c. 4621
- d. 5135

Ans - a

Find out the wrong number. 6 7 9 13 26 37 69

- a. 7
- b. 26
- c. 69
- d. 37

Ans - b

Find out the wrong number. 1 3 10 36 152 760 4632

- a. 3
- b. 36
- c. 4632
- d. 760

Ans - d

Find out the wrong number. 4 3 9 34 96 219 435

- a. 4
- b. 9
- c. 34
- d. 435

Ans – d

Find out the wrong number. 157.5 45 15 6 3 2 1

- a. 1
- b. 2
- c. 6
- d. 157.5

Ans - a

What is the value of twenty-four percent of four-ninths of five times square of twenty-seven?

- a. 388.8
- b. 376.8
- c. 378.6
- d. 346.6

Ans - a

The sum of the circumference of a circle and the perimeter of a square is equal to 272cm. The diameter of the circle is 56cm. What is the sum of the areas of the circle and the square?

- a. 2464 sq cm
- b. 2644 sq cm
- c. 3040 sq cm
- d. Cannot be determined

Ans - c

Kirthi purchased an item for Rs. 46,000 and sold it at a loss of 12 percent. With that amount she purchased another item and sold it at a gain of 12 percent. What was her overall gain/loss?

- a. Loss of Rs. 662.40
- b. Profit of Rs. 662.40
- c. Loss of Rs. 642.80
- d. Profit Rs. 642.80

Ans – a

.....

The Sum of six consecutive even numbers of Set A is 402. What is the sum of four consecutive numbers from another Set B whose lowest number is 15 less than double the lowest number of Set A?

- a. 444
- b. 442
- c. 440
- d. 446

Ans - b

.....

The call rate of a SIM of Company A is one paisa for every three seconds. Another SIM of Company B charges 45 paise per minute. A man talked for 591 seconds from the SIM of Company A and 780 seconds from the SIM of Company B. What would be the total amount he spent?

- a. Rs. 7.80
- b. Rs. 7.40
- c. Rs. 7.46
- d. Rs. 7.82

Ans - d

.....

Raman's present age is three times his daughter's and nine-thirteenth of his mother's present age. The sum of the present ages of all three of them is 125 years. What is the difference between the present ages of Raman's daughter and Raman's mother?

- a. 45 years
- b. 40 years
- c. 50 years
- d. Cannot be determined

Ans - c

.....

The ratio of the speed of a bus to that of a train is 15:27. Also, a car covered a distance of 720km in 9 hours. The speed of the bus is three-fourths the speed of the car. How much distance will the train cover in 7 hours?

- a. 760 km
 - b. 756 km
 - c. 740 km
 - d. Cannot be determined
-

Ans - b

Five-ninths of a number is equal to twenty five percent of the second number. The second number is equal to one-fourth of the third number. The value of the third number is 2960. What is 30 percent of the first number?

- a. 88.8
- b. 99.9
- c. 66.6
- d. Cannot be determined

Ans - b

The ratio of the present age of Manoj to that of Wasim is 3:11. Wasim is 12 years younger than Rehana. Rehana's age after 7 years will be 85 years. What is the present age of Manoj's father, who is 25 years older than Manoj?

- a. 43 years
- b. 67 years
- c. 45 years
- d. 69 years

Ans - a

David's monthly income is four times Siva's monthly income. Siva's monthly income is twenty percent more than Jaya's monthly income. Jaya's monthly income is Rs. 22,000. What is David's monthly income?

- a. Rs. 1,06,500
- b. Rs. 1,05,600
- c. Rs. 1,04,500
- d. Rs. 1,05,400

Ans - b

The ratio of the adjacent angles of a parallelogram is 7:8. Also, the ratio of the angles of quadrilateral is 5:6 : 7:12. What is the sum of the smaller angle of the parallelogram and the second largest angle of the quadrilateral?

- a. 168 degrees

- b. 228 degrees
c. 156 degrees
d. 224 degrees

Ans - a

The length of a rectangular is three-fifths of the side of a square. The radius of a circle is equal to side of the square. The circumference of the circle is 132 cm. What is the area of the rectangle if the breadth of the rectangle is 8 cm?

- a. 112.4 sq cm
b. 104.2 sq cm
c. 100.8 sq cm
d. Cannot be determined

Ans - c

Raju scored 225 marks in a test and failed by 15 marks. If the passing percentage of the test is 25 percent, what is the maximum marks of the test?

- a. 860
b. 840
c. 920
d. 960

Ans - d

A 280-metre-long train moving with an average speed of 108km/h crosses a platform in 12 seconds. A man crosses the same platform in 10 seconds. What is the speed of the man?

- a. 5 m/s
b. 8 m/s
c. 12 m/s
d. Cannot be determined

Ans - b

Find out the wrong number. 7 12 40 222 1742 17390 208608

- a. 7

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- b. 12
c. 40
d. 1742

Ans - d

Find out the wrong number. 6 91 584 2935 11756 35277 70558

- a. 91
b. 70558
c. 584
d. 2935

Ans - c

Find out the wrong number. 1 4 25 256 3125 46656 823543

- a. 3125
b. 823543
c. 46656
d. 25

Ans - d

Seven girls can do a piece of work in 13 days, six boys can do the same piece of work in 12 days, nine men can do the same piece of work in nine days and six women can do the same piece of work in 14 days. Who are the most efficient?

- a. Boys
b. Girls
c. Women
d. Men

Ans - a

Find out the wrong number. 8424 4212 2106 1051 526.5 263.25 131.625

- a. 131.625
b. 1051
c. 4212

d. 8424

Ans - b

Rina could get equal number of Rs. 55, Rs. 85 and Rs. 105 tickets for a movie. She spends Rs. 2,940 for all the tickets. How many of each did she buy?

- a. 12
- b. 14
- c. 16
- d. Cannot be determined

Ans - a

The simple interest accrued on an amount of Rs. 22,500 at the end of four years is Rs. 10,800. What would be the compound interest accrued on the same amount at the same rate of interest at the end of two years?

- a. Rs. 16,908
- b. Rs. 5,724
- c. Rs. 28,224
- d. Rs. 8,586

Ans - b

Ramu monthly income is three times Ravi's monthly income. Ravi's monthly income is fifteen percent more than Ruchi's monthly income. Ruchi's monthly income is Rs. 32,000. What is Ramu's annual income?

- a. 1,10,400
- b. 13,24,800
- c. 36800
- d. 52200

Ans - b

In how many different ways can the letters of the word 'PRAISE' be arranged?

- a. 720
- b. 610

- c. 360
d. 210

Ans - a

An HR Company employs 4800 persons, out of which 45 percent are males and 60 percent of the males are either 25 years or older. How many males are employed in that HR Company who are younger than 25 years?

- a. 2640
b. 2160
c. 1296
d. 864

Ans - d

A car covers the first 39 km of its journey in 45 minutes and the remaining 25 km in 35 minutes. What is the average speed of the car?

- a. 40 km/hr
b. 64 km/hr
c. 49 km/hr
d. 48 km/hr

Ans - d

Four examiners can examine a certain number of answer papers in 10 days by working for 5 hours a day. For how many hours in a day would 2 examiners have to work in order to examine twice the number of answer papers in 20 days?

- a. 8 hours
b. $15/2$ hours
c. 10 hours
d. $17/2$ hours

Ans - c

What will come in place of question mark(?) in the following number series? 17 19 33 (?) 129 227

- a. 64

- b. 73
c. 67
d. 72

Ans - c

What will come in place of question mark(?) in the following number series? 35 256 451 620 763 (?)

- a. 680
b. 893
c. 633
d. 880

Ans - d

What will come in place of question mark(?) in the following number series? 18 139 868 917 (?) 1051

- a. 1042
b. 1036
c. 942
d. 996

Ans - a

What will come in place of question mark(?) in the following number series? 2890 (?) 1162 874 730 658

- a. 1684
b. 1738
c. 1784
d. 1672

Ans - b

Prakash, Sunil and Anil started a business jointly investing Rs. 11 lakhs, Rs. 16.5 lakhs and Rs. 8.25 lakhs respectively. The profit earned by them in the business at the end of three years was Rs. 19.5 lakhs. What will be the 50% of Anil's share in the profit?

- a. Rs. 4.5 lakhs
b. Rs. 2.25 lakhs
c. Rs. 2.5 lakhs

d. Rs. 3.75 lakhs

Ans - b

What will come in place of question mark(?) in the following number series? 14 1004 1202 1251.5 1268(?)

- a. 1267.5
- b. 1276.25
- c. 1324.5
- d. 1367.25

Ans - b

Naresh purchased a TV set for Rs. 11,250 after getting discount of 10% on the labelled price. He spent Rs. 150 on transport and Rs. 800 on installation. At what price should it be sold so that the profit earned would be 15% if no discount was offered?

- a. Rs. 12,937.50
- b. Rs. 14,030
- c. Rs. 13,450
- d. Rs. 15,467.50

Ans - d

In how many different ways can the letters of the word DESIGN be arranged so that the vowels are at the two ends?

- a. 48
- b. 72
- c. 36
- d. 24

Ans - a

What will come in place of the question mark (?) in the following equations? $4500 \div 18 - 122 = ? \times 4$

- a. 32
- b. 26
- c. 28

d. 34

Ans - a

What will come in place of the question mark (?) in the following equations? $(14 \times 24) + (27 \times 12) = ?$

- a. 650
- b. 655
- c. 660
- d. 666

Ans - c

What will come in place of the question mark (?) in the following equations? $4334 - 1515 + 4242 - 2222 = ?$

- a. 4834
- b. 4838
- c. 4839
- d. 4836

Ans - c

What will come in place of the question mark (?) in the following equations? $17 - 94 - 22 - 39 + 627 = ?$

- a. 454
- b. 455
- c. 458
- d. 451

Ans - b

In how many different ways can the letters of the word 'QUOTED' be arranged?

- a. 720
- b. 360
- c. 1440
- d. 320

Ans - a

What will come in place of the question mark (?) in the following equations? $46813 + 32298 - 13234 - 31112 = ?$

- a. 34764
- b. 34767
- c. 34766
- d. 34765

Ans - d

37% of a number is 114.7. What is 130% of that number?

- a. 406
- b. 405
- c. 403
- d. 407

Ans - c

Sohail scored 33 marks in English, 37 marks in Science, 28 marks in Mathematics, 26 marks in Hindi and 32 marks in Social Studies. The maximum marks a student can score in each subject is 60. How much percentage did Sohail get in this exam?

- a. 52
- b. 54
- c. 53
- d. 48

Ans - a

The sum of five consecutive even numbers is 400. What is the half of the sum of the smallest number and the largest number of the set?

- a. 79
- b. 80
- c. 81
- d. 85

Ans - b

What is the least number that can be added to 2020 to make it a perfect square?

- a. 3
- b. 4
- c. 5
- d. 6

Ans - c

The ratio of Binoy's and Alisha's present age is 5 : 6. Three years hence the ratio of their ages will be 6 : 7 respectively. What was Alisha's age eight years ago?

- a. 7 years
- b. 10 years
- c. 26 years
- d. 18 years

Ans - b

What will be the compound interest accrued on a principal amount of RS.32,500 at the rate of 5 pcpa after a period of 2 years?

- a. Rs. 3332.78
- b. Rs. 3335.35
- c. Rs. 3333.27
- d. Rs. 3331.25

Ans - d

A train covers 430 km in 5 hours. The speed of a bike is half of the train. How much time will the bike take to cover a distance of 301 km?

- a. 6 hours
- b. 7 hours
- c. 8 hours
- d. 9 hours

Ans - b

What approximate value should come in place of question mark (?)? 600 564 539 523 514 ?

- a. 500
- b. 510
- c. 520
- d. 540

Ans - b

What approximate value should come in place of question mark (?)? 55000 11000 2200 440 88?

- a. 16.4
- b. 18.3
- c. 17.6
- d. 14.5

Ans - c

What approximate value should come in place of question mark (?)? 2 12 60 240 720 ?

- a. 1445
- b. 1440
- c. 1444
- d. 1448

Ans - b

What approximate value should come in place of question mark (?)? 32 38 50 68 92 ?

- a. 118
- b. 128
- c. 124
- d. 122

Ans - d

What approximate value should come in place of question mark (?)? 45% of 848 - ? % of 455 = 281.5

- a. 28
- b. 16

- c. 18
d. 22

Ans - d

What approximate value should come in place of question mark (?)? $636.66 + 366.36 + 363.33 = ?$

- a. 1366.25
b. 1636.35
c. 1336.35
d. 1366.35

Ans - d

What approximate value should come in place of question mark (?)? 38% of 341 = ?

- a. 120.68
b. 129.58
c. 135.78
d. 136.28

Ans - b

What approximate value should come in place of question mark (?)? $1845 + 396 - 485 = ?$

- a. 1746
b. 1756
c. 1765
d. 1865

Ans - b

What approximate value should come in place of question mark (?)? $12.04 \times 8.5 \times 0.4 = ?$

- a. 409.36
b. 49.036
c. 40.936
d. 490.36

Ans - c

What approximate value should come in place of question mark (?)? $85\% \text{ of } 560 + 25\% \text{ of } 380 = ?$

- a. 565
- b. 574
- c. 561
- d. 571

Ans - d

What approximate value should come in place of question mark (?)? $2875 - 1089 + ? = 4937 - 1208$

- a. 1943
- b. 1934
- c. 1953
- d. 1927

Ans - a

What approximate value should come in place of question mark (?)? $2.4 \times 1.6 \times 0.05 = ?$

- a. 0.192
- b. 1.92
- c. 19.24
- d. 11.92

Ans - a

What approximate value should come in place of question mark (?)? $2.5\% \text{ of } 240 = ? + 3.2\% \text{ of } 150$

- a. 12
- b. 1.2
- c. 16
- d. 6

Ans - b

Find out the wrong number. 3 7 16 35 72 153 312

- a. 3
- b. 153

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- c. 312
d. 72

Ans – d

Find out the wrong number. 18 20 23 32 48 73 109

- a. 23
b. 32
c. 48
d. 20

Ans - d

Find out the wrong number. 7 4 5 9 20 51 160.5

- a. 4
b. 5
c. 9
d. 51

Ans - d

Find out the wrong number. 6 10 14 34 66 130 258

- a. 14
b. 10
c. 34
d. 130

Ans - a

Find out the wrong number. 2 7 30 138 524 1557 3102

- a. 7
b. 138
c. 524
d. 1557

Ans - b

Prabha started a business investing Rs. 32,000. After 5 months, Amit joined her with a capital of Rs. 22,000. At the end of the year the total profit was Rs. 16,409. What is Prabha's share of the profit?

- a. Rs 5,284
- b. Rs 11,712
- c. Rs 10,182
- d. Rs 11,121

Ans - b

The simple interest accrued on an amount of Rs. 16,500 at the end of three years is Rs 5,940. What would be the compound interest accrued on the same amount at the same rate in the same period?

- a. Rs 6128.27
- b. Rs 6681.31
- c. Rs 5,284.75
- d. Rs 5,12,123

Ans - b

Prerna decided to donate 15% of her salary to an orphanage. On the day of donation she changed her mind and donated Rs 1,816, which was 80% of what she had decided earlier. How much is Prerna's salary?

- a. Rs. 15,800
- b. Rs. 10,250
- c. Rs. 15,550
- d. Rs. 12,121

Ans - a

By how much is $(\frac{3}{5})$ of 845 greater than $(\frac{2}{3})$ of 333?

- a. 175
- b. 285
- c. 238
- d. 290

Ans - b

.....

The ages of Trisha and Shalini are in the ratio of 7:6 respectively. After 8 years the ratio of their ages will be 9:8. What is the difference in their ages?

- a. 4 years
- b. 8 years
- c. 10 years
- d. 12 years

Ans - a

.....

What approximate value should come in place of question mark(?)? Square root of 8000 is ____?

- a. 76
- b. 97
- c. 65
- d. 89

Ans - d

.....

What approximate value should come in place of question mark(?)? $839.999 \div 48.007 = ?$

- a. 9.5
- b. 23.5
- c. 11.5
- d. 17.5

Ans - d

.....

What approximate value should come in place of question mark(?)? $18.001 \times 22.999 \times 9.998 = ?$

- a. 4560
- b. 6290
- c. 1220
- d. 4140

Ans - d

.....

What approximate value should come in place of question mark(?)? $99999 \div 99 \div 9 = ?$

- a. 112
-

- b. 211
c. 121
d. 105

Ans - a

What approximate value should come in place of question mark(?)? $7984.986 + 2541.005 + 127.996 = ?$

- a. 11280
b. 10650
c. 16500
d. 14650

Ans - c

An urn contains 5 red, 3 green, 2 blue and 4 yellow marbles. If three marbles are picked at random, what is the probability that one is green and two are yellow?

- a. 42/443
b. 33/270
c. 9/182
d. 8/175

Ans - c

An urn contains 5 red, 3 green, 2 blue and 4 yellow marbles. If four marbles are picked at random, what is the probability that none is red?

- a. 18/143
b. 18/91
c. 18/57
d. 7/143

Ans - a

An urn contains 5 red, 3 green, 2 blue and 4 yellow marbles. If three marbles are picked at random, what is the probability that at least one is yellow?

- a. 57/91
b. 66/91

- c. 27/143
d. 61/91

Ans - d

What approximate value should come in place of question mark(?)? $(18.001)^3 = ?$

- a. 5830
b. 5500
c. 6000
d. 6480

Ans - a

What approximate value should come in place of question mark(?)? $9999 \div 99 \div 9 = ?$

- a. 18
b. 15
c. 6
d. 11

Ans - d

What approximate value should come in place of question mark(?)? 22.005 % of 449.999 = ?

- a. 85
b. 100
c. 125
d. 75

Ans - b

What approximate value should come in place of question mark(?)? $5554.999 \div 50.007 = ?$

- a. 110
b. 150
c. 200
d. 50

Ans - a

8 men and 4 women together can complete a piece of work in 6 days. The work done by a man in one day is double the work done by a woman in one day. If 8 men and 4 women started working and after 2 days 4 men left and 4 new women joined, in how many more days will the work be completed?

- a. 5 days
- b. 8 days
- c. 6 days
- d. 4 days

Ans - a

Raju spends 50% of his monthly income on household items and out of the remaining he spends 50% on transport, 25% on entertainment, 10% on sports, and the remaining amount of Rs 900 is saved. What is Raju's monthly income?

- a. Rs. 6,000
- b. Rs. 12,000
- c. Rs. 9,000
- d. Cannot be determined

Ans - b

The cost of fencing a circular plot at the rate of Rs. 15 per metre is Rs. 3,300. What will be the cost of flooring the plot at the rate of Rs. 100 per square metre?

- a. Rs. 3,85,000
- b. Rs. 2,20,000
- c. Rs. 3,50,000
- d. Cannot be determined

Ans - a

What approximate value should come in place of question mark(?)? $23.001 \times 18.999 \times 7.998 = ?$

- a. 4200
- b. 3000
- c. 3500
- d. 4000

Ans - c

What approximate value should come in place of question mark(?)? $17.9 \times 16.5 \div 35 \times 90$

- a. 5
- b. 15
- c. 10
- d. 20

Ans - c

What approximate value should come in place of question mark(?)? $6 \times 13 \times 38 \div 532 \times 2675$

- a. 129
- b. 123
- c. 172
- d. 164

Ans - a

What approximate value should come in place of question mark(?)? $286 \times 142 \div 34 \times 16 \times 7$

- a. 66
- b. 72
- c. 64
- d. 70

Ans - d

What approximate value should come in place of question mark(?)? $17 \times 52 \times 158 \div 477 \times 4310$

- a. 1433
- b. 1432
- c. 1435
- d. 1434

Ans - c

English

Directions (Q. 1-10): Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

Uddalaka, a great sage and teacher of Vedanta, had a disciple named Kagola, who was virtuous and devoted but had not great learning. So, the other disciples used to laugh and mock at him. Uddalaka, however, attached no great weight to his disciple's lack of erudition but really appreciated his virtues, devotion and good conduct and gave his daughter Sujata in marriage to him.

The couple was blessed with a son. A child generally inherits the characteristics of both the parents, but fortunately the grandson of Uddalaka took after his grandfather rather than his father and knew the Vedas even while he was in his mother's womb. When Kagola made mistakes, as he often did in reciting the Vedas, the child in the womb would twist his body with pain, and so it came to pass that he had eight crooks in his body when he was born. These crooks earned him the name of Ashtavakra, which means "Eight-crooks."

Kagola, one ill-fated day, provoked a polemical context with Vandī, the court scholar of Mithila, and having been defeated, was made to drown himself. Meanwhile Ashtavakra grew up to be a towering scholar even in his boyhood, and at the age of twelve he had already completed his study of the Vedas and the Vedanta.

One day, Ashtavakra learnt that Janaka, the king of Mithila, was performing a great sacrifice, in the course of which the assembled scholars would, as usual, debate on the shastras.

Ashtavakra set out for Mithila, accompanied by his uncle Swetaketu. On their way to the place of sacrifice at Mithila, they came across the king and his retinue. The attendants of the king marched in front, shouting "Move away. Make way for the King." Ashtavakra instead of moving out of the way said to the retainers:

"O royal attendants, even the king, if he is righteous, has to move and make way for the blind, the deformed, the fair sex, the person bearing loads and the Brahmanas learned in the Vedas. This is the rule enjoined by the scriptures."

The king, surprised at these wise words of the Brahmana boy, accepted the justness of the rebuke and made way, observing to his attendants: "What this Brahmana stripling says is true. Fire is fire, whether it is tiny or big, and it has the power to burn."

Ashtavakra and Swetaketu entered the sacrificial hall. The gate-keeper stopped them and said: "Boys cannot go in. Only old men learned in the Vedas may go into the sacrificial hall."

Ashtavakra replied: "We are not mere boys. We have observed the necessary vows and have learnt the Vedas. Those who have mastered the truths of the Vedanta will not judge another on mere considerations of age or appearance."

.....

The gate-deeper said: "Stop. Have done with your idle brag. How can you, a mere boy, have learnt and realised the Vedanta?"

The boy said: "You mean I am not big like an over-grown gourd with no substance in it? Size is no indication of knowledge or worth, nor is age. A very tall old man may be a tall old fool. Let me pass."

The gate-keeper said: "You are certainly not old, nor tall, though you talk like all the hoary sages. Get out."

Ashtavakra replied: "Gate-keeper, grey hairs do not prove the ripeness of the soul. The really mature man is the one who has learnt the Vedas and the Vedangas, mastered their gist and realised their essence. I am here to meet the court pandit Vandi. Inform King Janaka of my desire."

At that moment the king himself came there and easily recognised Ashtavakra, the precociously wise boy he had met before.

1. What did Ashtavakra reply when the gate-keeper asked him to get out?

- 1) Gray hair proves the ripeness of soul, not body.
- 2) Size is no indication of knowledge or worth.
- 3) It is age which determines one's maturity.
- 4) Knowledge of Veda and Vedanga are the signs of maturity, not grey hair.
- 5) All the above

Ans - 4

.....

2. Which of the following is not true about Ashtavakra?

- 1) He was the son of Sujata and Kagola.
- 2) In learning he resembled his father.
- 3) He had eight crooks in his body.
- 4) At the age of twelve he completed his study of Veda and Vedanta.
- 5) All the above are true

Ans - 2

.....

3. What argument(s) did Ashtavakra place when he was asked by the attendant to move away?

- (A) The guests should be honoured without taking into consideration their status.
 - (B) The king himself has to move if there is a person in his way bearing loads.
 - (C) The boy should be treated at par with grown up.
-

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

Ans - 2

.....

4. By saying "Fire is fire, whether it is tiny or big, and has the power to burn", what did the king want to say?

- 1) Veda and Vedanta are full of fiery statements.
- 2) Whatever may the size of scholars be, they are as good as fire.
- 3) The size of the body is not the determinant of one's being a scholar.
- 4) The Brahmanas are another form of fire.
- 5) None of these

Ans - 3

.....

5. Which of the following is/are incorrect about Kagola?

- 1) He was virtuous and devoted.
- 2) He was a man of great learning.
- 3) Sujata was his wife.
- 4) Only 1) and 2)
- 5) Only 1) and 3)

Ans - 2

.....

Directions (Q. 6-8): Choose the word/group of words which is MOST SIMILAR in meaning to the word/group of words printed in bold as used in the passage.

6. Crooks

- 1) robber
- 2) deformity
- 3) hook
- 4) zigzag
- 5) awry

Ans - 2

.....

7. Essence

- 1) perfume
- 2) element
- 3) matter
- 4) gist
- 5) pith

Ans - 4

8. Stripling

- 1) lad
- 2) band
- 3) twin
- 4) man
- 5) seed

Ans - 1

Directions (Q. 9-10): Choose the word/group of words which is MOST OPPOSITE in meaning of the word/group of words printed in bold as used in the passage.

9. Hoary

- 1) scholar
- 2) stubborn
- 3) young
- 4) angry
- 5) polite

Ans - 3

10. Precociously

- 1) premature
- 2) advanced
- 3) intelligent
- 4) outdated
- 5) grown-up

Ans - 5

Directions (Q. 1-10) : Read the following passage carefully and answer the questions given below it. Certain words/phrases have been given in bold to help you locate them while answering some of the questions:

Once upon a time, there lived a merchant of Seri, who sold brass and tin ware. He used to go from place to place, in order to sell his products. He was usually accompanied by another merchant, who also sold brass and tin ware. The second merchant was greedy. He wanted every thing for free and if he bought something, he paid as little as possible. One day, when they went to a town, they divided the streets between them so that none of them interferes in each other's marketing. Both of them moved through the streets they had chosen and called, "Tin ware for sale. Brass for sale". People came out of their homes and traded with them. There lived a poor old woman and her granddaughter in a house. Once the family had been affluent, but now a golden plate was the only expensive item left with them. The grandmother didn't know that it was a golden plate. However, she had kept this plate because in the old days, her husband used to eat from it. It was placed on a shelf among the other pots and pans not in the regular use. The greedy merchant passed this house, calling, "Buy tin ware. Buy brass utensils". The grand-daughter heard the cries and said to her grandmother, "Grandmother, please buy something for me". The old woman replied, "Child, we are too poor to buy anything. Even, I don't have anything to trade". The girl said, "We have one old plate. Let's see what the merchant will offer for the old plate. We don't use it often and perhaps, he will take it and give us something that we want". The old woman called the merchant at the door-step of her house. She showed him the plate and said, "Sir, will you take this plate and give something in return to this little girl". The greedy man took the plate and scratched its backside with a needle. He found that it was a golden plate. He hoped that he would fetch it without paying anything. He said, "Does it worth? Not even a half penny". He went away throwing the plate on the ground.

The other merchant was passing through the houses. It was decided that either of them could go through any street, which the other had left. The merchant passed through the same house and called, "Buy tin ware. Buy brass utensils". The little girl heard the cries and asked her grandmother to see what the merchant would give for the plate.

The old woman said, "My child, the merchant who came earlier, went away throwing the plate on the ground. I have nothing else to offer in trade". The girl replied, "Grandma, that merchant was bad-tempered. This merchant looks nice. Ask him, might be he'll give some small tin ware". The old woman accepted the idea and asked the girl to call the merchant. The girl showed the plate to the merchant. As soon as the merchant took the plate in his hands, he came to know that it was of gold. He said, "This plate can't be afforded with what all I have here. This is a golden plate. I am not rich enough to buy it". The grandmother replied, "But, a merchant who came here a few moments ago threw it on the ground saying that it was not worth even a half penny and went away". The merchant said, "It was worth nothing to him. If you value it, take the dishes you want to take". The little girl took some dishes of her choice but the merchant was not satisfied with the offer. So, he gave all the money and his wares to the old woman. He required eight pennies for the transport, so he asked the old woman for it. The old woman readily gave him the amount. The merchant took the pennies and left the place. He quickly went towards the river and paid eight pennies to the boatman, to take him across the river. Soon, the greedy merchant went back to the house of the old woman. When he reached the desired house, he

called up the girl and said, "Bring that plate and I will give you something for it". The grandmother replied from inside, "No. You considered the plate worthless, but another merchant has paid a huge price for it and taken it away. It is a golden plate". Thus, the greedy merchant got angry and left the place. He cried, "Due to this other merchant, I have lost a small fortune. That was a golden plate". He ran down to the riverside and saw the other merchant in the boat. He called loudly, "Hello, Boatman. Stop your boat". The merchant in the boat asked the boatman not to stop. Accordingly, the boatman didn't stop. The merchant reached the city which was on the other side of the river. He sold the golden plate and got enough money for his living. So, he lived happily thereafter.

1. Why did the old woman retain the golden plate?

- 1) She wanted to buy something in return
- 2) She did not want to keep that old plate anymore
- 3) Her granddaughter told her to sell the plate
- 4) Her husband used to trade from it
- 5) Her husband used to eat from it

Ans - 5

2. What did the first merchant do after seeing the golden plate?

- 1) He gave some amount for the plate
- 2) He said that the merchant who came before him was right
- 3) He gave all his money and all his goods to the old woman in return of the plate
- 4) He made the old woman fool and ran away from there
- 5) He took eight penny for the plate

Ans - 3

3. Why did the greedy merchant move away angry from the old woman's place?

- 1) He thought that he could not make the old woman fool
- 2) He lost a fortune to take the golden plate
- 3) He thought that the old woman and her granddaughter were very cunning and wicked
- 4) He could not sell the tin and brass ware to the old woman
- 5) He could not rob the old woman

Ans - 2

4. How did the first merchant get enough money for his living?

- 1) He sold all his tin and brass wares
- 2) He met the richest old lady and took a lot of money from her
- 3) He got a special power
- 4) He sold the plate for a large amount
- 5) He had a gold plate and lots of tin and brass wares

Ans - 4

5. Why did the greedy merchant call the old plate worthless?

- 1) He wanted it without giving anything in return
- 2) He thought it was old and useless
- 3) He wanted to make the old woman fool
- 4) He wanted to take another things free of cost with old plate
- 5) He wanted to be insisted by the old woman

Ans - 1

Directions (Q. 6-8) : Choose the word/group of words which is MOST SIMILAR in meaning to the word/group of words printed in bold as used in the passage.

6. INTERFERES

- 1) stops
- 2) ceases
- 3) finishes
- 4) meddles
- 5) terminates

Ans - 4

7. ACCOMPANIED

- 1) escorted
- 2) convoyed
- 3) helped
- 4) attended
- 5) adverted

.....
Ans - 2
.....

8. GREEDY

- 1) esurient
- 2) hungry
- 3) swinish
- 4) close
- 5) rapacious

Ans - 5
.....

Directions (Q. 9-10) : Choose the word/group of words which is MOST OPPOSITE in meaning of the word/group of words printed in bold as used in the passage.

9. AFFLUENT

- 1) improvised
- 2) failing
- 3) destitute
- 4) suffering
- 5) unsuccessful

Ans - 3
.....

10. EXPENSIVE

- 1) reasonable
- 2) affordable
- 3) economical
- 4) cheap
- 5) unimportant

Ans - 4
.....

Pick out the most effective word(s) from the given words to fill in the blank to make the sentence meaningfully complete

1. Apart from cows, buffaloes are also for mass milk production for humans.

- a. reared
- b. grown
- c. developed
- d. produced

Ans - a

2. The giraffe is the living animal.

- a. tall
- b. the tallest
- c. taller
- d. tallest

Ans - d

3. I would like to go one world tour. But I find the of travel too expensive.

- a. money
- b. cost
- c. expense
- d. finance

Ans - b

4. The boy from the tree into the river.

- a. came down
- b. jump
- c. jumped
- d. fall

Ans - c

5. When Maria saw the sign on the box, she did not touch the box.

- a. strange
- b. new
- c. danger
- d. written

Ans - c

6. How many members are there in your?

- a. school
- b. class
- c. street
- d. family

Ans - d

7. Deepa is fond of and so requested her parents to get her a pet.

- a. animals
- b. trees
- c. flowers
- d. plants

Ans - a

8. I asked my friend to come to my so that we could play.

- a. shelter
- b. locale
- c. territory
- d. house

Ans - d

9. All the endangered animals were taken to the to protect them from being hunted.

- a. sanctuary
- b. tent

- c. house
d. accommodation

Ans - a

10. The elephant is of the biggest land mammals with trunk and tusks.

- a. among
b. lone
c. single
d. one

Ans - d

Pick out the most effective word(s) from the given words to fill in the blank to make the sentence meaningfully complete

1. If you have on your mind bothering you, you should talk about it to someone.

- a. Something
b. Somethings
c. Few things
d. Some thinking

Ans - a

2. The poet was asking everyone on the way, "Do know the way to the king's palace?"

- a. They
b. Anyone
c. He
d. You

Ans - d

3. knocked the door in the middle of the night and we got scared.

- a. Someone
b. No one

-
- c. Everyone
 - d. Anyone

Ans - a

.....

4. were worried that the earthquake would occur again, so we did not enter our houses for a long time.

- a. We
- b. They
- c. Men
- d. Women

Ans - a

.....

5. I do I can in the house to keep it clean and tidy.

- a. Most things
- b. All The thing
- c. Each thing
- d. Everything

Ans - d

.....

6. The cook knows many to prepare a sandwich.

- a. Methods
- b. Method
- c. Ideas
- d. Process

Ans - a

.....

7. Most thieves strike homes in the to avoid being caught.

- a. Early morning
 - b. Wee hours
 - c. Nightfall
 - d. Night
-

.....
Ans - b
.....

8. Scholars at the planetarium warned the public that they should not look at the sun with naked eyes during the eclipse.

- a. Lunar
- b. Lumbar
- c. Solar
- d. Sun

Ans - c
.....

9. The boy was by nature and used to get scared for the slightest reasons.

- a. Timid
- b. Soft
- c. Sweet
- d. Cute

Ans - a
.....

10. The was very strict with her students and so they never made any noise in her presence.

- a. Teacher
- b. Teaching
- c. Authority
- d. Class leader

Ans - a
.....

Pick out the most effective word(s) from the given words to fill in the blank to make the sentence meaningfully complete

1. My sister had yesterday but fortunately she was not hurt.

- a. An accident
- b. An incident
- c. A situation
- d. A condition

Ans - a
.....

2. The announcer said, "The train is late by three minutes and will arrive on platform number nine"

- a. Immediately
- b. Shortly
- c. Now
- d. Later

Ans - b

3. James, sauces, pickles, etc have preservatives to ensure their

- a. Length
- b. Sustenance
- c. Longevity
- d. Longing

Ans - c

4. Can I have at your newspaper?

- a. A watch
- b. A look
- c. A view
- d. A gaze

Ans - b

5. I shall be to the markets in the next five minutes.

- a. Journeying
- b. Travelling
- c. Walking
- d. Going

Ans - d

6. I to Ooty last week for my summer holidays.

- a. Go
- b. Went

-
- c. Will go
 - d. Am going

Ans - b

.....

7. She home from school and went off to play after having some snack.

- a. Came
- b. Come
- c. Went to
- d. Is going

Ans - a

.....

8. I can lent you the money you wanted. you be able to return it within the next 30 days?

- a. Can
- b. Shall
- c. Would
- d. Are

Ans - c

.....

9. You join scouts / guides to learn discipline and leadership.

- a. Would
- b. Should
- c. Can
- d. May

Ans - b

.....

10. you kindly give me that book?

- a. May
- b. Shall
- c. Whether
- d. Would

Ans - d

.....

Pick out the most effective word(s) from the given words to fill in the blank to make the sentence meaningfully complete

1. The made by the machine woke up the sleeping baby.

- a. Noise
- b. Volume
- c. Echo
- d. Crash

Ans - a

2. I was standing Vishwanathan Anand – The World Chess Champion. I just could not believe my eyes.

- a. Beside
- b. Next
- c. Near
- d. Closed

Ans - a

3. The snakes that are with the snake charmer do not dance. They only according to the charmer's actions.

- a. Shake
- b. Move
- c. Wobble
- d. Vibrate

Ans - b

4. The was so loud that I could not enjoy it.

- a. Sound
- b. Melody
- c. Music
- d. Tune

Ans - c

5. I simply love K.J. Yesudas's style of He is amazingly talented.

- a. Song
- b. Sing
- c. Instruments
- d. Singing

Ans - d

6. My younger sister has learnt the habit of from me. We have small library at home.

- a. Studying
- b. Reading
- c. Listening
- d. Decorating

Ans - b

7. The teacher ensured that all children in her class took down the homework in their respective

- a. Papers
- b. Books
- c. Notebooks
- d. Pads

Ans - c

8. The people agreed to have the shooting of the movie in their village.

- a. Readily
- b. Soon
- c. Now
- d. Quick

Ans - a

9. When children live in a large family, they learn to

- a. Read
- b. Share

- c. Protect
d. Pray

Ans - b

10. Today all shopping malls must have space to accommodate the customers' vehicles.

- a. Washing
b. Painting
c. Garage
d. Parking

Ans - d

Rearrange the following five sentences in proper sequence so as to for a meaningful paragraph, then answer the questions given below them.

1. After Examining him, the doctor smiled at him mischievously and took out a syringe.
2. Thinking that he was really sick, his father summoned the family doctor.
3. That day, Mintu wanted to take a day off from school
4. Immediately, Mintu jumped up from his bed and swore the he was fine
5. Therefore he pretended to be sick and remained in bed.

1. Which sentence should come third in the paragraph?

- a. 1
b. 2
c. 3
d. 4
e. 5

Ans - b

2. Which sentence should come last in the paragraph?

- a. 1
b. 2
c. 3
d. 4

.....
e. 5

Ans - d
.....

3. Which sentence should come fourth in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - a
.....

4. Which sentence should come second in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - e
.....

5. Which sentence should come first in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - c
.....
.....

Read the following five sentences in the proper sequence so as to form a meaningful paragraph, then answer the questions given below them.

1. I reached office at 11 O' clock after sending the money.
2. Some money had to be sent to my parents.
3. After that, I spent almost an hour at the Post Office.
4. Therefore, I went to bank to withdraw some money.
5. However, I had no money with me.

1. Which sentence should come third in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - d

2. Which sentence should come first in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - b

3. Which sentence should come fifth in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - a

4. Which sentence should come fourth in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - c

5. Which sentence should come second in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - e

Rearrange the following five sentences in proper sequence to form a meaningful paragraph, then answer the questions given below.

1. In fact, it prevent us from helping children to analyse conflict, to learn to cope with it and counter it.
2. Children have always known that there is conflict in the adult world.
3. However, the make-believe world that 19th century rationally imposed on childhood in Europe and which we impose in an institutionalised manner through our modern education system can hardly be described as related in this regard.
4. We may therefore conclude that conflict in an institutionalised manner is not a matter of faith in children's capacities, rather, it is a lack of faith in ourselves as adults.
5. Further, psychologists tell us and story tellers have always known that the child's desire to search for order and coherence gathers strength from the knowledge of conflict.

1. Which of the following should be the fourth sentence in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - c

2. Which of the following should be the last sentence in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - d

3. Which of the following should be the third sentence in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - a

4. Which of the following should be the second sentence in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - e

5. Which of the following should be the first sentence in the paragraph?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - b

Rearrange the following six sentences in proper sequence to form a meaningful paragraph, then answer the questions given below.

1. A case in point is the programme involving the Sardar Sarovar Dam which would displace about 2,00,000 people.
2. Critics decry the fact that a major development institution appears to absorb more capital than it distributes to borrowers.
3. For all its faults critics however, concede that the bank remains a relatively efficient instrument for distribution of development-aid money.
4. One of the key complaint focuses on this non-profit bank's recent "profitability"
5. Although the lives of millions of people around the globe have been improved by the bank's activities, it is now under fire.
6. The bank is also being blamed for large-scale involuntary resettlement to make way for dams and other construction projects.

1. Which sentence should come sixth in the paragraph?

- a. 5
- b. 4
- c. 2
- d. 1
- e. 3

Ans - e

2. Which sentence should come third in the paragraph?

- a. 2
- b. 5
- c. 1
- d. 4
- e. 6

Ans - b

3. Which sentence should come second in the paragraph?

- a. 3
- b. 1
- c. 4
- d. 6
- e. 5

Ans - c

4. Which sentence should come fourth in the paragraph?

- a. 6
- b. 3
- c. 5
- d. 2
- e. 1

Ans - a

5. Which sentence should come first in the paragraph?

- a. 4
- b. 6
- c. 3
- d. 2
- e. 5

Ans - d

Rearrange the following five sentences in proper sequence to form a meaningful paragraph, then answer the questions given below.

1. Kiran received a call to attend the interview.
2. He applied for a new job.
3. Kiran was an ambitious boy.
4. But, he was not happy there.
5. His father had put him in a clerical job.

1. Which of the sentences should come first in the paragraph ?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - c

2. Which of the sentences should come third in the paragraph ?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - d

3. Which of the sentences should come fourth in the paragraph ?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - b

4. Which of the sentences should come second in the paragraph ?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - e

5. Which of the sentences should come fifth in the paragraph ?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

Ans - a

Rearrange the following six sentences in proper sequence to form a meaningful paragraph, then answer the questions given below.

1. A taxi was summoned and Venu was taken to Lifeline hospital.
2. While hurrying home from school.
3. since they did not succeed, they decided to take him to a hospital.
4. When Venu opened his eyes, he found himself surrounded by doctors and nurses.
5. Some people rushed towards him and tried to bring him to his senses.
6. He was thrown a couple of feet away and lost consciousness.

1. Which of the sentences should come first in the paragraph ?

- a. 4
- b. 6
- c. 2
- d. 5
- e. 3

Ans - c

2. Which of the sentences should come fourth in the paragraph ?

- a. 3
- b. 5
- c. 6
- d. 2
- e. 1

Ans - a

3. Which of the sentences should come third in the paragraph ?

- a. 6
- b. 2
- c. 5
- d. 1
- e. 4

Ans - c

4. Which of the sentences should come second in the paragraph ?

- a. 5
- b. 1
- c. 4
- d. 3
- e. 6

Ans - e

5. Which of the sentences should come sixth in the paragraph ?

- a. 2
- b. 3
- c. 1
- d. 4
- e. 5

Ans - d

Directions: In each question below, four words printed in bold type are given. These are numbered (A), (B), (C) and (D). One of these words printed in bold might either be wrongly spelt or inappropriate in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. The number of the word is your answer. If the words printed in bold are correctly spelt and appropriate in the context of the sentence then mark (E), i.e. 'All Correct', as your answer.

1. Poor posture (A) / can lead (B) / to muscular (C) / problems (D) / in later life. All correct (E)

- a. posture
- b. lead
- c. muscular
- d. problems
- e. All correct

Ans - e

2. The pump (A) / shut off (B) / as a result (C) / of a mechanical (D) / failure. All correct (E)

- a. pump
- b. off

-
- c. result
 - d. mechanical
 - e. All correct

Ans - d

.....

3. The Principal (A) / gave a very pompous (B) / speech (C) / about 'The portals of learning'. (D) / All correct (E)

- a. Principal
- b. pompous
- c. speech
- d. 'The portals of learning'
- e. All correct

Ans - c

.....

4. Copeing (A) / with her mother's long illness (B) / was a heavy load (C) / to bear. (D) / All correct (E)

- a. Copeing
- b. illness
- c. load
- d. bear
- e. All correct

Ans - a

.....

5. Even though the state has been witnessing (A) / deaths on a daily basis, (B) / it has not hindered (C) / the festivity (D) / spirit of the people. All correct (E)

- a. witnessing
- b. basis
- c. hindered
- d. festivity
- e. All correct

Ans - d

.....

.....

Directions: In each question below, four words printed in bold type are given. These are numbered (A), (B), (C) and (D). One these words printed in bold might either be wrongly spelt or inappropriate in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. The number of the word is your answer. If the words printed in bold are correctly spelt and appropriate in the context of the sentence then mark (E), i.e. 'All Correct', as your answer.

1. Solving the energy challange (A) / requires behaviour (B) / change and new technological (C) / approaches. (D) / All correct (E)

- a. challange
- b. behaviour
- c. technological
- d. approaches
- e. All correct

Ans - a

2. The first thing that catches your eye (A) / in this building (B) / is the flour (C) / with laser lights. (D) / All correct (E)

- a. eye
- b. building
- c. flour
- d. lights
- e. All correct

Ans - c

3. The services (A) / sector has contributed (B) / significantly (C) / to the economic grow. (D) / All correct (E)

- a. services
- b. contributed
- c. significantly
- d. grow
- e. All correct

Ans - d

4. IT Companies have (A) / been allotted landing (B) / in this area to develop (C) / and start their operations. (D) / All correct (E)

- a. have
- b. landing
- c. develop
- d. operations
- e. All correct

Ans - b

5. Other than (A) / the regular incentives, (B) / the government (C) / is offering land sites at concessional (D) / rates. All correct (E)

- a. then
- b. incentives
- c. government
- d. concessional
- e. All correct

Ans - a

Directions: In each question below, four words printed in bold type are given. These are numbered (A), (B), (C) and (D). One these words printed in bold might either be wrongly spelt or inappropriate in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. The number of the word is your answer. If the words printed in bold are correctly spelt and appropriate in the context of the sentence then mark (E), i.e. 'All Correct', as your answer.

1. Ramesh spiled (A) / juice all over Raj's new (B) / clothes and did not even care (C) / to apologise. (D) / All correct (E)

- a. spiled
- b. new
- c. care
- d. apologise
- e. All correct

Ans - a

2. Ravi met (A) / with an accidant (B) / and broke (C) / his leg the day he bought (D) / his new car. All correct (E)

-
- a. met
 - b. accidant
 - c. broke
 - d. bought
 - e. All correct

Ans - b

.....

3. Daisy loved (A) / children and so she would distrebut (B) / sweets in an orphanage (C) / on her birthday. (D) / All correct (E)

- a. loved
- b. distrebut
- c. orphanage
- d. birthday
- e. All correct

Ans - b

.....

4. Roshni wanted (A) / to play (B) / with her pet dog and so she started (C) / throwing tantrums. (D) / All correct (E)

- a. wanted
- b. play
- c. started
- d. tantrums
- e. All correct

Ans - e

.....

5. All the competitors (A) / completed (B) / the race, (C) / with just one exeption. (D) / All correct (E)

- a. competitors
- b. completed
- c. race
- d. exeption
- e. All Correct

Ans - d

.....

.....

Directions: In each question below, four words printed in bold type are given. These are numbered (A), (B), (C) and (D). One these words printed in bold might either be wrongly spelt or inappropriate in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. The number of the word is your answer. If the words printed in bold are correctly spelt and appropriate in the context of the sentence then mark (E), i.e. 'All Correct', as your answer.

1. Mental (A) / disorders (B) / have become Europe's largest health (C) / challenge (D) / of the 21st century. All correct (E)

- a. Mental
- b. disorders
- c. health
- d. challenge
- e. All correct

Ans - b

2. By created (A) / the most precise (B) / lunar gravity (C) / map, scientists (D) / hope to find out what is beneath the lunar surface. All correct (E)

- a. created
- b. precise
- c. gravity
- d. scientists
- e. All correct

Ans - a

3. The book is full (A) / of updated (B) / and contemporary (C) / commentary. (D) / All correct (E)

- a. full
- b. updated
- c. contemporary
- d. commentary
- e. All correct

Ans - c

4. Now, electronic (A) / mail is becoming the primary (B) / tool for exchanging (C) / messages. (D) / All correct (E)

- a. electronic
- b. primary
- c. exchanging
- d. messages
- e. All correct

Ans - e

5. My overall (A) / financial (B) / goal is to build (C) / sufficient (D) / wealth. All correct (E)

- a. overall
- b. financial
- c. build
- d. sufficient
- e. All correct

Ans - d

6. Another advantage (A) / is that technology (B) / can be quickly (C) / adapted (D) / to the client's needs. All correct (E)

- a. advantage
- b. technology
- c. quickly
- d. adapted
- e. All correct

Ans - e

7. It freed me to enter (A) / one of the most (B) / creatively (C) / periods (D) / of my life. All correct (E)

- a. enter
- b. most
- c. creatively
- d. periods
- e. All correct

Ans - c

8. About 4,500 private (A) / and 2000 government hospitals (B) / are empanelled (C) / under the scheme. (D) / All correct (E)

- a. private
- b. hospitals
- c. empanelled
- d. scheme
- e. All correct

Ans - b

9. More often (A) / then (B) / not we feel concerned (C) / with the development around (D) / us. All correct (E)

- a. often
- b. then
- c. concerned
- d. around
- e. All correct

Ans - b

10. Software (A) / makers in India are facing (B) / a huge (C) / pressure. (D) / All correct (E)

- a. Software
- b. facing
- c. huge
- d. pressure
- e. All correct

Ans - d

Directions (1-15): Read each of the following sentences to find out if there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number (A, B, C or D) of this part is your answer. If there is no error in the statement, then mark option (e) as your answer choice.

1. It is expecting (A)/ that the company president (B)/will emphatically deny (C)/ allegations of embezzlement. (D)/

- a. A

-
- b. B
 - c. C
 - d. D
 - e. No error

Ans - a

Error is in part 'A' of the sentence. It should be 'expected' instead of 'expecting'

.....

2. Mongols were impavid (A)/warriors who ride into (B)/dangerous battles without the (C)/thought of death. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No error

Ans - b

Error is in part 'B' of the sentence. It should be 'rode' instead of 'ride' as the sentence is in past tense

.....

3. In common parlance, one (A)/can feel pain but (B)/not get upset about it, given (C)/control off the stimulus. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No error

Ans - d

Error is in part 'D' of the sentence. It should be 'of' instead of 'off'

.....

4. As the game neared its end, the (A)/coach told his players too hold (B)/a tenable position so that their rivals (C)/could not score a touchdown. (D)/

- a. A
 - b. B
 - c. C
-

- d. D
e. No error

Ans - b

Error is in part 'B' of the sentence. It should be 'to' instead of 'too'. The 'to' preposition will be used in this sentence

5. The judge quickly (A)/dismissed the prosecutor's case (B)/because it lacked (C)/a tenable argument. (D)/

- a. A
b. B
c. C
d. D
e. No error

Ans - e

No error

6. Even though the criminal (A)/emphatically denying his role in the (B)/burglary, he was still viewed as (C)/a suspect by the detective. (D)/

- a. A
b. B
c. C
d. D
e. No error

Ans - b

Error is in part 'B' of the sentence. It should be 'denied' instead of 'denying' as the sentence is in past tense.

7. The company refunded the (A)/customer's money in accordance with (B)/their request based on the company's (C)/money back guarantee. (D)/

- a. A
b. B
c. C

- d. D
e. No error

Ans - c

Error is in part 'C' of the sentence. It should be 'his/her' instead of 'their' as the subject 'customer' is singular here.

8. I showed mine passport (A)/to the official at the airport and (B)/he gave it a stamp of approval (C)/after a brief inspection. (D)/

- a. A
b. B
c. C
d. D
e. No error

Ans - a

Error is in part 'A' of the sentence. It should be 'my' instead of 'mine'. Here 'my' will be used as 'mine' is not followed by a proper noun.

9. In his address, the president (A)/will provide the public with (B)/an assurance the economy (C)/is slowly improving. (D)/

- a. A
b. B
c. C
d. D
e. No error

Ans - c

Error is in part 'C' of the sentence. 'That' is missing in this part of the sentence, as the sentence is a referral statement.

10. An author should always try to create (A)/a protagonist that his readers can relate (B)/to, so they can feel personally invested (C)/in the main character's success. (D)/

- a. A
b. B

-
- c. C
 - d. D
 - e. No error

Ans - e

No error

.....

11. Developing a regimented (A)/study schedule can (B)/help college students (C)/improve there grades. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No error

Ans - d

Error is in part 'D' of the sentence. It should be 'their' instead of 'there'.

.....

12. My friend and me relate to each other (A)/so well because we both have lived (B)/similar childhoods, out in the (C)/countryside working on farms. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No error

Ans - a

Error is in part 'A' of the sentence. It should be 'I' instead of 'me'.

.....

13. The thief sobbed and (A)/begged, pretending to be (B)/apologetic so he (C)/could avoid going to jail. (D)/

- a. A
 - b. B
 - c. C
 - d. D
-

.....
e. No error

Ans - e

No error
.....

14. It's important to (A)/review the adequacy (B)/of you medical insurance (C)/coverage every year. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No error

Ans - c

Error is in part 'C' of the sentence. It should be 'you' instead of 'your'.
.....

15. The autistic student preferred (A)/a well-organized classroom (B)/and didn't do well into (C)/environments that were not regimented. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No error

Ans - c

Error is in part 'C' of the sentence. It should be 'in' instead of 'into'. 'Into' is used when something or someone is going or being put into another location. 'In' is used to describe where someone or something already is.
.....

Directions (1-15): In each Question below, a sentence is given with four words given in Bold in the sentence. Among these bold words one may be wrongly spelt. The option of that word is the answer. If all four words are correctly spelt mark e. i.e. 'All are Correct' as the answer.

1. This round of conflict between Puducherry Chief Minister V. Narayanasamy and Lt. Governor Kiran Bedi has been more serious than those in the past.

- a. conflict
-

-
- b. Puducherry
 - c. Governor
 - d. serious
 - e. All are Correct

Ans - c

.....

2. He has been opposing what he calls Ms. Bedi's "high-handedness" and tendency to interfere in the administration

- a. opposing
- b. tendency
- c. interfere
- d. administration
- e. All are Correct

Ans - c

.....

3. Under the Constitution, the territory belongs to the President, who runs it through the L-G as Administrator

- a. Constitution
- b. territory
- c. President
- d. Administrator
- e. All are Correct

Ans - e

.....

4. The Socialists are expected to emerge as the single largest party in April, but well short of a clear majority

- a. Socialists
- b. emerge
- c. largest
- d. majority
- e. All are Correct

Ans - d

.....

.....

5. Sewage pipes and drains represent the bleaker side of India's struggle to modernise its cities

- a. Sewage
- b. represent
- c. bleaker
- d. struggle
- e. All are Correct

Ans - d

6. Depending on who your contractor is, you could have a vastly different experience of working under a contract

- a. Depending
- b. contractor
- c. vastly
- d. experience
- e. All are Correct

Ans - d

7. Decline in efficiency and quality of different services is quite apparent to the public, but it is flatly denied by political leaders, civil servants and consultants

- a. efficiency
- b. apparent
- c. flatly
- d. denied
- e. All are Correct

Ans - e

8. Little attempt has been made to study how contractual work has affected reliability in the postal services, railways and accounts

- a. attempt
- b. contractual
- c. reliability
- d. services
- e. All are Correct

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.....
Ans - b
.....

9. Job creation has slowed since 2011-12, the year of the last published National Sample Survey Office (NSSO) labour force survey

- a. creation
- b. published
- c. Survey
- d. labour
- e. All are Correct

Ans - a
.....

10. We have repeatedly stated that government claims on absence of 'good' data on jobs are simply untenable

- a. repeatedly
- b. government
- c. absence
- d. untenable
- e. All are Correct

Ans - c
.....

11. My analysis prior to the leak of NSSO 2017-18 data had shown that the job situation has turned grim since 2012

- a. analysis
- b. leak
- c. situation
- d. grim
- e. All are Correct

Ans - e
.....

12. The Government of India does not produce any measure of monthly unemployment rate, nor does it have any plans to do so

- a. Government
- b. produce

-
- c. monthly
 - d. unemployment
 - e. All are Correct

Ans - c

.....

13. The Centre for Monitoring India Economy (CMIE), a private enterprise, has demonstrated over the past three years that fast frequency measures of unemployment can be made and that seeking an exception on SDDS compliance is unnecessary

- a. enterprise
- b. demonstrated
- c. frequency
- d. unnecessary.
- e. All are Correct

Ans - d

.....

14. The CMIE decided to fill India's gap in generating fast frequency measures of household well-being in 2014

- a. decided
- b. generating
- c. frequency
- d. measures
- e. All are Correct

Ans - d

.....

15. Once the data is collected and validated in real-time, it is automatically deployed for estimations without any human intervention

- a. validated
- b. automatically
- c. estimations
- d. intervention
- e. All are Correct

Ans - e

.....

.....

Directions (1-15): Read each of the following sentences to find out if there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number (A, B, C or D) of this part is your answer. If there is no error in the statement, then mark option (e) as your answer choice.

1. Improving IT literacy is a great task ahead (A)/ because for Digital India to become successful (B)/ it is necessary that masses know how (C)/ to utilized the digital resources.(D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - d

Use 'utilize' as the sentence is in present tense

2. Indian schools and colleges need to prepare the youth for a very (A)/ different economic and digital world because (B)/ the skills to survive and prospering in the future will be (C)/ very different from what they are today.(D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - c

Error is in part C. 'Prosper' will be correct.

3. At the dawn of the 21st century, we are amidst the information revolution (A)/ or 'information age' which was termed as the Third wave (B)/ by the celebrated novelist Alvin (C)/ Toffler in his 1980 novel. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - e

No Error

4. The e-governance empowers the citizens (A)/ by improve the accessibility of (B)/ government information to citizens at(C)/ any time as per their convenience. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - b

Error is in part B. 'Improving' will be used in place of 'improve'

5. The consensus on climate change is (A)/ that it has begun to affected (B)/ the intensity and frequency (C)/ of extreme weather events.(D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - b

Error is in part B. 'affect' will be correct and 'affected' is wrong here

6. Green Highways Policy to build a 1.4 km long tree (A)/ line with plantation along both sides of national(B)/ highways will go a long way in (C)/ enhancing the forest and tree cover.(D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - e

No Error

7. India's GDP is growing quite well, (A)/ though there is disputes about whether (B)/ it has grown faster under the (C)/ present or previous governments.(D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - b

Error is in part B. 'are' will be used in place of 'is' as 'disputes' is plural here

8. One must bear the fact (A)/ in mind that the significant of (B)/ the Indian Ocean is because of (C)/ the increasing activity therein. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - b

'Significant' is incorrect here. The noun 'significance' is correct here

9. The Goods and Services Tax Network (GSTN) is reportedly (A)/ unable to get the electronic way bill, meant to tracking (B)/ intra-state and inter-state movement of (C)/ goods, as rules have not yet been finalised.(D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - b

Error is in part B. 'To' will take first form of the verb, i.e., 'track'

10. China in recent years under Xi Jinping has hosted a number (A)/ of military parades to celebrate its victory over Japan (B)/ during the second world war, inviting numerous (C)/ foreign leaders as well to be present. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - e

No Error

11. Structural forces within the global economy have been (A)/ driving down wages and creating insecure employment while (B)/ increasing the mobility of capital and (C)/increase incomes from ownership of capital. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - d

As per parallelism, 'increasing' will be used in part D also

12. After falling consistently against (A)/ the US Dollar for most (B)/ of the year, the Rupee has (C)/ managed to gained some ground.(D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - d

Error is in part D. Use 'gain' and not 'gained'

13. Over the last one and a half years, (A)/ farmers have been protesting (B)/ across the country (C)/ and organising mass gatherings.(D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - e

No Error

14. It is a know fact that Indian (A)/ states with a better Human (B)/ Development Index tend to (C)/ have better voter turnouts. (D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - a

Error is in part A. 'known' will be correct

15. In the aftermath of cyclonic storms, (A)/ the police were advising motorists (B)/ to travel only if their journey was (C)/ absolutely necessary.(D)/

- a. A
- b. B
- c. C
- d. D
- e. No Error

Ans - e

No Error

Basic Banking Operations

How many times a negotiable instrument can be negotiated?

- a. Once
- b. Twice
- c. Thrice
- d. No limit

Ans - d

On payment of which of the following, the payment will not be considered a payment in due course?

- a. Normal cheque
- b. Truncated cheque
- c. Electronic Cheque
- d. None of the above

Ans - d

'A' maintaining an SB Account dies intestate. No nomination had been made by him. Balance in the account is Rs 50000/- . Which of the following is not required for settling the claim without legal representation?

- a. Death Certificate of 'A'
- b. Claim format signed by claimants
- c. Stamped Letter of Indemnity by claimants
- d. Stamped Letter of Indemnity by Surety

Ans - d

..... is a technology that allows you to access your bank account from a mobile device

- a. Home Banking
- b. Mobile Banking
- c. Internet Banking

d. Television Banking

Ans - b

..... is the result of combining technology and traditional bank services through websites that customers use to access their bank accounts

- a. Home Banking
- b. Mobile Banking
- c. Internet Banking
- d. Television Banking

Ans - c

A Cheque which is not crossed is called

- a. Uncrossed cheque
- b. Open cheque
- c. Order cheque
- d. Bearer cheque

Ans - d

A Doubtful asset would be one

- a. Which has remained in substandard category for a period of less than 12 months
- b. Which has remained in substandard category for a period of less than 24 months
- c. Which has remained in substandard category for a period exceeding 12 months
- d. Which has remained in substandard category for a period of more than 18 months

Ans - c

What is the minimum & maximum amount stipulated for RTGS transaction?

- a. No Minimum, No Maximum
- b. No Minimum, Maximum Rs.5 Lakhs

-
- c. Minimum 2 Lakhs, Maximum 10 Lakhs
 - d. Minimum 2 Lakhs, Maximum No Limit

Ans – d

.....

Under Hypothecation charge

- a. The ownership and possession of goods are with Bank
- b. The ownership is with borrower but possession is with Bank
- c. The ownership and possession are with borrower
- d. The ownership is with Bank but possession with borrower

Ans – c

.....

..... is popularly known as Plastic cards or Plastic money

- a. Smart cards
- b. Electronic cards
- c. Credit cards
- d. Debit cards

Ans - c

.....

The balance in the savings account is Rs.5000/-. A cheque for Rs.6000/- is given for payment. It will be returned with the reason

- a. Refer to Drawer
- b. Exceeds arrangements
- c. Funds Insufficient
- d. Payment Stopped by the Drawer

Ans – c

.....

Which is the first bank to introduce Credit card in India?

- a. Bank of India
- b. Global Trust Bank
- c. IndusInd Bank
- d. Central Bank of India

Ans - d

Which is the first bank to launch Debit card in India?

- a. Standard Chartered Bank
- b. Citi Bank
- c. ABN Amro Bank
- d. American Express Bank

Ans - b

Which of the following is not negotiable instrument?

- a. Cheque
- b. Dividend warrant
- c. Bank draft
- d. Bill of exchange

Ans - b

Protection is available to paying banker in paying drafts u/s..of NI Act

- a. 85
- b. 85A
- c. 131
- d. 130

Ans - b

.....

An order cheque is transferable only by

- a. Endorsement
- b. Delivery
- c. Endorsement and delivery
- d. Blank endorsement
- E. All the above

Ans - c

.....

BCSBI is a

- a. Independent and autonomous body
- b. floated by BSE & NSE
- c. Government of India undertaking
- d. bank

Ans - a

.....

KYC means

- a. Know Your Card
- b. Know Your Cost
- c. Know Your Customer
- d. Know Your Creditor

Ans - c

.....

What is the no. of monthly ATM transactions that banks can restrict for use by other bank customers, in 6 metro centers namely, Mumbai, Kolkata, Delhi, Chennai, Hyderabad, Bangalore:

- a. 3 financial transactions
- b. 3 non-financial transactions
- c. 3 financial and non-financial transactions
- d. 5 financial transactions

Ans - c

.....

.....

Rameshwar Dass issued a bearer cheque in favour of Mr. Ramneet but he expired before he could handover the cheque to Mr. Ramneet. Whether the negotiation is complete and how Such a negotiable instrument is transferable only by:

- a. No & Endorsement
- b. No & Delivery
- c. Yes & Endorsement and delivery
- d. None of the above

Ans - b

.....

'A' maintaining an SB Account dies intestate. No nomination had been made by him. Balance in the account is Rs 1 lakh. Which of the following is not required for settling the claim without legal representation?

- a. Death Certificate of 'A'
- b. Claim format signed by claimants
- c. Stamped Letter of Indemnity by claimants & Sureties
- d. Affidavit (stamped. from one Independent respectable person)

Ans - d

.....

Your branch receives a cheque in which amount in words and figures differ. Your ledger keeper insists on payment of this cheque. The bank should make the payment for amount:

- a. In words
- b. In figures
- c. In words or figures whichever less
- d. Cheque should be returned.

Ans - a

.....

RTGS means

- a. Real Towards Gross Settlement
 - b. Real Turn Gross Settlement
 - c. Real Technique Gross Settlement
-

d. Real Time Gross Settlement

Ans - d

Expand ECS

- a. Electronic Clearing System
- b. Electronic Centered System
- c. Electronic Cross Systems
- d. Electronic Conversion Systems

Ans - a

EFT is introduced by

- a. IRDA
- b. RBI
- c. SEBI
- d. NSE

Ans - b

Which was the first Joint Stock Bank established by an Indian establishment?

- a. Bank of Bombay
- b. Oudh Commercial Bank
- c. Bank of Hindustan
- d. Hindustan Commercial Bank

Ans - c

Interest payable on savings bank accounts is?

- a. Regulated by State Governments
- b. De-regulated by RBI
- c. Regulated by RBI

d. Regulated by Finance Minister

Ans - b

The usual deposit accounts of banks are

- a. Current accounts, electricity accounts and insurance premium accounts
- b. Current accounts, post office savings, bank accounts and term deposit accounts
- c. Loan accounts, savings bank accounts and term deposit accounts
- d. Current accounts, savings bank accounts and term deposit accounts

M

Ans - d

Fixed deposits and recurring deposits are

- a. Repayable after an agreed period
- b. Repayable on demand
- c. Not repayable
- d. Repayable on demand or after an agreed period as per bank's choice

Ans - a

Accounts are allowed to be operated by cheques in respect of

- a. Both savings bank accounts and fixed deposit accounts
- b. Both Savings bank accounts and current accounts
- c. Both savings bank accounts and loan accounts
- d. Other savings bank accounts and cash accounts only

Ans - b

Which of the following is correct statement?

- a. No interest is paid on current deposit accounts
- b. Interest is paid on current accounts at the same rate as term deposit accounts

-
- c. The rate of interest on current accounts and savings accounts are the same
 - d. No interest is paid on any deposit by the bank

Ans - a

.....

When a bank returns a cheque unpaid, it is called?

- a. Payment of the cheque
- b. Drawing of the cheque
- c. Dishonour of the cheque
- d. Taking of the cheque

Ans - c

.....

On July 01, 2015 your branch receives a cheque-dated 1.11.2014 issued by one of your very valuable customer Mr. Prem who normally maintains a balance of Rs.5.00 lakh in his saving bank account. The bank would:

- a. Pay the cheque
- b. Pay and get confirmation of drawer
- c. Refuse payment of stale cheque
- d. None of the above

Ans - c

.....

A cheque in favour of Lord Krishna or order is presented for payment

- a. Bank can pay
- b. Bank should refuse to pay because either it can be paid only to drawer or it can be credited to the trust account in the name of the Lord Krishna
- c. Bank can pay to the presenter
- d. None of the above.

Ans - b

.....

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A minor presents a cheque at the counter for payment but due to insufficient funds the bank refuses to make payment. Minor insists on a written returning memo. In this case

- a. Bank is bound to give cheque return memo.
- b. Bank need not do so
- c. Bank can do at its discretion
- d. None of the above

Ans - a

.....

Interest in SB account is calculated on

- a. Minimum balance during the month
- b. Balance as on 30th of the month
- c. Minimum balance between 10th and last day of the month
- d. On daily balance basis

Ans - d

.....

Fixed Deposits is otherwise called as

- a. Accrued Deposits
- b. Time deposits
- c. Recurring Deposits
- d. Demand Deposits

Ans - b

.....

Payment of a cheque is not affected by

- a. Death of the payee
- b. Death of the drawer
- c. Insolvency of the drawer
- d. None of the above

Ans - a

.....

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What is the no. of monthly ATM transactions that banks can restrict for use by other bank customers, at centres other than 6 metro centres namely, Mumbai, Kolkata, Delhi, Chennai, Hyderabad, Bangalore:

- a. 5 financial transactions
- b. 5 non-financial transactions
- c. 5 financial and non-financial transactions
- d. 3 financial transactions

Ans - c

A issues a cheque in favour of B on 1.7.2015 but forgets to fill in the date. B presents the cheque for payment on 15.7.2015 filling the date as 10.07.2015. The bank will

- a. Pay the cheque
- b. Bank will not pay the cheque
- c. Bank will hand over the cheque to the police
- d. None of the above

Ans - a

A customer has a SB account and her husband had withdrawn the money from the bank on the basis of forged cheques at various occasions but the customer did not object to it. After his death, she comes to bank and demands the money.

- a. Bank would refer the matter to the court
- b. Bank is liable on forged cheques
- c. The bank is negligent but not liable, as the customer is party to the forgery and did not inform the bank in time
- d. Loss shall be borne in the ratio of 50:50 by the bank and the customer

Ans - b

In the which type of deposit, the high rate of interest is provided by the Bank?

- a. Current Account
- b. Recurring Deposit Account

-
- c. Fixed Deposit Account
 - d. Savings Account

Ans - c

.....

Loan is a financial arrangement under which an advance is granted by a bank to a borrower on a separate account called

- a. Cash credit account
- b. Overdraft account
- c. Loan account
- d. Discount account

Ans - c

.....

The rate of interest charged for the loan by the banker compared to overdraft and cash credit is Generally

- a. High
- b. Low
- c. Same
- d. Based on the amount

Ans - b

.....

Which type of account holder has the permission to overdraw the amount from his/her account?

- a. Savings account
- b. Current account
- c. Fixed deposit account
- d. Recurring deposit account

Ans - b

.....

Who will get 1% additional interest in Savings Bank a/c?

- a. Staff
- b. ex-staff
- c. widow or widower of staff
- d. All the above

Ans – 4

What is the maximum balance that can be kept in savings account?

- a. 10 lakhs
- b. 25 lakhs
- c. 30 lakhs
- d. no limit

Ans – d

What is the minimum interest payable in savings a/c?

- a. Re. 1/-
- b. 0.50 paise
- c. Rs. 5/-
- d. Rs. 100/-

Ans – a

How many nominees are allowed in a joint Savings a/c of three persons?

- a. one only
- b. two only
- c. no limit
- d. three only

Ans – a

.....
If 'A' and 'B' are having savings a/c and the operational instruction is Either or Survivor, who can withdraw money from the account?

- a. A only
- b. B only
- c. both separately can do
- d. both should do jointly

Ans – c
.....

If X and Y want to open a savings account with a condition that Y can operate the account only after the death of X, then the operation instruction must be

- a. Either / survivor
- b. Former / survivor
- c. Anyone / survivor
- d. Jointly

Ans – b
.....

What is the full form of MCLR?

- a. Minimum cost of funds based lending rate
- b. Maximum cost of funds based lending rate
- c. Marginal Cost of Funds based Lending Rate
- d. Marginal Cost of Funds based Loading Rate

Ans – c
.....

Loan against Bank Fixed Deposit depends on

- a. Principal amount
- b. Maturity amount
- c. Accrued value
- d. Surrender Value

Ans – c
.....

.....

The main aim of a banker for performing the subsidiary services is to earn a of the customers

- a. Money
- b. Documents
- c. Valuables
- d. Goodwill

Ans - d

.....

The services rendered by a banker as an agent of his customers are called

- a. Principal services
- b. Agency services
- c. General utility services
- d. Social services

Ans - b

.....

The written instructions given by the customers to banker to perform the services like collection and payment of money is noted down in

- a. Written Instructions Book
- b. Standing Instructions Book
- c. Banking Instructions Book
- d. Services Instructions Book

Ans - b

.....

A cheque-dated 29.2.2015 is presented on 28.2.2015. The bank should

- a. Pay the cheque
- b. Refuse the payment of post-dated cheque
- c. Contact the drawer
- d. None of the above

Ans - b

.....

.....

A opened a current account on 10.7.2015 and obtained cheque book the next day and issued a cheque in favour of B on 14.7.2015 mentioning the date as 1.7.2015. Cheque is presented on 20.7.2015. The bank in this case can

- a. Pay the cheque
- b. Refuse the payment \Contact the account holder
- c. Contact the account holder
- d. None of the above

Ans - a

.....

The Bank can make payment of cheque even after receiving notice of the drawer for

- a. For criminal liability
- b. For monetary liability
- c. For both the above
- d. None of the above

Ans - c

.....

You receive a cheque, which is issued, by one of your customers; in favour of a very reputed limited company whose account you trying to take over from other bank. What will you do with this cheque?

- a. Pay if it is bearer
- b. Not pay across the counter
- c. Pay if manager is satisfied
- d. None of the above

Ans - b

.....

What is the no. of monthly ATM transactions that banks can restrict for simultaneous use by other bank customers, in 6 metro centres and non metro centres.

- a. 5 financial transactions
 - b. 5 non-financial transactions
 - c. 3 and 5 financial and non-financial transactions respectively
-

d. 3 financial transactions

Ans - c

As per BCSBI, a customer may close the following accounts within 14 days of first payment in to the account without any penalty or fees

- a. savings account
- b. current account
- c. time deposit account
- d. a & b

Ans - d

A issues a cheque in favour of B and also writes on face of the cheque that it is valid for eight months. Bank will

- a. Pay the cheque within 8 months
- b. Not pay if presented after 3 months
- c. Will not pay the cheque
- d. None of the above.

Ans - b

A customer of your branch issues a cheque payable cash or bearer. This is presented by a minor of 16 years of age for payment at the counter.

- a. Bank can pay as cash would be treated as bearer
- b. Bank should return the cheque
- c. Bank should contact the drawer
- d. None of the above

Ans - a

.....

A customer of your branch issues a cheque, which is written in three different inks and in two different handwritings. The cheque is presented at the counter for payment.

- a. Payment should be refused
- b. It should be paid
- c. Confirmation from drawer sought
- d. None of the above

Ans - b

.....

Who is the customer among the following?

- a. One who acts as an agent for one maintaining a deposit account.
- b. One who regularly gets Draft issued.
- c. One who maintains a Loan Account.
- d. One who regularly visits the bank.

Ans - c

.....

Which of the following is a material alteration?

- a. A bearer cheque converted to order
- b. Special crossing converted to general crossing
- c. Crossing a cheque
- d. All the above

Ans - b

.....

The main objective of opening basic. saving bank accounts is

- a. to increase no. of accounts within the banks
- b. to increase the amount of deposit
- c. to enhance the financial inclusion
- d. all the given objectives are correct.

Ans – c

.....

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Which of the following alterations is not a material alteration?

- a. Converting order to bearer cheque
- b. Crossing of a cheque
- c. Changing payee's name
- d. All the above

Ans - b

A cheque issued in favour of self/order is presented for payment.

- a. Bank should refuse the payment of cheque
- b. Bank should pay the cheque
- c. Bank should pay to the drawer or person authorised by him after identification.
- d. None of the above

Ans - c

MICR technology used for clearance of cheques by banks refers to

- a. Magnetic Ink Character Recognition
- b. Magnetic Ink Company Recognition
- c. Magnetic Ink Cross Recognition
- d. Magnetic Ink Community Recognition

Ans - a

In India, the law regulating the Negotiable instruments are

- a. Banking Regulation Act 1949
- b. Reserve Bank of India Act 1934
- c. Negotiable Instruments Act 1881
- d. Companies Act 1956

Ans - c

Current Accounts are mainly opened by

- a. Professionals
- b. Agriculturalist
- c. Salaried class people
- d. Trading and industrial concern

Ans - d

Services rendered by a banker not only to his customers, but also to the general public are called as

- a. Principal services
- b. Agency services
- c. General utility services
- d. Social services

Ans - c

A cheque date before the date of its issue is

- a. Worth cheque
- b. Full worth cheque
- c. Preemptive cheque
- d. Ante dated cheque

Ans - d

The apex institution in agricultural finance is

- a. NABARD
- b. EXIM Bank
- c. Reserve Bank of India
- d. IDBI

Ans - a

.....

A minor of year and above who knows to read and write can open a savings a/c

- a. 12 years
- b. 10 years
- c. 16 years
- d. 18 years

Ans – b

.....

A minor 4 year old opens savings a/c with his father. The maximum balance in the a/c can be

- a. 50000
- b. 25000
- c. 4 lakhs
- d. No limit

Ans – d

.....

Loan against LIC Policy depends upon

- a. Policy value
- b. Maturity value
- c. Total Premium Paid
- d. Surrender Value

Ans – d

.....

Loan against NSC depends upon

- a. NSC amount
- b. Maturity amount
- c. Accrued value
- d. Surrender Value

Ans – c

.....

..... is a dead cheque

- a. Post dated cheque
- b. Stale cheque
- c. Ante dated cheque
- d. Pre dated cheque

Ans - b

Expand NEFT

- a. National Electronic Fund Transfer
- b. Neutral Electronic Fund Transfer
- c. Nominal Electronic Fund Transfer
- d. Natural Electronic Fund Transfer

Ans - a

A paying banker is absolved from his responsibility if he

- a. Pays the cheque in due course
- b. Pays within prescribed time
- c. Pays according to apparent tenor
- d. None of the above

Ans - a

For wrongful dishonour of a cheque, drawee bank will be responsible to

- a. The payee
- b. The drawer
- c. The holder
- d. None of the above

Ans - b

.....

The primary relationship between a banker and customer starts from the time

- a. when customer visits that bank
- b. when customer opens
- c. when customer visits that bank to made queries
- d. All of the above

Ans - b

.....

Which one of the following is the most important relationship between banker and customer?

- a. a. Debtor and Creditor
- b. Bailee and Bailor
- c. Agency and Principal
- d. Trustee and Beneficiary

Ans - a

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When customer's account overdrawn or when customer has taken loan from banker, then the customer is a

- a. Creditor
- b. Agent
- c. Debtor
- d. Bailor

Ans - c

.....

When banker received deposits from the customer, then the banker becomes of the customer

- a. Debtor
- b. Creditor
- c. Bailee
- d. Trustee

Ans - a

.....

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Dishonour of cheque by a banker without any justifiable reason is called

- a. Valid dishonour of cheques
- b. Unmindful dishonour of cheques
- c. Negligence dishonour of cheques
- d. Wrongful dishonour of cheques

Ans - d

.....

The bank can consider lien as their protection against loss on loan or overdraft which was given to its customers

- a. Special
- b. Particular
- c. General
- d. Lending

Ans - a

.....

Usually incidental charges are levied on which type of account holders?

- a. Savings account
- b. . Fixed deposit account
- c. Current Account
- d. Recurring deposit account

Ans - c

.....

Blank endorsement is otherwise called as

- a. Full Endorsement
- b. Qualified Endorsement
- c. General Endorsement
- d. Special Endorsement

Ans - c

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What does the term "PIN" stands for?

- a. People Identification Number
- b. Personal Instruction Number
- c. Personal Identification Number
- d. Personal Information Number

Ans - c

The ATM installed at bank premises is called as ATM

- a. Off-site
- b. Branch
- c. None of the above
- d. On-site

Ans - d

Cheque is payable on

- a. Demand
- b. Usage
- c. Fixed future date
- d. After sight

Ans - a

A cheque in clearing is presented for payment, but the amount in words and figures differ.

- a. A Bank should pay the amount whichever is less
- b. Bank should return the cheque
- c. Bank should pay the amount in figures
- d. Bank should pay the amount in words

Ans - d

Bank receives two cheques in clearing and balance is sufficient to pay only one cheque.

- a. Important cheque (covering payment of essential / govt. dues) should be paid.
- b. Payment should be on first come first served basis
- c. Both the cheques should be returned
- d. None of the above.

Ans - a

Full form of BHIM

- a. Bharat Interface for Money
- b. Bank Account Holders Interface for Mobile Transfers
- c. Bank Holding Internet Mobility
- d. Bank Host Interface for Money

Ans – a

What is the full form of IFSC?

- a. International Financial System code
- b. Indian Financial System code
- c. Industrial Financial System code
- d. Inter Bank Financial System code

Ans – b

A substandard asset would be one

- a. Which has remained in NPA for a period of less than 12 months
- b. Which has remained in NPA for a period equal to 15 months
- c. Which has remained in NPA for a period equal to 12 months
- d. Which has remained in NPA for a period of less than or equal to 18 months

Ans – c

Payment of forged instrument is not a valid discharge for the bank of its liability because

- a. the instrument is not a proper mandate
- b. forgery should be detected by the bank in any case
- c. bank has signatures of the customer and he can not deny his liability.
- d. None of the above.

Ans - a

.....

Holders of post-dated cheques can sue the drawer

- a. after the stated date, if remain unpaid.
- b. On date of their issue
- c. Any time after their issue
- d. None of the above.

Ans - a

.....

Validity period of a cheque can be reduced

- a. by the drawer by mentioning the same on the instrument
- b. by the drawee
- c. by the payee
- d. none of the above

Ans - d

.....

A cheque is not stated to payable to bearer or order. It is payable to

- a. payee
- b. payee or order
- c. payee or bearer
- d. none of the above

Ans - a

.....

ALL THE VERY BEST FOR YOUR EXAMS

SAMPLE QUESTIONS FOR SUB STAFF TO CLERICAL PROMOTION EXAM

Though we had taken enough care to go through the questions, we shall not be responsible for any loss or damage, resulting from any action taken on the basis of the contents. We advise everyone to update yourself with the latest information through RBI website and other authenticated sources. In case you find any incorrect/doubtful information, kindly update us also (along with the source link/reference for the correct information) as lot of questions were shared by many people.

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