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Indian Overseas Bank PO Exam Solved  
Question Paper 2011

## Test-I: Reasoning Ability

**Directions (Q. 1-7):** Study the following information carefully and answer the given questions.

A, B, C, D, E, F, G and H are sitting around a circular table, facing the centre. Each of them has a different profession, viz doctor, engineer, architect, pilot, banker, teacher, businessman and politician.

The politician sits third to the right of G. C is an immediate neighbour of G. The architect sits second to the right of C. B sits third to the right of H. H is neither a politician nor an architect. Only one person sits between C and the teacher. A and F are immediate neighbours of each other. Neither A nor F is a politician. The doctor sits second to the right of A. Two people sit between D and the engineer. D is not a politician. The pilot is not an immediate neighbour of the politician. The banker sits second to the left of A.

- Who amongst the following is a businessman?  
1) A 2) H 3) C 4) F 5) D
- What is the position of F with respect to the politician?  
1) Immediate right 2) Third to the left  
3) Second to the right 4) Fourth to the left  
5) Second to the left
- Who sit(s) exactly between the teacher and the engineer?  
1) C and H 2) Only the politician  
3) Only the doctor 4) C and B  
5) The architect and the banker
- Which of the following is true with respect to the given seating arrangement?  
1) D is an immediate neighbour of G.  
2) G is a banker.  
3) The banker and the teacher are immediate neighbours of each other.  
4) The pilot sits exactly between the architect and the businessman.  
5) The doctor sits second to the right of the businessman.
- What is the profession of G?  
1) Businessman 2) Pilot 3) Banker  
4) Teacher 5) Architect
- Four of the following five are alike in a certain way based on the given seating arrangement and thus form a group. Which is the one that does not belong to that group?  
1) G-Doctor 2) E-Architect 3) H-Businessman  
4) E-Politician 5) D-Pilot
- What is the profession of E?  
1) Businessman 2) Architect 3) Banker  
4) Politician 5) Engineer

**Directions (Q. 8-13):** Study the following information to answer the given questions:

In a certain code 'for profit order now' is written as 'ho ja ye ga', 'right now for him' is written as 'ga ve ja se', 'place order for profit' is written as 'ga bi ho ye' and 'only in right order' is written as 've du ye zo'.

- What is the code for 'him' ?  
1) ga 2) ve 3) ja  
4) se 5) Cannot be determined
- What does 'bi' stand for?  
1) profit 2) order 3) place 4) for 5) now
- 'fo ve du' could be a code for which of the following?  
1) in right spirits 2) only in profit 3) order only him  
4) place in right 5) order only now
- What is the code for 'profit' ?  
1) ye 2) ga 3) bi 4) ja 5) ho
- Which of the following may represent 'only for now' ?  
1) ja bi zo 2) du zo ga 3) zo ga ja  
4) zo ga ye 5) du bi ja
- What is the code for 'order' ?  
1) ye 2) ga 3) bi 4) ja 5) ho

**Directions (Q. 14-20):** Study the following information to answer the given questions:

P, Q, R, S, T, V and W are sitting in a straight line facing north. Each one of them lives on a different floor in the same building which is numbered from one to seven.

Q sits fourth to the left of the person living on the 6th floor. Either Q or the person living on the 6th floor sits at the extreme ends of the line.

Only one person sits between Q and W. W lives on the 3rd floor. The person living on the 1st floor sits third to right of S. S is not an immediate neighbour of W. Only one person lives between T and the person who lives on the 2nd floor.

P and R are immediate neighbours of each other. P does not live on the 6th floor. One who lives on the 5th floor sits third to right of the one who lives on the 7th floor.

- Who amongst the following lives on the 4th floor?  
1) P 2) Q 3) R 4) S 5) V
- On which of the following floors does T live?  
1) 1st 2) 2nd 3) 5th 4) 6th 5) 7th
- How many floors are there between the floors on which V and P live?  
1) One 2) Two 3) Three  
4) Four 5) None
- Directions (Q. 17-18):** Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which is the one that does not belong to that group?  
17. 1) W 2) T 3) S 4) P 5) Q

18. 1) T-2nd floor 2) R-7th floor 3) V-3rd floor  
4) S-5th floor 5) Q-6th floor
19. Which of the following is true with respect to the given arrangement?
- 1) The one who lives on the 5th floor is an immediate neighbour of S.
  - 2) V lives on the 1st floor.
  - 3) T sits second to the left of the person who lives on the 2nd floor.
  - 4) R and V are immediate neighbours of each other.
  - 5) The one who lives on the 4th floor sits at one of the extreme ends of the line.
20. If all the persons are made to live in alphabetical order from the bottom-most floor to the topmost floor (ie P lives on the 1st floor, Q lives on the 2nd floor and finally W lives on the 7th floor), who would still live on the same floor as the original arrangement?
- 1) R 2) V 3) W 4) T 5) S

**Directions (Q. 21-25):** Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer

- 1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
  - 2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
  - 3) if the data either in statement I alone or in statement II alone are sufficient to answer the question
  - 4) if the data even in both statements I and II together are not sufficient to answer the question.
  - 5) if the data in both statements I and II together are necessary to answer the question.
21. Who amongst A, B, C, D and E is the tallest?
- I. A is taller than B but shorter than C. D is not the tallest.  
II. Two people are taller than C.
22. Which direction is Ali facing?
- I. If Ken, who is currently facing East, turns 90° towards his right, he would face a direction exactly opposite to the direction which Ali is facing.  
II. If Priya who, is currently facing South, turns left, walks 1m and then takes a left turn again, she would face the same direction as Ali.
23. Did 300 candidates appear for the written examination for admission into College X?
- I. The principal of the college correctly mentions that the number of candidates who had appeared for the examination was more than 200.  
II. According to a statistical report, only 175 candidates could qualify the examination.
24. How far is Point P from Point Q? (All the points lie on a straight line.)
- I. Point T is exactly midway between Points P and Q.  
Point T is 5 km towards west of Point R.

- II. Point Q is 2 km towards the east of Point R.
25. How many brothers does A have?

I. A, who is B's brother, has two siblings.

II. D is brother of A and is youngest in the family.

**Directions (Q. 26-27):** Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to the group?

26. 1) Eye 2) Kidney 3) Heart  
4) Lungs 5) Ear
27. 1) Unique 2) Exclusive 3) Rare  
4) Distinct 5) Extinct

**Directions (Q. 28-30):** Four of the following five are alike in a certain way (based on the English alphabetical series) and hence form a group. Which is the one that does not belong to that group?

28. 1) ABX 2) ABCDV 3) ABCDEFT  
4) ABCW 5) ABCDES
29. 1) DNFL 2) KRIT 3) HUJS  
4) BQDO 5) JWLW
30. 1) CXIG 2) AZLJ 3) DWVT  
4) BZQO 5) GTKI

**Directions (Q. 31-35):** In these questions, the relationship between different elements is shown in the statements. These statements are followed by two conclusions. Mark answer

- 1) if only conclusion I follows.
  - 2) if only conclusion II follows.
  - 3) if either conclusion I or II follows.
  - 4) if neither conclusion I nor II follows.
  - 5) if both conclusions I and II follow.
31. Statements:  $A \geq B = C$ ;  $B < D \leq E$   
Conclusions: I.  $D > A$  II.  $E > C$
32. Statements:  $L > U \geq K$ ;  $Z < U < R$   
Conclusions: I.  $L > Z$  II.  $K < R$
33. Statements:  $Y < J = P \geq R > I$   
Conclusions: I.  $J > I$  II.  $Y < R$
34. Statements:  $V \geq K > M = N$ ;  $M > S$ ;  $T < K$   
Conclusions: I.  $T < N$  II.  $V = S$
35. Statements:  $F \leq X < A$ ;  $R < X \leq E$   
Conclusions: I.  $F \leq E$  II.  $R < F$
36. Read the following information carefully and answer the question which follows.
- 'Parents should make strong efforts to curtail the extreme fad for fashion from their children's minds.'—A research report.
- Which of the following would weaken the argument presented in the report most appropriately?
- 1) Excessive craze of fashion is detrimental to the development of a youngster's personality.
  - 2) Following fashion is not harmful but only till it is done to certain reasonable limits.
  - 3) The more fashionable a person, the greater are his/her chances to succeed in life.
  - 4) Fashion takes away the time spent in constructive activities by the youngsters.

- 5) Many schools and colleges have uniforms for their students so as to discourage the craze of fashion amongst them.

**Directions (Q. 37-40):** Read the following information and five statements given below it carefully and answer the questions which follow:

People in the remote village of Kenal are now totally self-sufficient and liberal and no longer wait till people from urban areas dish out empowerment as a special privilege or favour.

- (A) Many of the residents formed a group and initiated a self-help micro-credit programme which provided help and support to the villagers to start a new business.
- (B) There was a time when the villagers had to seek favours from their urban counterparts.
- (C) Kenal lacks the new advancements and technological developments owing to a lack of urban intervention.
- (D) Many other villages are now approaching the people from Kenal to help them follow the same directions.
- (E) Women in Kenal too are realising the importance of empowerment and are taking every possible step to add to their family's kitty.

37. Which of the statements numbered (A), (B), (C), (D) and (E) can be inferred from the given statement? (An inference is something which can be directly inferred from the given facts.)

- 1) Only (A)      2) Only (B)      3) Only (C)
- 4) Only (D)      5) Both (A) and (E)

38. Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above would prove that intervention from their urban counterparts can also be beneficial to a certain extent?

- 1) (A)      2) (B)      3) (C)
- 4) (D)      5) (E)

39. Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above represents a step which helped the process of liberalization and empowerment of the villagers?

- 1) (A)      2) (B)      3) (C)
- 4) (D)      5) (E)

40. Which of the following represents a result /repercussion of the success experienced by the residents of the village Kenal?

- 1) (B)      2) (C)      3) Both (C) and (E)
- 4) (A)      5) (D)

**Directions (Q. 41-50):** In each of the questions given below, which one of the following five Answer Figures on the right should come after the Problem Figures on the left, if the sequence were continued?

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50. 

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### Test-II: Quantitative Aptitude

Directions (Q. 51-55): What will come in place of question mark (?) in the following questions?

51.  $(21)^2 - 3717 + 59 = ? \times 8$   
 1) 43.75      2) 42.25      3) 45.75  
 4) 47.25      5) None of these
52.  $2\frac{1}{8} - 1\frac{1}{16} = ? + 1\frac{1}{32} - 1\frac{9}{64}$   
 1)  $2\frac{9}{32}$       2)  $1\frac{9}{64}$       3)  $2\frac{5}{32}$   
 4)  $1\frac{11}{64}$       5) None of these
53.  $(0.64)^4 + (0.512)^3 \times (0.8)^4 = (0.8)^{?+1}$   
 1) 5      2) 12      3) 0  
 4) 6      5) None of these
54.  $34.5\% \text{ of } 1800 + 12.4\% \text{ of } 1500 = (?)^2 + 78$   
 1) 27      2) 9      3) 81  
 4) 162      5) None of these
55.  $\sqrt{15^2 \times 12 + 9 - 125 + 21} = ?$   
 1) 18      2) 24      3) 196  
 4) 56      5) 14

Directions (Q. 56-60): What approximate value will come in place of the question mark (?) in the following questions? (You are not expected to calculate the exact value.)

56.  $7441 + 34 \times 12 = ? \times 9 + 110$   
 1) 420      2) 280      3) 590  
 4) 350      5) 220
57.  $\frac{989}{34} + \frac{65}{869} \times \frac{515}{207} = ?$   
 1) 840      2) 920      3) 970  
 4) 780      5) 1000

58.  $(32.13)^2 + (23.96)^2 - (17.11)^2 = ?$   
 1) 1270      2) 1420      3) 1450  
 4) 1360      5) 1310

59.  $\sqrt{54} \times \sqrt{2120} + \sqrt{460} = ?$   
 1) 120      2) 140      3) 160  
 4) 180      5) 200
60.  $67\% \text{ of } 801 - 231.17 = ? - 23\% \text{ of } 789$   
 1) 490      2) 440      3) 540  
 4) 520      5) 590

Directions (Q. 61-65): What will come in place of the question mark (?) in the following number series?

61. 8 10 18 44 124 (?)  
 1) 344      2) 366      3) 354  
 4) 356      5) None of these
62. 13 25 61 121 205 (?)  
 1) 323      2) 326      3) 324  
 4) 313      5) None of these
63. 656 352 200 124 86 (?)  
 1) 67      2) 59      3) 62  
 4) 57      5) None of these
64. 454 472 445 463 436 (?)  
 1) 436      2) 456      3) 454  
 4) 434      5) None of these
65. 12 18 36 102 360 (?)  
 1) 1364      2) 1386      3) 1384  
 4) 1376      5) None of these

Directions (Q. 66-70): In the following questions, two equations numbered I and II are given. You have to solve both the equations and give answer if

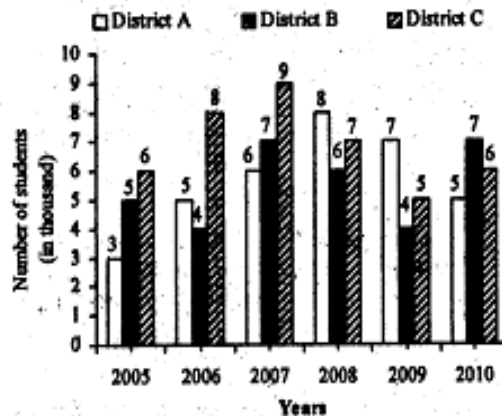
- 1) if  $x > y$   
 2) if  $x \geq y$   
 3) if  $x < y$   
 4)  $x \leq y$   
 5) if  $x = y$  or the relationship cannot be established.
66. I.  $x^2 - 19x + 84 = 0$       II.  $y^2 - 25y + 156 = 0$

77. I.  $x^2 - 468 = 1729$  II.  $y^2 - 1733 + 1564 = 0$
78. I.  $\frac{9}{\sqrt{x}} + \frac{19}{\sqrt{x}} = \sqrt{x}$  II.  $y^2 - \frac{(2 \times 14)^{1/2}}{\sqrt{y}} = 0$
79. I.  $\sqrt{784}x + 1234 = 1486$  II.  $\sqrt{1089}y + 2081 = 2345$
80. I.  $\frac{12}{\sqrt{x}} - \frac{23}{\sqrt{x}} = 5\sqrt{x}$  II.  $\frac{\sqrt{y}}{12} - \frac{5\sqrt{y}}{12} = \frac{1}{\sqrt{y}}$
71. The length of a rectangle 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?  
 1) 112.4 sq cm                      2) 104.2 sq cm  
 3) 100.8 sq cm                      4) Cannot be determined  
 5) None of these
72. Five-ninths of a number is equal to twenty five per cent 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 per cent of the first number?  
 1) 88.8                                      2) 99.9  
 3) 66.6                                      4) Cannot be determined  
 5) None of these
73. 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?  
 1) 43 years                                  2) 67 years  
 3) 45 years                                  4) 69 years  
 5) None of these
74. Dinesh's monthly income is four times Suresh's monthly income. Suresh's monthly income is twenty per cent more than Jyoti's monthly income. Jyoti's monthly income is ₹22,000. What is Dinesh's monthly income?  
 1) ₹1,06,500                              2) ₹1,05,600  
 3) ₹1,04,500                              4) ₹1,05,400  
 5) None of these
75. The smallest side of a right-angled triangle is 8 cm less than the side of a square of perimeter 56 cm. The second largest side of the right-angled triangle is 4 cm less than the length of the rectangle of area 96 sq cm and breadth 8 cm. What is the largest side of the right-angled triangle?  
 1) 20 cm                                  2) 12 cm                                  3) 10 cm  
 4) 15 cm                                  5) None of these
76. 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?  
 1) 168°                                      2) 228°                                      3) 156°  
 4) 224°                                      5) None of these

77. Raju runs 1250 metre on Monday and Friday. Another days he runs 1500 metre except for Sunday (He does not run on Sunday). How many kilometre will he run in 3 weeks (first day starting from Monday)?  
 1) 12.5 km                                  2) 20.5 km                                  3) 8.5 km  
 4) 25.5 km                                  5) None of these
78. The sum of nine consecutive odd numbers of Set A is 621. What is the sum of a different set of six consecutive even numbers whose lowest number is 15 more than the lowest number of Set A?  
 1) 498    2) 468    3) 478  
 4) 488    5) None of these
79. In a school there are 250 students, out of whom 12 per cent are girls. Each girl's monthly fee is ₹450 and each boy's monthly fee is 24 per cent more than that of a girl. What is the total monthly fee of girls and boys together?  
 1) ₹1,36,620                              2) ₹1,36,260                              3) ₹1,32,660  
 4) ₹1,32,460                              5) None of these
80. The average speed of a train is  $1\frac{3}{7}$  times the average speed of a car. The car covers a distance of 588 km in 6 hours. How much distance will the train cover in 13 hours?  
 1) 1750 km                                  2) 1760 km                                  3) 1720 km  
 4) 1850 km                                  5) None of these

Directions (Q. 81-85): Study the following graph carefully to answer the questions that follow:

Number of students (in thousand) enrolled in three different districts in six different years



81. What was the percentage increase in enrolment in the number of students in District C in year 2007 as compared to that in the previous year?  
 1) 115.5                                      2) 112.5                                      3) 15.5  
 4) 12.5    5) None of these
82. What was the difference between the number of students enrolled in all the three districts together in the year 2008 and the number of students enrolled in District B over all the years together?

- 1) 12000      2) 11000      3) 1100  
 4) 1400      5) None of these
83. What was the approximate average number of students enrolled in District A over all the years together?  
 1) 5999      2) 5666      3) 5444  
 4) 5333      5) None of these
84. In which year was the number of students enrolled in all the three districts together the second highest?  
 1) 2006      2) 2007      3) 2008  
 4) 2009      5) 2010
85. Total number of students enrolled in District A and District B together in the year 2010 was what percentage of the total number of students enrolled in District A in the year 2008?  
 1) 150      2) 120      3) 250  
 4) 220      5) None of these

Directions (Q. 86-90): Study the table carefully to answer the questions that follow:

Number of candidates appeared and qualified for a test (in hundred) in six different years from five different zones.

Year	Zone									
	P		Q		R		S		T	
	App	Qual	App	Qual	App	Qual	App	Qual	App	Qual
2005	3.2	2.5	3.5	1.4	3.8	2.2	4.2	2.4	6.2	2.6
2006	4.6	3.4	6.9	4.2	6.9	4.4	7.4	3.3	6.2	4.8
2007	6.5	4.9	7.7	4.5	5.9	4.8	8.3	5.6	6.4	4.2
2008	7.4	5.7	3.4	3.4	7.2	3.2	9.3	6.4	7.8	6.2
2009	8.8	4.8	6.6	5.2	8.6	6.8	11.4	5.2	9.9	6.9
2010	9.2	5.6	10.6	6.4	10.3	7.4	14.2	11.4	11.8	9.4

App — Appeared; Qual — Qualified

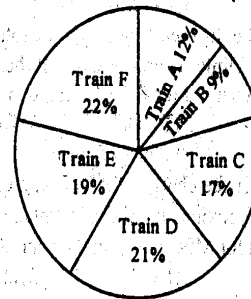
86. In which year was in Zone S the difference between the appeared candidates and qualified candidates the second lowest?  
 1) 2005      2) 2007      3) 2008  
 4) 2009      5) 2010
87. The number of candidates who qualified the test from Zone R in the year 2010 was approximately what percentage of the number of candidates who appeared from Zone Q in the year 2008?  
 1) 152      2) 147      3) 142  
 4) 132      5) 137
88. What was the average number of candidates appeared from Zone T over all the years together?  
 1) 810      2) 815      3) 825  
 4) 805      5) 820
89. What was the ratio of the number of candidates appeared from Zone P in the year 2005 to the number of candidates qualified from Zone S in the year 2007?  
 1) 4 : 7      2) 4 : 9      3) 9 : 4  
 4) 8 : 13      5) None of these
90. From which zone was the total number of candidates who qualified the test, the second highest in the year

2009 and 2010 together?

- 1) P      2) Q      3) R      4) S      5) T

Directions (Q. 91-95): Study the following pie-chart carefully to answer these questions:

Total number of passengers in six different trains = 4800  
 Percentage-wise distribution of passengers



91. What was the average number of passengers travelling in Train A, Train C and Train F together?  
 1) 816      2) 826      3) 824  
 4) 812      5) None of these
92. If the cost of one ticket is ₹124, what is the total amount paid by passengers of Train B? (Assuming all the passengers purchased tickets and cost of each ticket is equal)  
 1) ₹53,658      2) ₹53,568      3) ₹53,558  
 4) ₹53,468      5) None of these
93. The number of passengers in Train E is approximately what percentage of the total number of passengers in Train B and Train D together?  
 1) 63      2) 69      3) 75  
 4) 54      5) 79
94. What is the difference between the number of passengers in Train C and the number of passengers in Train A?  
 1) 280      2) 250      3) 230  
 4) 260      5) None of these
95. What is the total number of passengers in Train D, Train E and Train F together?  
 1) 2796      2) 3225      3) 2976  
 4) 3125      5) None of these

Directions (Q. 96-100): Study the following table carefully to answer the questions that follow.

Semester fees (in ₹ thousand) for five different courses in six different years

Years	Course				
	B Tech	M Sc	B Ed	M Phil	Diploma
2005	11.5	5.8	7.5	4.7	1.8
2006	14.5	6.4	11.6	5.8	3.2
2007	20.0	10.2	13.9	8.6	4.8
2008	22.2	14.6	15.8	12.7	5.6
2009	35.8	17.7	18.5	25.1	12.5
2010	50.7	20.9	22.6	18.9	14.9

96. What was the approximate per cent increase in the semester fees of B Ed course in the year 2007 as compared to the previous year?

- 1)26                      2)30                      3)20  
4)16                      5)10
97. What was the average semester fee charged for MSc course over all the years together?  
1) ₹12,700                      2) ₹12,600                      3) ₹12,060  
4) ₹12070                      5) ₹13,140
98. What was the difference between the total semester fee charged for Diploma course over all the years together and the fee charged for B Tech course in the year 2009?  
1) ₹8,500                      2) ₹8,000                      3) ₹6,500  
4) ₹7,000                      5) None of these
99. The semester fee charged for M Phil course in the year 2008 was approximately what per centage of the semester fee charged for MSc course in the year 2009?  
1) 67                      2) 84                      3) 80  
4) 76                      5) 72
100. What was the total semester fee charged for all the courses together in the year 2006?  
1) ₹42,500                      2) ₹41,500                      3) ₹41,600  
4) ₹42,200                      5) None of these

### Test-III: General Awareness with special reference to banking industry

101. Which of the following sector(s) make(s) maximum contribution to the national income of India?  
1) Services                      2) Agriculture                      3) Industry  
4) Both Agriculture and Industry  
5) None of these
102. Which of the following is not a part of the scheduled banking structure in India?  
1) State Co-operative Banks                      2) Public Sector Banks  
3) Private Sector Banks                      4) Regional Rural Banks  
5) Moneylenders
103. Which of the following is known as Plastic Money?  
(A) Demand Draft  
(B) Credit Card  
(C) Debit Card  
1) Only A                      2) Only B                      3) Only C  
4) Both B and C                      5) All A, B and C
104. Which of the following terms is used in the field of Finance and Banking?  
1) Gauge pressure                      2) Quantum number  
3) Adjustment credit                      4) Absolute zero  
5) Single bond
105. Goods and Services Tax (GST) would replace which of the following taxes levied at present?  
1) Income tax                      2) Corporate tax  
3) Capital gains tax                      4) Value added tax (VAT)  
5) All of these
106. Yuan is the currency of  
1) Japan                      2) China                      3) Indonesia  
4) Myanmar                      5) None of these
107. Normally, banks accept fixed deposits for a maximum period of  
1) 5 years                      2) 3 years                      3) 7 years  
4) 20 years                      5) 10 years
108. IFRS stands for  
1) International Financial Reporting Standards  
2) Indian Financial Rating Standards  
3) International Financial Rating Standards  
4) Indian Functional Reporting Standards  
5) None of these
109. KYC guidelines followed by the banks have been framed on the recommendations of the  
1) Ministry of Home Affairs  
2) Ministry of Rural Development  
3) Indian Banks Association  
4) Financial Intelligence Unit  
5) Reserve Bank of India
110. Bridge loans refer to  
1) Loans granted to construction companies for construction of bridges  
2) Loan granted to PWD for construction of bridges over rivers  
3) Interim finance allowed by banks to their customers, pending disbursement of term loans by financial institutions  
4) Loan granted to Railway for construction of bridges  
5) None of these
111. On which one of the following issues has IMF supported monetary policy of India?  
1) Introduction of GST  
2) Stimulus for agriculture sector  
3) Concessions for foreign investment  
4) Tightening of monetary policy  
5) None of these
112. In the term STRIPS, the first letter 'S' denotes  
1) Single                      2) Small                      3) Special  
4) Savings                      5) Separate
113. When the loan is granted for purchase of white goods, it is called  
1) Consumption loan                      2) White goods loan  
3) Consumer durable loan                      4) Business loan  
5) Proprietary loan
114. Structure of Basel II is based on how many pillars?  
1) Two                      2) Ten                      3) Four  
4) Five                      5) Three
115. Expand the term FRBM.  
1) Financial Responsibility and Business Management  
2) Fiscal Responsibility and Business Management  
3) Financial Responsibility and Budget Management  
4) Fiscal Responsibility and Budget Management  
5) Formal Responsibility and Business Management
116. The World Economic Outlook report of IMF indicates that one of the below mentioned nations is expected to achieve highest per cent GDP growth rate in 2011. Which one of the following is that country?



- 1) Brazil      2) Russia      3) India  
4) China      5) South Africa
117. Which of the following organisations/agencies has established a fund known as Investor Protection Fund?  
1) RBI  
2) SIDBI  
3) Bombay Stock Exchange  
4) Ministry of Finance  
5) Ministry of Commerce and Industry
118. As per the recent press reports, use of credit cards in India has gone down. What is/are the main reason/s for the same?  
(A) High interest rate charged by the card companies  
(B) Rise in fraudulent activities related to use of credit cards  
(C) Govt policies which do not allow the launch of new credit cards by the banks  
1) Only (A)                      2) Only (B)  
3) Only (C)                      4) All (A), (B) and (C)  
5) None of these
119. Which of the following terms is used in the field of Banking?  
1) MRI                              2) Refraction  
3) Depository Receipt      4) Neutralisation  
5) Atomic Number
120. Reverse Repo is a tool used by RBI to  
1) Inject liquidity  
2) Absorb liquidity  
3) Increase the liquidity with banking system  
4) To keep the liquidity at one level  
5) None of these
121. The Union Cabinet recently cleared 'Prohibition of unfair Practices in Technical Medical Educational Institutes and Universities Bill 2010'. As per the bill, which of the following will now be treated as a cognizable offence?  
1) Accepting capitation fee from the students  
2) Running a private college  
3) Not allowing students to change their course in between  
4) Running a college without proper facilities  
5) None of these
122. Many times we read a term CBS used in banking operations. What is the full form of the letter C in the term 'CBS'?  
1) Complete      2) Credit      3) Continuous  
4) Core            5) None of these
123. GNP stands for  
1) Gross National Product  
2) Group Net Product  
3) Grand Nuclear Process  
4) Group Networking Process  
5) None of these
124. The European Union has adopted which of the following as a common currency?  
1) Dollar    2) Dinar    3) Yen    4) Peso    5) Euro
125. Which of the following schemes is launched specifically for helping senior citizens to avail loan by mortgage of their residential property?  
1) English Mortgage Scheme  
2) Senior Capital loan Scheme  
3) Reverse Mortgage Loan scheme  
4) Senior Citizen Personal Loan scheme  
5) None of these
126. SEBI is a/n  
1) Advisory body      2) Statutory body  
3) Constitutional body    4) Non-statutory body  
5) Registered as a society
127. Mixed Economy means  
1) Co-existence of small and large industries  
2) Promoting both agriculture and industries in the economy  
3) Co-existence of public and private sectors  
4) Co-existence of the rich and the poor  
5) Existence of wholesale and retail markets
128. Which of the following books has been written by Vikram Seth?  
1) A Suitable Boy      2) A Bend in the River  
3) Five Point Someone    4) Lolita  
5) None of these
129. The expansion for BIFR, in the context of the Indian industry, is  
1) Board for Investment and Financial Redevelopment  
2) Bureau for Industrial and Financial Revolution  
3) Board for Investment and Formal Reconstruction  
4) Board for Industrial and Financial Reconstruction  
5) Bureau for Investment and Financial Reconstruction
130. What is the SLR at present?  
1) 6%                      2) 12%                      3) 18%  
4) 25%                      5) None of these
131. Who amongst the following is NOT a famous economist?  
1) Amartya Sen                      2) Octavio Paz  
3) Muhammad Yunus                      4) Peter A Diamond  
5) Dale I Mortensen

132. Rabi season is considered between  
 1) December to May      2) October to March  
 3) May to October      4) April to September  
 5) January to June
133. Which of the following is not a measure adopted by the Government or RBI to control inflation?  
 1) Monetary Policy  
 2) Fiscal Policy  
 3) Public Distribution System  
 4) Price Control  
 5) Financial inclusion
134. Which of the following is not a negotiable instrument?  
 1) Cheque      2) Pay order  
 3) Bill of Exchange      4) Warehouse receipt  
 5) All are negotiable instruments
135. The main function of the IMF is  
 1) to help solve balance-of-payments problems of member countries  
 2) to arrange international deposits from banks  
 3) to act as private sector lending arm of the World Bank  
 4) to finance investment loans to developing countries  
 5) None of these
136. During the recent global slowdown, almost all major countries were in recession. But, some countries like \_\_\_ and \_\_\_ were not going through recession. Which of the following fits in the blanks?  
 1) England and America      2) India and China  
 3) Japan and China      4) Germany and France  
 5) Belgium and Greece
137. The bonus in India is done after a gap of every  
 1) 5 years      2) 10 years      3) 12 years  
 4) 15 years      5) None of these
138. Which of the following is NOT a Public Sector Unit?  
 1) HPCL      2) Yes Bank      3) HAL  
 4) SAIL      5) IDBI Bank
139. As per recent notification issued by RBI, circulation of which of the following coins shall be ceased wef 29th June, 2011?  
 1) ₹1      2) 50 paise  
 3) 25 paise      4) Both 2) and 3) above  
 5) None of these
140. Which of the following bodies promoted Securities Trading Corporation of India Limited (STCI) jointly with the Public Sector Banks?  
 1) Securities Exchange Board of India  
 2) ICICI Ltd  
 3) IDBI Ltd  
 4) Reserve Bank of India  
 5) IRDA
141. Which of the following is the most active segment of the money market in India?  
 1) Call Money/Notice Money Market  
 2) Repo/Reverse Repo  
 3) Commercial Paper (CP)  
 4) Certificate of Deposit (CD)  
 5) None of these
142. Which of the following schemes is related exclusively to Financial Inclusion?  
 1) Swavalamban      2) Swadeshi      3) Swabhimian  
 4) SGSY      5) None of these
143. Which of the following is the top dividend-paying company of India as per a study done by Economic Times?  
 1) ONGC      2) TCS      3) ITC  
 4) IOC      5) Tech Mahindra
144. Anant Pai, better known as 'Uncle Pai', who died recently was the creator of which of the following comic series?  
 1) Chacha Chaudhary      2) Indrajal  
 3) Chandamama      4) Amar Chitra Katha  
 5) None of these
145. Consider the following.  
 (A) Deposit rates  
 (B) Base Rate  
 (C) Prime Lending Rate  
 Which of the above are decided by the Reserve Bank of India?  
 1) Only (A)      2) Only (B)      3) Only (C)  
 4) Both (B) and (C)      5) None of these
146. Which of the following is the biggest borrower in India?  
 1) Indian Government      2) Reserve Bank of India  
 3) Indian Railways      4) State Governments  
 5) Public Sector Undertakings
147. Which of the following would result in a fall in asset prices?  
 1) Low liquidity in the economy  
 2) High liquidity in the economy  
 3) RBI increasing the Reverse Repo Rates  
 4) RBI allowing more banks to play  
 5) None of these
148. As per Union Budget 2011-12, the fiscal deficit as % of GDP has been projected at \_\_\_ for 2011-12.  
 1) 5%      2) 5.5%      3) 4.6%  
 4) 4%      5) 4.2%