Question Paper Pattern for Lakshmi Vilas Bank (JUNIOR OFFICERS)

ONLINE TEST:

The Objective type Test consists of (i) Numerical Ability, (ii) Analytical Ability, (iii) Verbal Ability, (iv) Banking Awareness. (v) Computer Awareness / General Awarness (Total 150 questions carrying total weightage of 150 marks with total time duration of 90 minutes).

S. No.	Name of Test	Number of Questions
1	Numerical Ability	30
2	Analytical Ability	30
3	Verbal Ability	30
4	Banking Awareness	30
5	Computer Awareness / General Awareness	30
Total		**150**

(Total 150 questions carrying total weightage of 150 marks with total time duration of 90 minutes).

1.Verbal ability

Directions (1-5): Read the following passage carefully and answer the questions given below it. Certain words are given
in **bold** in the passage to help you locate them while answering some of the questions.

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Nature is like business. Business sense dictates that we **guard** our capital and live from the interest. Nature's

capital is the enormous diversity of living things. Without it, we cannot feed ourselves, cure ourselves of illness or

provide industry with the raw materials of wealth creation. Professor Edward Wilson, of Harvard University says, "The

folly our descendants are least likely to forgive us is the ongoing loss of genetic and species diversity. This will take

millions of years to correct."

Only 150 plant species have ever been widely cultivated. Yet over 75,000 edible plants are known in the wild. In

a hungry world, with a population growing by 90 million each year, so much wasted potential is tragic. Medicines from

the wild are **worth** around 40 billion dollars a year. Over 5000 species are known to yield chemical with cancer-fighting

potential. Scientists currently estimate that the total number of species in the world is between 10-30 million with only

around 1.4 million identified.

The web of life is torn when mankind exploits natural resources in short-sighted ways. The trade in tropical

hardwoods can destroy whole forests extract just a few commercially attractive specimens. Bad agricultural practice

triggers **24** billion tonnes of top soil erosion a year losing the equivalent of 9 million tonnes of grain output. **Cutting** this

kind of unsuitable exploitation and instituting "sustainable utilization" will help turn the environmental crisis around.

1. Why does the author compare nature to business?

a) Because of the capital depletion in nature and business

b) Because of the similarity with which one should use both

c) Because of the same interest level yield

d) Because of the diversity of the various capital inputs

e) None of these

2. In the expression, "The folly our descendants are least likely to forgive us," what is the business equivalent of the folly

the author is referring to?

a) Reducing the profit margin

b) Not pumping some money out of profits into the business

c) Eroding the capital lease of the business

d) Putting interest on capital back into the business

e) None of these

3. Which of the following statements is false in the context of the given passage?

a) The diversity of plant life is essential for human existence

b) Scientists know the usefulness of most plant species

c) Chemicals for cancer treatment are available from plants

d) There are around ten times the plant species undiscovered as compared to the discovered ones.

e) None of these

4. Which of the following correctly reflects the opinion of the author to take care of hunger in the world?

a) Increase the number of edible plants being cultivated

b) Increase cultivation of 150 species presently under cultivation

c) Increase the cultivation of medicinal plants

d) Increase the potential of the cultivated edible plants

e) None of these

5. Which of the following is mentioned as the immediate cause for the destruction of plant species?

a) Soil erosion

b) Destruction of habitat

c) Cultivation

d) Agricultural practices

e) None of these

Directions (6 -10): Choose the word which is nearly same in. meaning to the given word as used in the passage.

6. **WASTED**

a) Consumed

b) Squandered

c) Unutilized

d) Unprofitable

e) Visible

7. **TRIGGERS**

a) Starts

b) Makes

c) Results

d) Causes

e) Forces

8. **WORTH**

a) Cost
b) Purchase
c) Deserving
d) Sell
e) Different
9. **CUTTING**
a) Uniting
b) Increasing
c) Joining
d) Combining
e) Reducing
10. **GUARD**
a) Demolish
b) Relieve
c) Consume
d) Release
e) Protect

Directions (11-20) : Read each sentence to find out whether there is any grammatical error in it.. The error if any, will be
in one part of the sentence. The number of that part is the answer. If there is no error, the answer is e). (Ignore the
errors of punctuation, if any.)
11. Meetings were held with unions a)/ to tackle indiscipline b)/ and with customers c)/ to understand its needs. d)/ No
error e)
12. The actual conduct of the test a)/ at each venue will be entrusted b)/ on the officer-in-charge c)/ who will be
designated as test conductor. d)/ No errore)
13. The list of candidates admitted a)/ to the test should be remain b)/ with the invigilator c)/ during the test.d)/No error
e)

14. While the issue was no longer a)/ as serious as the demise or survival of the company b)/ the ultimate fate of this
national treasure c)/ was far off settled. d)/ No error e)
15. At presently the global a)/ supply of wheat is b)/ the lowest it has been c)/for the past fifty years. d)/No error e)

Directions (21-35): In each question below a part of the sentence is printed in bold type. The part printed in **bold** type

may contain an error. Below" each sentence four phrases are given which are numbered a), b), c) and d). One of these

can substitute the part of the sentence in **bold** type to correct it. The number of that part is the answer. If the part of the

sentence which is printed in **bold** type is correct as it is, mark e) i.e. 'No correction required' as your answer.

16. He **firmly believes on** punctuality and discipline.
a) firmly believes in
b) believes firmly with
c) firm believer on
d) firmly believes into
e) No correction required

17. **When they reach** the airport, the flight had departed.
a) While they reach
b) When they reached
c) When they had reach
d) When they were reached
e) No correction required

18. The police find it easy to prove the **guilty but not innocent** of the accused.
a) guilt but not the innocence
b) guilty but not innocence.
c) guilt not the innocent
d) guilt but not innocents
e) No correction required

19. Census reports in India have **voiced concerned over the declining** trend in the sex ratio.
a) voice concern over the declined
b) voiced concerned about the declining
c) had voiced concerned in the declining
d) voiced concern over the declining
e) No correction required

20. I have told the architect **to put on** his best in the assignment he was handling.
a) to put in
b) to have put up
c) is putting
d) to put down

e) No correction required

Directions (21-25): In the following passage there are blanks each of which has been numbered. These numbers are
again printed below the passage and against each, five words are suggested, one of which fills the blank appropriately.
Find out the appropriate word in each case.
Physically challenged people have **(21)** made **(22)** in the corporate workplace but certainly not as much as they
had expected. We have new laws, rules and policies relating to physically challenged people in the workplace, but what we have
not changed much is our **(23)**. Physically challenged people have fallen short in their goals because we evolve the potency
of the affluent need to maintain their power. We can abide **(24)** by the laws and rules we create in order to assure physically
challenged people an equal opportunity in the corporate workplace and still not **(25)** the problems that afflicted and
eventually capsized the physically challenged people's raft.

21.
a) undoubtedly
b) perhaps
c) seldom
d) not
e) optimistically
22.
a) efforts
b) progress
c) automation
d) attempts
e) decisions
23.
a) patterns
b) decision
c) behaviour
d) population
e) achievements

24.
a) retaliate
b) respect
c) permit
d) depleted
e) undestimate
25.
a) solved
b) measured
c) emphasize
d) create
e) overcome

Directions (Q. 26-30): Rearrange the following six
sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

(A) Special care needs to be taken to reform the other State taxes, viz state excise, motor vehicles tax,

passengers and goods tax, and stamp duty and registration fee.

(B) The introduction of GST in the indirect tax system of the Union and the State Governments and the

DTC in the direct taxes of the Union Government will help establish an economically efficient, costeffective and transparent tax system.

(C) That would make the Indian tax system suitable for taking the country towards a new horizon of future growth and prosperity.

(D) It would make the Indian tax payer competitive at home as well as in the international market.

(E) Also, the other taxes at the state level need to be further reformed.

(F) It is, however, important to remove the bumps and road blocks in its introduction.

25. Which of the following should be the **FIRST** sentence after rearrangement?
1) F 2) E 3) B 4) A 5) C

26.. Which of the following should be the **SECOND** sentence after rearrangement?
1) A 2) B 3) C 4) E 5) D

27.. Which of the following should be the **THIRD** sentence after rearrangement?
1) E 2) F 3) D 4) C 5) B

28.. Which of the following should be the **FOURTH** sentence after rearrangement?
1) B 2) D 3) F 4) E 5) C

30.. Which of the following should be the **LAST** sentence after rearrangement?
1) F 2) E 3) B 4) A 5) C

Quantitative Aptitude

Directions (31-35) : In the following number series only one number is wrong. Find out the wrong number.

31. 6 12 36 144 722 4320 30240
a) 36
b) 144
c) 722
d) 4320
e) None of these

32. 9261 6859 4913 3375 2197 1321 729
a) 1321
b) 6859
c) 2197
d) 4913
e) None of these

33. 3 5 8 75 1125 84375 94921875
a) 94921875
b) 8
c) 75
d) 1125
e) None of these

34. 4 5 9 20 34 59 95
a) 9
b) 34

c) 59
d) 95
e) None of these
35. 2 13 76 377 1506 4507 9008
a) 13
b) 9008
c) 4507
d) 1506
e) None of these

Directions (36-40) : What should come in place of the question mark (?) in the following questions?

36. = ?
a) 53
b) 46
c) 63
d) 66
e) None of these

37. $1888 \div 32 \div 8 = ?$
a) 472
b) 7.375
c) 29.5
d) 9.485
e) None of these

38. $4^{2.3} \times 2^{2.3} \times g^{1.7} = ?$
a) 64
b) 512
c) 16
d) 4096
e) None of these

39. $18.8 * ? * 14.2 = 5232.416$
a) 20.3
b) 17.4
c) 19.6
d) 16.8
e) None of these

40.

60. $2\frac{4}{7} + 2\frac{2}{5} + 1\frac{3}{8} = ?$

a) $6\frac{97}{280}$

b) $8\frac{47}{140}$

c) $8\frac{67}{280}$

d) $6\frac{23}{140}$

e) None of these

Directions (41-45) : In the following questions two equations numbered I and II are given. You have to solve both
equations and
Give Answer If
a) x > y
b) X >= y
c) x < y
d) x =< y
e) x = y
or the relationship cannot be established

41.
I. $x2 + 9x + 20 = 0$
II. $y2 + 13y + 42 = 0$

42.
I. $x2 + 11x + 24 = 0$
II. $y2 + 12y + 35 = 0$

43.
I. $2x + 3y = 14$
II. $4x + 2y = 16$

44.
I. $x2 + 7x + 12 = 0$
II. $y2 + 10y + 24 = 0$

45.
I. $x2 + 28 = 11x$
II. $y2 - 15y + 56 = 0$

46. In how many different ways can the letters of the word 'CREAM' be arranged'?
a) 480
b) 120
c) 260

d) 25

e) None of these

47. What will be the difference between the simple interest and compound interest accrued on an amount of Rs. 19,200

at the end of 3 years at the rate of 12 p.c.p.a.?

a) Rs. 722.6826

b) Rs. 802.5144

c) Rs. 862.6176

d) Rs. 798.I824

e) None of these

48. A 240-meter long train crosses a platform in 20 seconds. What is the speed of the train?

a) 10 metres/second

b) 12 metres/second

c) 18 metre/second

d) Cannot be determined

e) None of these

49. The number obtained after interchanging the two digits of a two-digit number is greater than the original number by

9. If the sum of the two digits of the number is 13, what is the original number?

a) 67

b) 58

c) 76

d) Cannot be determined

e) None of these

50. The average of the ages of a man and his daughter is 34 years. If the respective ratio of their ages four years from

now is 14 : 5, what is the daughter's present age?

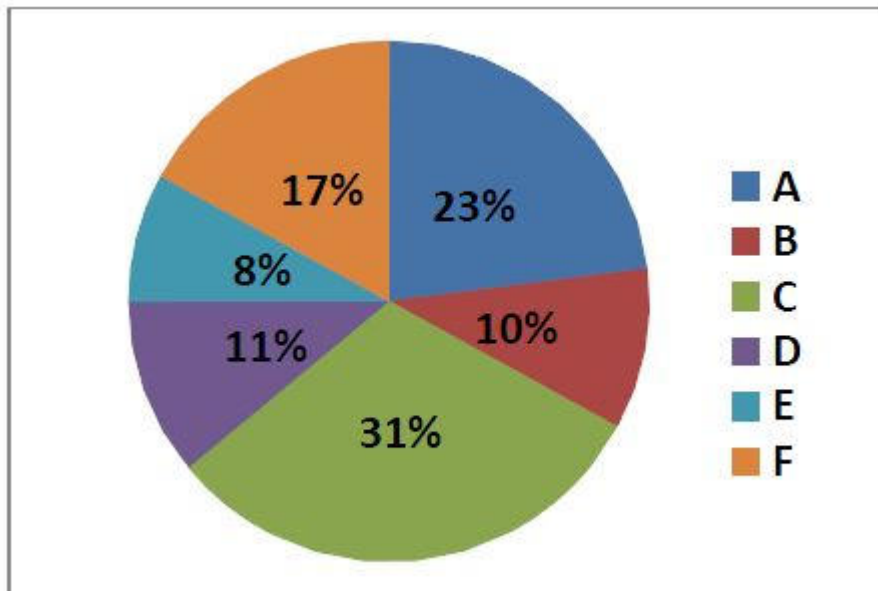a) 12

b) 18

c) 10

d) Cannot be determined

e) None of these

Directions (51-55) : Study the pie-charts carefully to answer the questions that follow.

Percentage of students in Six different colleges

Total number of students= 3500

51. What is the number of girls in College D?
a) 188
b) 192
c) 176
d) 164
e) None of these
52. Which college has the lowest number of girls?
a) B
b) F
c) E
d) D
e) None of these
53.. The number of boys for College A form what per cent of total number of students from that college? (rounded off to
two digits after decimal)
a) 56.29
b) 22.83
c) 38.41
d) 43.67
e) None of these
54. What is the total number of boys from colleges E and F together?
a) 310
b) 215

c) 283

d) 251

e) None of these

55. Which college has the maximum number of boys?

a) C

b) D

c) A

d) B

e) None of these

Directions (56 -60) : Study the table carefully to answer the questions that follow :

Percentage of Marks Obtained by Six Students in six different subjects

Subject Student	Science (out of 150)	English (out of 100)	Hindi (out of 50)	Maths (out of 150)	Social Studies (out of 125)	Marathi (out of 50)
Ravi	85	67	84	70	70	78
Riya	80	53	86	60	80	78
Amit	90	51	88	65	50	66
Kirti	65	78	90	85	70	68
Prasad	70	82	86	80	60	72
Tanya	60	84	80	65	50	76

56. What are the average marks obtained by all students together in Hindi?

(rounded off to two digits after decimal)

a) 42.83

b) 44.62

c) 41.54

d) 43.28

e) None of these

57. What are th e total marks obtained by Tanya in all the subjects together?

a) 418

b) 412

c) 408

d) 402

e) None of these

58. If to pass in the exam the minimum marks required in Maths are 95 and in

Social Studies are 85, how many students

will pass?

a) One

b) Three

c) Two

d) Four

e) None of these

59.. What is Riya's overall percentage of marks in all subjects together?

a) 75.6

b) 68.3

c) 72.8

d) 71.2

e) None of these

60. Which student has scored the highest marks in all subjects together?

a) Prasad

b) Riya

c) Ravi

d) Amit

e) None of these

Reasoning Ability

61. How many such pairs of letters are there in the word SHOULDER each of which has as many letters between them
in the word as in the English alphabet?

a) None

b) One

c) Two

d) Three

e) More than three

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

a) Brick

b) Cement

c) Sand

d) Mortar

e) Wall

63. If it is possible to make only one meaningful English word with the first. the fifth , the seventh and the ninth letters
of the word STREAMLINE, using each letter once each word, which of the following .is the third letter of that word? If no

such word can be made, give 'X' as the itl1swer and if more than one such word can be made, give ' Y' as the answer.

a) L
b) E
c) S
d) X
e) Y

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

a) Nitrogen
b) Hydrogen
c) Methane
d) Neon
e) Helium

65. In a certain code BREAKING is written as BFSCFMHJ How is MOTHERLY written in that code?

a) IUPNZMSF
b) IUPNXKQD
c) IUPNFSMZ
d) GSNLZMSF
e) None of these

66. Among P, Q, R; S and Teach having a different height, Q is taller than S. T is shorter than P. R is taller than Q but shorter than T. Who among them is the tallest?

a) S
b) P
c) R
d) Data inadequate
e) None of these

67. Mohan correctly remembers that his mother's birthday is before 16th but after 13th August where as his sister correctly remembers that their month's birthday is after 14th but before 18th August. On which day in August was their mother's birthday definitely?

a) 15th
b) 14th
c) 14th or 15th

d) Data inadequate

e) None of these

68. In a certain code BEND is written as '5%3#' and NIGHT is written as '3@©64'. How is DEBT written in that code?

a) #%©4

b) #@54

c) #%34

d) #%54

e) None of these

69. How many such digits are there in the number 5834619 each of which is as far away from the beginning of the

number as when the digits are arranged in descending order within the number?

a) None

b) One

c) Two

d) Three

e) More than three

70. If the positions of the first and the fifth digits in the number 85231467 are interchanged , similarly the positions of

the second and the sixth digits are interchanged and so on, which of the following will be the second digit from the right

end after the rearrangement?

a) 2

b) 5

c) 3

d) 1

e) None of these

Directions (71-76): In each of the questions below are given four statements followed by four conclusions numbered I,

II, III and IV. You have to take the given statements to be true even if they seem to be at variance from commonly known

facts. Read all the conclusions and then decide which of the given conclusions logically, follow s from the given

statements disregarding commonly known facts.

71. Statements:

All drums are tubes.

Some tubes are pipes.

No pipe is stick.

Some sticks are rubbers.
Conclusions:
I. Some robbers are tubes.
II. Some sticks are drums.
III. Some pipes are drums.
IV. Some sticks are tubes.
a) None follows
b) Only I follow
c) Only I and II follow
d) Only I and III follow
e) Only III follows
72. Statements:
Some pens are rooms.
All rooms are walls.
Some walls are bricks.
All bricks are slates.
Conclusions:
I. Some slates are walls.
II. Some walls are pens.
III. Some bricks are rooms.
IV. Some slates are rooms.
a) Only I and III follow
b) Only II and III follow
c) Only I and II follow
d) Only II and IV follow
e) None of these
73. Statements:
Some chairs are pencils.
Some pencils are bottles.
Some bottles are bags.
Some bags are books.
Conclusions:
I. Some books are pencils.
II. Some books are chairs.
III. No book is pencil.
IV. Some bags are chairs.
a) Only I follows
b) Only either I or III follows

c) Only III follows
d) Only IV follows
e) None of these
74. Statements:
Some roads are buses.
All buses are trains.
Some trains are trucks.
All trucks are kites.
Conclusions:
a) None follows
b) Only I follow
c) Only II follow
d) Only III follow
e) None of these
75. Statements:
All beads are rings.
All rings are bangles.
All bangles are tyres.
All tyres are pendants.
Conclusions:
I. Some pendants are beads.
II. Some tyres are rings.
III. Some bangles are beads.
IV. Some pendants are rings.
a) Only I and II follow
b) Only I, II and III follow
c) Only II, III and IV follow
d) Only I, III and IV follow
e) All follow
76. Statements:
Some desks are fruits.
All fruits are flowers.
Some flowers are desks.
Some branches are roots.
Conclusions:
I. Some roots are flowers.
II. No desk is branch.
III. Some flowers are desks.

IV. Some branches are desks.

a) Only either II or IV follow

b) Only III follows

c) Only either II or IV follow

d) Only III and IV follow

e) None of these

Directions (77-82) : Study the following arrangement carefully and answer the questions given below:

R 4 P I J M Q 3 % T @ © U K 5 V 1 W $ Y 2 B E 6 # 9 D H 8 G * Z N

77. Which of the following is the sixth to the left of the fifteenth from the left end of the above arrangement?

a) 2

b) #

c) %

d) $

e) None of these

78. How many such numbers are there in the above arrangement, each of which is immediately preceded by a

consonant and immediately followed by a letter?

a) 2

b) #

c) %

d) $

e) None of these

79. How many symbols are there in the above arrangement, each of which is immediately followed by a letter but not

immediately preceded by a number?

a) None

b) One

c) Two

d) Three

e) More than three

80. How many such consonants are there in the above arrangement, each of which is immediately preceded by a

consonant and immediately followed by a symbol?

a) None

b) One

c) Two

d) Three

e) More than three

81. What should come in the place of question mark (?) in the following series based on the above arrangement?

PJQ T©K 1$2?

a) E#D

b) 69D

c) 698

d) 6#0

e) None of these

82. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form

a group. Which is the one that does not belong to that group?

a) WYI

b) Q%M

c) ©K@

d) 9H6

e) GZ8

Directions (83-88) : Study the following information carefully and answer the questions given below:

P, Q , R, S, T, V and W are seven members of a club. Each of them has a favourite sport from - Chess, Table

Tennis, Lawn Tennis, Volleyball, Badminton, Basketball and Carrom, not necessarily in the same order. Each of them also

has a specific choice of colour from -- Blue, Red, Green, Yellow, Grey, Black and White, not necessarily in the same order.

R likes Green and his favourite sport is Badminton. V's choice of colour is neither Red nor Black. T's favourite

sport is neither Table Tennis nor Basketball. The one who likes Volleyball does not like Yellow and Grey. Q's favourite

sport is Lawn Tennis and he likes Black. S likes White. W likes Basketball. P likes Volleyball. T likes Blue. The one who likes

Basketball does not like Grey.

83. What is V's choice of colour?

a) Black

b) Grey

c) Yellow

d) Data inadequate

e) None of these

84. What is T's favourite sport?

a) Basketball

b) Volleyball

c) Chess

d) Data inadequate

e) None of these

85. Whose favourite sport is Carrom?

a) S

b) R

c) W

d) Data inadequate

e) None of these

86. Whose favourite sport is basketball?

a) S

b) T

c) W

d) R

e) Della inadequate

87. What is W's choice of colour?

a) Green

b) White

c) Black

d) Data inadequate

e) None of these

88. Which of the following combinations of sport and colour is correct?

a) Table Tennis, Yellow

b) Volleyball, Red

c) Volleyball, Grey

d) Chess, Black

e) Carrom, Green

Directions (89-90) : In each question below is given a group of letters followed by four combinations of digits/symbols numbered a), b), c), and d). You have to find out' which of the combinations correctly represents the group of letters based on the following coding system and make the number of that combination as the answer. If none of the four

combinations correctly represents the group of letters, mark e), i.e. 'None of these as the answer.

Letter R K A D E M W T I V U B F H P

Digit/symbol: 2 6 3 * 1 8 # 4 $ 5 © 9 6@ 7

Conditions:

(i) If the first letter is a Vowel and the last letter is a Consonant, the codes for the first an the last letters should be interchanged.

(ii) If the first letter is a Consonant and the last letter is a Vowel, both are to be coded as '?'.

(iii) If both the first and the last letters are consonants, both are to be coded as the code of the last letter. Now, on the basis of above information, find the correct coded form in each question.

89. AMPERT

a) 38712$

b) $87123

c) 387123

d) 37812$

e) None of these

90. RTVUBH

a) 245©9@

b) @45©92

c) @45©9@

d) ?45©9?

e) None of these

Answers-

Q. 1 2

Q. 2 3   26. 3   27. 5 28. 2   29. 4 30.1 (**BDFEAC**)

Q. 3 2

Q. 4 4

Q. 5 2

Q. 6 3

Q. 7 4

Q. 8 3

Q. 9 5

Q. 10 5

Q. 11 4

Q. 12 3
Q. 13 2
Q. 14 4
Q. 15 1

Q. 16 1
Q. 17 2   31. 3   32. 1 33.2 34. 5 35. 4   36. 5 37. 2 38. 4 39. 3 40. 1 41. 1 42. 5 43. 3 44. 2 45. 4
Q. 18 1
Q. 19 4   46. 2 47. 3 48. 4 49.1 50. 5 51.5   52.3   53. 4 54. 2 55. 1 56. 1 57. 2 58.3 59.4   60.5
Q. 20 1

Q. 21 1
Q. 22 2
Q. 23 5
Q. 23 3
Q. 24 2
Q.25 5

61. 3 62. 5   63. 5 64. 3   65. 2 66. 2   67. 1 68. 4 69. 2 70. 1 71. 1 72.3

73.2 74. 1 75. 5 76. 3 77.3   78.3   79. 2 80. 4 81. 1 82. 5 83. 4 84. 2 85 . 3 86.4 87 .3   88.1 89. 3 90. 2

Computer- basics questions

GA- Last 3 months

Banking- basics of banking, banking current affairs, neft,atm,cheque, rtgs, schemes etc.

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