

I.B.P.S.

PREVIOUS
PAPER

**INSTITUTE OF BANKING PERSONNEL SELECTION
COMMON WRITTEN EXAMINATION
CLERKS**

★ HELD ON: 08 - 12 - 2013 ★ ONLINE EXAM ★

REASONING

Directions (1 – 5): Study the following arrangement carefully and answer the questions given below:

C E B A C D B C D A C E B E D - C A B A D A C E D U B A U B D B U

- How many such pairs of alphabets are there in the series of alphabets given in BOLD (D to C) in the given arrangement each of which has as many letters between them (in both forward and backward directions) as they have between them in the English alphabetical series?
1) Three 2) One 3) Two
4) None 5) More than three
- Which of the following is the ninth to the right of the twenty second from the right end of the above arrangement?
1) D 2) E 3) B
4) C 5) U
- How many such As are there in the above arrangement each of which is immediately preceded by a 'B' and also immediately followed by a consonant?
1) One 2) None 3) More than three
4) Two 5) Three
- How many such Ds are there in the above arrangement each of which is immediately preceded by a consonant and also immediately followed by a vowel?
1) More than four 2) Four 3) One
4) Three 5) Two

Directions (21 – 25): Study the following information to answer the given questions:

Eight friends A, B, C, D, E, F, G and H are sitting in a straight line facing the North not necessarily in the same order. D is second to the right of F. G is second to the right of C. C is second to the right of D. D is fifth to left of H. B is not an immediate neighbour of either F or G. A is not an immediate neighbour of C.

- 21.** What is E's position with respect to F?
- 1) Third to right 2) Fourth to right 3) Second to left
4) Fifth to left 5) None of these
- 22.** Choose from the following pairs of people, the one pair that represents the set of people sitting at that extreme ends of the line.
- 1) FH 2) BC 3) AG
4) DB 5) None of these
- 23.** Four of the following five pairs of people are alike in a certain way based on their positions in the arrangement given above and so from a group. Which one of the following pairs of people does not belong to that group?
- 1) AD 2) FA 3) BC
4) AB 5) DB
- 24.** Who is sitting third to the left of B?
- 1) E 2) G 3) F
4) H 5) None of these
- 25.** Who is sitting third to the right of C?
- 1) E 2) F 3) H
4) B 5) None of these

Directions (26 – 30): In each of the questions below are given three statements followed by three conclusions numbered I, II and III. 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 follows from the given statements disregarding commonly known facts.

26. Statements:

All halls are tyres.

Some tyres are wheels.

All wheels are cars.

Conclusions:

I. Some cars are wheels.

II. Some cars are tyres.

III. Some wheels are halls.

1) None follows

2) Only I follows

3) Only I and II follow

4) Only III follows

5) Only II and III follow

27. Statements:

Some blades are hammers.

Some hammers are knives.

Some knives are axes.

Conclusions:

I. Some axes are hammers.

II. Some knives are blades.

III. Some axes are blades.

1) None follows

2) Only I follows

3) Only II follows

4) Only III follows

5) None of these

28. Statements:

All dolls are windows.

All bottles are windows

All cars are bottles

Conclusions:

I. All cars are windows.

II. Some cars are dolls.

III. Some windows are cars.

1) Only I and II follow

2) Only II and III follow

3) Only I and III follow

4) All follow

5) None of these

29. Statements:

Some benches are beads.

All beads are flowers.

No tree is flower.

Conclusions:

I. Some trees are benches.

II. Some trees are beads.

III. No tree is bead.

- 1) Only I follows
- 2) Only either I or II follows
- 3) Only either II or III follows
- 4) Only III follows
- 5) None of these

30. Statements:

All breads are tables

Some tables are brushes.

All brushes are paints.

Conclusions:

I. Some paints are breads.

II. Some brushes are breads.

III. Some paints are tables.

- 1) None follows
- 2) Only II follows
- 3) Only III follows
- 4) Only I and II follows
- 5) Only II and III follow

Directions (31 – 35): Study the following information carefully and answer the questions given below:

Six lectures are scheduled in a week starting from Monday and ending on Sunday of the same week. Computer Science is not on Tuesday or Saturday. Psychology is immediately after Organisational Behaviour. Statistics is not on Friday and there is one day gap between Statistics and Research Methods. One day prior to the schedule of Economics there is no lecture (as that day is the 'off' day and Monday is not the 'off' day).

31. Which day is the 'off day'?
- 1) Tuesday 2) Wednesday 3) Saturday
4) Cannot be determine 5) None of these
32. Which of the following is the last lecture scheduled?
- 1) Economics 2) Research Methods 3) Psychology
4) Cannot be determined 5) None of these
33. If Wednesday is the 'off day', the code would be 2 - 4, if Thursday was the 'off day', the code would be 3 - 3. Taking into account the 'off day' which the following code is correct?
- 1) 2 - 4 2) 3 - 3 3) 4 - 2
4) 5 - 1 5) None of these
34. How many lectures were scheduled between Economics and Psychology?
- 1) One 2) Two 3) Three
4) Cannot be determined 5) None of these
35. If someone wants to attend only two lectures out of Psychology, Research Methods and Computer Science but wants the two days to be successive (one after the other) then which lecture - combination may be selected?
- 1) Research Methods, Computer Science
2) Psychology, Computer Science
3) Psychology, Research Methods
4) Any two of the three is possible
5) With the condition of successive day it is not possible.

Directions (36 – 40): In each of these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions.

Give answer (1) if only conclusion I is true

Give answer (2) if only conclusion II is true

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

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

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

66. The average age of 60 boys in a class was calculated as 12 years. It was later realised that the actual age of one of the boys in the class was 12.5 years but it was calculated as 14 years. What is the actual average age of the boys in the class?
- 1) 11 years 2) 11.275 years 3) 11.50 years
4) 11.975 years 5) None of these
67. What approximate value should come in place of the question mark (?) in the following question?
- $9685 \div 356 \times 12.5 = ?$
- 1) 330 2) 325 3) 360
4) 355 5) 340
68. Birju, Bankim and Boney begin to jog around a circular stadium. They complete their revolutions in 36 seconds, 48 seconds and 63 seconds respectively. After how many seconds will they be together at the starting point?
- 1) 1008 2) 956 3) 848
4) Cannot be determined 5) None of these
69. Find the average of the following set of scores.
- 746 1020 321 12 63 428 226 144
- 1) 367.5 2) 370 3) 360
4) 368.75 5) None of these
70. What is 846 times 323?
- 1) 280872 2) 276488 3) 273258
4) 272412 5) None of these
71. A Canteen requires 28 kgs. of sugar for a week. How many kgs. of sugar will it require for the month of March and April?
- 1) 248 kgs. 2) 240 kgs
3) 250 kgs. 4) Cannot be determined
5) None of these

The great recession hasn't been great for free trade. As unemployment has risen throughout the world, governments have become more focused on protecting their own industries than on promoting international commerce. The U.S., though typically an enthusiastic supporter of open markets, included "buy American" clauses in its stimulus package and propped up its failing auto industry with handouts.

But according to the Asian Development Bank (ADB), in the part of the world that was hit hardest by the trade crash Asia, the number of Free - Trade Agreements (FTAs) signed by Asian countries has grown from just three in 2000 to 56 by the end of August 2009. Nineteen of those FTAs are among 16 Asian economies, a trend that could help the region become a powerful trading bloc.

The drive to lower trade barriers has taken on *fresh* urgency amid the recession. As Asian manufacturing networks become more intertwined - and as Asian consumers become wealthier - regional commerce is becoming *critical* to future economic expansion. Intraregional trade last year made up 57% of total Asian trade, up from 37% in 1980. In the past Asia produced for America and Europe, now Asia is producing for Asia.

Of course, Asia is still dependent on sales to the West. But FTAs could reduce the region's exposure to the United States by giving Asian companies preferential treatment in selling to Asian companies and consumers. These benefits could come with downsides, however. According to experts, FTAs create a 'non-level playing field with advantages for Asian countries'. If the most dynamically growing part of the global economy gives the U.S. restricted access it will impact global balance. Companies in countries like the United States left out of the trade pacts could face disadvantages when trying to tap fast - growing Asian markets. This, in turn, could have a negative impact on efforts to rebalance excessive debt in the U.S. and excessive savings in Asia. Still, the benefits of greater regional integration could prove powerful enough to over-come the roadblocks. In Asia, the only thing everyone agrees upon is business. If it does, the world economy may never be the same.

86. What do the Asian Development Bank statistics indicate?

- 1) Asian economies are financially more sound than those of the developed world.
- 2) The financial crisis impacted the West far more than it did Asia.
- 3) Asia countries have aligned themselves on lines similar to the European Union.
- 4) Western countries are sceptical about trading with developing countries.
- 5) Asian countries have been actively opening their markets to one another.

87. What has given rise to the large number of trade agreements between Asian countries?
- 1) The need to insulate Asian economies from over-exposure to the American economy.
 - 2) Angry reaction among Asian countries owing to America's protectionist policy.
 - 3) The aim of empowering the poorer Asian economies and bring them on par with Western economies.
 - 4) The desire to achieve conditions conducive to global consensus on trade regulations and tariffs.
 - 5) Widespread panic in Europe and Asia as Asian economies are yet to recover from the recession.
88. Which of the following is NOT TRUE in the context of the passage?
- A. Political and economic rivalries between Asian countries are non-existent today.
- B. Asian countries hold America responsible for the recession and have imposed economic sanctions against the U.S.
- C. America has adopted a protectionist strategy after the recession.
- 1) Only (A) 2) Only (B) and (C) 3) Only (A) and (B)
- 4) Only (C) 5) None of these
89. Which of the following describes expert predictions about trade pacts between Asian countries?
- 1) These will be beneficial and are likely to give rise to a common Asian currency
 - 2) Tariffs will be lowered and bureaucratic regulations will be become transparent
 - 3) Widening of differences between participant and non participant countries will hamper global stability.
 - 4) Regional conflicts will increase as competition and inequities between Asian nations will intensify.
 - 5) They are likely to be short lived as it will be difficult to get participating nations to arrive at a consensus

90. Which of the following has/have not been (an) impact(s) of the recession?
- A. Various trade agreements signed between developed and Asian countries have not been honoured.
 - B. The U.S. government has restructured the automobile industry.
 - C. Regional conflicts in Asia have substantially reduced.
- 1) Only (C) 2) Only (A) 3) Only (A) and (B)
4) All (A), (B), and (C) 5) None of these
91. According to the author what danger does creating an Asian trading bloc pose?
- 1) Political instability in Asia will rise as some countries are wealthier than others.
 - 2) American consumers have ceased their demand for Asian goods.
 - 3) Unemployment in Asian countries will rise as many plants will be forced to close down.
 - 4) It will alter the balance of power in the World with small Asian countries becoming most dominant
 - 5) None of these
92. What is the author trying to convey through the phrase "In the past Asia produced for America and Europe, now Asia is producing for Asia"?
- 1) The number of wealthy consumers in Asia out number those in America and Europe together
 - 2) Asian countries do not support free trade and continue to trade among themselves despite the recession
 - 3) Goods manufactured in Asian countries often fail to meet the standards set by developed countries
 - 4) Asian countries no longer export to Western markets alone and now cater to Asian markets as well
 - 5) Interregional trade barriers between Europe and Asia have weakened considerably

93. Which of the following is most opposite in meaning to the word "CRITICAL" as used in the passage?
- 1) Unimportant 2) Complimentary 3) Approval
4) Sale 5) steady
94. Which of the following is most similar in meaning to the word "FRESH" as used in the passage?
- 1) Additional 2) Renewed 3) Original
4) Healthy 5) Modern
95. Which of the following can be said about the American economy in the context of the passage?
- A. Most American companies have opted to withdraw from Asia.
B. America's stand on free trade has altered because of the recession.
C. The American economy is far too dependent on Asia for trade.
- 1) Only (A) 2) Only (B) 3) Only (C)
4) All (A), (B) and (C) 5) None of these

Directions (96 – 105): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriate. Find out the appropriate word in each case.

Seed quality is an (96) aspect of crop production. For ages, farmers have traditionally been selecting and (97) good quality seed, since it was in their interest to do so. They knew and understood the importance of quality seed in production.

However, with the advent of green revolution technology, based (98) on the high yielding dwarf varieties of wheat, and rice, mainstream thinking changed. Agricultural scientists, for reasons that remain (99), began to doubt, the ability of farmers to maintain seed quality (100). Aided by the World Bank, the Ministry of Agricultural launched a National Seeds Project in 1967. Under the project spread into three phases, seed processing plants were (101) up in nine states. Six states were covered under phase three. All that the huge processing plants were (102) to do was to provide 'certified' seeds of food crops, mainly self-pollinating crops, to farmers. In mid - 1980s, the International Rice Research institute (IRR) in the Philippines

concluded a study which (103) that there was hardly any difference in the crop yields from transplanted rice and from the crop sown by broadcasted seeds. One would wonder why, in the first instance, were the farmers, asked to (104) over to transplanting paddy? The answer is simple - probably, to help the mechanical industries grow. Since, rice, is the staple food in Aisa, tractor sales could only grow if there was a way to move the machine in the rice fields. No wonder, the sales of tractors, puddlers, reapers and other associated (105) soared in the rice growing areas.

96. 1). irrational 2) main 3) brilliant
4) important 5) empathetic
97. 1) maintaining 2) trusting 3) selling
4) processing 5) creating
98. 1) necessarily 2) exceptionally 3) primarily
4) regularly 5) truly
99. 1) unexplained 2) doubt 3) some
4) true 5) sad
100. 1) himself 2) sometimes 3) proper
4) improve 5) themselves
101. 1) established 2) created 3) set
4) wound 5) thought
102. 1) tried 2) mattered 3) meaning
4) supposed 5) expect
103. 1) renounced 2) showed 3) passed
4) negated 5) directed
104. 1) shift 2) make 3) turn
4) mull 5) switch
105. 1) sell 2) equipments 3) people
4) techniques 5) creatures

Directions (106 – 110): Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in bold in the following sentence to make it meaningful and grammatically correct. If the sentence is correct as it is and no correction is required mark (5) as the answer.

106. Banks charge **differently rate of interest** depending on the size of the loan
- 1) difference in rate of interests
 - 2) differently what rate of interest
 - 3) different rates of interest
 - 4) the different rate of interest
 - 5) No correction required
107. It is necessary that **we take any** steps to reduce pollution soon.
- 1) we should take every
 - 2) we have taken no
 - 3) us to take any
 - 4) we take some
 - 5) No correction required
108. It is too early to say **how the impact** the new tax will have on investors
- 1) what impact
 - 2) that the impact
 - 3) how much impacts
 - 4) what are the impacts of
 - 5) No correction required
109. Kindly ask **his advice regarding** the various health insurance policies presently available.
- 1) him to advice that
 - 2) regarding his advice
 - 3) that he should advice
 - 4) about his advice
 - 5) No correction required
110. Unfortunately many of our towns and cities do **have more good** transportation system.
- 1) have a good
 - 2) not have good
 - 3) not have much good
 - 4) not having better
 - 5) No correction required

GENERAL AWARENESS

- 121.** A Bank's fixed deposit is also referred to as a
- 1) Term Deposit
 - 2) Savings Bank Deposit
 - 3) Current Deposit
 - 4) Demand Deposit
 - 5) Home Saving Deposit
- 122.** To improve access of the poor to banking, Reserve Bank of India has advised banks to open branches with minimum infrastructure supporting upto 8 to 10 business correspondents (BCs) at a reasonable distance of 2 - 3 kms. Such branches are known as
- 1) Nodal Branches
 - 2) Mini Branches
 - 3) Micro Braches
 - 4) Ultra Small Branches
 - 5) Satellite Branches
- 123.** As per Census 2011, which of the following Indian states has the lowest population density?
- 1) Nagaland
 - 2) Manipur
 - 3) Arunachal Pradesh
 - 4) Himachal Pradesh
 - 5) Meghalaya
- 124.** Which of the following statements regarding the 'Direct Benefits Scheme (DBT)' of the Government of India is not correct?
- 1) The scheme does not cover LPG subsidies, pension payments and scholarships
 - 2) Indirect transfer of benefits are more prone to leakage than direct transfer
 - 3) Under DBT, money is directly transfered into bank accounts of beneficiaries
 - 4) The scheme was launched on 1st January 2013 to cover 20 districts initially.
 - 5) The scheme is likely to increase the subsidy bill of the Government.
- 125.** World Food Day is celebrated every year arround the world on
- 1) 4th July
 - 2) 16th October
 - 3) 12th August
 - 4) 18th May
 - 5) None of these

- 126.** The minimum age for becoming a member of the Rajya Sabha is
- 1) 28 years
 - 2) 40 years
 - 3) 30 years
 - 4) 35 years
 - 5) 25 years
- 127.** What is the term for bank's lending to farmers for agriculture, micro and small enterprises, and other weaker sections wherein banks are required to lend upto 40 percent of the loans?
- 1) Para Banking
 - 2) Sub Prime Lending
 - 3) Retail lending
 - 4) Non-Priority Sector Lending
 - 5) Priority Sector Lending
- 128.** Which of the following services relate to execution of transactions directly with consumers, rather than corporations or other banks?
- 1) Wholesale Banking Services
 - 2) Industrial Banking Services
 - 3) Investment Banking Services
 - 4) Corporate Banking Services
 - 5) Retail Banking Services
- 129.** The Aadhaar - enabled payment system is banking - led model that facilitates banking facilities through banking correspondents across banks. However, Aadhaar enabled basic types of banking transactions do not include
- 1) Aadhaar to Aadhaar funds transfer
 - 2) Small Overdraft Facility
 - 3) Cash Withdrawal
 - 4) Balance Enquiry
 - 5) Cash Deposit
- 130.** Which of the following is a receipt listed in India and traded in rupees declaring ownership of shares of a foreign company?
- 1) Indian Depository Receipt (IDR)
 - 2) European Depository Receipt (EDR)
 - 3) Global Depository Receipt (GDR)
 - 4) American Depository Receipt (ADR)
 - 5) Luxembourg Depository Receipt (LDR)

- 131.** A bank without any branch network that offers its services remotely through online banking, telephone / mobile banking and inter-bank ATM network alliances is known as
- 1) Universal Banking 2) Indirect Bank 3) Doorstep Bank
4) Direct Bank 5) Unit Banking
- 132.** A target set by UIDAI for issuance of Aadhaar cards upto 2014 is
- 1) 50 crore cards 2) 55 crore cards 3) 45 crore cards
4) 40 crore cards 5) 60 crore cards
- 133.** A type of fraud wherein criminals use and innocent persons details to open or use an account to carry out financial transactions is known as
- 1) Identity Theft 2) Money Laundering 3) Hacking
4) Espionage 5) Phishing
- 134.** Deepak Lathore is related to which of the following sports?
- 1) Hockey 2) Cricket 3) Badminton
4) Football 5) Weightlifting
- 135.** Who among the following is the author of the book "The Low-land"?
- 1) Jhumpa Lahiri 2) Amitabh Ghosh
3) Salman Rushdie 4) Hamid Ansari
5) Chetan Bhagat
- 136.** Who among the following is the current Chief Election Commissioner (CEC) of India?
- 1) K.G. Balakrishnan 2) Ranjit Sinha
3) Montek Singh Ahluwalia 4) V.S. Sampath
5) S.Y. Qureshi
- 137.** Which of the following Indian universities is Asia's largest residential university?
- 1) Allahabad University 2) Utkal University
3) Benares Hindu University 4) Anna University
5) Jawaharlal Nehru University

- 138.** Derivative contracts that give the buyer the right, but not the obligation, to buy or sell at a predetermined price within or at end of a specified period, are known as
- 1) Futures Contract
 - 2) Option Contract
 - 3) Index Futures Contract
 - 4) Currency Swap
 - 5) None of these
- 139.** Which of the following is an investment advisory discipline?
- 1) Corporate Industrial Finance
 - 2) Offshore Banking
 - 3) Wholesale Banking
 - 4) Wealth Management
 - 5) Trade Finance
- 140.** We often read about the increasing trend of "Plastic Money" in newspapers and financial magazines. In this respect, which of the following is/are not the forms of Plastic Money?
- 1) Debit Card
 - 2) Cash Card
 - 3) Credit Card
 - 4) Banknote
 - 5) Store Card
- 141.** With a view to integrate them as part of basic banking services, the Reserve Bank of India, in August 2012, advised banks to restrict the 'No Frills' account and offer a
- 1) Lok Mangal Saving Bank Deposit Account
 - 2) Laghu Bachat Saving Deposit Account
 - 3) Aam Admi Basic Bank Account
 - 4) Basic Savings Bank Deposit Account
 - 5) Gramin Bachat Account
- 142.** According to the provisions of the Income Tax Act, 1961, a resident individual is categorized as a "Very Senior Citizen", when he is
- 1) 80 years of age or older
 - 2) 75 years of age or older
 - 3) 90 years of age or older
 - 4) 85 years of age or older
 - 5) 65 years of age or older

- 143.** Which of the following actresses was recently (in October 2013) honoured at the British House of Commons for her contribution to the global entertainment industry?
- 1) Shabana Azmi
 - 2) Kareena Kapoor
 - 3) Nandita Das
 - 4) Aishwarya Rai Bachchan
 - 5) Vidya Balan
- 144.** Who among the following was recently conferred the first Yash Chopra Memorial Award?
- 1) Madhuri Dixit Nene
 - 2) Ramesh Sippy
 - 3) Lata mangeshkar
 - 4) A.R. Rahman
 - 5) None of these
- 145.** The Part of a company's earnings or profit which are paid out to shareholders is known as
- 1) Capital Gains
 - 2) Interest on Borrowings
 - 3) Taxes
 - 4) Dividends
 - 5) Penal Interest
- 146.** NABARD is responsible for regulating and Supervising the functions of
- 1) Investment and Industrial Finance Banks
 - 2) Co-operative Banks and Regional Rural Banks
 - 3) Corporate Finance and Overseas Banking Unit
 - 4) Private Sector and Multinational Banks
 - 5) Reserve Bank of India
- 147.** The abbreviation of EMI in banking parlance stands for
- 1) Equated Monthly Instalment
 - 2) Equal Monthly Increment
 - 3) Equated Money Instalment
 - 4) Euqalized Monthly Instalment
 - 5) Equating Money Instalment

- 148.** The arrangement under which banks sell insurance products acting as the agents of the respective companies is called the
- 1) Insurance Joint Venture
 - 2) Bancassurance Model
 - 3) Hybrid Insurance Model
 - 4) Insurance Model
 - 5) Integrated Model
- 149.** CASA Raio of bank indicates the
- 1) Overall cost of deposit of a bank
 - 2) Level of high cost term deposit
 - 3) Share of current and savings bank deposit in the total deposit
 - 4) Average outstanding level of current and saving deposits
 - 5) Capital adequacy of the bank
- 150.** Banking Codes and Standard Board of India (BCSBI) has evolved a code of bank's commitments to customers which set maximum standards of banking practices for banks. For Common customers, the code is like a
- 1) Charter of Rights
 - 2) Charter of Duties
 - 3) Charter of Demands
 - 4) Charter of Good Behavior
 - 5) Charter of Values
- 151.** Which of the following communities was most recently notified as a 'minority community' by the Ministry of Welfare. Government of India?
- | | | |
|----------|-----------------|--------------|
| 1) Sikhs | 2) Zoroastrains | 3) Buddhists |
| 4) Jains | 5) Christinas | |
- 152.** Cheraw, the bamboo dance, is of which Indian State?
- | | | |
|------------|-----------|----------------------|
| 1) Mizoram | 2) Sikkim | 3) Aurnachal Pradesh |
| 4) Manipur | 5) Assam | |

- 153.** The process by which a life Insurance Policy holder can transfer all rights, title and interest under a policy contract to a third person is known as
- 1) Assignment of the policy
 - 2) Reinvestment of the policy
 - 3) Hypothecation of the policy
 - 4) Negotiation of the policy
 - 5) Nomination of the policy
- 154.** The Electronic Funds Transfer at Point of Sale (EFTPOS) is an electronic payment system involving electronic fund transfer based on the use of
- 1) Internet Banking
 - 2) Account Payee Cheques
 - 3) Letter of Credit
 - 4) Debit and Credit Cards
 - 5) Order and Bearer Cheques
- 155.** 8th National Conference on Krishi Vigyan Kendra 2013 was held at
- 1) Chennai
 - 2) Mumbai
 - 3) Lucknow
 - 4) Kolkata
 - 5) Bangalore
- 156.** Which of the following institutions is regarded as the 'lender of the last resort' by Banks in India?
- 1) State Bank of India
 - 2) The State Bank Treasury
 - 3) Reserve Bank of India
 - 4) World Bank
 - 5) Department of Financial Services
- 157.** The concept of Microcredit essentially concentrates on
- 1) Consumption smoothening as and when needed
 - 2) Providing safe place to hold savings
 - 3) Accepting deposits
 - 4) Provisions of credit to the poor
 - 5) Facility to transfer money
- 158.** With effect from 1 July 2010, for calculation of lending rates, the Reserve Bank of India has advised banks to switch over to the
- 1) MSF Rate System
 - 2) Reserve Repo Rate System
 - 3) Bank Rate System
 - 4) Repo Rate System
 - 5) Base Rate System

159. An Equity Share is also commonly referred to as

- 1) Ordinary Share 2) Convertible Share
- 3) Debenture 4) Security Deposit
- 5) Preferred Stock

160. The World Health Organization (WHO) is a specialized agency of the United Nations that is concerned with International Public Health. It is headquartered at

- 1) Sweden 2) Switzerland 3) United Kingdom
- 4) France 5) Germany

Computer Knowledge

161. A cell in a different sheet can be referred using

- 1) (Sheet name), (Cell reference)
- 2) (Sheet name) = (Cell reference)
- 3) (Sheet name) . (Cell reference)
- 4) (Sheet name) ! (Cell reference)
- 5) (Sheet name) ; (Cell reference)



162. To move cursor to the beginning of the document press

- 1) HOME 2) Page UP 3) SHIFT + HOME
- 4) CTRL + HOME 5) CTRL + Page Up

163. CTRL + Up Arrow moves the cursor:

- 1) One line up 2) One paragraph up
- 3) One page up 4) One screen up
- 5) None of these

164. allows you to insert mathematical symbols and formulae in the document.

- 1) Symbols 2) Object 3) References
- 4) Table 5) Illustrations.

- 165.** A key or combination of keys which is should be assigned as shortcut symbol
- 1) Belongs to the same font family as the symbol
 - 2) Already assigned to some task
 - 3) Unassigned
 - 4) Located on the keypad section of keyboard
 - 5) Frequently used
- 166.** In processes, the changes made in the linked object do not reflect and save in the original document
- 1) Linking
 - 2) Embedding
 - 3) Inserting
 - 4) Hyper linking
 - 5) Saving
- 167.** Internet is switched network
- 1) Cell
 - 2) Circuit
 - 3) Message
 - 4) Packet
 - 5) None of these
- 168.** The feature of Word that automatically adjusts the amount of space between certain combination of characters so that an entire word looks more spaced is termed as
- 1) Spacing
 - 2) Kerning
 - 3) Positioning
 - 4) Scaling
 - 5) Justifying
- 169.** key is the example of Toggle key
- 1) Alt
 - 2) Shift
 - 3) Control
 - 4) Escape
 - 5) Caps lock
- 170.** The disks stores information in
- 1) Tables
 - 2) Rows and columns
 - 3) Blocks
 - 4) Tracks and sectors
 - 5) All of these
- 171.** To connect networks of similar protocols, are used
- 1) Routers
 - 2) Bridges
 - 3) Gateways
 - 4) Dial-up routers
 - 5) None of these

172. A data warehouse

- 1) Contains numerous naming conventions and formats
- 2) Is organized around important subject areas
- 3) Contains only current data
- 4) Can be updated by end users
- 5) Explains some observed event or condition

173. is used to add or put into your document such as a picture or text

- 1) TV
- 2) Squeeze in
- 3) Push in
- 4) Insert
- 5) None of these

174. Office Assistant is

- 1) An application that allows you to take notes and save them in file
- 2) A button on the standard toolbar that executes the Save Command
- 3) A collection of Autocorrect options in Word
- 4) An animated character that offers help and suggestions
- 5) None of these

175. To change the name of an Excel worksheet

- 1) Click on the worksheet tab by holding CTRL key and type a new name
- 2) Choose Save AS option from file menu
- 3) Add a (?) at the end of file-name while saving the workbook
- 4) Press CTRL + SHIFT keys and new name
- 5) Double click at the worksheet tab and type a newname

176. The process that deals with the technical and management issues of software development is ...

- 1) Delivery process
- 2) Control process
- 3) Software process
- 4) Testing process
- 5) Monitoring process

177. Android is ...

- 1) Operating system
- 2) Application
- 3) Interface
- 4) Software
- 5) A collection of all these

186. Which of the following is not an output device?

- 1) Monitors
- 2) Printers
- 3) Headphones
- 4) Projectors
- 5) Keyboard

187. Main circuit of computer is known as...

- 1) Central Processing Unit
- 2) Intel
- 3) Mother board
- 4) RAM
- 5) ROM

188. OLAP stands for

- 1) Over lap analytical processing
- 2) On-line analytical processing
- 3) On-line logical analytical processing
- 4) One time analytical processing
- 5) None of these

189. Which of the following is associated with Internet?

- 1) Home page
- 2) Mouse
- 3) Digitizer
- 4) Dumb terminals
- 5) All of these

190. The information of credit and debit card are stored on

- 1) Magnetic strip card
- 2) Mega strip card
- 3) Magnetic information card
- 4) Magnetic data card
- 5) None of these

191. RAM Stands for

- 1) Read Available Memory
- 2) Read Access Memory
- 3) Random Access Memory
- 4) Read Antivirus Memory
- 5) All of these

192. IT Stands for

- 1) Informatin Television 2) Inter Telecommunication
- 3) (1) and (2) 4) Information Theory
- 5) Information Technology

193. Memory that cannot be processed directly by CPU is

- 1) Internal memory 2) Secondary Memory
- 3) Cache Memory 4) System Memory
- 5) None of these

194. In Computing, What is the process by which a running computer system is restarted without the need to interrupt the power?

- 1) Hibernate 2) Warm reboot 3) Switch user
- 4) Cold reboot 5) Restart

195. Which of the following enables the server to manage data, users, groups, security, applications, etc?

- 1) Network operating system 2) Internet
- 3) World Wide Web 4) LAN
- 5) Personal Computer

195. Which of the following does not correctly explain a desk - top computer?

- 1) It is a personal computer
- 2) It is a computer intended for regular use at a single location
- 3) Desktops have lower price in comparison to laptops
- 4) It is portable computer
- 5) In desktops, power consumption is not as critical as in laptop computers

197. In the field of computing, cookies are not known as

- 1) HTTP cookie 2) Web cookie 3) Browser cookie
- 4) HTML cookie 5) None of these

