

SRI KRISHNAVENI BANKING COACHING CENTRE

YEMMIGANUR, CELL: 9885303408. www.krishnaveni632.yolasite.com

MAXMARKS:200

MODEL PAPER-12

TIME:135 MINI

GENERAL AWARENESS

- 1) The Union Cabinet Constituted a special investigation team(SIT) to look into the issue of black money in May 2014.the SIT is headed by
1) Justice B.S.Chasuhan 2) Justic Dipak Misra
3) Justic T.S.Thakur 4) Justic M.B.Shah
5) None of these
- 2) Who was appointed as the National Security Adviser(NSA) on May 30,2014?(He Succeeded Shivshankar Menon)
1) M.K.Narayanan 2) Ajit Doval
3) Shyam Saran 4) Rajiv Mathur
5) Dilip Trivedi
- 3) The 35th edition of the National Games will be held in Which of the following sataes in January-February-2015?
1) Goa 2) Karnataka 3) Kerala
4) Maharashtra 5) Manipur
- 4) Who was appointed as the vice president and Auditor General of the world Bank on May23,2014?
1) Haruhiko Kuroda 2) Hiroshi Naka
3) Kikno Iwata 4) Masaaki Shirakawa
5) Takehiko Nakao
- 5) Who was appointed as the 14th Attorney General of India in May 2014 ?(He succeeded Gulam Vahanavati)
1) Rohinton Nariman 2) Gopal Subramaniam
3) Mohan Jain 4) Siddharth Luthra
5) Mukul Rohatgi
- 6) The European Union banned the import of four vegetables from india from May 1,2014. Which of the following is not one of them?
1) Eggplant 2) Taro plant 3) Bitter gourd
4) Snake gourd 5) Bottle gourd
- 7) Which of the following Prizes is given annually to six persons, one from each of the world's six geographic regions?
1) Abel prize 2) Pulitzer prize 3) Templeton prize
4) Nobel prize 5) Goldman Environmental prize
- 8) The Department of Posts has allotted customized Pin code to the supreme court of India. It is ?
1) 100200 2) 112200 3) 110022
4) 110201 5) 111121
- 9) 'Jiyo parsi' scheme for containing population decline of parsis in India was launched by the Ministry of ?
1) Home 2) External Affairs 3) Finance
4) Human Resource Development
5) Minority Affairs
- 10) Gyan Correa is the Director of which of the following films ?
1) The Lunchbox 2) English Vinglish
3) Bhaag Milkha Bhaag 4) Celluloid
5) The Good Road
- 11) If a Basic saving Bank Deposit Account (BSBDA) holder has any other existing saving bank account in that bank, he/she will be required to close it within how many days from the date of opening a BSBDA?
1) 15 days 2) 30 days 3) 45 days
4) 60 days 5) 90 days
- 12) Who is the Chairman of a four member Committee that was appointed to clear the ambiguity between Foreign Direct Investment(FDI) And Foreign Institutional Investors(FII)?
1) Sumit Bose 2) G.S.Sandhu 3) R.S.Gujral
4) Arvind Mayaram 5) Rajiv Takru
- 13) The General Anti Avoidance Rules(GAAR) provisions will come into force from?
1) July 1,2014 2) April 1,2016 3) April 1,2015
4) January 1,2015 5) January 1,2016
- 14) Which of the following countries is /are considered Tax Haven ?
1) Mauritius 2) Lichtenstein 3) Switzerland
4) Luxemburg 5) All the above
- 15) Simona Halep is the winner of the 2013 Kremlin Cup held in Moscow.She is a tennis player from ?
1) Australia 2) France 3) Romania
4) Russia 5) Kazakhstan
- 16) Who among the following did not score a double century in one day international cricket matches ?
1) Sachin Tendulkar 2) Virendra Schwag
3) Virat Kohli 4) Rohit Sharma
5) Both 3 and 4
- 17) The Global Gender Gap Report was first published in 2006 by the ?
1) World Bank 2) International Monetary Fund
3) United Nations Development Program
4) World Economic Forum 5) None of these
- 18) 'Time to Act' is a declaration of the united Nations general Assembly against ?
1) Illiteracy 2) Poverty 3) Sexual Violence
4) Global Warming 5) AIDS
- 19) Robusta is a species of which of the following crops that has its origins in Africa ?
1) Tobacco 2) Rubber 3) Banana
4) Coffee 5) Cocoa

- 20) The Aswan High Dam is situated in which of the following African Countries?
1) Sudan 2) Nigeria 3) Egypt
4) Algeria 5) Tanzania
- 21) Who played the lead role in the film paan Singh Tomar?
1) Farhan Akhtar 2) Vinay Pathak
3) Rajkumar Rao 4) Salman Khan
5) Irrfan Khan
- 22) What does 'S' denote in the abbreviation UNSC?
1) Social 2) Scientific 3) Security
4) Secular 5) Sensitive
- 23) Which Indian batsman scored the fastest One day International century (in 52 balls) in October 2013?
1) Rohit Sharma 2) Sachin Tendulkar
3) Virendra Sehwaq 4) Shikar Dhawan
5) Virat Kohli
- 24) Which of the following seeks to check tax avoidance by investors routing their funds through tax havens?
1) GST 2) FDI 3) CCEA 4) GAAR 5) FII
- 25) Which is the largest recipient of foreign remittances in 2013?
1) India 2) China 3) Philippines
4) Mexico 5) Nigeria
- 26) 'Migration and remittance Flows:Recent Trends and Outlook 2013-16' is a report released by the ?
1) World Bank
2) United Nations General Assembly
3) United Nations Security Council
4) world Economic Forum
5) International Monetary Fund
- 27) Which of the following Committees looked in to the backwardness of States ?
1) Vijay Kelkar Committee
2) C.Rangarajan Committee
3) Raghuram Rajan Committee
4) Y.V.Reddy Committee
5) None of these
- 28) Based on multi Dimensional Index(MDI) scores, Which is the Most developed state in India?
1) Goa 2) Kerala 3) Tamil Nadu
4) Punjab 5) Maharashtra
- 29) Which of the following panels has recommended a ban on development activities in 60,000 sq km ecologically sensitive area in Western Ghats ?
1) Rajendra Pachauri 2) K.Kasturirangan
3) U.R.Rao 4) Arundhati Roy
5) Anil Kakodkar
- 30) Which team won the women's Hockey Asia Cup 2013 in Kuala Lumpur,Malaysia?
1) Japan 2) South Korea 3) India
4) China 5) Malaysia
- 31) Which of the following was set up on the recommendations of Royal Commission on Indian Currency and Finance ?
1) EXIM Bank 2) NABARD
3) SBI 4) BSE 5) RBI
- 32) Indian Banks Association (IBA) was formed in which of the following years?
1) 1947 2) 1946 3) 1950 4) 1956 5) 1951
- 33) The Central office of the Reserve Bank of India was permanently shifted to Mumbai from Kolkata in ?
1) 1935 2) 1936 3) 1937 4) 1949 5) 1947
- 34) UK's Department for International Development (DFID) has launched a new affordable housing scheme for low-income households in urban areas of India in collaboration with the ?
1) SBI 2) SIDBI 3) HUDCO
4) NHB 5) NABARD
- 35) Who is the author of the book 'Gulliver's Travels'?
1) Charles Dickens 2) Charles Lamb
3) T.S.Eliot 4) O Henry
5) Jonathan Swift
- 36) Which of the following constitutional amendments is known as 'Mini Constitution'?
1) 40th 2) 42nd 3) 41st 4) 45th
5) None of these
- 37) Who is the author of the book 'The state of the Nation'?
1) Kuldip Nayar 2) Vinod Mehta
3) Fali S.Nariman 4) Mark Tully
5) Soli sorabjee
- 38) The headquarters of Universal Postal Union is located in ?
1) Montreal (Canada) 2) Berne (Switzerland)
3) Geneva (Switzerland) 4) London (UK)
5) Washington D.C.(USA)
- 39) Which country won the maximum number of medals in the 20th Asian Athletic Championship Held in Pune recently ?
1) Japan 2) Saudi Arabia 3) Bahrain
4) India 5) China
- 40) The endangered species are listed in what color date book ?
1) Black 2) Red 3) Green 4) Blue 5) White

ENGLISH LANGUAGE

41-55: Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you to locate them while answering some of the questions.

A large majority of the poor in India are outside the formal banking system. The policy of financial inclusion sets out to **remedy** this by making available a basic banking 'no frills' account either with nil or very minimum balances as well as charges that would make such accounts **accessible** to vast sections of the population. However, the mere opening of a bank account in the name of every household or adult person may not be enough, unless these accounts and financial services offered to them are used by the account holders. At present, commercial banks do not find it viable to provide services to the poor especially in the rural areas because of huge transaction costs, low volumes of savings in the accounts, lack of information on the account holder, etc. For the poor, interacting with the banks with their paper work, economic costs of going to the bank and the need for flexibility in their accounts, make them turn to other informal channels or other institutions. Thus, there are constraints on both the supply and the demand side.

Till now, banks were looking at these accounts from a purely credit perspective. Instead, they should look at this from the point of view of meeting the huge need of the poor for savings. Poor households want to save and, contrary to the common perception, do have the funds to save, but lack control. Informal mutual saving systems like the Rotating Savings and Credit Associations (ROSCAs), widespread in Africa, and 'thrift and credit groups' in India **demonstrate** that poor households save. For the poor household, which lacks access to the formal insurance system and the credit system, savings provide a safety net and help them tide over crises. Savings can also keep them away from the clutches of money lenders, make formal institutions more favourable to lending to them, encourage investment and make them shift to more productive activities, as they may invest in slightly more risky activities which have an overall higher rate of return.

Research shows the efficacy of informal institutions in increasing the savings of the small account holders. An MFI in the Philippines, which had existing account holders, was studied. They offered new products with 'commitment features'. One type had withdrawal restrictions in the sense that it required individuals to restrict their right to withdraw any funds from their own accounts until they reached a self-specified and documented goal. The other type was deposit options. Clients could purchase a locked box for a small fee. They kept the key with the bank and the client has to bring the box to the bank to make the deposit. He could not dip into the savings even if he wanted to. These accounts did not pay extra money and were illiquid. Surprisingly, these products were popular even though these had restrictions. Results showed that those who opted for these accounts with restrictions had substantially greater savings rates than those who did not. The policy of financial inclusion can be a success if financial inclusion focuses on both saving needs and credit needs, having a diversified product portfolio for the poor but recognising that self-control problems need to be addressed by having commitment devices. The products with commitment features should be optional. Furthermore transaction costs for the poor could be cut down, by making innovative use of technology available and offering mobile vans with ATM and deposit collection features which could visit villages periodically.

41. What is the aim of the financial inclusion policy?

1. A focus on savings needs rather than credit needs of the poor
2. Minimising utilisation of technology in banks so as to reduce transaction costs for the poor
3. To boost low savings volumes in banks by encouraging savings among the rural poor
4. To make formal basic banking services available to the poor
5. To regulate the rate at which money lenders lend to the poor

42. Which of the following is TRUE in the context of the passage?

1. There are no informal means for the poor to save in India.
2. Having savings encourages the poor to invest only in low risk ventures.
3. There is a huge demand for savings facilities among poor households.
4. Presently commercial banks feel that it is feasible to provide banking services to the poor in rural areas.
5. There are many official innovative savings systems like ROSCAs in Africa.

43. Why do the poor not utilise banking services?

- A. Informal institutions offer higher rates of interest than those in banks.
- B. Costs of reaching banks have to be borne by the poor.
- C. Bank personnel do not treat the poor respectfully because their savings amounts are minimal.

1. Only (B)
2. Both (A) to (B)
3. Both (B) & (C)
4. All (A), (B) & (C)
5. None of these

44. What do the results of the study conducted in the Philippines indicate?

1. Account holders in MFIs have higher savings rates than banks.
2. Many of the poor have to turn to money lenders because of strict restrictions in MFIs.
3. Having accounts with restriction on withdrawal requires the bank to offer a higher rate of interest.
4. There should be strong security measures for deposit accounts for the poor.
5. None of these

45. What is / are the outcome(s) of encouraging savings for the poor?

- A. It frees them from the exploitation of money lenders.
- B. Banks are more willing to disburse loans to those who save.
- C. They should invest in risky but high return ventures.

1. Only (A)
2. Both (A) & (B)
3. Only (C)
4. All (A), (B) & (C)
5. None of these

46. Which of the following can be inferred about products with commitment features?

- A. Demand for such products was high
- B. They were an effective means of increasing the savings of small account holders.
- C. Such facilities can only be offered by informal institutions like MFIs.

1. All (A), (B) & (C)
2. Only (B)
3. Both (A) & (B)
4. Both (A) & (C)
5. None of these

47. Which of the following is a recommendation made by the author regarding financial inclusion?

1. Reduce the paper work involved by seeking less information about the account holder.
2. Lower transaction costs by utilising latest technology
3. Make commitment features compulsory for all savings accounts.
4. Entrust the responsibility of financial inclusion solely to MFIs.
5. Provide credit facilities even to those without savings accounts.

48. Which of the following factors affects 'saving' behaviour among the poor?

- A. Threats from money lenders if they avail of banking services.
 - B. Documentation required before availing of banking services.
 - C. Lack of self-control.
1. Only (A)
 2. All (A), (B) & (C)
 3. Only (C)
 4. Both (B) & (C)
 5. None of these

49. The author's main objective in writing the passage is to—

1. criticise the concept of financial inclusion
2. point out the problems of financial inclusion
3. discuss ways of making the financial inclusion policy successful
4. compare financial inclusion policies of different countries
5. cite research in support of role MFIs in achieving financial inclusion

50. What was the view of banks regarding the bank accounts of the poor in the past?

1. They were considered a problem since account holders information needed to be updated constantly.
2. Focus should be more on providing savings facilities not credit.
3. Money lenders should be regulated so that they share responsibility of disbursing loans to the poor.
4. Products with commitment features will not be successful.
5. None of these.

51-53: Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

51. remedy

1. medicine
2. solve
3. restore
4. therapy
5. heal

52. purely

1. morally
2. honestly
3. completely
4. perfectly
5. cleanly

53. demonstrate

1. protest
2. occur
3. estimate
4. appear
5. prove

54-55: Choose the word which is most OPPOSITE in meaning of the word printed in bold as used in the passage.

54. accessible

1. convenient
2. unavailable
3. unfavourable
4. unpleasant
5. formal

55. optional

1. voluntary
2. compromise
3. pressure
4. mandatory
5. free

56-65: Read each sentence to find out whether there is any 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 (5) (Ignore errors of punctuation, if any).

56. Real estate prices in the (1) / business district of the city (2) / are expected to rise (3) / at 15% this year. (4) / No error (5).
57. Experts have recommended that (1) / the government reconsidered (2) / restrictions imposed on foreign (3) investment in real estate (4) / No error (5).
58. The crucial point to (1) / be discussed at the (2) / meetings is how to (3) / well implement the policy (4) / No error (5).
59. He wants to (1) / set up a laboratory (2) / to undertake research (3) / into a vaccine for cancer (4) / No error (5).
60. By so early as next year (1) / that leading investment bank (2) / has plans to open (3) / an office in New Delhi (4) / No error (5).
61. There is lots of (1) / supports from the employees (2) / for the proposal to (3) / merge with the parent company (4) / No error (5).
62. The scheme failed because (1) / some states could not (2) / manage not to raise (3) / the necessary funds (4) / No error (5).
63. Because of the pace at (1) / which the company is growing (2) / I believe it will easily (3) / achieve their target (4) / No error (5).
64. It is truth (1) / that India is (2) / the largest consumer of (3) / gold in the world (4) / No error (5).
65. According to him (1) / two factors which are (2) / needy for success (3) / are discipline and diligence (4) / No error (5).

66-70: Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in bold in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

66. **Absence off** any guidelines, they are unwilling to take up the project.
 1. Absent of
 2. In the absence of
 3. because of the absence
 4. Without being absent
 5. No correction required
67. **The bank is overstaffed, has led to** low productivity.
 1. led to
 2. will lead towards
 3. and has led in
 4. which has led to
 5. No correction required
68. **You delay in taking** a decision conveys a negative impression.
 1. You delay to take
 2. If you delay taking
 3. Your delay in taking
 4. To delay by taking
 5. No correction required
69. **Without the development of** rural people the country **can no claim** to be developed.
 1. can never claim
 2. being claimed
 3. not able to claim
 4. have not any claim
 5. No correction required
70. **Today management student itself** are opted to work for NGOs even though the salaries of **fered to them** are low.

1. student itself is 2. students themselves are
3. students have 4. student himself has
5. No correction required

71-75: In each question below a sentence with four words printed in bold type is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in bold may be either wrongly spelt or inappropriate in the context of the sentence. Find out the word, which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All Correct' as your answer.

71. In our opinion the **exicting**(1)/ **assessment**(2) system requires / **immediate**(3)/ **revision** (4) /All Correct (5)
72. The organization **preferred** (1)/ to hire **locale** (2) population as they understood the/ **language** (3) and customer **preferences** (4)/ All Correct (5).
73. With this **unique** (1)/ **initiative** (2) the company hopes to **sustain** (3)/ its **currant** (4) growth rate. All Correct (5).
74. In **responds** (1)/ to the advertisement a **sizeable** (2)/number of candidates have **submitted** (3)/ their **applications**(4)/ All Correct (5).
75. There is no **guarantee** (1) that if this model is **adopted** (2)/ the **entire** sector (3) will prosper.(4)/ All Correct (5).

76-80: In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (1), (2), (3) (4) and (5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence meaningfully complete.

76. We are proud to say that today — 26 percent of our total accounts are — by women and senior citizens.
1. approximate, held 2. nearly, authorised
3. over, maintain 4. above, open
5. around, operated
77. The company has — special training to employees on — to trade online.
1. announced, benefits 2. offered, course
3. imparted, risks 4. sanction, skills
5. provided, how
78. — to your error the — consignment has been delayed by a week.
1. According, important 2. Duly, urgent
3. Owing, entire 4. Added, crucial
5. Admitting, special
79. Mr. Srinivasan is — to become Chairman of the group — the retirement of his father.
1. set, following 2. voted, subsequent
3. selected, despite 4. approved, because
5. decided, after
80. On account of the — in sales the software firm has achieved an eight percent — in net profit.
1. surge, fall 2. increase, rise
3. decline, slope 4. hike, loss
5. growth, advance

QUANTITATIVE APTITUDE

81-90: What should come in place of question mark (?) in the following questions?

81. $69 + 3 \times 0.85 + 14.5 - 3 = ?$
1. 36.45 2. 23.85 3. 42.95 4. 1865
5. None of these
82. $2172 + ? = 1832 - 956 - 514$
1. 6 2. 8 3. 10 4. 12
5. None of these

83. $4368 + 2158 - 596 - ? = 3421 + 1262$
1. 1066 2. 1174 3. 1247 4. 1387
5. None of these
84. $666.06 + 66.60 + 0.66 + 6.06 + 6 + 60 = ?$
1. 819.56 2. 805.38 3. 826.44 4. 798.62
5. None of these
85. $(96)^2 + (63)^2 = (?)^2 - (111)^2 - 8350$
1. 33856 2. 30276 3. 174 4. 184
5. None of these
86. $205 \times ? \times 13 = 33625 + 25005$
1. 22 3. 27 3. 33 4. 39
5. None of these
87. $[(135)^2 + 15 \times 32] + ? = 45 \times 24$
1. 18 2. 24 3. 36 4. 44
5. None of these
88. $(8.2\% \text{ of } 365) - (1.75\% \text{ of } 108) = ?$
1. 16.02 2. 28.04 3. 42.34 4. 53.76
5. None of these
89. $(10)^{24} \times (10)^{41} = ?$
1. 3 2. 18 3. 100 4. 1000
5. None of these
90. $15.594 - 4.312 - 3.517 - 1.689 = ?$
1. 6.706 2. 6.760 3. 6.670 4. 6.607
5. None of these
91-95: What should come in place of the question mark (?) in the following number series?
91. 16 14 24 66 256 1270
1. 8564 2. 5672 3. 4561 4. 7608
5. 6340
92. 12 6.5 7.5 12.75 27.5 71.25 ?
1. 225.75 2. 216.75 3. 209.75 4. 236.75
5. 249.75
93. 22 23 27 36 52 77 ?
1. 111 2. 109 3. 113 4. 117
5. 115
94. 16 24 36 54 81 121.5 ?
1. 182.25 2. 174.85 3. 190.65 4. 166.55
5. 158.95
95. 12 12 18 45 180 11170 ?
1. 13485 2. 14675 3. 15890 4. 16756
5. 12285

96-100: Study the following table carefully to answer the questions that follow:

NUMBER OF BOYS AND GIRLS IN FIVE STREAMS OF A COLLEGE OVER THE YEARS

| Year | STREAMS | | | | | | | | | |
|------|---------|-------|---------|-------|----------|-------|------------|-------|------|-------|
| | Arts | | Science | | Commerce | | Management | | IT | |
| | Boys | Girls | Boys | Girls | Boys | Girls | Boys | Girls | Boys | Girls |
| 2002 | 556 | 414 | 619 | 505 | 668 | 612 | 770 | 633 | 670 | 515 |
| 2003 | 763 | 608 | 793 | 612 | 781 | 616 | 667 | 439 | 866 | 722 |
| 2004 | 672 | 519 | 540 | 516 | 859 | 713 | 778 | 727 | 781 | 619 |
| 2005 | 809 | 602 | 928 | 908 | 870 | 811 | 849 | 729 | 977 | 817 |
| 2006 | 745 | 510 | 884 | 820 | 967 | 819 | 562 | 938 | 990 | 808 |
| 2007 | 698 | 413 | 765 | 616 | 571 | 515 | 1288 | 1016 | 1151 | 1010 |

96. What is the average number of Girls from Commerce Stream for the given years?

1. 681 2. 675 3. 618 4. 657
5. None of these

97. What is the ratio of the total number of Boys to the total number of Girls, from all the Streams together, for the year 2007?

1. 2 : 3 2. 14 : 13
3. 52 : 49 4. 213 : 170
5. None of these

98. What is the ratio of the total number of Boys to the total number of Girls in the Management Stream for all the years together?

1. 9 : 8 2. 71 : 86
3. 91 : 83 4. 27 : 23
5. None of these

99. What is the total number of Boys, for all the Streams together, in the year 2004?

1. 4148 2. 3630 3. 4433 4. 3247
5. None of these

100. The number of Boys in Arts Stream in the year 2004 is approximately what percent of the total number of Boys for all the years together in Arts Stream?

1. 27 2. 34 3. 08 4. 39
5. 16

101-105: What approximate value should come in place of question mark (?) in the following questions? (You are not expected to calculate the exact value.)

101. $628.306 \div 6.1325 \times 44.0268 = ?$

1. 820 2. 970
3. 1050 4. 1175
5. 900

102. $(935.82)^2 = ?$

1. 870000 2. 867500
3. 888800 4. 875800
5. 899800

103. $814296 \times 36 = ? \times 96324$

1. 326 2. 272
3. 304 4. 358
5. 260

104. $(739\% \text{ of } 383) + 628 = ?$

1. 10.00 2. 4.50
3. 15.75 4. 19.25
5. 24.15

105. $(9795 + 7621 + 938) + (541 + 831 + 496) = ?$

1. 9 2. 13
3. 17 4. 23
5. 29

106-110: Study the information carefully to answer the following questions:

In an organization consisting of 750 employees, the ratio of Males to Females is 8:7 respectively. All the employees work in five different departments viz. HR, Management, PR, IT and Recruitment. 16 percent of the Females work in Management Department. 32 percent of Males are in HR Department. One-fifth of the Females are in the Department of Recruitment. The ratio of Males to Females in the Management Department is 3:2 respectively. 20 percent of the total numbers of employees are in PR Department. Females working in Recruitment are 50 percent of the Males working in the same Department. 8 percent of the Males are in IT Department. The remaining Males are in PR Department. 22 percent of the Females work in HR Department and the remaining Females are working in IT Department.

106. What is the total number of employees working in the Management Department?

1. 128 2. 77
3. 210 4. 140
5. None of these

107. What is the total number of Females working in the IT and Recruitment Department together?

1. 147 2. 83 3. 126 4. 45
5. None of these

108. What is the number of Females working in the HR Department?

1. 77 2. 70 3. 56 4. 134
4. None of these

109. Number of Males working in HR Department forms approximately what percent of total number of the employees in the Organization?

1. 20 2. 28 3. 32 4. 9
5. 17

110. Number of Males working in PR Department forms what percent of the number of Females working in the same Department? (rounded off to two digits after decimal)

1. 22.98 2. 16.68
3. 11.94 4. 6.79
5. 27.86

111. The ages of Aarzoo and Aman are in the ratio of 11 : 13 respectively. After 7 years the ratio of their ages will be 20 : 23. What is the difference in years between their ages?

1. 4 years 2. 7 years
3. 6 years 4. 5 years
5. None of these

112. The simple interest accrued on an amount of Rs. 19800/- At the end of three years is Rs.

7.128/-. What would be the compound interest accrued on the same amount at the same rate in the same period?

1. Rs. 8934.6784
2. Rs. 8017.5744
3. Rs. 7861.8754
4. Cannot be determined
5. None of these

113. If the numerator of a fraction is increased by 400% and the denominator is increased by 500%, the resultant fraction is $\frac{10}{21}$. What was original fraction?

1. $\frac{5}{12}$
2. $\frac{8}{13}$
3. $\frac{17}{14}$
4. $\frac{4}{7}$

5. None of these

114. One-eighth of a number is 17.25. What will 73% of that number be?

1. 100.74
2. 138.00
3. 96.42
4. 82.66

5. None of these

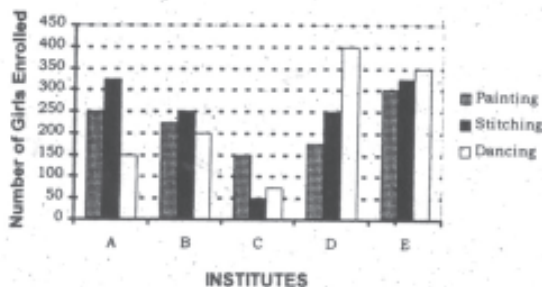
115. What is 26% of 55% of $\frac{10}{13}$ th of 6100?

1. 617
2. 681
3. 706
4. 734

5. None of these

116-120: Study the graph carefully to answer the questions that follow:

Number of Girls Enrolled in Different Hobby Classes in Various Institutes in a year



116. What is the total number of Girls Enrolled in Painting from all the Institutes together?

1. 1150
2. 1200
3. 1275
4. 1100

5. None of these

117. What is the respective ratio of total number of Girls Enrolled in painting, Stitching and Dancing from all the Institutes together?

1. 44 : 48 : 47
2. 43 : 47 : 48
3. 44 : 47 : 48
4. 47 : 48 : 44

5. None of these

118. Number of Girls Enrolled in Dancing in Institute A forms what per cent of total number of Girls Enrolled in all the Hobby Classes together in that Institute? (rounded off to two digits after decimal)

1. 23.87
2. 17.76
3. 31.23
4. 33.97

5. 20.69

119. Number of Girls Enrolled in Stitching in Institute B forms approximately what percent of the total number of Girls Enrolled in Stitching in all the Institutes together?

1. 28
2. 21
3. 33
4. 37

4. 45

120. What is the respective ratio of total number of Girls Enrolled in Painting in the Institutes A & C together to those Enrolled in Stitching in the Institutes D & E together?

1. 5 : 4
2. 5 : 7
3. 16 : 23
4. 9 : 8

5. None of these

REASONING ABILITY

121. In a certain code CREAM is written as NBDBQ. How is BREAD written in that code?

1. EBFAQ
2. EBDAQ
3. BEDQA
4. BEFQA

5. None of these

122. 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?

1. 50
2. 65
3. 170
4. 255

5. 290

123. In a certain code BOARD is written as 54 # 12 and MORE is written as 9418. How is DREAM written in that code?

1. 21\$#9
2. 2\$1#9
3. 51\$#9
4. 25\$#9

5. None of these

124. 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?

1. Hill
2. Valley
3. Dam
4. River

5. Mountain

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

1. None
2. One
3. Two
4. Three

5. More than three

126. How many meaningful English words can be formed with the letters ESRO using each letter only once in each word?

1. None
2. One
3. Two
4. Three

5. More than three

127. How many such digits are there in the number 5231698 each of which is as far away from the beginning of the number as when the digits are rearranged in ascending order?

1. None
2. One
3. Two
4. Three

5. More than three

128. If 'P' denotes '+'; 'R' denotes '÷'; 'T' denotes '-' and 'W' denotes '×' then-
40 R 8 W 10 T 12 P 16 = ?

1. 50
2. 46
3. 30
4. 70

5. None of these

129. What should come next in the following number sequence?

2 2 3 2 3 4 2 3 4 5 2 3 4 5 6 2 3 4 5 6 7 2 3 4

1. 8
2. 5
3. 6
4. 2

5. None of these

130. Among M, T, R and P, M is older than only P. T is older than R. Who among them is the oldest?

1. T
2. R
3. T or R

4. Data inadequate

5. None of these

(131-135): In each of the questions below are given three statements followed by three conclusions numbered I, II & 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.

131. Statements: Some flowers are bins. Some bins are handles. All handles are sticks.

Conclusions: I. Some sticks are bins.

II. Some handles are flowers

III. Some sticks are flowers.

1. Only II follows
2. Only III follows
3. Only I and II follow
4. Only I and III follow
5. None of these

132. Statements: All trees are gardens. All gardens are stones. All stones are fences.

- Conclusions: I. Some fences are gardens
II. All gardens are fences
III. Some leaves are boxes.

1. Only I and II follow
2. Only I and III follow
3. Only II and III follow
4. All follows
5. None of these

133. Statements: All books are leaves. Some leaves are jungles. No jungle is box.

- Conclusions: I. Some jungles are books
II. No book is box
III. Some leaves are boxes

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

134. Statements: Some towers are windows. All windows are houses. Some houses are temples.

- Conclusions: I. Some towers are temples
II. Some houses are towers
III. Some temples are windows.

1. Only I follows
2. Only II follows
3. Only III follows
4. Only I and II follow
5. None of these

135. Statements: Some walls are doors. Some doors are cots. Some cots are doors

- Conclusions: I. Some chairs are doors
II. Some cots are walls
III. No chair is door

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

136-140: Study the following arrangement carefully and answer the questions given below:

7 R E T 4 A 9 % D F 1 U # B @ 8 H I @ W M * 3 2 V \$ 5 N P 6 Q

136. Which of the following is the fourth to the left of the twelfth from the left end?

1. %
2. 8
3. 2
4. H
5. None of these

137. How many such vowels are there in the above arrangement, each of which is immediately followed by a symbol?

1. None
2. One
3. Two
4. Three
5. More than three

138. How many such consonants are there in the above arrangement, each of which is immediately preceded by a letter but not immediately followed by a symbol?

1. None
2. One
3. Two
4. Three
5. More than three

139. How many such numbers are there in the above arrangement, each of which is immediately preceded by a letter but not immediately followed by a symbol?

1. None
2. One

3. Two
4. Three
5. More than three

140. 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?

1. RTA
2. 9DF
3. #@H
4. 3V5
5. IW*

(141-145): In each question below is given a group of digits followed by four combinations of letters / symbols numbered (1), (2), (3) and (4). You have to find out which of the combinations correctly represents the group of digits based on the coding systems and the conditions given below and mark the number of that combination as your answer. If none of the combinations correctly represents the group of digits, mark (5), i.e. 'None of these' as your answer.

Digit: 5 1 3 4 9 6 8 2 7

Letter/Symbol: P A K % R @ D @ M

Conditions:

- i. If the first digit is odd and the last digit is even, the codes for the first and last digits are to be reversed.
- ii. If both the first and the last digits are even, both are to be coded as*
- iii. If both the first and the last digits are odd, both are to be coded as \$

141. 813469

1. RAK%@D
2. DAK%@R
3. DAP%@R
4. *AK%@*
5. None of these

142. 794821

1. MR%D@A
2. AR%D@M
3. M%RD@A
4. \$R%D@S
5. None of these

143. 671254

1. @MA@P%
2. \$MA@P\$
3. *MA@P*
4. %MA@P@
5. None of these

144. 591426

1. @RA@P
2. PRA@@@
3. @AR@P
4. \$RA@@*
5. None of these

145. 215349

1. RAPK%@
2. *APK%*
3. \$APK%\$
4. @PAK%R
5. None of these

(146-150): Study the following information carefully and answer the questions given below:

A, B, C, D, E, F, G and H are sitting around a circle facing at the center. D is second to the left of F and third to the right of H. A is second to the right of F and an immediate neighbour of H. C is second to the right of B and F is third to the right of B. G is not an immediate neighbour of F.

146. Who is to the immediate left of A?

1. H
2. E
3. G
4. Data inadequate
5. None of these

147. Who is fourth to the right of B?

1. E
2. C
3. A
4. Data inadequate
5. None of these

148. What is E's position with respect to G?

1. Second to the right
2. Third to the left
3. Third to the right
4. Second to the left
5. None of these

149. How many of them are there between H and C?

1. Two
2. Three
3. Two or Three
4. Data inadequate
5. None of these

150. In which of the following pairs is the first person sitting to the immediate left of the second person?

1. CD
2. BG
3. HA
4. FC
5. None of these

(151-155): In the following questions, the symbols @, #, \$ and % are used with the following meaning as illustrated below:

- 'P @ Q' means 'P is either greater than or equal to Q'.
 'P % Q' means 'P is either smaller than or equal to Q'.
 'P # Q' means 'P is neither greater than nor smaller than Q'.
 'P \$ Q' means 'P is smaller than Q'.
 'P % Q' means 'P is greater than Q'.

Now in each of the following questions assuming the given statements to be true, find which of the two conclusions I and II given below them is / are definitely true? Give answer

1. if only Conclusion I is true.
2. if only Conclusion II is true.
3. if either Conclusion I or II is true.
4. if neither Conclusion I nor II is true.
5. if both Conclusions I and II are true.

151. Statements :

M % T, T % R, R @ D

Conclusions:

- I. D \$ T
- II. R \$ T

152. Statements:

J \$ M, M, @ K, K % N

Conclusions:

- I. J \$ K
- II. N \$ M

153. Statements:

F % T, T @ W, W \$ H

Conclusions:

- I. F % H
- II. F @ H

154. Statements:

K @ R, R \$ F, F % B

Conclusions:

- I. B \$ R
- II. F % K

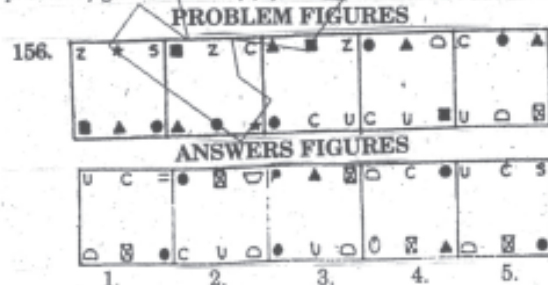
155. Statements:

D \$ N, N % F, F @ T

Conclusions:

- I. T % N
- II. D \$ F

(156-160): In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued?



BANKING C

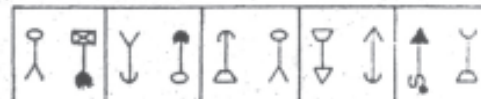
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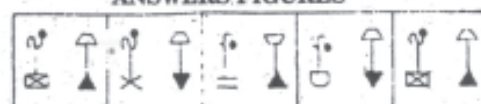
MODEL PAPER -

PROBLEM FIGURES

157.



ANSWERS FIGURES



PROBLEM FIGURES

158.



ANSWERS FIGURES

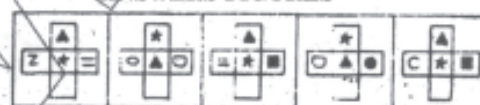


PROBLEM FIGURES

159.

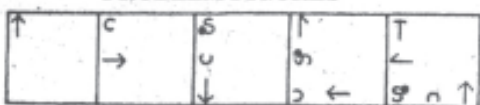


ANSWERS FIGURES

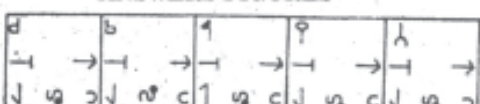


PROBLEM FIGURES

160.



ANSWERS FIGURES



**MARKETING /
COMPUTER KNOWLEDGE**

161. A Prospect means—

1. any customer who walks into the Bank
2. an employee of the Bank
3. a customer who is likely to be interested in Bank's Product or service
4. a Depositor of the Bank
5. a Borrower of the Bank

162. A Lead means—

1. a Prospect who is more likely to avail of the Bank's Product.
2. a Political Leader
3. a Religious Leader
4. a Bank Chairman
5. None of these

163. A Call means —

1. Calling on friends
2. Calling on Bank employees
3. Calling on Prospective customers
4. To make telephone calls
5. Calling on relatives

164. The Traditional Marketing style involves—

1. Telemarketing
2. Digital Marketing
3. Indirect Marketing
4. Direct marketing
5. All of these

165. Modern methods of Marketing include—

1. Publicity on the net
2. Advertisement on the net
3. Soliciting business through e-mails
4. Telemarketing
5. All of these

166. Cross-selling covers—

1. identifying customer needs
2. matching the Products to customer needs
3. convincing the customers of Product benefits
4. responding to questions and objections of customers
5. All of these

167. Innovation means—

1. Compensation
2. Inspiration
3. Additional perquisites
4. Implementing new ideas or new methods
5. None of these

168. Which of the following sentences is true?

1. Marketing is not required in a Buyers' Market
2. Marketing is not required in a Sellers' Market
3. Marketing is not required due to globalization
4. Marketing is not required due to competition
5. Marketing is not required due to liberalization

169. A true marketing mindset requires

1. Command and order mindset
2. Control mindset
3. Active mindset
4. Passive mindset
5. None of these

170. Which of the following statements is true?

1. marketing makes the company to go into loss due to higher expenses
2. Marketing is not required in profit-making companies
3. Marketing sharpens the minds of the employees
4. Marketing is a time-bound seasonal function
5. Marketing is a waste of time

171. Sales forecasting involves—

1. Sales Planning
2. Sales pricing
3. Distribution Channels
4. Consumer tastes
5. All of these

172. Motivation means—

1. Inspiring employees to perform better
2. Better Communication Skills
3. Sales coaching
4. Market Research
5. None of these

173. A Target Market is—

1. entire country
2. entire city
3. entire globe
4. that which consists of customers who need the identified product

5. All of these

174. Find the true statement—

1. Marketing is a waste of the employees' time
2. Marketing is not required in India due to its vast population
3. Marketing involves additional work
4. marketing involves team work
5. Marketing is not required today due to IT advancement

175. Market Research is needed for —

1. deciding the market area
2. deciding the right product to be sold
3. making proper marketing decisions
4. deciding right time to sell
5. All of these

176. Marketing Plan helps in—

1. better lead generation
2. better systems
3. better results
4. improved Balance Sheet
5. better customer service

177. Market information means—

1. knowledge of shops and bazaars
2. knowledge of shopping malls
3. knowledge of customer profile and product mix
4. knowledge of various languages
5. None of these

178. In a Selling Process in today's world—

1. only standard products are sold
2. no customization required
3. the Seller need not have product knowledge
4. the Seller should aim at customer satisfaction
5. only quantum of sales matters.

179. For effective marketing, the salesmen should have which of these qualities—

1. Creativity
2. Team spirit
3. Motivation
4. Effective communication skills
5. All of these

180. If Marketing is done effectively, which of the following is not required—

1. Advertisement
2. Publicity
3. Market Research
4. Market Segmentation
5. None of these

181. How many values can be represented by a single byte?

1. 4
2. 8
3. 64
4. 256
5. 512

182. Transformation of input into output is performed by—

1. Peripherals
2. Memory
3. Storage
4. The Input-Output unit
5. The CPU

183. Which of the following can handle most system functions that aren't handled directly by the operating system?

1. Vertical-market applications
2. Utilities
3. Algorithms

4. Integrated software
5. Compilers
184. Device drivers are—
1. tiny power cords for external storage devices
2. experts who know how to maximize the performance of devices
3. small, special-purpose programs
4. the innermost part of the operating system
5. substitutes for operating systems
185. Which of the following refers to a small, single-site network?
1. LAN
2. DSL
3. RAM
4. USB
5. CPU
186. A set of instructions telling the computer what to do is called—
1. mentor
2. instructor
3. compiler
4. program
5. debugger
187. Data going into the computer is called?
1. output
2. algorithm
3. input
4. calculations
5. flowchart
188. If you receive an e-mail from someone you don't know, what should you do?
1. Forward it to the police immediately
2. Delete it without opening it
3. Open it and respond to them saying you don't know them
4. Reply and ask them for their personal information
5. Reply and tell them you want to keep in touch with them
189. How many options does a binary choice offer?
1. None
2. One
3. Two
4. It depends on the amount of memory in the computer
5. It depends on the speed of the computer's processor
190. A collection of programs that controls how your computer system runs and processes information is called—
1. operating system
2. computer
3. office
4. compiler
5. interpreter
191. How are data organized in a spreadsheet?
1. Lines and spaces
2. Layers and planes
3. Height and width
4. Rows and columns
5. None of these
192. When cutting and pasting, the item cut is temporarily stored in
1. ROM
2. Hard drive
3. Diskette
4. Dashboard
5. Clipboard

193. When you are working on a document on a PC, where is the document temporarily stored?
1. RAM
2. ROM
3. The CPU
4. Flash memory
5. The CD-ROM
194. One megabyte equals approximately—
1. 1,000 bits
2. 1,000 bytes
3. 1 million bytes
4. 1 million bits
5. 2,000 bytes
195. The blinking symbol on the computer screen is called the—
1. mouse
2. logo
3. hand
4. palm
5. cursor
196. Information travels between components on the motherboard through
1. Flash memory
2. CMOS
3. Bays
4. Buses
5. Peripherals
197. Microsoft Office is—
1. Shareware
2. Public-domain software
3. Open-source software
4. An application suite
5. A vertical-market application
198. Which of the following refers to the memory in your computer?
1. RAM
2. DSL
3. USB
4. LAN
5. CPU
199. Computers connected to a LAN (Local Area Network) can
1. run faster
2. go on line
3. share information and / or share peripheral equipment
4. E-mail
5. None of these
200. Magnetic tape is not practical for applications where data must be quickly recalled because tape is—
1. a random-access medium
2. a sequential-access medium
3. a read-only medium
4. fragile and easily damaged
5. an expensive storage medium

SRI KRISHNA VENI BANKING COCHING CENTRE KEY SHEET -12

| | | | | | | | | | |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1)4 | 2) 2 | 3) 3 | 4) 2 | 5) 5 | 6) 5 | 7)5 | 8)4 | 9) 5 | 10) 5 |
| 11) 2 | 12)4 | 13)2 | 14) 5 | 15)3 | 16) 3 | 17)4 | 18) 3 | 19)4 | 20) 3 |
| 21)5 | 22)3 | 23)5 | 24)4 | 25)1 | 26)1 | 27)3 | 28)1 | 29)2 | 30)1 |
| 31)5 | 32)2 | 33)3 | 34)4 | 35)5 | 36)2 | 37)3 | 38)2 | 39)5 | 40)2 |
| 41)4 | 42)3 | 43)1 | 44)5 | 45)4 | 46)2 | 47)2 | 48)3 | 49)3 | 50)5 |
| 51)2 | 52)3 | 53)5 | 54)3 | 55)4 | 56)2 | 57)2 | 58)3 | 59)4 | 60)1 |
| 61)2 | 62)3 | 63)4 | 64)1 | 65)3 | 66)2 | 67)4 | 68)3 | 69)1 | 70)3 |
| 71)1 | 72)2 | 73)4 | 74)1 | 75)5 | 76)5 | 77)5 | 78)3 | 79)1 | 80)2 |
| 81)5 | 82)1 | 83)3 | 84)2 | 85)4 | 86)1 | 87)3 | 88)2 | 89)4 | 90)5 |
| 91)4 | 92)2 | 93)3 | 94)1 | 95)5 | 96)1 | 97)4 | 98)3 | 99)2 | 100)5 |
| 101)5 | 102)4 | 103)3 | 104)2 | 105)1 | 106)4 | 107)2 | 108)1 | 109)5 | 110)3 |
| 111)3 | 112)2 | 113)4 | 114)1 | 115)5 | 116)4 | 117)1 | 118)5 | 119)2 | 120)3 |
| 121)2 | 122)2 | 123)1 | 124)3 | 125)4 | 126)5 | 127)4 | 128)5 | 129)2 | 130)1 |
| 131)5 | 132)4 | 133)1 | 134)2 | 135)3 | 136)1 | 137)3 | 138)3 | 139)4 | 140)2 |
| 141)2 | 142)4 | 143)3 | 144)1 | 145)5 | 146)2 | 147)1 | 148)2 | 149)2 | 150)5 |
| 151)5 | 152)1 | 153)3 | 154)2 | 155)4 | 156)1 | 157)2 | 158)1 | 159)3 | 160)4 |
| 161) 3 | 162)1 | 163)3 | 164)4 | 165)5 | 166)5 | 167)4 | 168)2 | 169)3 | 170)2 |
| 171)5 | 172)1 | 173)4 | 174)4 | 175)5 | 176)3 | 177)3 | 178)4 | 179)5 | 180)5 |
| 181)2 | 182)5 | 183)2 | 184)3 | 185)1 | 186)4 | 187)3 | 188)2 | 189)3 | 190)1 |
| 191)4 | 192)5 | 193)1 | 194)3 | 195)5 | 196)3 | 197)5 | 198)1 | 199)3 | 200)2 |