

ROLL NUMBER

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No. of question: 200

No. of printed pages: 30

Nainital Bank SO Exam
MODEL PAPER SET NO. 1
Time: 155 Minutes
Maximum Marks: 100

GENERAL INSTRUCTIONS TO THE EXAMINEES:

1) You have to enter ROLL number on the test booklet in the Box alongside. Do not write Anything else on the Test Booklet.

2) This Test Booklet contains 200 items (Questions). Each item comprises four responses (answer).

You will select the response which you want to mark on the Answer Sheet .In case you feel that there is more than one correct response, Mark the response which you consider the best, in any case, Choose only one response for each question.

3).All Questions (Items) Carry Equal Marks

4).All the questions are compulsory.

5).Sheets for rough are appended in the Test Booklet at the end.

6).You should treat this like the actual **Nainital Bank SO** Model paper Exam Question Paper.

Reasoning

1. If O denotes \times , N denotes \div , K denotes $+$ and J denotes $-$, then find the value of $24\ O\ 84\ N\ 12\ K\ 16\ J\ 52 = ?$
 - a) 159
 - b) 132
 - c) 155
 - d) 130
2. 'Talk' is related to 'Speak' in a certain way; similarly 'Honest' is related to 'Truthful'. In the same way, 'Listen' is related to ?
 - a) Music
 - b) Ears
 - c) Hear
 - d) Ignore
 - e) Sound
3. 'Lead' is related to 'Pencil' in the same way as 'Ink' is related to ?
 - a) Bottle
 - b) Pen
 - c) Stamp
 - d) Pot
 - e) Color
4. A is wife of B who is children of C. M is mother of D who is son of C, then how is C related to A?
 - a) Father /
 - b) Brother-in-law
 - c) Brother /
 - d) Father-in-law
5. Arrange the following words according to the order given in the dictionary. 1. Represent 2. Recession 3. Reforms 4. Resign 5. Reptiles
 - a) 2, 3, 1, 4, 5
 - b) 1, 3, 2, 5, 4
 - c) 2, 3, 1, 5, 4
 - d) 3, 1, 5, 2, 4

Read the given information carefully and answer the asked questions below

6. Among six people- A, B, C, D, E and F each of are all in different age group, A is younger than only D. Only three people are younger than C. F is younger than E, F is not the youngest. Who amongst the following is the youngest?
 - a) B
 - b) A
 - c) E
 - d) C
 - e) None of these
7. If E's age is 16 years, than which of the following may be B's age?
 - a) 19 years

- b) 22 years
 - c) 18 years
 - d) 17 years
 - e) 12 years
8. From the given alternative words select the one which can/can't be formed using the letters of the given word?
- a) COMBINATIONS
 - b) NAME
 - c) NATIONAL
 - d) MOTION
 - e) COMMON
9. How many such pairs of letters are there in the word WONDERS, each of which has as many letters between them in the word (in both forward and backward directions) as they have between them in the English alphabetical series.
- a) One
 - b) Two
 - c) Three
 - d) More than three
 - e) None
10. In a certain code language, 'DRINK' is coded as 'JMHQC' and 'BLOTS' is coded as 'RSNKA'. In the same code language, 'HONEY' will be coded as?
- a) XDMOG
 - b) GNMDX
 - c) XDMNG
 - d) DXMGN
 - e) None of these
11. From the given alternative words select the one which can/can't be formed using the letters of the given word?
- a) REVOLUTIONARY
 - b) VOLUTE
 - c) RELATION
 - d) EVALUATE
 - e) RELUTIO
12. In each of the following questions, a series is given, with one term missing choose the correct alternative from the given one that will complete the series. 4, 3, 6, 25, 168, ?
- a) 1512
 - b) 1414
 - c) 1503
 - d) 1308
13. In each of the following questions, a series is given, with one term missing choose the correct alternative from the given one that will complete the series. LGK, KIL, JKM, IMN, ?
- a) HOM
 - b) HOO
 - c) GNL
 - d) GON

14. Find the odd number/letter/figure/number pair from the given alternative.
- a) 633
 - b) 541
 - c) 862
 - d) 498
15. If the digits in the number '25673948' are arranged in ascending order from left to right, what is the sum of the digits which are fourth from the right and third from the left in the new arrangement?
- a) 10
 - b) 9
 - c) 5
 - d) 6
 - e) 8
16. In certain code GIVE is written as MDVJH, then how SHARK will be written in the same code?
- a) JSQIT
 - b) JQAIT
 - c) TIDQJ
 - d) JQBTI
 - e) JQIAT
17. A man is facing north. He turns 45° in clockwise direction and another 45° in the same direction and then 225° in the anti clock wise direction. Again he turns 135° clockwise direction and 270° anticlockwise direction. In which direction he is facing now?
- a) South-East
 - b) East
 - c) South-West
 - d) South
18. In a certain code language 'DATE' is written as 'ZDRF' and 'EXAM' is written as 'AAYN'. How is 'VIEW' will be written in that code language?
- a) RLCX
 - b) RLBZ
 - c) ROCY
 - d) IVEW
19. Direction: In each of the following questions, select the related word from the given alternatives. Touch : Feel :: Greet : ?
- a) Smile
 - b) Acknowledge
 - c) Success
 - d) Manners
20. Direction: In each of the following questions, select the related word from the given alternatives. House : Room :: World : ?
- a) Land
 - b) Sun
 - c) Air

- d) Nation
21. Find the odd number/letter/figure/number pair from the given alternative.
- a) Luanda
 - b) Seoul
 - c) Rome
 - d) Turkey
22. Which one of the following diagram best depicts the relationship among Boys, Students and Athletics?
- a) A
 - b) B
 - c) C
 - d) D
23. In each of the following questions, select the related letter/word/number from the given alternatives. SQC : LJV :: DAK : ?
- a) WTE
 - b) VSD
 - c) WTD
 - d) VTE
24. In each of the following questions, select the related letter/word/number from the given alternatives. 4 : 50 :: 1 : ?
- a) 2
 - b) 4
 - c) 9
 - d) 10
25. In each of the following questions, select the related letter/word/number from the given alternatives
- a) Neem : Cotton
 - b) Fibre : Jute
 - c) Thread : Cloth
 - d) Moth : Wheat
26. Find the odd number/letter/figure/number pair from the given alternative.
- a) LAB
 - b) MAC
 - c) EGI
 - d) XBD
- 5
27. In each of the following questions, a series is given, with one term missing choose the correct alternative from the given one that will complete the series. 3, 1.5, 1.5, 2.25, 4.5, ?
- a) 4.50
 - b) 21.25
 - c) 11.25
 - d) 9.25
28. From the given alternative words select the one which can/can't be formed using the letters of the given word?

- a) NEWSPAPER
 - b) PIPE
 - c) RAIN
 - d) REVISE
 - e) RENEW
29. In a certain code ONLINE is written as 235832, then how can GROUND be written in that code?
- a) 092633
 - b) 792634
 - c) 190263
 - d) 111833
30. Which set of letters when sequentially placed at the gaps in the given letters series shall complete it?
ab _ aa _ caab _ c _ abb _ c
31. If L denotes \times , M denotes \div , P denotes $+$ and Q denotes $-$, then find the value of $16L24M8P6Q2P3 = ?$
- a) 59
 - b) 56
 - c) 55
 - d) 60
32. K is the wife of R, G and P are brothers. G is the brother of R. How is K related to P? /
- a) Father
 - b) Brother-in-law
 - c) Brother
 - d) Sister-in-law
33. Arrange the following words according to the order given in the dictionary.
1. Alligator 2. Allegation 3 Aliphatic 4. Alphabet 5. Alteration
- a) 3,2,1,4,5
 - b) 2,3,4,5,1
 - c) 1,2,3,4,5
 - d) 5,4,3,2,1
34. From the given alternative words select the one which can/can't be formed using the letters of the given word?
- a) DEPARTMENT
 - b) PATENT
 - c) TENTED
 - d) DEMORE
 - e) TREAT
35. M, T, B, D and R are five friends each of them having a different weight. R is heavier than M and T but lighter than only B. M is heavier than only T. Who among the following is at the third position according to their weights?
- a) R
 - b) M

- c) D
 - d) T
 - e) None of these
36. How many pairs of letters are there in the word MEDITATION each of which has as many letters between them in the word in the English alphabetical series?
- a) None
 - b) One
 - c) Two
 - d) Three
 - e) More than three
37. Meera is eleventh from the left and in a row of 35 girls and Seema is Twenty seventh from the right end in the same row. How many girls are there between them in the row?
- a) None
 - b) One
 - c) Two
 - d) Three
 - e) None of these
38. Four of the following five are alike in certain way and so form a group. Which is the one that does not belong to that group?
- a) Garlic
 - b) Sesame
 - c) Mustard
 - d) Olive
 - e) Corn
39. In a certain code language JANUARY is written as ZSBTOBK, then how OCTOBER written in that code language?
- a) SFCPUDP
 - b) SFCNUDP
 - c) SCFNDUP
 - d) FSCNUDP
 - e) None of these

Direction: Read the given information carefully and answer the asked questions below. Twenty students are standing in straight line facing north. Rina is standing sixth from the left end. There are only three students between Rina and Shweta. Radha is standing exactly between Shweta and Rina. Tina is standing sixth to the right of Radha. Anita is standing fourth from the right end of the line. There are more than four students between Rina and Tina.

40. How many people are standing between Anita and Tina?
- a) One
 - b) Two
 - c) Three
 - d) None
 - e) More than three
41. What is Shweta's position with respect to Anita?

- a) Sixth to the left
 - b) Eighth to the left
 - c) Seventh to the left
 - d) Ninth to the left
 - e) None of these
42. Which of the following will come in the place of the blank line in the following series based on the English alphabetical order? ZYW VUS RQO _____ JIG
- a) KMN
 - b) MNK
 - c) NLK
 - d) NMK
 - e) NML
43. In a certain code language, 'DRINK' is coded as 'JMHQC' and 'BLOTS' is coded as 'RSNKA'. In the same code language, 'HONEY' will be coded as?
- a) XDMOG
 - b) GNMDX
 - c) XDMNG
 - d) DXMGN
 - e) None of these
44. 'Talk' is related to 'Speak' in a certain way; similarly 'Honest' is related to 'Truthful'. In the same way, 'Listen' is related to _____?
- a) Music
 - b) Ears
 - c) Hear
 - d) Ignore
 - e) Sound
45. 'Lead' is related to 'Pencil' in the same way as 'Ink' is related to _____?
- a) Bottle
 - b) Pen
 - c) Stamp
 - d) Pot
 - e) Color
46. In certain language 'to be polite' is coded as 'fa so la', 'she is polite' is coded as 'so me pa' and 'to have manners' is coded as 'na la ma'. Which of the following is the code for 'be' in that language?
- a) so
 - b) fa
 - c) la
 - d) me
 - e) na
47. How Many Meaningful English Words can be formed with the letters 'ONFT' using each letter only once in each word?
- a) None
 - b) One
 - c) Two

- d) More than three
48. If the digits in the number '25673948' are arranged in ascending order from left to right, what is the sum of the digits which are fourth from the right and third from the left in the new arrangement?
- a) 10
 - b) 9
 - c) 5
 - d) 6
 - e) 8
49. In certain code GIVE is written as MDVJH, then how SHARK will be written in the same code?
- a) JSQIT
 - b) JQAIT
 - c) TIDQJ
 - d) JQBTI
 - e) JQIAT
50. Direction: In each of the following questions, select the related word from the given alternatives. Touch : Feel :: Greet : ?
- a) Smile
 - b) Acknowledge
 - c) Success
 - d) Manners

English Language

51. Against each key word are given four suggested meanings. Choose the word or phrase which is nearest in meaning to the key word. ANTAGONIST:
- a) Hostile
 - b) Pluralistic
 - c) Mockery
 - d) Aghast
52. Against each key word are given four suggested meanings. Choose the word or phrase which is nearest in meaning to the key word. APPERTAIN:
- a) Give up
 - b) Offence
 - c) To be Appropriate
 - d) Thankful
53. Against each key word are given four suggested meanings. Choose the word or phrase which is opposite in meaning to the key word. LURID:
- a) Murky
 - b) Dismal
 - c) Ignorant
 - d) Mild
54. Against each key word are given four suggested meanings. Choose the word or phrase which is opposite in meaning to the key word. MANIFEST:

- a) Unmistakable
- b) Apparent
- c) Obscure
- d) Irrelavant

55. Choose the word that is nearest in meaning to the capitalised word. **ABASE:**

- a) Humiliate or degrade oneslef
- b) Uncouth
- c) Baseless
- d) Forceful

56. Choose the word that is nearest in meaning to the capitalised word. **SHAM:**

- a) Rubbish
- b) Lovable
- c) Pretence
- d) Guilty

57. In the following question pick the wrong spelt word.

- a) Autopsy
- b) Autocratic
- c) Akward
- d) Asylum

58. In the following question pick the wrong spelt word.

- a) Abnormity
- b) Aberration
- c) Abstinant
- d) Abstention

59. Directions: 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 letter of that part will be the answer.
In an effort.

- a) / to make peace
- b) / Priya spoke separately
- c) / to both the person.

60. They had a narrow escape

- a) / when skating as
- b) / roaring avalanche
- c) / just missed them.

61. The movie star should not have

10

- a) / allowed the press
- b) / at the scene had he
- c) / known about the fuss.

Directions: Choose the most appropriate word from the given options to fill up the blank in the sentence.

62. When he reached the doctors house he out already.

- a) Went

- b) gone
- c) has gone
- d) had gone

63. The Government agreed to pay compensation damaged crops, land and cattle.

- a) to
- b) through
- c) for
- d) of

Directions : Choose the Antonym of the following:

64. EXONERATE

- a) Moderate
- b) Accuse
- c) Watchful
- d) Acquire

65. REPLETE

- a) Disentangle
- b) Improper
- c) Devoid
- d) Renovate

Directions : Choose the Synonym of the following :

66. SPORADIC

- a) Epidemic
- b) Whirling
- c) Occasional
- d) Stagnant

67. SOPORIFIC

- a) Flattering
- b) Sickening
- c) Exciting
- d) Sleep-producing

Directions : In the following questions, you have a brief passage with five questions following the passage. Read the passage carefully and choose the best answer to each question out of the four alternatives and indicate your correct alternative.

While it may suit adult students very well it is very doubtful whether correspondence education would be adequate for undergraduates of the usual college age group of sixteen to twenty. Young people in their teens need the discipline and the supervision of a regular college course with all that it involves in the observance of an integrated schedule of work and play the personal association with teachers, and the psychological stimulus provided by competition with other students. There are obvious exceptions of course, such as the physically

handicapped, who cannot get full value from a normal college education, but on the whole this distinction between young students and mature scholars is valid enough. It is therefore evident that the correspondence system of education. with provide access to higher. studies to people who would otherwise be danced it, but it will do little to ease the pressure on existing colleges.

68. Correspondence courses are most suitable for :
- a) teenagers
 - b) villagers
 - c) Those who are between sixteen and twenty
 - d) none of the above
69. Correspondence courses are designed in such a way as to :
- a) enforce better discipline in schools and colleges.
 - b) Stimulate the students for competition.
 - c) gain a personal association with teachers through correspondence.
 - d) enable those who could not as adults attend colleges to obtain education if they so desire.
70. The difference between the young students and mature scholars is:
- a) that the former are more disciplined than the latter.
 - b) that the latter need lesser personal attention than the former.
 - c) that the former are more competitive than the latter.
 - d) that the latter are psychologically better equipped than the former.
71. A regular college course for youngsters is desirable because :
- a) they cannot carry on with their studies independently.
 - b) that ensures a neatly arranged programme of academic work that is proper for their age.
 - c) they always need the assistance of teachers to study properly.
 - d) otherwise, they will be physically and mentally handicapped
72. The correspondence system of education is expected to:
- a) reduce the quantum of rush to the colleges existing at present.
 - b) bring about no change in the pattern of admissions to colleges.
 - c) create more opportunities for the weaker sections to obtain higher education
 - d) increase the number of educated unemployed in the country.

Directions: 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 appropriately. Find out the appropriate word in each case.

It called for help from the jackal to get out of the well. But the jackal ran away smiling and with the pride of having ...(93)... the poor goat. On the way he met a cat. Most sarcastically he told the cat, "Oh ! You lot is really pitiable. For food you have to ...(94)... on left-overs. You have to go to the backside of houses, hotels or garbage dumps for your food. I catch fowls, kill and eat them." When he was ...(95)... like this some hunting dogs came that way. The cat was clever. It jumped up on a tree. But the jackal had ...(97)... to go. Even though it tried to run, the hunting dogs ...(97)... it and killed it. All his slyness, could not save him, from his doom.

73. (a) won (b) gained (c) ditch (d) cheated
74. (a) depend (b) hunt (c) wait (d) bent
75. (a) whispering (b) moaning (c) boasting (d) crying
76. (a) everywhere (b) nowhere (c) not (d) place

77. (a) avoided (b) catch (c) powered (d) overpowered

Directions: From the four words, identify the one which can be substituted for the sentences in questions.

78. Life history of a person written by another

- a) Autobiography
- b) Biography
- c) Bibliography
- d) Memoir

79. A post without remuneration

- a) Voluntary
- b) Sinecure
- c) Honorary
- d) Involuntary

80. One who cannot die

- a) Stable
- b) Immortal
- c) Perpetual
- d) Perennial

81. Consider the given statement/s to be true and decide which of the given conclusions/assumptions can definitely be drawn from the given statement. Statements: 1. All books are trees. 2. All trees are lions. Conclusions: I. All books are lions. II. All lions are books. III. All trees are books IV. Some lions are books.

Options:

- a) Only conclusions I and III follow
- b) Only conclusions I and IV follow
- c) None of the conclusions follow
- d) All conclusions follow

82. The ground was wet outside when I got up in the morning yesterday. I had been raining all in the night.

- a) rained all in
- b) been raining all though
- c) raining all in
- d) No improvement

83. No sooner has she agreed to marry him than she started having terrible doubts.

- a) She no sooner had agreed
- b) No sooner had she agreed
- c) No sooner did she agreed
- d) No improvement

84. The Women's Emancipation Bill was sent back to the Lok Sabha by the President for further examination.

- a) further security
- b) further reading

- c) further perusal
 - d) No improvement
85. The Finance Minister said that he would work for the impartial distribution of wealth.
- a) equitable
 - b) just
 - c) fair
 - d) No improvement
86. Will you lend me few rupees in this hour of need?
- a) borrow me a few rupees
 - b) lend me any rupees
 - c) lend me few rupees
 - d) No improvement
87. After the heavy rains last week, the water in the lake raised another two feet.
- a) would raise another two feet
 - b) raise another two feet
 - c) rose another two feet
 - d) No improvement
88. Unless you work hard, you will not pass.
- a) as long as you work hard
 - b) till you work hard
 - c) until you work hard
 - d) No improvement
89. The minister was removed from a key post.
- a) thrown out
 - b) rusticated
 - c) ousted
 - d) No improvement
90. Audacity is the mother of invention.
- a) tenacity
 - b) necessity
 - c) paucity
 - d) No improvement

Quantitative Aptitude

91. From each of the two given unequal numbers, half the smaller number is subtracted. Then, of the resulting numbers, the larger one is five times than the smaller one. Then the ratio of the larger to smaller one is
- a) 2 : 1
 - b) 3 : 2
 - c) 3 : 1
 - d) 1 : 4
92. When an integer K is divided by 3, the remainder is 1, and when $K + 1$ is divided by 5, the

remainder is 0. Of the following, a possible value of K is

- a) 62
- b) 63
- c) 64
- d) 65

93. A farmer has 945 cows and 2475 sheep. He farms them into flocks, keeping cows and sheep separate and having the same number of animals in each flock. If these flocks are as large as possible, then the maximum number of animals in each flock and total number of flocks required for the purpose are respectively

- a) 15 and 228
- b) 9 and 380
- c) 45 and 76
- d) 46 and 75

94. The number of sides in two regular polygons are in the ratio 5 : 4 and the difference between each interior angle of the polygons is 6° . Then the number of sides are

- a) 15, 12
- b) 5A
- c) 10, 8
- d) 20, 16

95. If the length of each side of a regular tetrahedron is 12 cm, then the volume of the tetrahedron is

- a) $144\sqrt{2}$ cu. cm.
- b) $72\sqrt{3}$ cu. cm.
- c) 8, cu. cm.
- d) $12\sqrt{3}$ cu. cm.

96. A cone, a hemisphere and a cylinder stand on equal base and have the same height. Their volumes are in the ratio

- a) 1: 3: 2
- b) 2: 3: 1
- c) 1: 2: 3
- d) 3: 1: 2

97. Sides of a parallelogram are in the ratio 5 : 4. Its area is 1000 sq. units. Altitude on the greater side is 20 units. Altitude on the smaller side is

- a) 30 units
- b) 25 units
- c) 10 units
- d) 15 units

15

98. B and C can complete a piece of work in 12 days, C and A can do it in 8 days. All the three can do it in 6 days. A and B together can complete it in

- a) 4 days
- b) 6 days
- c) 8 days
- d) 10 days

99. A can do a work in 9 days, if B is 50% more efficient than A, then in how many days can B

do the same work?

- a) 13.5
- b) 4.5
- c) 6
- d) 3

100. The successive discounts of 10% and 20% are equivalent to a single discount of

- a) 30%
- b) 28%
- c) 25%
- d) 27%

101. Of the three numbers, the sum of the first two is 55, sum of the second and third is 65 and sum of third with thrice of the first is 110. The third number is

- a) 25
- b) 30
- c) 35
- d) 28

102. The sum of the numerator and denominator of a positive fraction is x . If 2 is added to both numerator and denominator, the fraction is increased by $\frac{1}{24}$. The difference of numerator and denominator of the fraction is

- a) 5
- b) 3
- c) 1
- d) 9

103. The expression $26n - 42n$, where n is a natural number is always divisible by

- a) 15
- b) 18
- c) 36
- d) 48

104. The sum of a pair of positive integers is 336 and their H.C.F. is 16. The number of such possible pairs is

- a) 2
- b) 3
- c) 4
- d) 5

105. The difference between the exterior and interior angles at a vertex of a regular polygon is 150° . The number of sides of the polygon is

- a) 10
- b) 15
- c) 24
- d) 30

106. A man starts from a point and walks 2 km towards north.. He turns right and walks 3 km. Then he turns left and travels 2 km. What is the direction he is now facing?

- a) East

- b) West
 - c) South
 - d) North
107. A can do a work in 21 days. B is 40% more efficient than A. The number of days required for B to finish the same work alone is
- a) 10
 - b) 12
 - c) 15
 - d) 18
108. A discount series of 10%, 20% and 40% is equal to a single discount of
- a) 50%
 - b) 56.8%
 - c) 70%
 - d) 70.28%
109. In a shop, shirts are usually sold at 40% above the cost price. During a sale, the shopkeeper offers a discount of 10% off the usual selling price. If he manages to sell 72 shirts for Rs. 13,608, then his cost price per shirt, in Rs. is
- a) 210
 - b) 150
 - c) 149
 - d) 125
110. Five years ago, the average age of P and Q was 25. The average age of P, Q and R today is 25. Age of R after 5 years will be
- a) 15
 - b) 20
 - c) 40
 - d) 35
111. When two numbers are separately divided by 33, the remainders are 21 and 28 respectively. If the sum of the two numbers is divided by 33, the remainder will be
- a) 10
 - b) 12
 - c) 14
 - d) 16
112. The sum of two numbers is 84 and their HCF is 12. Total number of such pairs of numbers is
- a) 2
 - b) 3
 - c) 4
 - d) 5
113. The wrong number in the sequence 3, 5, 7, 9, 11, 17, 19 is
- a) 17
 - b) 13
 - c) 9
 - d) 7

114. One tap can fill a water tank in 40 minutes and another tap can make the filled tank empty in 60 minutes. If both the taps are open, in how many hours will the empty tank be filled?
- 2
 - 2.5
 - 3
 - 3.5
115. A, B and C together can complete a piece of work in 30 minutes. A and B together can complete the same work in 50 minutes. C alone can complete the work in
- 60 minutes
 - 75 minutes
 - 80 minutes
 - 150 minutes
116. The monthly salaries of A, B and C are in the ratio 2 : 3 : 5. If C's monthly salary is Rs. 12,000 more than that of A, then B's annual salary is
- Rs. 1,20,000
 - Rs. 1,44,000
 - Rs. 1,80,000
 - Rs. 2,40,000
117. By selling an article for Rs. 700 a man lost 30%. At what price should he have sold it to gain 30%?
- Rs. 910
 - Rs. 1200
 - Rs. 1232
 - Rs. 1300
118. A reduction of 20% in the price of wheat enables Lalita to buy 5 kg more wheat for Rs. 320. The original rate (in rupees per kg) of wheat was
- 16
 - 18
 - 20
 - 21
119. Anirudha sold a bicycle at a gain of 8%. Had it been sold for Rs. 75 more, the gain would have been 14%. The cost price of bicycle was
- Rs. 1200
 - Rs. 1250
 - Rs. 1350
 - Rs. 1500
120. A man purchased a bedsheet for Rs. 450 and sold it at a gain of 10% calculated on the selling price. The selling price of the bedsheet was
- Rs. 460
 - Rs. 475
 - Rs. 480
 - Rs. 500

121. Three taps A, B and C together can fill an empty cistern in 10 minutes. The tap A alone can fill it in 30 minutes and the tap B alone in 40 minutes. How long will the tap C alone take to fill it?
- a) 16 minutes
 - b) 24 minutes
 - c) 32 minutes
 - d) 40 minutes
122. If 1 man or 2 women or 3 boys can complete a piece of work in 88 days, the 1 man, 1 woman and 1 boy together will complete it in
- a) 36 days
 - b) 42 days
 - c) 48 days
 - d) 54 days
123. If the measures of one side and one diagonal of a rhombus are 10 cm and 16 cm respectively, then its area in cm^2 is:
- a) 60
 - b) 64
 - c) 96
 - d) 100
124. The diameters of two cylinders, whose volumes are equal, are in the ratio 3 : 2. Their heights will be in the ratio
- a) 4 : 9
 - b) 5 : 6
 - c) 5 : 8
 - d) 8 : 9
125. The single discount, which is equivalent to successive discounts of 25% and 10%, is:
- a) 35%
 - b) 34.5%
 - c) 33%
 - d) 32.5%
126. A trader marks his goods 40% above cost price and allows a discount of 25%. The profit he makes is:
- a) 15%
 - b) 10%
 - c) 5%
 - d) 2%
127. With a 5% discount on the cost of sugar, a buyer could purchase 2 kg more sugar for Rs. 608. Selling price of sugar is:
- a) Rs. 15.50
 - b) Rs. 15
 - c) Rs. 16.50
 - d) Rs. 2
128. The ratio of two numbers is 3 : 4 and their LCM is 48. The sum of the two numbers is:

- a) 32
 - b) 28
 - c) 26
 - d) 24
129. If $2A = 3B = 4C$, then $A : B : C$ is:
- a) 2 : 3 : 4
 - b) 4 : 3 : 2
 - c) 6 : 4 : 3
 - d) 3 : 4 : 6
130. 12 kg of rice costing Rs. 30 per kg mixed with 8 kg of rice costing Rs. 40 per kg. The average per kg price of mixed rice is
- a) Rs. 38
 - b) Rs. 37
 - c) Rs. 35
 - d) Rs. 34
131. A sailor goes 12 km downstream in 48 minutes and returns in 1 hour 20 minutes. The speed of the sailor in still water is:
- a) 12 km / hr
 - b) 12.5 km / hr
 - c) 13 km / hr
 - d) 15 km / hr
132. The price of sugar is increased by 25%. If a family wants to keep its expenses on sugar unaltered, then the family will have to reduce the consumption of sugar by:
- a) 20%
 - b) 21%
 - c) 22%
 - d) 25%
133. A sum of money amount to Rs. 850 in 3 years and to Rs. 925 in 4 years at some rate of simple interest. The sum is:
- a) Rs. 550
 - b) Rs. 600
 - c) Rs. 625
 - d) Rs. 700
134. The average of seven consecutive positive integers is 26. The smallest of these integers is:
- a) 21
 - b) 23
 - c) 25
 - d) 26
135. Due to an increase of 50% in the price of eggs, 4 eggs less are available for Rs. 24. The present rate of eggs per dozen is:
- a) Rs. 24
 - b) Rs. 27
 - c) Rs. 36

- d) Rs. 42
136. Next number of the sequence 2, 9, 28, 65, 126, _____ is :
- a) 195
 - b) 199
 - c) 208
 - d) 217
137. Which of the following successive discount series is the best of all for a customer?
- a) 30%, 20%, 10%
 - b) 25%, 20%, 15%
 - c) 30%, 10%, 15%
 - d) 25%, 15%, 10%
138. What price should a shopkeeper mark on an article costing him Rs. 200 to gain 35% after allowing a discount of 25%?
- a) Rs. 270
 - b) Rs. 300
 - c) Rs. 330
 - d) Rs. 360
139. Total weekly emoluments of the workers of a factory is Rs. 1534. Average weekly emolument of a worker is Rs. 118. The number of workers in the factory is:
- a) 16
 - b) 14
 - c) 13
 - d) 12
140. The length and breadth of a rectangle are increased by 20% and 25% respectively. The increase in the area of the resulting rectangle will be:
- a) 60%
 - b) 50%
 - c) 40%
 - d) 30%
141. The successive discounts of 10% and 20% are equivalent to a single discount of
- a) 30%
 - b) 28%
 - c) 25%
 - d) 27%
- 21
142. When two numbers are separately divided by 33, the remainders are 21 and 28 respectively. If the sum of the two numbers is divided by 33, the remainder will be
- a) 10
 - b) 12
 - c) 14
 - d) 16
143. The sum of two numbers is 84 and their HCF is 12. Total number of such pairs of numbers is

- a) 2
- b) 3
- c) 4
- d) 5

144. The wrong number in the sequence 3, 5, 7, 9, 11, 17, 19 is

- a) 17
- b) 13
- c) 9
- d) 7

145. One tap can fill a water tank in 40 minutes and another tap can make the filled tank empty in 60 minutes. If both the taps are open, in how many hours will the empty tank be filled?

- a) 2
- b) 2.5
- c) 3
- d) 3.5

146. A, B and C together can complete a piece of work in 30 minutes. A and B together can complete the same work in 50 minutes. C alone can complete the work in

- a) 60 minutes
- b) 75 minutes
- c) 80 minutes
- d) 150 minutes

147. The monthly salaries of A, B and C are in the ratio 2 : 3 : 5. If C's monthly salary is Rs. 12,000 more than that of A, then B's annual salary is

- a) Rs. 1,20,000
- b) Rs. 1,44,000
- c) Rs. 1,80,000
- d) Rs. 2,40,000

148. By selling an article for Rs. 700 a man lost 30%. At what price should he have sold it to gain 30%?

- a) Rs. 910
- b) Rs. 1200
- c) Rs. 1232
- d) Rs. 1300

149. A reduction of 20% in the price of wheat enables Lalita to buy 5 kg more wheat for Rs. 320. The original rate (in rupees per kg) of wheat was

- a) 16
- b) 18
- c) 20

d) 21

150. Anirudha sold a bicycle at a gain of 8%. Had it been sold for Rs. 75 more, the gain would have been 14%. The cost price of bicycle was
- a) Rs. 1200
 - b) Rs. 1250
 - c) Rs. 1350
 - d) Rs. 1500

Professional Knowledge

151. Which of the following terms is used in the field of finance and banking?
- a) Gauge Pressure
 - b) Quantum number
 - c) Adjustment Credit
 - d) Absolute Zero
 - e) Single bond
152. IFRS stands for
- a) International Financial Reporting Standards
 - b) Indian Financial Rating Standards
 - c) International Financial Rating Standards
 - d) Indian Functional Reporting Standards
 - e) (5)None of these
153. Bridge loans refer to-
- a) (1)Loans granted to construction companies for construction of bridges.
 - b) (2)Loan granted to PWD for construction of bridges over Rivers
 - c) (3)Interim finance allowed by banks to their customers pending disbursement of term loans byfinancial institutions
 - d) (4)Loan granted to Railway for construction of bridges
 - e) (5) None of these
154. Which of the following is Not a Negotiable instrument?
- a) Cheque
 - b) Fixed Deposit Receipt
 - c) Promissory Note
 - d) Bill of Exchange
 - e) All (1) to (4) above are negotiable instruments
155. What Is the maximum balance amount that is eligible for earning interest in a normal savings bank account?
- a) Rs 1 lac
 - b) Rs 2 lacs
 - c) Rs 3 lacs
 - d) Rs 5 lacs
 - e) No limit

156. Which of the following functions are Not being performed by the Reserve Bank of india?
- a) (1)Regulation of Banks in india

- b) (2) Regulation of Foreign Direct investment in india
 - c) (3) Foreign currency Management in india
 - d) (4) Control and Supervision of Money Supply
 - e) (5) Currency Management in India
157. A bank is called as 'Scheduled Bank' When
- a) Its business has crossed of 1000 core mark
 - b) Its branch network is over 100
 - c) It is included in the second schedule of the RBI Act
 - d) When it complies with all the three above
 - e) None of these
158. Upper limit prescribed for RTGS transaction is-
- a) Rs 1 lacs
 - b) Rs 2 lacs
 - c) Rs 5 lacs
 - d) Rs 50 lacs
159. No upper limit is prescribed In Banking terminology, NPA means
- a) Non-Promise Account
 - b) Non-Personal Account
 - c) Non-Performing Asset
 - d) Net-performing Asset
160. Which of the following schemes has been launched for providing health services in rural areas?
- a) Operation Flood
 - b) Look East
 - c) SJSRY
 - d) ASHA
161. Which of the following schemes have been launched for the school-going children?
- a) Lok Jumbish
 - b) Mid-Day Meal
 - c) AYUSH
 - d) SarvaShikshaAbhiyan
162. 'Sugam' is a scheme launched for
- a) Small tax payers
 - b) Pensioners getting old age pension
 - c) Big corporate houses
 - d) Getting all sorts of permission
163. What is the full form of 'ULIP', the term which was in the news recently?
- a) Universal Life & Investment Plan
 - b) Unit Loan & Investment Plan
 - c) Unit Linked Insurance Plan
 - d) Uniformly Loaded Investment Plan
164. Which of the following is NOT a banking related term?
- a) Radiation

- b) Outstanding Amount
 - c) Explicit Guarantee
 - d) Benchmark Prime Lending Rate
165. Insurance service provided by various banks is commonly known as _____
- a) Investment banking
 - b) Portfolio management
 - c) Merchant banking
 - d) Bancassurance
166. Which of the following is NOT true when the interest rate in the economy goes up?
- a) Saving increases
 - b) Lending decreases
 - c) Cost of production increases
 - d) Return on capital increases
167. Rate of interest is determined by:
- a) The rate of return on the capital invested
 - b) Central Government
 - c) Liquidity preferences
 - d) Commercial Banks
168. Which bank was earlier called the "Imperial Bank of India"?
- a) RBI
 - b) SBI
 - c) UBI
 - d) PNB
169. The Reserve Bank of India was established on _____.
- a) April 1, 1935
 - b) July 12, 1982
 - c) May 26, 2006
 - d) September 30, 2005
170. Who works as RBI's agent at places where it has no office of its own?
- a) State Bank of India
 - b) Ministry of Finance
 - c) Government of India
 - d) International Monetary Fund
171. What is Microcredit?
- a) It is the amount given by Govt. for Small Industries Development
 - b) It is the amount given to the students as education loan
 - c) It is the small credit given to poor
 - d) It is the installment given by Farmers against Loan
 - e) None of these
172. Which of the following are the main products of Retail Banking ?
- a) Card Products
 - b) Deposit Products
 - c) Loan products

- d) Only B and C
 - e) All of these
173. LAF stands for which of the following?
- a) Least adjustment facility
 - b) Liquidity adjustment facility
 - c) Long adjustment facility
 - d) Liabilities adjustment facility
 - e) None of these
174. Who administered Monetary Policy ?
- a) GOI
 - b) SBI
 - c) RBI
 - d) State Governments
 - e) None of these
175. Which of the following statements is/are true about Scheduled Bank ?
- a) It is an institution which is notified by GOI
 - b) It is a company defined by companies act, 2013
 - c) It is a corporation or company incorporated by the law in force in India
 - d) It is included in the Second Schedule of Reserve Bank of India Act, 1934 All of these
176. Which of the following is related to Kapoor Committee, 1999 ?
- a) Micro-finance
 - b) Capital Account convertibility
 - c) Restructuring of RRBs
 - d) Co-operative Banking Reforms
 - e) None of these
177. Which of the following deals with the small and medium enterprises ?
- a) IFCI
 - b) NABARD
 - c) SIDBI
 - d) RBI
 - e) None of these
178. The Bank that begins with "U" is the tagline of which of the following bank ?
- a) Union Bank of India
 - b) UCO Bank
 - c) United Commercial Bank
 - d) United Bank of India
 - e) None of these
179. The major stakes of NABARD is owned by whom ?
- a) Central Government
 - b) SBI
 - c) Ministry of Finance
 - d) RBI

- e) None of these
180. AEP stands for which of the following ?
- a) Automated engineered payment service
 - b) Aadhaar-enabled promotion scheme
 - c) Aadhaar-enabled Payment system
 - d) Aadhaar- enabled Payment scheme
 - e) Aadhaar-enabled Payment Service
181. Who issues the Sovereign Gold Bond ?
- a) Ministry of Finance
 - b) GOI
 - c) State Governments
 - d) RBI
 - e) None of these
182. DRI stands for which of the following ?
- a) Different Rate of Interest
 - b) Differential Rate of Interest
 - c) Different Ration for Indians
 - d) Different Rate of Interest-bond
 - e) None of these
183. What is the minimum investment in SGB ?
- a) Five Grams
 - b) Four Grams
 - c) Three Grams
 - d) Six Grams
 - e) One Gram
184. Which of the following banks offer loans to the poor to construct or buy houses ?
- a) IIBI
 - b) NHB
 - c) IDBI
 - d) SIDBI
 - e) None of these
185. Which of the following Government Bodies carry out the appointments of the Banking Ombudsman?
- a) SEBI
 - b) Govt. of India
 - c) Finance Ministry
 - d) RBI
 - e) None of these
186. What do you mean by 'Tax Haven' ?
- a) It is a country where people need not to pay Municipal tax
 - b) It is a country where people can dump the illegal money without any problem
 - c) It is a country where foreigners need not to pay any tax on their income
 - d) It is a country where people need not to pay Luxury tax

- e) None of these
187. Which of the following is not included in the Priority Sector ?
- a) Education Loan
 - b) Agricultural Finance
 - c) Life Insurance Policy
 - d) Housing Loans
 - e) None of these
188. Which of the following can be called as a non-institutional lender ?
- a) Small Banks
 - b) Grameen Banks
 - c) Money Lenders
 - d) Credit Cooperative Societies
 - e) Micro Finance Institutions
189. In which city, RBI does not have a regional office?
- a) Panaji
 - b) Kolkata
 - c) Shimla
 - d) Kota
 - e) Guwahati
190. which of the following is not considered as a Govt. Security ?
- a) Dated Securities
 - b) Call or Put Option Bonds
 - c) T- Bill
 - d) Floating rate Bonds
 - e) None of these
191. Which of the following terms is used in Banking and Finance ?
- a) Scattering Loss
 - b) Oscillation
 - c) Revenue
 - d) Shielding
 - e) Line of Sight
192. 'Your Perfect banking Partner' is the Tag line of Which bank ?
- a) Dena Bank
 - b) Federal Bank
 - c) UCO Bank
 - d) SBI
 - e) Vijaya Bank
193. The head office of Bank of Maharashtra is situated in Which of the following cities ?
- a) Pune
 - b) Mumbai
 - c) Nasik
 - d) Aurangabad
 - e) Nagpur

194. To open a new Branch, a Bank must have the permit from RBI under which of the following acts ?
- a) Section 22 of RBI Act
 - b) Section 22 of SEBI
 - c) Section 22 of NABARD
 - d) Section 22 of banking Regulation Act
 - e) None of these
195. A fixed deposit receipt which a bank keeps for its safety is known as which of the following ?
- a) Safe Deposit
 - b) Locker
 - c) Valid Safe Deposit
 - d) Safe Custody
 - e) None of these
196. The head office of Vijaya Bank is situated in which city ?
- a) Mumbai
 - b) Pune
 - c) Bengaluru
 - d) Chennai
 - e) Hyderabad
197. In which year the Credit Guarantee Corporation is created ?
- a) 1974
 - b) 1971
 - c) 1975
 - d) 1978
 - e) 1999
198. In which city the biggest International Financial Center is located?
- a) London
 - b) Geneva
 - c) Paris
 - d) New York
 - e) Sydney
199. With which of the following organizations, the mutual funds should be registered?
- a) AMFI
 - b) NABARD
 - c) SEBI
 - d) IBA
 - e) RBI
200. Kelkar Committee is associated with which of the following ?
- a) De listing in Share market
 - b) Reformation of Company Law
 - c) Frame work of Insurance Sector
 - d) Tax Structure Reforms

e) None of these