

# NICL Administrative Officer (AO) Finance Exam 2013 Question paper

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#### **General Awareness**

#### Instructions

For the following questions answer them individually

#### **Question 1**

How many fundamental rights are now guaranteed under the Constitution of India?

- **A** 8
- **B** 7
- **C** 6
- **D** 9

Answer: B

## **Daily Current Affairs for Banking exams PDF**

#### **Question 2**

The short-term variations of the atmosphere, ranging from minutes to months are called

- A Climate
- **B** Weather
- **C** Temperature
- **D** Humidity

Answer: B

#### **Question 3**

The warmest sea amongst the following is

- A the Tasma sea
- B the Baltic sea
- C the Beaufort sea
- D the Red sea

Answer: D

#### **Question 4**

Which of the following places does not have a Railway Production Unit?

- **A** Bhopal
- **B** Kapurthala
- **C** Perambur
- **D** Hyderabad

Answer: D



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#### **Question 5**

Which of the following events is not correct?

- A Simon Commission ---- 1927
- B Salt Satyagraha---1930
- C Gandhi-Irwin Pact -1931
- D Quit India Movement -- 1941

Answer: D

Question 6

The world's highest plateau is the

- A Canadian
- **B** Deccan
- C Bolivian
- **D** Tibetan

Answer: D

#### **Ouestion 7**

The Rhine river of northern Europe empties into

- A the Baltic Sea
- B the North Sea
- C the Bay of Biscay
- D the Adriatic Sea

Answer: B

## Free Banking Study Material (15,000 Solved Questions)

#### **Question 8**

The 'Doing Business Report' is prepared by which of the following organisations every year?

- A World Bank
- B Asian Development Bank (ADB)
- C International Monetary Fund (IMF)
- D None of these

Answer: A



## **Question 9** The planets that are called superior planets are Mercury, Venus, Earth, Mars and Jupiter Jupiter, Saturn, Uranus and Neptune Mercury, Venus, Neptune and Earth Earth, Uranus, Mars, Saturn and Jupiter Answer: B **Explanation:** Mars, Jupiter, Saturn, Uranus and Neptune are the superior planets. Mercury and Venus are the inferior planets. **Question 10** Where did Babar die? Agra Delhi Kabul Lahore Answer: A **Explanation:** Babar died in Agra during the year 1530. **Free Mock Test For Banking Exams Question 11** The process that explains the recent changes in the height of sea level in coastal areas of eastern and northern Canada and Scandinavia is isostasy continental drift plate tectonics None of these Answer: A **Question 12** Retreating monsoon causes sporadic rainfall in which of the following areas? Coast of North Maharashtra

D Coast of Tamil Nadu

Northern Chhattisgarh

Malwa plateau and Vidarbha region

4	Answer: D
Qu	estion 13
Du	ring the time of Confucius, China was under the rule of which of the following dynasties?
	Chau
В	Sunga
С	Sui
	Han
4	Answer: D
	planation:
Du	ring the time of Confucius (206 BCE-220 CE), China was under the rule of Han dynasty.
	100 Computer Awareness Tests For Banking
Qu	estion 14
	e Mid-day Meal scheme was launched and implemented by the Ministry of Human Resource Development from for the benefit
of	students in primary schools.
Α	26 January 1985
В	15 August 1985
С	26 January 2005
D	15 August 2005
E	None of the above
	Answer: E
Qu	estion 15
Wl	nat is the other name of the 'Tocharians' who came to India after the disintegration of Mauryan empire?
A	Indo-Greeks
	Sakas
	Parthians
	Kushanas Answer: D
	Allswei. D
	estion 16
WI	nen did the World Trade Organisation, which sets out rules for world trade, come into forces?
Α	1948
В	1951
С	1954

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D 1995 Answer: D
Question 17
The percentage of sun's radiation reflected back into space is about
A 36 per cent
B 47 per cent
C 17 per cent
D None of these  Answer: A
Question 18
Following the famous Quit India resolve, the top Congress leaders were arrested on
A 8 August 1942
<b>B</b> 9 August 1942
C 11 August 1942
<b>D</b> 12 August 1942
Answer: B
Question 19

Who among the following authors translated the famous work, "Ki- tabal-Hind" into English?

- A Walter Roper Lawrence
- B E. Sachau
- C A1- Muqaddsi
- D S. Rahim

Answer: B

#### Question 20

'Economics is what is ought to be'. This statements to refer:

- A Normative Economics
- **B** Positive Economics
- C Monetary Economics
- **D** Fiscal Economics

Answer: A

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### **Finance**

For the following questions answer them individually		
Question 21		
The accounting equation is in accord with the fundamental concept of accounting.  A Money measurement		
B Going concern		
C Realization		
D Dual aspect		
Answer: D		
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Question 22		
VaR means:		
A Volume of Business at Risk		
B Value at Risk		
C Volume on Risk		
D Value as Risk		
Answer: B		
Question 23		
Hunting is an instance of industry.		
A Genetic		
B Primitive		
C Extractive		
D Manufacturing		
Answer: B		
Question 24		
The cash price of a machine is Rs. 1,20,000 and its hire purchase price is Rs. 1,50,000 to be paid in five equal yearly instalments. If a company purchases machine on hire purchase basis, the amount of capital expenditure will be		
<b>A</b> Rs. 1,20,000		

**B** Rs. 1,35,000

Rs. 1,50,000

## **NICL AO Solved Previous Papers PDF**

#### **Question 25**

Who has observed that "An office system means a network of procedures integrated and designed to carry out a major activity"?

- A Henry Fayol
- **B** George Terry
- C O'Donnel
- **D** Gulshan

Answer: B

#### **Question 26**

Advance received from customer is

- A an item of current liability
- B an item of non-current asset
- C an item of contingent liability
- D an item of non-cash cost

Answer: A

#### **Question 27**

'Causa Proxima' implies that the loss must arise from

- A The nearest place
- B An ascertainable source
- C The cause insured against
- D Unforeseen against

Answer: 0

## LIC AAO solved previous papers PDF

#### **Question 28**

Jim, a sole proprietor paid a creditor Mr. A from his money outside the firm. The entry to record the transaction would be:

- A Debit Cash Credit Bank
- B Debit Mr. A Credit Capital
- C Debit Creditor Credit Cash
- D None of these



#### Answer: B

#### **Question 29**

If the volatility per annum is 25% and the number of trading days per annum is 252, find the volatility per day.

- **A** 1.58%
- **B** 15.8%
- C 158%
- **D** 0.10%

Answer: A

#### **Question 30**

If Capital at the end

Rs. 7,000

Capital introduced Rs. 5,000

Drawings Rs. 8,000 Loss Rs. 10,000

Then the capital in the beginning is equal to

- A Rs.12,000
- **B** Rs. 16,000
- C Rs. 20,000
- D Rs. 30,000

Answer: 0

## **LIC ADO solved previous papers PDF**

#### Question 31

Closing stock is valued at cost or market price, whichever is

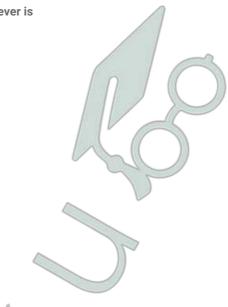
- A Higher
- **B** Lower
- C Convenient to the management
- **D** Appealing to the accountant

Answer: B

#### **Question 32**

A company's auditor is expected to give

- A A critical review of accounts
- B His expert opinion about the accounts
- **C** A factual position about the accounts





D All of the above		
Answer: B		
Question 33		
Name of the board set up by the council of the ICAI to formulate accounting standards.		
A Financial Accounting Standards Board (FASB)		
B Accounting Standard Board (ASB)		
C Indian Accounting Standards Board (IASB)		
D None of these		
Answer: B		
OICL Solved Previous Papers PDF  Question 34  What does net working capital stand for ?		
what does not working capital stand for :		
A Fixed assets minus current assets		
B Fixed assets minus current liabilities		
C Current assets minus current liabilities		
D Noncurrent liabilities minus current assets		
Answer: C		
Question 35		
Identify the items shown under fixed assets in the company's balance sheet.  A: Patents  B: Investments		
C: Work-in-progress D: Plant and machinery		
A B and C		
B A and D		
C Only A		
D A, B and C		
Answer: B		
Question 36		
The company pays its creditors by cheque. What is the effect on assets and liabilities?		
A Daduca Pank and Daduca Craditara		
A Reduce Bank and Reduce Creditors		
B Increase Bank and Increase Creditors		
C Reduce Bank and Increase Creditors		

D None of these
Answer: A

#### **Explanation:**

The company pays its creditors by cheque. Then the effect on assets and liabilities is Reduce Bank and Reduce Creditors respectively.

## **United Indian Insurance Previous Papers PDF**

#### **Question 37**

Provision for doubtful debts account is a\_\_\_\_ account.

- A Real
- **B** Personal
- **C** Nominal
- D None of these

Answer: D

#### **Question 38**

According to Companies Act when the dividend proposals exceed 20% of the Paid Up Capital, the amount to be transferred to reserve shall not be less than

- A 7.5 per cent of the current profit
- B 10 per cent of the current profit
- C 12.5 per cent of the current profit
- D 15 per cent of the current profit

Answer: B

#### **Question 39**

In the balance sheet audit, such audit work as vouching and posting

- A Is continued
- B Is dispensed with
- C Is partly continued and partly not followed
- D None of these

Answer: B

## **Daily Current Affairs for Banking exams PDF**

#### Question 40

A person insures his goods worth Rs. 1,000 for Rs. 800 and suffers a loss of Rs. 900. His claim can be for

- A Rs. 1,000
- **B** Rs. 900





- c Rs. 800
- **D** Rs. 1,900
  - Answer: C

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### Reasoning

#### Instructions

For the following questions answer them individually

#### **Question 41**

Six friends are sitting in a circle and are facing the centre of the circle. Deepa is between Prakash and Pankaj. Priti is between Mukesh and Lalit. Prakash and Mukesh are opposite to each other. Who is sitting opposite to Priti?

- A Mukesh
- **B** Deepa
- C Pankaj
- **D** Lalit

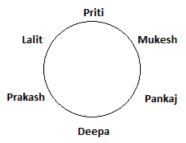
Answer: B

#### **Explanation:**

The data given to us is:

Deepa is between Prakash and Pankai, Priti is between Mukesh and Lalit. Prakash and Mukesh are opposite to each other.

This can be intrepreted in diagrammatic form as:



Therefore, Deepa is sitting opposite to Priti.

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#### **Question 42**

Arrange the words given below in a meaningful sequence.

- 1. Cut
- 2. Put on
- 3. Mark
- 4. Measure
- 5. Tailor

**A** 3, 1, 5, 4, 2

- **B** 2, 4, 3, 1, 5
- **C** 1, 3, 2, 4, 5
- **D** 4. 3. 1. 5. 2

Answer: D

#### **Explanation:**

The steps mentioned are that of tailoring a piece of cloth to give a finished product.

Therefore, the steps are,

- 4. Measure
- 3. Mark
- 1. Cut
- 5. Tailor
- 2. Put on

Therefore, the correct order is 43152 i.e option D.

#### Ouestion 43

In a certain code, SUBSTITUTION is written as ITSBUSNOITUT. How is DISTRIBUTION written in that code?

- A IRTDISNOIUTB
- **B** IRTSIDNOIBUT
- C IRTDISNOITUB
- **D** IRTSIDNOITUB

Answer: D

#### **Explanation:**

Here, the word is divided into four groups of three letters each.

DIS TRI BUT ION

Each group is used in its reverse manner in new word formed.

Observing the coding of SUBSTITUTION as ITSBUSNOITUT we get,

IRTSIDNOITUB

Therefore, option D is the correct answer.

#### **Question 44**

The logic problems in this set present you with three true statements: Fact A, Fact B and Fact C. Then you are given three more statements (labelled I, II and III), and you must determine which of these, if any, is also a fact. One or two of the statements could be true; all of the statements could be true; or none of the statement could be true. Choose your answer based solely on the information given in the first three facts.

Fact A: All hats have brims.

Fact B: There are black hats and blue hats.

Fact C: Baseball caps are hats

If the first three statements are facts, which of the following statements must also he a fact?

- I. All caps have brims
- II. Some baseball caps are blue
- III. Baseball caps have no brims.
- A I Only
- B II Only
- C II and III Only
- D None of the statements is a known fact.

#### Answer: B

#### **Explanation:**

The only statement which will be a fact is 'Some baseball caps are blue'.

All baseball caps are hats. Hats are of two colours blue and black.

Therefore, some baseball caps are blue.

Hence, only statement II is true.

### **Free Mock Test For Banking Exams**

#### **Question 45**

A's son B is married with C whose sister D is married to E the brother of B. How is D is related to A?

- A Sister
- B Daughter-in-law
- C Sister-in-law
- **D** Cousin

Answer: B

#### **Explanation:**

B is son of A.

Now, B is married to C. C's sister D is married to E who is brother of B. Therefore, E is son of D. Also, as D is wife of E, hence, D is daughter-in-law of A Therefore, the correct option is option B.

#### **Question 46**

A cube is cut in two equal parts along a plane parallel to one of its faces. One piece is then coloured red on the two larger faces and green on the remaining, while the other is coloured green on two smaller adjacent faces and red on the remaining. Each is then cut into 32 cubes of same size and mixed up.

How many cubes have two red and one green face on each?

- **A** 0
- **B** 8
- **C** 16
- **D** 4

Answer: D

#### **Question 47**

Choose the pair in which the words are differently related from the rest?

- A Beans: Pulses
- B Rice: Cereals
- C Tea: Beverages
- D Legumes: Nodules

Answer: D

## **Explanation:** Now, Bean is a type of Pulse. Rice is a type of Cereal. Tea is a type of Beverage. However no such relationnship exists between legume and nodule. Therefore, the correct option is option D. 100 Computer Awareness Tests For Banking **Question 48** Choose the word which is different from the rest? Wool Honey Silk Wax Answer: A **Explanation:** Except wool, all others are products derived from insects. Wool is derived from sheep which is an animal. Therefore, the correct option is option A. **Question 49** Choose the word which is different from the rest? Acharya Kripalani C.V. Raman Rajagopalachari Radhakrishnan Answer: A **Explanation:** Except C.V Raman all others were politicians or statesman. C.V Raman was scientist. Therefore, the correct option is option A.

#### Question 50

Six friends are sitting in a circle and are facing the centre of the circle. Deepa is between Prakash and Pankaj. Priti is between Mukesh and Lalit. Prakash and Mukesh are opposite to each other. Who is sitting opposite to priti?

- A Prakash
- **B** Deepa
- C Pankaj
- D Lalit



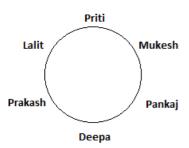
#### Answer: B

#### **Explanation:**

The data given to us is:

Deepa is between Prakash and Pankaj. Priti is between Mukesh and Lalit. Prakash and Mukesh are opposite to each other.

This can be intrepreted in diagrammatic form as:



Therefore, Deepa is sitting opposite to Priti

#### **Question 51**

In each of the following questions two statements are given and these statements are followed by two conclusions numbered (A) and (B). You have to take the given two statements to be true even if they seem to be at variance from commonly known facts. Read the conclusions and then decide which of the given conclusion logically follows from the two given statements, disregarding commonly known facts.

Statements: Some mangoes are yellow. Some tixo are mangoes.

Conclusions: A. Some mangoes are green.

B. Tixo is yellow.

- A Only (A) conclusion follows
- B Only (B) conclusion follows
- C Either (A) or (B) follows
- D Neither (A) nor (B) follows

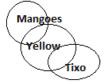
Answer: D

#### **Explanation:**

The data given to us:

Statements: Some mangoes are yellow. Some tixo are mangoes.

This can be intrepreted as:

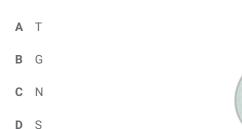


Conclusions: A. Some mangoes are green which is a wrong conclusiom B. Tixo is yellow which is again a wrong conclusion. Neither I or II follow.

#### **Question 52**

A, D, H, M, ?, Z





Answer: D

#### **Explanation:**

Here, there are two letters between A and D. There are three letters between D and H. There are four letters between H and M. Continuing with this trend, there will be five letters between M and next letter.

Therefore, the next letter is S.

Hence, the correct option is D.

#### **Question 53**

bedf?hj?l

**B** mi

C inD jm

Answer: A

#### **Explanation:**

Here two distinct patterns are followed,

- 1. After the first letter, we write third letter to the right.
- 2. For the next letter, we write the first letter to the left of the given letter. Hence, letter succeding 'f' will be 'i'.

Also, letter suceeding 'j' will be 'm'

Therefore, the correct option is option A.

#### **Question 54**

Choose the word which is different from the rest.

- A Chicken
- **B** Snake
- C Swan
- **D** Crocodile

Answer: C

#### **Explanation:**

Except Swan, no other animal/bird/reptile can fly.

Therefore, the odd one out is Swan.

The correct option is option A.





## **Question 55** Arrange the words given below in a meaningful sequence. 1 Key 2 Door 3 Lock 4 Room 1, 3, 4, 2 1, 3, 2, 4 4, 3, 2, 1 1, 4, 2, 3 Answer: B **Explanation:** Here Key, Lock, Door and Room is the logical sequence of the given words. So the correct sequence will be 1, 3, 2, 4. 200+ Banking Previous Papers (Download PDF) **English** Instructions For the following questions answer them individually **Question 56** Find out which part of sentence has an error and the number of that part is your answer. If a sentence is free from errors, your answer is (4) i.e.,No error Last week's sharp hike in the wholesale price of beef (a)/ is a strong indication (b)/ higher meat cost to come. (c)/ No error (d) Α R D Answer: C **Explanation:** There is grammatical error is in part C of the sentence. The preposition 'of' is missing. Hence, the correct option is option C.

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**Question 57** 

Choose the one which best express the meaning of the word.

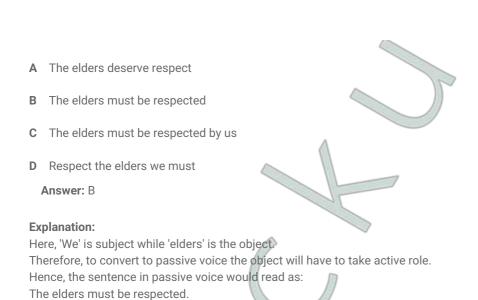
"Lurid"

Α	happy	
В	abundant	
С	bright	
D	shocking	
4	Answer: D	
Lu Eg	planation: rid means something which is horrifying or shocking The accident was described in lurid detail erefore, the correct option is option D.	
Qu	estion 58	
	I in the blank:	
As	Shyam retirement, he became more intelligent and active.	
Α	awarded	
В	withdrew	
С	derived	
D	neared	
,	Answer: D	
Не	planation: ere, 'neared' suits the context well. erefore, the correct option is option D.	
Qu	estion 59	
	t of these four choices, select the word which you consider the most appropriate for the blank space. attempts to revive the finishing industry were failure	
Α	Foredoomed to	
В	heading at	
С	predicated for	
D	estimated to	
4	Answer: A	
Explanation: Here, 'foredoomed to' suits the context well. It means 'predicted to'. Therefore the correct option is option A.		

## NICL AO Solved Previous Papers PDF

#### Question 60

Out of the four alternatives suggested, select the one which best express the same sentence in passive/Active Voice. We must respect the elders.



#### Question 61

Out of four alternatives given below, choose the one which can be substituted for the given words/sentences. To take secretly in small quantities.

- A Robbery
- **B** Pilferage
- C Theft
- **D** Defalcation

Answer: B

#### **Explanation:**

Pilferage means theft of the parts of the content or to steal in small quantities.

Therefore, the correct option is option B.

Therefore, the correct option is option B.

#### **Question 62**

Below are given alternatives to the bold part at (a), (b) and (c) which may improve the sentence. Choose the correct alternative. In case no improvement is needed, your answer is (d).

"Audacity" is the mother of invention.

- **A** Tenacity
- **B** Necessity
- **C** Paucity
- **D** No improvement

Answer: B

#### **Explanation:**

The popular proverb is 'Necessity is the mother of invention. Therefore, the correct answer is 'necessity' i.e option B.

# LIC AAO solved previous papers PDF

#### **Ouestion 63**

Find the odd man out from the given options.

- A Blackjack
- **B** Flash
- **C** Roulette
- **D** Bridge

Answer: B

#### **Explanation:**

Except flash, all others i.e Blackjack, roulette, bridge are casino games.

Therefore, the odd man out is 'flash'.

The correct option is option B.

#### **Question 64**

Choose the pair that best expresses the relationship: Dentist: Teeth::

- A Paleontologist: Monuments
- B Dermatologist: Skin
- C Astrologist: Past
- D Genealogist: Genes

Answer: B

#### **Explanation:**

Dentish deals with the problems associated with teeth.

Similarly, dermatologist deals with problems associated with skin.

Therefore, the correct option is option B.

#### **Ouestion 65**

#### Synonym for:

"Credence" is

- A corrupt
- **B** incredible
- C virtue
- **D** belief

Answer: D

#### **Explanation:**

Credence means belief or trust or mental acceptance of a claim.

Therefore, the correct option is option D.

## LIC ADO solved previous papers PDF

#### **Ouestion 66**

Choose the one which can be substituted for the given words/sentence. An established principle of practical wisdom

- **A** Marxism
- **B** Maxim
- C Neologism
- **D** Platonism

Answer: B

#### **Explanation:**

Maxim is closely related to proverb.

It also meams a self evident axiom or expression of a general principle or rule. Therefore, option B is correct.

#### Question 67

#### Antonym for "Garrulous" is

- A loquacious
- **B** talkative
- **C** quiet
- D weary

Answer: C

#### **Explanation:**

Garrulous means excessively talkative.

The opposite of garrulous is quiet.

Therefore, the correct option is option C.

#### **Question 68**

#### Fill in the blank:

At the world's finest educational institutes. only students with the \_\_\_\_\_ to succeed are selected.

- A luck
- **B** drive
- **C** resources
- D experience

Answer: B

#### **Explanation:**

Here, the word which suits the context most is 'drive'.

Drive means a strong motivation.

Therefore, the correct option is option B.





## **OICL Solved Previous Papers PDF**

#### **Question 69**

Arrange the four lines given below in logical sequence.

- 1. I decided to ask her a direct question
- 2. "You've already told me that sybil came to talk to you about the dinner on the day she dis-appeared. Was there anything else?
- 3. For a moment, I thought Orva wouldn't answer
- 4. Then she seemed to make a decision.
- **A** 1342
- **B** 2143
- C 3142
- **D** 1234

Answer: D

#### **Explanation:**

The lines can be arranged as:

- 1. I decided to ask her a direct question
- 2. "You've already told me that sybil came to talk to you about the dinner on the day she dis-appeared. Was there anything else?
- 3. For a moment, I thought Orva wouldn't answer
- 4. Then she seemed to make a decision.

Therefore, the correct option is option D.

#### **Question 70**

The following sentence has been split into four parts and the parts have been given in jumbled form. Choose the best order from among the four options as P, Q, R and S which produces the original sentence.

- P: any fragrance
- Q: and more penetrating
- R: I have never come across
- S: that is no more beautiful
- **A** R, P, S, Q
- **B** Q, P, S, R
- **C** S, R, P, Q
- **D** Q, S, P, R

Answer: A

#### **Explanation:**

The parts can be arranged to form a sensible sentence as:

I have never come across any fragrance that is no more beautiful and more penetrating. Therefore, the correct order is:

R, P, Q, S

Hence, the correct option is option A.

#### **Question 71**

Choose the word which is the exact opposite of the given word. HYPOCRITICAL

- A Gentle
- **B** Sincere
- **C** Amiable
- **D** Dependable

Answer: B

#### **Explanation:**

Hypocritical means pretense or insincere.

Opposite od hypocritical is sincere.

Therefore, the correct option is option B.

## **United Indian Insurance Previous Papers PDF**

#### **Question 72**

Arrange the four lines given below in a logical sequence:

- 1. Joe had trouble falling asleep, and once asleep, he went from one dream to another
- 2. The phone rang
- 3. He was showing a house to a young couple
- 4. he looked at it but could not find it.
- **A** 1432
- **B** 1324
- C 2431
- **D** 3214

Answer: B

#### **Explanation:**

After arranging the phrases in logical order we get,

- 1. Joe had trouble falling asleep, and once asleep, he went from one dream to another
- 3. He was showing a house to a young couple
- 2. The phone rang
- 4. he looked at it but could not find it.

Hence, the correct option is option B.

#### Question 73

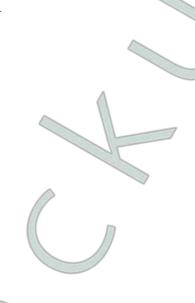
#### **Analogy for:**

SKATE: RINK::

- A park: bench
- B play: stadium
- C paint: picture
- D build: column

Answer: B

#### **Explanation:**



Here the relation between skate and rink is that skating is done in rink.

A game is played in stadium. Hence, the pay-stadium pair is most close in relation.

Therefore, the correct option is option B.

#### **Question 74**

Find the odd man out from the options.

- **A** Trappings
- **B** Orifice
- **C** Egress
- **D** Vent

Answer: A

#### **Explanation:**

Trappings means clothing or equipment.

Orifice means a slit or small opening.

Egress also means a small opening or exit.

Vent is opening for air.

Therefore, the correct option is option A as it is the only one which is different in meaning

## **Daily Current Affairs for Banking exams PDF**

#### **Question 75**

Choose the word which is not a synonym for the given word: Spray

- A squirt
- B spurt
- C gush
- **D** jewry

Answer: D

#### **Explanation:**

Here, squirt, spurt, and gush mean same i.e to spray

Therefore, the odd one out is 'jewry'.

Hence, the correct option is option D.

## **Daily Free Banking Online Tests**

#### **Numerical**

#### Instructions

For the following questions answer them individually

#### **Question 76**

For a sphere of radius 10 cm, the numerical value of the surface area is how many per cent of the numerical value of its volume?

A 24%

- **B** 26.5%
- C 40%
- **D** 45%

Answer: C

#### **Explanation:**

Now, surface area of sphere =  $4*3.142*r^2 = 4*3.142*10^2 = 1256.8$ 

Now, volume of the sphere =  $3.142*r^3 = 3142$ 

The percent of the numerical value of the surface area of the numerical value of its volume = (1256.8/3142)\*100 = 40

Therefore, the correct option is option C

## Free Banking Study Material (15,000 Solved Questions)

#### **Question 77**

Ram bought 1600 eggs at Rs. 3.75 per dozen. He sold 900 of them at 2 for Re.1 and the remaining at 5 for Rs. 2. His gain per cent is:

- **A** 40%
- **B** 45%
- C 42%
- **D** 46%

Answer: D

#### **Explanation:**

Total cost price of all 1600 eggs = (1600/12)\*3.75 = 500

Now, 900 eggs were sold for 2 eggs for Re 1 or 1 egg for Rs.0.6. Hence selling price of 900 eggs = 0.5\*900 = 450

Also, remaining 700 egs were sold for 5 eggs at Rs. 2 or 1 egg at Rs. 0.4, their selling price = 700\*0.4 = 280

Now, total selling price for 1600 eggs = 450+280 = 730

Percent Profit =  ${730-500 \atop 500}$  = 46

Therefore, the correct option is option D.

#### **Question 78**

The difference between the compound interest and simple interest for the amount Rs. 5,000 in 2 years is Rs. 32. The rate of interest is

- **A** 5%
- **B** 8%
- C 10%
- **D** 12%

Answer: B

#### **Explanation:**

Now, Compound interest accumulated over a period of 2 years = 5000\*(1+x)^2 - 5000

Simple interest accumulated = 5000\*x\*2

The difference between the two is 32

5000\*(1+x)^2 - 5000 - 5000\*x\*2 = 32

Solving we get the value of x = 0.08

Therefore, the correct option is option B.

#### **Question 79**

A plane left 30 minutes later than the scheduled time and in order to reach the destination 1500 km away in time, it had to increase the speed by 250 km/hr from the usual speed. Its usual speed is:

- A 720 km/hr
- **B** 730 km/hr
- C 740 km/hr
- **D** 750 km/hr

Answer: D

#### **Explanation:**

The plane left half an hour late i.e it had to cover the same distance in half hour less time.

Now, we know that time = distance/speed

Let the origibal speed of the plane be x.

Now, (1500/x - 1500/x + 250) = 0.5

Solving we get x = 750 km/hr.

Hence, the correct answer is option D

### Free Mock Test For Banking Exams

#### **Question 80**

The ratio of the number of students studying in schools A, B and C is 5: 6: 8. If the number of students in each of the schools is increased by 30% 25% and 25% respectively, what will be the new ratio of the students in schools A, B and C?

- A 14: 15: 20
- **B** 13: 15: 20
- C 13: 14: 15
- **D** 15: 17: 19

Answer: B

#### **Explanation:**

The ratio of the number of students studying in schools A, B and C = 5: 6: 8.

Now, if the number of students in each of the schools is increased by 30% 25% and 25% respectively, the ratio = 5\*1.3:6\*1.25:8\*1.25

= 6.5:7.5:10

= 13:15:20

Hence, the correct option is option B.

#### **Question 81**

A circle and a rectangle have the same perimeter. The sides of the rectangle are 18 cm and 26 cm. What is the area of the circle?

- A 88  $cm^2$
- **B**  $154 cm^2$
- **C** 616  $cm^2$
- **D** 1250  $cm^2$

Answer: C

#### **Explanation:**

The circumference of the circle = Circumference of the rectangle

Now, 2\*(22/7)\*r = 88

r = 14

Area of circle = (22/7)\*14\*14 = 616 cm^2

Therefore, the correct option is option C.

#### **Question 82**

How many different triangles are there for which the lengths of the sides are 3, 8, and n, where n is an integer and 3 < n < 8

- A Two
- **B** Three
- C Four
- **D** Five

Answer: A

#### **Explanation:**

The integers between 3 and 8 which can be sides of triangle are 4,5,6,7.

Now, the sum of two sides of triangle cannot be greater than the third.

Hence, only 4,5 can be the sides of the triangle.

Therefore, the correct option is option A.

### 100 Computer Awareness Tests For Banking

#### **Question 83**

The sum of one- half, one-third and one-fourth of a number exceeds the number by 12. The number is:

- **A** 144
- **B** 154
- **C** 90
- **D** 174

Answer: A

#### **Explanation:**

Let the number be x.

Now, ((x/4) + (x/3) + (x/2)) - x = 12

13x/12 - x = 12

x = 144

Therefore, the correct option is option A.

#### **Question 84**

The average score of a class of boys and girls in an examination is A. The ratio of boys and girls in the class is 3: 1. If the average score of the boys is (A + 1), the average score of the girls is:

**A** (A - 1)

- (A + 1)
- (A + 3)

Answer: B

#### **Explanation:**

Let the common multiple be x.

There are x girls and 3x boys.

Now, let girls score be N.

$$N*x+(A+1)*3x$$

$$4x = A$$

$$N = 4A - 3(A+1)$$

$$4x = A$$

$$= A - 3$$

Hence, the average score of girls is A-3

#### **Question 85**

Two trains running in opposite directions cross a man standing on the platform in 27 seconds and 17 seconds respectively and they cross each other in 23 seconds. The ratio of the their speed is:

- **A** 1:3
- 3: 2 В
- 3: 4
- None of these

Answer: D

#### **Explanation:**

Let the lengths of train be x and y.

Now their speed is (x/27) and (y/17)

Also, they cross each other in 23 seconds.

(x/27) + (y/17) = (x+y)/23

We get (4/621)x = (6/291)y

(x/27)\*(4/23) = (102/291)\*(y/17)

(x/27)/(y/17) = (102/291)\*(23/4)

Ratio of speed = (391/194)

Option D is the correct answer.

#### **Question 86**

If the sum of two numbers is 42 and their product is 437, then the absolute difference between the number is:

- 3
- 5

Answer: B

#### **Explanation:**

Let the two numbers be x and y.

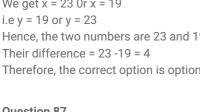
Now, x+y = 42

x\*y = 437

x\*(42-x) = 437 $42x - x^2 = 437$  $x^2 - 42x + 437 = 0$ We get x = 23 Or x = 19i.e y = 19 or y = 23

Hence, the two numbers are 23 and 19.

Therefore, the correct option is option B.





#### **Question 87**

A seller allows a discount of 5% on a watch . If he allows a discount of 7%, he earns Rs. 15 less in the profit What is the marked price?



Rs. 712.50

Rs. 750

Rs. 817.50

Answer: C



We know that,

Profit = Selling Price - Cost Price Now, let the marked price be x

As per given condition,

(0.95x - Cost Price) - (0.93x - Cost Price) = 15

0.02x = 15

x = 750

Therefore, the correct option is option C.



#### **Question 88**

If the manufacturer gains 10%, the wholesale dealer 15% and the retailer 25%, then the cost of production of an article whose retail price is Rs. 1265, is:

Rs. 632.5

Rs. 800

Rs. 814

Rs. 834.34

Answer: B

#### **Explanation:**

Let x be the production cost of the article.

Now, 1.1\*1.15\*1.25\*x = 1265

x = (1265/1.1\*1.15\*1.25)

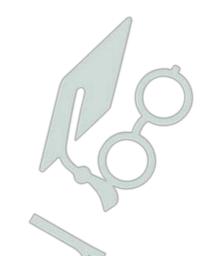
= 800

Therefore, the production cost of article is 800

Therefore, option B is correct.

#### **Question 89**

If A: B = 1: 3, B: C = 5: 7, C: D = 9: 7 then A: B: C: D = ?



A 15: 45: 63: 49

**B** 15: 49: 45: 63

C 45: 15: 63: 49

**D** 49: 15: 45: 63

Answer: A

#### **Explanation:**

Now.

A:B = 1:3 = 15:45

B:C = 5:7 = 45:63

C:D = 9:7 = 63:49

Now, A:B:C:D = 15:45:63:49

Therefore, the correct option is option A.

#### **Question 90**

The value of k for which x - 1 is a factor of  $\,4x^2+3x^2-4x+k$ , is

**A** 3

**B** 1

C -2

**D** -3

Answer: D

#### **Explanation:**

Now, x-1 is a factor of  $4x^2 + 3x^2 - 4x + k$  which means x=1 satisfies the equation.

Hence,  $4(1)^2 + 3(1)^2 - 4(1) + k = 0$ 

which gives 3+k = 0 i.e k = -3

Therefore, the correct option is option D.

#### **Question 91**

Fresh grapes contain 80% water while dry grapes contain 10% water. If the weight of dry grapes is 250 kg, what was its total weight when it was fresh?

**A** 1000 kg

**B** 1100 kg

**C** 1125 kg

**D** 1225 kg

Answer: D

#### **Explanation:**

Dry grapes contain 10% water.

Weight of dry grapes = 250kg

Therefore, weight of water part = 10% of 250 =kg

Weight of pulp part = 225 kg

Now, for fresh grapes to contain 80% water, 20% is pulp part.

20% of x = 225

x = 1225 kg

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#### **Question 92**

Each inch on ruler A is marked in equal  $\begin{bmatrix} 1 \\ 8 \end{bmatrix}$ -inch units, and each inch on ruler B is marked in equal  $\begin{bmatrix} 1 \\ 12 \end{bmatrix}$ -inch units. When ruler A is used, a side of triangle measures 12 of the  $\begin{bmatrix} 1 \\ 8 \end{bmatrix}$ -inch units. When ruler B is used, how many  $\begin{bmatrix} 1 \\ 12 \end{bmatrix}$ -inch units will the same side measure?

- **A** 8
- **B** 12
- **C** 18
- **D** 20

Answer: A

#### **Explanation:**

Side of triangle = 12 of (1/8)th units = 12\*(1/8) = 1.5 inches.

Now, x of (1/12)th units = 1.5 inches

Hence, x = 18.

Therefore, the correct answer is option A.

#### **Ouestion 93**

The cost of making an article is divided between materials, labour and overheads in the ratio of 3:4:1. If the material cost Rs. 234, then the labour cost is:

- **A** Rs. 176
- **B** Rs. 312
- C Rs. 78
- **D** Rs. 390

Answer: B

#### **Explanation:**

Let the common multiple be x.

Now, the materials cost is 234

Hence, (3/8)x = 234 i.e x = 624

Now, cost of labour = (4/8)x = (1/2) \* 624 = 312

Therefore, the correct option is option B.

#### **Question 94**

A rectangular courtyard 3.78 m long and 5.25 m broad is to be paved exactly with square tiles, all of the same size. The minimum number of such tiles is:

- **A** 430
- B 440
- **C** 450

#### **Explanation:**

Here, the HCF of 3.78 and 5.25 is 0.21. Therefore, .21 will constitute as side of each square. Number of square = (3.78 \* 5.25)/(0.21\*021) = 450 Hence, the correct option is option C.

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#### **Ouestion 95**

Some students planned a picnic. The budget for food was Rs.500. But, 5 of them failed to go and thus the cost of food for each member increased by Rs 5. How many students attended the picnic?

- **A** 15
- **B** 20
- C 25
- **D** 30

Answer: B

#### **Explanation:**

Let the number of students be n and cost of food per student be x.

Now, 500/n = x

Also, lateron cost increases by 5when 5 students don't come.

500/(n-5) = x+5

500/(n-5) = 500/n + 5

Solving we get

n = 25

Hence, number of students attending picnic was 20

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