

The background of the entire page is a blue geometric pattern consisting of overlapping hexagons and triangles in various shades of blue, creating a 3D effect.

QUESTION PAPER

PSCB SENIOR MANAGER 2021

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1. The hexadecimal equivalent of binary number 1111 in
(a) 16 (b) 15 (c) F (d) 14
2. Which one is not any kind of memory in computer?
(a) SSRAM (b) Cache (c) PROM (d) EPROM
3. Which one is the full form of DOS operating system ?
(a) Drive operating system (b) Disk operating system
(c) Device operating system (d) Dongle operating system
4. The Octal equivalent of decimal number 66 is:
(a) 105 (b) 102 (c) 45 (d) 112
5. Both Java as well as C++ programming languages are:
(a) Object oriented programming language (b) Multi Casting language
(c) Structured level language (d) Binary program based language
6. TCP/IP which is used in Internet, the term TCP stands for:
(a) Transmission Control Protocol (b) Transit Control Program
(c) Transmit Control Program (d) Transfer Control Protocol
7. The full form of WiFi which used in networking is:
(a) Wireless Friendly (b) Wireless Fiber
(c) Wireless Fusion (d) Wireless Fidelity
8. The decimal equivalent of binary number 1010011 is?
(a) 69 (b) 85 (c) 83 (d) 73
9. This is not an input or output device of computer:
(a) Joystick (b) Plotter (c) MICR Reader (d) CDAR Writer
10. In computer the full form of Virus is
(a) Vital Information Resources under Scan (b) Vital Information Recovery under Scan
(c) Vital Identify Resources under Siege (d) Vital Information Resources under Siege
11. Find three numbers in the ratio 3 : 1 : 2, so that their sum of squares is equal to 224.
(a) 12, 4, 8 (b) 12, 8, 4 (c) 9, 3, 6 (d) 15, 5, 10





12. Monthly salary of a person was ₹ 12000. The salary was increased in March, 2020 by 10% but, due to lockdown, the same was decreased in April 2020 by 10%. What is the net change in his salary?

- (a) No change (b) 1% increase (c) 1% decrease (d) None of these

13. If radius of a circle is decreased by 50%, what will happen to area of the circle?

- (a) 75% decrease (b) 50% decrease (c) 25% decrease (d) None of these

14. If selling price of an article is doubled, profit gets tripled. What is the original profit percentage?

- (a) 50% (b) 66.67% (c) 75% (d) 100%

15. The value of $\sqrt{0.4} = ?$

- (a) $0.\overline{6}$ (b) $0.\overline{2}$ (c) $0.\overline{62}$ (d) $0.\overline{16}$

16. Pointing to a lady, Payal said, "She is the sister of the father of my mother's son". Who is the lady to Payal?

- (a) Mother (b) Daughter (c) Niece (d) Aunt

17. In a certain code. AMERICA is written a CPGUKFC. Then, GERMANY be written in that code?

- (a) IHTPCQA (b) JGTQBRX (c) IGTRCQA (d) IHTPDQR

18. A man fills a basket with identical marbles in such a way that the number of marbles added on each successive day is the same as the number already present in the basket. This way the basket gets completely filled up in 12 days. After how many days the basket was one-fourth full?

- (a) 3 (b) 6 (c) 8 (d) 10

19. Minakshi is 6 ranks behind Sonia, who ranks 10 from the bottom in a class of 32. What is Minakshi's rank from the top?

- (a) 27 (b) 28 (c) 29 (d) 30

20. In English alphabet, the letter 'Q' is at the 10th position from the end. What must be its position from the beginning of the alphabet?

- (a) 17 (b) 16 (c) 15 (d) 18

21. If AIR = 28, SUN = 54, then MOON = ?

- (a) 57 (b) 55 (c) 54 (d) 52

22. Identify the wrong number in the sequence: 1, 5, 9, 15, 25, 37, 49

- (a) 5 (b) 9 (c) 15 (d) 37





23. While adding the first few continuous natural numbers, a candidate erroneously missed one number of the numbers, and obtained the answer as 177. What was the number missed out?

- (a) 11 (b) 12 (c) 13 (d) 14

24. Suppose, the number X is obtained by squaring the sum of the digits of a two-digit number Y. If the difference between X and Y is zero, then the number Y is

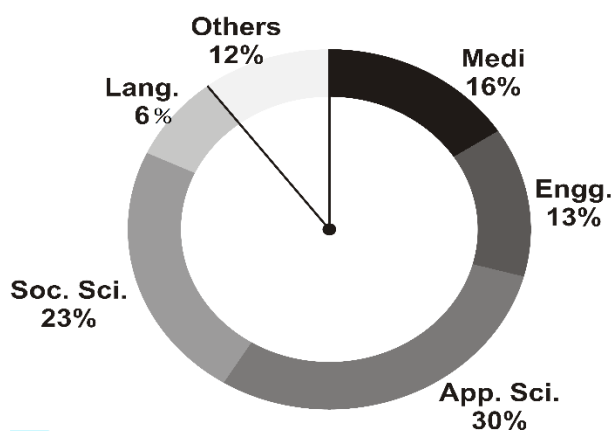
- (a) 23 (b) 62 (c) 72 (d) 81

25. Three of the following four are alike in a certain way and so form a group. Which is the one that does not belong to the group

- (a) Pear (b) Guava (c) Grapes (d) Papaya

Study the following chart on the percentage distribution of students studying in different faculties of a University, and answer the two questions that follow:

Percentage Distributions of Students in Different Faculties



26. What is the angle at the centre subtended by the arc for Others?

- (a) 43.2° (b) 45° (c) 66.7° (d) 28.2°

27. If total number of students in the University is 25000, then how many are there in the Medical Faculty & Applied Sciences taken together?

- (a) 11500 (b) 15100 (c) 12250 (d) 13200

28. Five years ago, average age of three members of a family was 30 years. At present, average age of the family, including a newly born baby, is 27 years. What is the present age of the baby?

- (a) 4 years (b) 3 years (c) 2 years (d) 1 year





29. "Buy 3, get 2 free" is equivalent to what discount per cent?

- (a) $33\frac{1}{3}\%$ (b) 25% (c) 40% (d) $36\frac{2}{3}\%$

30. In a joint partnership, Amit invested Rs. 1.2 lakhs for 5 months and Binny invested 7.5 lakhs for 4 months. Out of a profit of Rs. 24000, how much will be received by Amit?

- (a) Rs. 6000 (b) Rs. 4000 (c) Rs. 12000 (d) Rs. 20000

31. Which is the correct sequence of data storage units in ascending order?

- (a) KB, MB, GB, TB (b) KB GB, MB, TB
(c) MB, KB, TB, GB (d) MB, KB, GB, TB

32. National Sports day is celebrated in the honour of which sports person ?

- (a) Milkha Singh (b) P.T. Usha (c) Dhyan Chand (d) C. K. Naydu

33. Cynology is the study of which of the following?

- (a) Forests (b) Cyclones (c) Crystals (d) Dogs

34. What is the approx. mass of an average human adult brain ?

- (a) 3 pounds (b) 7 pounds (c) 5 pounds (d) 1 pound

35. Which of the following authors is popularly known as Mark Twain?

- (a) Leo Tolstoy (b) Samuel Langhorne Clemens
(c) Edgar Allan Poe (d) Jonathan Swift

36. Where is Angkor Wat, the largest religious monument in the world, situated?

- (a) India (b) Myanmar (c) Nepal (d) Cambodia

37. In terms of aviation, ILS stands for which of the following?

- (a) Instrument Landing System (b) Internal Landing System
(c) Integrated Landing System (d) 10 Landing System

38. Who is the only player to have won Golden Slam in tennis?

- (a) Martina Navratilova (b) Roger Federer
(c) Steffi Graf (d) Bjorn Borg

39. When was PEPSU dissolved and included into Punjab state?

- (a) 1956 (b) 1966 (c) 1960 (d) 1950





40. 'Technology of getting computers to act like humans and improve their learning over time in autonomous fashion by feeding them data and information in the form of observation and real world interactions'. Which one of the following is related to above technology?

- (a) Big Data (b) Data mining
(c) Machine learning (d) Artificial intelligence

41. Which among the following recently launched the first Asia Pacific Public Sector Cyber Security Executive Council?

- (a) Google (b) Apple (c) Microsoft (d) Amazon

42. 'Near Isothermal Forging Technology' has been recently developed by which of the following?

- (a) Defence Research and Development Organization
(b) Indian Space Research Organization
(c) Council for Scientific and Indian Research
(d) Indian Institute of Science

43. TIANHE (Harmony of the Heaven) an unmanned module is launched by which of the following countries?

- (a) India (b) Japan (c) China (d) Israel

44. What is the title of the autobiography written by Indian Boxer Mary Kom ?

- (a) Playing it my way (b) Playing to win
(c) Unbeatable (d) Unbreakable

45. Name the freedom fighter who died in jail due to hunger strike?

- (a) Bipin Chandra Pal (b) Jatindra Nath Das
(c) Ram Prasad Bismil (d) Bismil Azimabadi

46. Which Strait separates India from Sri Lanka?

- (a) Bali Strait (b) Palk Strait (c) Pitt Strait (d) Wetar Strait

47. Who is the author of the book 'Panchtantra'?

- (a) Kalidas (b) Ram Dhari Singh Dinkar
(c) Vishnu Sharma (d) Munshi Prem Chand

48. Which two countries for the first WTC final played in Southampton (England)?

- (A) England and New Zealand (b) England and India
(c) Australia and New Zealand (d) New Zealand and India





49. Who was the permanent President of the constituent assembly?

- (a) B.N. Rao (b) Dr. B.R. Ambedkar
(c) Dr. Rajendra Prasad (d) Sachinand Sinha

50. Which article of the Constitution abolishes untouchability?

- (a) Article 42 (b) Article 15 (c) Article 14 (d) Article 17

51. Select the correct sentence.

- (a) In the mean time drivers are obliged to use an alternative route
(b) The media, especially television, has a powerful influence.
(c) Television provides a mean by which people discover the world
(d) We look forward to meeting you to discuss these matters further.

52. Select the correct sentence.

- (a) She was crossing the road when she collided with a car.
(b) On our first date he took me to a cinema.
(c) All correspondence should be addressed to the principle.
(d) You are cordially invited to come and inspect our new range of furnitres.

53. Fill in the blank with the correct forms of verb.

Arthur could win this match if he _____

- (a) tries (b) tried (c) try (d) has tried

54. Fill in the blank with the correct forms of verb.

My father was having a nap when the phone _____

- (a) had rung (b) was ringing (c) has been ringing (d) rang

55. Select the synonym of the word given below:

Risky

- (a) Hazardous (b) Certain (c) Hazed (d) Stormy

56. Select hie synonym of the word given below

Spiteful

- (a) Benevolent (b) Malfunctioning (c) Devilish (d) Malevolent

57. Select the antonym of the word given below:

Advanced

- (a) Forward (b) Elementary (c) Complicated (d) Progressive





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58. Select the antonym of the word given below:

Squander

- (a) Hoard (b) Lavish (c) Hoist (d) Squeeze

59. Fill the blank with correct word.

Kalidas is _____ Shakespeare of India.

- (a) a (b) the
(c) no word is required (d) not

60. Fill the blank with correct word

The stench in the room made her _____

- (a) worthy (b) ill (c) healthful (d) sick

61. Which of the following is part of statutory liquidity ratio?

- (a) Cash in hand and with other banks
(b) Investment in govt. and other approved securities
(c) Both (a) and (b)
(d) None of these

62 Which of the following is not fund based loan facility extended by a bank ?

- (a) Demand Loans (b) Term Loans
(c) Cash Credit Advances (d) Letter of Credit

63. Which of the following falls in the category of Priority Sector for banks?

- (a) Agriculture (b) Small Enterprises
(c) Micro Credit (d) All of these

64. The Treasury Monetary Portfolio of a bank consists of short term placements with maturities up to:

- (a) 3 year (b) 2 year (c) 1 year (d) None of these

65. A high Advances to Deposit Ratio means

- (a) High conversion rate of Deposits into Advances
(b) Lower levels of investments in Cash resources and marketable securities
(c) Both (a) and (b)
(d) None of these

66. The interest rate risk management in banks is evaluated on the basis of which of the following ratio(s) ?

- (a) Asset Interest Yield (b) Break-Even Yield
(c) Total Average Assets (d) All of these





67. Total Average Assets of a bank are calculated by taking the:

- (a) Average of Last Two years
- (b) Average of Previous and Current year
- (c) Average of Last Three years
- (d) None of these

68. Which currency note has security thread?

- (a) Rs. 50
- (b) Rs. 100
- (c) Rs. 500
- (d) All of these

69. Internet banking refers to:

- (a) Operating of account through ATM
- (b) Operating of account through internet
- (c) Both (a) and (b)
- (d) None of these

70. Interest on savings bank deposits is paid:

- (a) Quarterly
- (b) Half-yearly
- (c) Both (a) and (b)
- (d) Yearly

71. In which year Banking Regulation Act was passed?

- (a) 1949
- (b) 1955
- (c) 1959
- (d) 1969

72. Which of the following is considered to be more secure instrument?

- (a) Cheque
- (b) Draft
- (c) Commercial Paper
- (d) Hundi

73. Rate of interest is increased by RBI at times of

- (a) Lower Inflation
- (b) Higher Inflation
- (c) Due to Pressure of Banks
- (d) All of these

74. Imperial Bank of India was established by merging banks in:

- (a) 1919
- (b) 1920
- (c) 1921
- (d) 1922

75. The risk which measures the bank's capital position and shows if there has been any erosion of capital over time is called

- (a) Solvency Risk
- (b) Capital Risk
- (c) Both (a) and (b)
- (d) None of these

76. The ratio of a bank's interest income from its loans and security investments less interest expenses on debt issued divided by total earning assets measures a bank's

- (a) Net Operating Margin
- (b) Net Returns before special transaction
- (c) Net Interest Margin
- (d) Return Assets





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77. Loans and security investments represent bank's

- (a) Earning Assets
- (b) Classified Assets
- (c) Discretionary Accounts
- (d) Market Valued Assets

78. What form of risk is measured on the basis of ratio of net loans to total assets?

- (a) Credit risk
- (b) Liquidity risk
- (c) Market risk
- (d) Interest rate risk

79. A ratio that can be used to measure a bank's credit risk would be:

- (a) Net loan/Total assets
- (b) Interest sensitive assets/ Interest sensitive liabilities
- (c) Total Assets/ Number of full time employees
- (d) Non-Performing Loans/ Total loans

80. Which assets are excluded from risk assets?

- (a) Real estate loans
- (b) Commercial Paper
- (c) Plant and Equipment
- (d) Commercial and Industrial loans

81. Who issues One-rupee notes in India?

- (a) RBI
- (b) Ministry of Finance
- (c) Ministry of Corporate Affairs
- (d) NABARD

82. Which of the following term is not related to banking sector

- (a) BASEL-III
- (b) FOREX Reserve
- (c) SLR
- (d) Marginal Standing Facility

83. IRAC is an abbreviation for:

- (a) Income Recognition and Asset Classification
- (b) Interest Recovery and Assets Calling up
- (c) Income Recovery at Cost
- (d) None of these

84. Prudential norms were introduced by RBI:

- (a) on recommendation of M. Narsimham Committee
- (b) in line with International Practices
- (c) to move towards greater consistency and transparency in published accounts
- (d) All of these

85. UIPY is an abbreviation for:

- (a) Un-recovered interest of previous year
- (b) Un-realized interest in protected bills
- (c) Under-recovery of interest Proceedings
- (d) None of these





86. For which of the following reason are BASEL-II norms to be followed by commercial banks?

- (a) Adoption of International Accounting Standards
- (b) Risk Management
- (c) Transparency in disclosures
- (d) None of these

87. To classify a loan as non-performing, which norm has been adopted by RBI w.e.f. March 31, 2004 ?

- (a) 90 days
- (b) 180 days
- (c) 270 days
- (d) None of these

88. Process of converting mortgage loans (any loan for that matter) together with future receivables and negotiable securities or assignable debt is called:

- (a) Credit default swaps
- (b) Credit link notes
- (c) Securitization
- (d) Total return swaps

89. To calculate Capital Adequacy Ratio, the banks are required to take into account which of the following risks?

- (a) Credit risk and Operational risk
- (b) Credit risk and Market risk
- (c) Market risk and Operational risk
- (d) Credit risk, Market risk and Operational risk

90. Which one of the following is not among the three pillars of BASE-III norms in Banking Industry?

- (a) Market Discipline
- (b) Minimum Capital Requirement
- (c) Risk Oriented Supervision
- (d) Supervisory Review Process

91. Regional rural Banks were established under which 'act'?

- (a) RBI Act, 1934
- (b) RRI Act. 1976
- (c) Banking Regulations Act, 1949
- (d) None of these

92. Forward contract in Foreign Exchange refers to:

- (a) An agreement between bank and customers or between banks
- (b) An agreement between buyer and agent
- (c) An agreement between two brokers
- (d) An agreement between exporter and importer

93. A Vostro account is:

- (a) A Dollar account of foreign bank in India
- (b) A Dollar account of Multi National company in India
- (c) A rupee account of foreign bank in India
- (d) None of these





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94. The bank which opens the Letter of Credit in favour of beneficiary known as:
(a) Issuing Bank (b) Advising Bank (c) Confirming Bank (d) Lead Bank
95. LIBOR are used to reflect which interest rate across the globe?
(a) Long term (b) Medium term (c) Short term (d) None of these
96. Which of the following is the primary benefit of MBO?
(a) Avoid competition (b) Resistance against new entrance
(c) Improves employees motivation (d) increase resources
97. 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) Govt. of India (d) IMF
98. Which among the following is incorrect?
(a) RBI is the bank of Issue (b) RBI is Banker's bank
(c) RBI acts as Banker to the govt. (d) RBI does not regulate the flow of credit
99. Who sets up Base Rate for banks?
(a) Individuals banks board (b) RBI
(c) Interest Rate Commission of India (d) None of these
100. Which act has given control and supervision powers to RBI over commercial banks?
(a) RBI Act, 1934 (b) Banking Regulations Act, 1949
(c) Both (a) and (b) (d) Banking Regulations Act, 1960

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ANSWER KEYS

Q.No.	Ans	Q.No.	Ans	Q.No.	Ans	Q.No.	Ans	Q.No.	Ans
1.	C	21.	A	41.	C	61.	C	81.	B
2.	A	22.	C	42.	A	62.	D	82.	B
3.	B	23.	C	43.	C	63.	D	83.	A
4.	B	24.	D	44.	D	64.	C	84.	D
5.	A	25.	C	45.	B	65.	C	85.	A
6.	A	26.	A	46.	B	66.	D	86.	B
7.	D	27.	A	47.	C	67.	B	87.	A
8.	C	28.	B	48.	D	68.	D	88.	C
9.	D	29.	C	49.	C	69.	B	89.	D
10.	D	30.	B	50.	D	70.	C	90.	C
11.	A	31.	A	51.	D	71.	A	91.	B
12.	C	32.	C	52.	B	72.	B	92.	A
13.	A	33.	D	53.	B	73.	A	93.	C
14.	D	34.	A	54.	D	74.	C	94.	A
15.	A	35.	B	55.	A	75.	C	95.	C
16.	D	36.	D	56.	D	76.	C	96.	C
17.	A	37.	A	57.	B	77.	A	97.	A
18.	D	38.	C	58.	A	78.	B	98.	D
19.	C	39.	A	59.	B	79.	D	99.	B
20.	A	40.	C	60.	D	80.	C	100.	C

