

RW-6313

632301

M.B.A. (B and D) DEGREE EXAMINATION, NOVEMBER 2010

Banking and Insurance

FINANCIAL SERVICES

(CBCS–2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section - A

(10 × 2 = 20)

Answer **all** questions.

1. Who are all the constituents of Financial Services Market ?
2. What do you understand by the term 'Financial Engineering' ?
3. What is portfolio management ?
4. Define Underwriting.

5. What is Net Asset Value ?

6. What are the risk associated with mutual funds ?

7. What is operating lease ?

8. What is bank financing factoring ?

9. What is a smart card ?

10. How credit rating as a non-fund based activity promotes financial services ?

Section - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Discuss briefly some of the innovative financial instruments introduced in recent times in the financial service sector.

(Or)

- (b) Explain the scope of financial services.

12. (a) Discuss in brief the functions of merchant banking.

(Or)

- (b) Describe the advantages and drawbacks of the depository system.

13. (a) Briefly explain the functions of Asset Management Companies.

(Or)

(b) As a real estate financial institution, what precautions you will take while lending against real estates ?

14. (a) Discuss the various types of leasing.

(Or)

(b) Differentiate between factoring and bill discounting.

15. (a) Explain the different types of credit cards and their uses.

(Or)

- (b) State the criteria for deciding credit rating of various financial institutions.

Section - C

(3 × 10 = 30)

Answer any **three** questions.

16. Critically analyse the present position of the financial service sector in India.
17. Briefly discuss the role of SEBI in regulating Merchant bankers in India.

18. “Mutual funds provide stability to share prices, safety to investors and resources to prospective entrepreneurs”. Discuss.

19. Critically assess the role of forfeiting as a source of financing.

20. Securitisation is a financial boon to commercial banks ? Do you agree ? Support your answer with valid points.

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RW-6314

632302

M.B.A. (B and D) DEGREE EXAMINATION, NOVEMBER 2010

Banking and Insurance

LIFE ASSURANCE

(CBCS–2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section - A

(10 × 2 = 20)

Answer **all** questions.

1. What is Life Assurance ?
2. Explain the term Moral Hazards.
3. What do you mean by non-medical scheme ?
4. Is report of agent essential for life assurance ?
Why ?
5. What do you mean by surrender value ?

6. Why is life policy attested ?
7. Define Assignment of LIC policy.
8. Who should sign the form of Discharge of LIC Policy ?
9. What is survival benefit ?
10. Is medical examination necessary for all life assurance proposals ? Why ?

Section - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the objective of Life Insurance.

(Or)

(b) What is insurable interest ? Explain the essentials of insurable interest.

12. (a) Explain the numerical rating method.

(Or)

(b) How risk is determined in life insurance ?

13. (a) Explain the procedure of revival of lapsed life policies.

(Or)

(b) Write down the steps in calculating premium.

14. (a) Explain Loan-cum-revival scheme.

(Or)

- (b) What are the various forms of payment of surrender value ?
15. (a) What are the requirements to be obtained in case of a death claim ?

(Or)

- (b) How does Accident benefit differ from Disability benefit ?

Section - C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the fundamental principles of Insurance and their applicability to life assurance.

17. Briefly explain the sources of information required for life assurance policy documentation.
18. What is premium ? Describe the factors that go into the calculation of premium.
19. Discuss the method of calculating surrender value in life assurance.
20. What are the objectives of valuation ? Explain the different methods of valuation.

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RW-6315

632303

M.B.A. (B and D) DEGREE EXAMINATION, NOVEMBER 2010

Banking and Insurance

FOREIGN EXCHANGE

(CBCS–2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section - A

(10 × 2 = 20)

Answer **all** questions.

1. What is foreign exchange ?
2. What is fixed exchange rate system ?
3. What is exchange quotation ?
4. What is currency swap ?
5. What is exchange risk ?
6. Who are the parities involved in a letter of credit ?

7. What is inter-bank transaction ?
8. What is Foreign Inward Bill ?
9. What do you mean by Bid Price and Ask Price ?
10. What is Cross Rate ?

Section - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain different types of foreign currency accounts.

(Or)

- (b) Explain the Forex correspondent relationship between banks ?

12. (a) Explain different types of exchange quotations.

(Or)

(b) Explain different types of ready exchange rates.

13. (a) What do you mean by Cover Deal ?

(Or)

(b) What is Swap Deal ?

14. (a) Explain the role of commercial banks in financing exports.

(Or)

(b) Write a note on Post-Shipment credit.

15. (a) What are non-lending services of EXIM Bank ?

(Or)

(b) List out the different schemes of ECGC.

Section - C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the functions of Foreign Exchange Department of a commercial bank.

17. How will you calculate Fixed and Option Forward Rates ?

18. Explain Dealing Position in foreign exchange market.

19. What are the specific policies of ECGC ?

20. What are the lending services of EXIM Bank ?

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RW-6316

632304

M.B.A. DEGREE EXAMINATION, NOVEMBER 2010

Banking and Insurance

MARKETING OF BANKING SERVICES

(CBCS—2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section - A

(10 × 2 = 20)

Answer **all** questions.

1. Define Marketing Mix.
2. What do you mean by Marketing Audit ?
3. What is e-marketing ?
4. What are the essentials of good bank branch layout ?
5. Define Bancassurance

6. What is Core Banking ?
7. What is Social banking ?
8. Define Marketing Research.
9. What do you mean by recruitment ?
10. What is bank procedure ?

Section - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What are the relevance of Marketing in Banking ?

(Or)

(b) Explain the different phases of a marketing plan for a bank.

12. (a) What is the role of price in bank marketing ?

(Or)

(b) What is the place of marketing in Indian rural bank branches ?

13. (a) Emphasise the need for new products in banking.

(Or)

(b) What are the advantages of bancassurance for the banks ?

14. (a) Explain the essentials of a good promotional mix.

(Or)

(b) Explain the future of telemarketing for promoting the banking business.

15. (a) What are the various methods used for training bank managers ?

(Or)

(b) Are you in favour of establishing marketing department in Banks ? Justify.

Section - C

(3 × 10 = 30)

Answer any **three** questions.

16. Briefly explain the marketing strategies adopted by Private Sector Banks in marketing of their products.

17. Explain the effectiveness of interest rate deregulation in the Indian banking sector.

18. Explain the technology based products introduced by banks in recent years.

19. Briefly describe the importance of Customer Relationship Management in banks.

20. Explain the Opportunities and Challenges for banks in Marketing.

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RW-6317

632305

**M.B.A. (B AND I) DEGREE EXAMINATION
NOVEMBER 2010**

Banking and Insurance

CREDIT MANAGEMENT

(CBCS—2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section - A

(10 × 2 = 20)

Answer **all** questions.

1. What is Capital Adequacy Ratio ?
2. What is credit risk ?
3. What is financial inclusion ?
4. What is retail credit ?
5. What is credit rating ?

6. What is credit appraisal ?
7. What is encumbrance report ?
8. What is Law of Limitation ?
9. What is credit monitoring ?
10. What is on-site supervision ?

Section - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) State the principles of credit management.

(Or)

- (b) How will you assess the quality of loan ?

12. (a) Explain the issues relating to priority sector lending.

(Or)

(b) What are the problems in lending to Tiny sector ?

13. (a) What are the objectives of credit rating ?

(Or)

(b) What are the points to be considered while preparing a project proposal ?

14. (a) What is the need for documentation ?

(Or)

(b) State any five features of Law of Limitation.

15. (a) What are the objectives of credit monitoring ?

(Or)

(b) Explain the role of a bank in the recovery of NPA.

Section - C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the role of information technology in credit management.
17. How will you assess the working capital requirements of a business ?
18. How a project proposal is evaluated for the purpose of lending ?
19. Explain different types of securities with their features.
20. How are large borrowal accounts monitored in the process of recovery ?

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RW-6318

632306

**M.B.A. (B AND I) DEGREE EXAMINATION
NOVEMBER 2010**

Banking and Insurance

FIRE INSURANCE

(CBCS—2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section - A

(10 × 2 = 20)

Answer **all** questions.

1. What is floater Policy ?
2. Define—‘Fire Insurance’.
3. Write a note on ‘Renewal Notice’.
4. What do you mean by ‘Tariff System of Rating’ ?
5. State the major contents of a Proposal form.

6. What do you mean by 'Fire Detection System' ?
7. What does constitute a loss in a fire accident ?
8. What are concurrent policies ?
9. What are the duties of a surveyor ?
10. Write a note on—'Waiver'.

Section- B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Discuss the conditions of Special Perils Policy.

(Or)

- (b) Evaluate the coverage of Standard Fire Policy.

12. (a) Explain the method of computation of Rate.

(Or)

(b) Discuss the features of 'Risk Inspection report'.

13. (a) What are the possible hazards in construction ?

(Or)

(b) What are the fire protection systems in air-conditioning ?

14. (a) Discuss the duties of a fire insurance company.

(Or)

(b) How will you apportion a loss under contribution condition ?

15. (a) What are the consequences of payments of claims by mistake ?

(Or)

(b) How can you assign the fire insurance claim proceeds ?

Section - C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the essentials of fire insurance contract.

17. Discuss the structure and regulations of All India Fire Tariff.

18. Discuss the Fire protection and detection systems of a textile factory.

19. Explain the rights and duties of an Insurance company regarding fire insurance.

20. Discuss the main features of a Survey Report.

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M.B.A. DEGREE EXAMINATION, NOVEMBER 2010**Banking and Insurance****PRACTICE OF COMMERCIAL BANKING**

(CBCS—2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section - A

(10 × 2 = 20)

Answer **all** questions.

1. Define Scheduled commercial bank.
2. What are the major objectives of nationalisation ?
3. What are the benefits of low cost deposits ?
4. Write a note on Cash Credit account.
5. What are the precautions to be taken while opening a Joint Stock Company account ?

6. Explain the procedure for opening a Trust account.
7. What are the features of Document of Title to goods ?
8. List out the advantages of financing against jewels.
9. State the differences between Pledge and Hypothecation.
10. Define various types of Lien.

Section - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the functions of a commercial bank.

(Or)

(b) Critically evaluate the consolidation in the Indian Banking industry.

12. (a) What are the components of deposit mix ? Explain their influence on the profitability.

(Or)

(b) Explain any two retail lending schemes of banks.

13. (a) Explain the procedure for opening a joint Hindu family account.

(Or)

(b) What are the precautions to be taken while opening a partnership account ?

14. (a) What are the advantages of lending against mortgage of real estate security ?

(Or)

(b) Explain the procedure for financing against National Savings Certificate.

15. (a) Explain how the charge is created on a hypothecated asset.

(Or)

(b) Discuss the procedure for recovering an overdue jewel loan.

Section - C

(3 × 10 = 30)

Answer any **three** questions.

16. Critically examine whether the objectives of Nationalisation of banks have been achieved.

17. Explain the procedure for financing against bills and discuss the advantages and disadvantages.

18. What are the precautions to be taken while financing a Trust ? Explain the features of a Trust Deed.

19. Explain the advantages and disadvantages of any two securities taken by banks for lending.

20. Discuss in detail the procedure for creating charge over a real estate property.

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RW-6320

632202

**M.B.A. (B AND I) DEGREE EXAMINATION
NOVEMBER 2010**

Banking and Insurance

MONETARY MANAGEMENT

(CBCS—2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part - A

(10 × 2 = 20)

Answer **all** questions.

Define or write meaning for following items :

1. Money.
2. Money Market Instruments.
3. Controller of Credit.
4. Government's Banker

5. NBFIs.
6. Reserves.
7. On-the Job Training.
8. Deposit Insurance.
9. Neutral Money.
10. Exchange rate.

Part - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Differentiate Money market with Capital Market.

(Or)

(b) Explain the Indian Money Market Structure.

12. (a) Explain the role of RBI.

(Or)

(b) Write Short notes on Lender of Last Resort.

13. (a) Explain the RBI regulations related to maintaining Capital Reserves and liquid assets.

(Or)

(b) List out the Supervisory functions of RBI.

14. (a) Explain the role of RBI on development of Agriculture.

(Or)

(b) Write short notes on credit Information Bureau.

15. (a) What are the dimensions for Economic Growth ?

(Or)

(b) Write short note on Exchange Rate Statistics.

Part - C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe the Characteristics of a developed Money market.
17. Elaborate the functions of a Central Bank.
18. Enumerate the formation and organisation of RBI.
19. Discuss the training and development System in Banking sector.
20. Explain Monetary Policy of the RBI.

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M.B.A. DEGREE EXAMINATION, NOVEMBER 2010**Banking and Insurance****BANKING LAW**

(CBCS—2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part - A

(10 × 2 = 20)

Answer **all** questions.

1. What is Right of Appropriation ?
2. What are incidental charges ?
3. What is meant by current account ?
4. How do you open a savings account with a bank ?
5. How would you understand the term Endorsement ?

6. What is crossing of cheques ?
7. Who is a paying banker ?
8. When does a banker refuse payment ?
9. What is securitization ?
10. State any two merits of securitization.

Part - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What are the peculiar features of general lien ?

(Or)

- (b) What is right of set off? State its impacts.

12. (a) Explain the procedure relating to the closure of a current account.

(Or)

(b) What are different types of deposits ? State its merits.

13. (a) Discuss the essential features of negotiable instruments.

(Or)

(b) What are different kinds of crossing of cheque ?

14. (a) What are the responsibilities of a collecting banker ?

(Or)

(b) What are the statutory protections for a paying banker ?

15. (a) Explain in detail about the legal provisions of SERFAESI.

(Or)

(b) How does securitization concept help to get finance ? Discuss.

Part - C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain about the general relationship between banker and customer.

17. Discuss the essential obligations of a banker to maintain secrecy of his customers accounts.

18. Examine the different kinds of endorsement and exemplify it.

19. Distinguish among Cheque. Bill and promissory note. Illustrate your answer.

20. Critically examine the procedures relating to the reconstruction of financial assets.

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M.B.A. DEGREE EXAMINATION, NOVEMBER 2010**Banking and Insurance****INTRODUCTION TO INSURANCE**

(CBCS—2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section - A

(10 × 2 = 20)

Answer **all** questions.

1. Define Insurance.
2. Enumerate the Primary functions of Insurance.
3. What is motor Insurance ?
4. State the different types of Life Insurance policies.
5. What are the Powers of IRDA ?

6. State the importance of IRDA in India.
7. What is meant by Insurable Interest ?
8. Give a short note on Principle of Indemnity.
9. What is meant by Niche marketing in insurance industry ?
10. Enumerate the steps involved in the insurance selling process.

Section - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Briefly explain the nature of Insurance.

(Or)

- (b) State the benefits of Insurance of individuals.

12. (a) Explain various types of life insurance policies.

(Or)

(b) Give a short note on various clauses of marine insurance.

13. (a) Explain the duties and functions of IRDA.

(Or)

(b) Distinguish between Private sector Insurance and Public sector Insurance.

14. (a) Explain surplus and valuation of surplus in detail.

(Or)

(b) Explain the Principles of subrogation in detail.

15. (a) Explain various positioning strategies.

(Or)

(b) Explain the roles and functions of distribution channel members in Indian Insurance Industry.

Section - C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain in detail the importance of Insurance to business units and society.

17. What are the different types of General Insurance ? Explain the feature of different clauses of General Insurance.

18. Elaborate the reforms undertaken in the Indian Insurance in the past five years.
19. Explain in detail.
- (a) Utmost good faith principle.
 - (b) Premium funds.
20. Critically analyse the Promotional strategies adopted by the Private sector Insurance companies in India.

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RW-6323

652201/641201/632504/622201

**M.B.A. (B AND I) DEGREE EXAMINATION
NOVEMBER 2010**

Banking and Insurance

BUSINESS LAW

[Common for M.B.A. (IB and E-Commerce) M.B.A. (G) /
MBA. / (CS.) / M.B.A. (B and I)]

(CBCS—2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section - A

(10 × 2 = 20)

Answer **all** questions.

1. What is Pre-consent ?
2. What is quasi contract ?
3. Define Bailment.
4. Who is Pawnee ?

5. Define Warranty.
6. Who is seller ?
7. What do you mean by consumer dispute ?
8. What is redressal ?
9. What is private company ?
10. What is Minute ?

Section - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What are the objects and nature of the law of contract ?

(Or)

(b) Define Consideration. Why is it essential in a contract ?

12. (a) Discuss the law relating to the effect of Mistake on contracts.

(Or)

(b) When does a bailment come to an end ?

13. (a) State briefly the duties of an agent to the principal.

(Or)

(b) Discuss the different modes in which the authority of an agent may terminate.

14. (a) What are the rights and obligations of a finder of goods ?

(Or)

(b) What do you understand by performance of a contract ? Explain.

15. (a) Briefly explain about the Consumer Protection Act, 1986.

(Or)

(b) What are the steps involved in Incorporation of a company ?

Section - C

(3 × 10 = 30)

Answer any **three** questions.

16. How can an offer be accepted ? State briefly the rules relating to the communication of acceptance.

17. Discuss the Rights and Duties of Agent and Principal.

18. Elucidate the essential elements of Contract of sale.

19. Explain about the procedure are to be followed for redressal of complaints.

20. What are different kinds of meetings of the shareholders of a company ? Discuss.

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RW-6324

632401

**M.B.A. (B AND I) DEGREE EXAMINATION
NOVEMBER 2010**

Banking and Insurance

RISK MANAGEMENT

(CBCS—2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section - A

(10 × 2 = 20)

Answer **all** questions.

1. What is systematic risk ?
2. Explain Operational market risk.
3. What is interest rate swap ?
4. What is neutral strategy ?
5. What is value at risk ?

6. What is risk-return trade off ?
7. What do you mean by financial derivatives ?
8. Explain hazard as risk.
9. What is credit rating ?
10. What is risk avoidance ?

Section - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the nature of risk management.

(Or)

- (b) How will you handle risks ?

12. (a) How will you measure market risk ?

(Or)

(b) What are the measure available to control credit risk ?

13. (a) What are the objectives of credit rating ?

(Or)

(b) How are risks classified ?

14. (a) How is risk evaluated in insurance ?

(Or)

(b) Explain risk retention and risk reduction.

15. (a) What are the techniques available in the prevention of loss in insurance ?

(Or)

(b) What are the exposures of risk ?

Section - C

(3 × 10 = 30)

Answer any **three** questions.

16. How will you determine cost of risk ?

17. How are risks managed in banks ?

18. Describe the regulatory and supervisory framework for risk management.

19. What are the statistical methods available to measure risks in insurance ?

20. Explain risk management policy with regard to insurance.

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RW-6325

632402

**M.B.A. (B AND I) DEGREE EXAMINATION
NOVEMBER 2010**

Banking and Insurance

MARINE INSURANCE

(CBCS—2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part - A

(10 × 2 = 20)

Answer **all** questions.

1. What is marine Underwriting ?
2. State the types of warranties in Marine Insurance.
3. What are unvalued policies ?
4. What is “Sellers’ contingency clause” ?
5. Write a note on ‘Hull clauses’.

6. Write a note *Jettison*.
7. What are the functions of IUMI ?
8. How will you make adjustment for collision liabilities ?
9. What are the types of general average loss ?
10. State the functions of cargo surveyors.

Part - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Mention the classification of marine insurance.

(Or)

- (b) *Enlist* the underwriting documents.

12. (a) What are non-institute clauses ?

(Or)

(b) Explain the provisions relating to Deviation
Touch and stay clauses.

13. (a) What is the role of 'Loss Prevention
Association' ?

(Or)

(b) Suggest the Preventing measures for Cargo
losses.

14. (a) What are the factors to be considered in premium calculation ?

(Or)

(b) Explain the adjustment and settlement of claims regarding freight and salvage.

15. (a) Mention the exchange control regulations in payment of claims.

(Or)

(b) State the procedure for cargo clearing.

Part - C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the elements of marine insurance contract.

17. What are the procedures for adjusting marine insurance losses ?

18. Discuss the procedures of settlement of claims.

19. Discuss the types of marine frauds and precautionary measures to prevent them.

20. Explain the role and functions of claim settling agents.

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M.B.A. (Band I) DEGREE EXAMINATION, NOVEMBER 2010

Banking and Insurance

MOTOR INSURANCE

(CBCS-2008 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part - A

(10 × 2 = 20)

Answer **all** questions.

1. What is indemnity ?
2. What is private carrier ?
3. What is liability only policy ?
4. What is IDV ?
5. What is cover note ?
6. What do you mean by endorsement ?

7. What is road transit risk ?
8. What is de-tariffing ?
9. What is own damage claim ?
10. What is underwriting ?

Part - B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Define and illustrate special types of vehicles.

(Or)

- (b) What is insurable interest ? Explain its application in motor insurance.

12. (a) What do you mean by 'limitations as to use' ?
Explain its application in private car 'B'
policy.

(Or)

- (b) Write a note on 'Protection and Removal cost'
in motor insurance.

13. (a) Explain the association between Registration
and Motor insurance.

(Or)

- (b) Write down the contents of a cover note.

14. (a) What do you mean by minimum value and explain its application in motor insurance ?

(Or)

- (b) 'De-tariffing in motor insurance is a boon to insurers'—Comment.

15. (a) What are the different types of losses in motor insurance ? Explain them in brief.

(Or)

- (b) Discuss the role of MACT in the settlement of claims.

Part - C

(3 × 10 = 30)

Answer any **three** questions.

16. Elaborate the principles of motor insurance with suitable examples.
17. Discuss the features of Two Wheers 'B' policy.
18. Discuss the contents of proposal form in motor insurance.
19. Explain the tariff regulations of motor trade internal risk policy.
20. Describe the procedure for the settlement of Third Party Liability claims in Motor Insurance.

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**M.B.A. (B AND I) DEGREE EXAMINATION
NOVEMBER 2010**

Banking and Insurance

CAREER CAPSULE

(CBCS—for All Batches)

Register Number :

Duration : 3 Hours

Maximum : 280 Marks

INSTRUCTIONS

1. Write the Register Number on the top of the booklet and in the answer sheet.
2. The question paper consists of 5 tests (segments)
3. Examinees are directed to allocate 135 minutes for the first four segments and the remaining 45 minutes for the last segment i.e., Descriptive type.
4. All the 240 questions in the first four segments are compulsory. As all these questions are objective type and multiple-choice in nature, the examinee has to shade the appropriate box against the question number in the provided answer sheet by using the **HB Pencil**. The entire booklet comprising the question paper and the answer sheet is to be returned while leaving the examination hall.
5. Each question in the first four segments carries 1 mark.
6. In the last segment (Descriptive Test), answer any four questions. Each question carries 10 marks. Answers for this segment are to be written in a separate answer book. Each answer need not exceed **a page**.
7. Mathematical tables and Calculators **should not be used**.

Answer all questions in Segment I, II, III, IV (240 × 1 = 240)

(i.e., 1 to 240 are compulsory)

I. TEST OF ENGLISH LANGUAGE (TOEL)

(No. of Questions 55 i.e., 1 to 55)

This is a test to see how well students know English. The language ability would be tested through questions on grammar, vocabulary, sentence completion, synonyms, antonyms, etc.

Directions (Questions 1 to 10) : In the questions given below, some of the sentences have errors and some have none. Find out which part of sentence has an error. The Corresponding letter will be answer. If there is no error, choose (d).

1. (a) If found
(b) the two first chapters of the book.
(c) particularly interesting.
(d) No error.

2. (a) Bacon, the father of the English essay
(b) has a thrist
(c) of knowledge
(d) No error.

3. (a) The train had left
(b) when he had reached
(c) the station
(d) No error
4. (a) He said
(b) that he will never
(c) repeat the mistake
(d) No error
5. (a) I am able
(b) to cope up with
(c) all these difficulties.
(d) No error.
6. (a) I wish I am
(b) the richest person
(c) in the whole wide world
(d) No error.

7. (a) She is confident
(b) to win the gold medal
(c) this time.
(d) No error.
8. (a) The boy laid in the shelter
(b) for a long time before
(c) some body came to rescue him.
(d) No error.
9. (a) Standing at
(b) the top of the hill
(c) the houses below were hardly visible.
(d) No error.
10. (a) Kambli is one of the players
(b) who has been selected
(c) for the test match.
(d) No error

Directions (Questions 11 to 15) : In the questions below, Out of the four alternatives, Choose the one which expresses the right meaning of the given word.

11. DUBIOUS

- (a) Doubtful.
- (b) Disputable.
- (c) Duplicate.
- (d) Dangerous.

12. FLABBER GASTED

- (a) Scared.
- (b) Embarrassed.
- (c) Dumb founded.
- (d) Humiliated.

13. ETERNAL

- (a) Innumerable.
- (b) Unmeasurable.
- (c) Prolonged.
- (d) Perpetual.

14. GENUINE

- (a) Authentic.
- (b) Legitimate.
- (c) Reliable.
- (d) Pure.

15. OBSCENE

- (a) Indecent.
- (b) Incurable.
- (c) Ridiculous.
- (d) Intolerable.

Directions (Questions 16 to 20) : In the following questions, choose the word opposite in meaning to the given word.

16. DESPAIR

- (a) Belief.
- (b) Trust.
- (c) Hope.
- (d) Faith.

17. IN TOTO.

- (a) Bluntly.
- (b) Partially.
- (c) Entirely.
- (d) Strongly.

18. PROTEAN

- (a) Amateur.
- (b) Catholic.
- (c) Unchanging.
- (d) Rapid.

19. PREDILECTION

- (a) Acceptance.
- (b) Attraction.
- (c) Dislike.
- (d) Choice.

20. ADMONISH

- (a) Condemn.
- (b) Bless.
- (c) Praise.
- (d) Congratulate.

Directions (Questions 21 to 30) : In the following questions, sentences are given with blanks to be filled in with an appropriate and suitable word. Four alternatives are suggested for each question. Choose the correct alternative out of the four.

21. Are you really desirous ——— visiting Japan ?

- (a) of. (b) in.
(c) to. (d) about.

22. When Indians from the south move north, they find certain aspects of life quite ——— from their own.

- (a) strange. (b) separate.
(c) different. (d) divergent.

23. The sky is Overcast. We ——— the storm will soon burst.

- (a) expect. (b) hope.
(c) trust. (d) suspect.

24. Population increases ——— with depletion of foreign reserves has led to great daily hardships.

- (a) joined. (b) mixed.
(c) added. (d) coupled.

25. The National Anthem is ————— at every official function.
- (a) uttered (b) sung.
(c) whispered. (d) chanted.
26. The doctor took out his ————— to examine the patient.
- (a) horoscope. (b) microscope.
(c) telescope. (d) stethoscope.
27. The Candidate's exposition was ————— for its brevity and clarity
- (a) complimentary. (b) conspicuous.
(c) incomprehensible. (d) remarkable.
28. The new India that Nehru led called itself a Sovereign ————— Democratic Republic.
- (a) capitalist. (b) revisionist.
(c) populist. (d) socialist.
29. ————— you work hard, you won't be able to clear even the preliminaries.
- (a) If. (b) Until.
(c) Unless. (d) Lest.
30. Last year our company made a ————— of several lakhs of rupee
- (a) profit. (b) gain.
(c) rise. (d) raise.

Directions (Questions 31 to 40) : In the questions below, four alternatives are given for the underlined idiom/phrase. Choose the alternative which best expresses the meaning of the italicised idiom / phrase.

31. The principal has to *carry out* the orders issued by the higher authorities.

- (a) obey (b) communicate.
(c) execute. (d) modify.

32. The young engineer was hauled up for *spilling the beans* about the new project to the competitor.

- (a) suppressing the information.
(b) hiding the details.
(c) revealing the information in discreetly.
(d) spoiling the plans.

33. The Government claims that Indian industry is progressing *by leaps and bounds*.

- (a) intermittently. (b) leisurely.
(c) at a rapid pace. (d) at a desired pace.

34. *Laying off* of thousands of workers is inevitable under the new economic policy.

- (a) dismissal from jobs of. (b) offering new jobs to.
(c) reduction of worker's wages of. (d) sending on leave.

35. "I take thee at thy word", said Romeo to Juliet.
- (a) listen to you carefully. (b) do not believe you.
(c) feel angry with you. (d) truly believe you.
36. People who do not *layout* their money carefully, soon come to grief.
- (a) earn. (b) spend.
(c) distribute. (d) preserve.
37. Having bought the house, they decided *to go the whole hog* and buy all the furniture needed.
- (a) to live there. (b) to do it completely.
(c) to go all the way. (d) to go in the fog.
38. There is a lot of *bad blood* between them.
- (a) jealousy (b) fight.
(c) angry feeling. (d) distrust.
39. The village headman pretends to be *a good samaritan*.
- (a) a religious person. (b) a helpful person.
(c) a citizen of Samaria. (d) a law-abiding citizen.
40. The beleaguered politician was anxious to *set the record straight*.
- (a) give a speech. (b) win party support.
(c) give a correct account. (d) make a confession.

Directions (Questions 41 to 50) : In the following questions, out of the four alternatives, choose the one which can be substituted for the given words / sentence.

41. To be biased against.

- (a) Partial. (b) Objective.
(c) Prejudiced. (d) Predestined.

42. Motion of head, hand etc., as a mode of expression indicating attitude.

- (a) Gesture (b) Grin.
(c) Gestation. (d) Grimace.

43. Bitter and violent attack in words.

- (a) Diaspora. (b) Diacriticism.
(c) Diadem. (d) Diatribe.

44. Treatment by means of exercise and massage.

- (a) Chemotherapy. (b) Hydrotherapy.
(c) Physiotherapy. (d) Psychotherapy.

45. The abandonment of one's country or cause.

- (a) Defection. (b) Disloyalty.
(c) Desertion. (d) Migration.

46. A place where birds are kept.

- (a) Aquarium. (b) Den.
(c) Aviary. (d) Sanctuary.

47. A method which never fails.

- (a) Unflinching. (b) Irreparable.
(c) Irremediable. (d) Infallible.

48. Something which cannot be believed.

- (a) Inevitable. (b) Ineffable.
(c) Incredible. (d) Ineluctable.

49. Body of a human being or animal embalmed for burial.

- (a) corpse. (b) mummy.
(c) morgue. (d) mortuary.

50. Of very bad morals : characterised by debasement or degeneration.

- (a) desultory. (b) dilapidated.
(c) depraved. (d) dilatory.

Directions (Questions 51 to 55) : In the following questions, four words are given in each question, out of which only one word is wrongly spelt. Find the wrongly spelt word.

51. (a) Accomplice.
(b) Accompaniment.
(c) Accomplishment.
(d) Accomodation.

52. (a) Replaceable

(b) Replaceing

(c) Replacement

(d) Replaced.

53. (a) Relieve.

(b) Protein.

(c) Deceit.

(d) Freight.

54. (a) Labrinth.

(b) Laboratory.

(c) Laborious.

(d) Library.

55. (a) Commit.

(b) Comedian.

(c) Committee.

(d) Communication.

II. TEST OF GENERAL KNOWLEDGE AND CURRENT AFFAIRS (TOCA)

(No. of Questions 55 (i.e.) 56 to 110)

This test is intended to give an index of the awareness of people and events of past and present

56. The Asia - Pacific Economic Co-operation Meeting was organized in September 2007 in which of the following places ?

- (a) Sydney.
- (b) New york.
- (c) Tokyo.
- (d) Beijing.

57. One of the main issues discussed in the 40th Ministerial Meeting of the ASEAN held in August, 2007 was

- (a) America's over stay in Iraq.
- (b) Presidential Election in Pakistan.
- (c) Draft blue print of the ASEAN Charter.
- (d) The 123 Agreement between India and USA.

58. Mrs. Pratibha Patil has taken over as the

- (a) 10th President of India.
- (b) 11th President of India.
- (c) 12th President of India.
- (d) 13th President of India.

59. The President of India in one of her speeches in recent past emphasized that a new Farm Policy is needed to make agriculture more productive. What, in her opinion are the areas which need our immediate attention ?

- 1 Credit at low interest rate.
- 2 Enhancement of technical skills.
- 3 Free import of wheat and other food grains

- (a) Only 1. (b) Only 2.
(c) Only 3. (d) Both 1 and 2.

60. Who amongst the following journalists is the recipient of the Prestigious Ramon Magsaysay Award for 2007 ?

- (a) Mark Tully. (b) P. Sainath.
(c) Barkha Dutt. (d) Prabhu Chawla.

61. How many intertwined rings are shown in the Olympic Flag used these days in the games ?

- (a) Five. (b) Six.
(c) Seven. (d) Three.

62. India's grandmaster Viswanathan Anand won the Rapid World Chess Championship by defeating.

- (a) Anatoly Karpov. (b) Robert Fischer.
(c) Boris Spassky. (d) Levon Aronian.

63. The finals of the Asia Cup Hockey 2007 was played between :
- (a) India and Malaysia. (b) Malaysia and Pakistan.
(c) Pakistan and India. (d) South Korea and India.
64. India recently launched some satellites in space. Normally the space rockets in India are launched from which of the following places ?
- (a) Ranchi. (b) Sriharikota.
(c) Varanasi. (d) Mumbai.
65. Which of the following Countries has agreed to a time schedule with the International Atomic Energy Agency (IAEA) so that IAEA can ensure that its uranium facilities are for peaceful use of the nuclear power ?
- (a) Iran. (b) Afghanistan.
(c) Bangladesh. (d) Brazil.
66. Which of the following organisations has taken the responsibility to raise about US \$ 2 billion to build a Rail link from China to Singapore connecting eight nations ?
- (a) ASEAN. (b) SAARC.
(c) EU. (d) NATO.

67. The Government of India these days is paying much emphasis on Agricultural Sector. What is the contribution of Agri Sector to the India's GDP ? around.
- (a) 10 %. (b) 4 %.
- (c) 12 %. (d) 25 %.
68. Which of the following countries has signed a 22 point Agreement with Madhesi People's Right Forum (MPRF) ?
- (a) China. (b) Nepal.
- (c) India. (d) Bangladesh.
69. Mr. Abdullah Gul has taken over as which of the following ?
- (a) Prime Minister of Afghanistan. (b) Prime Minister of Iraq.
- (c) President of Iraq. (d) President of Turkey.
70. At present Indian Rupee :
- (a) partially convertible on current account.
- (b) fully convertible on current account.
- (c) partially convertible on capital account.
- (d) fully convertible on capital account.

71. The Government of India has decided to import which of the following commodities at about Rs. 16 a kg. whereas it pays only Rs. 8.50 a kg. for the purchase of the same within the country for its Public Distribution System ?
- (a) wheat. (b) rice.
(c) sugar. (d) sugarcane
72. The Finance Minister of India recently made a mention that infrastructure Development in India should be done on PPP model only. What is the full form of PPP ?
- (a) Purchasing Power Parity. (b) Public Private Partnership.
(c) Purchase Produce Provide. (d) People Programme and Priority.
73. The Reserve Bank of India keeps on changing correcting various indicators / rates / ratios applicable to the banking industry. What at present is the Statutory Liquidity Ratio ?
- (a) 7%. (b) 12%.
(c) 25%. (d) 33%.
74. Which of the following agencies / Organisations is getting up India's first Natural Resource Data Centre in Kolkata ?
- (a) RBI. (b) SEBI..
(c) NABARD. (d) SAARC.

75. The Governemnt of India has announced a Rs. 14,000 crore help package to exporters. Why exporters need a help of such nature ?

- (a) Rupee is appreciating sharply.
- (b) Few Consignments of exports were destroyed by terrorists.
- (c) China has reduced it VAT rates hence its products have become cheaper for importers.
- (d) It was done to promote exports to SAARC member nations.

76. India's Look East Trade Policy is designed to help particularly members of which of the following group of nations ?

- (a) SAARC.
- (b) ASEAN.
- (c) WTO.
- (d) NATO.

77. In response to India's Look Estate Policy which of the following countries has launched Look West Policy ?

- (a) Singapore.
- (b) China.
- (c) South Korea.
- (d) Thailand.

78. Brahmos is designed to be used by which of the following ?

- (a) Indian Navy.
- (b) Indian Army.
- (c) Indian Air Force.
- (d) Border Security Force.

79. Who amongst the following players was the captain of India's Twenty 20 World Cup played ?

- (a) Sachin Tendulkar. (b) Rahul Dravid.
(c) Yuvraj Singh. (d) M.S. Dhoni.

80. Which of the following nations hosted the 2nd Seasons of IPL Cricket match ?

- (a) Kenya. (b) South Africa.
(c) India. (d) Pakistan.

81. Late Chandra Sekar who died in July 2007 was former.

- (a) President of India. (b) Vice President of India.
(c) Speaker of the Lok Sabha. (d) Prime Minister of India.

82. Which of the following organisations has provided a credit of US \$ 600 million to India to beef up its rural credit structure system ?

- (a) World Bank. (b) ADB.
(c) IMF. (d) EU.

83. Which of the following countries has agreed to release hundreds of millions of dollars of frozen funds collected as tax to Palestine which is facing a severe cash / funds problem ?

- (a) Syria. (b) Israel.
(c) Jordan. (d) Egypt.

84. Leaders of the European Union have agreed to implement reform treaty which will help in streamlining its.
- (a) Defunct Constitution.
 - (b) Agreement with UNO.
 - (c) Pack with African Union.
 - (d) Currency Swap with Yen / Yuan and US\$.
85. Immediately prior to Gordon Brown's taking over as the Prime Minister of the UK who was the Prime Minister there ?
- (a) Mr. Valeric Amos.
 - (b) Mr. Vladimir Putin.
 - (c) Ms. Hillary Armstrong.
 - (d) Tony Blair.
86. Mr. Robert Zoellick has taken over as the
- (a) President of the World Bank.
 - (b) Prime Minister of Turkey.
 - (c) President of Iraq.
 - (d) President of IMF.
87. India is known as of one of the BRIC countries which of the following is not one of the BRIC countries ?
- (a) Brazil.
 - (b) Romania.
 - (c) China.
 - (d) Russia.

88. The Government of India recently purchased RBI's 59 % stake in one of the major banks of India in about Rs. 35331 crore. Which of the following is the name of that bank ?

- (a) UTI Bank (AXIS Bank). (b) IDBI Bank.
(c) State Bank of India. (d) ICICI Bank.

89. The Global Non-violence Day was observed on which of the following days ?

- (a) 15th August. (b) 14th November.
(c) 19th September. (d) 2nd October.

90. Which of the following is the main regulatory authority for insurance companies in India ?

- (a) RBI. (b) SEBI.
(c) LIC. (d) IRDA.

91. The sensitive index of which of the following stock exchanges in India recently touched 17,000 marks and still going higher and higher ?

- (a) Kolkata Stock Exchange. (b) National Stock Exchange.
(c) Delhi Stock Exchange. (d) Bombay Stock Exchange.

92. Which of the following awards is given for excellence in literary work ?

- (a) Bharat Ratna.
- (b) Shanti Swarup Bhatnagar Award.
- (c) Dronacharya Award.
- (d) Pulitzer Prize.

93. The period for 11th Five Year Plan is :

- (a) 2005-2010.
- (b) 2006-2011.
- (c) 2007-2012.
- (d) 2008-2013.

94. Which of the following award is not a Gallantry Award ?

- (a) Mahavir Chakra.
- (b) Vir Chakra.
- (c) Vishista Sewa medal.
- (d) Saraswati Sanman.

95. Ranji Trophy is associated with the game of :

- (a) Hockey.
- (b) Football.
- (c) Badminton.
- (d) Cricket.

96. Who amongst the following has played the main / lead role in the film Chak De India ?

- (a) Abhishek Bachchan.
- (b) Salman Khan.
- (c) Aamir Khan.
- (d) Shah Rukh Khan.

97. Who amongst the following is the author of the book “Long Walk to Freedom” ?

- (a) Benazir Bhutto. (b) Nelson Mandela.
(c) Laxmi Sehgal. (d) Pervez Musharraf.

98. Sunny Daysa is a book written by :

- (a) Kapil Dev. (b) Sachin Tendulkar.
(c) Rahul Dravid. (d) None of these.

99. The Government of India has decided to increase the export of Cashew nut which of the following is not a major Cashew nut growing State ?

- (a) Goa. (b) Maharashtra.
(c) Kerala. (d) Uttar Pradesh.

100. Who amongst the following is the recipient of the Rajiv Gandhi Khel Ratna award given away ?

- (a) Geeta Rani (b) Virendra Singh
(c) Rahul Dravid. (d) Manavjit S. Sandhu.

101. Roger Federer who won US Open 2007 Tennis Championship is a citizen of :

- (a) Belgium. (b) France.
(c) Russia. (d) Switzerland.

102. Which of the following is considered as a non-conventional source of energy ?

- (a) Coal.
- (b) Hydroelectricity.
- (c) Natural Gas.
- (d) Wind Power.

103. Who among the following is the director of the film “Devdas” ?

- (a) Subhash Ghai.
- (b) Shekhar Kapoor.
- (c) Ramesh Sippy.
- (d) Sanjay Leela Bhansali.

104. The smallest country in South America is :

- (a) Ecuador.
- (b) Guyana.
- (c) Surinam.
- (d) Uruguay.

105. Which country is known as the “Land of Thousand Lakes” ?

- (a) Norway.
- (b) Finland.
- (c) Canada.
- (d) Ireland.

106. WTO came into existence in :

- (a) January, 1995
- (b) January, 1996.
- (c) January, 1997.
- (d) January, 1990.

107. Inflation is caused by :

- (a) Increase in money supply.
- (b) Increase in production.
- (c) Decrease in production.
- (d) Both (a) & (c).

108. For taking Life Insurance Policy one can go to

- (a) Oriental Insurance company.
- (b) New India Insurance company.
- (c) ICICI Lombard General Insurance company.
- (d) None of these.

109. Vitamin A is abundantly found in :

- (a) Brinjal.
- (b) Tomato.
- (c) Carrot.
- (d) Cabbage.

110. Name the instrument with the help of which a sailor in a submarine can see the objects on the surface of the sea.

- (a) Telescope.
- (b) Periscope.
- (c) Gyroscope.
- (d) Stereoscope.

114. A super fast bust of KSRTC starting from “Trivandrum” and reaches “Attingal” in 45 minutes with an average speed of 40 km/hr. If the speed is increased by 10 km/hr how much time it will take to cover the same distance ?

(a) 34 minutes.

(b) 36 minutes.

(c) 38 minutes.

(d) 40 minutes.

115. The difference between 6 times and 8 times of a figure is 14. What is the figure ?

(a) 12.

(b) 9.

(c) 7.

(d) 6.

116. If $92 Y = 36$ what is $9 Y$?

(a) 4.

(b) 6.

(c) 9.

(d) 18.

117. One fourth percent of 180 is :

(a) 4.5.

(b) 0.45

(c) 0.045.

(d) 45.

118. A candidate appearing for an examination has to secure 40 % marks to pass Paper I. But he secured only 40 marks and failed by 20 marks. What is the minimum mark for Paper I ?

(a) 100.

(b) 200.

(c) 180.

(d) 150.

119. Find the missing number 32, 52, 74, 112, 135.....

(a) 16.

(b) 15.

(c) 17.

(d) 14.

120. If 250 is increased to 300, what is the percentage increase ?

(a) 16.67.

(b) 20.

(c) 23.

(d) 17.

121. The ratio of 9 seconds to 10 hours is ———

(a) 1 : 40.

(b) 1:4000

(c) 9 : 10.

(d) 1:400.

122. A person lost 10 % when he sold goods at Rs. 153. For how much should he sell them to gain 20 % ?

(a) 204.

(b) 250.

(c) 240.

(d) 410.

123. What will be xy if 7862 xy is to be divisible by 125 ?

(a) 25.

(b) 00.

(c) 75.

(d) 50.

124. A train of 100 metres long is running at the speed of 36 km. per hour. In what time it passes a bridge of 80 metres long ?

- (a) 30 seconds. (b) 36 seconds.
(c) 20 seconds. (d) 180 seconds.

125. If two-third a bucket is filled in one minute then the time taken to fill the bucket completely will be :

- (a) 90 seconds. (b) 70 seconds.
(c) 60 seconds. (d) 100 seconds.

126. If a quarter kilogram costs Rs. 60 then how much will cost for 150 grams ?

- (a) Rs. 30. (b) Rs. 24.
(c) Rs. 36. (d) Rs. 40.

127. If 3 men or 6 boys can do a piece of work in 20 days then how many days with 6 men and 8 boys take to do the same work ?

- (a) 5. (b) 8.
(c) 10. (d) 6.

128. Find the sum of first 100 natural numbers.

- (a) 5050. (b) 5005.
(c) 9900. (d) 9050.

129. Two poles of height 6 metres and 11 metres stand on a plane ground. If the distance between their feet is 12 metres then find the difference in the distance between their tops :

(a) 12 m.

(b) 5m.

(c) 13 m.

(d) 11 m.

130. How many balls of radius 4 cm. can be made from a solid sphere of lead of radius 8 cm. ?

(a) 4.

(b) 8.

(c) 16.

(d) 2.

131. The solution to $x_2 + 6x + 9 = 0$ is :

(a) $x_1 = +3, x_2 = -3$

(b) $x_1 = 3, x_2 = 3$;

(c) $x_1 = -3, x_2 = -3$.

(d) No solution.

132. What is the chance of getting a 2 or 4 in rolling a die ?

(a) $\frac{2}{3}$.

(b) $\frac{1}{6}$.

(c) $\frac{1}{3}$.

(d) $\frac{1}{2}$.

133. At what rate of simple interest per annum an amount will be doubled in 10 years ?

(a) 10 %

(b) 7.5 %.

(c) 16 %.

(d) 15 %.

134. Five times an unknown number is 5 less than 50. The unknown number :

(a) 10.

(b) 11.

(c) 9.

(d) 5.

135. The acute angle between the hour hand and minute hand of a clock at 4 p.m.

(a) 900.

(b) 1200.

(c) 1500

(d) 2400.

136. Water is filled in a cylindrical vessel in a such a way that its volume doubles after every five minutes. If it takes 30 minutes for the vessel to be full, then the vessel will be one fourth full in :

(a) 20 minutes.

(b) 25 minutes.

(c) 7 minutes 30 seconds.

(d) 10 minutes.

137. If 10 cats can kill 10 rats in 10 minutes how long will it take 100 cats to kill 100 rats ?

(a) 1 minute.

(b) 10 minutes

(c) 100 minutes.

(d) 10,000 minutes.

138. If 75 % of a number is added to 75, the result is the number itself, then the number is :

(a) 250.

(b) 750.

(c) 400.

(d) 300.

139. A school has enough food for 400 children for 12 days. How long will the food last if 80 more children join them ?

- (a) 6 days. (b) 7 days.
(c) 10 days. (d) 8 days.

140. The sum of two consecutive numbers is 55. Which is the largest number ?

- (a) 25. (b) 28.
(c) 26. (d) 27.

141. When a shop keeper sold $\frac{2}{3}$ of an item, he got the cost price of the whole lot. What is the percentage of his profit ?

- (a) $33\frac{1}{8}\%$. (b) $66\frac{2}{3}\%$.
(c) 25%. (d) 50%.

142. The perimeter of a rectangular field is 480 metres and the ratio between the length and breadth is 5 : 3. The area of the field is :

- (a) 7,200 m². (b) 15,000 m².
(c) 54,000 m². (d) 13,500 m².

152. Speed of a boat in still water is 9 km / hr. It goes 12 km. downstream and comes back to the starting point in three hours. What is the speed of water in the stream ?

(a) 3 km / hr.

(b) 4 km/hr.

(c) 4.5 km/hr.

(d) 5 km/hr.

153. A student was asked to add 16 and subtract 10 from a number. He by mistake added 10 and subtracted 16. If his answer is 14, what is the correct answer ?

(a) 20.

(b) 26.

(c) 30.

(d) 32.

154. Find the area of a right angled triangle whose hypotenuse is 10 cm. and base 8 cm.

(a) 48 sq. cm.

(b) 34 sq. cm.

(c) 24 sq.cm.

(d) 42 sq. cm.

155. Find the next term of the series : 3, 6, 9, 18, 27, 54 _____.

(a) 81.

(b) 69.

(c) 63.

(d) 57.

156. A number consists of 20 plus 20 % of its value. The number is :

(a) 20.

(b) 22.

(c) 25.

(d) 30.

157. 20% of 5 + 5% of 20 =

(a) 5.

(b) 2.

(c) 6.

(d) 21.

158. The angle between the minute hand and the hour hand of a clock, when the time is 8.30.

(a) 800.

(b) 600.

(c) 1050.

(d) 750.

159. Rs. 1581 is divided among A, B and C in the ratio 10 : 15 : 6. What is the share of B ?

(a) 306.

(b) 765.

(c) 700.

(d) 510.

160. The sum of four consecutive counting numbers is 154. Find the smallest number :

(a) 36.

(b) 37.

(c) 38.

(d) 31.

161. ? % of 450 = 54

(a) 12.

(b) 24.3

(c) 18.

(d) 6.

162. $17.6 \times 3.5 + 4.3 = ?$

(a) 71.79.

(b) 80.06.

(c) 80.87.

(d) None of these.

163. $45762 - 39826 = 7976 - ?$

(a) 2030.

(b) 2000.

(c) 2400.

(d) 2040.

164. $(87324 - 79576) \times 1.5 = ?$

(a) 1162.2.

(b) 11622.

(c) 1372.2

(d) 1163.7

165. $(331 + 19) \times (15 - 11) \times (37 + 13) = ?$

(a) 4.6.

(b) 2.5.

(c) 4.5.

(d) None of these.

IV TEST OF REASONING ABILITY (TORA)

(No. of questions 75 ie., (166 to 240))

This is a test to see how well a student thinks. Choose the correct answer.

166. In a certain code ROPE is written as \$ 3. % 6 and RITE is written as \$ 1 # 6.

How is PORT written in that code ?

(a) % 4 \$ #.

(b) \$ 3 % #.

(c) \$ 64 %.

(d) % 3 \$ #.

167. How many such pairs of letters are there in the word KNIGHT, each of which has as many letter between them in the word as they have in the English alphabet ?

- (a) None.
- (b) One.
- (c) Two.
- (d) Three.

168. Pointing to a photograph Nikita said 'She is the only grand daughter of my grand mother's daughter. How is the girl in photograph related to Nikita ?

- (a) Sister.
- (b) Niece / daught.
- (c) Aunt.
- (d) Cannot be determined.

169. 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) Pineapple.
- (b) Guava.
- (c) Grapes.
- (d) Papaya.

170. If the word STABLE all the consonants are replaced by the previous letter and all the vowels are replaced by the next letter which letter will be third from the left end ?

- (a) S.
- (b) B.
- (c) A.
- (d) K.

171. In a certain code HOUSE as written a FTV PI, how is CHAIR written in that code ?

- (a) DIBJS. (b) SBJID.
(c) SHBGD. (d) SJBID.

172. 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) FH. (b) KM.
(c) PR. (d) JM.

173. If 'P Q' means 'P is wife of Q', 'P + Q' means 'P is the father of Q' and 'P Q' means 'P is sister of Q' then G H + R D, how is G related to D ?

- (a) Cannot be determined. (b) Mother.
(c) Niece. (d) Aunt.

174. If the digits of the number 5726489 are arranged in ascending order, how many digits will remain at the same position ?

- (a) None. (b) One.
(c) Two. (d) Three.

175. 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) 17. (b) 19.
(c) 29. (d) 27.

176. How many meaningful words can be made from the letter AEHT. using each letter only once ?

- (a) None. (b) One.
(c) Two. (d) Three.

177. If blue means pink, pink means green, green means yellow, yellow means red and red means white then what is the colour of turmeric ?

- (a) green. (b) yellow.
(c) red. (d) pink.

178. If it is possible to make a meaningful word from the second, the third, the tenth and the eleventh letters of the word PASSIONATELY, using each letter only once, second letter of that word is your answer. If no such word can be formed your answer is X and if more than one word can be formed your answer is Y.

- (a) A. (b) L.
(c) X. (d) Y.

179. In a row of children facing north, Manish is fourth to the left of Suresh who is tenth from the left and Nisha is second to the right of Suresh and eighth from the right end of the row. Total how many children are there in the row ?

- (a) 19. (b) 20.
(c) 21. (d) 18.

Directions (Question 180 to 184) ; In these questions symbols +, -, / ,% and × are used with the different meanings as follows :

‘A + B’ mean ‘A is smaller than B’ ‘A - B’ means ‘A is either smaller than or equal to B’. ‘A / B’ means ‘A is greater than B’. ‘A % B’ means ‘A is either greater than or equal to B’. ‘A × B’ means ‘A is neither smaller than nor greater than B’.

In each of the following questions assuming the given statements to be true, find out which of the two conclusions I and II given below them is / are definitely true.

Give answer (a) if only conclusions is true.

Give answer (b) if only conclusion II is true.

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

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

180. Statements : $V - S, S + L, L + J$

Conclusions I. : $V + L$

II. : $S + J$

181. Statements : $M - R, R + J, J - H$

Conclusions I. : I. $M - H$

II. : $R + H$

182. Statements : $H \% F, F \times G, G / M$

Conclusions I. : H / M

II.: H / G

183. Statements : $R + J, J / T, T - L$

Conclusions I. : $R \times T$

II.: $J \times L$

184. Statements : $W \times T, T \% K, K / F$

Conclusions I. : $W \% K$

II.: $W \% K.$

Directions (Questions 185 to 189) : In each question below there are three statements followed by two conclusions numbered I and II. You have to take the three given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the three given statements disregarding commonly known facts. Then decide which of the answer (1), (2), (3), (4) and (5) is the correct answer and indicate it on the answer sheet.

Give answer (a) if only conclusions I is follows.

Give answer (b) if only conclusion II is follows.

Give answer (c) if neither I nor II is follows.

Give answer (d) if both I and II are follows.

185. Statements : Some pens are books.

: All books are pencils.

All pencils are jars.

Conclusions I. : All books are jars.

II. : Some pens are pencils.

186. Statements : Some bowls are spoons.

: Some spoons are forks.

All forks are plates.

Conclusions I. : Some bowls are forks

II. : some spoons are plates

187. Statements : Some bottles are jars

All jars are buckets.

All buckets are tanks.

Conclusions I. : All jars are tanks.

II. : Some buckets are tanks.

188. Statements : Some phones are mobiles.

Some mobiles are computers

Some computers are keys.

Conclusions I. : Some phones are Keys.

II. : Some computers are phones.

189. Statements : All papers are files.

Some files are folders.

All folders are bags.

Conclusions I. : Some files are bags.

II. : Some papers are folders.

Directions (Questions 190 to 194) ; Each of the questions below consists of a question and two statements numbered I and II are given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both statements and give answer (a) if the data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question. Give answer (b) if the data in Statement I alone in Statement II alone are sufficient to answer the question.

Given answer (c) if the data in both the Statement I and II are not sufficient to answer the question.

Give (d) if the data in both the Statement I and II together are necessary to answer the question.

190. Lalita is in which direction with respect to Sangita ?

- I Lalitha is to the East of Prabha who is to the South of Sangita.
- II Vinita is to the North of Lalita who is to the East of Sangita.

191. What is the code for 'Play' in the Code language ?

- I In the code language. 'play and dance'. is written as 'ka to pe'.
- II In the code language 'enjoy the dance' is written as 'pe jo ra'.

192. How many Children are there in the class ?

- I Vandana's rank in the class is five ranks below Nandini who is twenty fifth from the bottom.
- II Nandini's rank is seventeenth from the top.

193. Who is tallest among Neeta, Sudha, Radha, Maya and Geeta ?

- I Radha is shorter than Neeta and Sudha but not shorter than Maya and Geeta.
- II Neeta is not the tallest.

194. How many sons does Ramesh have ?

- I F is sister of H who is son of Ramesh.
- II R is brother of H.

198. Which element will be fifth of the right to ninth from the right end if all the numbers are removed from the above arrangement ?

- (a) K. (b) @.
(c) P. (d) #.

199. How many such numbers are there in the above arrangement each of which is immediately followed by a Consonant but not immediately preceded by a vowel ?

- (a) None. (b) One.
(c) Two. (d) Three.

Directions (Questions 200 to 204) : These questions are based on the basis of following information. Study it carefully and answer the questions.

Eight executives J, K, L, M N, O P and Q are sitting around a circular table for a meeting. J is second to the right of P who is third to the right of K. M. is second to the left of O who sits between P and J, L is not a neighbour of K or N.

200. Who is to the immediate left of L ?

- (a) Q (b) O
(c) K (d) N.

201. Who is to the immediate left of K ?

- (a) N. (b) J.
(c) Q. (d) cannot be determined.

202. Which of the following is the correct position of N ?

- (a) Second to the right of K. (b) To the immediate left of K.
(c) To the immediate right of M. (d) To the immediate right of K.

203. Who is third to the right of P ?

- (a) L. (b) J.
(c) Q. (d) N.

204. Which of the following groups of persons have the first person sitting between the other two ?

- (a) PJO. (b) OPJ.
(c) OPM. (d) MPO.

205. Direction : Select the related letters / word / number / figure from the given alternatives

Editor : Magazine.

- (a) Movie. (b) Scene
(c) Drama. (d) Director.

206. Hinduism, Christianity, Islam, : Religion

- (a) Ear, Nose, Eyesight : Vision.
- (b) Plus, Minus, Multiple : Division
- (c) Winter, Spring, Summer : Season.
- (d) Humid, Hot, Tundra : Region.

207. WOLF : FLOW :: WARD : ?

- (a) BROW
- (b) DRAW
- (c) CRAW.
- (d) SLAW.

208. GRAIN : TIZRM :: BRAIN : ?

- (a) XRIKL.
- (b) YIZRM.
- (c) OPRST.
- (d) ASQMI.

209. CUT : BDTV SU :: TIP : ?

- (a) UVHJOQ.
- (b) SUHJOQ.
- (c) USJHQO.
- (d) SUJHOQ.

210. 19 : 59 :: 17 : ?

- (a) 51.
- (b) 53.
- (c) 55.
- (d) 57.

211. 14 : 20 :: 16 : ?

(a) 23.

(b) 48.

(c) 10.

(d) 42.

212. 100 : 102 :: 100000 : ?

(a) 105.

(b) 104.

(c) 1003.

(d) 1004.

Directions (Questions 213 to 217) : Select the one which is different from the other three :

213. (a) Mile.

(b) Centimeter.

(c) Litre.

(d) Yard.

214. (a) High - up.

(b) Past-Present.

(c) Often - Seldom.

(d) Fresh - Stale.

215. (a) 11 – 127.

(b) 9 – 85.

(c) 7 – 53.

(d) 5 – 29

216. (a) 8, 64, 112.

(b) 36, 6, 206.

(b) 48, 4, 202.

(d) 9, 27, 263.

217. (a) 26 Z.

(b) 24 X.

(c) 22 V.

(d) 20 S.

218. In the following series of numerals, which digit has maximum frequency ?

8, 4, 6, 7, 3, 4, 3, 7, 8, 3, 4, 4, 5, 6, 3, 4, 6, 4, 3, 4, 8.

- (a) 8. (b) 6.
(c) 4. (d) 3.

219. If the day after tomorrow is Friday, what day will the third day after tomorrow be.

- (a) Saturday. (b) Monday.
(c) Sunday. (d) Friday.

220. If the ratio of the area of two squares is $16 : 1$, then the ratio of their perimeter is :

- (a) $4 : 1$. (b) $16 : 1$.
(c) $1 : 3$. (d) $3 : 4$.

221. The shade of 18 ft. high pole is 20 ft. Find the length of shade 27 ft. long pole.

- (a) 36 ft. (b) 30 ft.
(c) 34 ft. (d) 40 ft.

222. A scores more runs than B but less than C. D scores more than B but less than A. who is the lowest scorer ?

- (a) A. (b) B.
(c) C. (d) D.

228. A tortoise covers one kilometer in 4 Hours. It takes rest for 20 minutes after every kilometer. How much time does it takes for the tortoise to cover 3.5 kilometres ?

- (a) 14 hours. (b) 13 hours.
(c) 15 hours. (d) 12 hours.

229. Of which of the following words, which one will be at the 3rd position in the dictionary ?

1. Socks 2. Shocks 3. sharp 4 Snooker.

- (a) 4. (b) 3.
(c) 2. (d) 1.

Directions (Questions 230 to 232) ; Find the missing number / letter series.

230. 11, 13, 17, 19, 23, 25 ?

- (a) 26. (b) 27.
(c) 29. (d) 37.

231. 22, 24, 28, ? 52, 84

- (a) 36 (b) 38
(c) 42 (d) 46.

232. AB, DEF, HJK, ? STUVWX.

- (a) LMNO. (b) LMNOP.
(c) MNOPQ. (d) QRSTU.

Directions : (Questions 233 to 236) : Choose the word which is least like the other words in the group.

233. (a) Zebra. (b) Lion.
(c) Tiger. (d) Horse.
234. (a) Apple. (b) Marigold.
(c) Rose. (d) Lily.
235. (a) Football. (b) Volleyball.
(c) Cricket. (d) Chess.
236. (a) House. (b) Cottage.
(c) School. (d) Palace.

Directions (Questions 237 and 238) : Find the one that does not belong to that group ?.

237. (a) Nose. (b) Eyes.
(c) Tongue. (d) Teeth.
238. (a) 13. (b) 29.
(c) 37. (d) 69.

Directions (Questions 239 and 240) : In each of the questions find out the letter - series which follows the given rule.

239. Number of letters skipped in between adjacent letters in the series is two.

(a) MPSVYBE.

(b) QSVYZCF.

(c) SVZCGJN.

(d) ZCGKMPR.

240. The group of letters should not contain more than two vowels.

(a) BDEJOLY.

(b) JKAPIXU.

(c) PRAQEOS.

(d) ZILERAM.

V. DESCRIPTIVE TEST

(4 × 10 = 40)

No. of questions (241 - 245)

Answer any **four** questions.

241. Highlight the performance of Tenth Five Year Plan.

242. Examine the functions of Marketing management.

243. Explain the role of Industrial relation in India.

244. Classify the different types of development banks.

245. Bring down the advantages of Foreign Direct Investments to the host countries.