Bank of Baroda Solved Previous Year Question Paper

This set of question paper contains questions on reasoning, banking related questions, general awareness, numerical aptitude and computer knowledge.

Reasoning:

1. In certain code DROWN is written as MXNSC. How is BREAK written in that code?
(1) LBFSC
(2) JBDSA
(3) JZDQA
(4) LZFQC
(5) None of these

2. Among M, N, T, R and D each having a different height, T is taller than D but shorter than M. R is taller than N but shorter than D. Who among them is the tallest?
(1) D
(2) T
(3) M
(4) R
(5) N

3. How many such digits are there in the number 5436182 each of which is as far away from the beginning of the number as when the digits are arranged in ascending order within the number?
(1) None
(2) One
(3) Two
(4) Three
(5) More than three

4. What should come next in the letter series given below?
D D E D E F D E F G D E F G H D E F G H I D E F G H I J D
(1) D
(2) E
(3) F
(4) J
(5) None of these

5. The letters in the word MORTIFY are changed in such a way that the vowels are replaced by the previous letter in the English alphabet and the consonants are replaced by the next letter in the English alphabet. Which of the following will be the fourth letter from the right end of the new set of letters?
(1) S
(2) H
(3) G
(4) N
(5) None of these

6. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
(1) Leaf
(2) Flower
(3) Petal
(4) Fruit
(5) Tree

7. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
(1) Garlic
(2) Ginger
(3) Carrot
(4) Radish
(5) Brinjal

8. How many meaningful English words can be made with the letters ALPE using each letter only once in each word?
(1) None
(2) One
(3) Two
(4) Three
(5) More than three

9. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
(1) 24
(2) 48
(3) 32
(4) 72
(5) 64

10. How many such pairs of letters are there in the word CHAMBERS each of which has as many letters between them in the word as in the English alphabet?
(1) None
(2) One
(3) Two
(4) Three
(5) More than three

11-15. In each of the questions below are given three statements followed by two conclusions numbered I and II. You have to take the given statement to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.
Give answer :
(1) if only Conclusion I follows.
(2) if only Conclusion II follows.

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(3) if either Conclusion I or II follows.
(4) if neither Conclusion I nor II follows.
(5) if both Conclusions I and II follow.

Statements :
11. Some toys are desks.
Some desks are pens.
All pens are rods.
Conclusions :
I. Some rods are toys.
II. Some pens are toys.
(Ans : 4)

Statements :
12. Some tables are huts.
No hut is ring.
All rings are bangles.
Conclusions :
I. Some bangles are tables.
II. No bangle is table.
(Ans : 2)

Statements :
13. All stars are clouds.
All clouds are rains.
All rains are stones.
Conclusions :
I. All rains are stars.
II. All clouds are stones.
(Ans : 2)

Statements :
14. All windows are doors.
Some doors are buildings.
All buildings are cages.
Conclusions :
I. Some cages are doors.
II. Some buildings are windows
(Ans : 1)

Statements :
15. Some chairs are rooms.
All rooms are trees.
All trees are poles.
Conclusions :
I. Some poles are chairs.
II. Some trees are chairs.
(Ans : 5)

Banking Related Questions:

1. Which of the following statements is true?
(1) Banks cannot accept demand and time deposits from public
(2) Banks can accept only demand deposits from public
(3) Banks can accept both demand and time deposits from public
(4) Banks can accept both demand and time deposits from public
(5) Banks can accept demand and time deposits only from government

2. Which of the following is the correct statement?
(1) State Bank of India is the sole authority to issue and manage currency in India
(2) A nationalized bank is the sole authority to issue and manage currency in India
(3) A cooperative bank is the sole authority to issue and manage currency in India
(4) RBI is the sole authority to issue and manage currency in India
(5) None of the above

3. Interest payable on savings bank accounts is
(1) not regulated by RBI
(2) regulated by Sate Governments
(3) regulated by Central Government
(4) regulated by RBI
(5) regulated by Finance Minister

4. The usual deposit accounts of banks are
(1) current accounts, electricity accounts and insurance premium accounts
(2) current accounts post office savings bank accounts and term deposit accounts
(3) loan accounts, savings bank accounts and term deposit accounts
(4) current accounts, savings bank accounts and term deposit accounts
(5) current bill accounts and term deposit accounts

5. Fixed deposits and recurring deposits are
(1) repayable after an agreed period
(2) repayable on demand
(3) not repayable
(4) repayable after death of depositors
(5) repayable on demand or after an agreed period as per bank's choice

6. Accounts are allowed to be operated by cheques in respect of
(1) both savings bank accounts and fixed deposit accounts
(2) savings bank accounts and current accounts
(3) both savings bank accounts and loan accounts
(4) both savings bank accounts and cash accounts only
(5) both Current accounts and fixed deposit accounts

7. Which of the following is correct statement?
(1) Normally no interest is paid on current deposit accounts
(2) Interest is paid on current accounts at the same rate as term deposit accounts

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(3) The rate of interest on current account and savings account are the same

(4) No interest is paid on any deposit by the bank

(5) Savings deposits are the same as current deposits

8. Mortgage is a

(1) security on movable property for a loan given by a bank

(2) security on immovable property for a loan given by a bank

(3) concession on immovable property for a loan given by a bank

(4) facility on immovable property for a loan given by a bank

(5) security on immovable property for a deposit received by a bank

9. Which of the following is known as cross selling by banks?

(A) Sale of a debit card to a credit card holder.

(B) Sale of Insurance policy to a depositor.

(C) Insurance of cash against cheque presented by a third party.

(1) Only (A)

(2) Only (B)

(3) Only (C)

(4) Both (A) and (C)

(5) All (A),(B) and (C)

10. Financial inclusion means provision of

(1) financial services namely, payments, remittances, savings, loans and insurance at affordable cost to persons not yet given the same

(2) ration at affordable cost to persons not yet given the same

(3) house at affordable cost to persons not yet given the same

(4) food at affordable cost to persons not yet given the same

(5) education at affordable cost to persons not yet given the same

11. When a bank returns a cheque unpaid, it is called

(1) payment of the cheque

(2) drawing of the cheque

(3) canceling of the cheque

(4) dishonour of the cheque

(5) taking of the cheque

12. NEFT means

(1) National Electronic Funds Transfer system

(2) Negotiated Efficient Fund Transfer system

(3) National Efficient Fund Transfer solution

(4) Non Effective Fund Transfer system

(5) Negotiated Electronic Foreign Transfer system

13. Upper limit prescribed for RTGS transaction is

(1) Rs. 1 lac

(2) Rs. 2 lacs

(3) Rs. 5 lacs

(4) Rs. 50 lacs

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(5) No upper limit is prescribed

14. Distribution of insurance products and insurance policies by banks as corporate agents is known as

(1) General Insurance

(2) Non-life Insurance

(3) Bancassurance

(4) Insurance Banking

(5) Deposit Insurance

15. In order to attract more foreign exchange the Government of India decided to allow foreign investment in LLP firms. What is full form of LLP as used in this reference?

(1) Local Labour Promotion

(2) Low Labour Projects

(3) Limited Loan Partnership

(4) Longer Liability Partnership

(5) Limited Liability Partnership

16. Interest on Saving bank account is now calculated by banks on

(1) minimum balance during the month

(2) minimum balance from 7th to last day of the month

(3) minimum balance from 10th to last day of the month

(4) maximum balance during the month

(5) daily product basis

17. Largest shareholder (in percentage shareholding) of a nationalized bank is

(1) RBI

(2) NABARD

(3) LICI

(4) Government of India

(5) IBA

18. When the rate of inflation increases

(1) purchasing power of money increases

(2) purchasing power of money decreases

(3) value of money increases

(4) purchasing power of money remains unaffected

(5) amount of money in circulation decreases

19. A centralized databases with online connectivity to branches, internet as well as ATM-network which has been adopted by almost all major banks of our country is own as

(1) Investment Banking

(2) core Banking

(3) Mobile Banking

(4) National Banking

(5) Specialized Banking

20. The Unit Trust of India came into existence in

(1) 1960

(2) 1962

(3) 1964
(4) 1966
(5) 1968

General Awareness:

1. This Sikkim high court Chief facing impeachment on charges of corruption and judicial misconduct resigned on 29 July 2011. Identify him.
a. Justice PD Dinakaran
b. Justice V Ramaswamy
c. Justice Soumitra Sen
d. Justice P C Joshi

2. US credit rating was downgraded to___ from AAA by Standard & Poorâ s.
a) AA+
b) A
c) A+
d) B+

3. Which Indian state on 11 August 2011 flagged off the first-ever consignment of certified organic food to be exported to the United States?
a. Andhra Pradesh
b. Tamil Nadu
c. Rajasthan
d. Arunachal Pradesh

4. Tory Tan won the presidential election in Singapore to become the countryâ s___ President.
a) Sixth
b) Seventh
c) Fifth
d) Eighth

5. The European Union on 2 September 2011 announced a ban on oil imports from Syria. The European Union is an economic and political union of ___member states.
a) 27
b) 22
c) 20
d) 16

6. Leila Lopes became the first woman from her country to be crowned Miss Universe on 12 September 2011 in Sau Paulo, Brazil. Which country does she belong to?
a. Ethupia
b. Angola
c. Ghana
d. Nigeria

7. Which one of the following nations declared the Indian Mujahideen terror group as a global terrorist organization?

a) USA
b) Pakistan
c) China
d) Australia

8. Wangari Maathai an environmentalist & first African woman to win a Nobel Peace Prize died on 25 September 2011 in Nairobi. Which African country did she belong to?
a. Ghana
b. Kenya
c. Euthopia
d. South Africa

9. World Tourism Day (WTD) is observed anually on 27 September. What was the theme for WTD 2011?
a. Tourism â Linking Cultures
b. Tourism & Biodiversity
c. Tourism opens doors for women
d. Sport and tourism

10. IBSA summit concluded in Pretoria, South Africa. What is the full form of IBSA?
a) India Brazil South America
b) India Brazil South Africa
c) India Brazil Saudi Arabia
d) India Bangladesh South Africa

11. Who won the 2011-man Booker Prize for his short novel The Sense of an Ending?
a. Carol Birch
b. Patrick deWitt
c. Julian Barnes
d. AD Miller

12. Name the Irish poet and human rights activist who was named Irelandâs ninth president on 30 October 2011 after winning 57% of votes in the final count of the presidential election held on 27 October 2011.
a. Michael D Higgins
b. Mary McAleese
c. Douglas Hyde
d. Mary Robinson

13. IAEA Report stated that Iran carried out Nuclear Weapons-Related Activities. Where the report was released?
a) New Delhi
b) New York
c) London
d) Vienna

14. Recently, which one of the following nations was suspended by the Arab league?
a) Syria
b) Lebanon

c) Saudi Arabia
d) Jordan

15. The Arab League on 27 November 2011 imposed a set of sanctions against Syria for its failure to comply with the League mediated peace plan to end violence in the country. When was
Arab league set up?
a) 22 March 1945
b) 21 august 1945
c) 22 March 1946
d) 22 September 1950

16. Memogate scandal is related to which one of the following countries?
a) Pakistan
b) Sri Lanka
c) China
d) India

17. India and Pakistan on 25 January 2012 agreed to transit fee formula for Tapi gas pipeline project in New Delhi. Tasi gas pipeline project comprises
a) India, Pakistan and Tajikistan
b) India, Pakistan and Russia
c) India, Pakistan and Iran
d) India, Pakistan and Afghanistan

18. A massive avalanche claimed the life of more than hundred Pakistani soldiers on 9 April 2012. The incident occurred at which of the following places?
a. Eastern Karakoram mountain range
b. Southern Karakoram mountain range
c. Northern Karakoram mountain range
d. Southern Karakoram mountain range

19. Who did the World Bank appoint as its new president on 16 April 2012?
a. Jim Yong Kim
b. Robert Zoellick
c. Ngozi Okonjo-Iweala
d. Lumen Darcy

20. Amadou Toumani Toure, who was ousted from his position following a military coup, was the president of _ _ _ _ _ _
a. Tunisia
b. Azerbaijan
c. Mali
d. Maldives

Numerical Aptitude:

Find out the missing term

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1. U, O, I, __ , A

A. E

B. C

C. S

D. G

2. If A's height is 40% less than that of B, how much percent B's height is more than that of A?

A. 3 1/3 %

B. 40%

C. 60%

D. 66 2/3%

3. If 3x - 3x-1 = 18 then the value of xx is

A. 3

B. 8

C. 27

D. 216

4. If 1 is added to the denominator of a fraction, the fraction becomes 1/2. If 1 is added to the numerator of a fraction, the fraction becomes 1. The fraction is

A. 1/3

B. 2/3

C. 3/4

D. 3/2

5. The difference between two positive integers is 3. If the sum of their squares is 369, then the sum of the numbers

A. 27

B. 29

C. 33

D. 81

Choose the correct alternative :

6. 6 : 18 : : 4 ?

A. 2

B. 6

C. 8

D. 16

7. Pointing to a photograph, a woman says, "This man's son's sister is my mother - in - law". How is the woman's husband related to the man in the photograph.

A. Grandson

B. Son

C. Son - in - law

D. Nephew

8. If 5% more is gained by selling an article for Rs. 350 than by selling it for Rs. 340, the cost of the article is

A. Rs. 50
B. Rs. 200
C. Rs. 160
D. Rs. 225

9. A and B can do a piece of work in 18 days, B and C in 24 days, A and C in 36 days. If A, B and C work together, they will complete the work in
A. 4 days
B. 8 days
C. 12 days
D. 16 days

10. A train 108m long moving at a speed of 50 km/hr crosses a train 112m long coming from opposite direction in 6 seconds. The speed of the second train is
A. 48 km/hr
B. 54 km/hr
C. 82 km/hr
D. 66 km/hr

11. The simple interest on Rs. 1820 from March 09, 2012 to Many 21, 2012 at 7 1/2% rate will be
A. Rs. 22.50
B. Rs. 27.30
C. Rs. 28.80
D. Rs. 29

Find out the wrong term in the series :
12. 89, 78, 86, 80, 85, 82, 83
A. 83
B. 82
C. 86
D. 78

13. There are five different houses, A to E, in a row. A is to the right of B and E is to the left of C and right of A. B is to the right of D. Which of the house is in the middle?
A. A
B. B
C. D
D. E

14. A metallic cone of radius 12cm and height, 24cm is melted and made into spheres of radius 2cm each. How many spheres are there?
A. 108
B. 120
C. 144
D. 180

15. In a 100m race, A covers the distance in 36 seconds and B in 45 seconds. In this race a beats is
A. 25m

B. 20m
C. 9m
D. 22.5m

Computer Knowledge:

1.In a network, the computer that stores the files and process the data is named as
a) Server
b) Terminal
c) Modem
d) All of the above

2. Viruses are called that because
a) They are viruses
b) They can copy themselves and spread
c) Both (a) and (b)
d) None of the above

3. Which of the can't spread virus
a) An e-mail with attachment
b) A plain text mail
c) Downloading files over the web
d) None of the above

4. There is a new anti-virus software update available, when it is downloaded to your computer
a) Everyday
b) Only in the night
c) When you next switch on your computer
d) All of the above

5. Numbers are stored and transmitted inside a computer in
a) Binary form
b) ASCII code form
c) Alphabets form
d) Numerical form

6. CPU capacity can be measured in
a) BPS
b) MIPS
c) MHz
d) MPI

7. MPIS stands for
a) Million Instructions Per Second
b) Million Instructions Per Season
c) Monthly Instructions Per Second
d) Million Inputs Per Second

8. LAN speeds are measured in

a) BPS
b) KBPS
c) MBPS
d) MIPS

9. Modem speeds are measured in
a) BPS
b) KBPS
c) MBPS
d) MIPS

10. BPS stands for
a) Bits Per Second
b) Bits Per Season
c) Bytes Per Second
d) Bits Per System

11. Technology no longer protected by copyright, available to everyone, is considered to be:
(A) proprietary
(B) open
(C) experimental
(D) in the public domain
(E) None of these
Answer: (A)

12. A typical modern computer uses
(A) Magnetic cores
(B) LSI chips
(C) Magnetic tapes
(D) More than 1000 vacuum tubes
(E) None of these

13.ALU is called for _____ of a computer
(A) Heart
(B) Master dispatcher
(C) Primary memory
(D) All of the above
(E) None of these

14. A single dimensional array is called
(A) List
(B) Subscripts
(C) Matrix
(D) File
(E) None of these

15.How many types of drawing objects are available in drawing Tool Bar ?
(A) 4

(B) 5

(C) 10

(D) 12

(E) None of these

16.Data processing is___

(A) data collection

(B) similar to computer programming

(C) associated with commercial work

(D) akin to data coding

(E) None of these

17.In computer terminology, information means

(A) Raw data

(B) Data in more useful

(C) Alphanumeric data

(D) Program

(E) None of these

18.What is meant by the term RAM?

(A) Memory which can only be read

(B) Memory which can be both read and written to

(C) Memory which is used for permanent storage

(D) Memory which can only be written to

(E) None of these

19. In UNIX, which command is used to sort the lines of data in a file in reverse order

(A) sort

(B) sh

(C) st

(D) sort

(E) None of these

20. The commonly used UNIX commands like date, ls, cat etc. are stored in

(A) /dev directory

(B) /bin directory

(C) /tmp directory

(D) /unix directory

(E) None of these