

SECTION-WISE ENGLISH SET FOR SIDBI EXAM

ENGLISH LANGUAGE

Directions (101-110) Read the following passage carefully and answer the questions given. Certain words have been given in bold to help you locate them while answering some of the questions.

The new economy has ushered in great business opportunities and great turmoil. Most traditional organizations have accepted in theory at least that they must either change or die. Even giants such as eBay, Amazon.com and America online recognize that they need to manage the changes associated with rapid entrepreneurial growth. Despite some individual successes however changes remain difficult to pull off and few companies manage the process as well as they would take care of their initiatives - installing new technology, downsizing, restructuring of trying to follow corporate culture - have had low success rates. The brutal fact is that about 70% of all the initiatives fail. The reason for most & those failures is that in their rush to change their organizations, they end up **immersing** themselves in an alphabet soup of initiatives. They lose focus and mesmerised by all the advice available in print and on-line about why companies should change, what they should try to accomplish and how they should do it. This proliferation of ideas often leads to muddle when change is attempted. The result is that most change results in heavy toil, both human and economic. To improve the odds of success and to reduce the carnage, it is **imperative** that executives understand the nature and process much better. But even that is not enough. Leaders need to crack the code of change. For more than 40 year now, we have been studying the nature of corporate changes, every business change initiative is unique, there are two arche types. These archetypes are based on very different and often **unconscious** strategies. Theory E change strategies are the ones that make all the headlines in this tough corporate change, shareholder value is the only **legitimate** measure of corporate success. Change involves heavy use of economic incentives, drastic layoffs, downsizing and restructuring. These change strategies are more common than Theory O change strategies among the United States, where financial markets push corporate boards for rapid turnarounds. When William Anders was brought in as CEO of General Dynamics. His ways maximize economic value - however painful the remedies might be. Over the period Anders reduced the work force by 71000 people - 44000 through the business and 27000 through layoffs and affiliation. This theory may leave employees worrying about their future doubting the entire process of change. Managers who subscribe to Theory O believe that if they were to focus exclusively on their stock, they might harm their organization. In this soft approach to change and

develop corporate culture and human capability through individual and organizational process of changing obtaining feedback reflecting and making further changes which adopt Theory O strategies as Hewlet Packard did in 1980s typically have strong, long-held, commitment based employees. Managers of these companies are likely to see the risks because they place high value on employee commitment. Asian and Europeans are more likely to adopt a Theory O strategy to change.

Few companies subscribe to just one theory. Most companies have used a mix or often, managers try to apply Theories E and O in tandem without resolving the difference between them. This impulse to combine the strategies is directionally correct. But they are so different that it is difficult to manage them simultaneously - employees look for alternate between nurturing and cut-throat corporate behaviour. However they reduce the tension so that businesses can satisfy their shareholders while companies that effectively combine tough and soft approaches to change can achieve profitability and productivity.

- 101.** Which of the following is most nearly the opposite in meaning as the word **Legitimate** as used in the passage?
- (1) Illegal (2) Criminal (3) Sensible
(4) Invalid (5) Regular
- 102.** Which of the following statements is true in the context of the passage?
- (1) Theory E strategies are more likely to be popular among organizations of Asian countries
(2) Quite often, organizations opt for either of the two theories of organizational change suggested by the author
(3) Theory E change strategies focus more on maximizing economic worth of an organization
(4) The theories of change mentioned by the author are based on tried and tested methods
(5) None of the given statements is true
- 103.** The author in the given passage focuses on the following except.
- (1) Change - Not as easy as it appears
(2) How to increase profitability through organizational change
(3) Bringing about successful organizational change
(4) Hindrances in the process of organizational change
(5) Theories explaining the dynamics of organizational change
- 104.** In the context of the passage which of the following could possibly be an effect/s of adopting Theory E on employees for bringing about organizational change?

- (1) Employees become more attached with the organization
- (2) Insecurity among employees
- (3) Improved moral of employees
- (4) Employees resorting to malicious methods to get faster promotions
- (5) All those given as options

105. According to the author, for organizational change to be successful.

- (1) Executives must focus on understanding the process of change
- (2) Organizations must be willing to excuse those involved in the change process, in case it is unsuccessful
- (3) Organizations must be willing to spend generously during the process
- (4) Those involved in the change process must be given specialized training
- (5) None of the given options.

106. As mentioned in the passage, despite best efforts many organizations fail to bring about a change because

- A. They lose track of important information between the huge amount of information available to them.
- B. They rarely change the roles assigned to employees throughout the change process.
- C. They tend to depend on a consultant, an outsider who barely knows the culture of the organization.

- (1) Only A (2) Only B (3) Only C
- (4) A and B (5) B and C

107. Which of the following is most nearly the same in meaning as the word **Immersing** as used in the passage?

- (1) Engrossing (2) Fascinating (3) Ignoring
- (4) Saving (5) Holding

108. Which of the following is most nearly the opposite in meaning as the word **Imperative** as used in the passage?

- (1) Optional (2) Mandatory (3) Significant
- (4) Sight (5) Binding

109. In the author's view the best way to bring about organizational change is a blend of Theory E and O and this can be achieved through.

- (1) Educating employees on the benefits of employing these theories
- (2) Creating a specialized team of employees through with these theories for bringing about a change
- (3) Motivating employees
- (4) Modelling successful change process of organizations that employed one of these theories
- (5) Other than those given as options

110. Which of the following is most nearly the same in meaning as the word **Unconscious** as used in the passage?

- (1) Comatose (2) Automatic (3) Distracted
- (4) False (5) Intentional

Directions (111-120) Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the questions.

When times are hard, doomsayers are aplenty. The problem is that if you listen to them too carefully, you tend to overlook the most obvious signs of change. 2011 was a bad year. Can 2012 be any worse? Doomsday forecasts are the easiest to make these days. So, let's try a contrarian's forecast instead.

Let's start with the global economy. We have soon a steady flow of good news from the US. The employment situation seems to be improving rapidly and consumer sentiment, reflected in retail expenditures on discretionary items like electronics and clothes, has picked up. If these trends sustain, the US might post better growth numbers for 2012 than the 1.5-1.8% being forecast currently.

Japan is likely to pull out of a recession in 2012, as post-earthquake reconstruction efforts gather momentum and the fiscal stimulus announced in 2011 begins to pay off. The consensus estimate for growth in Japan is a respectable 2% for 2012.

The "hard-landing" scenario for China remains and will remain a myth. Growth might decelerate further from the 9% that it expected to clock in 2011, but is unlikely to drop below 8-8.5 % in 2012.

Europe is certainly in a spot of trouble. It is perhaps already in recession and for 2012, it is likely to post mildly negative growth. The risk of implosion has dwindled over the last few months peripheral economies like Greece, Italy and Spain have new governments in place and have made progress towards genuine economic reform.

Even with some of these positive factors in place, we have to accept the fact that global growth in 2012 will be **tepid**. But there is a flipside to this. Softer growth means lower demand for commodities and this is likely to drive a correction in commodity prices. Lower commodity inflation will enable emerging market and central banks to reverse their monetary stance. China, for instance, has already reversed its stance and has pared its reserve ratio twice. The RBI also seems poised for a reversal in its rate cycle as headline inflation seems well on its way to its target of 7% for March, 2012.

That said, oil might be an exception to the general trend in commodities. Rising geopolitical tensions, particularly the continuing face-off between Iran and the US, might lead to a spurt in prices. It might make sense for our oil companies to hedge this risk instead of buying oil in the spot market.

As inflation fears **abate** and emerging market and central banks begin to cut rates, two things could happen. Lower commodity inflation would mean lower interest rates and better credit availability. This could set a floor to growth and slowly reverse the business cycle within these economies. Second, as the fear of untamed, runaway inflation in these economies abates, the global investor's comfort levels with their markets will increase. Which of the emerging markets will outperform and who will get left behind? In an environment in which global growth is likely to be weak, economies like India, that have a powerful domestic consumption, should lead; those dependent on exports should, prima facie, fall behind. Specifically for India, a fall in the exchange rate could not have come at a better time. It will help Indian exporters

gain market share even if global trade remains depressed. More importantly, it could lead to massive import substitution that favours domestic producers.

Let's now focus on India and start with a caveat. It is important not to confuse a short-run cyclical dip with a permanent de-rating of its long-term structural potential. The arithmetic is simple. Our growth rate can be in the range of 7-10% depending on policy action. 10%, if we get everything right, 7% if we get it all-wrong. Which policies and reforms are critical to taking us to our 10% potential? In judging this, let's again be careful. Let's not go by the laundry list of reforms that FIIs like to wave: increase in foreign equity limits in foreign shareholding, greater voting rights for institutional shareholders in banks, FDI in retail, etc. These can have an impact only at the margin. We need not bend over backwards to appease the FIIs through these reforms - they will invest in our markets when momentum picks up and will be the first to exit when the momentum flags, reforms or not.

The reforms that we need are the ones that can actually raise our sustainable long-term growth rate. These have to come in areas like better targeting of subsidies, making projects in infrastructure viable so that they draw capital, raising the productivity of agriculture improving healthcare and education, bringing the parallel economy under the tax net, implementing fundamental reforms in taxation like GST and the direct tax code and finally easing the myriad rules and regulations that make doing business in India such a nightmare. A number of these things do not require new legislation and can be done through executive order.

111. Which of the following is not true according to the passage?

- (1) China's economic growth may decline in the year 2012, as compared to the year 2011
- (2) The European Economy is not doing very well
- (3) Greece is on the verge of bringing about economic reforms
- (4) In the year 2012, Japan may post a positive growth and thus pull out of recession
- (5) All of the above are true

112. Which of the following will possibly be a result of softer growth estimated for the year 2012?

- (A) Prices of oil will not increase.
- (B) Credit availability would be lesser.
- (C) Commodity inflation would be lesser.

Which of the statements given above is/are correct?

- (1) Only (B)
- (2) (A) and (B)
- (3) (A) and (C)
- (4) Only (C)
- (5) All of these

113. Which of the following can be said about the present status of the US Economy?

- (1) There is not much improvement in the economic scenario of the country from the year 2011
- (2) The growth in the economy of the country, in the year 2012, would definitely be lesser than 1.8%
- (3) The expenditure on clothes and electronic commodities, by consumers, is lesser than that in the year 2011
- (4) There is a chance that in 2012, the economy would do better than what has been forecast

(5) The pace of change in the employment scenario of the country is very slow

114. Which of the following is possibly the most appropriate title for the passage?

- (1) The Economic Disorder
- (2) Indian Economy Versus the European Economy
- (3) Global Trade
- (4) The Current Economic Scenario
- (5) Characteristics of the Indian Economy

115. According to the author, which of the following would characterise Indian growth scenario in 2012?

- (A) Domestic producers will take a hit because of depressed global trade scenario
- (B) On account of its high domestic consumption, India will lead
- (C) Indian exporters will have a hard time in gaining market share

Which of the statements given above is/are correct?

- (1) Only (A)
- (2) (A) and (B)
- (3) (B) and (C)
- (4) Only (A)
- (5) All of these

116. Why does the author not recommend taking up the reforms suggested by FIIs?

- (1) These will bring about only minor growth
- (2) The reforms suggested will have no effect on the economy of our country, whereas will benefit the FIIs significantly
- (3) The previous such recommendations had backfired
- (4) These reforms will be the sole reason for our country's economic downfall
- (5) The reforms suggested by them are not to be trusted as they will not bring about any positive growth in India

117. Which of the following is true as per the scenario presented in the passage?

- (1) The highest growth rate that India can expect is 7%.
- (2) The fall in the exchange rate will prove beneficial to India
- (3) Increased FDI in retail as suggested by FIIs would benefit India tremendously
- (4) The reforms suggested by the author require new legislation in India
- (5) None of The Above is true

118. According to the author, which of the following reform/s is/are needed to ensure long term growth in India?

- (A) Improving healthcare and educational facilities.
- (B) Bringing about reforms in taxation.
- (C) Improving agricultural productivity.

Which of the statements given above is/are correct?

- (1) Only (B)
- (2) (A) and (B)
- (3) (B) and (C)
- (4) Only (A)
- (5) All of these

Directions (119) Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

Abate

- (1) Rise
- (2) Gear
- (3) Hurl
- (4) Lessen
- (5) Retreat

Directions (120) Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in the passage.

Tepid

- (1) Moderate (2) High (3) Warm
(4) Irregular (5) Little

Directions (Nos. 121-125) Which of the phrases given below the Sentence should replace the word/phrase given in old in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required mark 'No correction required' as the answer.

121. Top managers are often stymied by the **difficult of managing** conflict.

- (1) difficulties of managing
(2) difficulty for managing
(3) difficult for management
(4) difficult of management
(5) No correction required

122. Reaching collective decisions **based on** individual preferences is an imperfect science.

- (1) based for (2) based (3) in
(4) based in (5) No correction required

123. Hollywood **bare escaped** being totally sidelined by the rise of television.

- (1) bare escapism (2) barely escapism
(3) bare escapes (4) barely escaped
(5) No correction required

124. Taking good decisions and **implement those quickly** are the hallmarks of high performing companies.

- (1) Implementation quickly
(2) implementing quick
(3) implementing those quickly
(4) quick implementing those
(5) No correction required

125. Innovation **have always been** the top corporate agenda.

- (1) has always (2) had being
(3) has always been (4) always been
(5) No correction required

Directions (126-130) Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is (5). (Ignore errors of punctuation, if any).

126. The Government has asked individuals (1)/ with income of over Rs. 10 lakh to (2)/ electronic file tax returns for the year 2011-12, (3)/something which was optional till last year. (4)/ No error (5)

127. The power tariff had already (1)/ been increased twice in (2)/ the last 15 months and the Electricity

Board had also (3)/ levied additional monthly charges to consumers. (4)/ No error (5)

128. Despite of curfew (1)/ in some areas, minor (2)/ communal incidents were reported (3)/ from different areas of the walled city. (4)/ No error (5)

129. This comes (1)/ at a time (2)/ when fund allocation (3)/ is been doubled. (4)/ No error (5)

130. As the prison will get (1)/ an official telephone facility soon, the prisoners (2)/ won't have to make calls in discreet manner (3)/ through smuggled mobile phones. (4)/ No error (5)

Directions (131-140) In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage, against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

In these days of economic liberalization, globalization, etc. materialistic values have assumed (131) importance. Money, physical comforts and luxuries are the most sought after aspects. There has been (132) competition. Such competition (133) undue stress. The stress leads to (134) of health of the people. Indian culture has (135) its striking uniqueness, as against the Western culture, in the fact that there is a (136) place for spiritualism in the value system in all walks of life. The spirituality is a very (137) force which helps us in maintaining our physical and mental health. It gives us (138) to cope with the stress. Westerners have now (139) the importance of spirituality and, therefore, they have started (140) us in the matter of spirituality.

131. 1) usual 2) little 3) tangible
4) least 5) greater

132. 1) critical 2) unhealthy 3) unequalled
4) no 5) absolute

133. 1) releases 2) deserves 3) generates
4) demonstration 5) suppresses

134. 1) neglect 2) illness 3) generation
4) deterioration 5) encroachment

135. 1) maintained 2) illustrated 3) marginalized
4) bestowed 5) forsaken

136. 1) vast 2) dedicated 3) formal
4) clean 5) distinct

137. 1) dormant 2) dedicated 3) vital
4) common 5) dynamic

138. 1) strength 2) tips 3) clearance
4) sermons 5) ideals

139. 1) informed 2) narrated 3) intensified
4) preaching 5) invented

140. 1) encouraging 2) imitating 3) blaming
4) preaching 5) assuming

COMPUTER

141. What are bas, doc, and htm examples of ?

- 1) extensions 2) domains 3) protocols
4) databases 5) None of these

142. Ctrl, shift and alt are called ____ keys.

- 1) adjustment 2) function 3) modifier

4) alphanumeric 5) None of these

143. Which type of file is created by word processing programs?

- 1) database file 2) storage file
3) worksheet file 4) document file

- 5) graphical file
144. Personal computers can be connected together to form a ____ .
 1) server 2) super computer 3) network
 4) enterprise 5) None of these
145. A modem
 1) translates analog signals from a computer into digital signals that can travel along conventional telephone lines.
 2) translates digital signals from a computer into analog signals that, can travel along conventional telephone lines.
 3) demodulates digital signals from a computer.
 4) modulates signals from an analog telephone line.
 5) None of these
146. Which of the following menu types is also called a drop-down menu?
 1) fly-but 2) cascading 3) pop-up
 4) pull-down 5) None of these
147. Data (information) is stored in computer as
 1) files 2) directories 3) floppies
 4) matter 5) None of these
148. The central processing unit contains which of the following as a component?
 1) Memory Regulation Unit
 2) Flow Control Unit
 3) Arithmetic Logic Unit
 4) Instruction Manipulation Unit
 5) None of these
149. Memory unit is one part of ____ .
 1) Control unit 2) Central Processing Unit
 3) Input device 4) Output device
 5) None of these
150. The process of writing out computer instructions is known as
 1) assembling 2) compiling 3) executing
 4) coding 5) None of these
151. A Web site address is a unique name that identifies a specific ____ on the Web.
 1) Web browser 2) PDA 3) Web Site
 4) link 5) None of these
152. A character of information is represented by a(n) ____ .
- 1) byte 2) bit 3) field
 4) attribute 5) None off these
153. An example of a telecommunications device is a
 1) keyboard 2) mouse 3) printer
 4) modem 5) None of these
154. ____ is a procedure that requires users to enter an identification code and a matching password.
 1) Paging 2) Logging on
 3) Time-sharing 4) Multitasking
 5) None of these
155. Which device is used as the standard pointing device in a Graphical User Environment?
 1) Keyboard 2) Mouse 3) Joystick
 4) Track ball 5) None of these
156. The simultaneous execution of two or more instructions is called
 1) sequential access
 2) reduced instruction set computing
 3) multiprocessing
 4) disk mirroring
 5) None of these
157. Multiprogramming systems:
 1) are easier to develop than single programming systems.
 2) execute each job faster.
 3) execute more jobs in the same time period.
 4) use only one large mainframe computer.
 5) None of these
158. Which device can understand the difference between data and programs?
 1) Input device 2) Output device
 3) Memory 4) Microprocessor
 5) None of these
159. Which of the following devices has a limitation that we can only read it but cannot erase or modify it?
 1) Tape Drive 2) Hard Disk
 3) Compact Disk 4) Floppy Disk
 5) None of these
160. Which of the following is not an output device?
 1) Plotter 2) Printer 3) Monitor
 4) Touch Screen 5) None of these

GENERAL AWARENESS

161. Name the CEO of Infosys China who has become the first Indian to confer with the highest honour for foreigners - Magnolia Gold award of Shanghai Municipal Government
 A. Rangarajan Venkataraman
 B. Rangarajan Vellamore C. Krishna Iyer
 D. None of these E. K Vellamore
162. RC Bhargava has been conferred with Forbes India Leadership lifetime achievement award 2015. He is the chairman of?
 A. Hero Honda B. Infosys India
 C. Maruti Suzuki D. TCS India
 [E] None of these
163. What is the expected venue of annual G20 summit in 2018 which is going to be hosted by India?
 A. Agra B. New Delhi C. Varanasi
 D. Shimla [E] None of these
164. If the Repo Rate increases by Reserve Bank of India, rate of interest of the loans offered by the banks ____?
 (a) Decrease (b) Become Zero
 (c) Become 100 percent (d) Increase
 (e) None of the above
165. Which country's flag has been hoisted at the United Nations without being that country as the member of UN which is never done before for a non - member state?
 A. Vatican City B. Palestine C. Taiwan
 D. Kosovo [E] None of these
166. ____ passed two Bills providing reservation to Gujjars, some other communities and to economically

- backward classes (EBC) of unreserved categories recently.
- 1) Uttar Pradesh 2) Rajasthan 3) Gujarat
4) Madhya Pradesh 5) Andhra Pradesh
- 167.** Reverse Repo Rate means that ____?
- (a) the rate at which RBI borrows money from Central Government.
(b) the rate at which state governments borrows money from banks.
(c) the rate at which RBI borrows money from banks.
(d) the rate at which RBI borrows money from State Government.
(e) the rate at which RBI borrows money from World bank.
- 168.** Who among the following has been made India's new permanent representative at the UN?
- 1) Anil Wadhwa 2) Navtej Sarna
3) TCA Raghavan 4) Gautam Bambawale
5) Syed Akbaruddin
- 169.** Who among the following has been named India's richest with a net worth of USD 18.9 billion as per Forbes magazine's latest India rich list released recently?
- 1) Sachin Bansal 2) Azim Premji
3) Dilip Shanghvi 4) Mukesh Ambani
5) None of these
- 170.** Who among the following will be India's new high commissioner to Pakistan when the present high commissioner retires in Dec this year?
- 1) Amar Sinha 2) Anil Wadhwa
3) Navtej Sarna 4) TCA Raghavan
5) Gautam Bambawale
- 171.** The RBI proposed to allow domestic companies to borrow money from pension funds, SWFs and insurance funds as part of the ECBs. Here, the term SWF stands for
- 1) Sovereign Wealth Fund 2) Stock Wealth Fund
3) Serial Wealth Fund
4) Surrendered Wealth Fund
5) Selected Wealth Fund
- 172.** The telecom service provider Uninor announced it has rebranded itself as Telenor in India recently. The telecom company which entered India in 2009 is based in
- 1) Norway 2) Sweden 3) Denmark
4) UK 5) Russia 5) None of these
- 173.** The govt has decided to appoint who among the following as the Sherpa for G-20 talks, replacing Railway Minister Suresh Prabhu.
- 1) VK Saraswat 2) Arvind Panagariya
3) Arvind Subramanian
4) Bibek Debroy 5) Jagdish Bhagwati
- 174.** What measure RBI usually takes to control Inflation in India?
- (a) RBI decrease the Repo Rate
(b) RBI ask the Central Government to increase the Repo Rate
(c) RBI cancels the option of Repo Rate
(d) RBI declares Repo Rate as Zero Percent
(e) RBI increase the Repo Rate
- 175.** The social networking site Facebook announced a new name for the internet.org mobile website and app recently. What is the new name?
- 1) Free Internet 2) Internet4All 3) Free Fire
4) Free Basic 5) Internet Now
- 176.** Which of the following film has been selected as India's official entry for the Oscars in the best foreign film category?
- 1) Bajrangi Bhaijaan 2) PK
3) Bahubali 4) Court
5) Tanu Weds Manu Returns
- 177.** The govt think-tank NITI Aayog has constituted an expert group on land leasing which will be headed by
- 1) JP Mishra 2) HS Meena 3) T Haque
4) Ashok Gulati 5) None of these
- 178.** Where did the fifth edition of Forbes India Leadership Awards (FILA), 2015 held?
- A. Mumbai B. Pune C. Surat
D. Ajmer [E] None of these
- 179.** Who has won the best CEO award (public sector) at the fifth edition of Forbes India Leadership Awards (FILA), 2015 held in Mumbai?
- A. CVR Rajendran B. Arun Kaul
C. Arundhati Bhattacharya D. Nupur Mitra
[E] None of these
- 180.** Who has won the best CEO award (private sector) at the fifth edition of Forbes India Leadership Awards (FILA), 2015 held in Mumbai?
- A. Samit Ghosh B. CP Gurnani
C. Shikha Sharma D. Chanda Kochar
[E] None of these
- 181.** Who has won the Entrepreneur for the Year Award at the fifth edition of Forbes India Leadership Awards (FILA), 2015 held in Mumbai?
- A. Uday Kotak B. Samit Ghosh
C. Uday Shankar D. Bhavish Aggarwal
[E] None of these
- 182.** Former cricketer Lindsay Kline passed away recently. He belonged to
- A. West Indies B. South Africa C. Australia
D. Zimbabwe [E] None of these
- 183.** Which company has signed Memorandum of Understanding with Adani Ports to supervise the operations of Kattupalli Port in Tamil Nadu?
- A. Wipro B. Infosys
C. Tata Consultancy Services (TCS)
D. Larsen & Toubro (L&T) [E] None of these
- 184.** Which country has become the world's largest producer of cotton by overtaking China in the season ended September 30, 2015 with a production of 6.51 million tonnes?
- A. Switzerland B. Cambodia C. India
D. Bangladesh [E] None of these
- 185.** The Head of Reserve Bank of India is?
- (a) Chief Executive Officer (b) Managing Director
(c) Chief Banking Officer (d) Dy. Governor
(e) Raghuram G Rajan
- 186.** In which district, Gujarat government has launched a special Khadi Utsav to promote Khadi in the young generation?

- A. Ahmedabad B. Surat C. Gandhinagar
D. Amreli [E] None of these
- 187.** Which state government has launched an e-FIR Web Portal www.citizenportal-op.gov.in to enable general public to register their complaints with police by sitting at home with just click of a mouse?
A. Kerala B. Odisha C. Maharashtra
D. Chhattisgarh [E] None of these
- 188.** Which SOS mobile app has been launched by Anurag Bhushan, Consulate General of India in Dubai for Indian workers in distress?
A. CGI WorkDis B. CGI Dubai C. CGI India
D. CGI Work [E] None of these
- 189.** Which private bank has become the first institution worldwide to launch mVisa – a card-less and device-less solution friendly with mobile space?
A. ICICI B. Axis Bank
C. Kotak Mahindra Bank
D. HDFC [E] None of these
- 190.** North Atlantic Treaty Organization (NATO) has launched a largest exercise named
A. Maritime Juncture B. Trident Juncture
C. Treaty Juncture D. Troops Juncture
[E] None of these
- 191.** Which company has acquired Irish video game engine and 3D physics provider Havok from American chip-maker Intel for improving the gaming experience by using new courses of 3D technology?
A. Google B. Apple C. Microsoft
D. Lenovo [E] None of these
- 192.** Defence Research and Development Organisation (DRDO) has given the world's highest terrestrial centre labelled as "Extreme Altitude Research Centre". Where is the centre being inaugurated?
A. Ladakh B. Mcleodganj C. Patnitop
D. Solan [E] None of these
- 193.** At present, the MSF Rate is ____?
(a) 7.75 percent (b) 8.25 percent (c) 7.25 percent
(d) 9.00 percent (e) 8.00 percent
- 194.** Equality before Law comes under which article in Indian Constitution?
(a) 15 (b) 18 (c) 14
(d) 13 (e) 21
- 195.** Who has become the first Indian woman to climb Kun Mountain, the twin of Nun, located in the inhospitable Zaskar range of Himalayas in Jammu and Kashmir?
A. Suhasini Arora B. Rani Ghalawat
C. G.R. Radhika D. Mehak Rana
[E] None of these
- 196.** Government is going to set up six waste-to-energy plants under Swachh Bharat Mission at different locations. Which of the following is not one the such location?
A. New Delhi B. Jabalpur C. Nalgonda
D. Ahmedabad [E] None of these
- 197.** As per RBI, which public sector bank is named as the worst performer in public sector banks with highest number of non-performing assets (NPAs) recorded against it?
A. Union Bank of India B. UCO Bank
C. Indian Bank D. United Bank
[E] None of these
- 198.** Mahabalipuram temple located at which place?
A. Maharashtra B. Karnatka
C. Tamilnadu D. Uttar Pradesh
E. Madhya Pradesh
- 199.** Foreign exchange Reserves of India are kept in the custody of ____?
(a) World Bank
(b) International Monetary Fund
(c) Prime Minister Rahat Kosh
(d) Reserve Bank of India
(e) None of the above
- 200.** Which of the following Apex body and Regulator has asked banks to swap customer related information so that the frauds and Defaults may be prevented?
(a) Bombay Stock Exchange
(b) Indian Banks' Association
(c) Securities & Exchange Board of India
(d) Reserve Bank of India
(e) None of the Above