PUBALI BANK LTD.

JUNIOR OFFICER CASH- 2016

TIME: 2 HOUR;   MARKS: 150;

PART ONE: Multiple Choice Question (MCQs)

(One mark for each correct answer and 0.25 to be deducted for each wrong answer)

General Knowledge

01. Which animal's genome was first sequenced by Bangladeshi scientists ?
a) Sheep
b) Buffalo
c) Cow
d) Hen
ans. B

02. Who was the Chairman of the Eighth National Pay Commission ?
a) Dr. Saleh Uddin Ahmed
b) Dr. Mohammed Farashuddin
c) Dr. Shirin Sharmin Chowdhury
d) Dr. Akbar Ali Khan
ans. B

03. What is the name of the new police academy for which construction has been initiated ?
a) Rajshahi Police Academy
b) Bangabandhu Sheikh Mujub National Police Academy
c) National Police Academy
d) Jessore police Academy

04. What is the tenure of the Governor of Bangladesh Bank ?
a) 2 years
b) 4 years
c) 3 years
d) 5 years
ans. B

05. Which Bank was the first to launch agent banking in the country ?
a) Mercantile Bank
b) Eastern Bank
c) Bank Asia
d) BRAC Bank
ans. B

IT Knowledge

06. Which of the following is an important attribute of RAM memory ?
a) Random access
b) Volatile
c) Non – Volatile
d) Sequential access
ans. B

07. Data access time depends on
a) Operating frequency
b) Seek time
c) Rotational delay
d) All of the above
ans. B

Note: The access time for disk drives includes the time it actually takes for the read/write head to locate a sector on the disk (called the seek time). This is an average time since it depends on how far away the head is from the desired data.

08. The primary job of the operating systems
a) Manage Resources
b) manage Users
c) Manage programs
d) Manage commands
ans. A

09. The file system "NTFS" stands for
a) New Type File System
b) Never Terminated File System
c) Non Terminated File Systems
d) New Technology File System
ans. D

10. Unix Operating Systems is a–
a) Multi Tasking Operating Systems
b) Time Sharing Operating System
c) Multi User Operating System
d) All the Above
ans. D

ভাল কাজের প্রতিফল ভাল ছাড়া আর কি হতে পারে।

Mathematics

11. A group of 1200 persons consisting of captains and soldiers is travelling in a train. For every 15 soldiers there is one captain. The number of captains in the group is

a) 70

b) 75

c) 85

d) 80

Answer:

15 জন সৈনিকের মধ্যে 1 জন ক্যাপ্টেন

$\therefore$ 1 জন সৈনিকের মধ্যে $\dfrac{1}{15}$ জন ক্যাপ্টেন

$\therefore$ 1200 জন সৈনিকের মধ্যে $\dfrac{1200}{15}$ = 80 জন ক্যাপ্টেন   *ans. D*

12. A courtyard 25 m long and 16 m broad is to be paved with bricks of dimensions 20 cm by 10 cm. The total number of bricks required is

a) 25000

b) 20000

c) 18000

d) None of these

Answer:

$25 \times 100 = 2500$ cm

$16 \times 100 = 1600$ cm

$\therefore$ উঠানের আয়তন 2500×1600

$= 4000000$

ইটের আয়তন $= 20 \times 10 = 200$

$\therefore$ মোট ইট দরকার $= \dfrac{4000000}{200} = 20000$ টি   *ans. B*

13. A student has to obtain 33% of the total marks to pass. He got 125 marks and failed by 40 marks. The maximum marks are

a) 1000

b) 800

c) 500

d) 300

Answer: পাশের জন্য দরকার 33% বা (125 + 40) = 165

$\therefore$ 33% = 165

$1\% = \dfrac{165}{33}$

$100\% = \dfrac{165 \times 100}{33} = 500$ *ans. C*

14. The cost of carpeting a room 18 m long with a carpet 75 m wide at Tk. 4.50 per metre is Tk. 810. The breadth of the room is

a) 7 m

b) 8 m

c) 7.5 m

d) 8.5 m

Answer:

15. A shopkeeper sold article offering a discount of 5% and earned a profit of 23.5%. What would have been the percentage of profit earned if no discount was offered ?

a) 30

b) 28.5

c) 24.5

d) None of these   *ans.*

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16. A person borrows Tk. 5000 for 2 years at 4% p.a. simple interest. He immediately lends it to another person at $6\frac{1}{4}$ % p.a. for 2 years. Find his gain in the transaction per year.

   a) Tk. 167.50   b) 150

   c) Tk. 125   d) Tk. 112.50

Answer:

100 টাকায় সুদ দেয় 4 টাকা

∴ 1 টাকায় সুদ দেয় $\frac{4}{100}$ টাকা

∴ 5000 টাকায় সুদ দেয় $\frac{4 \times 5000}{100} = 200$ টাকা

আবার, 100 টাকায় সুদ নেয় $6\frac{1}{4}$ বা 6.25 টাকা

∴ 1 টাকায় সুদ নেয় $\frac{6.25}{100}$ টাকা

∴ 5000 টাকায় সুদ নেয় $\frac{6.25 \times 5000}{100 \times 100} = 312.5$ টাকা

∴ সে লাভ করে = 312.5 − 200 = 112.50

ans. D

17. In an election a candidate who gets 84% of the votes, is elected by a majority of 476 votes. What is the total number of votes polled ?

   a) 848   b) 749

   c) 700   d) 672

Answer: বিজয়ী দল পেয়েছে 84% ভোট

পরাজয়ী "   " (100 - 84)% = 16% ভোট

∴ তাদের ভোটের পার্থক্য 84 - 16 = 68%

68% = 476

1% = $\frac{476}{68}$

∴ 100% = $\frac{476 \times 100}{68}$ = 700

ans. C

18. The total number of digits used in numbering, the pages of a book having 366 pages is

   a) 1305   b) 1098

   c) 990   d) 782

Answer: 1 - 9 পর্যন্ত পৃষ্ঠার নাম্বারিং করতে দরকার হয় 9 টি ডিজিট

আবার, 10 - 99 পর্যন্ত দরকার হয় (99-9) 90×2 = 180 টি ডিজিট

আবার, 100 - 366 "   "   " (366-99) × 3 = 801 টি ডিজিট

∴ মোট ডিজিট 9 + 180+801 = 990

ans. C

19. On selling a chair at 7% loss and a table at 17% gain, a man gains Tk. 296. If he sells the chair at 7% gain and the table at 12% gain, then he gains Tk. 400. The actual price of the table is

   a) Tk. 2400   b) Tk. 2200

   c) Tk. 1800   d) Tk. 1600

ans. A

ভাল কাজের প্রতিফল ভাল ছাড়া আর কি হতে পারে

20. The simple interest on a sum of money at 8% per annum for 6 years is half the sum. The sum is

   a) Tk. 4800   b) Tk. 6000
   c) Tk. 8000   d) None of these

   Answer: Back Solving Method: ধরি, টাকা = 6000

   $$\therefore 6000 \times \frac{8}{100} \times 6 = 2880 \neq 3000 \quad [6000 \div 2]$$

   আবার, $8000 \times \frac{8}{100} \times 6 = 3840 \neq 4000 \quad [4000 \div 2]$

   আবার, $4800 \times \frac{8}{100} \times 6 = 2304 \neq 2400 \quad [2400 \div 2]$

   সুতরাং কোনটিই নয়।

   ans. D

Banking

21. Banking sector comes under which of the following sectors ?

   a) Industrial sector   b) Agriculture sector
   c) Service sector   d) Manufacturing sector   ans. D

22. The availability of cash and other cash like marketable instruments that are useful in purchases and investments are commonly known as:

   a) Liquidity   b) Cash crunch
   c) Credit   d) Marketability   ans. A

23. When it comes to providing locker facility to the customer of any bank, the relationship between the customer and banker is that of:

   a) Lessee and lessor   b) Debtor and creditor
   c) Bailor and bailee   d) Agent and principal   ans. B

24. Providing banking services to a customer without his entrance inside the bank's branch is called as:

   a) relationship banking   b) Virtual banking
   c) universal banking   d) mobile banking   ans. D

25. Mortgage relates to which type of loan among the following?

   a) Gold loan   b) Educational loan
   c) Car loan   d) Housing loan   ans. D

বাংলা

26. 'ত্বরা' – এর বিপরীত শব্দ –

   a) বিলম্ব   b) তাৎক্ষণিক
   c) তাড়াতাড়ি   d) অপেক্ষা

27. 'শিশু' কোন লিঙ্গ ?

   a) স্ত্রীলিঙ্গ   b) পুংলিঙ্গ
   c) উভয় লিঙ্গ   d) কোনটিই নয়   ans. C

28. যে স্বামীর স্ত্রী প্রবাসে থাকে তাকে কী বলে ?

   a) প্রোষিতভর্তৃকা   b) প্রোষিতা
   c) প্রবাসিনী   d) প্রোষিতপত্নীক   ans. D

29. শুদ্ধ বানানে সংকলিত গুচ্ছ কোনটি ?

   a) উচ্ছল, স্বায়ত্তশাসন, প্রজ্বলিত   b) প্রোজ্জ্বল, পরাস্ত, সন্নিক
   c) মধ্যাহ্ন, বক্ষ্যমাণ, মহত্ত্ব   d) পরিবহন, পক্ষ, ভস্ম   ans. C & D

30. 'ধরি মাছ না ছুঁই পানি' বাগধারাটির সঠিক অর্থ কি ?

    a) পানিতে হাত না দিয়ে মাছ ধরা   b) কৌশলে কার্যোদ্ধার

    c) বিপদ এড়ানো   d) নিজেকে চালাক মনে করা   *ans. B*

English

Choose the correctly spelt word: (31 – 32) :

31.   a) FAVOURIET   b) FAVOURET

       c) FAVORETE   d) FAVOURITE   *ans. D*

   Answer: Favourite অর্থ হলো প্রিয়পাত্র।

32.   a) SUGGEST   b) SUGAST

       c) SUJEST   d) SUGGAST   *ans. A*

Answer: Suggest অর্থ হলো ইঙ্গিতে উল্লেখ করা বা আভাস দেওয়া/পরামর্শ দেওয়া।

Select, from the options, the pair having a similar relationship to the first pair (33 – 34) :

33.   Army : Logistics :: ---------------- : ----------------

       a) Business : Strategy   b) War : Logic

       c) Soldier : Student   d) Team : Individual

   Answer: Army তে Logistics (যুদ্ধের বিভিন্ন বিদ্যা) এর প্রয়োজন থাকে, আর Business তে Strategy (কৌশল) এর প্রয়োজন

থাকে।   *ans. A*

34.   Editor : Newspaper :: ---------------- : ----------------

       a) Lecturer : University   b) Architect : Design

       c) Nurse : Hospital   d) Teacher : School   *ans. B*

   Answer: Editor (সম্পাদক) Newspaper (সংবাদপত্র) সম্পাদনা করেন। আর Architect (স্থপতি) Design (নকশা) করেন।

Choose the correct preposition (35 – 36) :

35.   He felt bad _____ no reason at all .

       a) of   b) on

       c) for   d) in   *ans. C*

36.   The train of Rajshahi departed _____ the platform.

       a) from   b) with

       c) at   d) on   *ans. A*

Fill in the blanks (37 – 38) :

37.   Leap years, _____ have 366 days, contain an extra day in February.

       a) that   b) when

       c) where   d) which   *ans. D*

38.   Nazrul, _____ is our national poet, was also a soldier.

       a) who   b) whom

       c) he   d) what   *ans. A*

39.   AMENABLE (Select the word closely opposite in meaning)

       a) agreeable   b) bound

       c) Unwilling   d) submissive

Answer: Question এর কঠিন শব্দগুলোর অর্থ: Amenable- এক্তিয়ারভুক্ত / শাসনযোগ্য, Agreeable- অমায়িক / মনোরম, Unwilling- অনিচ্ছুক, submissive- বিনয়ী / বাধ্য। *ans. C*

40. **DOMAIN (Select the word that conveys nearly the same meaning)**
    a) marketing   b) area
    c) main   d) fielding

    Answer: Question এর কঠিন শব্দগুলোর অর্থ: Domain- রাজ্য / কর্ম বা চিন্তার ক্ষেত্র, Marketing- ক্রয় বিক্রয়, Main- প্রধান অংশ। *ans. B*

Analytical Ability

41. **Ali is younger than Sonia and Rupali is older than Tom. Who among them is the oldest ?**

    I) Rupali is older than Ali.

    II) Sonia is older than Rupali.

    III) Tom is the youngest among all.

    a) Only II   b) Only III
    c) Only I and II   d) All I, II and III

    Answer:

    ```
    ─────────────────────────▶ বড়
    A        S
    T        R
    ```
    সবচেয়ে বড় কে?
    ```
    ─────────────────────────▶ বড়
    ```

    i) A (R) S (R)   [R এর স্থান নিদিষ্ট নয়]

    ii) A (R)   S [∴ T>R তাই ' S' অবশ্যই বড়]

    iii) T (R) A (R) S (R) [R এর স্থান নিদিষ্ট নয়]   *ans. A*

42. **Five persons – A, B, C, D and E are sitting in a row who is sitting in the middle ?**

    I) B is between E and C.

    II) B is to the right of E.

    III) D is between A and E.

    a) Only I and II   b) Only II and III
    c) Only I and III   d) All I, II and III   *ans. D*

43. **How many sons does X have ?**

    I) Q and U are brothers of T.

    II) R is sister of P and U.

    III) R and T are daughters of X.

    a) Only I and II   b) Only II and III
    c) All I, II and III   d) I, II and III together are not sufficient   *ans.*

Direction : In each of the following questions, select a figure from amongst the four alternatives, which when placed in the blank space of fig. (X) would complete the pattern. (44 – 47)

44.
    X   A   B   C   D   **ans. D**

45.
    X   A   B   C   D   **ans. C**

46.
    X   A   B   C   D   **ans. C**

47.
    X   A   B   C   D   **ans. D**

Find the missing term in each of the following series (48 – 50) :

48. **10000, 11000, 9900, 10890, 9801, ?**

    a) 10929   b) 10781

    c) 10423   d) 10241

    Answer:

    $1000 - 100 = 9900$ $9900 - 99 = 9801$

    10000,   11000,   9900,   10890,   9801,   ?

    $11000 - 110 = 10890$ $10890 - 109 = 10781$ **ans. B**

49. **2, 5, 9, 19, 37, ?**

    a) 78   b) 76

    c) 75   d) 73

    Answer:

    $2 \times 2 + 1 = 5$

    $5 \times 2 - 1 = 9$

    $9 \times 2 + 1 = 19$

    $19 \times 2 - 1 = 37$

    $37 \times 2 + 1 = 75$ **ans. C**

50. 1, 6, 15 ?, 45, 66, 91

a) 28   b) 27

c) 26   d) 25

Answer:

$1 \times 1 = 1$

$2 \times 3 = 6$

$3 \times 5 = 15$

$4 \times 7 = 28$

$5 \times 9 = 45$

$6 \times 11 = 66$

$7 \times 13 = 91$

ans. A

Part II: Descriptive Questions

(Answers have to be written in the given space)

01.   Focus Writing in Bangla (15 Marks)

পাবলিক পরীক্ষায় অসদুপায় অবলম্বনের কুফল সম্বন্ধে একটি অনুচ্ছেদ লিখুন।

02.   Focus Writing in Bangla (10 Marks)

আপনার এলাকায় মাত্রাতিরিক্ত আর্সেনিক দূষণ- এর প্রতিকার চেয়ে সংবাদপত্রে প্রকাশের জন্য একটি পত্র লিখুন।

03.   Translate English to Bangla (10 Marks)

In order to support government's rapid poverty reduction, program and promote inclusive growth Bangladesh Bank has been implementing extended financial inclusion activities. Due to the initiatives taken for financial inclusion, credit flow is increasing in the under – served sectors which had been getting less attention including agriculture and in the sectors deprived of financial services like micro and small enterprises, renewable energy etc. To make these initiatives successful and sustainable, there is on alternative to effective risk management, including most importantly the management of credit risk.

Answer: সরকারের দ্রুত দারিদ্র দূরিকরণ কর্মসূচী সমর্থন ও সমেত উন্নয়ন প্রসারিত করার জন্য বাংলাদেশ ব্যাংক সম্প্রসারিত অর্ন্তভুক্তিমূলক অর্থনৈতিক কর্মসূচি প্রয়োগ করে আসছে। এই পদক্ষেপগুলো নেয়ার ফলে কৃষিখাত সহ যে সকল খাতগুলো যেমন ক্ষুদ্র মাঝারি শিল্প, নবায়নযোগ্য শক্তি, অর্থনৈতিক দিক কম গুরুত্ব পেত তাদের অর্থের প্রবাহ বৃদ্ধি পেয়েছে। এই পদক্ষেপকে সফল টেকসই করতে হলে কার্যকরী ঝুঁকি ব্যবস্থাপনা বিশেষ করে ঋণের ঝুঁকি ব্যবস্থাপনার বিকল্প নেই।

04. **Focus Writing in English** (*15 Marks*)
Write a paragraph on traffic jam in the Dhaka city.

Taffic Jam in Dhaka City

Answer: Dhaka is mega city and the capital of Bangladesh. More than twelve million people live in Dhaka and its population is increasing rapidly. So, many problems created by its huge population. Every day about seven hundred thousand rickshaws ply in road of Dhaka and the huge number of rickshaws is creating a Traffic jam in the city. Almost all the street is getting jammed by buses, CNG and rickshaws. Traffic jam has become a regular feature of Dhaka city. Traffic jam obstructed our trade and commerce. If get we out from home for office or school, we face jam and only twenty minutes way take two hours because of the jam. As a result we need more time to reach our destination and we lose our valuable time. The students also face problems to attend their class timely. For Traffic jam we cannot complete our task write time so our trade or commerce affected. We cannot provide goods and material with in due time. We have to spend half of the day on the road if we want to go somewhere in the city. It also polluted our environment because many vehicles gathering together are created sound and air pollution. Men have stepped on the moon. Now they are going from one place to another with few hours. But the citizens of Dhaka(sometimes) can not reach to Gulistan, Jatrabari from Mohakhali or Farmgate within few hours. Who is responsible for this? Traffic Jam is that magician. Traffic jam has become a great monster in our modern life. Traffic jam has turned daily trips into nightmares. The business community inevitably suffers for the constant waste of its most precious resource of time. Others commuters complain of being stuck in jam for hours an end, while residents breathe in a lat more lead and almost 10 percent of its population seeks medical treatment each year for air pollution related respiratory illnesses. Many roads of Dhaka city are not spacious according to the necessity. As a result, traffic jam occurs very now and then in the congested areas even of the highways. Overtaking tendency is another reason which causes traffic jam. Traffic jam stops our normal course of life. At office time it is painful to mention that the foreigners hesitate to invest in our country for traffic jam. It is very shameful for us. In this way it defames our prestige to the foreigners. Above all traffic jam always pollutes our environment. Obnoxious smell emits form standing vehicles. So if we don't be aware and the authority don't take the remedial measures to eliminate the Traffic Jam in Dhaka city the situation will turn even more difficult with the illegal automobile and rickshaws parking.

05. **Focus Writing in English** (10 Marks)
Write a letter to your friend expressing your views how to increase remittance in Bangladesh.

06. **Translate Bangla to English** (10 Marks)
ভাষা কেবল ভাব প্রকাশের বাহন নয়। আমাদেও সকল অস্তিত্ব ও অনুভূতির সঙ্গে ভাষা মিশে আছে। আমাদেও আবেগ, অনুভূতি, অনুরাগ ও বিদ্বেষ ভাষার মাধ্যমে প্রকাশ করে থাকি। জাতির মনন, মেধা, তার ইতিহাস, ঐতিহ্য, তার সংস্কৃতি ও স্বাতন্ত্র্য ভাষার মাধ্যমে যুগ পরস্পরায় বাহিত ও অনুশীলিত হয়ে আসছে। সে অর্থে ভাষা ও জাতির পরিচয় অভিন্ন। ১৯৫২ সনে আমাদের ভাষিক সত্তা অস্বীকার করার সঙ্গে আবহমান কাল ধরে চর্চিত আমাদেও সংস্কৃতি ও স্বকীয় অস্তিত্বকে অস্বীকার করা হয়েছিল। কোন জাতিই তা সহ্য করতে পারে না। বাংলাদেশের মানুষও তা পারেনি। একুশে ফেব্রুয়ারি বুকের রক্ত দিয়েই আমরা প্রতিষ্ঠিত করেছি মাতৃভাষার অধিকার।

Answer: Language is not only medium of express of feelings. Indeed, language is mixed up with all over existence and feelings. Our emotions feelings, love and heart are expressed through language. Thinking, Knowledge history, tradition Culture and individuality of a nation are carried out and practiced nation after nation. In that sense language and nation are identical. In 1952, not only our language is rejected but also our long ran tradition and inherent identity are denied. no nation can endure it. Bangladeshi did not tolerate it. On 21 February we established our mother tongue by scarifying blood.

07. Mathematic

$(10 \times 3 = 30$ marks$)$

A) A retailer buys *40* pens at the market price of *36* pens from a wholesaler. If he sells these pens giving a discount of *1%*, what is the profit percent ?

(10 Marks)

Answer: ধরি প্রতিটি কলমের মূল্য 10 টাকা

∴ 36টি কলমের মূল্য 360 টাকা

প্রশ্নমতে,

360 টাকায় কিনে 40টি কলম

আবার, 40 টি কলমের দাম = 400 টাকা

∴ লাভ = 400 - 360 = 80 টাকা

1% ডিসকাউন্টে বিক্রয়মূল্য

$= 400 - \dfrac{400}{100}$ (400 এর 1%)

$= 400 - 4 = 396$ টাকা

∴ লাভ 396 - 360 = 36 টাকা

360 টাকায় লাভ = 36

∴ 1 টাকায় লাভ $\dfrac{36}{360}$ টাকা

∴ 100 টাকায় লাভ $\dfrac{36 \times 100}{360} = 10\%$

B) A, B and C started a business by investing Tk. *1,20,000*, Tk. *1,35,000* and Tk. *1,50,000* respectively. Find the share of each, out of an annual profit of Tk. *56, 700*.

(10 Marks)

Answer:

A : B : C এর শেয়ারের অনুপাত

= 1,20,000 : 1,35,000 : 1,50,000

= 8 : 9 : 10

তাদের মুনাফা

$A = \dfrac{56700 \times 8}{27} = 16800$

$B = \dfrac{56700 \times 9}{27} = 18900$

$C = \dfrac{56700 \times 10}{27} = 21000$ **Ans.**

C) The simple interest on a certain sum of money for $2\frac{1}{2}$ years at *12%* per annum is Tk. *40* less than the simple interest on the same for $3\frac{1}{2}$ years at *10%* per annum. Find the sum.

(10 Marks)

Answer:

ধরি, টাকার পরিমান x

প্রশ্নমতে, $[(x \times \dfrac{12}{100}) 2\frac{1}{2}$ বা 2.5 বা $\dfrac{25}{100}$ বা $\dfrac{1}{4}] + 40 = (x \times \dfrac{10}{100} \times \dfrac{7}{20})$

∴ $(\dfrac{3x}{25} \times \dfrac{1}{4}) - (\dfrac{x}{10} \times \dfrac{1}{20}) = 40$

⇒ $\dfrac{3x}{100} - \dfrac{x}{200} = 40$

⇒ $\dfrac{6x - x}{200} = 40$

⇒ $5x = 40 \times 200$

∴ $x = \dfrac{40 \times 200}{5} = 1600$ **Ans.**