

Bangladesh Krishi Bank Officers Recruitment Test (29.06.2007)

Conducted by BRC

Total time : 3 hours

Part one (MCQs)

Time one hour

01. Which one of the following is correct?
a. This is the tallest tree I have never seen b. This tall tree I have never seen
c. This is the tallest tree I have ever seen d. This tall tree I have ever seen
e. This is the tallest tree I have not yet seen
02. Which one of the following is correct?
a. We discussed on the matter b. We discussed about the matter
c. We discussed with the matter d. We discussed in this matter
e. We discussed this matter
03. Mother said to me, "I saw him." Which one is indirect form of this?
a. Mother said to me that I saw him b. Mother said to me that I have seen him
c. Mother told me that I saw him d. Mother told me that she have see him
e. Mother told me that she had seen him
04. Which one of the following is not the function of an insurance company?
a. Deposit collection b. Savings mobilization c. Loan sanction
d. Credit control e. Capital formation
05. In which Asian country in recent days, the separatist rebels have attacked its capital city?
a. Indonesia b. Somalia c. Myanmar d. Sri Lanka e. Laos
06. Who was the top scorer in the FIFA World cup 2006?
a. Hernan Crespo b. Miraslov Mose c. Ronaldo
d. Carlos Moya e. Mai-at Safin
- [বিঃদ্রঃ 2010 সালের (১১-ই জুন থেকে ১১ জুলাই) FIFA World cup (19th FIFA) অনুষ্ঠিত হবে দক্ষিণ আফ্রিকায়]
07. Which team won the FA Cup 2007?
a. Chelsea b. Manchester United c. Liverpool
d. Leeds United e. Watford
- [FA cup মানে "The Football Association Challenge cup". 2010 সালে FA cup Final খেলা অনুষ্ঠিত হবে 15-ই May Wembley Stadium, London-এ]
08. In which year has the Money Loan Court been made effective?
a. 2001 b. 2002 c. 2003 d. 2004 e. 2005
09. In which year was the Money Laundering Prevention Act (MLPA) initiated?
a. 2000 b. 2001 c. 2002 d. 2003 e. 2004
10. IBRD is the name of the —.
a. IMF b. World Bank c. ADB d. IDB e. UNDP
[IBRD = The International Bank for Recenstruction and Development]
11. Rezwan's grade has improved, but only -
a. in a small amount b. very slightly c. minimum
d. some e. bad

12. He failed in the examination because none of his answers was ___ to questions asked for :
- a. pertinent(পার্টিনেন্ট - সম্পৃক্ত / প্রাসঙ্গিক) b. referenced c. elusive
d. omniscience e. implacable
13. The country that you cannot travel with your Bangladeshi passport is--
- a. Taiwan b. Libya c. Israel d. North Korea e. Malta
14. Who has been awarded 'Nobel Peace Prize' in 2009?
- a. Dr. Mahathir Mohammad b. Dr. Mohammed Yunus
c. Barac Hussain Obama d. Bill Clinton e. Nelsen Mendela
15. The sum of three digits x , y and z is 12. What is the largest 3-digit number that can be found using each of the digits exactly once?
- a. 912 b. 921 c. 930 d. 1092 e. 1290
16. The average mark obtained by 10 students was 6 and the average mark obtained by 6 students was 10. What is the average mark obtained by all 16 students?
- a. 10 b. 8 c. 7.5 d. 8.5 e. 6.5
17. If the product of 3 consecutive integers is 120, the sum of the integers -
- a. 12 b. 14 c. 15 d. 18 e. 20
18. Current President of the Palestinian Authority Mr. Mahmud Abbas is also known as :
- a. Abu A'la b. Abu Mazen c. Nabil Shath
d. Hanan Ashrawi e. Saed Erakat
19. Who is the administrative Head of IAEA?
- a. Mohammed Elbaradi b. Mchamrried Kabir
c. Mohammed Hossain d. George Bush e. Yukiya Amano
- [IAEA = International Atomic Energy Agency. It is a United Nations Nuclear watchdog]
20. The Chief of the European Union Foreign Policy is ___.
- a. Gordon Brown b. Richard Armitage c. Catherine Ashton
d. Paul Brink e. Charles Angels
21. Net income will result during a time period when :
- a. Assets exceed liabilities b. Assets exceed revenues
c. Expenses exceed revenues d. Revenues exceed expenses
e. Cash inflows exceed cash outflows
22. A person cannot be a director of a joint stock company except if he/she is :
- a. Insane declared by the court b. Case of bankruptcy under process
c. Minor d. A natural person e. Not a buyer of shares of the company
23. The Memorandum of a company does not contain the following particular -
- a. Name of the company b. Area of operations
c. Appointments of board of directors
d. Amount of share capital e. Liability of shareholders
24. Disposable personal income basically measures -
- a. Household spending b. All monetary payments of workers
c. The amount of money households have for spending after contractual obligation
d. Compensation to employees minus income tax deduction
e. The difference between personal income and personal taxes

25. Stock Exchanges of Dhaka and Chittagong were established respectively in
 a. 1972 and 1998 b. 1955 and 1994 c. 1954 and 1995
 d. 1976 and 1999 e. 1956 and 1996
26. Stock dividend is distributed among _____
 a. Preference shareholders b. Debenture holders
 c. Common shareholders d. Directors e. Employees
27. Who was the only Bangladeshi cricket player featuring in the first one-day match of the Afro-Asia Cup held recently?
 a. Md. Ashraful b. Md. Rafiq c. Mashrafe Mortaza
 d. Tarnim Iqbal e. Abdur Razzaq
28. Shilpa Shetty, the famous Bollywood actor, has taken part in the recent UK TV reality show titled as :
 a. Believe it or Not b. Fear Factor c. The Apprentice
 d. Big Brother e. The Indian
29. Against which non test-playing team had Bangladesh cricket team won a World Cup match in 2007?
 a. Ireland b. Canada c. Kenya d. Scotland e. Bermuda
30. A parking garage rents parking spaces for Tk. 10 per week or Tk. 30 per month. How much does a person save in a year by the month rather than by the week?
 a. Tk. 140 b. Tk. 160 c. Tk. 220 d. Tk. 240 e. 260
31. If $y = 5x^2 - 2x$ and $x = 3$, then $y = ?$
 a. 24 b. 27 c. 39 d. 51 e. 219
32. Of the following, which is the best approximation to $\sqrt{0.0026}$?
 a. 0.05 b. 0.06 c. 0.16 d. 0.5 e. 0.6
33. How much interest will Tk. 1,000 earn in one year at an annual interest rate of 8% if interest rate is compounded every 6 months?
 a. 82.4 b. 82.0 c. 081.6 d. 80.6 e. 81.4
34. A man travels a certain distance at a rate of 20 miles an hour and returns at the rate of 30 miles an hour. What is the average speed?
 a. 24 b. 25 c. 25.5 d. 26 e. 26.5
35. A book sells for Tk. 65. This price gives the seller a profit of 30% on his cost. What will be the new selling price if he cuts his profit to 10% of its costs?
 a. 45 b. 40 c. 55 d. 50 e. 60
36. Holding a firm or its officers responsible when a product causes injury, death or damage refers to _____.
 a. Product safety law b. Product liability c. Product standardization
 d. Product safety standard e. Product liability and safety
37. What percentages have been maintained by banks as reserve requirements, both CRR and SLR respectively?
 a. 4.5, 13.5 b. 4, 14 c. 5, 13 d. 3.5, 14.5 e. 5.5, 12.5
 [Note : CRR = Cash Reserve Ratio; SLR = Statutory Liquidity Ratio]
38. Within the last five years, foreign remittance sent by Bangladeshi living abroad became
 a. doubled b. unchanged c. tripled d. quadrupled e. more than tripled

39. What type of monetary policy has been pursued by Bangladesh Bank recently?
 a. expansionary b. too expansionary c. restrictive
 d. quite restrictive e. moderate
40. If $6 - 4x \leq 14$ then -
 a. $x \leq 2$ b. $x \geq 2$ c. $x \leq -2$ d. $x \geq -2$ e. $x > -2$
41. The net increase in owners' equity resulting from business operations is called -
 a. expense b. earnings per share c. net income
 d. revenue e. retained earnings
42. The payment of liability will -
 a. increase both assets and liabilities b. decrease assets and decrease liabilities
 c. increase assets and decrease liabilities d. decrease assets and increase liabilities
 e. decrease owners equity and increase assets
43. The young man was quickly promoted when his employers saw how ___ he was.
 a. Indigent(দরিদ্র) b. Indifferent c. Assiduous(পরিশ্রমী) d. Lethargic e. Unmoved
44. Which one of the sentences is correct?
 a. I had better not be late b. I had better not to be late
 c. I had not better be late d. I had better being late
 f. I had been better late
45. When did the Islamic Banking system emerge in Bangladesh?
 a. 1987 b. 1983 c. 1985 d. 1984 e. 1976
46. Life insurance policy provides
 a. Risk reduction b. Investment protection c. Indemnification
 d. Indemnification and Tax Rebate e. Investment protection and Indemnification
- [বিঃ দ্রঃ Common / basic legal principle of LI is : (1) indemnity (2) Insurable interest
 (3) Utmost good faith (4) Contribution (5) Subrogation (6) Proximate cause
47. If four triangles are constructed with sides of the length indicated below, which of the following triangles will not be a right triangle?
 a. 5, 12, 13 b. 8, 15, 17 c. 12, 15, 18 d. 3, 4, 5 e. 9, 40, 41
48. The average age of 6 boys of a team led by Karim is 8.5 and if Karim is dropped the average age of the remaining boys will be 7.2. What is the age of Karim?
 a. 7.8 b. 10.8 c. 12.0 d. 15 e. 8.5
49. If $\frac{1}{2}$ of the trust fund is invested in the stock of BOC, $\frac{1}{4}$ is invested in Beximco debenture, $\frac{1}{5}$ in ICB mutual Fund and the rest Tk. 100,000 in Defense Bond, what was the size of the fund?
 a. 10,00,000 b. 16,00,000 c. 20,00,000 d. 25,00,000 e. 27,50,000
50. Addis Ababa is the Capital City of ___
 a. Romania b. Uruguay c. South Africa d. Ethiopia e. New Zealand
51. Find out the wrong one.
 a. Australian is known for Cricket b. Brazil is known for Football
 c. China is known for Table Tennis d. India is known for Hockey
 e. USA is known for Volleyball

64. The individual's preference for possession of a given amount of cash now, rather than the same at some future time is called _____.
- a. Liquidity preference b. Time preference
c. Individual preference d. Current preference e. Cash preference
65. Who is the only US president received the Nobel Peace Prize?
- a. Bill Clinton b. Ronald Regan c. Abraham Linclon
e. Jimmy Carter e. Richard Nixon
66. If $a = \frac{2}{7}$, $b = \frac{1}{8}$, $x = \frac{1}{8}$, the value of $y = a - 3b + 16x$ is _____
- a. $\frac{16}{7}$ b. $\frac{9}{7}$ c. $\frac{7}{16}$ d. 1 e. $\frac{23}{7}$
67. East and West Germany were united in the year — .
- a. 1980 b. 1970 c. 1990 d. 1960 e. 1950
68. The preferential trade arrangements among the SAARC countries are known as _____
- a. SAFFA b. SAPTA c. SARTA d. SFTA e. SATPA
69. The MFA that regulated world trade in textile and clothing phased out in _____.
- a. Dec 2004 b. June 2004 c. June 2005 d. Jan 2005 e. June 2000
70. In the year 2007, under the 'development support credit' program Bangladesh will receive credit from _____
- a. IMF b. ADB c. World Bank
c. Bangladesh Bank e. ILO
71. The first NAM summit was held in _____
- a. Belgrade b. Havana c. New Delhi d. Jakarta e. Cairo
72. Of the following which is greater?
- a. $\frac{1}{2}$ b. $\frac{7}{15}$ c. $\frac{49}{100}$ d. $\frac{126}{250}$ e. $\frac{199}{400}$
73. If the present value of Tk. 1330.10 in three years time is Tk. 100, the rate of interest is -
- a. 9% b. 10% c. 11% d. 12 e. 13%
74. The cost of making x units is $Y = 5x + 10$, the average cost of making 10 units is
- a. Tk. 5 b. Tk. 6 c. Tk. 7 d. Tk. 8 e. Tk. 9
75. If 4 is subtracted from one-fourth of a number, the result is 20. Which of the following is the number?
- a. 12 b. 24 c. 36 d. 48 e. 96
76. The difference between two numbers is 7 and their product is 60, then one of the two numbers must be — .
- a. 4 b. 5 c. 6 d. 7 e. 8
77. Choose the word opposite in the meaning of 'Magnanimous'.
- a. small b. selfish c. naive d. generous e. worthy
78. While you — in the garden, someone arrived at the house.
- a. were working b. had worked c. work
d. will work e. will be working
79. We suspected our cashier— stealing the funds.
- a. or b. of c. with d. off e. off

80. The late Palestinian leader Mr Yasser Arafat was buried in—
 a. Paris b. Cairo c. Ramallah d. Jerusalem e. Bamako
81. Commonwealth Games in the year 2010 are scheduled to be held in —
 a. Brisbane b. Melbourne c. Manchester d. Delhi e. Cairo
82. Shirin Ebadi, who won the Nobel Peace Prize in 2003, is from —
 a. Iraq b. Nigeria c. Iran d. Libya e. Egypt
83. Treasury Bills are issued—
 a. At discount b. At premium c. At par Value d. With Coupon
 e. With Maturity more than 5 years
84. Balance Sheet shows the financial position of the company for —
 a. a particular date b. whole year c. a quarter
 d. half-year e. a specific period
85. সমুদ্র হতে হিমালয় পর্যন্ত বাক্যাংশের অংশ হিসাবে কোনটি সঠিক?
 a. আসমুদ্র b. হিমালয় পর্যন্ত c. আসমুদ্রহিমাচল d. অসমুদ্র e. অসমুদ্রহিমাচল
86. কোনটি সঠিক?
 a. ভদ্রতাচিত b. ভদ্রচিত c. ভদ্রাচিত d. ভদ্রতচিত e. ভদ্রচীত
87. কোনটি সঠিক?
 a. আপদমস্তক b. আপাদমস্তক c. আপদমস্ত d. আপাদমস্ত e. অপদমস্তক
88. সঠিক বাক্য কোনটি?
 a. মনোরম উদ্যানে ভ্রমণ দূরাকাঙ্খা b. মনরম উদ্যানে ভ্রমন দূরাকাঙ্খা
 c. মনরম উদ্যানে ভ্রমণ দূরাকাঙ্খা d. মনোরম উদ্যানে ভ্রমণ দূরাকাঙ্খা
 e. মনরম উদ্যানে ভ্রমণ দূরাকাঙ্খা
89. 'পান্য' শব্দের অর্থ :
 a. পা পর্যন্ত b. পা ধোয়ার পানি c. পান করার যোগ্য d. পা দ্বারা e. পায়ে পরিধান যোগ্য
90. 'কঙ্কে পাওয়া' অর্থ :
 a. প্রভাবিত হওয়া b. পাতা পাওয়া c. প্রাণ ফিরে পাওয়া d. শান্তি পাওয়া e. সাধু সাজা
91. কোনটির লিঙ্গান্তর হয় না?
 a. বেয়াই b. সাহেব c. কবিরাজ d. সংগী e. ছাত্র
92. 'আরোহণ'- এর বিপরীত শব্দ কোনটি?
 a. অবরোহণ b. সংশ্লেষণ c. বহির্গমন d. বিসর্জন e. সমর্পণ
93. 'হনন করার ইচ্ছা' এক কথায় কি হবে?
 a. জিগীষা b. জিঘাংসা c. ফিছফা d. জ্বুগুসা e. হত্যা
94. বাংলা সাহিত্যের অনবদ্য উপন্যাস 'কপালকুণ্ডলা'- এর রচয়িতা কে?
 a. রবীন্দ্রনাথ ঠাকুর b. শরৎচন্দ্র চট্টোপাধ্যায় c. মধুসূদন দত্ত
 d. বঙ্কিমচন্দ্র চট্টোপাধ্যায় e. প্রমথ চৌধুরী
95. কবিগুরু রবীন্দ্রনাথ ঠাকুরের কাব্যগ্রন্থ নয় কোনটি?
 a. মানসী b. সোনারতরী c. বলাকা d. গীতাঞ্জলী e. শেষের কবিতা
96. ১৯৫২-এর 'রত্নভাষা বাংলা চাই'- এর পটভূমিতে রচিত 'কবর' নাটকের রচয়িতা কে?
 a. মুনীর চৌধুরী b. কবির চৌধুরী c. কবি শামসুর রাহমান
 d. শহীদুল্লাহ কায়সার e. জহির রায়হান

97. অমর কবিতা 'কবর' এর রচয়িতা কে ছিলেন?
 a. জাতীয় কবি কাজী নজরুল ইসলাম
 b. কবিগুরু রবীন্দ্রনাথ ঠাকুর
 c. কবি জীবনানন্দ দাশ
 d. পল্লীকবি জসীমউদ্দীন
 e. দরদী কবি ভরতচন্দ্র
98. "আমার ভাইয়ের রক্তে রাঙানো একুশে ফেব্রুয়ারি, আমি কি ভুলিতে পারি"- গানটির রচয়িতা কে?
 a. আলতাফ মাহমুদ
 b. আব্দুল গাফফার চৌধুরী
 c. কবি শামসুর রাহমান
 d. আল মাহমুদ
 e. আবুল পজল
99. "আপণ" শব্দটির অর্থ কি?
 a. একান্ত
 b. নিজস্ব
 c. দোকান
 d. অহং
 e. নিবিড়
100. "গৌরব"- এর বিপরীত শব্দ কি?
 a. অপমান
 b. অমর্যাদা
 c. মানহানি
 d. লজ্জা
 e. অহঙ্কার

Part Two : Descriptive Questions(2 hours)
Answers have to be written in the given space

Bengali : Focused Writing

1. 'ক্ষুদ্র-ঋণ ব্যবস্থার মাধ্যমে আর্থ-সামাজিক উন্নয়ন' এই শিরোনামে একটি সংক্ষিপ্ত নিবন্ধ লিখুন। **15**
2. দ্রব্যমূল্যের উর্ধ্বগতি রোধকল্পে কি কি পদক্ষেপ গ্রহণ করা যেতে পারে বলে আপনি মনে করেন? **10**
3. আপনার প্রতিষ্ঠানে শিক্ষানবীশ ব্যবস্থাপক পদপ্রার্থী একজনের আবেদন প্রত্যাখ্যান করে একটি পত্র লিখুন। **10**

Mathenatics : (6 questions)
marks each

4. A trader has two kinds of wheat grains – one that he purchased for \$ 20 per sack, and the other for \$ 12.5 per sack. How many sacks of the cheaper wheat should he mix in 50 sacks of the expensive wheat, so that the mixture yields a 33.33% profit when sold at \$20 per sack?
5. If Jewel gives Ali Tk. 5 and Ali gives Farid Tk. 2, the three boys will have the same amount of money. How much more money did Jewel originally have than Ali?
6. The combined price of a TV and a refrigerator is Tk. 60,000. If the price of the TV is reduced by 5% and that of the refrigerator is increased by 7.5%, the total price remains the same. What are the prices of each of them separately?
7. A man runs diagonally across from one corner to the opposite of a 80 x 60 meters rectangular field in a straight line at a speed of 9 meter per second. Find the time taken by him to complete the run.
8. A good has been sold at a loss of 12%. If it could be sold for Tk. 1000 more, there would have been a profit of 8%. What is the cost price of that good?
9. A school garden measuring 10 meters by 12 meters has a 0.5 meter wide path outside the perimeter of the garden. Find area covered by the path.

English : Language, Communication and Focused Writing

10. Write an essay on 'Anti-corruption Campaign in Bangladesh'. **15**
11. Compose a dialogue between two friends on how to ensure that the government agriculture subsidies reach farmers for boosting agriculture production. **10**

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12. Write a precis of the following text with title : 5

The recently announced proposed budget for the fiscal year 2007-08 has been receiving both appreciation and criticism. Most of those who have appreciated the budget have described it as a major challenge for the government to manage funds successfully for implementing the annual development programme.

Indeed it is a challenge for the government. At least, the market situation clearly indicates how big a challenge it is for the government. Soon after the announcement of the proposed budget, it has become visible that the market is not performing properly. Some quarters have already raised the prices of those items on which increased import duty has been proposed. At the same time, there is no change in prices of those items on which lowering or withdrawal of import tariff has been proposed.

We experienced this type of confusing situation during the periods of political governments. As they were unwilling to control this kind of situation, we the people, particularly the poor class, suffered most. Now the governance situation has changed. It has proposed to increase and reduce taxes considering the needs of the time and set the target of seven percent economic growth.

So the government should strengthen its vigilance capacity to check the quarters, which are still active to embarrass it.

13. Write a paragraph on 'Nobel Peace Prize and Grameen Bank'. 5

**Bangladesh Krishi Bank
Officers Recruitment Test (29.06.2007)-এর সমাধান**

Part one

- | | | | | | | | | | |
|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 01. (c) | 02. (e) | 03. (e) | 04. (d) | 05. (d) | 06. (b) | 07. (a) | 08. (c) | 09. (c) | 10. (b) |
| 11. (b) | 12. (a) | 13. (c) | 14. (c) | 15. (c) | 16. (c) | 17. (c) | 18. (b) | 19. (e) | 20. (c) |
| 21. (a) | 22. (d) | 23. (e) | 24. (e) | 25. (c) | 26. (c) | 27. (a) | 28. (d) | 29. (e) | 30. (b) |
| 31. (c) | 32. (a) | 33. (a) | 34. (a) | 35. (e) | 36. (b) | 37. (c) | 38. (e) | 39. (c) | 40. (d) |
| 41. (d) | 42. (b) | 43. (c) | 44. (a) | 45. (b) | 46. (c) | 47. (c) | 48. (d) | 49. (c) | 50. (d) |
| 51. (d) | 52. (a) | 53. (a) | 54. (c) | 55. (b) | 56. (e) | 57. (d) | 58. (a) | 59. (d) | 60. (b) |
| 61. (d) | 62. (d) | 63. (b) | 64. (b) | 65. (e) | 66. (b) | 67. (c) | 68. (b) | 69. (a) | 70. (c) |
| 70. (c) | 71. (a) | 72. (d) | 73. (c) | 74. (b) | 75. (e) | 76. (b) | 77. (d) | 78. (a) | 79. (b) |
| 80. (c) | 81. (d) | 82. (c) | 83. (a) | 84. (e) | 85. (c) | 86. (b) | 87. (a) | 88. (d) | 89. (e) |
| 90. (b) | 91. (c) | 92. (a) | 93. (b) | 94. (d) | 95. (e) | 96. (a) | 97. (d) | 98. (b) | 99. (c) |
| 100. (b) | | | | | | | | | |

Part Two

04. 100 sacks 05. 8 Taka
06. Tk. 36,000 & Tk. 24,000
07. $\frac{10}{9}$ sec 08. Tk. 5,000 09. 23 square meter