

PROVISIONAL ANSWER KEY

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Question1:-Match the following list and select the correct option from the codes given below.

List - I	List - II
Monuments	City
A. Charminar	I. Delhi
B. Hawa Mahal	II. Bhopal
C. Sanchistupa	III. Hyderabad
D. India Gate	IV. Jaipur

A:-A - IV, B - II, C - I, D - III

B:-A - III, B - IV, C - II, D - I

C:-A - II, B - III, C - IV, D - I

D:-A - I, B - II, C - III, D - IV

Correct Answer:- Option-B

Question2:-Which of the following statement about Paradeep port are true ?

1. It is specially designed for the export of Thermal Coal and Iron Ore.
2. It is located on the Odisha Coast.
3. It is the biggest seaport in India.
4. The area around the port is a free trade zone.

A:-1 and 2

B:-1, 2 and 3

C:-1, 3 and 4

D:-2, 3 and 4

Correct Answer:- Option-A

Question3:-Consider the following pairs :

- I. Nanasahab - Kanpur
- II. Begam Hazrat Mahal - Lucknow
- III. Rani Lakshmi Bai - Jhansi
- IV. Khan Bahadur Khan - Arrah
- V. Kunwarsingh - Bareilly

Which of the above are correctly matched ? Choose the answer from the codes given below.

A:-All of them

B:-I, II, III

C:-II, III, IV

D:-III, IV, V

Correct Answer:- Option-B

Question4:-Arrange the following in historical sequence :

- I. Escape of Subhash Chandra Bose from India.
- II. Celebration of the Deliverance Day by the Muslim League.
- III. Resignation of the Congress Ministeries.
- IV. Lahore resolution of the League demanding separate State for Muslims.
- V. Quit India resolution by the congress.

Choose the correct answer from the codes given below.

A:-III, IV, II, I and V

B:-III, I, II, IV and V

C:-III, II, IV, I and V

D:-III, IV, I, II and V

Correct Answer:- Option-C

Question5:-This organisation was initially founded in 1924 in Paris under the motto 'Gens Una Sumus' (we are one family). It currently has its Headquarters in Lausanne (Switzerland). It was recognized by International Olympic Committee as a Global sporting organization in 1999. Identify the organisation.

A:-International Rugby Board (IRB)

B:-Federation Internationle de Football Association (FIFA)

C:-International Tennis Federation (ITF)

D:-Federation Internationle des Echecs (FIDE)

Correct Answer:- Option-D

Question6:-Kerala Coast is today known for its rich deposits of ilmenite and this has considerably added to the strategic importance of the State on the World map. Where is the ilmenite found in Kerala ?

- A:-Sooranad
- B:-Cherthala
- C:-Arroor
- D:-Chavara

Correct Answer:- Option-D

Question7:-Who asked the people to be worshipped in front of the mirror after removing upper cloth and turban, to look at themselves in the mirror and salute. This was perhaps most powerful ritual strategy that any one used to boost self respect among frustrated caste ?

- A:-Ayya Vaikunda Swami
- B:-Sree Narayana Guru
- C:-Thaikkattu Ayya Swamikal
- D:-Ayyankali

Correct Answer:- Option-A

Question8:-Who organised the Cochin Pulaya Mahasabha in 1913 ?

- A:-Ayyankali
- B:-Pandit Karuppan
- C:-Sahodaran Ayyappan
- D:-Poikayil Appachan

Correct Answer:- Option-B

Question9:-Who was crowned the formula one World Champion 2021 ?

- A:-Carlos Sainz
- B:-Fernando Alonso
- C:-Max Verstappen
- D:-Lewis Hamilton

Correct Answer:- Option-C

Question10:-Which city has become the first in the world to 100 percent paperless, beginning of a new stage towards digitization ?

- A:-Dubai
- B:-Abudhabi
- C:-Toronto
- D:-Tokyo

Correct Answer:- Option-A

Question11:-An organisation structure that combines the benefits of both the functional structure and the divisional structure is

- A:-Project Management Organisation
- B:-Line and Staff Organisation
- C:-Matrix Organisation
- D:-Dynamic Organisation Structure

Correct Answer:- Option-C

Question12:-Match the following :

- | | |
|-----------------|------------------|
| a. Open self | i. Private Area |
| b. Hidden self | ii. Dark Area |
| c. Blind self | iii. Public Area |
| d. Unknown self | iv. Blind Area |

A:-a - i, b - ii, c - iv, d - iii

B:-a - iii, b - i, c - iv, d - ii

C:-a - ii, b - iii, c - iv, d - i

D:-a - i, b - iii, c - iv, d - ii

Correct Answer:- Option-B

Question13:-The foremost conclusion drawn from the Hawthorne experiment is

- A:-The aptitudes of individuals affect productivity
- B:-Workers were not pleased to receive attention
- C:-Informal organization affects productivity
- D:-Workplace is a closed system

Correct Answer:- Option-C

Question14:- _____ is a verbal, written or implied overall guide, setting up boundaries that supply the general limits and direction in which managerial action will take place.

- A:-Vision
- B:-Mission
- C:-Objective
- D:-Policy

Correct Answer:- Option-D

Question15:-The most common grapevine pattern is

- A:-Cluster Chain
- B:-Single Strand Chain
- C:-Gossip Chain
- D:-Probability Chain

Correct Answer:- Option-A

Question16:- _____ theory propounds that the opposite of satisfaction is not dissatisfaction.

- A:-Maslow's hierarchy of needs
- B:-Alderfer's ERG theory
- C:-McClelland's theory of needs
- D:-Herzberg's motivation-hygiene theory

Correct Answer:- Option-D

Question17:-The essence of the theory is that it is the leader's job to assist followers attain their outcomes and to provide the necessary direction and/or support to ensure that their individual outcomes are compatible with the group or organization.

- A:-Fiedler Contingency Model
- B:-Situational Leadership Theory
- C:-Path-Goal Theory
- D:-Multiple-Linkage Model

Correct Answer:- Option-C

Question18:- _____ is part of communication where the distance between people conveys varying intentions in terms of intimacy, openness and status.

- A:-Kinesics
- B:-Proxemics
- C:-Artifacts
- D:-Haptics

Correct Answer:- Option-B

Question19:-When cognitive limitations make it hard for managers to become fully informed and make perfectly rational decisions, they create

- A:-Bounded rationality
- B:-Classical decision model
- C:-Optimising decision
- D:-Cognitive dissonance

Correct Answer:- Option-A

Question20:-Management control technique that establish control by generating trust, tradition, commitment and shared belief is

- A:-Flexible control
- B:-Bureaucratic control
- C:-Clan control
- D:-Concurrent control

Correct Answer:- Option-C

Question21:-In LP models, the total value of the objective function and the sum of the contributions of each variable to the objective function must be

- A:-An integer
- B:-Discrete
- C:-Zero
- D:-Equal

Correct Answer:- Option-D

Question22:-A firm required to procure three items (A, B and C). The prices quoted from these items by suppliers S1, S2 and S3 are given in table. The management policy requires that each item has to be supplied by only one supplier and one supplier supply only one item. The minimum total cost of procurement to the firm is

Item	Suppliers		
	S1	S2	S3
A	10	20	30
B	15	40	40
C	25	45	65

A:-50

B:-60

C:-85

D:-95

Correct Answer:- Option-C

Question23:-A product made in two factories P and Q is transported to two destinations R and S. The per-unit cost of transportation from factory to destinations are as per the following matrix.

Factory \ Destination	R	S
	P	10
Q	3	4

Factory P produces 7 units and Q produces 9 units of the product. Each destination requires 8 units. Then the total minimum transportation cost is

A:-56

B:-77

C:-80

D:-105

Correct Answer:- Option-B

Question24:-The size of the payoff matrix of a game can be reduced by using the principle of

A:-Game inversion

B:-Rotation reduction

C:-Game transpose

D:-Dominance

Correct Answer:- Option-D

Question25:-For AoN network construction, events should be numbered such that for each activity

A:- $(i, j), i < j$

B:- $(i, j), i > j$

C:- $(i, j), i \leq j$

D:- $(i, j), i \geq j$

Correct Answer:- Option-A

Question26:-When the values of the decision variables may be increased indefinitely without violating any of the constraints, the feasible region is

A:-Bounded

B:-Unbounded

C:-Optimal

D:-Convex

Correct Answer:- Option-B

Question27:-Maximum consumption 3000 units/week.

Minimum consumption 1000 units/week.

Normal consumption 2000 units/week.

Re-order quantity 12000 units

Time required for delivery - Minimum : 4 weeks, Maximum : 6 weeks.

What is the maximum level of inventory ?

A:-34000

B:-48000

C:-22000

D:-26000

Correct Answer:- Option-D

Question28:-Match the following :

- | | |
|-----------------|---------------------------------|
| a. ABC Analysis | i. Criticality of the component |
| b. HML Analysis | ii. Movement pattern |
| c. VED Analysis | iii. Unit price of the material |
| d. FSN Analysis | iv. Volume of consumption |

A:-a - iv, b - iii, c - i, d - ii

B:-a - i, b - ii, c - iii, d - iv

C:-a - ii, b - iv, c - i, d - iii

D:-a - iii, b - ii, c - iv, d - i

Correct Answer:- Option-A

Question29:-Identify the correct statements.

a. It is difficult to use CPM as a controlling device.

b. PERT is a deterministic model.

c. PERT continues to be of use in planning and controlling the project.

A:-b only

B:-a and b

C:-a and c

D:-b and c

Correct Answer:- Option-C

Question30:-Which among the following is not a basic requirement of Linear Programme Problem ?

A:-Clearly defined objectives

B:-Alternative courses of action

C:-The problem must be of maximization type

D:-Presence of constrains or restrictions

Correct Answer:- Option-C

Question31:-Learning new skills and competencies within the same job profile

A:-Enrichment

B:-Upskilling

C:-Competency mapping

D:-Job rotation

Correct Answer:- Option-B

Question32:-Imparting knowledge, skills and abilities related to jobs outside the current occupation

A:-Retraining

B:-Induction

C:-Deployment

D:-Placement

Correct Answer:- Option-A

Question33:-Recruiting of employees who work at competing companies

A:-Outsourcing

B:-Job rotation

C:-Poaching

D:-Retention

Correct Answer:- Option-C

Question34:-The process of recruiting individuals to fill senior positions in organizations

A:-Placement

B:-Induction

C:-Reinstatement

D:-Head hunting

Correct Answer:- Option-D

Question35:-An employee's pay rate divided by the pay range midpoint for his or her pay grade

A:-Yield ratio

B:-Compa ratio

C:-Fringe ratio

D:-Benefit ratio

Correct Answer:- Option-B

Question36:-Consolidating salary grades and ranges into just a few wide levels

A:-Consolidation

B:-Compensation

C:-Redistribution

D:-Broadbanding

Correct Answer:- Option-D

Question37:-Comparing the results of demand forecasting and supply forecasting in manpower planning

A:-HR Programming

B:-HR Deployment

C:-HR Redeployment

D:-HR Development

Correct Answer:- Option-A

Question38:-Training employees to do different tasks or jobs than their own

A:-Induction training

B:-Cross training

C:-Retraining

D:-Refresher training

Correct Answer:- Option-B

Question39:-A management philosophy oriented toward staffing positions with local talent.

A:-Polycentric

B:-Geocentric

C:-Organocentric

D:-Peoplecentric

Correct Answer:- Option-A

Question40:-Salary increase awarded to an employee based on his or her individual performance

A:-Consolidated pay

B:-Piece rate pay

C:-Merit pay

D:-Individual pay

Correct Answer:- Option-C

Question41:-A strategy that calls for spending a lot on consumer advertising and promotion to induce final consumers to buy a particular product

A:-Push strategy

B:-Pull strategy

C:-Up strategy

D:-Down strategy

Correct Answer:- Option-B

Question42:-The idea that consumers will favour products that are available and highly affordable

A:-Product concept

B:-Affordability concept

C:-Production concept

D:-Market concept

Correct Answer:- Option-C

Question43:-Temporarily pricing products below the list price and sometimes even below cost

A:-Promotional pricing

B:-Affordable pricing

C:-Beneficial pricing

D:-Considerative pricing

Correct Answer:- Option-A

Question44:-The difference between a company's selling price for a product and its cost to manufacture or purchase it.

A:-Mark down

B:-Scale down

C:-Scale up

D:-Mark up

Correct Answer:- Option-D

Question45:-Evaluating each market segment's attractiveness and selecting one or more segments to serve.

A:-Segmentation

B:-Targetting

C:-Servicing

D:-Positioning

Correct Answer:- Option-B

Question46:-Identifying and developing new market segments for current company products.

A:-Product development

B:-Production development

C:-Company development

D:-Market development

Correct Answer:- Option-D

Question47:-Major uncontrollable forces which influence a firm's decision making and have an impact upon its performance.

A:-Micro environment

B:-Macro environment

C:-Nano environment

D:-Organisational environment

Correct Answer:- Option-B

Question48:-The stage at which a firm withdraws a product and introduces another new product

A:-Decline stage

B:-Maturity stage

C:-Abandonment stage

D:-Growth stage

Correct Answer:- Option-C

Question49:-Setting a price based on what a customer is willing to pay

A:-Value based pricing

B:-Cost plus pricing

C:-Premium pricing

D:-Skimming pricing

Correct Answer:- Option-A

Question50:-Products that have long run advantages but have no immediate appeal to consumers.

A:-Deficient products

B:-Salutary products

C:-Desirable products

D:-Preferred products

Correct Answer:- Option-B

Question51:-All transactions not settled in cash shall be taken into account

A:-Dual aspect

B:-Realisation concept

C:-Accrual concept

D:-Consistency concept

Correct Answer:- Option-C

Question52:-Legal expenses incurred for purchase of fixed assets is

A:-Capital Expenditure

B:-Revenue Expenditure

C:-Deferred Revenue Expenditure

D:-None of these

Correct Answer:- Option-A

Question53:-Statement I : Quick ratio and absolute liquid ratio is the same.
Statement II : Quick ratio and acid test ratio is the same but absolute liquid ratio is different.
Which of the statements are correct ?

- A:-Statement I
- B:-Statement II
- C:-Statement I and II
- D:-None of these

Correct Answer:- Option-B

Question54:-Sacrificing ratio is applicable in the case of

- A:-Death of a partner
- B:-Admission of a partner
- C:-Retirement of a partner
- D:-All of these

Correct Answer:- Option-B

Question55:-Statement I : Another name for Benefit Cost Ratio is profitability index.
Statement II : Profitability index shows the relationship between present value of cash inflows and present value of cash outflows.
Which of the statements are correct ?

- A:-Statement II
- B:-Statement I
- C:-Statement I and II
- D:-None of these

Correct Answer:- Option-C

Question56:-Statement I : Average profit method of valuation of goodwill consider the average profit of last three or four years.
Statement II : Super profit is the excess of actual profit over normal profit.
Statement III : Average profits are not capitalized under capitalization method.

- A:-Statement I is correct but Statement II is incorrect.
- B:-Statement III is correct but Statement II is incorrect.
- C:-Statement I and II is correct but Statement III is incorrect.
- D:-Statement I and III is correct but Statement II is incorrect.

Correct Answer:- Option-C

Question57:- _____ technique in costing is used for 'make or buy' decisions.

- A:-Target costing
- B:-Marginal costing
- C:-Output costing
- D:-Batch costing

Correct Answer:- Option-B

Question58:-Increase in the value of the firm from the payment of dividend is offset by decrease in market price of shares is explained in

- A:-Walter approach
- B:-Gordon approach
- C:-Traditional approach
- D:-Modigliani and Miller approach

Correct Answer:- Option-D

Question59:-The overall cost of capital and cost of debt remain the same under

- A:-Net operating income approach
- B:-Net income approach
- C:-Traditional approach
- D:-None of these

Correct Answer:- Option-A

Question60:-Which of the following formulae for profit volume ratio is correct ?

- a. Contribution/Sales
- b. Change in profit/Change in Sales
- c. Sales/Fixed cost
- d. Variable cost/Sales

A:-Option a and b

B:-Option c and d

C:-Option a and d

D:-All of these

Correct Answer:- Option-A

Question61:-Statement I : Accelerating cash collection through decentralized collection and lockbox system is a method of cash management.
Statement II : Controlling disbursement is also a method of cash management.

A:-Only Statement I is correct

B:-Both are incorrect

C:-Only statement II is correct

D:-Both are correct

Correct Answer:- Option-D

Question62:-Expenses incurred in connection with obtaining a license for starting a factory is

A:-Revenue expenditure

B:-Capital expenditure

C:-Partly revenue and partly capital expenditure

D:-None of these

Correct Answer:- Option-B

Question63:-Efficiency ratios are also called as

A:-Activity ratios

B:-Turnover ratios

C:-Both activity and turnover ratios

D:-None of these

Correct Answer:- Option-C

Question64:-The order in which the various assets and liabilities are shown in the balance sheet is called

A:-Grouping

B:-Marshalling

C:-Grouping and Marshalling

D:-None of these

Correct Answer:- Option-B

Question65:-The principle 'anticipate no profit but provide for all probable losses' is called

A:-Materiality principle

B:-Consistency principle

C:-Timeliness principle

D:-Conservatism principle

Correct Answer:- Option-D

Question66:-The excess of actual sales over break-even sales is called

A:-Margin of safety

B:-P/V ratio

C:-Breakeven point

D:-None of these

Correct Answer:- Option-A

Question67:-A dividend which gives the assurance to pay in future is

A:-Cash dividend

B:-Scrip dividend

C:-Property dividend

D:-Stock dividend

Correct Answer:- Option-B

Question68:-What is the treatment of goods sent on approval in trading account ?

A:-Deduction of sales value from sales

B:-Cost added to closing stock

C:-Both deduction from sales and addition to closing stock

D:-None of these

Correct Answer:- Option-C

Question69:-One of the advantage of accounting is

A:-Assists in management

B:-Record of cost

C:-Both 1 and 2

D:-None of these

Correct Answer:- Option-A

Question70:-Amount received out of joint life policy on the death of a partner is

A:-Debited to profit and loss account

B:-Credited to profit and loss account

C:-Debited to joint life policy account

D:-Credited to joint life policy account

Correct Answer:- Option-D

Question71:-Statement I : Capital and current account is prepared in fluctuating capital method.
Statement II : The balance of capital fluctuates from time to time in the case of fluctuating capital method.

A:-Statement I is correct but Statement II is wrong

B:-Statement II is correct but Statement I is wrong

C:-Both Statements are correct

D:-Both statements are wrong

Correct Answer:- Option-B

Question72:-Decrease in revaluation of assets at the time of admission of a partner is

A:-Debited to revaluation account

B:-Credited to realization account

C:-Credited to revaluation account

D:-None of these

Correct Answer:- Option-A

Question73:-If goodwill is raised only for the share of the retiring partner

A:-Goodwill is debited and all partners' capital account is credited

B:-Goodwill is credited and all partners' capital account is debited

C:-Goodwill is debited and retiring partner's capital account is credited

D:-Goodwill is credited and retiring partner's capital account is debited.

Correct Answer:- Option-C

Question74:-The following items are taken in profit and loss appropriation account.

- i. Interest on drawings and capital
- ii. Interest on drawings, salary and commission
- iii. Interest on drawings, salary and capital
- iv. Interest on drawings, salary, commission and capital

A:-i and ii is correct

B:-Only i is correct

C:-Only ii is correct

D:-Only iii is correct

Correct Answer:- Option-C

Question75:-Transactions are recorded in the value in which it is incurred is explained by

A:-Going concern concept

B:-Consistency concept

C:-Conservatism concept

D:-Cost concept

Correct Answer:- Option-D

Question76:-The profit on the reissue of forfeited shares are transferred to

A:-Trading account

- B:-Capital reserve
 - C:-Profit and loss account
 - D:-Capital account
- Correct Answer:- Option-B

Question77:-If the market price of the shares to be given for purchase consideration at the time of absorption _____ of the share is to be determined.

- A:-Face value
 - B:-Fair value
 - C:-Yield value
 - D:-Intrinsic value
- Correct Answer:- Option-D

Question78:-The portion of the authorized capital which can be called up only on the liquidation of the company is called

- A:-Subscribed capital
 - B:-Unsubscribed capital
 - C:-Reserve capital
 - D:-Issued capital
- Correct Answer:- Option-C

Question79:-When an existing company offers its shares for sale to the existing shareholders, it is known as

- A:-Right issue
 - B:-Bonus issue
 - C:-Offer for sale
 - D:-Offer for purchase
- Correct Answer:- Option-A

Question80:-Capital redemption Reserve Account can be utilized

- A:-for issuing fully paid bonus shares
 - B:-for declaring bonus to employees
 - C:-for writing off the past losses
 - D:-for writing off capital losses
- Correct Answer:- Option-A

Question81:-According to SEBI guidelines, the shares can be repurchased through ____ offer.

- A:-technical
 - B:-tender
 - C:-special
 - D:-general
- Correct Answer:- Option-B

Question82:-The rate of discount on shares cannot exceed

- A:-15%
 - B:-5%
 - C:-10%
 - D:-20%
- Correct Answer:- Option-B

Question83:-Which of the following of an insurance company does not fall under 'income from investments' ?

- A:-Profit on sale of investments
 - B:-Interest and dividends
 - C:-Interest on reserve
 - D:-Share transfer fee
- Correct Answer:- Option-D

Question84:-Which of the following is not essential to calculate the yield value per share ?

- A:-Super profit
- B:-Paid up value
- C:-Normal return rate

D:-Expected return rate

Correct Answer:- Option-A

Question85:-When the purchasing company bears the liquidation expenses, it will debit the expenses to

A:-Bank Account

B:-Goodwill Account

C:-Realization Account

D:-Liability Account

Correct Answer:- Option-B

Question86:-When shares issued at premium, which of the following account is credited ?

A:-Share Forfeited Account

B:-Share Allotment Account

C:-Share Premium Account

D:-Share Application Account

Correct Answer:- Option-A

Question87:-The capital which is part of the uncalled capital of the company which can be called up only in the event of its winding up, it is called

A:-Authorized Capital

B:-Nominal Capital

C:-Reserve Capital

D:-Issued Capital

Correct Answer:- Option-C

Question88:-The general relationship between a banker and its customer is that of a

A:-Creditor and debtor

B:-Debtor and creditor

C:-Agent and principal

D:-Lessor and lessee

Correct Answer:- Option-B

Question89:-Lead Bank System was started on the recommendation of

A:-Raja Chellaia Committee

B:-Kelkar Committee

C:-Nariman Committee

D:-Malhotra Committee

Correct Answer:- Option-C

Question90:-The Imperial Bank of India after its nationalization came to be known as

A:-United Bank of India

B:-State Bank of India

C:-Reserve Bank of India

D:-Indian Overseas Bank

Correct Answer:- Option-B

Question91:-Which of these banks was earlier known as UTI bank ?

A:-Centurion Bank

B:-City Bank

C:-Yes Bank

D:-Axis Bank

Correct Answer:- Option-D

Question92:-The funds that the banks keep with RBI as a portion of their net demand and time liabilities is known as

A:-CRR

B:-SLR

C:-Bank Rate

D:-Reverse Repo Rate

Correct Answer:- Option-A

Question93:-Which of the following is not one of the principles governing insurance contracts ?

- A:-Utmost good faith
- B:-Insurable interest
- C:-Honesty
- D:-Indemnity

Correct Answer:- Option-C

Question94:-The first pillar under Basel II talks about

- A:-Minimum capital requirements
- B:-Market discipline
- C:-Supervisory review
- D:-Disclosure norms

Correct Answer:- Option-A

Question95:-Which is the first Scheduled Apex Co-operative Bank in the Co-operative Banking Sector in India ?

- A:-The Bihar State Co-operative Bank Ltd.
- B:-The Goa State Co-operative Bank Ltd.
- C:-The Kerala State Co-operative Bank Ltd.
- D:-The Manipur State Co-operative Bank Ltd.

Correct Answer:- Option-C

Question96:-Repo Rate refers to the rate at which

- A:-RBI borrows money from the market
- B:-RBI lends funds to commercial banks
- C:-Banks keep the money with RBI
- D:-Forex purchased by RBI

Correct Answer:- Option-B

Question97:-Which is the first Regional Rural Bank in India ?

- A:-Prathama Bank
- B:-Kerala Gramin Bank
- C:-Maharashtra Gramin Bank
- D:-Aryavart Bank

Correct Answer:- Option-A

Question98:-The Banking Ombudsman is appointed by

- A:-The Central Government
- B:-The State Government
- C:-The Ministry of Finance
- D:-RBI

Correct Answer:- Option-D

Question99:-Which one of the following is not a Payment Bank in India ?

- A:-Airtel Payments Bank Ltd.
- B:-Jio Payments Bank Ltd.
- C:-NSDL Payments Bank Ltd.
- D:-CDSL Payments Bank Ltd.

Correct Answer:- Option-D

Question100:-National Housing Bank is a fully owned subsidiary of

- A:-SBI
- B:-RBI
- C:-UTI
- D:-HSBC

Correct Answer:- Option-B