

General Awareness (Banking Industry) Question Bank for Practice

1. Which of the following bodies tightened the norms for foreign exchange risk cover in India mentioning that only companies with a net worth of Rs 200 crore can use derivatives to hedge against risk of volatility in currency rates?

- a. IMF
- b. Reserve Bank of India
- c. SEBI
- d. Union Ministry of Finance

Ans: b

2. Which body in India finally provided tax exemption on the 9.5 per cent interest income on PF deposits for 2010-11?

- a. Reserve Bank of India
- b. Income Tax Department
- c. Employees' Provident Fund Organisation
- d. Corporate Affairs Ministry

Ans: b

3. (1) The report on Customer Service in Banks by a committee chaired by M. Damodaran, former Chairman of the Securities and Exchange Board of India (SEBI) that was released on 3 July 2011 recommended an increased deposit insurance cover of Rs.5 lakh so as to encourage individuals to keep all their deposits in banks.

(2) The panel also suggested blocking of lost ATM cards through SMS and immediate restoration of funds in case of non-dispensation of cash at an ATM within 5 working days.

Which of the above is not true?

- a. Only 1
- b. Only 2
- c. Both 1 & 2
- d. None of the above

Ans: b

4. The Reserve Bank of India (RBI) in a bid to tame inflationary pressure hiked the short-term indicative policy rate (repo rate) by 50 basis points on 26 July 2011. The repo rate currently stands at what percentage?

- a. 7%
- b. 7.5%
- c. 8%
- d. 8.5%

Ans: c

5. Which bank posted a 99 per cent drop in net profit at Rs 21 crore for the fourth quarter ended 31 March 2011 against Rs 1867 crore during the corresponding period in 2010?

- a. Indian Overseas Bank
- b. State Bank of India
- c. Bank of India
- d. United Bank of India

Ans: b

6. Who did global payments processing company MasterCard appoint as the General Manager, South Asia and Country President, India?

- a. T. V. Seshadri
- b. Vicky Bindra
- c. Tunde Lemo
- d. Ajay Banga

Ans: a

7. Government of India on 19 July 2011 appointed Usha Ananthasubramanian, former general manager of Bank of Baroda (BoB) as executive director of which public sector lender?

- a. Central Bank of India
- b. Punjab National Bank
- c. United Bank of India
- d. Gramin Bank

Ans: b

8. Name the public sector lender that selected Metlife as its partner for a proposed foray into the life insurance segment.

- a. Syndicate Bank
- b. Punjab National Bank
- c. Corporation Bank
- d. United Bank of India

Ans: b

9. Which bank signed a memorandum of understanding with Dewan Housing Finance Corporation (DHFL) under which DHFL will distribute home loans to Yes Bank's customers?

- a. Canara Bank
- b. ABN Amro bank
- c. Yes Bank
- d. HSBC

Ans: c

10. Which life insurance company in India launched a new non-linked health insurance plan, Jeevan Arogya?

- a. HDFC Standard Life Insurance Co. Ltd
- b. Life Insurance Corporation of India
- c. IDBI Fortis Life Insurance Company Ltd.
- d. SBI Life Insurance Co. Ltd

Ans: b

11. Which of the following public sector banks in November 2011 froze its lending to the power sector?

- a. State Bank of India
- b. Allahabad Bank
- c. Punjab National Bank
- d. United Bank of India

Ans: b

12. Which Indian bank on 10 May 2011 raised benchmark prime lending rate 75 basis points to 14% following raising of interest rates by RBI by basis points on 3 May 2011?

- a. State Bank of India
- b. Union Bank

- c. Punjab National Bank
- d. Bank of Baroda

Ans: a

13. The Reserve Bank of India on 26 April 2011 fined 19 banks, including the country's top private and foreign banks for violating its guidelines on derivatives. Which is the only public sector bank on the list of banks to be fined?

- a. State bank of India
- b. Punjab National Bank
- c. Bank of India
- d. Indian Bank

Ans: a

14. The Reserve Bank of India on 25 August 2011 released its Annual Report for 2010-11. Which of the following was not discussed in the Annual Report the Central Board of the RBI?

- a. assessment of the macroeconomic performance during 2010-11
- b. prospects for 2011-12
- c. working and operations of the Reserve Bank and its financial accounts
- d. role of regulatory bodies in controlling the financial markets

Ans: d

15. Reserve Bank of India (RBI) panel headed by Usha Thorat, Director, Centre for Advanced Financial Research and Learning (CAFRAL) on 29 August 2011 came up with suggestion on non-banking finance company (NBFC). Which of the following related to this statement is not true?

- 1. The panel suggested the central bank to insist on a minimum asset size of more than Rs.25 crore for registering any new non-banking finance company (NBFC)
- 2. Transfer of shareholding, direct or indirect, of 25 per cent and above, change in control, merger or acquisition of any registered NBFC will require prior approval of the Reserve Bank.
- 3. Tier-I capital for capital to risk weighted assets ratio (CRAR) purposes would be specified at 12 per cent to be achieved in three years for all registered deposit-taking and non-deposit-taking NBFCs.
- 4. NBFCs would be subject to regulations similar to banks while lending to stock brokers and merchant banks and similar to stock brokers, as specified by the Securities and Exchange Board of India (SEBI)

- a. 1 & 4
- b. 2 & 4
- c. Only 4
- d. Only 1

Ans: d

16. Which Indian PSU bank in tune with its plans to expand its retail division in the UK entered the mortgage market in the country for the first time?

- a. Punjab National Bank
- b. Oriental Bank of Commerce
- c. State bank of India
- d. Indian Overseas Bank

Ans: c

17. Which of the following banks set up two loan processing centres for the small and medium enterprise (SME) segment on a pilot basis in Bangalore & in New Delhi in September 2011?

- a. Corp Bank
- b. United Bank of India
- c. Syndicate Bank
- d. Bank of Baroda

Ans: c

18. The government suspended M Ramadoss for alleged violations in issuing insurance cover to an airline during his stint as head of another state-run insurer. To which insurance group did he belong to?

- a. New India Assurance
- b. LIC
- c. GIC
- d. ICICI Insurance

Ans: a

19. Which of the following banks in early May 2011 entered into a tie-up with non-banking finance companies such as Future Capital, Bajaj Finance, and Reliance Capital to grow its retail portfolio?

- a. Central Bank of India
- b. State Bank of India
- c. Bank of India
- d. HDFC Bank

Ans: a

20. Which are the two Gujarat-based cooperative sector lenders on which Reserve bank of India imposed a financial penalty of Rs 1 lakh each for violation of various rules, including anti-money laundering guidelines?

- 1. Shree Mahalaxmi Mercantile Co-operative Bank
 - 2. Rander People's Co-operative Bank
 - 3. Abad District Co Op Bank
 - 4. Ahd Mercantile Co-Op Bank Ltd
- a. 1 & 2
 - b. 2 & 3
 - c. 1 & 4
 - d. 3 & 4

Ans: (a)

1. RBI's open market operation transactions are carried out with a view to regulate—

- (A) Liquidity in the economy
- (B) Prices of essential commodities
- (C) Inflation
- (D) Borrowing power of the banks
- (E) All the above

2. When more than one banks are allowing credit facilities to one party in coordination with each other under a formal arrangement, the arrangement is generally known as—

- (A) Participation

- (B) Consortium
- (C) Syndication
- (D) Multiple banking
- (E) None of these

3. Open market operations, one of the measures taken by RBI in order to control credit expansion in the economy means —

- (A) Sale or purchase of Govt. securities
- (B) Issuance of different types of bonds
- (C) Auction of gold
- (D) To make available direct finance to borrowers
- (E) None of these

4. The bank rate means—

- (A) Rate of interest charged by commercial banks from borrowers
- (B) Rate of interest at which commercial banks discounted bills of their borrowers
- (C) Rate of interest allowed by commercial banks on their deposits
- (D) Rate at which RBI purchases or rediscounts bills of exchange of commercial banks
- (E) None of these

5. What is an Indian Depository Receipt ?

- (A) A deposit account with a Public Sector Bank
- (B) A depository account with any of Depositories in India
- (C) An instrument in the form of depository receipt created by an Indian depository against underlying equity shares of the issuing company
- (D) An instrument in the form of deposit receipt issued by Indian depositories
- (E) None of these

6. An instrument that derives its value from a specified underlying (currency, gold, stocks etc.) is known as—

- (A) Derivative
- (B) Securitisation Receipts
- (C) Hedge Fund
- (D) Factoring
- (E) Venture Capital Funding

7. Fiscal deficit is—

- (A) total income less Govt. borrowing
- (B) total payments less total receipts
- (C) total payments less capital receipts
- (D) total expenditure less total receipts excluding borrowing
- (E) None of these

8. In the Capital Market, the term arbitrage is used with reference to—

- (A) purchase of securities to cover the sale
- (B) sale of securities to reduce the loss on purchase
- (C) simultaneous purchase and sale of securities to make profits from price
- (D) variation in different markets
- (E) Any of the above

9. Reverse repo means—

- (A) Injecting liquidity by the Central Bank of a country through purchase of Govt. securities
- (B) Absorption of liquidity from the market by sale of Govt. securities
- (C) Balancing liquidity with a view to enhancing economic growth rate
- (D) Improving the position of availability of the securities in the market
- (E) Any of the above

10. The stance of RBI monetary policy is—

- (A) inflation control with adequate liquidity for growth
- (B) improving credit quality of the Banks
- (C) strengthening credit delivery mechanism
- (D) supporting investment demand in the economy
- (E) Any of the above

11. Currency Swap is an instrument to manage—

- (A) Currency risk
- (B) interest rate risk
- (C) currency and interest rate risk
- (D) cash flows in different currencies
- (E) All of the above

12. 'Sub-prime' refers to—

- (A) lending done by banks at rates below PLR
- (B) funds raised by the banks at sub-Libor rates
- (C) Group of banks which are not rated as prime banks as per Banker's Almanac
- (D) lending done by financing institutions including banks to customers not meeting with normally required credit appraisal standards
- (E) All of the above

13. Euro Bond is an instrument—

- (A) issued in the European market

- (B) issued in Euro Currency
 - (C) issued in a country other than the country of the currency of the Bond
 - (D) All of the above
 - (E) None of these
14. Money Laundering normally involves—
- (A) placement of funds
 - (B) layering of funds
 - (C) integration of funds
 - (D) All of (A), (B) and (C)
 - (E) None of (A), (B) and (C)

15. The IMF and the World Bank were conceived as institutions to—
- (A) strengthen international economic co-operation and to help create a more stable and prosperous global economy
 - (B) IMF promotes international monetary cooperation
 - (C) The World Bank promotes long term economic development and poverty reduction
 - (D) All of (A), (B) and (C)
 - (E) None of (A), (B) and (C)

16. Capital Market Regulator is—
- (A) RBI
 - (B) IRDA
 - (C) NSE
 - (D) BSE
 - (E) SEBI

17. In the term BRIC, R stands for—
- (A) Romania
 - (B) Rajithan
 - (C) Russia
 - (D) Regulation
 - (E) None of these

18. FDI refers to—
- (A) Fixed Deposit Interest
 - (B) Fixed Deposit Investment
 - (C) Foreign Direct Investment
 - (D) Future Derivative Investment
 - (E) None of these

19. What is Call Money ?
- (A) Money borrowed or lent for a day or over night

- (B) Money borrowed for more than one day but upto 3 days
- (C) Money borrowed for more than one day but upto 7 days
- (D) Money borrowed for more than one day but upto 14 days
- (E) None of these

20. Which is the first Indian company to be listed in NASDAQ ?

- (A) Reliance
- (B) TCS
- (C) HCL
- (D) Infosys
- (E) None of these

21. Which of the following is the Regulator of the credit rating agencies in India ?

- (A) RBI
- (B) SBI
- (C) SIDBI
- (D) SEBI
- (E) None of these

22. Who is Brand Endorsing Personality of Bank of Baroda ?

- (A) Juhi Chawla
- (B) Kiran Bedi
- (C) Amitabh Bachchan
- (D) Kapil Dev
- (E) None of these

23. The branding line of Bank of Baroda is—

- (A) International Bank of India
- (B) India's International Bank
- (C) India's Multinational Bank
- (D) World's local Bank
- (E) None of these

24. The logo of Bank of Baroda is known as—

- (A) Sun of Bank of Baroda
- (B) Baroda Sun
- (C) Bank of Baroda's Rays
- (D) Sunlight of Bank of Baroda
- (E) None of these

25. Which of the following statements(s) is/are True about the exports of China which is a close competitor of India ?

- (i) China's economic success is basically on the fact that it exports cheaper goods to rich nations like the USA, etc.
- (ii) In the year 2007 China's exports became almost 40% of its GDP.
- (iii) When compared to India China's share in the World Exports is more than 30% whereas India's share is mere 6% of the global exports.

- (A) Only (i)
- (B) Only (ii)
- (C) Both (i) and (ii)
- (D) All (i), (ii) and (iii)
- (E) None of these

26. One of the major challenges banking industry is facing these days is money laundering. Which of

the following acts/norms are launched by the banks to prevent money laundering in general ?

- (A) Know Your Customer Norms
- (B) Banking Regulation Act
- (C) Negotiable Instrument Act
- (D) Narcotics and Psychotropic Substance Act
- (E) None of these

27. Lot of Banks in India these days are offering M-Banking Facility to their customers. What is the full form of 'M' in 'M-Banking' ?

- (A) Money
- (B) Marginal
- (C) Message
- (D) Mutual Fund
- (E) Mobile Phone

28. Which of the following is/are true about the 'Sub-Prime Crisis' ? (The term was very much in news recently.)

- (i) It is a mortgage crisis referring to credit default by the borrowers.
- (ii) Sub-Prime borrowers were those borrowers who were rated low and were high risk borrowers.
- (iii) This crisis originated because of negligence in credit rating of the borrowers.

- (A) Only (i)
- (B) Only (ii)
- (C) Only (iii)
- (D) All (i), (ii) and (iii)
- (E) None of these

29. Which of the following is not the part of the structure of the Financial System in India ?

- (A) Industrial Finance
- (B) Agricultural Finance
- (C) Government Finance
- (D) Development Finance
- (E) Personal Finance

30. Which of the following is not the part of the scheduled banking structure in India ?

- (A) Money Lenders
- (B) Public Sector Banks
- (C) Private Sector Banks
- (D) Regional Rural Banks
- (E) State Co-operative Banks

31. As we all know Govt. of India collects tax revenue on various activities in the country. Which of the

following is a part of the tax revenue of the Govt. ?

- (i) Tax on Income
 - (ii) Tax on Expenditure
 - (iii) Tax on Property or Capital Asset
 - (iv) Tax on Goods and Services
- (A) Both (i) and (iii) only
 - (B) Both (ii) and (iv) only
 - (C) All (i), (ii), (iii) and (iv)
 - (D) Only (ii), (iii) and (iv)
 - (E) None of these

32. We very frequently read about Special Economic Zones (SEZs) in newspapers. These SEZs were established with which of the following objectives ?

- (i) To attract foreign investment directly.
 - (ii) To protect domestic market from direct competition from multinationals.
 - (iii) To provide more capital to agricultural and allied activities.
- (A) Only (i)
 - (B) Only (ii)
 - (C) Only (iii)
 - (D) All (i), (ii) and (iii)
 - (E) None of these

33. Which of the following groups of countries has almost 50% share in global emission of carbon every year ?

- (A) US, China, India, South Africa
- (B) India, China, Russia, Britain
- (C) South Africa, Nepal, Myanmar
- (D) US, Russia, China & India
- (E) None of these

34. Which of the following correctly describes the concept of 'Nuclear Bank' floated by International Atomic Energy Agency ?

- (i) It is a nuclear fuel bank to be shared by all the nations jointly.
 - (ii) It is a facility to help nations in enrichment of uranium.
 - (iii) It is an agency which will keep a close vigil on the nuclear programme of all the nations.
- (A) Only (i)
 - (B) Only (ii)
 - (C) Both (i) and (iii) only
 - (D) Only (iii)
 - (E) Both (i) and (ii) only

35. Many times we read about Future Trading in newspapers. What is 'Future Trading' ?

- (i) It is nothing but a trade between any two stock exchanges wherein it is decided to purchase the

stocks of each other on a fixed price throughout the year.

(ii) It is an agreement between two parties to buy or sell an underlying asset in the future at a predetermined price.

(iii) It is an agreement between stock exchanges that they will not trade the stocks of each other under

any circumstances in future or for a given period of time.

- (A) Only (i)
- (B) Only (ii)
- (C) Only (iii)
- (D) All (i), (ii) and (iii)
- (E) None of these

36. Inflation in India is measured on which of the following indexes/indicators ?

- (A) Cost of Living Index (COLI)
- (B) Consumer Price Index (CPI)
- (C) Gross Domestic Product
- (D) Wholesale Price Index (WPI)
- (E) None of these

37. As per the reports published in the newspapers a section of society staged a demonstration at the venue of the G-8 Summit recently. What was/were the issues towards which these demonstrators were

trying to draw the attention of G-8 leaders ?

- (i) Food shortage which has taken 50 million people in its grip.
- (ii) Inflation which has gone up substantially across the Globe.
- (iii) USA's consistent presence in Iraq.

- (A) Only (i)
- (B) Only (ii)
- (C) Only (iii)
- (D) Both (i) and (ii) only
- (E) None of these

38. Hillary Clinton formally suspended her campaign to ensure election of who amongst the following

for the next President of USA ?

- (A) George Bush
- (B) Barack Obama
- (C) John McCain
- (D) Bill Clinton
- (E) None of these

39. Hugo Chavez whose name was recently in news is the—

- (A) President of Congo
- (B) Prime Minister of Uganda
- (C) President of Venezuela
- (D) Prime Minister of Brazil
- (E) None of these

40. The Govt. of India has raised the amount of the Loan Waiver to the farmers by 20%. Now the amount is nearly—

- (A) Rs. 60,000 crore

- (B) Rs. 65,000 crore
- (C) Rs. 72,000 crore
- (D) Rs. 76,000 crore
- (E) Rs. 80,000 crore

41. Delimitation Commission has made a recommendation that next Census should be Panchayatwise. When is the next Census due ?

- (A) 2010 (B) 2011 (C) 2012 (D) 2013 (E) 2015

42. The World Health Organisation has urged that advertisements of which of the following should be banned to protect youth from bad effects of the same ?

- (A) Tobacco
- (B) Alcoholic drinks
- (C) Junk Food
- (D) Soft drinks with chemical preservatives
- (E) None of these

43. Which of the following countries has allocated a huge amount of US \$ 10 billion to provide relief to its earthquake victims ?

- (A) Japan
- (B) South Korea
- (C) China
- (D) South Africa
- (E) None of these

44. India and Nepal have many agreements on sharing of the water of various rivers. Which of the following rivers is not covered under these agreements ?

- (A) Kosi
- (B) Gandak
- (C) Ganga
- (D) Mahakali
- (E) All these rivers are covered

45. Which of the following names is not closely associated with space programme of India or any other country ?

- (A) CARTOSAT
- (B) NLS – 5
- (C) RUBIN – 8
- (D) GSLV
- (E) SCOPE

46. Vijay Hazare Trophy is associated with the game of—

- (A) Hockey
- (B) Cricket
- (C) Badminton
- (D) Football
- (E) Golf

47. Which of the following was the theme of the Olympic Torch ?

- (A) Journey of Harmony

- (B) Green World Clean World
- (C) Journey of Peace
- (D) Journey for Hunger-free World
- (E) None of these

48. Which of the following schemes is not a social development Scheme ?

- (A) Indira Awas Yojana
- (B) Mid Day Meal
- (C) Bharat Nirman Yojana
- (D) Sarva Shiksha Abhiyan
- (E) All are social schemes

49. Which of the following is not a member of the ASEAN ?

- (A) Malaysia
- (B) Indonesia
- (C) Vietnam
- (D) Britain
- (E) Singapore

50. Which of the following Awards are given for excellence in the field of Sports ?

- (A) Kalinga Prize
- (B) Shanti Swarup Bhatnagar Award
- (C) Arjun Award
- (D) Pulitzer Prize
- (E) None of these

Answers

1. (E) 2. (B) 3. (A) 4. (D) 5. (C) 6. (C) 7. (D) 8. (C) 9. (A) 10. (E) 11. (D) 12. (D) 13. (C) 14. (D)
 15. (D) 16. (E) 17. (C) 18. (C) 19. (A) 20. (D) 21. (D) 22. (E) 23. (B) 24. (B) 25. (C) 26. (E) 27. (E)
 28. (D) 29. (E) 30. (A) 31. (C) 32. (A) 33. (D) 34. (B) 35. (B) 36. (D) 37. (B) 38. (B) 39. (C) 40. (A)
 41. (B) 42. (A) 43. (C) 44. (C) 45. (E) 46. (B) 47. (A) 48. (C) 49. (D) 50. (C)

1. A prospect means

- a) any customer who walks into the bank
- b) an employee of the bank
- c) a customer who is likely to be interested in bank's product or service
- d) a depositor of the bank
- e) a borrower of the bank

2. A lead means

- a) a prospect who is more likely to avail of the Bank's product
- b) a political leader
- c) a religious leader
- d) a bank chairman
- e) None of these

3. Innovation means

- a) Compensation
- b) inspiration
- c) additional perquisites
- d) implementing new ideas or new methods
- e) None of these

4. A Call means

- a) calling on friends
- b) calling on bank employees
- c) calling on prospective customers
- d) to make telephone calls
- e) calling on relatives

5. The Traditional Marketing style involves

- a) Telemarketing
- b) Digital Marketing
- c) Indirect Marketing
- d) Direct Marketing
- e) All of these

6. Modern Method of Marketing include

- a) Publicity on the net
- b) Advertisement on the net
- c) Soliciting business through e-mails
- d) Tele marketing
- e) All of these

7. A true marketing requires

- a) Command and other mindset
- b) Control Mindset
- c) Passive mindset
- d) Active mindset
- e) None of these

8. Which of the following sentences is true?

- a) Marketing is not required in a Buyers' Market
- b) Marketing is not required in a Sellers's market
- c) Marketing is not required due to competition
- d) Marketing is not required due to liberalization
- e) Marketing is not required due to globalisation

9. For effective marketing the salesmen should have which of these qualities?

- a) Creativity
- b) Team spirit
- c) Motivation
- d) Effective communication skills
- e) All of these

10. Market information means

- a) Knowledge of shops and bazaars
- b) Knowledge of shopping malls
- c) Knowledge of customer profile and product mix
- d) knowledge of various languages
- e) None of these

11. Market Research is needed for

- a) checking the market area
- b) checking the right product to be sold
- c) making proper marketing decisions
- d) deciding right time to sell
- e) All of these

12. Which of the following statement is true

- a) Marketing makes the company to go into loss due to higher expenses
- b) Marketing is not required in profit making companies
- c) Marketing sharpens the minds of the employees
- d) Marketing is a time bound seasonal function
- e) Marketing is a waste of time

13. Marketing plan helps in

- a) better lead generation
- b) better systems
- c) better results
- d) improved balance sheet
- e) better customer service

14. If Marketing is done effectively which of the following is not required?

- a) Advertisement
- b) Publicity
- c) Market Research
- d) Market Segmentation

e) None of these

15. Motivation means

- a) Inspiring employees to perform better
- b) Better communication skills
- c) Sales Coaching
- d) Market Research
- e) None of these

16. In a Selling Process in today's world?

- a) Only standard products are sold
- b) No customization required
- c) the seller need not have product knowledge
- d) the seller should aim at customer satisfaction
- e) only quantum of sales matters

17. Find the true statement

- a) Marketing is a waste of the employees' time
- b) Marketing is not required in India due to its vast population
- c) Marketing involves additional work
- d) Marketing involves team work
- e) Marketing is not required today due to IT advancement

18. A Target market is

- a) entire country
- b) entire city
- c) entire globe
- d) that which consists of customers who need the identified product
- e) all of these

19. Sales forecasting involves

- a) Sales Planning
- b) Sales Pricing
- c) Distribution Channels
- d) Consumer tastes
- e) All of these

20. Which of the following product is being sold under the brand name ZODIAC

- a) Shirts
- b) Ties
- c) Both A and B
- d) Liberty

21. SWIFT – cars are being manufactured by

- a) DCM
- b) Maruti
- c) Premier Automobiles
- d) Hyundai

22. With you all the way is the slogan of

- a) Vodafone
- b) SBI
- c) ICICI
- d) Raymonds

23. Which company used the slogan “The complete Man”

- a) DCM
- b) GRASIM
- c) RAYMONDS
- d) VIMAL

24. Which brand uses the slogan “Made for each other” for its cigarettes?

- a) Cavenders
- b) Four Square
- c) Red & White
- d) Wills

25. Cross Selling means

- a) Identifying customer needs
- b) matching the products to customer needs
- c) convincing the customers of product benefits
- d) responding to questions and objections of customers
- e) all of these

ANSWERS

1 (c) 2 (a) 3 (d) 4 (c) 5 (d) 6 (e) 7 (d) 8 (b) 9 (e) 10 (c) 11 (e) 12 (c) 13 (c) 14 (b) 15 (a) 16 (d)
17 (d) 18 (d) 19 (e) 20 (c) 21 (b) 22 (b) 23 (c) 24 (d) 25 (e)