

Accounting And Finance For Bankers - JAIIB

1. A person purchased a lap top for Rs.30000 by raising a loan from the bank at 12% on simple rate of interest, payable in 2 years as weekly payment. The total amount of interest would be Rs._____ and the weekly instalment would be Rs._____.
 - a. 7200, Rs.357.60
 - b. 3600, Rs.357.60
 - c. 7200, Rs.715.20
 - d. 3600, Rs.715.20
2. When the balance as per the cash book is starting point, in the reconciliation, the amount of cheques issued and not presented are:
 - a. Subtracted
 - b. Added
 - c. Either added or subtracted
 - d. None of the above
3. Which among the following is not correct in the context of annuity:
 - a. Term of annuity-total time during which regular payments are made
 - b. Payment period- the regular rime periods during which payments are made
 - c. Ordinary annuity- where payments are made at the end of the period
 - d. Annuity date- when payments are made at the end of the period
4. A person wants to have Rs.2 lac annually for 20 years by investing the amount in an annuity interest rate of 5%. He will have to invest:
 - a. Rs.24 lac
 - b. Rs.2492440
 - c. Rs.2429000
 - d. Rs.25 lac
5. A sinking fund can be created for using it for (a) pay a loan in lump sum (b) to redeem a bond (c) to buy new machinery (d) to replace a worn out equipment:
 - a. A to d all
 - b. A, b and c only
 - c. A, c and d only
 - d. B, c and d only
6. When the required rate of return is (less than / more than) the coupon rate, the discount on the bond _____ as maturity approaches:
 - a. More than, increases
 - b. Less than, increase
 - c. Less than, constant
 - d. More than, declines
7. To make provision on bad debts, which of the following journal entry is correct:
 - a. Debit the profit & loss and credit the bad debt account
 - b. Debit the profit and loss account and credit provision on bad debts account
 - c. Debit the provision account and credit the bad debt account
 - d. Debit the provision and credit the account of individual customer.

Accounting And Finance For Bankers - JAIIB

8. When the future cash flow from a project is discounted, the project can be accepted if:
- The net present value is zero or negative
 - The net present value is negative
 - The net present value is zero or positive
 - The net present value is more than one only
9. Internal rate of return (IRR) is the _____ rate at which the net present value of the cash flows from a project is _____.
- Return rate, less than one
 - Discount rate, more than one
 - Discount rate, zero
 - Discount rate, less than one
10. The estimated value of an asset at which it can be disposed of after a given no. of years of useful life is called:
- Depreciated value
 - Written down value
 - Salvage or residual value
 - Net value
11. A fixed asset is purchased for Rs.1 lac with expected useful life of 5 years. Its depreciated value at the end of 3rd year will be Rs. _____. If it is sold for Rs.45000, the firm will make profit/loss of Rs. _____.
- Rs.60000, loss, Rs.15000
 - Rs.40000, profit, Rs.5000
 - Rs.40000, loss, Rs.5000
 - Rs.60000, profit, Rs.15000
12. Business transactions are recorded on the basis of certain set of rules and criteria, which are called:
- Double entry book keeping
 - Single entry book keeping
 - Accounting standards
 - Any of the above
13. Which of the following accounting standard prescribed by ICAI in India does not match the description:
- AS 17- segment reporting
 - As 26- Intangible assets
 - AS 09- Revenue Recognition
 - AS 01- cash flow statement
14. The accounting method in which the profit represents the excess of receipts over the expenditure:
- Cash method
 - Accrual method
 - Single entry method

Accounting And Finance For Bankers - JAIIB

- d. None of the above
15. Which among the following is not a correct statements:
- In India the accounting standards are issued by Accounting Standards Board under ICAI
 - Compliance with accounting standards is the duty of Auditor
 - Single entry system is a scientific method of accounting
 - Accounting standard 6 relates to depreciation accounting
16. Health of the proprietor which affects the business activity and hence the profit, is not recorded in the books due to which of the following:
- Business entity concept
 - Money measurement concept
 - Realization concept
 - Going concern concept
17. When a business earns profits, these are shown in the balance sheet as:
- Capital
 - Reserve and surplus
 - Cash in hand
 - Cash at bank
18. Name the accounts involved in the following transactions i.e. the firm has purchased machinery from XYZ, for cash:
- Cash & XYZ
 - XYZ and machinery
 - Cash and machinery
 - Cash. XYZ and machinery
19. Which of the following is a correct statement regarding a cash book (a) it is book of original (b) it is subsidiary book and a ledger account also (c) it records all cash transactions (d) the fundamental rule that each entry should be first recorded in the book of prime entry and then posted applies to cash book also:
- A to d all correct
 - A, b and c are correct
 - B, c and d are correct
 - A, b and d are correct
20. The accounting cycle of business transactions follows the following order:
- Summarizing – recording – classifying
 - Classifying – summarizing – recording
 - Recording – classifying – summarizing
 - None of the above
21. When two sides of an account are equalized by putting the difference on the side where amount is short, the process is called:
- Balancing
 - Journalizing
 - Posting

Accounting And Finance For Bankers - JAIIB

- d. A or c
22. The debit balance of an account may represent either an asset or an expense. Which of the following is not in connection with the debit balance:
- Cash account- asset
 - Rent account- expense
 - Pre-paid expenses- asset
 - Pre- operative expenses – expense
23. The accounts showing transactions with persons like customers, suppliers, banks, owners etc. are categorized as personal account. Which of the following is not sub-category of such accounts:
- Natural personal account
 - Artificial personal account
 - Representative personal account
 - Real personal account
24. Which of the following accounts is not a real account:
- Machinery
 - Land
 - Bank
 - Cash
25. A firm has incurred huge expenditure on advertisement the benefit of which would be available for few years. It debits its profit and loss account for a part of the amount while the other part is not debited. These two parts would be classified as:
- Both nominal accounts
 - First as real account, 2nd personal account
 - First nominal account, 2nd representative personal account
 - Both personal accounts
26. Which of the rule for debit or credit of account is properly matched out of the following:
- Personal account- debit the giver
 - Real account – debit what goes out
 - Nominal account- credit all income or gains
 - None of the above
27. Debit in real account means (a) the value of the asset whose account is being debited has increased (b) the value of the asset whose account is being debited has decreased (c) business has acquired more of that asset (d) business has sold that asset:
- A or c only
 - B or c only
 - A or d only
 - C or d only
28. A nominal account has been debited which signifies that (a) there has been some expense (b) there has been some loss (c) some income has diminished (d) some profit has diminished:
- A to d all

- b. A, b and c only
 - c. B and c only
 - d. A and d only
29. Which of the following statement is true with regard to debit or credit to cash book:
- a. Debit side of the cash book is called payments side
 - b. Credit side of the cash book is called receipt side
 - c. Credit side is payment and debit side is receipts
 - d. Debit side is payment and credit side is receipts
30. The left hand side of an account is called _____ and right hand side entry is called _____.
- a. Debit, credit
 - b. Credit, debit
 - c. Both debit
 - d. Both debit
31. Which of the following is not correct:
- a. Cash is a real account
 - b. Bank account is a personal account
 - c. Journal is a book of original as well as secondary entry
 - d. Short description of a transaction is called narration
32. Name of the account book where the individual records of expenses, assets and persons are maintained is called:
- a. Cash book
 - b. Journal
 - c. Ledger
 - d. All the above
33. Wages paid to Mohan, the peon is to be credited to _____ and cash received from a debtor being payment of goods sold would be debited to _____:
- a. Mohan, debtor
 - b. Cash, debtor
 - c. Cash, cash
 - d. Mohan, cash
34. A business firm can adopt an accounting procedure which it has to follow later on also due to which of the following accounting concepts:
- a. Convention of conservatism
 - b. Convention of consistency
 - c. Convention of materiality
 - d. Convention of full disclosure
35. The double entry accounting system (a) keeps a complete record of business transactions (b) it ensures arithmetical accuracy (c) balance sheet can be prepared at the end of year only by using this system (d) system being scientific, eliminates the commission of fraud.
- a. A to d all
 - b. Only a, b and c

Accounting And Finance For Bankers - JAIIB

- c. Only b, c and d
 - d. A, b and c only
36. The accrual system of income recognition makes distinction between:
- a. Cash received and cash not received
 - b. Cash paid and cash not paid
 - c. Cash received and right to receive the cash
 - d. Cash actually received and cash yet to be received
37. Machinery account has been showing balance of Rs.2.70 lac. An entry of Rs.0.30 Lac is made on right side of this account. This will _____ (increase / decrease) the balance which would be Rs._____.
- a. Decrease, Rs.3.00 lac
 - b. Increase, Rs.3.00 lac
 - c. Decrease, Rs.2.40 lac
 - d. Increase, Rs.2.40 lac
38. The balance of cash book and the balance as per pass book of the bank are required to be reconciled because of which of the following reasons (which is not true):
- a. Some entries are recorded in the pass book first and cash book later on
 - b. Some entries are recorded in the pass book later and cash book first
 - c. Some entries are recorded either in the pass book or the cash book with delay
 - d. Some entries are recorded in both the books, before date of reconciliation
39. A cheque is issued by a firm but not presented, while the other cheque drawn in its favour, is deposited by the firm with the bank. In the first case the entry will be first made by the _____ in its books and for the 2nd case, entry will be first made by the_____.
- a. Bank, firm
 - b. Firm, bank
 - c. Bank, bank
 - d. Firm, firm
40. For the purpose of reconciliation statement, if there is positive balance, it appears on _____ side of in the cash book and _____ side in the pass book:
- a. Debit, credit
 - b. Credit, debit
 - c. Debit, debit
 - d. Credit, credit
41. When pass book has a higher balance than the cash book and account is a current account with the bank, this may be on account of:
- a. Cheque issued by the firm and not paid by the bank
 - b. Bank might have credited some amount to firm's account without information to the firm
 - c. Some customer of the firm might have deposited some amount in the account without information to the firm
 - d. All the above

Accounting And Finance For Bankers - JAIB

42. (a) credit balance as per cash book means overdraft (b) direct deposit by a firm's debtor in the bank is first recorded by the bank (c) debit of bank charges by the bank reduce the balance. In the context of reconciliation, which of these is correct:
- A to c all
 - A and b only
 - B and c only
 - A and c only
43. Bank reconciliation statement is _____.
- Ledger account
 - part of the cash book
 - a statement showing difference between the balance in the pass book and cash book
 - a statement of position of balance of two books
44. The receipt side of the cash books is overcast by Rs.100 and the overdraft as per pass book is the starting point. The amount of Rs.100 will be:
- Added
 - Reduced
 - Kept unaltered
 - None of the above
45. In gross trail balance, which of the following is taken (a) total of debit columns of each ledger account (b) total of credit columns of each ledger account (c) total of receipt of cash book (d) total of payment of cash book:
- A to d all
 - Only a and b
 - Only c and d
 - Only a and c
46. Trial balance remains untallied due to errors. Various types of errors can be (a) error of omission (b) error of commission (c) errors of principal (d) intentional errors:
- A, b and c only
 - A, c and d only
 - B, c and d only
 - A to d all
47. XYZ had purchased certain goods from ABC firm but these were not recorded in the purchase journal. This is error of _____. It will (affect / not affect) the trial balance:
- Omission affect
 - Compensating, not affect
 - Principle, affect
 - Omission, not affect
48. An error that nullifies the wrong effect of another error is called _____:
- Omission
 - Commission
 - Principle

Accounting And Finance For Bankers - JAIIB

- d. Compensating error
49. Goods purchased from Ramesh Kumar have been recorded in the sales register:
- No rectification is required
 - Rectification can be done by making the correct
 - Rectification can be made by passing a journal entry debiting the sale account by Rs.500 and debiting the purchase account by Rs.500 and crediting the Ramesh Kumar account by Rs.1000
 - Rectification can be made by passing a journal entry debiting the sale account by Rs.1000 and crediting the purchase account by Rs.500 and crediting the Ramesh Kumar account by Rs.500
50. A purchase of Rs.6800 has been made by the firm but the amount has been posted to creditor's account for Rs.6000. for rectification, the journal entry would be:
- Debit creditor and credit purchase account Rs.800
 - Debit purchase account and credit suspense account Rs.800
 - Debit suspense account and credit creditor's account Rs.800
 - Debit creditor's account and credit suspense account Rs.800
51. Which of the following is not true:
- Wrong balance an account affect in the trial balance
 - Closing stock does not appear in the trial balance
 - Trial balance is prepared after preparation of the final account
 - Sales are shown on the credit side of the trail balance
52. (a) a recurring expenses which is to be made frequently is called a revenue expenses (b) a non-recurring expenses is a capital expense (c) purchase of motor cars from the manufacturer by a dealer is a revenue expenses (d) purchase of machinery by a manufacturing firm for its use is a capital expenses.
- A to d all correct
 - A, b and c are correct
 - B, c and d are correct
 - A, c and d are correct
53. Which of the following expenses and their type does not match:
- Cost of replacement of defective part of a machinery – Revenue Expense
 - Professional fee paid in connection with acquisition of a leasehold premises- capital expenditure
 - Travelling expenses incurred by the Chief Executive of a company in connection with purchase of costly equipment – capital expenses
 - Purchase of machinery for sale- capital expenses
54. A sum of Rs.3000 paid to Mr. A against acceptance was debited to account of Mr. B. The rectificatiobn can be done by:
- Debit to the cash account
 - Debit to A's account
 - Debit to B's account

Accounting And Finance For Bankers - JAIIB

- d. None of the above
55. The profits represent excess of receipts over the payment, as per which of the following accounting methods:
- accrual method
 - Cash method
 - Mercantile method
 - All the above
56. A company came out with a public issue of 1 lac shares of Rs.10 each payable Rs.4 as application money, Rs.4 as allotment money and Rs.2 as 1st and final call. The company has received applications for 2 lac shares, what will be amount of share capital forfeited?
- Rs.4000
 - Rs.40000
 - Rs.20000
 - Rs.8000
57. A party draws a bill of exchange in Delhi payable in Bangalore by a foreigner and no sale or purchase has actually taken place. Such bills are called:
- Documentary bills
 - Foreign bills
 - Accommodation bills
 - Usance bills
58. A bill has been received by a drawee X from drawer Y and has been dishonoured and noted. What journal entries will be passed in the books of the drawee
- Debit bills receivable, credit Y and noting charges
 - Debit bills payable, credit noting charges & Y
 - Debit bills payable & noting charges, credit Y
 - Debit Y & noting charges, credit bills payable
59. The books in which all particulars relating to bills accepted are recorded is called bills _____ (receivable/payable) books and the entry is posted to the debit of respective _____ (debtor/creditor)
- Payable, creditor
 - Payable, debtor
 - Receivable, creditor
 - Receivable. Debtor
60. Which of the following statements best explains the relationship between Journal & Ledger?
- First recording in Journal and then posting to ledger completes the double aentry of the transactions.
 - Journal is the book of original entry where as the ledger is the book of second entry
 - The journal is the book for analytical record and the ledger is the book for chronological record
 - The process of recording in the Journal is called posting, the process of recording in the ledger is called journalizing.

Accounting And Finance For Bankers - JAIB

61. A company came out with a public issue of 1 lac shares of Rs.10 each payable Rs.4 as application money, Rs.4 as allotment money and Rs.2 as 1st and final call. The company has received applications for 2 lac shares. In the problem, which account would be debited and which account would be credited:
- Debit bank account and credit share application account
 - Debit cash account and credit share capital account
 - Debit bank and credit share allotment
 - Debit share application and credit share capital
62. Which of the following transactions will increase as and also decrease an asset?
- Stores purchased on credit
 - Stores purchased on cash
 - Payment of a Promissory Note with cash
 - Declaration of Dividend
63. The general reserve at the time of amalgamation of firms is transferred to:
- Revaluation account
 - Account of the new firm after amalgamation
 - Capital account of partners
 - Written off to write off goodwill etc.
64. A company came out with a public issue of 1 lac shares of Rs.10 each payable Rs.4 as application money, Rs.4 as allotment money AND Rs.2 as 1st and final call. The company has received applications for 2 lac shares. By what amount, the bank account would be credited:
- Rs.4 lac
 - Rs.8 lac
 - Rs.10 lac
 - Nil
65. An invoice of rs.560 is entered in the sales book as Rs.650/- The correct total of the debit side of the trial balance is Rs.21240. Assuming no other error, what is the total of the credit side of the trial balance?
- 21240
 - 21150
 - 21330
 - None of these
66. The rule 'credit the giver' would be applicable in which of the following transactions:
- Purchase of goods on credit from Mr. X
 - Introduction of capital by the promoter
 - Introduction of capital by the promoter
 - All the above
67. A purchase of Rs.251 from Ramesh & Co. has been entered in the purchase book as 215. Debit side of the trial balance is 17364. Assuming no other error, what should be the total of the credit column of the trial balance?
- 17364

- b. 17400
 - c. 17328
 - d. None of these
68. Stock does not include
- a. Goods in the hands of an agent
 - b. Goods out on approval (on sale or return)
 - c. Goods sold awaiting delivery to the buyer
 - d. Goods (Meant for re-sale)
69. What is the amount of opening Expenses when:
Sales- Rs.14900, Gross Profit- Rs.3300 and Net Loss- Rs.500
- a. 2800
 - b. 3800
 - c. 11100
 - d. 11600
70. Depreciation is appearing in the trial balance of a company. While making final accounts, it should be shown in:
- a. The profit & Loan A/c
 - b. The balance sheet as a deduction from the asset concerned
 - c. The profit and loss account and balance sheet
 - d. The profit & Loan a/c or Balance Sheet.
71. An entry of Rs.500 was wrongly posted to wages A/c instead of Machinery Account, as wages are to be capitalized. It is an error of:
- a. Commission
 - b. Principle
 - c. Omission
 - d. Clerical
72. The provision for bad and doubtful debts at the time of dissolution of a firm is transferred to which of the following accounts:
- a. Realization account
 - b. Capital account of partners equally
 - c. Capital account of partners in their sharing ratios
 - d. Debtors' accounts
73. A firm purchased machinery worth Rs.230000 and spend Rs.15000 on its installation. Its expected useful life is 5 years when its scrap value will be Rs.45000. what is the amount annual depreciation?
- a. 30000
 - b. 35000
 - c. 40000
 - d. 45000
74. Which is a Source of Funds?
- a. Increase in Liability

Accounting And Finance For Bankers - JAIIB

- b. Decrease in Liability
 - c. Purchase of Asset
 - d. None of these
75. Wages paid to labour have been credited to wages account. It is an:
- a. Error of omission
 - b. Error of commission
 - c. Error of principle
 - d. Compensating error
76. $(\text{Cost price of assets} - \text{scrap value}) / \text{no. of years of estimated life of the asset}$. This method of depreciation calculation is:
- a. Written down value method
 - b. Annuity method
 - c. Depletion method
 - d. Straight line method
77. Which of the following accounting entry is passed at the end of the first year in case of sinking fund method:
- a. Debit depreciation, credit sinking fund investment
 - b. Debit sinking fund investment, credit bank account
 - c. Both a and b
 - d. Only a
78. An asset is purchased for Rs.2 lac. Its depreciated value is Rs.1 lac at the end of 5th year at 10%. The depreciation in this case has been charged at _____ under _____ method:
- a. Depreciated value, straight line method
 - b. Original cost, straight line method
 - c. Original cost, written down value method
 - d. Depreciated value, written down value method
79. Full amount of depreciation is not provided to the debit of profit and loss account in which of the following methods of depreciation:
- a. Straight line method
 - b. Written down value method
 - c. Sinking fund method
 - d. It has provided in case of all method
80. Group A (a) cost of a fixed asset (b) residual value (C) depreciation cost (d) estimated life. Group B (i) cost less residual value (ii) purchase price excluding any other type of expenses (iii) value on estimated date of disposal (iv) no. of years asset is expected to be in use. Which of the following is not matched:
- a. li
 - b. lii
 - c. I
 - d. Iv
81. In a balance sheet which of the following equations, is not correct:

Accounting And Finance For Bankers - JAIIB

- a. Assets= total claims called equities
 - b. Assets = liabilities + capital
 - c. Liabilities = assets – capital
 - d. Capital = assets + liabilities
82. The promoter brings capital of Rs.20000 out of which he purchases furniture worth Rs.2000 & machinery of Rs.3000. The balance sheet of the firm will show:
- a. Capital at Rs.20000 & furniture at Rs.2000, Machinery Rs.3000 and cash Rs.20000.
 - b. Capital at Rs.15000 & furniture at Rs.2000, Machinery Rs.3000 and ash Rs.20000.
 - c. Capital at Rs.20000 & furniture at Rs.2000, Machinery Rs.3000 and cash Rs.20000.
 - d. Capital at Rs.15000 & furniture at Rs.2000, Machinery Rs.3000 and cash Rs.15000.
83. Owner's equity is equal to:
- a. Capital + debentures + long term liabilities
 - b. Capital + reserves
 - c. Fixed assets + capital
 - d. Fixed assets + capital + reserves
84. Prepaid insurance Account is:
- a. An expense
 - b. A Revenue
 - c. An Asset
 - d. A liability
85. The profit or loss disclosed by the accounts of a company is:
- a. Transferred to share Capital. A/c
 - b. Shown in the column of "Current Liabilities & Provisions"
 - c. Shown in the column of "Reserve & Surplus" under a separate head
 - d. Transferred to General Reserve
 - e. Transferred to "Dividends payable" account
86. An insurance company admitted claim of a firm for Rs.4000 against the loss of goods worth Rs.10000. The abnormal loss of Rs.6000 would be debited to which of the following:
- a. Insurance receivable account
 - b. Trading account
 - c. Profit and loss account
 - d. Company's paid up account, if it is a company, otherwise capital account
87. Which of the following errors is revealed by the trial balance?
- a. Wrong amount entered in the book of original entry
 - b. Wrong amount entered in the ledger account
 - c. Complete omission of an entry from the book of original entry
 - d. All of the above
88. Which of the following does not match in the context of computer based accounting:
- a. Accounting performed by computer: computerized accounting
 - b. The instructions written by the programmer for running the computer – programming
 - c. To guard against loss of data, regular copy is made called duplicate record

Accounting And Finance For Bankers - JAIB

- d. Instructions written in the form of a computer program that destroy the information in the computer – virus
89. Balance sheet and profit and loss account prepared by a bank (a) are submitted to RBI by banks (b) within 6 months from close of the financial year (c) in three copies (d) alongwith auditor's report. Which of these is correct statement:
- A to d all
 - A to c only
 - B to d only
 - A, c and d only
90. Form B (under provisions of banking Regulation Act) is used by banks to:
- Send report of CRR
 - Send details of SLR investments
 - Prepare profit and loss account
 - Report unclaimed deposits
91. Provisions made for loan accounts are placed under which of the following item:
- Reserves & surplus
 - Other liabilities
 - Contingencies and provisions
 - Other liabilities and provisions
92. Banks have different types of capital. What is the proper order:
- Authorized, subscribed, issued, paid – up
 - Authorized, issued, subscribed, paid –up
 - Authorized, paid –up ,issued, subscribed
 - Authorized, paid –up , subscribed, issued
93. Contingency liabilities in a bank balance sheet include (a) claims against the bank not acknowledged as debt (b) liability for partly paid investments (c) guarantees given on behalf of the customers (d) liability on account of outstanding forward exchange contracts.
- A to c only
 - B to d only
 - A and d only
 - A to d all
94. Difference on account of incomplete recording of transactions between two branches is called _____. Its balance is _____ :
- Inter – office balance, credit
 - Inter – office adjustment, debit or credit
 - Inter- office balance, debit
 - Inter – office adjustment, debit
95. Which of the following items are shown in the other liabilities in the balance sheet (a) unexpired discount (b) outstanding charges like rent (c) deposits of staff security deposit (d) margin deposits:
- A to c all

Accounting And Finance For Bankers - JAIIB

- b. A to d all
 - c. A ,b and d only
 - d. B to d all
96. A joint stock company's features include (a) artificial person (b) perpetual succession (c) limited liability (d) common seal
- a. A to c all
 - b. A to d all
 - c. A, b and d only
 - d. B to d all
97. Classification of companies can be (i) on the basis of incorporation (ii) on the basis of ownership (iii) on the basis of liability. These companies may be (a) public company (b) company limited with shares (c) subsidiary company (d) foreign company. Which of the following does not match:
- a. ii
 - b. iii
 - c. ii
 - d. i
98. a company had come out with a public issue of 20000 shares of Rs.10 each payable Rs.2 with application and balance on allotment. The called up capital of the company is Rs.:
- a. 200000
 - b. 160000
 - c. 40000
 - d. 4000
99. The shares that can be purchased by an employee at a pre-determined price at the time of a public issue is called:
- a. Rights shares
 - b. Preference shares
 - c. Employee' stock option scheme
 - d. Sweat equity
100. A joint stock company prepares its balance sheet as per part _____ Schedule _____ of company Act 1956:
- a. A,IV
 - b. I, VI
 - c. I,IV
 - d. V,V

Answers:-

- 1. A
- 2. B
- 3. D
- 4. B

5. A
6. D
7. B
8. C
9. C
10. C
11. B
12. C
13. D
14. A
15. C
16. B
17. B
18. C
19. B
20. C
21. A
22. D
23. D
24. C
25. C
26. C
27. A
28. A
29. C
30. A
31. C
32. C
33. C
34. B
35. D
36. C
37. C
38. D
39. D
40. A
41. D
42. A
43. C
44. A
45. A

- 46. A
- 47. D
- 48. D
- 49. C
- 50. C
- 51. C
- 52. A
- 53. D
- 54. D
- 55. B
- 56. B
- 57. C
- 58. C
- 59. A
- 60. B
- 61. A
- 62. B
- 63. C
- 64. D
- 65. C
- 66. D
- 67. B
- 68. C
- 69. B
- 70. B
- 71. C
- 72. A
- 73. C
- 74. A
- 75. B
- 76. D
- 77. C
- 78. B
- 79. C
- 80. A
- 81. D
- 82. A
- 83. B
- 84. C
- 85. C
- 86. C

- 87. B
- 88. C
- 89. B
- 90. C
- 91. D
- 92. B
- 93. D
- 94. B
- 95. B
- 96. B
- 97. C
- 98. C
- 99. C
- 100. B

TROTAL.COM