

Qn. Booklet No :

12307

Roll Number :

3 0 7 0 6 0 7 3

INSTRUCTIONS TO CANDIDATES

1. Use only ball point pen (black ink) to fill in the OMR sheet.
2. Write your Roll Number (all eight digits) on the Question Booklet and on the left hand side of the OMR sheet (basic data part)
3. Fill in the OMR sheet carefully as per the instructions given on the back of the OMR sheet.
4. The Examination has two Parts. In Part A there are 100 Objective type multiple choice questions, which are to be answered in 90 Minutes. Part B is English Language writing skill of 30 Minutes duration for 20 Marks.
5. There are 4 options (A, B, C & D) for each objective type question. Mark your answer corresponding to each question by blackening the corresponding bubble in the OMR sheet with a black ink ball point pen. For every correct answer 1 mark will be awarded. No deduction of mark will be made for unanswered questions and incorrect answers. Marking of more than one bubble against a question number in the OMR sheet will result in the exclusion of that answer from valuation.
6. Answer to the Question in Part B has to be written in the attached sheets of Part B of the Question Paper itself. The Roll No. of the candidate should be written in the column provided on top of the question booklet and it should be attested by the Invigilator.
7. Calculator, Logarithm table, Mobile phone, Electronics instruments, etc. will not be allowed in the Examination Hall.
8. The answer sheets and the admit card should be returned to the Invigilator. The counterfoil of the admit card and the question booklet of Part A can be retained by the candidate after the examination. Answer keys will be published in the websites www.lbskerala.com and www.lbscentre.org after the examination. Complaints, if any, from the candidates regarding the answer keys may be sent to the Director, LBS Centre for Science and Technology, so that it may reach his office within five calendar days from the date of publication of answer keys. However the decision of the experts on the answer key shall be final.
9. The candidates will be allowed to leave the hall only after the completion of the examination time (ie. after 1 PM).

Interest is the sum charged for borrowing money for a fixed period of time. Principal is the term used for the money that is borrowed, and the rate of interest is the percent per year of the principal charged for its use. Most of the profits for a bank are derived from the interest that they charge for the use of their own or their depositors' money.

All problems in interest may be solved by using one general equation that may be stated as follows:

$$\text{Interest} = \text{Principal} \times \text{Rate} \times \text{Time}$$

Any one of the four quantities – that is, interest, principal, rate, or time – may be found when the other three are known. The time is expressed in years. The rate is expressed as a decimal fraction. Thus, 6 percent interest means six rupees charged for the use of Rs.100 of principal borrowed for one year. Although the time may be less than, equal to, or greater than one year, most applications for loans are for periods of less than one year.

1. With what topic is this passage primarily concerned?
A) Profits B) Rate C) Interest D) Principal
2. At 4 percent interest for the use of Rs.100 principal, how much would one pay?
A) Six rupees per year B) Twenty five rupees per year
C) Four rupees per year D) One rupee per year
3. Most applications for loans are for
A) One year B) Less than one year
C) More than one year D) 360 days
4. Which of the following is the best definition of interest?
A) Money borrowed
B) Rate x Time
C) A fee paid for the use of money
D) The number of years a bank allows a borrower in order to repay a loan

Choose the correct answer from the options given:

5. ----- is an ancient source of energy
A) The wind B) Winds C) Wind D) A wind
6. It is generally true that the lower the stock market falls, -----
A) higher the price of gold rise
B) the price of gold rises high
C) the higher the price of gold rises
D) rises high the price of gold

