

General Awareness

101. Many a time we read in newspapers about 'Know Your Customer's norms to be followed by the banks. Why so much emphasis is paid on KYC norms ? (Pick up the correct statement),
- (1) It is a measure to provide quick and prompt service to the customers.
 - (2) The purpose of this is to bring more and more people in Income Tax network.
 - (3) It is bascillay an 'Anti Money Laundering' exercise.
 - (4) It is an activity, which allow banks to protect the identity of its High Worth Customers so that other banks who are their competitors, cannot approach them.
 - (5) None of the above
102. Which of the following banks raised about ₹ 200 crore of Tier II capital and another ₹ 225 through perpetual Bonds a few months back ?
- (1) ICICI Bank
 - (2) IDBI Bank
 - (3) Bank of India
 - (4) Bank of Maharashtra
 - (5) Bank of Rajasthan
103. The Central Government's holding in Bank of Maharashtra at present is about.....
- (1) 49%
 - (2) 55%
 - (3) 59%
 - (4) 67%
 - (5) 77%
104. Which of the following types of banks/organizations are now allowed to accept Foreign Currency Deposits from NRI and Persons of Indian origin ?
- (1) Post Offices
 - (2) Nationalised Banks
 - (3) Regional Rural Bank
 - (4) Non-banking finance companies
 - (5) Cooperative Credit Societies
105. After the first quarterly review of the monetary policy for the year 2007-08 the RBI made an increase of 50 basis points in which of the following beginning from 4th August, 2007 ?
- (1) SLR
 - (2) Repo Rate
 - (3) Reverse Repo Rate
 - (4) Cash Reserve Ratio
 - (5) Bank Rate
106. The Finance Minister recently launched the country's first 'Housing Pirce Index' with the intention to track the movement of residential property prices in major/big cities. The index is prepared by
- (1) Confederation of Indian Industries (CII)
 - (2) National Bank for Agricultural and Rural Development
 - (3) LIC Housing Finance Company Ltd.
 - (4) National Housing Bank
 - (5) None of the above
107. Many a time we come across a term in banking sector 'Retail Banking'. What would it really mean ? In simple words **Retail Banking** is to provide banking services
- (1) entirely to agricultural sector only
 - (2) only to individual customers in an integrated manner
 - (3) only to 'Self Help Groups' for their survival
 - (4) only to big corporates and business houses
 - (5) None of the above
108. The Government of India is planning to revive which of the following types of banks by infusing fresh capital ? (A good number of these banks are having a negative net worth and need recapitalization)
- (1) Public Sector Banks
 - (2) Private Sector Banks

- (3) Regional Rural Banks
 (4) Developmental Institutes who have converted themselves into Banks
 (5) None of the above
109. The Chairman of the Bank of Maharashtra in one of his interviews to the press had said that Bank's ability to raise low cost CASA Deposits is likely to grow further. What is the full form of 'CASA' ?
 (1) Credit Account and Service Account
 (2) Current Account and Savings Account
 (3) Commercial Account and Social Accounts
 (4) Core Account and Small Accounts
 (5) None of the above
110. As per the news published in various leading newspapers the Govt. of India is planning a special drive for "Shopping Tourism". The emphasis of this drive would be on which of the following sectors ?
 (1) Handicraft and cottage industry
 (2) Software and accessories
 (3) Medical equipment and services
 (4) Textile and Jute products
 (5) None of the above
111. Which of the following State Governments has given an order to close the modern retail outlets in some major cities in the State ?
 (1) Bihar (2) Uttar Pradesh
 (3) Rajasthan (4) Madhya Pradesh
 (5) None of these
112. As reported in the newspapers e-choupals a scheme very popular amongst the agro community, are to focus on product traceability i.e. ability to track the origin of a product and its attributes. Which of the following organizations/agencies has sponsored these e-choupals in India ?
 (1) TCS
 (2) ITC
 (3) Mahindra and Mahindra
 (4) Ministry of Agriculture
 (5) Department of Post and Telegraph
113. The RBI has decided to lend about US\$ 5 billion to the Government of India for development of infrastructure in the country. How much return the Govt. will give to RBI on this lending ?
 (1) 1% (2) 1.5%
 (3) 2% (4) 3%
 (5) 3.5%
114. The UN Food and Agriculture Organization (FAO) has issued a warning that some South Asian countries including India may face food shortages in days to come. Which of the following is/are the reasons which may prompt this condition to occur ?
 (A) Frequent floods/Land slides.
 (B) Loss of animals in floods/droughts.
 (C) Unfavourable Crop Prospects.
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) Both (A) and (B)
 (5) All (A), (B) and (C)
115. As per the 11th Five Year Plan projection India is trying to set up how much power generation capacity till the end of the plan period ? About
 (1) 30000 mw (2) 50000 mw
 (3) 68000 mw (4) 78000 mw
 (5) 98000 mw
116. As reported in the financial newspapers the availability of cheap credit abroad encouraged many companies in India to take the route of ECBs or 'External Commercial Borrowings'. However, the Government/RBI is not in much favour of the same, and wishes to monitor in very closely. What is/are the fear(s) owing to which the Govt./RBI wishes a close monitoring of the ECBs ?
 (A) Such borrowings result in flow of foreign currency into India. If the flow is not monitored these external funds bring inflationary pressures on the economy.
 (B) Since ECB are foreign currency transactions there is always a fear of money laundering. Hence, a close check on them is needed.
 (C) Govt. wishes that Indians only should control Indian companies. Foreign collaborators should not be allowed to have an upper hand on them. Hence a close monitoring is necessary.
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) Both (A) and (B)
 (5) All (A), (B) and (C)
117. Which of the following countries is passing through a phenomenon known as 'Sub prime Crisis' these days ?
 (1) Japan (2) South Korea
 (3) USA (4) France
 (5) None of these
118. As reported in the newspapers the POSCO will start working on its steel plant in India by next year (2008). POSCO is based in which of the following countries ?
 (1) Japan (2) England
 (3) South Korea (4) USA
 (5) None of these
119. Which of the following statement(s) about banking operation is CORRECT as it/they help banks to run their shops ?
 (A) The public holds as much currency (M) as it desires to hold with it and therefore any additional money earned by them is placed in the form of deposits with banks.
 (B) The banks lend all the deposits received by them from public upto the minimum legal Cash Reserve Ratio requirement determined by the RBI. I means banks do not keep any excess cash reserves with it.
 (C) The minimum legal Cash Reserve Ratio is set by the RBI.
 (D) Bank's assets are only in the form of Cash Reserves and loans and its liabilities comprise only of the demand deposits.
 (1) Only (A) (2) Both (A) and (C)
 (3) Only (C) (4) Both (C) and (D)
 (5) All (A), (B), (C) and (D)

133. In which of the following countries situated in the close vicinity of India, the income of the people in the age group of 20-30 years has seen a remarkable growth of about 34% in just last three years ?
 (1) China (2) Pakistan (3) Myanmar
 (4) Bangladesh (5) Bhutan
134. The finals of US Open Tennis (women) was played between Justine Henin Hardin and
 (1) Julia George (2) Dinara Safina
 (3) Svetlana Kuznetsova (4) Ana Ivanovic
 (5) None of these
135. Mohammed Zahir Shah who died recently was the former King of which of the following countries ?
 (1) Iran (2) Nepal
 (3) Afghanistan (4) Jordan
 (5) None of these
136. The President of which of the following countries has openly announced that he will immediately expel any foreigner who publicly criticizes his government ?
 (1) Venezuela (2) Pakistan
 (3) Nepal (4) Iraq
 (5) None of these
137. It is stated in some of the research reports that "more than half of the people of the world are living in conditions approaching misery. Their food is inadequate, they are victims of disease. Their economic life is primitive and stagnant." Which of the following according to the economists is/are possible short term measures to improve this situation of poors ? (If launched today within 10 years they may start showing positive results)
 (A) To remove the gender disparity.
 (B) Globalization.
 (C) Foreign Direct Investment (FDI).
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) Both (B) and (C)
 (5) None of these
138. The newly elected President of which of the following countries is a "Nobel Laureate" of yester years ?
 (1) Israel (2) Britain
 (3) France (4) Palestien
 (5) None of these
139. Who amongst the following is awarded "Lokmanya Tilak Award 2007" for his/her contribution in development of Brahmos Supersonic Cruise Missile ?
 (1) Amartya Sen (2) Anil Kakodkar
 (3) R. Chidambaram (4) Gen. J.J. Singh
 (5) A. Sivathanu Pillai
140. Which of the following films is NOT produced/directed by Shyam Benegal, the Daba Saheb Phalke Award Winner for 2005 ?
 (1) Junoon (2) Black (3) Manthan
 (4) Zubeida (5) Aarohan
141. Which of the following nations has completed First Decade under Chinese rule recently ?
 (1) Singapore (2) Hong Kong
 (3) North Korea (4) Philippines
 (5) None of these
142. Who amongst the following was awarded "Lal Bahadur Shastri Nation Award for Excellence in Public Administration Academics and Management-2006; given away recently ?
 (1) A. Ramadoss (2) M.S. Swaminathan
 (3) Naresh Goyal (4) Lalu Prasad Yadav
 (5) None of these
143. As per the report of the Goldman Sachs India is proceeding towards urbanization at a very fast pace. How many people are likely to become city dwellers by 2020 ?
 About
 (1) 100 million (2) 120 million
 (3) 130 million (4) 140 million
 (5) 150 million
144. Dola Banerjee who won a Gold Medal in an International competition held at Dover, England is associated with the game of
 (1) Chess (2) Archery
 (3) Swimming (4) Rifle Shooting
 (5) Weight Lifting
145. Which of the following monuments of India is included in the new list of "Seven Wonders of the World" ?
 (1) Red Fort, Delhi (2) Hawa Mahal
 (3) Taj Mahal (4) Gol Gumbaj
 (5) Golkonda Fort
146. Which of the following countries has recently decided to make a nuclear reactor for Libya ? (The decision is being criticized highly by majority of countries of EU).
 (1) Germany (2) USA (3) Britain
 (4) France (5) India
147. India recently started production in its new Uranium Ore Processing Mill in Teeramdi Jharkhand. Uranium is mainly used in which of the following industries/sectors ?
 (1) Pharma (2) Textile
 (3) Auto (4) Coal
 (5) Nuclear Power
148. The African Union Summit was organized in June 2007 in which of the following countries ?
 (1) Ghana (2) Sudan (3) Angola
 (4) Kenya (5) South Africa
149. The World Bank recently decided to extend a US\$ 600 million loan to India with twenty years maturity/repayment period. The loan will be utilized mainly for
 (1) rural cooperative credit restructurings
 (2) infrastructural development in Metros.
 (3) education to girls in primary schools.
 (4) midday meal to school children.
 (5) rehabilitation of child labour.
150. Administrative Reforms Commission recently made a recommendation that Armed Forces Special Powers Act (AFSPA) should be repealed. AFSPA enforced in which of the following parts of the country, had been under severe criticism in recent past ?
 (1) North-East States (2) Delhi
 (3) Tamil Nadu (4) Bihar
 (5) None of these