

General Awareness

- 101.** 'Sub Prime Lending' is a term applied to the loan made to
- (1) those borrowers who do not have a good credit history
 - (2) those who wish to take loan against the mortgage of tangible assets
 - (3) those who have a good credit history and are known to bank since 10 years
 - (4) those borrowers who are most preferred customers of the bank
 - (5) None of the above
- 102.** As per the new policy, the number of judges in the Supreme Court would be now
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|--------|--------|--------|
| (1) 21 | (2) 25 | (3) 26 |
| (4) 30 | (5) 31 | |
- 103.** The President of India recently signed the much-awaited notification for the implementation of the suggestions made by the "Delimitation Commission". What will be the effect of this notification ?
- (1) Parliamentary and Assembly constituencies will be redefined
 - (2) Candidates from SC/ST categories will get all benefits for another 15 years' time
 - (3) The boundaries of the National Capital, New Delhi will be extended further
 - (4) Operations of the cooperative banks and societies will not be limited to the state of their origin. They will also be like public sector banks
 - (5) None of the above
- 104.** As we know, rise of the 'BRIC' has left a vast impact on almost all aspects of the global economy. However, which of the following cannot be called as the direct effect (s) of "Rise of the BRIC" on global/other powerful economy/economies ?
- (A) Countries like China wish to learn more about outsourcing from India.
- (B) It has made countries to suffer from Sub-prime Crisis.
- (C) EURO has become a powerful currency and many non-Euro countries in 'Swap Agreement' with various nations.
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| (1) Only (A) | (2) Only (B) |
| (3) Only (C) | (4) All (A), (B) and (C) |
| (5) None of these | |

105. As per the reports published in the newspapers, the banks, particularly public sector banks are tying up with various rating agencies for providing a qualitative assessment of the credit needs of the borrowers. Which amongst the following is/are such credit rating agencies in India ?
 (A) CARE (B) CRISIL
 (C) ULIP
 (1) Only (A) (2) Only (B)
 (3) (A) and (B) only (4) Only (C)
 (5) All (A), (B) and (C)
106. As per the newspaper reports, the RBI is planning to introduce, "Plastic Currency Notes". What is/are the benefits of "Plastic Notes" ?
 (A) Their Shelf life will be longer.
 (B) It will replace plastic money or credit, debit cards which are giving birth to many fraudulent practices.
 (C) Printing will be cheaper.
 (1) Only (C) (2) Only (B)
 (3) Only (A) (4) All (A), (B) and (C)
 (5) None of these
107. What is the maximum stake the Govt. of India has in any public sector bank at present ?
 (1) 40% (2) 49% (3) 50%
 (4) 64% (5) 74%
108. The Govt. of India has launched a new scheme for the 'Girl Child'. What is the name of the scheme ?
 (1) Raj Lakshmi (2) Rani Bitia
 (3) Dhan Lakshmi (4) Anandita
 (5) None of these
109. As per the reports published in the newspaper/journals, how much amount of the Govt. of India is planning to infuse in public sector banks to make them competitive and strong globally ?
 It is about
 (1) ₹ 10000 Crore (2) ₹ 15000 Crore
 (3) ₹ 20000 Crore (4) ₹ 25000 Crore
 (5) ₹ 30000 Crore
110. What is the meant by "Underwriting" the term frequently used in financial sector ?
 (1) Under valuation of the assets
 (2) The Act of taking on a risk for a fee
 (3) Giving a guarantee that a loan will not become a bad loan
 (4) The act of permission to float an IPO
 (5) None of the above
111. The Govt. of India recently constituted the New Finance Commission (13th). What are its major functions ? To decide
 (A) the salary structure of the employees of the Central Govt.
 (B) the distribution of the net proceeds of taxes between states and Central Govt.
 (C) rate of income tax and other taxes collected by the Union Govt.
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) All (A), (B) and (C)
 (5) None of these
112. As per the news published in some newspapers magazines two PSUs National Thermal Power Corporation and Coal India Ltd are going to float a joint venture 'SPV'. What is the full form of SPV ?
 (1) Small Power Venture
 (2) Special Purpose Vehicle
 (3) Special Power Venture
 (4) Small Purpose Vehicle
 (5) None of the above
113. Who amongst the following is the author of the book "Economic Nightmare of India" ?
 (1) Morarji Desai (2) K. Rajeshwar Rao
 (3) Charan Singh (4) Jyoti Basu
 (5) None of these
114. The Planning Commission of India has set up a 12 member committee on financial sector reforms. Who is the chairman of the committee ?
 (1) Janki Raman (2) Raghuram Rajan
 (3) Rakesh Mohan (4) KV Kamath
 (5) None of these
115. Very often we read about the Doha Ministerial Conference 2001 in reference to WTO negotiations. What were the major issues over which nations were of different opinions ?
 (A) Providing subsidy to agriculture.
 (B) Export of patented drugs/medicines by developed nations.
 (C) Restriction on natural movement of people from one nation to other.
 (1) Only (A)
 (2) Only (B)
 (3) Only (C)
 (4) Both (A) and (C)
 (5) None of the above
116. Which of the following is the name of very violent and serious types of winds which bring lot of disaster ?
 (1) Trade winds (2) Hurricane
 (3) Cirrus (4) Stratus
 (5) None of these
117. As per the reports published in various journals and newspapers, the 'small borrowers' in rural areas still prefer to take informal route for their credit needs. Which of the following is the 'informal route' of credit in financial sector ?
 (1) Credit cards
 (2) Loan against gold from financial institute
 (3) Debit cards
 (4) Money lender
 (5) None of the above
118. Indra K. Nooyi, who was elected as the Chairperson of the US-India Business Council is the CEO of which of the following companies ?
 (1) Pepsico
 (2) Infosys
 (3) Tata Consultancy Services
 (4) NIIT
 (5) None of the above

119. Which of the following is not a banking/finance related term ?
 (1) Credit wrap (2) EMI
 (3) Held to maturity (4) Exposure limit
 (5) Diffusion
120. The Telecom Regulatory Authority of India (TRAI) recently agreed to allow foreign direct investment in the field of mobile television services. Upto what extent FDI is allowed in this field ?
 (1) 50% (2) 60%
 (3) 64% (4) 70%
 (5) 74%
121. The Global Employment Trends Report 2008 published by the International Labour Organization has indicated that there may be increase in global unemployment. What according to them is/are the major reasons of this possibility ?
 (A) Turmoil in Credit Markets all over the world.
 (B) Rise in oil prices in international market.
 (C) Civil unrest in some under and undeveloped nations.
 (1) Only A (2) Only B
 (3) Only C (4) Only A and B
 (5) None of these
122. Basel-II norms are associated with which of the following aspects of the banking industry ?
 (1) Risk management
 (2) Manpower planning
 (3) Retirement benefits for the employees
 (4) Corporate governance
 (5) None of the above
123. The instrument measuring currents of small magnitude is called
 (1) Electrometer (2) Galvanometer
 (3) Manometer (4) Micrometer
 (5) None of these
124. Which of the following countries is trying to launch a satellite to study the sun ?
 (1) USA (2) India
 (3) Russia (4) China
 (5) None of these
125. Literacy rate is highest in which of the following states ?
 (1) Delhi (2) Maharashtra
 (3) Kerala (4) Tamil Nadu
 (5) West Bengal
126. Which of the following cannot be called a major wheat producing state ?
 (1) Punjab (2) Kerala
 (3) Rajasthan (4) Uttar Pradesh
 (5) Haryana
127. 'Yen' is the currency of
 (1) China (2) France
 (3) Britain (4) Italy
 (5) Japan
128. Which of the following cannot be called as a benefit of introduction of Information Technology in banks ?
 (A) They have replaced paper based and labour intensive methods with automated processes.
 (B) It has created a customer friendly atmosphere in banks. Remote banking and anytime banking is possible.
 (C) It has made banking perfectly fool proof and safe as breaking electronic security is almost impossible.
 (1) Only (A)
 (2) Only (B)
 (3) Only (C)
 (4) Both (A) and (B)
 (5) All (A), (B) and (C)
129. 'Long Walk to Freedom' is a book written by
 (1) Sonia Gandhi (2) L.K. Advani
 (3) Nelson Mandela (4) Benazir Bhutto
 (5) Nawaz Sharif
130. With the help of new advancement banks in India have implemented various payment systems which are time and cost effective. Which of the following is not one of these payment systems being used by the banks in India ?
 (1) Real Time Gross Settlement (RTGS) system
 (2) Duplex High Speed Data Service (DHSD)
 (3) Negotiated Dealing System (NDS)
 (4) Structural Financial Messaging Solution (SFMS)
 (5) Centralised Fund Management System (CFMS)
131. Headquarters of the United Nations Organization is located in
 (1) New York (2) Tokyo
 (3) London (4) Kathmandu
 (5) Moscow
132. As we have noticed many banks of Indian origin are opening offices/branches in foreign countries. Why is this trend emerging at a very fast pace ?
 (A) These banks wish to provide banking facilities to foreigners as banking facilities are not plenty in many foreign countries. India wants to take an advantage of the situation.
 (B) These banks wish to help Indian firms to acquire funds at internationally competitive rates.
 (C) These banks wish to promote trade and investment between India and other countries.
 (1) Only A (2) Only B
 (3) Only C (4) All A, B and C
 (5) Only B and C
133. Which of the following countries does not play international cricket ?
 (1) Japan (2) New Zealand
 (3) Australia (4) Bangladesh
 (5) Sri Lanka
134. Kosovo declared itself independent from which of the following countries ?
 (1) Ukraine (2) Croatia
 (3) Serbia (4) Russia
 (5) None of these
135. A National Development Fund was created by the Govt. of India a few years ago. What was the purpose of the fund ?
 (A) Boost investment in social sector projects to promote education, healthcare and employment

- (B) Capital investments in selected profitable PSEs to yield adequate returns
(C) To fund revision in pay structure of central Govt. employees
(1) Only (A) (2) Only (B)
(3) Only (C) (4) Both (A) and (B)
(5) None of these
- 136.** Census is done in India after a gap of every
(1) 5 years (2) 7 years
(3) 10 years (4) 12 years
(5) 15 years
- 137.** Which of the following countries is NOT a member of the South Asian Association for Regional Co-operation (SAARC) ?
(1) Maldives (2) Pakistan
(3) Sri Lanka (4) Nepal
(5) South Korea
- 138.** Who amongst the following is the author of the book 'An Angel in the Cockpit' ?
(1) Kumar Managalam Birla
(2) Vijaypath Singhania
(3) Vijay Mallya
(4) Kiran Bedi
(5) None of the above
- 139.** Which of the following is/are the easy way(s) to handle inflation in the economy ?
(A) Increase the money supply in the economy
(B) Curb the money supply in the economy
(C) Increase the credit inflow in the economy
(D) Curb the credit inflow in the economy
(1) Both (A) and (C) (2) Both (B) and (D)
(3) Only (A) (4) Only (C)
(5) None of these
- 140.** Members of Rajya Sabha are elected for a period of
(1) four years (2) two and a Half years
(3) five years (4) six years
(5) till the age of 68 years
- 141.** Many a times we come across a term in field of banking operation which reads 'ECS'. What is the full form of the same ?
(1) Electronic Coding System
(2) Extra Coding System
(3) Electronic Clearing System
(4) Elementary Clearing System
(5) None of the above
- 142.** Union Budget is always presented first in the
(1) Rajya Sabha
(2) Lok Sabha
(3) Joint Session of the Parliament
(4) Meeting of the Union Cabinet
(5) None of the above
- 143.** There have been suggestions in some quarters that stamp duties levied on various deeds and documents should be abolished. Which of the following is the argument (s) given in favour of the abolition of the stamp duties ?
(A) Stamp duties discourage people to take loans. Hence, it is against the interest of the banks
(B) Government does not get any substantial amount as revenue from this source
(C) Most of the transactions do not fall in the purview of the registration and no stamp duty is paid
(1) Only (A)
(2) Only (B)
(3) Only (C)
(4) Both (A) and (B)
(5) All (A), (B) and (C)
- 144.** Credit/Debit Card business in India has completed fairly enough time. Still it has not taken that height which was expected. Which of the following may be reason (s) for the same ?
(A) Shops/Establishments prefer to accept cash in place of cards
(B) Shops/Establishments are cost conscious as the installation and transaction costs are very high
(C) People prefer to travel with cash instead of cards as they are not a safe way of payments
(1) Only (A)
(2) Only (B)
(3) Only (C)
(4) Both (A) and (B)
(5) All (A), (B) and (C)
- 145.** The Monetary and Credit Policy is announced by which of the following ?
(1) Ministry of Finance in Centre
(2) Reserve Bank of India
(3) State Bank of India
(4) Planning Commission of India
(5) None of the above
- 146.** The President of India is elected for a term of
(1) four years (2) five years
(3) six years (4) seven years
(5) till he completes 75 years of age
- 147.** Which of the following is NOT an employment generating scheme ?
(1) Sampoorna Gramin Rozgar Yojana
(2) National Rural Employment Guarantee Scheme
(3) Swarnjaynti Shahari Rozgar Yojana
(4) Kutir Jyoti Yojana
(5) All are not employment generating schemes
- 148.** Which of the following is the full form of G in 'G-Sec' the term we see every then and now in banking finance related operations ?
(1) Good (2) Global
(3) Guaranteed (4) Government
(5) None of these
- 149.** Uranium is used for the generation of/production of
(1) power (2) cement
(3) iron and Steel (4) paper
(5) None of these
- 150.** Which of the following is NOT associated with cricket ?
(1) LBW (2) Love
(3) Swing (4) Hook
(5) Googly