

General Socio-Economic and Banking Awareness

126. As per the reports published in various newspapers, Non-Performing Assets of the banks have increased a little during 2009-10. What does it indicate about the performance of the banks during that period ?
 (A) Banks have not earned good profit during the period
 (B) Banks had given some loans which became bad loans
 (C) Banks did not make provision for such bad loans earlier
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) Only (A) and (C)
 (5) only (B) and (C)
127. Which of the following is the full form of the term SLR as used in the banking sector ?
 (1) Social Lending Ratio
 (2) Statutory Liquidity Ratio
 (3) Scheduled Liquidity Rate
 (4) Separate Lending Rate
 (5) None of the above
128. As per the news published in various newspapers, some public sector banks are getting fresh capital infusion as a part of the recapitalization plan announced by the Finance Minister in Union Budget 2010-11. How much money was earmarked for the same ?
 (1) ₹ 10000 Crore (2) ₹ 12000 Crore
 (3) ₹ 15500 Crore (4) ₹ 16500 Crore
 (5) None of these
129. The RBI has decided to introduce which of the following systems in place of the existing "Benchmark Prime Lending Rate System" for charging interest on loans/advances from July 2010 ?
 (1) Prime Asset Lending System
 (2) Base Lending Rate System
 (3) Net Lending Rate System
 (4) Gross Lending Rate System
 (5) None of the above
130. As per the news published in a major newspaper, profits of a major private bank in the 4th quarter of the year increased by 35% as the bank decided to keep a tight control on the cost. What are some of the ways by which the banks can control the cost ?
 (A) By lowering down the interest rates on deposits
 (B) By bringing down the operating expenses
 (C) By reducing the interest rates on the credit
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) All (A), (B) and (C)
 (5) None of these
131. As we all know, the major source of income of the banks is lending money (providing credit) and earning interest on it. In normal circumstances, the demand of the credit comes mainly from which of the following sectors ?
 (A) Personal Loans
 (B) Priority Sector Lending and Bailout Packages
 (C) Project Finance
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) All (A), (B) and (C)
 (5) None of these
132. One of the sources of income of banks is to charge fee for certain services. What are some of the services provided by the banks for which they charge fee ?
 (A) Issuing Demand Drafts/Pay Orders
 (B) Issue of ATM/Credit/Debit Cards
 (C) Electronic Transfer of Money
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) All (A), (B) and (C)
 (5) None of these
133. The Prime Minister of India was recently on a visit to Bhutan. He went there for which of the following purposes ?
 (1) To attend SAARC Summit
 (2) To attend the CHOGAM
 (3) To inaugurate the first nuclear power plant of Bhutan made with the help of India
 (4) He was to attend the 50th Independence Day of Bhutan as Chief Guest
 (5) None of the above
134. Many banks have launched/floated their subsidiaries which are fully owned by them. Banks launch subsidiaries normally for which of the following businesses ?
 (A) Home Loan Business
 (B) To sell Insurance Policies
 (C) To control Online Operations or Internet Banking business
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) All (A), (B) and (C)
 (5) None of these
135. In one of his speeches, Dr. Pranab Sen said that there is no firm indication of sustainable recovery of India's economy. Who is Dr Pranab Sen ?
 (1) He is Chief Statistician of India
 (2) He is Chief Economist of RBI
 (3) He is the Deputy Chairman of the Planning Commission of India
 (4) He is the Foreign Secretary of India
 (5) None of the above
136. "The set of directive principles issued by the Central Bank of a country or the process adopted by it to control the supply of money, availability of money, cost of money and rate of interest, etc. in order to bring stability and growth of the economy" are commonly known as
 (1) Monetary policy of the Central Bank of the country
 (2) Budget of the Govt.
 (3) Profit and Loss Account
 (4) Business Policy of the Bank
 (5) None of the above

137. When the common people of a nation start getting very high salary or wages, the consumption of the goods like eatables and white goods, also start increasing. The situation brings which of the following types of inflation in the economy ?
- (A) Cost push inflation
(B) Demand pull inflation
(C) Low inflation
(1) Only (A) and (C) (2) Only (B)
(3) Only (C) (4) All (A), (B) and (C)
(5) Only (A)
138. As per the news in some major newspapers, 'Kawasaki' has established an Indian unit to manufacture its products locally. What is the product of the Kawasaki ?
- (1) Luxury Cars (2) Motor cycles
(3) Tractors
(4) Power tillers and agricultural equipments
(5) None of these
139. As per the news published in some newspapers, some Indian business houses are willing to import Uranium from Australia. But due to certain regulatory issues, this is not possible for them. What is/are these regulatory problems particularly those which govern the import/export of Uranium like materials ?
- (A) India has a special agreement with USA which does not allow India to import such radioactive materials from anywhere else.
(B) India is not a signatory of Non-Proliferation Treaty. Hence, it cannot import Uranium from Australia or other such countries www.educationobserver.com/printing.asp
(C) As per WTO rules, the export import of radioactive material in its raw form is not allowed as it creates health hazards.
- (1) Only (A) (2) Only (B)
(3) Only (C) (4) All (A), (B) and (C)
(5) None of these
140. As per the news in some major newspapers, Tata group of industries has launched a joint venture in some countries which is planning to generate power by "the energy of the heat of the earth" Energy generated through this method is technically known as
- (1) Hydro-thermal energy (2) Natural power energy
(3) Geo-thermal energy (4) Solar energy
(5) None of these
141. As we see every day, many Indian banks are in close competition to open their branches/offices in various countries. What benefit will the Indian economy have if banks open branches in a foreign country ?
- (A) It will bring substantial economic benefits to India and also to the countries where branches will be opened
(B) It will help in smooth inflow of FDI, long term capital inflow and also technical know-how to India
(C) It will give better opportunities to Indians to visit foreign nations and get better facilities like education, medical treatment etc.
- (1) Only (A) (2) Only (B)
(3) Only (C) (4) Only (A) and (B)
(5) All (A), (B) and (C)
142. Which of the following public sector banks has the largest number of branches in foreign countries ?
- (1) Bank of India (2) Bank of Baroda
(3) Punjab National Bank (4) Corporation Bank
(5) None of these
143. "Higher provisioning dragged the profits of the 4th quarter of some banks" was the news in some major newspapers. This means that the bank
- (1) had many NPAs
(2) had no NPA
(3) was in great loss
(4) was not able to earn any profit last year
(5) None of the above
144. As we all know, RBI recently hiked the CRR by 0.25 basis points. What immediate impact will it have on the functioning of banks ?
- (A) Banks will have to lock some additional fund with the RBI without any income generation of the banks on these funds
(B) Banks will have to raise their capital base by brining IPOs or by taking money from the Govt. of India
(C) Banks will have to give more funds to priority sectors and less to corporate sector
- (1) Only (A) (2) Only (B)
(3) Only (C) (4) All (A), (B) and (C)
(5) None of these
145. When the Reserve-Bank says that the Rupee is over-valued, it means
- (1) RBI has shortage of hard currency and it has to order for printing of new notes to the press concerned
(2) Rupee is appreciating against other currencies whereas other currencies are weakening against US Dollar
(3) Money is locked in banks and people do not have enough to make their day to day purchases. It is a strategy which brings the inflation down
(4) More and more people are selling their stocks. As a result stock market may crash, as there is no hard cash for such voluminous transactions
(5) None of the above
146. Which of the following agencies/organizations has proposed to impose Global Taxes on all the banks ? (The issue was discussed in the meeting of the G-20 nations held recently)
- (1) IMF
(2) WTO
(3) World Bank
(4) Federal Reserves of USA
(5) None of the above
147. Which of the following is now a fundamental right of every child in India ?
- (1) To get a unique identity card as a proof of citizenship
(2) To get a free medical aid in any hospital in India, private or government
(3) To get enough food to survive even without any parental support
(4) To get elementary education
(5) All of the above

148. The Securities and Exchange Board of India (SEBI) has asked all FIIs to divulge the structure of their offshore entities. What purpose will it serve ?
 (A) To identify if there is any flow of funds from some questionable sources
 (B) To know how much money FIIs are planning to invest in India in 2010-11
 (C) To forecast the possibility of any financial crisis in near future
 (1) Only (A) (2) Only (B)
 (3) Only (C) (4) All (A), (B) and (C)
 (5) None of these
149. Which of the following schemes is to be launched by the Govt. of India with an initial fund of ₹ 100 crore ?
 (1) Mahila Kisan Sashaktikaran Pariyojana
 (2) Backward Region Grant Fund
 (3) Scheme for Women and Child Development
 (4) Sabke Liye Swasthya Yojana
 (5) None of the above
150. Which of the following schemes of the Govt. of India is associated with the health sector ?
 (1) NRDP (2) IRDP
 (3) ASHA (4) Bharat Nirman
 (5) All of these
151. Which of the following is NOT the abbreviated name of a scheme launched for watershed development in India ?
 (1) DPAP (2) DDP
 (3) VHNDs (4) IWDP
 (5) Hariyali
152. Govt. of India has allocated a special package of central assistance of ₹ 12000 crore for the drought mitigation in which of the following areas of the country ?
 (1) Bikaner in Rajasthan (2) Kalahandi in Orissa
 (3) Bundelkhand (4) Vidharbha
 (5) None of these
153. In each rupee earned by the Govt. of India, how many paise come from the tax collections or receipts ?
 (1) 29 p. (2) 33 p. (3) 50 p.
 (4) 71 p. (5) None of these
154. Govt. of India is making special efforts to bring second 'Green Revolution' in a particular region of the country. Which is that region ?
 (1) Central India
 (2) Vidharbha Region
 (3) Eastern and North-Eastern States
 (4) Rajasthan
 (5) Orissa
155. What is the contribution of the agriculture and allied activities in the total GDP of the country ?
 (1) 4% (2) 8% (3) 12%
 (4) 23% (5) 17%
156. Which of the following is NOT the name of Chemical Fertilizer ?
 (1) Urea
 (2) Murate of Potash
 (3) Diammonium Phosphate
 (4) Sodium Sulphate
 (5) All are fertilizers
157. The per capita income on current prices in India is
 (1) ₹ 20000 (2) ₹ 25000 (3) ₹ 30000
 (4) ₹ 37000 (5) ₹ 50000
158. Which of the following is a sort of Poverty Eradication Programme of the Govt. of India, specially designed for rural areas ?
 (1) Self Help Group
 (2) Antodaya Anna Yojana
 (3) Social Security of Agricultural and Unorganized Labour
 (4) Enforcement of Minimum Wages
 (5) None of the above
159. 'Project Tiger' is a scheme launched by the
 (1) Govt. of Gujarat and Madhya Pradesh
 (2) Govt. of India
 (3) United Nations Wild Life Fund
 (4) Society for Prevention of Cruelty on Animals (SPCA)
 (5) None of the above
160. Which of the following programmes has been launched by the "Ministry of Food and Civil Supplies" on the Govt. of India ?
 (1) Mid-Day Meal Scheme
 (2) Wheat-based Nutrition Programme
 (3) Public Distribution System
 (4) Annapurna Scheme
 (5) None of the above
161. The third permanent research centre being built in Antarctica is named
 (1) Parikrama (2) Rohini
 (3) Bharati (4) Himalaya
 (5) None of these
162. The Population Stabilisation Scheme launched by the Govt. of India is named
 (1) Prerna (2) Sthapana
 (3) Unmesh (4) Aaradhana
 (5) None of these
163. Lin Dan whose name was in the news recently, is a famous
 (1) Lawn Tennis player (2) Badminton player
 (3) Golf player (4) Footballer
 (5) None of these
164. Who amongst the following is adjudged as "European Footballer of the year 2009" ?
 (1) Cristiano Ronaldo (2) Lionel Messi
 (3) Thierry Henry (4) Michael Owen
 (5) None of these
165. Who amongst the following is NOT a Padma Shri Award winner ?
 (1) Virender Sehwag (2) Saif Ali Khan
 (3) Pt. Ulhas Kashalkar (4) Abhishek Bachchan
 (5) Sania Nehwal
166. "World Day for Water" is observed on which of the following days ?
 (1) 22nd May (2) 22nd April
 (3) 22nd March (4) 20th March
 (5) 20th April
167. Lt. General V.K Singh is the
 (1) New Lt. Governor of Delhi
 (2) New Lt. Governor of Chandigarh
 (3) New Chief of Armed Forces
 (4) Governor of Rajasthan
 (5) None of the above

168. AR Rahman is NOT associated with which of the following films ?
 (1) Chajini (2) Rock Star
 (3) Slumdog Millionaire (4) Fashion
 (5) Raavan
169. Which of the following terms is NOT used in the game of Football ?
 (1) Back Heel (2) Far Post
 (3) Toe Poke (4) Out Swinger
 (5) Love
170. Which of the following awards is given by the Govt. of India ?
 (1) Kalinga Prize
 (2) Oscar Awards
 (3) Man Booker Prize
 (4) Pulitzer Prize
 (5) Jawahar Lal Nehru Award for International Understanding
171. Who amongst the following is the author of the book "Many Lives Many Masters" ?
 (1) Robin Cook
 (2) Brian Weiss
 (3) LK Advani
 (4) Admiral Vishnu Bhagwat
 (5) None of the above
172. Who amongst the following is the Nobel Prize Winner for Literature for 2009 ?
 (1) Barrack Obama
 (2) Venkatraman Ramakrishnan
 (3) Herta Mueller
 (4) V.S Naipaul
 (5) None of the above
173. Who amongst the following is the recipient of the prestigious Dada Saheb Phalke Award announced recently ?
 (1) Javed Akhtar (2) Gulzar
 (3) Rajesh Khanna (4) Dev Anand
 (5) None of these
174. Which of the following countries won the under-19 World Cup Cricket Finals held in 2010 ?
 (1) Bangladesh (2) India
 (3) New Zealand (4) Pakistan
 (5) Australia
175. Which of the following teams won the 58th National Volleyball Championship Tournament held in January 2010 ?
 (1) Karnataka (2) West Bengal
 (3) Delhi (4) Kerala
 (5) Tamil Nadu