

IBPS PAPER

101. Who among the following is one of the recipients of the Nobel Peace Prize – 2011?

- (a) Ellen Johnson Sirleaf
- (b) Jules A. Hoffmann
- (c) Bruce A. Beutler
- (d) Adam G. Riess
- (e) Tomas Transtromer

102. The Food Security Bill – 2011 which is the process of becoming an Act, divides the entire population of the country into two groups. Which of the following are these two groups?

- (a) Below poverty line and Above poverty line
- (b) General population and Excluded population
- (c) Included households and Excluded households
- (d) Covered under PDS and Not Covered under PDS
- (e) General households and priority households

103. RBI has recently deregulated the rates of interest to be provided by various Banks to their depositors/customers with effect from 25-10-2011 on their _____ accounts?

- (a) Time Deposit
- (b) Saving bank
- (c) Loan
- (d) Fixed deposit
- (e) Current

104. Which of the following is the main advantage of “ASBA” with the applicants for share allotment?

- (a) ASBA applicant has got secured allotment of shares
- (b) ASBA applicant has got certain preference in allotment of shares as compared to general applicants
- (c) ASBA applicant need not remit the fund for allotment of shares, he/she will do so after shares are allotted to him/her.
- (d) ASBA Applicants deposit/OD account is not debited, only the funds are blocked for the same and he/she continues to avail interest till the shares are allotted to him/her.
- (e) None of these

105. “Many people die in Deadly Games in Egypt”: Was the news in almost all major newspaper in February 2012. Which of the following statements is the correct representation of ‘Deadly Game’ given in the headlines?

- (a) A riot broke out during a Football Match in Egypt in which many people were killed
- (b) Police had to open fire on a Mob including some genuine ticketed holders, who were not allowed to enter the Stadium even after the start of the match
- (c) Egypt is famous for its dangerous games of ‘Bull fight’ and ‘Martial Game’; Many participants die every

year in such games

- (d) Some terrorist opened fire during a football match. About 10000 people were killed in the incident
- (e) The defeat in the game is considered equivalent to death

106. Mullaperiyar Dam which was recently in news, is located in which of the following States?

- (a) Maharashtra
- (b) Karnataka
- (c) Andhra Pradesh
- (d) Kerala
- (e) Tamil Nadu

107. Like telephone/Mobile number portability, the Ministry of Finance/RBI is now also considering to provide bank account number portability to bank customers. Which of the following would it mean?

- (a) Any customer/account holder can withdraw cash from any other Bank through his/her own cheques drawn on other bank even without ATM
- (b) Any borrower can draw funds from his/her loan account from any other bank also
- (c) The account number of any account holder will remain the same even if he/she is getting his/her account transferred to another bank also.
- (d) Bank customers would have the facility of mobile Banks to withdraw cash nearby his/her place
- (e) None of these

108. The total number of Kisan Credit Card holder farmers in our country is _____

- (a) 8 Crores
- (b) 10 Crores
- (c) 5 Crores
- (d) 7.5 Crores
- (e) 6 Crores

109. NRE deposit is _____

- (a) Non Resident External deposit
- (b) Non Resident Extra deposit
- (c) Non Resident Exchange deposit
- (d) Non Refundable External deposit
- (e) Non Resident Extended deposit

110. What is offshore banking?

- (a) It is a bank located in the sea (i.e. island)
- (b) It is a bank located in SEZ (c) It is a bank located in a neighbouring country
- (d) It is a bank located outside the country of residence of the depositor
- (e) Offshore banking is basically dealing in foreign exchange

111. Maoists in which of the following countries recently decided to accept Govt's of 'Golden Handshake' and enter into 'civilian life' or mainstream of the society?

- (a) Myanmar
- (b) India
- (c) China
- (d) Nepal
- (e) Bhutan

112. Which of the following is correct?

- (a) Illiterates cannot open any account in a bank
- (b) Illiterate women cannot open any account in a bank
- (c) Illiterates can open savings bank accounts in a bank
- (d) Advance can be granted to a minor
- (e) Advance can be granted to a minor if he is of sound mind

113. As per newspaper reports western countries are going to impose sanctions on which of the following OPEC countries as it is said that is trying to make a nuclear bomb?

- (a) Kuwait
- (b) Iraq
- (c) Iran
- (d) Saudi Arabia
- (e) Angola

114. "The Reliance Industries Ltd (RIL) has decided to return some 'KG' field to the Government of India was the news in some major newspapers. What is the major production in KG fields owned by RIL?

- (a) Crude oil
- (b) Gas
- (c) Coal
- (d) Iron ore
- (e) Gold are and Diamonds

115. Non convertible debentures are _____

- (a) Debt instruments which acquire equity status at the issuers' option.
- (b) Debt instruments which acquire equity status at the investors' option.
- (c) Debt instruments which acquire equity status with the permission of Registrar of Companies.
- (d) Debt instruments which acquire equity status on maturity.
- (e) Debt instruments which retain their debt character and cannot acquire equity status.

116. India's Dipika Pallikal and Sarah Cardwell of Australia recently played an international match in Chennai. Both of them are _____

- (a) Badminton players
- (b) Gold players
- (c) Chess players
- (d) Squash players
- (e) Table tennis players

117. "IRDA norms will boost online distribution" – was the news in some major newspaper. This means online distribution of which of the following will boost up?

- (a) Bank products
- (b) Insurance policies/products
- (c) Licenses to open new banks/ branches of existing banks
- (d) Licenses to operate 2G/3G spectrums
- (e) Permits for export of iron ore

118. 'Lajja' is a book written by _____

- (a) Salman Rushdie
- (b) Taslima Nasreen
- (c) Suil Ganguli
- (d) Rabindranath Tagore
- (e) Bimal Mitra

119. The prevent frauds in multiple mortgage cases, under SARFAESL Act, 2002 one special thing has been created and made operative from 01.04.2011. Which one is that from the following?

- (a) Special Registrar Office at Lucknow
- (b) Special Central Arbitration Bureau at Lucknow
- (c) Central SARFAESI Tribunals at 6 Centres
- (d) Central Electronic Registry
- (e) State Electronic Registries

120. SBI has merged which of the following two associate banks with itself?

- (a) State Bank of Hyderabad & State Bank of Patiala
- (b) State Bank of Hyderabad & State Bank of Travancore
- (c) State Bank of Mysore & State Bank of Travancore
- (d) State Bank of Indore & State Bank of Hyderabad
- (e) State Bank of Indore & State Bank of Saurashtra

121. Assembly Elections took place in which one of the following States recently? (in January 2012)

- (a) Madhya Pradesh
- (b) Maharashtra
- (c) Kerala
- (d) Punjab
- (e) Tamil Nadu

122. Which one of the following is not a salient feature of Debit Card?

- (a) No bad debts to banks and no suits for recovery
- (b) Non interest earning for banks
- (c) Works like a normal withdrawal
- (d) Can be used at ATM and POS
- (e) 45 days credit is given to the card holder

123. Bank issue a letter to beneficiary on behalf of its constituents like guarantee formaking payment on their behalf on fulfillment of its terms and conditions. What is this arrangement know in banking context?

- (a) Line of Credit
- (b) Loan to Client 125. World leaders are to assemble in Rio de Janeiro in June 2012 for the United Nations Conference on Sustainable Development (Rio + 20). All nations are going to make some commitment towards the goal of the conference. As per the agenda circulated, what commitment do world leaders want from India in the Conference?
- (a) India should agree to double its energy efficiency under a global understanding
- (b) India should suspend its nuclear pact with USA for at least should reduce it to 50% level of agreed capacity
- (c) Nuclear power plants are highly risky as seen in Japan recently. Hence no new plant should be made
- (d) India has a vast resource of coal. It must its coal resources with other countries to enable them to produce thermal power which they are not doing so far due to lack of coal mines there
- (e) None of these

126. Who among the following is the recipient of the Padma Vibhushan given in 2012?

- (a) Late (Dr.) Bhupen Hazarika
- (b) Sri Vanraj Bhatia
- (c) Sri Javed Akhtar
- (d) Sri Amitabh Bachhan
- (e) Smt. Ambika Soni

127. Under the liberalized scheme of interest subsidy, Government of India provides interest subsidy on housing loan at the rate of _____

- (a) 0.50%
- (b) 1.00%
- (c) 2.00%
- (d) 2.00% + 1.00% for prompt repayment
- (e) None of these

128. When a Bank provides a loan for purchase of white goods, it is categorized as _____

- (a) Consumption loan
- (b) White Goods loan
- (c) Consumer Durable loan
- (d) Working Capital
- (e) Bridge Loan

129. India has decided to acquire Rafale Fighter planes for its air force wing. Which country is going to supply Rafale fighter planes?

- (a) Italy
- (b) Britain
- (c) Canada

- (d) France
- (e) Germany

130. Which of the following statements about contribution (approximately) of agriculture sector in GDP is correct?

- (a) Agriculture contributes 50% of total GDP
- (b) Agriculture does not contribute significantly to India's GDP as the share is less than 1%
- (c) India's GDP does not take agriculture sector into account
- (d) Agriculture Sector is the part of Service Sector. Hence it is not considered as an independent sector
- (e) Agriculture Sector contributes 20% in India's GDP

131. Banks are considered as 'financial intermediaries'. Which of the following activity correctly and comprehensively explains this role of banks?

- (a) Accepting deposits of money for the purpose of lending and investment
- (b) Granting loans to the weaker section of the society
- (c) Accepting money for remittance and issuing bank drafts
- (d) Providing safe deposit services
- (e) Opening accounts and accepting deposit therein

132. The rate below which banks cannot generally lend is called as _____

- (a) Base rate
- (b) Floor rate
- (c) Repo rate
- (d) Call money rate
- (e) Ceiling rate

133. As per the data released by the Union Health Ministry (of India) the infant mortality rate is lowest in _____

- (a) Tamil Nadu
- (b) Maharashtra
- (c) Goa
- (d) Uttar Pradesh
- (e) Madhya Pradesh

134. Dada Saheb Phalke Awards are given by the Ministry of _____

- (a) Social Welfare
- (b) Corporate Affairs
- (c) Home Affairs
- (d) Human Resources Development
- (e) Information & Broadcasting

135. Which of the following is not a type of Cheque?

- (a) Crossed cheque
- (b) Blank cheque

- (c) Speed cheque
- (d) Bearer cheque
- (e) Order cheque

136. Mr. John Key is the present _____

- (a) Prime Minister of Canada
- (b) Prime Minister of Australia
- (c) Prime Minister of New Zealand
- (d) President of Australia
- (e) President of Canada

137. In relation to banking, what do you understand by “Ever – Greening of loan Account”?

- (a) Full repayment of a loan account before maturity – Pre-payment
- (b) Full repayment of a loan account exactly at maturity
- (c) Fresh Loan sanctioned during the tenure of account for enhancement of limits
- (d) Adjusting the NPA/Sticky account with fresh sanction of loans
- (e) Loans provided for new projects to new customers

138. Which of the following is the name of an autonomous organization for rural technology?

- (a) CAPART
- (b) MGNREGA
- (c) PURA
- (d) IRDP
- (e) NGAPS

139. With a view to facilitate payment of balance in deposit account to the person named by the depositor without any hassles in the event of death of the account holder, the following facility was introduced in bank accounts in our country?

- (a) Will
- (b) Registration
- (c) Nomination
- (d) Indemnity
- (e) Guarantee

140. Which of the following countries is NOT a member of ASEAN?

- (a) Thailand
- (b) Myanmar
- (c) Singapore
- (d) Vietnam
- (e) Brazil

141. Which of the following is not a Negotiable Instrument?

- (a) Cheque
- (b) Fixed Deposit Receipt

- (c) Promissory Note
- (d) Bill of Exchange
- (e) All (a) to (d) above are negotiable instruments

142. Which of the following Stock Exchanges in India recently launched “Carbon Index” so that investors can assess risk and opportunities associated with climate change?

- (a) Delhi Stock Exchange
- (b) National Stock Exchange
- (c) Bombay Stock Exchange
- (d) Kolkata Stock Exchange
- (e) Ahmadabad Stock Exchange

143. Which of the following would be the venue of the World Athletic Championship 2013?

- (a) New Delhi
- (b) Tokyo
- (c) London
- (d) Paris
- (e) Moscow

144. Who among the following represented India in 17th SAARC Summit held at Addu in Maldives in November 2011?

- (a) Smt. Sonia Gandhi
- (b) Dr. Manmohan Singh
- (c) Shri Pranab Mukherjee
- (d) Shri P Chidambaram
- (e) Shri Rahul Gandhi

145. What is the maximum balance amount that is eligible for earning interest in a normal saving bank account?

- (a) Rs. 1 lac
- (b) Rs. 2 lacs
- (c) Rs.3 lacs
- (d) Rs. 5 lacs
- (e) No limit

146. When a customer opens a Deposit account with the Bank, which one of the following is the status of the Bank?

- (a) Debtor
- (b) Creditor
- (c) Trustee
- (d) Beneficiary
- (e) None of these

147. Which of the following states decided to give Khatedhari Rights to about 30,000farmers occupying the custodian lands?

- (a) Gujarat
- (b) Rajasthan
- (c) Madhya Pradesh
- (d) Uttar Pradesh
- (e) Uttrakhand

148. Which of the following functions are not being performed by the Reserve Bank of India?

- (a) Regulation of Banks in India
- (b) Regulation of Foreign Direct Investment in India
- (c) Foreign Currency Management in India
- (d) Control & Supervision of Money Supply
- (e) Currency Management in India

149. A bank is called as 'Scheduled Bank' when _____

- (a) Its business has crossed Rs. 1000 crore mark
- (b) Its branch network is over 100
- (c) It is included in the second Schedule of the RBI Act
- (d) When it complies with all the three above
- (e) None of these

150. Australian govt. recently decided to sell Uranium to India. Uranium is used mainly for _____

- (a) manufacturing of chemical fertilizers
- (b) manufacturing of Drug/Pharma products
- (c) nuclear power generation
- (d) making arsenals
- (e) making electronic chips