

Advt. No.07/2012

PAPER-II

GENERAL BANKING AWARENESS

CODE NO: 0712101

DO NOT OPEN THIS BOOKLET UNTIL YOU ARE ASKED TO DO SO

BOOKLET FOR OBJECTIVE TYPE TEST

Answer all the Questions

Full Marks: 100

Time Allowed: 1 Hour

Roll No. ▶

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GENERAL INSTRUCTIONS

Candidates should read the following instructions carefully before answering the questions:-

1. Verify the seriality of the page numbers first and bring any discrepancy to the Invigilator's Notice at once. Write your roll number and put your signature in the space provided for in the OMR Answer Sheet against item nos. 3 and 6.
2. Before you proceed to mark in the Answer Sheet the response to various items viz. [a], [b], [c] or [d] corresponding to those in the Test Booklet, candidates will have to fill in some particulars in the Answer Sheet as per instructions contained in the Admit Card. **All the boxes and all the entries in the Answer Sheet must be filled up using Black Ball-Point Pen only.**
3. All the questions are of Multiple Choice answer type. Only one of the 4 probable answers [a], [b], [c] or [d] must be darkened in the Answer Sheet as per instructions printed on the Admit Card and the OMR Answer Sheet. **DO NOT DARKEN MORE THAN ONE CIRCLE FOR ANSWERING A PARTICULAR QUESTION FOR IT WILL BE TREATED AS A WRONG ANSWER.**
4. There will be negative marking for each wrong answer.
5. There are blank pages at the end of this Booklet for rough work. Roll. No. must be written on each blank sheet used for Rough work. The sheets should not be torn out of the Question Booklet.
6. **The OMR Answer Sheet alongwith the Question Booklet must be handed over to the Invigilator before leaving the Examination Hall. The candidates are allowed to retain the Question Booklet.**
7. No candidate will be allowed to leave the Examination Hall until the examination is over.
8. Please do not fold, scratch, scrimp or tear any portion of the Answer Sheet by any chance as this will render the Answer Sheet unsuitable for computer evaluation. Keep the Sheet away from gum.
9. Please ensure that the blank dotted line along the left side of margin of side 1 as also the right side of side 2 is not damaged in any way as it may affect the computer evaluation correctly.
10. If error is detected in any particular question the candidates are advised not to attempt the same. The Commission do not award any marks to questions having any type of error.

Please Turn Over

1	<p>The barriers that can prevent small farmers in many nations from participating in the green revolution include</p> <ol style="list-style-type: none"> Money for investment Education Small size of farms All the above 	6.	<p>Credit operation of different banks operating in a state is coordinated by :</p> <ol style="list-style-type: none"> Regional office of RBI/NABARD State Government State Level Bankers' Committee Indian Banks association
2	<p>Constitution of Small Farmers' Agri-business Consortium (SFAC) is</p> <ol style="list-style-type: none"> A company under Companies Act 1956 A Societies under Societies Registration Act 1860 A department under Ministry of Agri. & Coop. A Cooperative Society 	7	<p>Exports and Imports come under the purview of :</p> <ol style="list-style-type: none"> Ministry of Finance Ministry of Commerce Ministry of External Affairs Ministry of Home Affairs
3	<p>Which one of the following central govt. schemes is not a credit linked subsidy scheme:</p> <ol style="list-style-type: none"> National Rural Employment Guarantee Scheme National Rural Employment Generation Programme of KVIC Gram Bhandaran Yojana All of the Above 	8	<p>First Governor of RBI was</p> <ol style="list-style-type: none"> Hilton Young Paul Samuelson C. D. Deskmukh O.A.Smith
4	<p>Incidence of rural poverty has strongest correlation with</p> <ol style="list-style-type: none"> Population growth Performance of Agriculture Fertility of land Agricultural Credit 	9	<p>Paper currencies of our country are issued by Reserve Bank of India under:</p> <ol style="list-style-type: none"> Section- 22 of the RBI act -1934 Section- 24 of the RBI act -1934 Section- 28 of the RBI act -1934 None of the above
5	<p>Self Help Group Movement is primarily aimed at:</p> <ol style="list-style-type: none"> Poverty Elevation Eradication of Social Evils Empowerment of Women Promotion of Rural Artisans 	10	<p>Which one of the following products of a bank is by nature different from others?</p> <ol style="list-style-type: none"> Agricultural Credit Limit Cash Credit Limit Personal Loan Limit Bank Guarantee Limit

11	<p>“Basel Committee on Banking Supervision” is also known as:</p> <ol style="list-style-type: none"> Thomas Cook Committee BIS Committee Bank for International Settlements Committee Peter Cooke Committee 	16.	<p>Out of three different business options the best option on the basis of profitability is to be selected. Most reliable indicator to that is</p> <ol style="list-style-type: none"> Internal Rate of Return Average profitability of five operational years Debt Service Coverage Ratio All of the above
12	<p>Which one of the followings is not a function of Reserve bank of India?</p> <ol style="list-style-type: none"> Issuing Bank notes Lender of the last resort for banks Borrowing from World Bank for government projects Custodian of foreign exchange 	17	<p>Working capital adequacy of a business organization is best indicated by its:</p> <ol style="list-style-type: none"> Net Worth Current Ratio Fixed Assets value Total cash credit limit available
13	<p>In which of the following banks one can't open a personal account –</p> <ol style="list-style-type: none"> Co-Operative Banks Commercial banks Regional Rural Banks RBI 	18	<p>A business organization involved in trading of agricultural input, wants financial assistance for expansion of business. What sort of financial assistance is likely to be most helpful for the endeavor?</p> <ol style="list-style-type: none"> Term loan for infrastructure Cash credit loan Bank guarantee limit All of the above
14	<p>Mutual Benefit Finance Company is by constitution</p> <ol style="list-style-type: none"> A banking organization within the meaning of B.R. Act 1934 A company under Companies Act 1956 and notified u/s 620A of the said act An Association of Individuals without definite statutory regulation All of the above 	19	<p>Integration of biological and ecological process in agriculture is one of the key principles of</p> <ol style="list-style-type: none"> Organic agriculture Sustainable agriculture Livelihood development initiative None of the above
15	<p>Which of the following statements best defines “Variable Cost”</p> <ol style="list-style-type: none"> Cost of operation Cost that varies with time Cost that is directly proportional to the scale of operation None of the above is best 	20	<p>Which of the following organization is different from others</p> <ol style="list-style-type: none"> Cooperative Bank Commercial Bank. Regional Rural Ban National Bank for Agriculture and Rural Development

21	Earnings that could have been obtained from foregone options of an investment is best defined as a. Interest Rate b. Opportunity Cost of Capital c. Profitability Ration d. None of the above	26	Most important skill of the manager of a retail bank is: a. Conceptual Skill b. Technical Skill c. Human Skill d. None of the above
22	Bangiya Gramin Bikash Bank is a a) Cooperative Bank b) Commercial Bank c) Regional Rural Bank d) Fully owned unit of NABARD	27	Loan to farmer against pledge of cold store bond is by nature : a. Agricultural Production Credit b. Agricultural Marketing Credit c. Consumption Loan d. None of the Above
23	Estimation of social and natural resources is the most important exercise in development planning at village level. Which of the followings is most effective and economic method for the same? a) Analysis of official data b) House hold survey c) Participatory rural appraisal d) Interview of opinion leaders and elected representatives	28	Which of the following abbreviated names of cooperative societies indicate that it is in the tribal area? a. PACS b. PAMS c. LAMPS d. ECCS
24	Which one of the national level organization involved in cooperative movement is not a cooperative? a. NAFED b. TRIFED c. NCDC d. All are cooperatives	29	What are the prime areas where cooperation has a role for benefit of urban population? a) Loan at reasonable rate of interest for low income groups b) Micro finance to poor section c) Supply of quality consumables at reasonable cost d) All of the above
25	Management approach of a modern bank is: a) Scientific approach b) Human relation approach c) System approach d) Bureaucratic approach	30	IMF was formed in the year: a. 1942 b. 1944 c. 1945 d. 1943

31	Cooperative credit structure in West Bengal is: a. Two tier system b. Three tier system c. Multi tier system d. Centralized system	36	Most important facility required for improving cropping intensity is: a. Irrigation b. Fertilizer c. High Yielding Variety d. Farm Machinery
32	Why Rochdale Equitable pioneers are famous worldwide? a) They are the innovators of handloom b) They are first cooperators in the world c) They documented exploitation of workers by mill owners d) They formed the first cooperative society of weavers	37	What is meant by "Limited Liability"? a. That the liability of the organization is limited to the extent of its Paid Up capital b. That the liability of the organization is limited to the extent of its Net Worth c. That liability of its share holders is limited to the face value of shares held d. None of the above
33	"Though most of the economic development programmes in rural areas have been transferred to PR institutions, head of the district administration (DM/DC) still has some role ..." The role is mainly a) Planning b) Financial Management c) Coordinating and Controlling d) All of the above	38	Tangible Net worth of a business organization is actually: a. Sum of Paid up Share Capital and Reserve and Surplus b. Sum of Paid Up Capital and Reserve and Surplus Minus Intangible Assets c. Paid Up Capital Plus Accumulated Profit (Loss) d. Only Paid Up Capital
34	Which one of the following is most important for improving efficiency of agricultural marketing system? a) Warehousing facility b) Transport facility c) Warehousing facility along with produce pledge loan d) None of the above	39	Which one of the following is not an approved source of fund for a cooperative society? a. Share Capital b. Undisbursed Profit c. Public Deposit d. Loan from Public Financial Institutions
35	Apex Cooperative Banks in different states were formed under : a) Banking Regulation Act 1949 b) Banking Companies Act 1949 c) Cooperative Societies Act of respective state d) Multistate Cooperative Societies act	40	PURA model is precisely : a) A development hypothesis b) An economic development scheme c) A rural development model d) None of the above

41	Which one of the followings is not a project viability parameter? a) Investment- turnover ratio b) Break Even Point c) Internal Rate of Return d) Debt service coverage ratio	46	“Scale of Finance” is a term associated with a. Debt: Equity Ratio b. Crop Loan c. Industrial Loan d. All of the above
42	Total Financial Inclusion Program of Govt. of India aims at: a) Creating a branch of a nationalized bank at each village b) Bringing 100% people under banking system c) Giving loan to every farmer and rural entrepreneur d) None of the above	47	Which one of the following is not a cause but a consequence of Globalization? a. Deregulation abroad b. Integration of Markets c. Technology and know-how d. Greater Risk Exposure
43	Which one of the following is not a Current account transaction? a. Imports payables b. Exports receivables c. Dividend d. External Commercial Borrowings	48	“Threshold Yield” is a term associated with a. Assessment of Crop Loan Need b. Measurement of Soil Fertility c. Agricultural Insurance d. Yield Forecasting
44	Kissan Credit Card allows a limit to a farmer little more than the estimated crop loan amount; why? a) To accommodate contingency requirement of the farmer up to certain limit b) To allow farmer to experiment on new technology c) To accommodate price escalation of inputs d) The statement given is not true	49	Horticultural produces are processed to: a) Enhancing self life of the produce b) Preserving food value of the produce with altered physical and chemical properties c) Adding value on the produce d) None of the above are correct
45	“NPOP Standards” is related to: a. Financial Discipline in banks b. Organic Farming c. Processing of Agricultural Produce d. Pollution Control	50	Which of the following loan package is available only to exporters? a. Cash Credit b. PC Credit c. Overdraft d. Term Loan