

Indian Bank probationary officer General Awareness Question Paper 2011

Q.1 Which of the following carries out 'Open Market Operations'?

- (1) Finance Ministry (2) External Affairs Ministry
- (4) Planning Commission (5) Ministry of Commerce

Q. 2 Who among the following Ministers will hold telecom portfolio in addition to his own portfolio till next reallocation?

- (1) Kamal Nath (2) Kapil Sibal
- (4) Mamta Banerjee (5) None of these

Q. 3 Under provisions of which one of the following Acts, the RBI issues directives to the Banks in India?

- (1) RBI Act (2) Banking Regulation Act (3) Essential Commodities Act
- (4) RBI and Banking Regulation Act (5) None of these

Q.4 On which one of the following 'Head of Expenses', the expenses of the Government of India are highest?

- (1) Food subsidy (2) Fertilizer subsidy (3) Pradhan Mantri Gram Sadak Yojana
- (4) Maintenance of national highways (5) Oil subsidy

Q.5 Which one of the following foreign agencies will assist the municipal agencies to improve quality of municipal schools through its School Excellence Programmes (SEP) ?

- (1) IMF (2) UNDP (3) UNICEF (4) ADB (5) None of these

Q. 6 Which one of the following tools is used by RBI for selective credit control?

- (1) It advises banks to lend against certain commodities
- (2) It advises banks to recall the loans for advances against certain commodities
- (3) It advises banks to charge higher rate of interest for advance against certain commodities
- (4) It discourages certain kinds of lending by assigning higher risk weights to loans it deems undesirable
- (5) None of these

Q.7 For which one of the following Loan Products 'teaser loans' are offered by Banks?

- (1) Education Loans (2) Commercial Loans (3) Loans against security of gold
- (4) Retail Trade Loans (5) Home Loans

Q. 8 The Commonwealth Games 2010 were held in Delhi from October 3 to 14, 2010. Who amongst the following picked up the Game's first gold medal?

(1) Augustina Nwaokolo (2) Ravinder Singh (3) Azhar Hussain (4) Carol Huynh (5) None of these

Q.9 In which one of the following cities was the recent meet of G-20 Countries organised ?

(1) Tokyo (2) Seoul (3) London (4) Beijing (5) Singapore

Q.10 As per recent newspaper reports, which one of the following countries (among the given) has highest literacy rate?

(1) India (2) Sri Lanka (3) China (4) Vietnam (5) Bangladesh

Q.11 Which one of the following has decided to give guarantee for infra loans? .

(1) IDBI (2) SBI (3) IIFCL (4) SIDBI (5) None of these

Q.12 In which one of the following States is the uranium project proposed to be set up ?

(1) Manipur (2) Meghalaya (3) Orissa (4) Assam (5) Nagaland

Q.13 Amongst 169 countries on Human Development Index, which one of the following is India's rank?

(1) 89 (2) 91 (3) 119 (4) 129 (5) 138

Q.14 What is 'Kaveri' ?

(1) India's indigeneous aircraft engine

(2) India's Low Cost laptop

(3) India's Air to Air Missile

(5) Unmanned Aircraft acquired from Israel

Q.15 An increasing finished good stock as % to sales of a manufacturing Company indicates that-

(A) the market is getting competitive.

(B) the quality of the goods is not upto the mark.

(C) the production cost has increased.

(D) the production has decreased.

(1) Only (A) and (B) (2) Only (B) and (C) (3) Only (C) and (D)

(4) Only (C) (5) Only (D) and (A)

Q. 16 Which one of the following has got RBI nod to issue pre-paid cards to its clients?

(1) LIC (2) GIC (3) SIDBI (4) NABARD (5) None of these

Q.17 For which one of the following reasons is an amendment in Companies Bill 2009 proposed?

(1) To provide more powers to Department of Company Affairs
(2) To provide regulatory powers to Department of Company Affairs
(3) To make Indian Accounting Standards applicable with effect from 1.4.2011
(4) To ensure smooth convergence of the Indian Accounting Standards with IFRS
(5) None of these

Q.18 As per recent newspaper reports, India's public debt rises 2.8 percent to Rs. 28 lakh crores. Which one of the following is the reason that has forced commercial banks to buy Government securities?

(1) Lack of credit growth (2) Increase in credit growth (3) Raising of repo rate
(4) Raising of reverse repo rate (5) None of these

Q.19 In which one of the following States Sariska Tiger Reserve is located?

(1) M. P. (2) U. P. (3) Orissa (4) Gujarat (5) Rajasthan

Q.20 On which one of the following characters, Biometric security is based?

(1) Finger prints and palm recognition only
(2) Face recognition and voice recognition only
(3) Hand writing and manual recognition only
(4) Only(1) and (2) (5) All (1),(2) &(3)

Q.21 Which one of the following may be the consequence of buying forex in the market by the RBI ?

(1) It leads to inflation (2) It leads to control over inflation
(3) It does not affect inflation (4) It results into deflation (5) None of these

Q.22 Under provisions of which one of the following Acts, the Reserve Bank of India has the power to

regulate, supervise and control the banking sector?

(1) RBI Act (2) Banking Regulation Act (3) Negotiable Instrument Act
(4) RBI and Banking Regulation Act (5) None of these

Q.23 Who amongst the following is the author of the book "The God of Small Things" ?

(1) Chetan Bhagat (2) V.S. Naipul (3) Namita Gokhale
(4) Kiran Desai (5) Arundhati Roy

Q. 24 Which one of the following has proposed \$ 11 billion infrastructure debt fund?

- (1) NABARD (2) SBI (3) RBI
(4) Ministry of Finance, Govt. of India (5) Planning Commission

Q. 25 Myanmar's pro-democracy leader Suu Kyi is a _

- (1) 42 years old politician (2) Bharat Ratna (3) Military General
(4) Nobel Prize winner (5) None of these

Q.26 Which one of the following factors influence working capital of a unit?

- (1) Seasonally of operations only (2) Production Policy only
(3) Suppliers Term only (4) Only (1) and (2) (5) All (1), (2) & (3)

Q.27 The G-20 Summit was held in which of the following places in October 2009 ?

- (1) Paris (2) Vienna (3) Tokyo (4) Pittsburgh (5) London

Q.28 As per a newspaper report, only few countries are left to make Non-Proliferation Treaty (NPT), a universal treaty. Which of the following is one of them?

- (1) Japan (2) Indian (3) Italy (4) France (5) Russia

Q. 29 Which TV channel has been in the news for its coverage of the Bin Laden crisis, especially for having carried all broadcasts of Osama Bin Laden to audiences in West Asia?

- (1) Star Asia (2) BBC Asia (3) Al Jazeera (4) Khaleed Times (5) None of these

Q.30 India will host the world Tiger Summit for the first time in 2010. The Summit will be organized in _

- (1) Kolkata (2) Bharatpur (3) Junagarh (4) Ranthambore (5) None of these

Q.31 Under what name is MTNL marketing its GSM based mobile telephony?

- (1) Swarna (2) Dolphin (3) Speed (4) Vayu (5) None of these

Q.32 Which of the following countries has been fully suspended from the Commonwealth of Nations after its refusal to announce General Elections which have been due since long?

- (1) Pakistan (2) Nepal (3) Fiji (4) Sri Lanka (5) None of these

Q.33 What is the name of the branded petrol with cleansing additives that is being marketed by HPCL?

- (1) Power (2) Premium (3) Speed (4) Clean X (5) None of these

Q. 34 Under what name is MTNL marketing its CDMA based WiLL service in Mumbai and Delhi?

- (1) Dolphin (2) Swarna (3) Garuda (4) Seema (5) None of these

Q.35 Which of the following countries agreed recently to discontinue refuelling ships in the Indian Ocean for the NATO led coalition in Afghanistan?

- (1) Japan (2) Indonesia (3) Bangladesh (4) Pakistan (5) None of these

Q.36 To which business group did the Ambanis of Reliance Group sell their holding in Larsen and Toubro?

- (1) RP Goenkas (2) A V Birla (3) Kanorias (4) Mittals (5) None of these

Q.37 Name the brand that was launched and promoted by a famous father-son duo.

- (1) ICICI Credit cards (2) Parket Beta (3) Maruti Versa (4) All of these. (5) None of these

Q.38 What is the sub brand of the new car that Toyota is launching in India?

- (1) Accord (2) Jupiter (3) C Planet (4) Camry (5) None of these

Q.39 Who amongst the following is the winner of the Mahatma Gandhi International Award for Peace and Reconciliation 2009 ?

- (1) Yukiya Amano (2) Aung San Suu Kyi (3) Bill Gates
(4) Hillary Clinton (5) None of these

Q.40 With which brand would you identify the famous advertising slogan 'Think Different'?

- (1) Apple (2) IBM (3) Wipro (4) HCL (5) None of these

Q.41 Credit Rating

- (1) is used to rate the borrowers while giving advances.
(2) is used to work out performance of the employees.
(3) is used to calculate the number of excellent audit rated branches.
(4) is NOT used in any Bank.
(5) is necessary before giving promotion to employees

Q.42 Who amongst the following is the recipient of the 'Dadasaheb Phalke Award - 2010'?

- (1) Javed Akhtar (2) Amitabh Bachchan (3) Guizar
(4) Hema Malini (5) None of above

Q.43 In Corporate Hedging, which one of the following types of risks can be covered?

- (1) Liquidity risk (2) Currency risk (3) Credit risk
(4) Transaction risk (5) None of these

Q.44 Bank of Rajasthan is now merged with which of the following banks?

- (1) AXIS Bank (2) IDBI Bank (3) ICICI Bank (4) HDFC Bank (5) None of these

Q.45 As per GDP figures on calendar year basis, according to World Bank, which one of the following economies will have highest GDP growth in the year 2011 ?

- (1) US (2) China (3) Japan (4) India (5) Brazil

Q.46 In respect of infrastructure bonds is sued under provisions of Section 80 CCF of the Income Tax Act, what is the maximum amount (Rs. in thousands), upto which these bonds can be covered?

- (1) 30 (2) 20 (3) 40 (4) 5.0 (5) None of these

Q.47 Which of the following is the full form of the abbreviation 'IFRS' as used in corporate / finance Sector ?

- (1) Indian Financial Reconciliation Standards
- (2) Interpretation and Formal Reporting System
- (3) International Financial Reporting Standards
- (4) International Financial Reporting System
- (5) None of these

Q.48 As per the new guidelines issued by SEBI, companies are required to list shares within how many days of the closure of the Initial Public Offers (IPOs) ?

- (1) 60 days
- (2) 12 days
- (3) 30 days
- (4) 45 days
- (5) None of these

Q.49 RTGS stands for -----

- (1) Real Time Gross Settlements
- (2) Reduced Time Gross Settlements
- (3) Relative Time Gross Settlements
- (4) Real Total Gross Securities
- (5) None of these

Answer:

(1)3 (2)2 (3) 1 (4) 1 (5) 5 (6) 1 (7)5 (8) 5 (9)2 (10)2 (11)3 (12)2 (13)3 (14)1(15)2 (16)1 (17)4 (18)4 (19)5 (20)5 (21)3 (22)4 (23)5 (24)5 (25)5 (26)2 (27)5 (28)4 (29)3 (30)3 (31)4 (32)2 (33)3 (34)1 (35)3 (36)1 (37)2 (38)3 (39)4 (40)2 (41)1 (42)1 (43)5 (44)2 (45)3 (46)2 (47)2 (48)3 (49)3