

## Bank Of Baroda Probationary Officers Exam 2010

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1. 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) Rs. 10,000 crore
- (2) Rs. 12,000 crore
- (3) Rs. 15,500 crore
- (4) Rs. 16,500 crore
- (5) None of these

2. 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) & (C)
- (5) Only (B) & (C)

3. 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

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- (3) Net Lending Rate system
- (4) Gross Lending Rate System
- (5) None of these

4. 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) & (C)
- (5) None of these

5. 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 these

6. 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 ?

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(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) & (C)

(5) None of these

7. 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 & Bailout Packages

(C) Project Finance

(1) Only (A)

(2) Only (B)

(3) Only (C)

(4) All (A), (B) & (C)

(5) None of these

8. The set of directive principles issued by the Central Bank of a country or the process adopted by into control the supply of money, availability of

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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 Government
- (3) Profit & Loss Account
- (4) Business Policy of the Bank
- (5) None of these

9. 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) Motorcycles
- (3) Tractors
- (4) Power tillers & agricultural equipments
- (5) None of these

10. 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 CHOGM
- (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 these

11. 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

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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 radio active 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.

(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) & (C)

(5) None of these

12. 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) & (C)

(5) None of these

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13. 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 these

14. 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.. This 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) & (C)
- (2) Only (B)
- (3) Only (C)
- (4) All (A), (B) & (C)
- (5) Only (A)

15. 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.

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(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 these

16. 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

17. 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

18: 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.

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(4) To get elementary education.

(5) All of these

19. "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 these

20. 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) WIO

(3) World Bank

(4) Federal Reserves of U.S.A.

(5) None of these

21. 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.

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- (1) Only (A)
- (2) Only (B)
- (3) Only (C)
- (4) Only (A) & (B)
- (5) All (A), (B) & (C)

22. 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 to the banks on these funds.
- (B) Banks will have to raise their capital base by bringing IPO's or by taking money from the Government 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) & (C)
- (5) None of these

23. Which of the following is not the name of a Chemical Fertilizer?

- (1) Urea
- (2) Murate of Potash
- (3) Di ammonium Phosphate
- (4) Sodium Sulphate
- (5) All are fertilizers

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24. The Securities & 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) & (C)
- (5) None of these

25. Which of the following schemes is to be launched by the Government of India with an initial fund of Rs. 100 crores?

- (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 these

### ANSWERS

- 1. (4)
- 2. (2)
- 3. (2)

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4. (4)

5. (2)

6. (2)

7. (4)

8. (1)

9. (2)

10. (1)

11. (2)

12. (4)

13. (1)

14. (2)

15. (2)

16. (2)

17. (3)

18. (4)

19. (1)

20. (1)

21. (4)

22. (1)

23. (4)

24. (4)

25. (1)