

## Bank Of India Solved Paper Of General Awareness( held on 24-01-2010)

1. The President of the Palestine recently emphasized that his country will not resume peace talks until Israel fully halts settlement building in the—

- (A) West Bank
- (B) Haifa
- (C) Gaza
- (D) Tel-Aviv-Yafo
- (E) Jerusalem

Ans : (A)

2. All the major world leaders gathered in Berlin in Nov. 2009 to mark the 20th anniversary of—

- (A) European Union
- (B) NATO
- (C) Fall of Berlin Wall
- (D) G-20
- (E) None of these

Ans : (C)

3. Now almost all major newspaper journals and magazines are printing research reports giving the analysis and/or the causes of the sub-prime crisis which gripped America and the world a few months back. Which of the following was/were amongst the common cause(s) of the same ?

(They were present in almost all the economies)

(1) The problem was that investors erroneously believed property prices were quite predictable and built a whole edifice of financial planning on the back of the American housing market.

(2) Credit rating agencies all over the world were not equipped to forecast the effect of sub-prime crisis on world economy. Agencies were over-confident and did not react in time.

(3) Neither USA nor other countries took a note of the crisis in time. In fact they ignored it for quite some time.

(A) Only 1

(B) Only 2

(C) Only 3

(D) All 1, 2 and 3

(E) Only 1 and 2

Ans : (A)

4. If you see a big hoarding at a prominent public place, the punch line of which says 'We All Were Born Free'; 'We All Have Equal Rights', in all probability, the hoarding is put up by—

(A) National Commission for Farmers

(B) National Human Rights Commission

(C) Directorate of Income Tax

(D) Ministry of Foreign Affairs

(E) Union Public Service Commission

Ans : (B)

5. Nowadays we frequently read news items about 'Derivatives' as used in the world of finance and money market. Which of the following statement(s) correctly describes what a derivative is and how it affects money/finance markets ?

(1) Derivatives enable individuals and companies to insure themselves against financial risk.

(2) Derivatives are like fixed deposits in a bank and are the safest way to invest one's idle money lying in a bank.

(3) Derivatives are the financial instruments which were used in India even during the British Raj.

(A) Only 3

(B) Only 2

- (C) Only 1
- (D) All 1, 2 and 3
- (E) None of these

Ans : (B)

6. Many a time we read in the newspapers that RBI has changed or revised a particular ratio/rate by a few basis points. What is basis point ?

- (A) Ten per cent of one hundredth point
- (B) One hundredth of 1%
- (C) One hundredth of 10%
- (D) Ten per cent of 1000
- (E) None of these

Ans : (B)

7. Which of the following issues cannot come under the purview of the functioning of the Human Rights Commission of a country ?

- (A) Racial Discrimination
- (B) Treatment to Prisoners of War
- (C) Human Trafficking
- (D) Child Abuse
- (E) Climate Migration

Ans : (E)

8. A prominent international weekly sometime ago printed a caption on its cover page which read 'Brazil Takes Off'. Other major newspapers/magazines also printed similar stories/articles in their publications at that time. Why have magazines/newspapers decided to talk about Brazil these days ?

(1) All major economies of the world have been taking time to recover from the recession but Brazil was one of those which was 'Last in and First out'.

(2) Brazil is a member of BRIC but unlike China it is a democracy, unlike India, it has no hostile neighbours, no insurgents and unlike Russia it exports more oil and arms and treats foreign investors with more respect.

(3) Brazil is the world's second largest booming economy.

(A) Only 1

(B) Only 2

(C) Only 3

(D) All 1, 2 and 3

(E) Only 1 and 2

Ans : (A)

9. Which of the following countries has conferred the honour of 'Legion d' honneur' on Bharat Ratna Lata Mangeshkar ?

(A) Germany

(B) Norway

(C) Japan

(D) U.K.

(E) France

Ans : (E)

10. Expand the term NREGA—

(A) National Rural Employment Guarantee Agency

(B) National Rural Electrification Governing Agency

(C) National Rural Employment Guarantee Act

(D) New Rural Employment Guarantee Agency

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(E) None of these

Ans : (C)

11. The Rajya Sabha has recently cleared the new poll bill. Which one of the following amendment(s) is/are made in this bill ?

It has proposed—

(A) Increasing the security deposits to more than double

(B) Restricting the publication of exit polls

(C) Ensuring speedy disposal of electoral disputes

(D) Only (A) and (B)

(E) All (A), (B) and (C)

Ans : (D)

12. The market in which long term securities such as stocks and bonds are bought and sold is commonly known as—

(A) Commodities Exchange

(B) Capital Market

(C) Bull Market

(D) Bullion Market

(E) None of these

Ans : (B)

13. Which one of the following was India's top destination for exports during 2009 ?

(A) UAE

(B) USA

(C) Russia

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(D) China

(E) Bangladesh

Ans : (A)

14. Which one of the following will be the first High Court in India, to implement the concept of 'eCourts' ?

(A) Delhi

(B) A.P.

(C) Chennai

(D) Kolkata

(E) None of these

Ans : (A)

15. Amongst the following, which one of the following sectors provides the highest contribution in Industrial Production Index ?

(A) Crude Oil

(B) Petro Refinery Products

(C) Electricity

(D) Coal

(E) None of these

Ans : (C)

16. Amongst the following sectors, which sector/segment has shown the highest per cent growth in the current fiscal ?

(A) Mining

(B) Manufacturing

(C) Electricity, gas and water supply

(D) Banking and Finance

(E) None of these

Ans : (B)

17. As per the reports published in newspapers, India purchased around 200 tonnes of gold (almost half the quantity of gold put up for sale) in Sept. 2009. India purchased this gold from which of the following organizations ?

(A) World Bank

(B) Asian Development Bank

(C) International Monetary Fund

(D) International Gold Council

(E) None of these

Ans : (C)

18. World Trade Organisation (WTO)'s ministerial meeting was organized in which of the following cities recently ?

(A) Geneva

(B) Washington

(C) Paris

(D) Port of Spain

(E) None of these

Ans : (A)

19. In which one of the following countries, was the recent Commonwealth Meet (CHOGAM) held ?

(A) Trinidad

(B) Canada

(C) Australia

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(D) Jamaica

(E) U.K.

Ans : (A)

20. Which of the following decisions taken by the RBI will promote the concept of financial inclusion in the country ?

(A) To appoint some additional entities as business correspondents

(B) To collect reasonable service charges from the customer in a transparent manner for providing the services.

(C) To ask the banks to open at least 50 new accounts daily in non serviced areas.

(D) Only (A) and (B)

(E) None of these

Ans : (E)

21. For recapitalization of Public Sector Banks, the World Bank has decided to provide funds to India. These funds will be made available in the form of—

(A) Soft Loan

(B) Term Loan

(C) Emergency aid

(D) Grants

(E) None of these

Ans : (A)

22. Citizens of which one of the following age-groups (in years) are covered under the New Pension System (NPS) ?

(A) 18–50

(B) 21–55



(C) 25–55

(D) 18–60

(E) None of these

Ans : (D)

23. Which one of the following is the objective of the flagship scheme 'Rashtriya Swasthya Bima Yojana' (RSBY) ?

(A) To provide life insurance cover to rural households

(B) To provide health insurance cover to rural households

(C) To provide both life and health insurance cover to rural household

(D) To provide life and health insurance covers only to people living below poverty line

(E) None of these

Ans : (D)

24. Which one of the following had set up the N. R. Narayana Murthy Committee on issues relating to Corporate Governance ?

(A) SEBI

(B) RBI

(C) CII

(D) Ministry of Finance, GOI

(E) None of these

Ans : (A)

25. The proceeds of the disinvestment of profitable public sector units will be used for which of the following purposes ?

(A) Expansion of existing capacity of PSEs

(B) Modernisation of PSEs

- (C) Opening of new PSEs
- (D) Meeting the expenditure for various social sector schemes
- (E) None of these

Ans : (D)

26. Which one of the following is the target fixed for fiscal deficit in the year 2010-2011 ?

- (A) 3•5%
- (B) 4•0%
- (C) 5•5%
- (D) 5•0%
- (E) None of these

Ans : (C)

27. Which one of the following companies is the largest producer of natural gas in the country ?

- (A) ONGC
- (B) OIL
- (C) Cairn India
- (D) RIL
- (E) None of these

Ans : (A)

28. Which one of the following states has sought a package of Rs. 500 crores (\$ 100 million) for its Rural Poverty Reduction Programme ?

- (A) M.P.
- (B) Tamil Nadu
- (C) A.P.

- (D) Karnataka
- (E) None of these

Ans : (C)

29. Chinese objections have stalled the road work at the village of Demchok, on the Indian side of the line of control. In which one of the following states is this village located ?

- (A) Arunachal Pradesh
- (B) Assam
- (C) Himachal Pradesh
- (D) Rajasthan
- (E) None of these

Ans : (E)

30. Constitutionally, which one of the following can levy Service Tax ?

- (A) Union Govt. only
- (B) State Govt. only
- (C) Union Territory Govt. only
- (D) All of these
- (E) None of these

Ans : (D)

31. In the proposed low cost pension scheme, which one of the following has been made responsible for maintaining of the records of pension account of an individual ?

- (A) SIDBI
- (B) National Securities Depositories Ltd. (NSDL)
- (C) Stock Holding Corporation of India

(D) RBI

(E) None of these

Ans : (B)

32. Which one of the following is/are implication(s) of large inflow of foreign exchange into the country ?

1. It makes monetary management difficult for RBI.
2. It creates money supply, asset bubbles and inflation.
3. It weakens the competitiveness of Indian exports.

(A) Only 1

(B) Only 2

(C) Only 3

(D) Only 1 and 3

(E) All 1, 2 and 3

Ans : (B)

33. The Central Banks of which one of the following countries has offered \$ 115 billion emergency credit to support its economy hit by falling prices and also to strengthen its currency ?

(A) South Korea

(B) Japan

(C) U.K.

(D) USA

(E) None of these

Ans : (B)

34. Which of the following books is written by Chetan Bhagat ?

- (A) The Golden Gate
- (B) A House for Mr. Biswas
- (C) 2 States
- (D) White Tiger
- (E) None of these

Ans : (C)

35. NTPC Ltd. is in the process of exploring opportunities to source coal from overseas. In which one of the following countries has the NTPC identified two new coal mines ?

- (A) Bhutan
- (B) Australia
- (C) South Korea
- (D) Indonesia
- (E) None of these

Ans : (D)

36. Which of the following organizations has raised its loan amount to India to make it US \$ 7 billion in 2009-10 fiscal ?

- (A) Asian Development Bank
- (B) International Monetary Fund
- (C) World Bank
- (D) European Union
- (E) None of these

Ans : (C)

37. Who amongst the following cricket players became the first to score 17000 runs in One Day Internationals ?

- (A) Rahul Dravid
- (B) Stephen Fleming
- (C) Ricky Ponting
- (D) Sachin Tendulkar
- (E) None of these

Ans : (D)

38. The Govt. of India has decided to use the Core Banking System of banks to ensure proper usage of funds provided for which of its following programmes ?

- (A) Literacy Mission
- (B) Pradhanmantri Gram Sadak Yojana
- (C) National Health Mission
- (D) All of these
- (E) None of these

Ans : (A)

39. Famous Dada Saheb Phalke Award is given for exemplary work in the field of—

- (A) Sports
- (B) Literature
- (C) Science & Technology
- (D) Social Service
- (E) None of these

Ans : (E)

40. The Reverse Mortgage Scheme was launched by some organizations a few years back. This was done to help which of the following sections of society ?

- (A) Beneficiaries of the NREGA
- (B) People living Below Poverty Line
- (C) Youngsters
- (D) Senior Citizens
- (E) None of these

Ans : (D)

41. The organization of the South East Asian countries is known as—

- (A) OPEC
- (B) ASEAN
- (C) NATO
- (D) UNCTAD
- (E) SAARC

Ans : (B)

42. 'Miss Earth 2009' title has been conferred upon—

- (A) Alejandra Pedrajas
- (B) Sandra Saifert
- (C) Jessica Barboza
- (D) Larissa Ramos
- (E) None of these

Ans : (D)

43. Which of the following countries became the third largest producer of Steel in the world in 2009 ?

- (A) China

- (B) India
- (C) USA
- (D) Japan
- (E) None of these

Ans : (B)

44. The Foreign Trade policy is announced recently by the Govt. of India. Which of the following ministries/agencies announce the same ?

- (A) Reserve Bank of India
- (B) Export Import Bank of India (EXIM Bank)
- (C) Ministry of Foreign Affairs
- (D) Ministry of Commerce & Industry
- (E) None of these

Ans : (D)

45. Irina Bokova has taken over as the Chief of the—

- (A) ILO
- (B) UNICEF
- (C) OPEC
- (D) UNO
- (E) UNESCO

Ans : (E)

46. Dorjee Khandu has taken over as the Chief Minister of—

- (A) Meghalaya
- (B) Uttarakhand

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(C) Arunachal Pradesh

(D) Assam

(E) None of these

Ans : (C)

47. Which of the following terms is used in the game of Football ?

(A) Caddy

(B) Cutback

(C) Mid-on

(D) Love

(E) None of these

Ans : (B)

48. Which of the following is considered a Non Food Crop ?

(A) Wheat

(B) Maize

(C) Bajra

(D) Rice

(E) Jute

Ans : (E)

49. Who amongst the following was the Prime Minister of Nepal immediately prior to Madhav Kumar Nepal ?

(A) Ram Baran Yadav

(B) Pushpakamal Dahal

(C) Girija Prasad Koirala

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(D) Mahendra Kumar Suryavanshi

(E) None of these

Ans : (B)

50. The 10th India-European Summit was held in New Delhi in November 2009. Who amongst the following represented India and also chaired the same ?

(A) S. M. Krishna

(B) Pratibha Patil

(C) Pranab Mukherjee

(D) Manmohan Singh

(E) None of these

Ans : (D)

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