

## United Bank Of India P.O. Previous Paper

1. Very often we see in the advertisements published by Financing Institutes/Agencies stating that their products are given high or average Ratings. These Rating Agencies classify bonds/investments in how many categories ?

1. Low Risk
  2. Average Risk
  3. High Risk
- (A) Only 1  
(B) Only 2  
(C) Only 3  
(D) All 1, 2 and 3  
(E) None of these

Ans : (D)

2. As per the reports published in various newspapers/journals etc. the economic map of the world is being redesigned. What is/are the new emerging trends of this new economic map of the world ?

1. With India and Asia at the forefront the centre of economic gravity has shifted to East.
2. Emerging markets, with India among the leaders, are growing faster than old established markets.
3. Central banks of the countries have recognized that case-by-case liquidity solutions are not the answers and a market wide and globally synchronized approach is needed to solve the present crisis.

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

Ans : (A)

3. As per the decision taken by the Govt. of India, the exporters of which of the following products to USA and European countries will get an incentive of 2% on their exports ?

1. Leather goods
  2. Garments
  3. Software
- (A) Only 1  
(B) Only 2  
(C) Only 3  
(D) Both 1 and 2 only  
(E) All 1, 2 and 3

Ans : (D)

4. Which of the following is/are the key features of Indian Economy which were highlighted during the presentation of the Interim Budget 2009-10 ?

1. Despite global financial crisis the GDP growth rate in current financial year has been 7.1 per cent.
2. Indian economy was adjudged as second fastest growing economy in the world
3. A provision of Rs. 100 crores is made in the annual plan 2009-10 for setting up Unique Identification Authority of India.

- (A) Only 1  
(B) Only 2  
(C) Only 3  
(D) All 1, 2 and 3

(E) None of these

Ans : (D)

5. Many a times we read a term in financial news papers 'SEPA'. What is the full form of the term ?

(A) Single Exchange Processing Agency

(B) Single Euro Payments Area

(C) Single Electronic Processing Agency

(D) Super Electronic Purchase Agency

(E) None of these

Ans : (B)

6. As per the newly launched 'Indira Gandhi National Widow Pension Scheme' a monthly pension will be given to the widows. What will be the amount of the pension ?

(A) Rs. 200

(B) Rs. 400

(C) Rs. 600

(D) Rs. 800

(E) None of these

Ans : (A)

7. As per the decision taken by the Govt. of India all the Public Sector Banks (PSBs) will be recapitalised over the next two years so that they can maintain a Capital Adequacy Ratio (CAR) of

.....

(A) 9%

(B) 12%

(C) 11%

(D) 22%

(E) None of these

Ans : (B)

8. As per the Industrial Development Report 2009 India's rank in Industrial Development was 54 on the Development Index. Which of the following organizations/agencies compiles Industrial Development Index of the world ?

(A) International Labour Organisation

(B) United Nations' Industrial Development Organisation

(C) World Bank

(D) World Trade Organisation

(E) The Economic and Social Council of UNO

Ans : (B)

9. As per the news published in major news papers/magazines the International Finance Corporation has offered a loan for providing clean drinking water to 30 lakhs people in rural India. What is the amount of the loan ?

(A) 5 million US \$

(B) 10 million US \$

(C) 15 million US \$

(D) 20 million US \$

(E) None of these

Ans : (C)

10. The merger of which of the following two Indian companies took place in recent past which is termed as "Largest ever merger in India's Corporate History" ?

(A) Nuclear Power Corporation and National Thermal Power Corporation

(B) State Bank of India and its seven associate banks

(C) Hind Aluminium Company and Century Mills

(D) Tata Motors and Ashok Leyland

(E) Reliance Industries and Reliance Petroleum Ltd.

Ans : (E)

11. As per the agreements signed by the Nuclear Power Corporation of India Ltd. (NPCL) and National Thermal Power Corporation (NTPC) a joint Venture will be launched for setting up various Nuclear Power Plants in India. If this is materialized all these establishments will be required to function necessarily under the framework of which of the following existing acts ?

1. Industrial Disputes Act
2. Monopolies and Restrictive Trade Practices Act
3. Atomic Energy Act

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

Ans : (C)

12. As we all know more and more countries/organizations are now going for Non-Cash Transactions and accordingly Banks have launched many new products in the market for the same. Which of the following products is a non-cash transaction product ?

- (A) Only ATM Card
- (B) Only Credit Card
- (C) Only Prepaid Card
- (D) Only Debit Card
- (E) All are non-cash transaction products

Ans : (E)

13. The Prime Minister of India while addressing a meeting of top industrialists of India in March 2009 advised the RBI to further cut interest rates. Which of the following is/are the reasons owing to which the Prime Minister who himself is an economist gave this advise to RBI ?

1. All major economies of the world are passing through a crisis situation. Prime Minister wants RBI to take preventive measures to save Indian economy.
2. In India ample liquidity is available in the market but there are no takers.
3. Inflation is at a comparatively low level at present in the country

- (A) Only 1
- (B) Only 2
- (C) Both 2 and 3 only
- (D) Only 3
- (E) None of these

Ans : (A)

14. As per the reports published in the newspapers India has signed an agreement to supply its Dhruv Advanced Light Helicopter (ALH) to .....

- (A) Mauritius
- (B) Bangladesh
- (C) Nepal
- (D) Zimbabwe
- (E) Vietnam

Ans : (A)

15. Which of the following is/are TRUE about the present situation of Sugar Market in India which has undergone a dramatic change in last 12 months ?

1. From being a major exporter of sugar, India is desperately looking for imports today to meet its domestic needs.
2. Domestic prices have spurted by 60-70 per cent with no sign of respite.
3. The present situation is largely due to sharp contraction in cane acreage in the country.

- (A) Only 1
- (B) Only 2
- (C) Only 3
- (D) All 1, 2 and 3

(E) None of these

Ans : (D)

16. As per the recent reports, the per capita Income of the country has gone up during 2008-09. What is the per capita income at present ?

About .....

(A) Rs. 15,000

(B) Rs. 33,000

(C) Rs. 40,000

(D) Rs. 23,000

(E) Rs. 53,000

Ans : (C)

17. A major Financial Newspaper while writing about the present status of economy in India wrote "the outlook in the agricultural sector gives room for optimism". What does it really mean ?

[Pick up most appropriate statement(s)]

1. Agricultural Sector which was not playing any significant role in Indian economy is now growing very fast and significantly.

2. Agricultural sector is not going to play any major role in economy as its progress is still very slow.

3. Govt. will not require to provide any boost up package to agricultural sector as it is likely to be satisfactory this year.

(A) Only 1

(B) Only 2

(C) Only 3

(D) Either 1 or 3

(E) None of these

Ans : (C)

18. While addressing a conference of Bankers and top Industrialists, the Prime Minister made a statement that "Domestic Credit Flow for Productive Needs had to be maintained at a reasonable Cost". What does it really mean ?

(Pick up the most appropriate statements).

1. Banks should further raise their deposit base and provide very low cost credit to Industry which is badly in need of the same.

2. Banks should neither reduce their lending rates further nor increase the rates on deposits as this may create a critical imbalance in the financial/money market of the country.

3. Banks should see that ample credit is provided to the industries at an affordable cost without diluting the credit norms.

(A) Only 1

(B) Only 2

(C) Only 3

(D) Both 1 and 2 only

(E) None of these

Ans : (C)

19. A major financial newspaper recently published a report wherein it is said that "the Govt. was aware of the problems in certain sectors, particularly where Export Dependence was High."

Keeping general trend of India's present economic situation in mind how would you interpret the above statement ?

[Pick up the most appropriate statement(s)].

1. The industry which produces mainly for export purposes is not doing well at present and needs Govt. support.

2. The industry which imports raw material and exports processed goods is in very bad shape these days. Govt. wishes to help them so that they can come out of it.

3. Indian exports were never in comfortable situations and this year they are in their worst situation. Govt. knows it but cannot help.

- (A) Only 1
- (B) Only 2
- (C) Only 3
- (D) Both 1 and 3 only
- (E) None of these

Ans : (A)

20. Who amongst the following is an Economist of international fame and was in news recently ?

- (A) John Key
- (B) Paul Krugman
- (C) Nicolas Sarkozy
- (D) Mohamed Elbaradei
- (E) Mohamed Nasheed

Ans : (B)

21. Which of the following taxes is not levied by the Union Govt. ?

- (A) Customs
- (B) Corporate Tax
- (C) Land Revenue
- (D) Income Tax
- (E) Surcharge on Income Tax

Ans : (C)

22. Service Tax was introduced in India for the first time in the year .....

- (A) 1990-91
- (B) 1991-92
- (C) 1994-95
- (D) 1980-81
- (E) 2000-01

Ans : (C)

23. Which of the following countries launched world's first satellite for monitoring Greenhouse Gases ?

- (A) USA
- (B) Britain
- (C) Japan
- (D) China
- (E) India

Ans : (C)

24. Which of the following countries launched its indigenous Satellite 'Omid' in February 2009 ?

- (A) Spain
- (B) Australia
- (C) Turkey
- (D) China
- (E) Iran

Ans : (E)

25. The Govt. of India allowed the Income Tax Department to set up its centralized IT processing centre in .....

- (A) Bangalore
- (B) Chennai
- (C) Mumbai
- (D) Kolkata
- (E) Hyderabad

Ans : (A)

26. As per news reports MTNL recently launched its "3G Services" and became the first telecom operator to launch the same in India. What is the full form of 'G' in 3G ?

- (A) Global

- (B) Generation
- (C) Growth
- (D) Gravity
- (E) None of these

Ans : (B)

27. India recently signed an agreement with which of the following countries so that it can import Uranium from it ?

- (A) China
- (B) Tunisia
- (C) Brazil
- (D) Taiwan
- (E) None of these

Ans : (E)

28. The annual meeting of the world Economic Forum was organized in January-February 2009 in

.....

- (A) Davos
- (B) Brasilia
- (C) Washington DC
- (D) London
- (E) Tokyo

Ans : (A)

29. What is the minimum support price announced by the Govt. of India for Rabi crops of wheat ?

- (A) Rs. 900 quintal
- (B) Rs. 950 quintal
- (C) Rs. 1,000 quintal
- (D) Rs. 1,080 quintal
- (E) Rs. 1,200 quintal

Ans : (D)

30. Which of the following is/are the highlights of the 'project Snow Leopard' launched in recent past ?

1. It is launched to safeguard and conserve India's unique natural heritage and high altitude wild life.

2. The project is launched to make another hitech permanent Lab on South pole.

3. It is nothing but a project to protect snow leopards found in Himalayan region which is facing the fear of extinction.

- (A) Only 1
- (B) Only 2
- (C) Only 3
- (D) Both 1 and 3 only
- (E) None of these

Ans : (A)

31. Which of the following has now become the Third Largest Economy of the World ?

- (A) Brazil
- (B) India
- (C) China
- (D) Japan
- (E) Russia

Ans : (C)

32. Ms. Johanna Sigurdardottir has taken over as the first women Prime Minister of .....

- (A) Brazil
- (B) Iceland
- (C) Peru
- (D) New Zealand

(E) Tunisia

Ans : (B)

33. Govt. of India has decided to set up two more All India Institute of Medical Sciences (AIIMS) like institutes in near future. These new institutions would be established in .....

(A) West Bengal and Uttar Pradesh

(B) Haryana & Punjab

(C) Punjab & Tamil Nadu

(D) Tamil Nadu and Andhra Pradesh

(E) Gujarat and Maharashtra

Ans : (A)

34. Duleep Trophy is associated with the game of .....

(A) Hockey

(B) Badminton

(C) Football

(D) Lawn Tennis

(E) Cricket

Ans : (E)

35. Who amongst the following is the winner of Saraswati Samman 2008 ?

(A) Gulzar

(B) Nida Fazli

(C) Srilal Shukla

(D) Govind Mishra

(E) Lakhmi Nandan Bora

Ans : (E)

36. Who amongst the following is the New Prime Minister of Israel after the general election held there in recent past ?

(A) Lieberman

(B) Tzipi Livini

(C) Shimon Peres

(D) Benjamin Netanyahu

(E) None of these

Ans : (D)

37. Who amongst the following is the highest Wicket taker in the history of cricket ?

(Both ODI and Test Cricket)

(A) Wasim Akram

(B) Anil Kumble

(C) Stephan Fleming

(D) Shane Warne

(E) Muttiah Muralidharan

Ans : (E)

38. Which of the following commissions set up by the President of India decides the distribution of tax incomes between the Central and State Govts. ?

(A) Central Law Commission

(B) Pay Commission for Govt. Employees

(C) Administrative Reforms Commission

(D) Planning Commission

(E) Finance Commission

Ans : (E)

39. Who amongst the following became the first Indian to win 'Golden Globe Award 2009' ?

(A) Shivkumar Sharma

(B) Anu Malik

(C) Zakir Hussain

(D) A. R. Rahman

(E) None of these

Ans : (D)

40. Sania Mirza won the Mixed Doubles of which of the following tennis matches alongwith Mahesh Bhupati ?

(A) US Open 2009

(B) Australian Open 2009

(C) South Africa Tennis Open 2009

(D) ATP Challenger Tennis Championship 2009

(E) None of these

Ans : (B)

41. We very frequently read about the activities of the Foreign Exchange Market in newspapers/magazines. Which of the following is/are the major functions of the same ?

1. Transfer of purchasing power from domestic to foreign market.

2. Providing credit for financing foreign trade.

3. Power to purchase gold from foreign countries as most of the nations still work on Gold Standards.

(A) Only 1

(B) Only 2

(C) Only 3

(D) Both 1 and 2 only

(E) Both 2 and 3 only

Ans : (D)

42. Who amongst the following players won the National Shooting Championship held in January 2009 ?

(A) Abhinav Bindra

(B) Omkar Singh

(C) Gurpreet Singh

(D) Anjali Bhagwat

(E) None of these

Ans : (E)

43. Who amongst the following is the author of the book "Termites in the Trading system" ?

(A) M. S. Swaminathan

(B) Jagdish Bhagwati

(C) Jaswant Singh

(D) M. Chelapati Rao

(E) None of these

Ans : (B)

44. The Govt. of India recently introduced Money Laundering Bill 2009. Under the bill which of the following agencies is empowered to search the premises after the offence is committed and a case is filed ?

(A) Income Tax Department

(B) Vigilance Department of the Reserve Bank of India

(C) Enforcement Directorate

(D) Central Bureau of Investigation

(E) None of these

Ans : (C)

45. Which of the following is/are the components of the Fiscal Deficit ?

1. Budgetary Deficit

2. Market Borrowings

3. Expenditure made from Pradhan Mantri Rahat Kosh

(A) Only 1

(B) Only 2

(C) Only 3



(D) All 1, 2 and 3

(E) None of these

Ans : (A)

46. Which of the following is the Trophy/Cups associated with the game of Hockey ?

(A) Derby

(B) Agha Khan Cup

(C) Merdeka

(D) Vizzy Trophy

(E) Rovers Cup

Ans : (B)

47. Which of the following is not a Welfare scheme launched by the Govt. of India ?

(A) Village Grain Bank Scheme

(B) Sampoorna Gramin Rozgar Yojana

(C) Annapurna Scheme

(D) Midday Meal Scheme

(E) Bharat Nirman Yojana

Ans : (E)

48. Which of the following are the instruments of Credit Control in the hands of the RBI ?

1. Lowering or raising the discount and interest rates.

2. Raising the minimum support price of the major agro products.

3. Lowering or raising the minimum cash reserves maintained by the commercial banks.

(A) Only 1

(B) Only 2

(C) Only 3

(D) Both 1 and 3 only

(E) Both 2 and 3 only

Ans : (C)

49. Who amongst the following is the author of the Book “Dreams from My Father : A Story of Race and Inheritance” ?

(A) Barack Obama

(B) John Evans Aatta Mills

(C) Nelson Mandela

(D) Danny Boyle

(E) None of these

Ans : (A)

50. Which of the following programmes was launched to further improve the facilities of irrigation in rural India ?

(A) National Social Assistance programme

(B) Construction of Kiosks for poors

(C) Sampoorna Grameen Rozgar Yojana

(D) Annapurna Scheme

(E) National Watershed Development Programme

Ans : (E)