

General Socio-Economic & Banking Awareness

26. One of the major challenges banking industry is facing these days is money laundering. Which of the following acts/norms are launched by the banks to prevent money laundering in general ?

- (A) Know Your Customer Norms
- (B) Banking Regulation Act
- (C) Negotiable Instrument Act
- (D) Narcotics and Psychotropic Substance Act
- (E) None of these

27. Lot of Banks in India these days are offering M-Banking Facility to their customers. What is the full form of 'M' in 'M-Banking' ?

- (A) Money
- (B) Marginal
- (C) Message
- (D) Mutual Fund
- (E) Mobile Phone

28. Which of the following is/are true about the 'Sub-Prime Crisis' ? (The term was very much in news recently.)

- (i) It is a mortgage crisis referring to credit default by the borrowers.
- (ii) Sub-Prime borrowers were those borrowers who were rated low and were high risk borrowers.
- (iii) This crisis originated because of negligence in credit rating of the borrowers.

- (A) Only (i)
- (B) Only (ii)
- (C) Only (iii)
- (D) All (i), (ii) and (iii)

(E) None of these

29. Which of the following is not the part of the structure of the Financial System in India ?

(A) Industrial Finance

(B) Agricultural Finance

(C) Government Finance

(D) Development Finance

(E) Personal Finance

30. Which of the following is not the part of the scheduled banking structure in India ?

(A) Money Lenders

(B) Public Sector Banks

(C) Private Sector Banks

(D) Regional Rural Banks

(E) State Co-operative Banks

31. As we all know Govt. of India collects tax revenue on various activities in the country. Which of the following is a part of the tax revenue of the Govt. ?

(i) Tax on Income

(ii) Tax on Expenditure

(iii) Tax on Property or Capital Asset

(iv) Tax on Goods and Services

(A) Both (i) and (iii) only

(B) Both (ii) and (iv) only

(C) All (i), (ii), (iii) and (iv)

(D) Only (ii), (iii) and (iv)

(E) None of these

32. We very frequently read about Special Economic Zones (SEZs) in newspapers. These SEZs were established with which of the following objectives ?

- (i) To attract foreign investment directly.
- (ii) To protect domestic market from direct competition from multinationals.
- (iii) To provide more capital to agricultural and allied activities.

(A) Only (i)

(B) Only (ii)

(C) Only (iii)

(D) All (i), (ii) and (iii)

(E) None of these

33. Which of the following groups of countries has almost 50% share in global emission of carbon every year ?

(A) US, China, India, South Africa

(B) India, China, Russia, Britain

(C) South Africa, Nepal, Myanmar

(D) US, Russia, China & India

(E) None of these

34. Which of the following correctly describes the concept of 'Nuclear Bank' floated by International Atomic Energy Agency ?

- (i) It is a nuclear fuel bank to be shared by all the nations jointly.
- (ii) It is a facility to help nations in enrichment of uranium.
- (iii) It is an agency which will keep a close vigil on the nuclear programme of all the nations.

(A) Only (i)

(B) Only (ii)

(C) Both (i) and (iii) only

(D) Only (iii)

(E) Both (i) and (ii) only

35. Many times we read about Future Trading in newspapers. What is 'Future Trading' ?

(i) It is nothing but a trade between any two stock exchanges wherein it is decided to purchase the stocks of each other on a fixed price throughout the year.

(ii) It is an agreement between two parties to buy or sell an underlying asset in the future at a predetermined price.

(iii) It is an agreement between stock exchanges that they will not trade the stocks of each other under any circumstances in future or for a given period of time.

(A) Only (i)

(B) Only (ii)

(C) Only (iii)

(D) All (i), (ii) and (iii)

(E) None of these

Bank of Baroda po exam papers 2 question No. 36 to 50

36. Inflation in India is measured on which of the following indexes/indicators ?

(A) Cost of Living Index (COLI)

(B) Consumer Price Index (CPI)

(C) Gross Domestic Product

(D) Wholesale Price Index (WPI)

(E) None of these

37. As per the reports published in the newspapers a section of society staged a demonstration at the venue of the G-8 Summit recently. What was/were the issues towards which these demonstrators were trying to draw the attention of G-8 leaders ?

(i) Food shortage which has taken 50 million people in its grip.

(ii) Inflation which has gone up substantially across the Globe.

(iii) USA's consistent presence in Iraq.

(A) Only (i)

(B) Only (ii)

(C) Only (iii)

(D) Both (i) and (ii) only

(E) None of these

38. Hillary Clinton formally suspended her campaign to ensure election of who amongst the following for the next President of USA ?

(A) George Bush

(B) Barack Obama

(C) John McCain

(D) Bill Clinton

(E) None of these

39. Hugo Chavez whose name was recently in news is the—

(A) President of Congo

(B) Prime Minister of Uganda

(C) President of Venezuela

(D) Prime Minister of Brazil

(E) None of these

40. The Govt. of India has raised the amount of the Loan Waiver to the farmers by 20%. Now the amount is nearly—

(A) Rs. 60,000 crore

(B) Rs. 65,000 crore

(C) Rs. 72,000 crore

(D) Rs. 76,000 crore

(E) Rs. 80,000 crore

41. Delimitation Commission has made a recommendation that next Census should be Panchayat-wise. When is the next Census due ?

(A) 2010

(B) 2011

(C) 2012

(D) 2013

(E) 2015

42. The World Health Organisation has urged that advertisements of which of the following should be banned to protect youth from bad effects of the same ?

(A) Tobacco

(B) Alcoholic drinks

(C) Junk Food

(D) Soft drinks with chemical preservatives

(E) None of these

43. Which of the following countries has allocated a huge amount of US \$ 10 billion to provide relief to its earthquake victims ?

(A) Japan

(B) South Korea

(C) China

(D) South Africa

(E) None of these

44. India and Nepal have many agreements on sharing of the water of various rivers. Which of the following rivers is not covered under these agreements ?

- (A) Kosi
- (B) Gandak
- (C) Ganga
- (D) Mahakali
- (E) All these rivers are covered

45. Which of the following names is not closely associated with space programme of India or any other country ?

- (A) CARTOSAT
- (B) NLS – 5
- (C) RUBIN – 8
- (D) GSLV
- (E) SCOPE

46. Vijay Hazare Trophy is associated with the game of—

- (A) Hockey
- (B) Cricket
- (C) Badminton
- (D) Football
- (E) Golf

47. Which of the following was the theme of the Olympic Torch ?

- (A) Journey of Harmony
- (B) Green World Clean World
- (C) Journey of Peace
- (D) Journey for Hunger-free World
- (E) None of these

48. Which of the following schemes is not a social development Scheme ?

- (A) Indira Awas Yojana
- (B) Mid Day Meal
- (C) Bharat Nirman Yojana
- (D) Sarva Shiksha Abhiyan
- (E) All are social schemes

49. Which of the following is not a member of the ASEAN ?

- (A) Malaysia
- (B) Indonesia
- (C) Vietnam
- (D) Britain
- (E) Singapore

50. Which of the following Awards are given for excellence in the field of Sports ?

- (A) Kalinga Prize
- (B) Shanti Swarup Bhatnagar Award
- (C) Arjun Award
- (D) Pulitzer Prize
- (E) None of these

Bank of Baroda po exam papers 2 – Answers from 26 to 50 are as follows.

26. (E) 27. (E) 28. (D) 29. (E) 30. (A)
31. (C) 32. (A) 33. (D) 34. (B) 35. (B)
36. (D) 37. (B) 38. (B) 39. (C) 40. (A)
41. (B) 42. (A) 43. (C) 44. (C) 45. (E)
46. (B) 47. (A) 48. (C) 49. (D) 50. (C)