

1. Which of the following is a programme to provide electric connections to those living below poverty line ?

- (A) MPLADS
- (B) Kutir Jyoti
- (C) Ganga Kalyan Yojana
- (D) Sangam Yojana
- (E) None of these

Ans : (B)

2. As per the guidelines issued by the SEBI the Permanent Account Number (PAN) is a must for which of the following ?

- (A) Demat Accounts
- (B) All Saving Banks Accounts
- (C) All Housing Loan Accounts
- (D) All Current Accounts
- (E) None of these

Ans : (A)

3. For getting National Old Age Pension the age of the person **should not** be less than—

- (A) 50 years
- (B) 55 years
- (C) 58 years
- (D) 60 years
- (E) 65 years

Ans : (E)

4. Many a times we read about the priority sector in newspapers. Which of the following is/are considered segment(s) of Priority Sector in India ?

- 1. Agriculture
- 2. Small Scale Industry
- 3. Textile Industry

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

Ans : (A)

5. The average size of holdings in India is about 2 hectares or 5 acres. What problems do farmers normally face due to this ?

- 1. Proper irrigation facilities are not possible for these farms.
- 2. Scientific and advanced techniques are very expensive for these farms.
- 3. It does not pose a problem for them. These farms are ideal in size. Hence all sorts of advanced methods can easily be used for them.

- (A) Only 1
- (B) Only 2 is correct

- (C) Only 3 is correct
  - (D) Both 1 and 2 are correct
  - (E) None is correct
- Ans : (B)

6. Which of the following is considered a technological factor in the productivity of agricultural land ?

- (A) Inadequate irrigation facilities
  - (B) Size of holding
  - (C) Pattern of Land Tenure
  - (D) Type of marketing facilities in the area
  - (E) All the above
- Ans : (A)

7. Many times we read a term 'Free Market' in newspapers. What does it mean ?

[Pick up the **correct** statement(s)]

- 1. It is a market where pricing is driven by the laws of supply and demand.
- 2. In free market things are available without restraints of the government
- 3. In such markets goods are free from extraneous influences such as tariff or quotas.

- (A) Only 1
  - (B) Only 2
  - (C) Only 3
  - (D) 1 and 2 both
  - (E) 1, 2 and 3 all
- Ans : (E)

8. Earlier it was thought safe to allow each financial institution to carry out only one type of financial service. But now banks are selling shares, insurance companies can sell banking services.

These new financial conglomerates are colloquially referred to as—

- (A) Multinationals
  - (B) Financial supermarkets
  - (C) Market regulators
  - (D) Brand Promoters
  - (E) None of these
- Ans : (B)

9. Marketing of agro products and also of the cottage industry is most important for economic development. Which of the following should be the major consideration for the marketing of rural products ?

- (A) Proper storing facility only
  - (B) Proper holding capacity only
  - (C) Adequate and cheap transport facility only
  - (D) Small number of intermediaries only
  - (E) All the above are needed
- Ans : (E)

10. Many people travel to different parts of India to work as agricultural labour as the wages given to them are different in different parts. Which of the following is/are determining factor(s) in deciding the structure of agricultural wages in India ?

1. Land to Labour ratio i.e. The number of people employed on a land holding of a particular size.
2. Nature of crop sown on the land. Food crops do not attract good wages whereas commercial crops do.
3. Nature of the area as a high productivity area will have higher wages and vice-versa.

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

Ans : (D)

11. The structure of the financial system in India can be divided into many segments. Which of the following is not one of these segments ?

- (A) Industrial Finance
- (B) Agriculture Finance
- (C) Developmental Finance
- (D) Government Finance
- (E) Personal Finance

Ans : (E)

12. Which of the following statements about the changes in cropping patterns is/are **correct** ?

1. The Govt. of India can influence crop pattern through legislative and administrative measures.
2. The Cropping pattern normally depends upon the climatic conditions of the area.
3. As 80% of the agro products are being exported from India the cropping pattern depends upon the WTO stipulations in the field.

- (A) Only 1
- (B) Only 2
- (C) Both 1 and 2 are correct
- (D) Only 2 and 3 are correct
- (E) All 1, 2 and 3 are correct

Ans : (E)

13. The Head of the Hindu Undivided Family (HUF) is called—

- (A) Swami
- (B) Karta
- (C) Bharta
- (D) Agraj
- (E) Jyeshthi

Ans : (B)

14. The Banking Industry and financial sector in India has come a long way in the past few years. Which of the following were the major drawbacks of the banks in India, inherited from the

British Raj owing to which the Govt. of India decided to nationalize them in 1969 and put them through a series of reforms again ?

1. Interlocking of directorship of big business houses.
2. Paucity of credit to socially and economically important sectors of the economy.
3. Shortage of trained manpower to handle the major task of economic development.

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

Ans : (D)

15. A national policy to provide rural credit was launched by the Govt. of India in general and by RBI and NABARD in particular. Which of the following **cannot** be considered as one of the objectives of this National Policy ?

1. To ensure timely and increased flow of credit to the rural sector.
2. To make available credit facilities to every region of the country so that there are no regional imbalances.
3. To establish a well organized network of informal/non institutional credit system in the country.

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

Ans : (C)

16. Under Bharat Nirman Programme of the Govt. of India action is proposed in various areas. Which of the following is **not** one of these areas ?

- (A) Irrigation
- (B) Rural Roads
- (C) Rural Housing
- (D) Rural Water Supply
- (E) Rural Employment

Ans : (E)

17. Which of the following is the name of the legislation, which provides employment to the poors in remote areas of the country ?

- (A) NREGA
- (B) POTA
- (C) FEMA
- (D) COFEPOSA
- (E) None of these

Ans : (A)

18. The Reserve Bank of India issues coins and notes of various denominations. At present RBI **does not** issue coins of which of the following denominations ?

- (A) 10 paise
- (B) 25 paise
- (C) 50 paise
- (D) 1•00 Rupee
- (E) 5•00 Rupee

Ans : (A)

19. Many a times we come across a term 'Know Your Customer' in area of banking transactions. Which of the following is the main purpose of issuing Know Your Customer guidelines by the RBI ?

- (A) To provide better customer service
- (B) To keep a check on money laundering
- (C) To bring more and more people in the Income Tax net
- (D) To make high value transactions faster
- (E) None of these

Ans : (B)

20. Which of the following is **not** correct about the various targets set for 11th Five Year Plan ? (Whole plan period 2007-12).

- (A) Farm sector growth to be increased to 8%
- (B) GDP growth rate to be increased to 10%
- (C) Create 7 Crore new jobs
- (D) Literacy rate is to be increased to 80%
- (E) Reduction in unemployment amongst the educated youth

Ans : (A)

21. Many a times we come across a term read as 'GM' in reference to certain crops. What is the full form of the term 'GM' ?

- (A) Geographically Moderated
- (B) Genetically Modified
- (C) Globally Marketed
- (D) Grown after Modifications
- (E) None of these

Ans : (B)

22. Many a times we see a term in newspapers 'IPO'. What is the full form of the same ?

- (A) Indian Public Offer
- (B) Institutional Purchase Offer
- (C) Industrial Purchase Order
- (D) Indian Purchase Offer
- (E) Initial Public Offer

Ans : (E)

23. Which of the following is **not** the part of the Charter of the National Rural Health Mission (NRHM) ?

1. NRHM has to pay special attention to 18 States, which have weak Public Health Indicators.
2. Mission provides for appointment of Accredited Social Health Activist (ASHA) in each one of four metros so that these metros become free from Polio, Malaria, and HIV infections by 2010 ?
3. It aims at effective integration of Private Sector in health sector so that government burden can be reduced to the level of mere policy maker.

- (A) Only 1
- (B) Only 2
- (C) Both 2 and 3
- (D) Only 3
- (E) Both 1 and 3

Ans : (C)

24. Who amongst the following had said 'small aim is crime' ?

- (A) Jawaharlal Nehru
- (B) Lal Bahadur Shastri
- (C) Smt. Indira Gandhi
- (D) Dr. A. P. J. Kalam
- (E) Dr. Manmohan Singh

Ans : (D)

25. The rate on which banks lend to RBI is known as—

- (A) CRR
- (B) PLR
- (C) Bank Rate
- (D) REPO Rate
- (E) SLR

Ans : (A)

26. Which of the following name is **not** associated with the insurance business in India ?

- (A) Bajaj Allianz
- (B) LIC
- (C) GIC
- (D) Tata AIG
- (E) GE Money

Ans : (E)

27. Which of the following awards is given for excellence in the field of sports ?

- (A) Kalidas Samman
- (B) Dhyanchand Award
- (C) Shram Vir Award
- (D) Shanti Swarup Bhatnagar Award
- (E) None of these

Ans : (B)

28. Which of the following **does not** represent the name of a bank working in India ?

- (A) YES
- (B) HDFC
- (C) TATA
- (D) Kotak Mahindra
- (E) Axis

Ans : (C)

29. Who amongst the following addresses the nation on the Independence Day from the ramparts of the Red Fort, Delhi ?

- (A) President of India
- (B) UPA Chair person
- (C) Speaker of the Lok Sabha
- (D) Prime Minister of India
- (E) None of these

Ans : (D)

30. Which of the following is considered an informal method of getting credit/finance ?

- (A) Internet Banking
- (B) Branch visits
- (C) Going to money lenders
- (D) Tele Banking
- (E) All of these

Ans : (C)

31. Which of the countries represent letter 'C' in the category known as BRIC countries ?

- (A) Canada
- (B) Chile
- (C) Cuba
- (D) Croatia
- (E) China

Ans : (E)

32. Nobel Prizes are **not** given for the performance in the area of—

- (A) Literature
- (B) Physics
- (C) Chemistry
- (D) Music
- (E) Medical Science

Ans : (D)

33. Which of the following countries has **not** made any significant investment in India ?

- (A) Japan
- (B) USA
- (C) Nepal
- (D) Britain

(E) France

Ans : (C)

34. Twenty-20 matches are played in the game of—

(A) Hockey

(B) Football

(C) Badminton

(D) Tennis

(E) Cricket

Ans : (E)

35. Which of the following is known as Plastic money ?

1. Demand Draft

2. Credit Card

3. Debit Card

(A) Only 1

(B) Only 2

(C) Only 3

(D) Both 2 and 3

(E) All 1, 2 and 3

Ans : (D)

36. In which of the following Hindi films actor Shahrukh Khan has played the role of a Hockey Coach ?

(A) Guru

(B) Chak De India

(C) Om Shanti Om

(D) Jab We Met

(E) None of these

Ans : (B)

37. Which amongst the following nations is **not** a member of the SAARC ?

(A) Bangladesh

(B) Bhutan

(C) Nepal

(D) Maldives

(E) South Africa

Ans : (E)

38. Which of the following organizations/bank has done a commendable work in the field of micro finance and was awarded Nobel Prize also in the past ?

(A) Gramin Bank of Bangladesh

(B) CRY

(C) ASHA

(D) NABARD



(E) None of these

Ans : (A)

39. Which of the following is **not** a Public Sector Unit/Undertaking/ Agency ?

(A) ECGC

(B) SEBI

(C) SIDBI

(D) Axis Bank

(E) BHEL

Ans : (D)

40. The European Union has adopted which of the following as a common currency ?

(A) Dollar

(B) Dinar

(C) Yen

(D) Peso

(E) Euro

Ans : (E)

41. Various Govt. agencies/organizations are given responsibilities for implementing various policies/decisions of the Govt. of India. Policies about credit flow to the agricultural/priority sector are framed/implemented through which of the following **apex bodies** ?

(A) ECGC

(B) NABARD

(C) UTI

(D) IDBI Bank

(E) None of these

Ans : (B)

42. Which of the following is **not** a foodgrain ?

(A) Wheat

(B) Rice

(C) Maize

(D) Jowar

(E) Cotton

Ans : (E)

43. Many a times we read in newspapers about 'Financial Inclusion'. What does it really mean ?

[Pick up **correct** statement(s)]

1. Allow the merger and acquisition of banks so that only few big banks exist and continue to cater to the need of corporate sector.

2. Expanding the network of banks in such a way that people from lower strata of society also get the benefit of services provided by banks.

3. Providing Insurance cover to each and every citizen so that he/she can live a healthy and long life.

(A) Only 1

- (B) Only 2
  - (C) Only 3
  - (D) Both 1 and 2
  - (E) All 1, 2 and 3
- Ans : (B)

44. Which of the following is **not** a gallantry Award ?

- (A) Vir Chakra
  - (B) Jeevan Raksha Padak
  - (C) Ashok Chakra
  - (D) Mahavir Chakra
  - (E) Saraswati Samman
- Ans : (E)

45. Heavy Water is normally used by which of the following industries ?

- (A) Nuclear Power generation plants
  - (B) Pharma Industry
  - (C) Paper Industry
  - (D) Sugar plants
  - (E) None of these
- Ans : (A)

46. As per news items published in various newspapers, Italy has offered its help in developing 'SMEs' in India. What is the full form of 'SME' ?

- (A) Small and Monopolistic Economy
  - (B) Small and Medium Enterprises
  - (C) Speedy and Mechanical
  - (D) Small and Medium Level Economy
  - (E) None of these
- Ans : (B)

47. Which of the following indexes is developed to measure life expectancy, level of literacy, education and standard of living of people in a country ?

- (A) Inflation
  - (B) Sensex
  - (C) Human Development Index
  - (D) SLR
  - (E) None of these
- Ans : (C)

48. Which of the following is a type of tax levied by the Govt. on goods and services ?

- (A) SAT
- (B) NET
- (C) PAN
- (D) VAT

(E) None of these

Ans : (D)

49. Who amongst the following was made the Chairman of the National Land Reforms Council ?

(A) Smt. Sonia Gandhi

(B) Arjun Singh

(C) Pranav Mukherjee

(D) Kamal Nath

(E) Manmohan Singh

Ans : (E)

50. Which of the following is **not** a foreign bank working in India ?

(A) HSBC

(B) Barclays

(C) Standard Chartered

(D) Yes Bank

(E) All are foreign banks

Ans : (E)