

GENERAL AWARENESS, COMPUTER & MARKETING

1. The policy rate which is purely an indicative rate used by the Reserve Bank of India to signal long term outlook on interest rates is

- (1) Bank Rate
- (2) Repo Rate
- (3) Call Money Rate
- (4) Notice Money Rate
- (5) Reserve Repo Rate

2. The amount specified as the Cash Reserve Ratio (CRR) is held in cash and cash equivalents and is stored in bank vaults or parked with

- (1) Small Industries Development Bank of India (SIDBI)
- (2) Government of India (GOI)
- (3) Reserve Bank of India (RBI)
- (4) State Bank of India (SBI)
- (5) Rural Infrastructure Development Fund (RIDF)

3. Products that are usually purchased due to adversity and high promotional back up rather than desire are called

- (1) Regular goods
- (2) Sought goods
- (3) Unsought goods
- (4) Unique goods
- (5) Preferred goods

4. The amount of memory (RAM or ROM) is measured in

- (1) Bytes
- (2) Bits
- (3) Megabytes
- (4) Megabits
- (5) Hertz

5. Who amongst the following has recently been sworn in as the first female judge at Pakistan's National Sharia court which hears cases under the Islamic legislation?

- (1) Ashraf Jilani
- (2) Ashraf Jabbar
- (3) Ashraf Jaha

(4) Ashraf Jahangir

(5) Ashraf Jehan

6. 3/10 net 30 is an example of which of the following?

- (1) Cash Discount
- (2) Quantity Discount
- (3) Seasonal Discount
- (4) Bulk Discount
- (5) Trade Discount

7. A Basic Savings Bank Deposit Account' facility is available

- (1) to all individuals irrespective of their background
- (2) to all individuals from Below Poverty Line families only
- (3) only to individuals from the Sc/ST only
- (4) only to individuals from the minority communities
- (5) only to individuals from weaker sections of the society

8. Which of the following refers to dangerous programs that can be caught by reopening e-mail attachments and downloading software from the internet?

- (1) Utility
- (2) Virus
- (3) Honey pot
- (4) Spam
- (5) App

9. The official football of the Brazil 2014 FIFA World Cup was named as 'BRAZUCA' which means

- (1) Spirit of sportsmanship
- (2) Spirit of the game is in playing
- (3) Brazilian way of life
- (4) We play to win
- (5) May the Best Team Win

10. Under priced products sell very well, but they produce less revenue than they would have if prices were raised to the

- (1) Variable Level
- (2) Demand Curve level
- (3) Price Floor Level

(4) Perceived Value Level

(5) Value based Level

11. _____ is a written description of a computer program's functions.

- (1) Explanatory instructions
- (2) Graphical user interface
- (3) Flag and Play
- (4) READ ME Files
- (5) Documentation

12. The term 'pre-shipment finance' relates to

- (1) Export credit
- (2) Consumer credit
- (3) Farm credit
- (4) Investment credit
- (5) Industrial credit

13. The Government of India has undertaken a programme of recapitalization of Public Sector Banks to help them enhance business growth and

- (1) Capital Adequacy Ratio
- (2) Ratio of Non Performing Assets
- (3) Per Employee Business Ratio
- (4) CASA Ratio
- (5) Credit to Deposit Ratio

14. Which of the following keys is used to delete characters to the left of the cursor?

- (1) Alt + Delete
- (2) Shift
- (3) Esc
- (4) Delete
- (5) Backspace

15. Senior Supreme Court advocate Mukul Rohatgi has recently been appointed as the new

- (1) Principal Secretary to the PM
- (2) Director of Public prosecutions
- (3) Advocate General of India
- (4) Solicitor General of India
- (5) Attorney General of India

16. Which of the following refers to restarting the system when it is already powered on?

- (1) Strong Boot
- (2) Hibernation
- (3) Cold Boot
- (4) Standby Mode
- (5) Warm Boot

17. Which of the following nations is not a member of the SAARC?

- (1) Nepal
- (2) Mauritius
- (3) Bhutan
- (4) Afghanistan
- (5) Maldives

18. Market Price is also known as

- (1) List Price
- (2) Value Price
- (3) Effective Price
- (4) Retail Price
- (5) Wholesaler Price

19. The phenomenon, when a customer dislikes a product and talks against the product, is termed as

- (1) Misinformation
- (2) Unfavorable environment
- (3) Propaganda
- (4) Bad impression
- (5) Bad mouth

20. The abbreviation ASBA stands for

- (1) Applications Supported by Blocked Account
- (2) Applications Supported by Bank Account
- (3) Applications Sustained by Blocked Amount
- (4) Applications Serviced by Blocked Account
- (5) Applications Supported by Blocked Amount

21. A customer requirement about any product in which he/ she needs to avail core features in that product, is called

- (1) Real Need
- (2) Delighted Need
- (3) No Need
- (4) Stated Need
- (5) Unstated Need

22. Which of the following is a mode for creating charge on Life Insurance Policies?

- (1) Hedge
- (2) Lien
- (3) Assignment
- (4) Hypothecation
- (5) Equitable Mortgage

23. Bankers generally do not allow opening of accounts in the name of

- (1) Executors and Trustees
- (2) Persons of unsound mind
- (3) Illiterate persons
- (4) Visually impaired persons
- (5) Pardanashin ladies

24. Which of the following is an example of an input device?

- (1) Monitor
- (2) Scanner
- (3) Printer
- (4) CD
- (5) Speaker

25. The Reserve Bank of India has been critical of home loan facilities with comparatively low interest rates in the initial years but higher in the subsequent years which are popularly known as the

- (1) Teaser Rates
- (2) Cheaper Rates
- (3) Twister Rates
- (4) Cheaper Rates
- (5) Tracker Rates

26. Which of the following is NOT a technique of measuring customer satisfaction and monitoring customer's complaint?

- (1) Exit interviews
- (2) Web Information Headlines
- (3) Business analysis
- (4) Customer Complaints Database
- (5) Telephone Information Facilities

27. Who amongst the following has been named as the goodwill ambassador for the 35th National Games to be held in the Kerala in early 2015?

- (1) S. Sreesanth
- (2) Sachin Tendulkar
- (3) Mary Kom
- (4) P. T. Usha
- (5) Mahendra Singh Dhoni

28. The Depositor Education and Awareness Fund (DEAF) has been set up with

- (1) Public sector banks
- (2) Indian Banks' Association
- (3) State Bank of India
- (4) Reserve Bank of India
- (5) Government of India

29. The operating system is the most common type of ____ software.

- (1) Allocation
- (2) Anti virus
- (3) Communication
- (4) System
- (5) Word processing

30. Hindustan Motors, India's oldest car maker recently shut down its factory at Uttarpara in West Bengal and suspended the production of the iconic

- (1) Utility Vehicle Pushpak
- (2) Ambassador car
- (3) Bedford truck
- (4) Contessa car
- (5) Morris Oxford Car

31. In Trade and Finance, a financial transaction involving the purchase of receivables from third party who takes all the risks is associated with

- (1) Forfeiting
- (2) Securitization
- (3) Negotiation
- (4) Factoring
- (5) Assignment

32. Which of the following is not a storage device?

- (1) Floppy disk
- (2) DVD
- (3) Printer
- (4) Hard Disk
- (5) CD

33. ____ is having more memory addresses than are physically available.

- (1) Virtual memory
- (2) System software
- (3) Application software
- (4) RAM
- (5) Vertical memory

34. Relationship marketing is also known as

- (1) Loyalty marketing
- (2) Experimental marketing
- (3) Value marketing
- (4) Promotional marketing
- (5) Brand marketing

35. Fourth generation PCs contain
- (1) Information
 - (2) Data
 - (3) Vacuum tubes
 - (4) Microprocessor
 - (5) Transistor
36. Which of the following is NOT an aggressiveness strategy?
- (1) Harvesting
 - (2) Holding
 - (3) Intensification
 - (4) Building
 - (5) All of the above
37. The hard drive is normally located
- (1) Next to the printer
 - (2) Plugged into the back of the computer
 - (3) Underneath the monitor
 - (4) On top of the CD-ROM
 - (5) Inside the system base unit
38. The winner of the 51st Femina Miss India 2014 pagant is
- (1) Jhataksha Malhotra
 - (2) Navreet Kaur Dhillon
 - (3) Koyal Rana
 - (4) Gail Nicole Da Silva
 - (5) Megan Young
39. Virtual memory allocates hard disk spaces to supplement the immediate, functional memory capacity of
- (1) ROM
 - (2) EPROM
 - (3) Registers
 - (4) Extended memory
 - (5) RAM
40. Commercial Paper is an unsecured money market instrument issued in the form of a promissory note. Commercial Paper can be issued in denominations of
- (1) Rs 1 lakh or multiples thereof
 - (2) Rs 2 lakhs or multiples thereof
 - (3) Rs 3 lakhs or multiples thereof
 - (4) Rs 5 lakhs or multiples thereof
 - (5) Rs 10 lakhs or multiples thereof
41. As consumer banking funds are on the rise, a Reserve Bank of India (RBI) group has suggested the use of P2I in order to regulate payment system in the country. The abbreviation P2I stands for

- (1) Public Key Infrastructure
 - (2) Personnel Key Infrastructure
 - (3) Private Key Infrastructure
 - (4) Permanent Key Infrastructure
 - (5) Proprietary Key Infrastructure
42. The Reserve Bank of India recently issued guidelines allowing minors over 10 years of age to operate bank accounts independently with a view to
- (1) Promote financial inclusion
 - (2) Increase low cost deposit of banks
 - (3) Improve CASA percentage of banks
 - (4) Mobilise Saving bank Deposit of banks
 - (5) To put ATMs and other infrastructure to optimum use
43. A company is providing warehousing facility to its channel members. The company is using which of the following?
- (1) Seasonal discount
 - (2) Cash discount
 - (3) Quantity discount
 - (4) Trade discount
 - (5) Quality discount
44. Aggressive pricing is associated with which of the following stage of product life cycle?
- (1) Growth
 - (2) Maturity
 - (3) Decline
 - (4) Introduction
 - (5) Not associated
45. The United Nations and the International Olympic committee recently signed a historic agreement to use the power of sports to promote
- (1) Literacy and awareness
 - (2) Peace and economic development
 - (3) World amity and friendship
 - (4) Peaceful use of nuclear technology
 - (5) World trade and commerce
46. The Canadian Government recently announced the suspension of funding to the Commonwealth Secretariat for two years over the issue of human rights abuse by
- (1) United Kingdom
 - (2) New Zealand

- (3) South Africa
 - (4) Australia
 - (5) Sri Lanka
47. Nobel laureate and recipient of the United States President Medal and also the United States Congressional Medal, Dr. Mohammed Yunus of Bangladesh is well known for his contribution to
- (1) Consumer Credit sector
 - (2) Agro Credit sector
 - (3) Housing Finance Sector
 - (4) Microcredit sector
 - (5) Retail Credit sector
48. Which of the following is NOT an objective of discounts?
- (1) Reward valuable customers
 - (2) Reward competitors
 - (3) Move out-of-date stock
 - (4) Increase short-term sales
 - (5) All of the above
49. Java is referred to as a(n)
- (1) High level language
 - (2) Complex language
 - (3) Hardware device driver
 - (4) Low level language
 - (5) Programming mid-level language
50. -78b is the name of
- (1) An American nuclear missile
 - (2) A Russian armored vehicle
 - (3) A precision measuring instrument
 - (4) A Spanish sea vessel
 - (5) An Earth-sized planet far beyond our solar system