

BANK EXAMS GENERAL AWARENESS PRACTICE QUESTIONS

1. Among the following statements, which one is not a correct statement?

- 1) RBI circulates money with the permission of the state governments
- 2) RBI authorized the banks to open branches in North Eastern part of India with out its prior permission
- 3) RBI orders that 25 % of the new branches must be open in rural areas
- 4) RBI is having the sole authority to control bank operations in Co-operative banks
- 5) RBI is strict in the content of Bank Advertisements

2. As per RBI report banks disposed Rs.4.26 Lakh crores to farm sector, against the target of lakh crore during 2010-2011?

- 1) 3.50
- 2) 5.23
- 3) 9.1
- 4) 6.5
- 5) 7.1

3. Banker's Committee on Rural Housing headed by?

- 1) M.D.Malya
- 2) R.Sridhar
- 3) M.V.Nair
- 4) Alok Kumar Misra
- 5) Basant Seth

4. Monthly (some times daily) the amount deposited in the account. In the maturity period, the large amount got by the customer. The account is called?

- 1) Savings
- 2) Fixed
- 3) Recurring
- 4) Corporate
- 5) Current

5. On 1 June 2011, Janani-Shishu Suraksha Karyakram (JSSK) launched by the Central Government. Pick the correct option?

- 1) This Program started under the plank of Janani Suraksha Yojana (JSY)
- 2) JSY centrally sponsored scheme aimed at reducing maternal and infant mortality rates and increasing institutional deliveries in below poverty line (BPL) families.
- 3) JSSK provides Free and Cashless Services to pregnant women in both Rural and Urban areas
- 4) JSY comes under the overall umbrella of National Rural Health Mission (NHM) 2005 covers all pregnant women belonging to households below the poverty line, above 19 years of age and up to two live births.
- 5) All of above

6. The Union government agreed for the payment security mechanism for Solar power projects under JNNSM. It stands for

- 1) Jawahar Lal Nehru National Solar Mean
- 2) Jawahar Lal Nehru National Solar Module
- 3) Jatiya Nehru National Sign Mission
- 4) Jawahar Nehru National Sign Mission
- 5) Jawahar Lal Nehru National Solar Mission

7. became the first state to sign MOU with the World Bank for securing carbon credits for its 'Clean Development Mechanism' Project?

- 1) Andhra Pradesh
- 2) Himachal Pradesh
- 3) Haryana
- 4) Tamilnadu
- 5) Bihar

8. Committee/ Commission list is given. Pick the wrong one?

- 1) High Powered Task Force for the revamp of Defense Management-Naresh Chandra
- 2) Inter-ministerial task force to evolve a suitable mechanism for direct subsidies- Nandan Nilekani
- 3) Committee on Small Savings Fund- Usha Thorat
- 4) Long-term policy for the Indian Pharmaceutical Sector-Viswa Mohan Katoch
- 5) Trade and Economic Relations Committee (TERC) headed by Prime Minister of India

9. On 21 July 2011, Prahar missile test fired successfully from the Integrated Test Range (ITR) in Balasore in Odisha. It is a missile?

- 1) Surface to Air
- 2) Air to Surface
- 3) Water to Water
- 4) Air to Air
- 5) Surface to Surface

10. Indo-foreign relations are given. Pick up wrong one?

- 1) India agrees with Nepal to export Election management
- 2) India agrees with Netherlands on Corporate Governance and Corporate Social Responsibility
- 3) Annual Indo 'China border trade restarted in Uttarakhand
- 4) India lifted anti-dumping duty on Gas from China and Japan
- 5) UK banned import of Indian fish

11. RBI has no control over

- 1) Public Sector Banks
- 2) Private Sector Banks
- 3) Self-Help Groups
- 4) Regional Rural Banks

5) Foreign Banks

12. India paid Rs. 700 cr as penalty to World Bank and other international agencies due to

- 1) World bank hates India
- 2) prepayment of loans
- 3) delay in the payment of debts
- 4) delay in the execution of projects
- 5) asked the world bank to top up loans

13. Rajiv Awas Yojana phase I launched with Financial Assistance. It provides slum free houses to slum dwellers approximately in cities across the country by the end of 12th five year plan

- 1) 100
- 2) 500
- 3) 250
- 4) 800
- 5) 1000

14. Recession means

- 1) where the sold goods are re purchased due to consumer demand
- 2) where the unsold goods are sold away due to more demand
- 3) where the unsold goods are accumulated due to lack of consumer demand
- 4) where the sold goods are banned not to sell
- 5) None

15. In the Newspapers we read the soft loans granted by World Bank to India. Few state governments and Central government give the soft loans to beneficiaries also. What is meant by soft loan?

- 1) Short period and more rate of Interest
- 2) Long Period and more rate of interest
- 3) Long period, more rate of Interest with grace periods
- 4) Long period, less rate of Interest with grace periods
- 5) Long period, more rate of Interest with no grace periods

16. The Union Government decisions are taken. Pick the correct one?

- 1) Rastriya Swasthya Bima Yozana now covers Beedi workers also
- 2) M.V.AMET Majesty is India's first cruise Liner
- 3) Free monthly season tickets for railway travel extended to Girls up to Graduation level
- 4) Union Government set a target of training 500 million skilled workers by 2022
- 5) All of above

17. hosts UN convention on Biodiversity on October 1-19, 2012?

- 1) Geneva
- 2) Toranto
- 3) Hyderabad
- 4) Rome

5) Canberra

18. International Physics Olympiad held 10-18 July 2011 in

- 1) Rome
- 2) Geneva
- 3) New York
- 4) Bangkok
- 5) New Delhi

19. Indian Cosmetic doyenne has been presented with a shield of Honour by the Oxford University?

- 1) Meera Kumari
- 2) Angela Perutiza
- 3) Anu Sisters
- 4) Shahnaz Husain
- 5) Madam Triloka rani

20. Pick the wrong abbreviation?

- 1) Line Commercial Vehicle - LCV
- 2) Bilateral Aviation Safety Agreement - BASA
- 3) Commission for Agricultural Costs & Prices - CACP
- 4) Self Help Group - SHG
- 5) Liquidity Adjustment Facility - LAF

21. Which among the following one is not the part of Priority Sector Lending as per the order of RBI on 5 May 2011?

- 1) Agriculture
- 2) Self help Groups
- 3) Non-banking Finance companies
- 4) Micro finance
- 5) Housing Sector

22. Which bank is not a Public Sector Bank?

- 1) Indian Overseas Bank
- 2) Punjab National Bank
- 3) Karur Vysya Bank
- 4) UCO Bank
- 5) Vijaya Bank

23. Revision of Scheme of Post-Metric Scholarships to students belonging to Scheduled Tribes announced. The revision of income-ceiling increased from Rs.1.45 lakh to Rs lakh per annum

- 1) 4
- 2) 5
- 3) 2
- 4) 3
- 5) 3.5

24. Revision of amount of construction of Individual Household Latrine (IHHL)

from Rs.2200 (rural area) , Rs.2700 (Urban) to

- 1) 2500, 3000
- 1) 2800, 3100
- 3) 3200, 3700
- 4) 4000, 4100
- 5) None

25. National Rural Livelihood Mission (NRLM) launched by Ministry Rural Development to bring the poorest of the poor above the poverty line by ensuring viable livelihood opportunities. The scheme launched in Banswara, It is the redesigned scheme of Swarnjayanti Gram Swarojgar Yojana (SGSY)

- 1) Haryana
- 2) Uttarpradesh
- 3) Andhra Pradesh
- 4) Rajasthan
- 5) Assam

26. Options relating to states are given. Pick the wrong one?

- 1) World's largest Solar project to come up in Dhule, Maharashtra (150 MW)
- 2) Floating Post Office likely to be set up in Dal Lake in Jammu
- 3) A street in Bangladesh named after Indira Gandhi, as she had the credit to get independence to their country
- 4) Andhra Pradesh is the first state with Israel to collaborate
- 5) None

27. NATGRID announced to share the information among the law enforcement agencies to mitigate the terrorism. Expand NATGRID?

- 1) National Intelligence Grid Department
- 2) National Guard Intelligence Grid
- 3) Ninth Intelligence Grid
- 4) National Intelligence Grid
- 5) None

28. The International Events are given. Pick the wrong one?

- 1) The first Arab woman is Suzzane Al Houby to scale Mount Everest
- 2) Japan reviews its total energy policy
- 3) Chashma nuclear reactor of China imported to Pakistan
- 4) Nepal started to bring the constitutional reforms
- 5) None

29 The prime lending agency in the world to help the developing countries?

- 1) IMF
- 2) IFC
- 3) AFD
- 4) USA
- 5) IDA

30. The Abbreviation list given. Pick the wrong one?

- 1) OBE-Order of the British Empire
- 2) PSLV- Polar Satellite Launching Vehicle
- 3) CWD- Cash on Withdrawal
- 4) POK-Pakistan Occupied Kashmir
- 5) UPSC-Union People Service Commission

31. New appointments are given. Pick the wrong one?

- 1) New Home Secretary of India-Rajkumar Singh
- 2) Chief of the Integrated Defence Staff- Shekar sinha
- 3) Ranjan Mathai is the new Foreign Secretary
- 4) Nirupama Rao is the new ambassador of India in Russia
- 5) Chairman and MD of Central Bank of India-M.V.Tanksale

32. On whose birth day India celebrates Doctor day on 1 July every year?

- 1) Dr. Venugopal
- 2) Dr. Jagadish Chandra Bose
- 3) Dr. Nayudamma
- 4) Dr. Kedia Dinkar
- 5) Dr. B.C.Roy

33. 2000th ICC test held between India and?

- 1) Australia
- 2) England
- 3) West Indies
- 4) Pakistan
- 5) Zimbabwe

34. Sports events are given. Pick wrong one?

- 1) National Institute of Sports (NIS) Patiala divides from Sports Authority of India (SAI).
- 2) Japan lifted the women's football World Cup by defeating USA in a dramatic final.
- 3) India won the Cricket Test series against West Indies with 1-0
- 4) Fernando Alonso of Portugal won the British Grand Prix
- 5) 2018 Ryder cup host by France

ANSWERS:

- 1)1 2)1 3)2 4)3 5)5 6)5 7)2 8)3 9)5 10)4
 11)3 12)4 13)3 14)3 15)4 16)5 17)3 18)4
 19)4 20)1 21)3 22)3 23)3 24)3 25)4 26)5
 27)4 28)5 29)5 30)5 31)4 32)5 33)2 34)4