

## TEST III

### GENERAL KNOWLEDGE

101. First share market in India was established in which of the following cities?  
(1) Delhi (2) Chennai  
(3) Mumbai (4) Ahmedabad  
(5) Kolkata
102. Which of the following is NOT decided by the Finance Minister while presenting Union Budget every year?  
(1) Rate of Income Tax  
(2) Expenditure on Defence Services  
(3) Relief packages to various sections of the society  
(4) Repo & Reverse Repo  
(5) Revenue Expected from various sources
103. Which country is at the top in production of silk in the world?  
(1) India (2) Brazil  
(3) Japan (4) South Korea  
(5) China
104. Who amongst the following is the President of France at present?  
(1) Hu Jintao (2) Elena Vesnina  
(3) Jakaya Kikwete (4) Dilma Rousseff  
(5) Nicolas Sarkozy
105. Which of the following is grown as oil seed?  
(1) Mustard (2) Garlic  
(3) Safed Musli (4) Urad  
(5) Clove
106. Which of the following is NOT an agricultural commodity?  
(1) Mango (2) Clove  
(3) Alum (4) Onion  
(5) Potato
107. Which organization is being given the status of Micro Finance Regulating Authority as per the bill introduced in the Parliament?  
(1) SIDBI (2) IDBI  
(3) NABARD (4) RBI  
(5) SBI
108. GNP stands for  
(1) Group Net Product  
(2) Gross National Product  
(3) Grand Nuclear Process  
(4) Group Networking Process  
(5) Grand National Product
109. Some rural people still prefer to go to which of the following non institutional source for their credit needs?  
(1) Micro Finance Institutions  
(2) Commercial Banks  
(3) Urban Cooperative Banks  
(4) Moneylenders  
(5) None of these
110. Nano car is launched by which of the following industrial groups?  
(1) Bajaj Group  
(2) Maruti Suzuki Group  
(3) Mahindra & Mahindra Group  
(4) Reliance Group  
(5) Tata Group
111. Term 'Balance of Payment' is used in relation to which of the following?  
(1) Diplomatic Relations  
(2) Exports & Imports  
(3) Annual production in a factory  
(4) Deficit in Union Budget  
(5) None of the above
112. Which of the following rates/ratios is not covered under the RBI monetary and credit policy?  
(1) Bank rate  
(2) Exchange rate of foreign currencies  
(3) Repo rate  
(4) Reverse repo rate  
(5) Cash reserve ratio
113. Which one of the following has given 'Aadhaar' as its new brand name?  
(1) UIDAI  
(2) Sports Ministry, GOI  
(3) Ministry of Tourism, GOI  
(4) NHAI  
(5) None of the above
114. Contribution to Prime Minister's Relief Fund enjoys Income Tax benefit under various sections of the act upto the limit of  
(1) 50% (2) 75% (3) 100%  
(4) 30% (5) No exemption is available
115. Which of the following is not a food crop?  
(1) Paddy (2) Wheat (3) Bajra  
(4) Jowar (5) Jatropha

116. Which of the following is **not** an employment generating programme of Govt. of India?  
(1) NREGA (2) PMGSY (3) SGSRY  
(4) TRYSEM (5) DPAP
117. When the loan is granted by a bank for purchase of white goods it is called  
(1) Consumption loan (2) White goods loan  
(3) Consumer durable loan (4) All of these  
(5) None of these
118. The term 'Power of Attorney' refers to  
(1) Power entrusted to a person of authority  
(2) A mandate to withdraw money from someone's bank account  
(3) An instrument by which a person is empowered to act for another person  
(4) All of the above  
(5) None of the above
119. Which of the following games/sports was **not** included in Commonwealth Games 2010?  
(1) Table Tennis (2) Hockey  
(3) Weight lifting (4) Golf  
(5) Boxing
120. Which of the following is/are **true** about the "Gram Nyayalayas"?  
(A) These courts will be mobile courts and will function at Panchayat level.  
(B) The Magistrate of these courts will go to the villages in their area of coverage and will dispose off cases of the villages there itself.  
(C) Only civil suits related to the property of ₹ 500000 and above will be disposed off in this way.  
(1) Only (A) (2) Only (B)  
(3) Both (A) & (B) (4) Only (C)  
(5) All (A), (B) & (C)
121. The Reverse Mortgage Scheme was launched by some organizations a few years back. This was done to help which of the following sections of society.  
(1) Beneficiaries of the NREGA  
(2) People living below Poverty Line  
(3) Youngsters  
(4) Senior Citizens  
(5) None of the above
122. Which of the following metals is used for generation of Nuclear Energy by most of the Nuclear Power plants?  
(1) Zinc (2) Platinum (3) Uranium  
(4) Nickel (5) Barium
123. Which of the following is/are considered a Renewable Source of Energy?  
(A) Wind Energy (B) Solar Energy  
(C) Nuclear Energy  
(1) Only (A) (2) Only (B)  
(3) Only (C) (4) Both (A) & (B)  
(5) All (A), (B) & (C)
124. Which of the following is/are **true** about the National Rural Employment Guarantee Act?  
(1) The Act is now known as Indira Gandhi National Rural Employment Guarantee Act.  
(2) The Act is now applicable to all the districts of the country.  
(3) Minimum wage fixed under this Act is now ₹ 250 per day.  
(4) Employment is given now for 200 days in a year.  
(5) None of the above
125. Which of the following is the full form of the abbreviation IFRS as used in corporate/financial sector?  
(1) Indian Financial Reconciliation Standards  
(2) Interpretation & Formal Reporting System  
(3) International Financial Reporting Standards  
(4) International Financial Reporting System  
(5) None of the above
126. 'Heavy Water' is used in which of the following fields?  
(1) Thermal Power  
(2) Cement Industry  
(3) Iron & Steel Industry  
(4) Nuclear Power  
(5) None of the above
127. At present who is the Governor of Reserve Bank of India?  
(1) Dr. Y. V. Reddy (2) Dr. C. Rangarajan  
(3) Shri C. Chidambaram (4) Dr. Subir Gokarn  
(5) None of these
128. One of the major emphasis of Basel II is that banks should have  
(1) adequate capital adequacy ratio  
(2) only few branches in Metro centres  
(3) more and more branches in Rural areas should be opened  
(4) core banking mode of operations  
(5) All of the above
129. Amendments in which of the following bills presented in the Parliament will bring some changes in existing tax regime?  
(1) Direct Taxes Code (DTC) Bill  
(2) Foreign Exchange Management Regulatory Bill  
(3) Companies Act Bill  
(4) Salaries and Perks for MPs Bill  
(5) Finance Bill 2010-11
130. As per the reports in various newspapers many private companies are trying to obtain the licences to launch a banking company in India. Which of the following organizations/agencies issue the licence for the same?  
(1) Securities and Exchange Board of India (SEBI)  
(2) Indian Institute of Banking and Finance (IIBF)  
(3) Indian Bank Association  
(4) Registrar of Companies  
(5) None of the above
131. When is income tax required to be deducted by the banks at source on interest accrued and paid by them on the fixed deposits? When the  
(1) amount of interest accrued/payable is more than ₹ 5000 p.a.  
(2) amount of interest accrued/payable is more than ₹ 10000 p.a.  
(3) interest is more than ₹ 20000 p.a.  
(4) customer is not valuable to the bank  
(5) None of the above

132. Which of the following methods is being adopted by Banks for calculating and applying interest on Savings Bank accounts?  
 (1) On monthly products based on minimum balance between 10th and last working day  
 (2) Daily balance is counted and interest is paid accordingly  
 (3) On average quarterly balance  
 (4) On average half yearly balance  
 (5) None of the above
133. Which one of the following is the objective of the flagship scheme 'Rashtriya Swasthya Bima Yojana' (RSBY)?  
 (1) To provide life insurance cover to rural households  
 (2) To provide health insurance cover to rural households  
 (3) To provide both life and health insurance cover to rural households  
 (4) To provide life and health insurance cover only to people living below poverty line  
 (5) None of the above
134. Structure of Basel II is based on how many pillars?  
 (1) Two (2) Four  
 (3) Three (4) Eight  
 (5) Six
135. 'Pulitzer Prize' is given in the field of  
 (1) Literature (2) Social service  
 (3) Films (4) Science  
 (5) Sports
136. Which of the following terms/trophies is related with the game of cricket?  
 (1) Love (2) Trump  
 (3) Grand slam (4) Tee  
 (5) Ashes
137. Who amongst the following is the President of Pakistan?  
 (1) Yusuf Raza Gillani  
 (2) Nawaz Shariff  
 (3) Shah Mehmood Qureshi  
 (4) Asif Ali Zardari  
 (5) None of the above
138. Prof. Muhammad Yunus, the recipient of the Nobel Peace Prize 2006, is the exponent of which of the following concepts in the field of banking?  
 (1) Core Banking  
 (2) Micro Credit  
 (3) Retail Banking  
 (4) Real Time Gross Settlement  
 (5) Internet Banking
139. Which of the following phenomenon is considered responsible for 'Global Warming'?  
 (1) Greenhouse Gas Effect (2) Fox Fire  
 (3) Dry Farming (4) Radioactivity  
 (5) All of these
140. OPEC is a group of countries which are  
 (1) exporting oil (2) producing cotton  
 (3) rich and developed (4) developing and poor  
 (5) nuclear powers
141. TRAI regulates the functioning of which of the following?  
 (1) Insurance (2) Banking  
 (3) Stock Market (4) Transport  
 (5) Telecom
142. Which of the following books is written by Chetan Bhagat?  
 (1) A Bend in the River (2) A China Passage  
 (3) A Suitable Boy (4) Five Point Someone  
 (5) A House for Mr. Biswas
143. VAT stands for  
 (1) Value And Tax  
 (2) Value Added Tax  
 (3) Virtual Action Tasks  
 (4) Virtual Assessment Technique  
 (5) None of the above
144. 'Handshaking' in Networking parlance means  
 (1) connecting computers to a hub  
 (2) distributed networks  
 (3) having same operating system on different computers  
 (4) sending e-mail  
 (5) receiving e-mails
145. 'Richter Scale' is used to measure which of the following?  
 (1) Intensity of Tsunami waves  
 (2) Intensity of Earthquake  
 (3) Density of salt in Sea water  
 (4) Flow of electric current  
 (5) None of the above
146. Wimbledon Trophy is associated with  
 (1) Football (2) Cricket  
 (3) Hockey (4) Basketball  
 (5) Lawn Tennis
147. Which of the following books is written by Arun Shourie?  
 (1) A Bend in the River (2) A Brush with Life  
 (3) A Secular Agenda (4) A Suitable Boy  
 (5) None of these
148. Which of the following aptly defines the term Financial-literacy?  
 (A) How to use credit responsibly  
 (B) How to manage money  
 (C) How to minimize financial risks  
 (D) How to derive long term benefits from savings  
 (1) Only (A)  
 (2) Only (B) & (C)  
 (3) Only (C) & (D)  
 (4) All (A), (B), (C) & (D)  
 (5) None of the above
149. Which of the following awards is given for excellence in the field of Cinema?  
 (1) Dada Saheb Phalke (2) Arjuna  
 (3) Booker Prize (4) Kalidas Samman  
 (5) None of these
150. What is the maximum number of free transactions that can be undertaken by a customer by using ATM of other bank in a month?  
 (1) 2 per month (2) 5 per month  
 (3) 10 per month (4) 15 per month  
 (5) No such restriction