## **General Awareness**

- 101. Many a time we read in newspapers about 'Know Your Customer's norms to be followed by the banks. Why so much emphasis is paid on KYC norms? (Pick up the correct statement),
  - (1) It is a measure to provide quick and prompt service to the customers.
  - The purpose of this is to bring more and more people in Income Tax network.
  - (3) It is bascillay an 'Anti Money Laundering' exercise.
  - (4) It is an activity, which allow banks to protect the identity of its High Worth Customers so that other banks who are their competitors, cannot approach them.

  - 102. Which of the following banks raised about ₹ 200 crore of Tier II capital and another ₹ 225 through perpetual Bonds a few months back?
    - (1) ICICI Bank
- (3) Bank of India
- (5) Bank of Rajasthan
- 103. The Central Government's holding in Bank of Maharashtra at present is about.....
- (2) 55%
- (3) 59%
- (4) 67%
- (5) 77%
- 104. Which of the following types of banks/organizations are now allowed to accept Foreign Currency Deposits from NRI and Persons of Indian origin?
  - (1) Post Offices
  - (2) Nationalised Banks
  - (3) Regional Rural Bank
  - (4) Non-banking finance companies
  - (5) Cooperative Credit Societies

- 105. After the first quarterly review of the monetary policy for the year 2007-08 the RBI made an increase of 50 basis points in which of the following beginning from 4th August, 2007?
  - (1) SLR
- ver<sub>(2)</sub>crepo Racirum
  - (3) Reverse Repo Rate
  - (4) Cash Reserve Ratio
  - (5) Bank Rate
- 106. The Finance Minister recently launched the country's first 'Housing Pirce Index' with the intention to track the movement of residential property prices in major/big cities. The index is prepared by ....
  - (1) Confederation of Indian Industries (CII)
  - (2) National Bank for Agricultural and Rural Development
  - (3) LIC Housing Finance Company Ltd.
  - (4) National Housing Bank
  - (5) None of the above
- 107. Many a time we come across a term in banking sector 'Retail Banking'. What would it really mean? In simple words Retail Banking is to provide banking services .....
  - (1) entirely to agricultural sector only
  - (2) only to individual customers in an integrated manner
  - (3) only to 'Self Help Groups' for their survival
  - (4) only to big corporates and business houses
  - (5) None of the above
- 108. The Government of India is planning to revive which of the following types of banks by infusing fresh capital? (A good number of these banks are having a negative net worth and need recapitalization)
  - (1) Public Sector Banks
  - (2) Private Sector Banks

- (3) Regional Rural Banks
- have converted themselves into Banks
- (5) None of the above
- 109. The Chairman of the Bank of Maharashtra in one of his interviews to the press had said that Bank's ability to raise low cost CASA Deposits is likely to grow further. What is the full from of 'CASA'?

  - (2) Current Account and Savings Account
  - (3) Commercial Account and Social Accounts
  - (4) Core Account and Small Accounts
  - (5) None of the above
- 110. As per the news published invarious leading newspapers the Govt. of India is planning a special drive for "Shopping Tourism". The emphasis of this drive would be on which of the following sectors?
  - (1) Handicraft and cottage industry
  - (2) Software and accessories
  - (3) Medical equipment and services
  - (4) Textile and Jute products
- 111. Which of the following State Governments has given an order to close the modern retail outlets in some major cities in the State?
  - (1) Bihar
- (2) Uttar Pradesh
- (3) Rajasthan
- (4) Madhya Pradesh
- (5) None of these
- 112. As reported in the newspapers e-choupals a scheme very popular amongst the agro community, are to focus on serverus model for um product traceability ie, ability to track the origin of a product and its attributes. Which of the following organizations/agencies has sponsored these e-choupals in India?

  - (2) ITC
  - (3) Mahindra and Mahindra
  - (4) Ministry of Agriculture
  - (5) Department of Post and Telegraph
- 113. The RBI has decided to lend about US\$ 5 billion to the Government of India for development of infrastructure in the country. How much return the Govt. will give to RBI on this lending?
  - (1) 1%
- (2) 1.5%
- (3) 2%
- (4) 3%
- (5) 3.5%
- 114. The UN Food and Agriculture Organization (FAO) has issued a warning that some South Asian countries including India may face food shortages in days to come. Which of the following is/are the reasons which may prompt this condition to occur?
  - (A) Frequent floods/Land slides.
  - (B) Loss of animals in floods/droughts.
  - (C) Unfavourable Crop Prospects.
  - (1) Only (A)
- (2) Only (B)
- (3) Only (C)
- (4) Both (A) and (B)
- (5) All (A), (B) and (C)

- 115. As per the 11th Five Year Plan projection India is trying to set up how much power generation capacity till the end of the plan period? About .....
  - (1) 30000 mw
- (2) 50000 mw
- (3) 68000 mw
- (4) 78000 mw
- (5) 98000 mw
- 116. As reported in the financial newspapers the availability of cheap credit abroad encouraged many companies in India to take the route of ECBs or 'External Commercial Borrowings". However, the Government/RBI is not in much favour of the same, and wishes to monitor in very closely. What is/are the fear(s) owing to which the Govt./RBI wishes a close monitoring of the ECBs?
  - (A) Such borrowings result in flow of foreign currency into India. If the flow is not monitored these external funds bring inflationary pressures on the economy.
  - (B) Since ECB are foreign currency transactions there is always a fear of money laundering. Hence, a close check on them is needed.
  - (C) Govt. wishes that Indians only should control Indian companies. Foreign collaborators should not be allowed to have an upper hand on them. Hence a close monitoring is necessary.
  - (1) Only (A)
- (2) Only (B)
- (3) Only (C)
- (4) Both (A) and (B)
- (5) All (A), (B) and (C)
- 117. Which of the following countries is passing through a phenomenon known as 'Sub prime Crisis' these days?
  - (1) Japan
- (2) South Korea
- (5) None of these
- 118. As reported in the newspapers the POSCO will start working on its steel plant in India by next year (2008). POSCO is based in which of the following countries?
  - (1) Japan
- (2) England

(4) France

- (3) South Korea
- (4) USA
- (5) None of these
- 119. Which of the following statement(s) about banking operation is CORRECT as it/they help banks to run their shops?
  - (A) The public holds as much currency (M) as it desires to hold with it and therefore any additional money earned by them is placed in the form of deposits with banks.
  - (B) The banks lend all the deposits received by them from public upto the minimum legal Cash Reserve Ratio requirement determined by the RBI. I means banks do
  - (C) The minimum legal Cash Reserve Ratio is set by the
  - (D) Bank's assets are only in the form of Cash Reserves and loans and its liabilities comprise only of the demand deposits.
  - (1) Only (A)
- (2) Both (A) and (C)
- (3) Only (C)
- (4) Both (C) and (D)
- (5) All (A), (B), (C) and (D)

- (C) Interest on loans, the investment which banks make, 120. Every now and then we read in newspapers that the RBI by using money of the depositors. has revised/changed various rates like SLR, CRR, Bank (2) Only (B) Rate, etc. The purpose of revision in various Rates/Ratios (1) Only (A) (4) Both (A) and (B) (3) Only(C) is to ..... (A) influence demand deposits creating power of (5) All (A), (B) and (C) 126. Who amongst the following leaders of India in one of (B) control inflation in the economy. his/her interviews to press/speeches has said that "This is (C) provoke commercial banks to lower their fee based victory of the principles which our Indian people uphold"? (1) Pratibha Patil on her winning the Presidential elections (2) Both (A) and (B) (2) Sonia Gandhi on the fate of the 123 Agreement with (1) Only (B) (4) Both (A) and (C) (3) Only (C) (5) All (A), (B) and (C) (3) L.K. Adwani on removal of some controversial 121. Many a time we come across a term in financial remarks from the Govt's affidavit on Samudra Sethu newspapers 'Balance of payment'. What does it really project (4) Prakash Karat on role of left parties on nuclear issue reflects? (A) It is the statement of receipts from foreign countries during discussion on the issue in the parliament. and payments made to foreign countries. (5) None of the above (B) It is the statement of the total volume of the GDP and 127. The United Nations Security Council recently decided to share of imports in it in terms of the per centage of send a peace keeping force of upto 26000 soldiers to the GDP. Darfur region where at least 2 lakhs people have been (C) It is the statement of total receipt of the Government killed and more than that made homeless since 2003. and its share in total GDP in terms of the per centage. Darfur is in which of the following countries? (2) Only (D) (1) Only (A) (2) Uganda (1) Kenya (4) Both (A) and (B) (3) Only (C) (4) Afghanistan (3) Myanmar (5) None of these (5) Sudan 122. As we all know Indian Money Market is divided in three 128. Who amongst the following is the author of the book sectors namely-Organized sector, unorganized sector and "Freedom From Fear"? cooperative sectors. Call Money market is the part of (2) Shobha De (1) Boris Yeltsin which of the following? (4) Taslima Nasreen (3) Peter Carey (A) Organized Sector www.educationobserve(5). Aung San Srukyi (B) Unorganized Sector 129. One of the former Prime Ministers of which of the (C) Cooperative Sector following countries living in exile since last seven years (2) Only (B) (1) Only (A) was arrested immediately after his arrival to that country (4) Both (A) and (B) (3) Only (C) (5) All (A), (B) and (C) and deported back to some gulf country? 123. Which of the following countries will host the third and (2) Myanmar (1) Nepal (4) Pakistan final match of Afro-Asia Cricket Cup series to be held in (3) Uganda (5) North Korea June 2008? (2) Pakistan 130. Who amongst the following is the author of the book "The (1) India (4) South Africa (3) Kenya Last Moghul"? (5) None of these (1) Parvez Musharrraf (4) Salman Rushdie 124. A country can make its exports to foreign countries (3) A.P.J. Abdul Kalam cheaper with which of the following methods? (Pickup (5) William Darlymple the correct statements) 131. The Government of which of the following countries has (A) Reducing their domestic prices. started circulating a 2,00,000 dollar currency note so that (B) Reducing the foreign exchange rate on its money people will be able to cope better with the countries (devaluing its currency). runway inflation? (C) Putting a ban on import of foreign goods. (1) Kenya (2) Uganda (2) Only (B) (1) Only(A) (4) Nepal (3) Myanmar (4) Both (A) and (B) (3) Both (B) and (C)
  - (5) None of these 132. The newly appointed Finance Minister of which of the 125. We, every now and then read in the newspapers that some following nations has proposed a tax cut with the banks are earning good profits while some are not doing so intention that this will encourage the people of that nation well. The major part of the bank's profit generally comes to work harder? from which of the following activities? (2) France (1) USA

(A) Providing banking services like opening accounts, providing safe deposit vaults etc.

(B) Remittance facilities collecting cheques etc.

(3) Pakistan

(5) Zimbabwe

(4) Britain

(5) None of these

<ul> <li>133. In which of the following countries situated in the clovicinity of India, the income of the people in the age ground for 20-30 years has seen a remarkable growth of about 34 in just last three years?</li> <li>(1) China</li> <li>(2) Pakistan</li> <li>(3) Myanmar</li> <li>(4) Bangladesh</li> <li>(5) Bhutan</li> </ul>	up Shastri Nation Award for Excellence in Publ 4% Administration Academics and Management-2006; give away recently? (1) A. Ramadoss (2) M.S. Swaminathan
<ul> <li>134. The finals of US Open Tennis (women) was played between Justine Henin Hardin and</li> <li>(1) Julia George (2) Dinara Safina</li> <li>(3) Swetlana Kuznetsova (4) Ana Ivanovic</li> <li>(5) None of these</li> </ul>	143. As per the report of the Goldman Sachs India proceeding towards urbanization at a very fast pace. How many people are likely to become city dwellers by 2020.
135. Mohammed Zahir Shah who died recently was the formed King of which of the following countries?  (1) Iran (2) Nepal (3) Afghanistan (4) Jordan (5) None of these	er (1) 100 million (2) 120 million (3) 130 million (4) 140 million (5) 150 million
<ul> <li>136. The President of which of the following countries had openly announced that he will immediately expel and foreigner who publicly criticizes his government?</li> <li>(1) Venezuela</li> <li>(2) Pakistan</li> <li>(3) Nepal</li> <li>(4) Iraq</li> </ul>	competition field at Dover, England is associated with the series (2) Archery (3) Swimming (4) Rifle Shooting (5) Weight Lifting
(5) None of these  137. It is stated in some of the research reports that "more than half of the people of the world are living in conditions approaching misery. Their food is inadequate, they are victims of disease. Their economic life is primitive and stagnant." Which of the following according to the economists is/are possible short term measures to improve this situation of poors? (If launched total within 10-15 years they may start showing positive results)	(3) Taj Mahal (4) Gol Gumbaj (5) Golkonda Fort  146. Which of the following countries has recently decided to make a nuclear reactor for Libya? (The decision is being
(A) To remove the gender disparity. (B) Globalization. (C) Foreign Direct Investment (FDI). (1) Only (A) (2) Only (B) (3) Only (C) (4) Both (B) and (C) (5) None of these	147. India recently started production in its new Uranium Ore Processing Mill in Teeramdih Jharkhand. Uranium is mainly used in which of the following industries/sectors?  (1) Pharma (2) Textile (3) Auto (4) Coal
<ul> <li>138. The newly elected President of which of the following countries is a "Nobel Laureate" of yester years?</li> <li>(1) Israel</li> <li>(2) Britain</li> <li>(3) France</li> <li>(4) Palestien</li> <li>(5) None of these</li> </ul>	<ul> <li>(5) Nuclear Power</li> <li>148. The African Union Summit was organized in June 2007 in which of the following countries?</li> <li>(1) Ghana</li> <li>(2) Sudan</li> <li>(3) Angola</li> <li>(4) Kenya</li> <li>(5) South Africa</li> </ul>
<ul> <li>39. Who amongst the following is awarded "Lokmanya Tilak Award 2007" for his/her contribution in development of Brahmos Supersonic Cruise Missile?</li> <li>(1) Amartya Sen</li> <li>(2) Anil Kakodkar</li> <li>(3) R. Chidambaram</li> <li>(4) Gen. J.J. Singh</li> <li>(5) A. Sivathanu Pillai</li> </ul>	<ul> <li>149. The World Bank recently decided to extend a US\$ 600 million loan to India with twenty years maturity/repayment period. The loan will be utilized mainly for</li> <li>(1) rural cooperative credit restructurings</li> <li>(2) infrastructural development in Metros</li> </ul>
40. Which of the following films is NOT produced/directed by Shyam Benegal, the Daba Saheb Phalke Award Winner for 2005?  (1) Junoon (2) Black (3) Manthan	<ul> <li>(3) education to girls in primary schools.</li> <li>(4) midday meal to school children.</li> <li>(5) rehabilitation of child labour.</li> <li>150. Administrative Reforms Commission recently made a</li> </ul>
(1) Junoon (2) Black (3) Manthan (4) Zubeida (5) Aarohan  11. Which of the following nations has completed First Decade under Chinese rule recently?  (1) Singapore (2) Hong Kong (3) North Korea (4) Philippines (5) None of these	recommendation that Armed Forces Special Powers Act (AFSPA) should be repealed. AFSPA enforced in which of the following parts of the country, had been under severe criticism in recent past?  (1) North-East States (2) Delhi (3) Tamil Nadu (4) Bihar (5) None of these