

State Bank of India- Probationary Officers Exam 2010

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1. What is the full form of the term 'NPA' as used in banking environment?
 - (1) Not Profitable Assets
 - (2) New Potential Accounts
 - (3) Non Performing Assets
 - (4) Net Performing Assets
 - (5) None of these
2. As per recent reports many countries are planning to introduce "Tobin Tax", the idea of which was given by a Nobel prize winner economist James Tobin in 1978. Tobin Tax, if implemented will be levied on which of the following ?
 - (1) On the interest income of corporate earned through major investments
 - (2) All cash transactions
 - (3) Services availed specifically by an elite group of people
 - (4) Foreign Exchange Transactions
 - (5) None of these
3. As per news reports the Indian Economy is poised to hit high growth once again. It is estimated that the Gross Domestic Product (GDP) may be somewhere in the range of 6.25%-7.75% in the current fiscal. But at the same time the economy has to face certain challenges also. What could these challenges be ?
 - (A) Maintaining balance between price stability and exchange rate
 - (B) Capital flow may not be adequate as many His are still not comfortable with Indian markets.
 - (C) Industrial sector is still under pressure and not showing much improvement.
 - (1) Only A
 - (2) Only B
 - (3) Only C
 - (4) All A, B & C
 - (5) None of these
4. Which of the following countries hag decided that from October 2018 no cheques should be issued or honored there, and all the payments should be made and accepted in electronic form only?
 - (1) USA
 - (2) Russia
 - (3) United Kingdom
 - (4) Australia
 - (5) None of these
5. In commodity exchanges in India, Index Futures are not permitted, as some of the provisions of the FCRA do not allow the same. What is the full form of FCRA ?
 - (1) Foreign Commodities Regulation Act
 - (2) Forward Commodities Repurchasing Act
 - (3) Forward Contracts Regulation Act
 - (4) Financial Contracts Reformation Act

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(5) None of these

6. As per the findings of the expert group headed by Dr. Suresh Tendulkar a substantial number of people in India still live Below Poverty Line. What is that number in terms of percentage?

(1) 25%

(2) 37%

(3) 41%

(4) 47%

(5) None of these

7. As per the findings of the World Bank, which of the following recent developments in rural areas, has doubled the income of rural households, raised literacy rate by 10% and appreciated land prices by up to 80% ?

(1) Relief packages to the farmers

(2) Construction of all weather roads

(3) Recharging of water bodies

(4) Rainwater harvesting

(5) None of these

8. As decided by the Reserve Bank of India, all the villages with a population of 2000 will have access to financial services by the end of

(1) 2009-10

(2) 2010-11

(3) 2011-12

(4) 2012-13

(5) None of these

9. As reported in various news papers the Reserve Bank of India is planning to allow more and more banks to function as "Local Area Banks". This will help RBI in the implementation of which of the following of its plans/drives?

(A) Financial Inclusion

(B) Rural Banking

(C) Mobile and e-Banking

(1) Only A

(2) Only B

(3) Only C

(4) Only A & B

(5) None of these

10. During his visit to Trinidad in November 2009, the Indian Prime Minister signed a Nuclear deal between India and

(1) Canada

(2) Brazil

(3) Saudi Arabia

(4) Tanzania

(5) None of these

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11. Which of the following is/are the objective(s) of the new industrial policy of the Government of India ?

- (A) To transform India into a major partner and player in the global trade
- (B) To maintain a sustained growth in productivity
- (C) To become the biggest exporter of horticultural products in South East Asia

- (1) Only A
- (2) Only B
- (3) Only A & B
- (4) Only B & C
- (5) All A, B & C

12. The Chief Executive Officers (CEO) of the APEC held important summit in Singapore in November 2009, What is the full form of APEC ?

- (1) Asia Pacific Economic Cooperation
- (2) Afro-Pacific Economic Council
- (3) Asia Pacific Economic Council
- (4) Alliance for Promotion of Economic Cooperation
- (5) None of these

13. Which of the following Gulf countries has recently decided that despite the objections raised by certain countries, It will construct 10 more uranium enrichment plants to strengthen its position in the world

- (1) Iraq
- (2) Iran
- (3) UAE
- (4) Kuwait
- (5) None of these

14. Which of the following countries was the winner of Asia Cup Hockey Tournament for women held in November 2009?

- (1) India
- (2) Japan
- (3) China
- (4) South Korea
- (5) None of these

15. The leaders of the European Union (EU) named Mr. Herman Van Rompuy as the ,first President of the E.U. Mr. Rompuy is the present

- (1) Prime Minister of Britain
- (2) President of Ukrain
- (3) Prime Minister of Russia
- (4) President of Italy
- (5) Prime Minister of Belgium

16. Which of the following is not one of the Monitorable Targets of the 11th Five Year Plan (2007-12) ?

- (1) To increase the average GDP growth rate

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- (2) To increasing the literacy rate
- (3) To increase energy efficiency
- (4) To improve sex ratio
- (5) To minimize the effect of global warming

17. Cryogenic Engines are used in which of the following areas of technology ?

- (1) Atomic Energy
- (2) Food Technology
- (3) Oceanography
- (4) Space Research
- (5) None of these

18. The National Rural Employment Guarantee Act is now known by which of the following names?

- (1) Indira Gandhi Rural Employment Guarantee Act
- (2) Rajiv Gandhi Rural Employment Guarantee Act
- (3) Jawaharlal Nehru Rural Employment Guarantee Act
- (4) Mahatma Gandhi Rural Employment Guarantee Act
- (5) None of these

19. Which of the following initiatives is/are taken by the Government of India to boost the development of agriculture?

- (A) Accelerated Irrigation Benefit Programme
- (B) Fertilizer Subsidy Scheme
- (C) Public Distribution System (PUS)
- (1) Only A
- (2) Only B
- (3) Only C
- (4) Only A & B
- (5) All A, B & C

20. Which of the following is/ are true about the Indo-US Economic and Financial partnership deal made In November 2009 ?

- (A) The objective of the deal is to strengthen bilateral engagements and understanding.
- (B) Work jointly on some financial and infrastructure-related projects.
- (C) The deal was signed during the visit of the Foreign Ministers of both the countries to South Africa for Global Economic Summit 2009.
- (1) Only A
- (2) Only B
- (3) Only A & B
- (4) Only A & C
- (5) None of these

21. Which of the following countries has signed a deal to supply a fleet of 150 J-10 Fighter Jets to Pakistan?

- (1) France
- (2) Canada

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- (3) Russia
- (4) USA
- (5) China

22. Which of the following terms/names is not associated with banking/financial trade in India ?

- (1) Automated Clearing House
- (2) Provision Coverage Ratio
- (3) Market Stabilization Scheme
- (4) Credit Default Swaps
- (5) Double Fault

23. The standard protocol of the Internet is

- (1) TCP/IP
- (2) Java
- (3) HTML
- (4) Flash
- (5) None of these,

24. Digital photos and scanned images are typically stored as graphics with extensions such as .bmp, .png, .jpg, .tif, or .gif.

- (1) vector
- (2) bitmap
- (3) either vector or bitmap
- (4) neither vector nor bitmap
- (5) None of these

25. A _____ is a computer attached to the Internet that runs a special Web server software and can send Web pages out to other computers over the Internet

- (1) web client
- (2) web system
- (3) web page
- (4) web server.
- (5) None of these

26. After a user has saved and deleted many files, many scattered areas of stored data remain that are too small to be used efficiently causing

- (1) disorder
- (2) turmoil
- (3) disarray
- (4) fragmentation
- (5) None of these

27. Which of the following books is written by V. S. Naipaul ?

- (1) The Last Hero
- (2) Bliss was in that Dawn

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- (3) Train to Pakistan
- (4) A Tale of Two Cities
- (5) A House for Mr Biswas

28. Which of the following is the communications protocol that sets the standard used by every computer that accesses Web-based information ?

- (1) XML
- (2) DML
- (3) HTTP
- (4) HTML
- (5) None of these

29. Which of the following converts all the statements in a program in a single batch and the resulting collection of instructions is placed in it 'new file ?

- (1) compiler
- (2) interpreter
- (3) converter
- (4) instructor
- (5) None of these

30. Many times we see it term 'ppp' in financial newspaper one full form of it is "Priyate Public Partnership". What is another version of the same also used in the financial world?

- (1) Perfect, Preferred & Protected
- (2) Point to point Protocol
- (3) Power point Presentation
- (4) Purchasing Power Parity
- (5) None of these

31. When you install a new program on your computer, it is typically added to the menu.

- (1) all Programs
- (2) select Programs
- (3) start Programs
- (4) desktop Programs
- (5) None of these

32. Which of the following contains information about a single entity in the database like a person, place, event, or thin

- (1) query
- (2) form
- (3) record
- (4) table
- (5) None of these

33. Which one of the following is a key function of a firewall?

- (1) Monitoring

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- (2) Deleting
- (3) Copying
- (4) Moving
- (5) None of these

34. _____ area type of inexpensive digital camera that remains tethered to a computer and used for videoconferencing, video chatting, and live Web broadcast.

- (1) Webcams
- (2) Webpics
- (3) Browsercams
- (4) Browserpics
- (5) None of these

35. Who amongst the following is the author of the book "The Rediscovery of India" ?

- (1) Meghnad Desai
- (2) Romila Thapar
- (3) Mulk Raj Anand
- (4) Amit Chaudhary
- (5) None of these

36. Some banks which were not able to meet their priority sector lending targets are now allowed to do so by purchasing Priority Sector Lending Certificates (PSLC). Which of the following agencies/organizations is/ are authorized to issue these certificates ?

- (A) Micro finance Institutions
- (B) Non Banking Finance Companies
- (C) NABARD
- (1) Only A
- (2) Only B
- (3) Only A & B
- (4) All A, B & C
- (5) None of these

37. Market Research is useful for _____

- (1) Desciding proper marketing strategy
- (2) Desciding the selling price
- (3) choosing right product
- (4) choosing sales person
- (5) all of these

38. A call means

- (1) shout out to somebody
- (2) a profession or business
- (3) visit friends
- (4) visiting prospective customers

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(5) After-sales service

39. Conversion means

- (1) meeting a prospective client
- (2) interacting with a prospective client
- (3) converting an employer into an employee
- (4) converting a seller to a buyer
- (5) converting a Prospective client into a buyer

40. Customization means

- (1) acquiring more customers
- (2) regulating customers
- (3) special products to suit each customer
- (4) more products per customer
- (5) all of these

41. Modern styles of marketing include

- (1) digital marketing
- (2) tele-marketing
- (3) e-commerce
- (4) e-mails solicitation
- (5) All of these

42. The acronym HTML stands for

- (1) High Transfer Machine Language
- (2) High Transmission Markup Language
- (3) Hypertext Markup Language
- (4) Hypermedia Markup Language
- (5) None of these

43. e-Marketing is same as _____

- (1) virtual marketing
- (2) digital marketing
- (3) real time marketing
- (4) all of these
- (5) None of these

44. Value added services means

- (1) costlier products
- (2) larger number of products
- (3) additional services
- (4) at par services
- (5) None of these

45. Aggressive Marketing is necessitated due to

- (1) globalization

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- (2) increased competition
- (3) increased production
- (4) increased job opportunities
- (5) all of these

46. Computers connected to a LAN can

- (1) run faster
- (2) share information and/or share peripheral equipment
- (3) e-mail
- (4) go online
- (5) None of these

47. Efficient marketing style requires

- (1) proper planning
- (2) good communication' skills
- (3) teamwork
- (4) knowledge of products
- (5) all of these

48. The performance of a salesperson depends on _____

- (1) salary paid
- (2) sales incentives paid
- (3) size of the sales team
- (4) ability and willingness of the sales person
- (5) team leader's aggressiveness

49. The sole aim of marketing is to _____

- (1) Increase sales
- (2) Increase the number of employees
- (3) Increase profits
- (4) Increase production
- (5) all of these

50. Lead generation means

- (1) Tips for selling tactics
- (2) Tips for better production
- (3) Generate leaders
- (4) Likely sources for prospective clients
- (5) All of these

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Answers

1	3	16	5	31	1	46	2
2	4	17	4	32	3	47	5
3	4	18	4	33	1	48	4
4	3	19	4	34	1	49	1
5	3	20	3	35	1	50	4
6	2	21	5	36	2		
7	1	22	5	37	1		
8	3	23	1	38	4		
9	2	24	2	39	5		
10	1	25	4	40	3		
11	3	26	4	41	5		
12	1	27	5	42	3		
13	2	28	3	43	2		
14	3	29	1	44	3		
15	5	30	4	45	2		

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