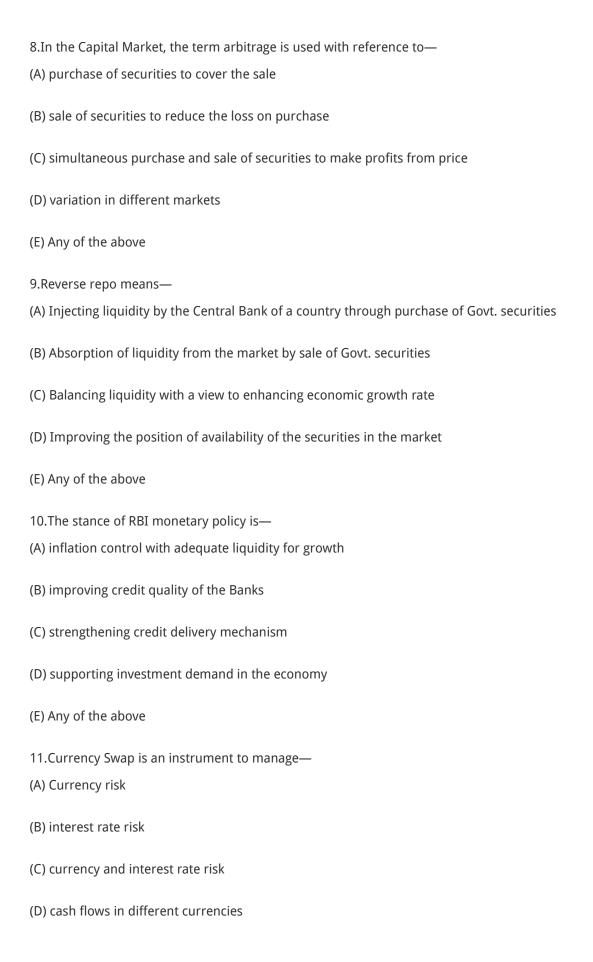
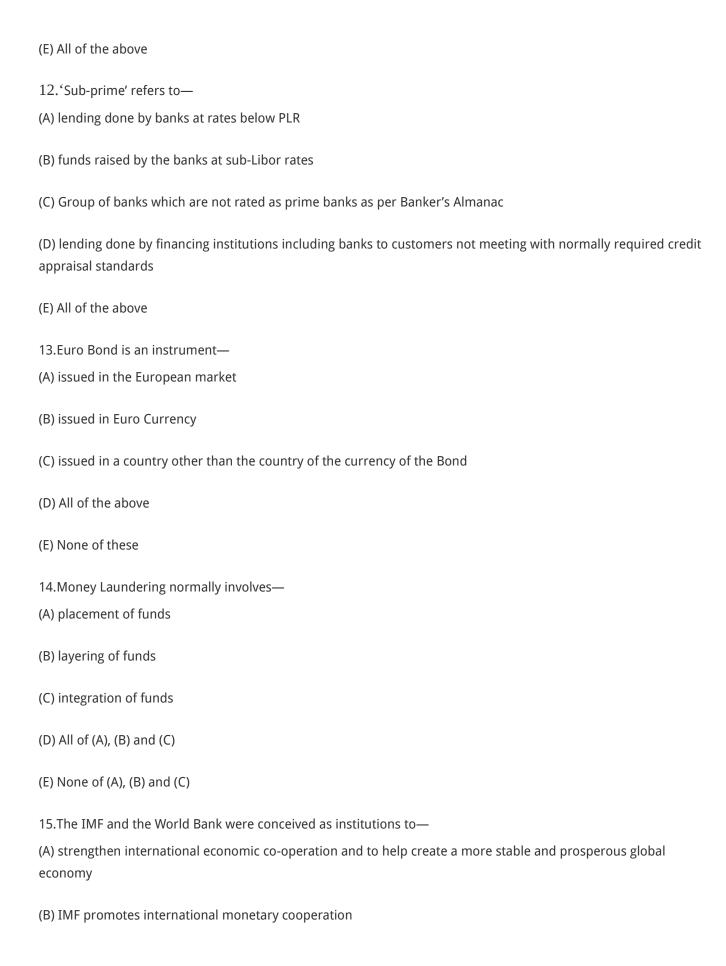
General Banking Awareness Questions

1. RBI's open market operation transactions are carried out with a view to regulate—
(A) Liquidity in the economy
(B) Prices of essential commodities
(C) Inflation
(D) Borrowing power of the banks
(E) All the above
2. When more than one banks are allowing credit facilities to one party in coordination with each other under a formal arrangement, the arrangement is generally known as—
(A) Participation
(B) Consortium
(C) Syndication
(D) Multiple banking
(E) None of these
3.Open market operations, one of the measures taken by RBI in order to control credit expansion in the economy means —
(A) Sale or purchase of Govt. securities
(B) Issuance of different types of bonds
(C) Auction of gold
(D) To make available direct finance to borrowers
(E) None of these
4.The bank rate means—(A) Rate of interest charged by commercial banks from borrowers

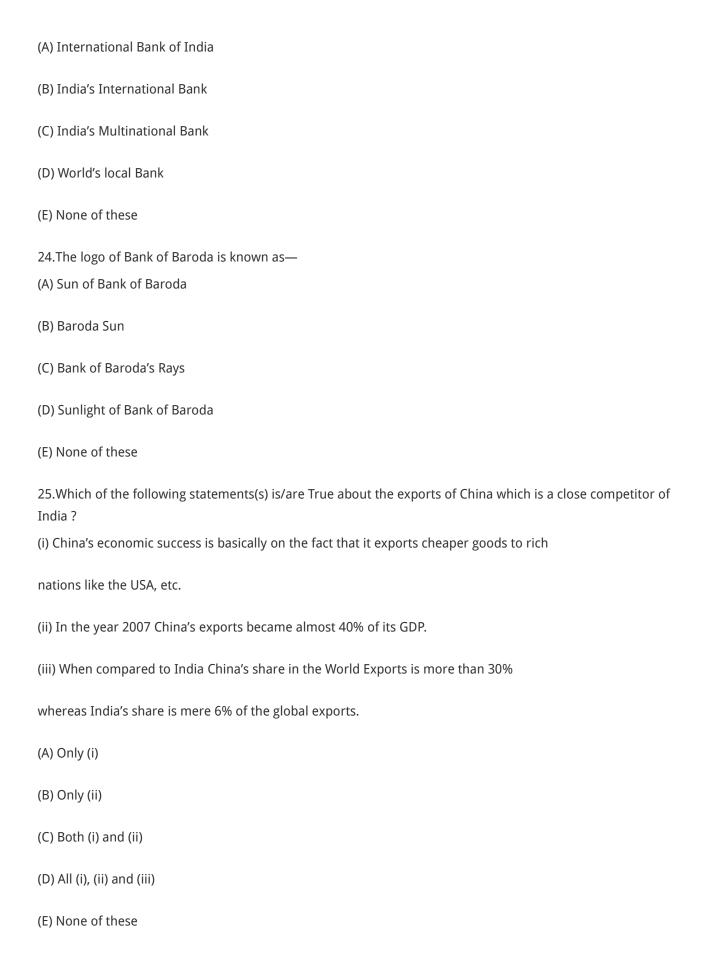
(B) Rate of interest at which commercial banks discounted bills of their borrowers
(C) Rate of interest allowed by commercial banks on their deposits
(D) Rate at which RBI purchases or rediscounts bills of exchange of commercial banks
(E) None of these
5.What is an Indian Depository Receipt ?
(A) A deposit account with a Public Sector Bank
(B) A depository account with any of Depositories in India
(C) An instrument in the form of depository receipt created by an Indian depository against underlying equity shares of the issuing company
(D) An instrument in the form of deposit receipt issued by Indian depositories
(E) None of these
6.An instrument that derives its value from a specified underlying (currency, gold, stocks etc.) is known as—
(A) Derivative
(B) Securitisation Receipts
(C) Hedge Fund
(D) Factoring
(E) Venture Capital Funding
7.Fiscal deficit is—
(A) total income less Govt. borrowing
(B) total payments less total receipts
(C) total payments less capital receipts
(D) total expenditure less total receipts excluding borrowing
(E) None of these







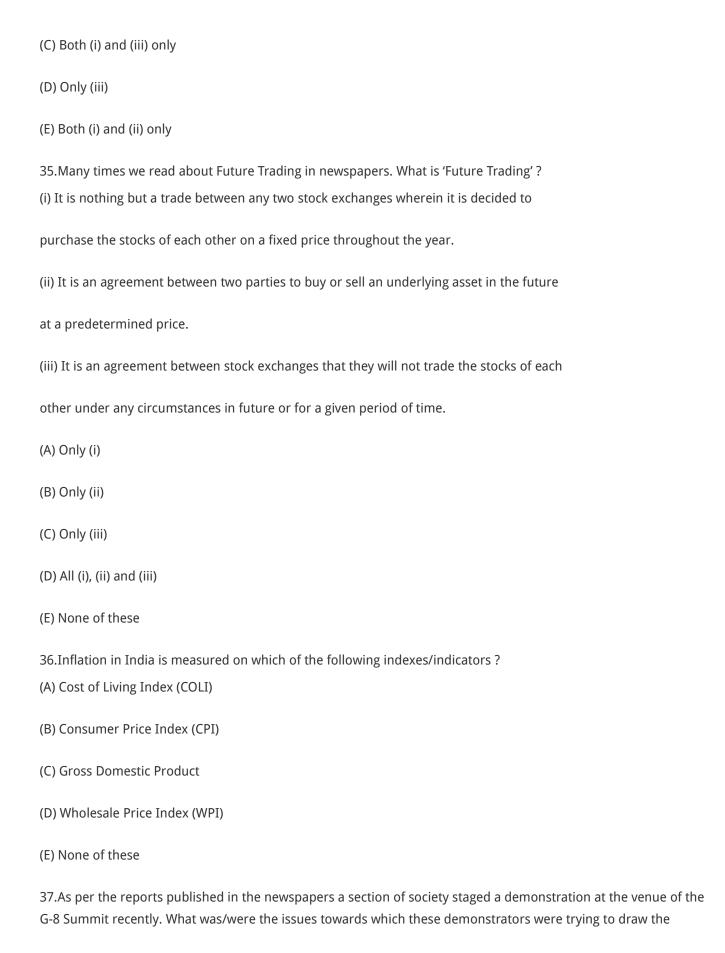
(B) Money borrowed for more than one day but upto 3 days
(C) Money borrowed for more than one day but upto 7 days
(D) Money borrowed for more than one day but upto 14 days
(E) None of these
20.Which is the first Indian company to be listed in NASDAQ ? (A) Reliance
(B) TCS
(C) HCL
(D) Infosys
(E) None of these
21. Which of the following is the Regulator of the credit rating agencies in India ? (A) RBI
(B) SBI
(C) SIDBI
(D) SEBI
(E) None of these
22.Who is Brand Endorsing Personality of Bank of Baroda ? (A) Juhi Chawla
(B) Kiran Bedi
(C) Amitabh Bachchan
(D) Kapil Dev
(E) None of these
23.The branding line of Bank of Baroda is—



acts/norms are launched by the banks to prevent money laundering in general?
(A) Know Your Customer Norms
(B) Banking Regulation Act
(C) Negotiable Instrument Act
(D) Narcotics and Psychotropic Substance Act
(E) None of these
27.Lot of Banks in India these days are offering M-Banking Facility to their customers. What is the full form of 'M' in 'M-Banking'? (A) Money
(B) Marginal
(C) Message
(D) Mutual Fund
(E) Mobile Phone
28. Which of the following is/are true about the 'Sub-Prime Crisis'? (The term was very much in news recently.) (i) It is a mortgage crisis referring to credit default by the borrowers.
(ii) Sub-Prime borrowers were those borrowers who were rated low and were high risk
borrowers.
(iii) This crisis originated because of negligence in credit rating of the borrowers.
(A) Only (i)
(B) Only (ii)
(C) Only (iii)
(D) All (i), (ii) and (iii)
(E) None of these

(A) Industrial Finance
(B) Agricultural Finance
(C) Government Finance
(D) Development Finance
(E) Personal Finance
30. Which of the following is not the part of the scheduled banking structure in India? (A) Money Lenders
(B) Public Sector Banks
(C) Private Sector Banks
(D) Regional Rural Banks
(E) State Co-operative Banks
31.As we all know Govt. of India collects tax revenue on various activities in the country. Which of the following is a part of the tax revenue of the Govt. ? (i) Tax on Income
(ii) Tax on Expenditure
(iii) Tax on Property or Capital Asset
(iv) Tax on Goods and Services
(A) Both (i) and (iii) only
(B) Both (ii) and (iv) only
(C) All (i), (ii), (iii) and (iv)
(D) Only (ii), (iii) and (iv)
(E) None of these

32.We very frequently read about Special Economic Zones (SEZs) in newspapers. These SEZs were established with which of the following objectives?
(i) To attract foreign investment directly.
(ii) To protect domestic market from direct competition from multinationals.
(iii) To provide more capital to agricultural and allied activities.
(A) Only (i)
(B) Only (ii)
(C) Only (iii)
(D) All (i), (ii) and (iii)
(E) None of these
33. Which of the following groups of countries has almost 50% share in global emission of carbon every year? (A) US, China, India, South Africa
(B) India, China, Russia, Britain
(C) South Africa, Nepal, Myanmar
(D) US, Russia, China & India
(E) None of these
34. Which of the following correctly describes the concept of 'Nuclear Bank' floated by International Atomic Energy Agency?
(i) It is a nuclear fuel bank to be shared by all the nations jointly.
(ii) It is a facility to help nations in enrichment of uranium.
(iii) It is an agency which will keep a close vigil on the nuclear programme of all the
nations.
(A) Only (i)
(B) Only (ii)



attention of G-8 leaders ?
(i) Food shortage which has taken 50 million people in its grip.
(ii) Inflation which has gone up substantially across the Globe.
(iii) USA's consistent presence in Iraq.
(A) Only (i)
(B) Only (ii)
(C) Only (iii)
(D) Both (i) and (ii) only
(E) None of these
38.Hillary Clinton formally suspended her campaign to ensure election of who amongst the following for the next President of USA?
(A) George Bush
(B) Barack Obama
(C) John McCain
(D) Bill Clinton
(E) None of these
39. Hugo Chavez whose name was recently in news is the—
(A) President of Congo
(B) Prime Minister of Uganda
(C) President of Venezuela
(D) Prime Minister of Brazil
(E) None of these
40.The Govt. of India has raised the amount of the Loan Waiver to the farmers by 20%. Now the amount is nearly

(A) Rs. 60,000 crore
(B) Rs. 65,000 crore
(C) Rs. 72,000 crore
(D) Rs. 76,000 crore
(E) Rs. 80,000 crore
41.Delimitation Commission has made a recommendation that next Census should be Panchayat-wise. When is the next Census due? (A) 2010
(B) 2011
(C) 2012
(D) 2013
(E) 2015
42. The World Health Organisation has urged that advertisements of which of the following should be banned to protect youth from bad effects of the same ? (A) Tobacco
(B) Alcoholic drinks
(C) Junk Food
(D) Soft drinks with chemical preservatives
(E) None of these
43. Which of the following countries has allocated a huge amount of US \$ 10 billion to provide relief to its earthquake victims ? (A) Japan
(B) South Korea
(C) China

(D) South Africa
(E) None of these
44.India and Nepal have many agreements on sharing of the water of various rivers. Which of the following rivers is not covered under these agreements? (A) Kosi
(B) Gandak
(C) Ganga
(D) Mahakali
(E) All these rivers are covered
45. Which of the following names is not closely associated with space programme of India or any other country? (A) CARTOSAT
(B) NLS – 5
(C) RUBIN – 8
(D) GSLV
(E) SCOPE
46.Vijay Hazare Trophy is associated with the game of— (A) Hockey
(B) Cricket
(C) Badminton
(D) Football
(E) Golf
47. Which of the following was the theme of the Olympic Torch ? (A) Journey of Harmony

(B) Green World Clean World
(C) Journey of Peace
(D) Journey for Hunger-free World
(E) None of these
48. Which of the following schemes is not a social development Scheme? (A) Indira Awas Yojana
(B) Mid Day Meal
(C) Bharat Nirman Yojana
(D) Sarva Shiksha Abhiyan
(E) All are social schemes
49. Which of the following is not a member of the ASEAN ? (A) Malaysia
(B) Indonesia
(C) Vietnam
(D) Britain
(E) Singapore
50.Which of the following Awards are given for excellence in the field of Sports? (A) Kalinga Prize
(B) Shanti Swarup Bhatnagar Award
(C) Arjun Award
(D) Pulitzer Prize
(E) None of these
Answers :

1.(E) 2. (B) 3. (A) 4. (D) 5. (C) 6. (C) 7. (D) 8. (C) 9. (A) 10. (E)
2.(D) 12. (D) 13. (C) 14. (D) 15. (D) 16. (E) 17. (C) 18. (C) 19. (A) 20. (D)
3.(D) 22. (E) 23. (B) 24. (B) 25. (C) 26. (E) 27. (E) 28. (D) 29. (E) 30. (A)
4.(C) 32. (A) 33. (D) 34. (B) 35. (B) 36. (D) 37. (B) 38. (B) 39. (C) 40. (A)
5.(B) 42. (A) 43. (C) 44. (C) 45. (E) 46. (B) 47. (A) 48. (C) 49. (D) 50. (C)