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TEST III GENERAL AWARENESS

Q.126. On which one of the following 'Head of Expenses', the expenses of the Government of India are highest?
(1) Food subsidy
(2) Fertilizer subsidy
(3) Pradhan Mantri Gram Sadak Yojana
(4) Maintenance of national highways
(5) Oil subsidy

Q.127. Which one of the following foreign agencies will assist the municipal agencies to improve quality of municipal school through its School Excellence Programmes (SPE)?
(1) IMF
(2) UNDP
(3) UNICEF
(4) ADB
(5) None of these

Q.128. Which of the following carries out 'Open Market Operations?
(1) Financial Ministry
(2) External Affairs Ministry
(3) Reserve Bank of India
(4) Planning Commission
(5) Ministry of Commerce

Q.129. Who among the following Minister will hold telecom portfolio in addition to his own portfolio till next reallotment?
(1) Kamal Nath
(2) Kapil Sibal
(3) Pranab Mukherjee
(4) Mamta Banerjee
(5) None of these

Q.130. Under provisions of which one of the following Acts, the RBI issues directives to the Banks in India?
(1) RBI Act
(2) Banking Regulation Act
(3) Essential Commodities Act
(4) RBI and Banking Regulation Act
(5) None of these

Q.131. Which one of the following tools is used by RBI for selective credit control?
(1) It advises banks to lend against certain commodities
(2) It advises bank to recall the loans for advances against certain commodities
(3) It advises banks to charge higher rate of interest for advance against certain commodities
(4) It discourages certain kinds of lending by assigning higher risk weights to loans it deems undesirable
(5) None of these

Q.132. For which one of the following Loan Products 'teaser loans' are offered by Banks?
(1) Education Loans
(2) Commercial Loans
(3) Loans against security of gold
(4) Retail Trade Loans
(5) Home Loans

Q.133. The Commonwealth Games 2010 were held in Delhi from October 3 to 14, 2010. Who amongst the following picked up the Game's first gold medal?
(1) Augustina Nwaokolo
(2) Ravinder Singh
(3) Azhar Hussain
(4) Carol Huynh
(5) None of these

Q.134. In which one of the following cities was the recent meet of G-20 Countries organised?
(1) Tokyo (2) Seoul
(3) London (4) Beijing
(5) Singapore

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Q.135. As per recent newspaper reports, which one of the following countries (among the given) has highest literacy rate?
(1) India (2) Sri Lanka
(3) China (4) Vietnam
(5) Bangladesh

Q.136. Which one of the following had decided to give guarantee for infra loans?
(1) IDBI (2) SBI
(3) IIFCL (4) SIDBI
(5) None of these

Q.137. In which one of the following States in the uranium project proposed to be set up?
(1) Manipur (2) Meghalaya
(3) Orissa (4) Assam
(5) Nagaland

Q.138. Amongst 169 countries on Human Development Index, which one of the following is India's rank?
(1) 89 (2) 91 (3) 119
(4) 129 (5) 138

Q.139. What is 'Kaveri'?
(1) India's indigenous aircraft engine
(2) India's low cost laptop
(3) India's Air to Air Missile
(4) India' guided Surface to Air Missile
(5) Unmanned Aircraft acquired from Israel

Q.140. An increasing finished good stock as % to sales of a manufacturing Company indicated that—
(A) the market is getting competitive.
(B) the quality of the goods is not upto the mark.
(C) the production cost has increased.
(D) the production has decreased.
(1) Only (A) and (B)
(2) Only (B) and (C)
(3) Only (C) and (D)
(4) Only (C)
(5) Only (D) and (A)

Q.141. Which one of the following has got RBI nod to issue pre-paid cards to its clients?
(1) LIC (2) GIC (3) SIDBI
(4) NABARD
(5) None of these

Q.142. For which one of the following reasons is an amendment in Companies Bill 2009 proposed?
(1) To provide more powers to Department of Company Affairs.
(2) To provide regulatory powers to Department of Company Affairs
(3) To make Indian Accounting Standards applicable with effect from 1,4,2011
(4) To ensure smooth convergence of the Indian Accounting Standards with IFRS
(5) None of these

Q.143. As per recent newspaper reports, India's public debt rises 2.8 percent to Rs. 28 lakh crores. Which one of the following is the reason that has forced commercial banks to buy Government securities?
(1) Lack of credit growth
(2) Increase in credit growth
(3) Raising of repo rate
(4) Raising of reserve repo rate
(5) None of these

Q.144. In which one of the following States Sariska Tiger Reserve is located?
(1) M.P. (2) U.P
(3) Orissa (4) Gujarat
(5) Rajasthan

Q.145. On which one of the following characters, Biometric security is based?
(1) Finger prints and palm recognition only

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(2) Face recognition and voice recognition only
(3) Hand writing and manual recognition only
(4) Only (1) and (2)
(5) All (1), (2) & (3)

Q.146. Which one of the following may be the consequence of buying forex in the market by the RBI?
(1) It leads to inflection
(2) It leads to control over inflation
(3) It does not affect inflation
(4) It results into deflation
(5) None of these

Q.147. Under provisions of which of the following Acts, the Reserve Bank of India has the power to regulate, supervise and control the banking sector?
(1) RBI Act
(2) Banking Regulation Act
(3) Negotiable Instrument Act
(4) RBI and Banking Regulation Act
(5) None of these

Q.148. Who amongst the following is the author of the book "The God of Small Things"?
(1) Chetan Bhagat
(2) V.S. Naipul
(3) Namita Gokhale
(4) Kiran Desai
(5) Arundhati Roy

Q.149. Which one of the following has proposed $11 billion infrastructure debt fund?
(1) NABARD (2) SBI
(3) RBI
(4) Ministry of Finance, Govt. of India
(5) Planning Commission

Q.150. Myanmar's pro-democracy leader Suu Kyi is a ——
(1) 42 years old politician
(2) Bharat Ratna
(3) Military General
(4) Nobel Prize winner
(5) None of these

Q.151. Which one of the following factors influences working capital of a unit?
(1) Seasonality of operations only
(2) Production Policy only
(3) Suppliers Term only
(4) Only (1) and (2)
(5) All (1), (2) & (3)

Q.152. One of the following states is a major producer of spices ———
(1) Karnataka
(2) Tamil Nadu
(3) Kerala (4) Gujarat
(5) Manipur

Q.153. The NAV of a mutual fund _____
(1) Is always constant
(2) Keeps going up at a steady rate
(3) Fluctuates with market price movements
(4) Cannot go down at all
(5) None of these

Q.154. The expansion of TRAI is _____
(1) Telecom Regulations and Inspection
(2) Transport Regulatory Authority of India
(3) Train Regulatory Authority of India
(4) Telecom Regulatory Authority of India
(5) Transfer Regulations Act of India

Q.155. ASBA, a facility while applying / submitting an application for purchase of shares under a public issue, is _____
(1) Applications Simple Balance Amount
(2) Amount Saved and Balance in Amount
(3) Already Savings Blocked Amount

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(4) Applications Supported by Blocked Amount
(5) None of these

Q.156. A Saving Bank Deposit Account is one where _____
(1) Amounts are deposited and are withdrawn as per requirement of the customers.
(2) The deposits are made only one in a year
(3) Periodical Fixed amount are deposited month wise and withdrawals are allowed after a fixed period
(4) All the above
(5) None of these

Q.157. Who is the Chief Minister of Maharashtra at present?
(1) Ashok Chavan
(2) R. R. Patil
(3) Vilasrao Deshmukh
(4) Sushil Kumar Shinde
(5) None of these

Q.158. The expansion of CDMA is _____
(1) Calculated Division of Many Applications
(2) Computer Divided Multiple Access
(3) Code Diversified Memory Applications
(4) Code Division Multiple Access
(5) None of these

Q.159. 'Merdeka Cup' is associated with the game of _____
(1) Tennis (2) Hockey
(3) Badminton (4) Cricket
(5) Football

Q.160. Which of the following is a financial asset?
(1) Gold
(2) Silver
(3) Shares in a demat account
(4) Land & buildings
(5) None of these

Q.161. Zero balance account is generally allowed to be opened for _____
(1) Salaried class
(2) Businessmen
(3) Foreign customers
(4) Children
(5) Senior Citizens

Q.162. In Deposits Account "KYC" (Know Your Customer) has been implemented in 2002 as per directive of _____
(1) IBA (2) RBI
(3) Ministry of Finance
(4) SEBI (5) IRDA

Q.163. The regular of the banking system in India is _____
(1) AMFI
(2) Finance Minister
(3) SEBI (4) IBA
(5) RBI

Q.164. Ten Rupee notes contain the signature of _____
(1) Finance Secretary, GOI
(2) Chairman, State Bank of India
(3) Governor, Reserve Bank of India
(4) Finance Minister, GOI
(5) Prime Minister

Q.165. Statue of Liberty is the national monument of _____
(1) Italy (2) Australia
(3) France (4) Denmark
(5) USA

Q.166. Loan against the security of immovable property is by executing an agreement of _____
(1) Assignment (2) Pledge
(3) Transfer
(4) Mortgage
(5) None of these

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Q.167. Credit Rating _____
(1) is used to rate the borrowers while giving advances.
(2) is used to work out performance of the employees.
(3) is used to calculate the number of excellent audit rated branches.
(4) is NOT used in any Bank.
(5) is necessary before giving promotion to employees.

Q.168. Who amongst the following is the recipient of the 'Dadasaheb Phalke Award – 2010'?
(1) Javed Akhtar
(2) Amitabh Bachchan
(3) Gulzar
(4) Hema Malini
(5) None of these

Q.169. In Corporate Hedging, which one of the following types of risks can be covered?
(1) Liquidity risk
(2) Currency risk
(3) Credit risk
(4) Transaction risk
(5) None of these

Q.170. Bank of Rajasthan is now merged with which of the following banks?
(1) AXIS Bank
(2) IDBI Bank
(3) ICICI Bank
(4) HDFC Bank
(5) None of these

Q.171. As per GDP figures on calendar years basis, according to World Bank, which one of the following economies will have highest GDPO growth in the year 2011?
(1) US (2) China
(3) Japan (4) India
(5) Brazil

Q.172. In respect of infrastructure bonds issued under provisions of Section 80 CCF of the Income Tax Act, what is the maximum amount (Rs in thousands), upto which these bonds can be covered?
(1) 30 (2) 20
(3) 40 (4) 50
(5) None of these

Q.173. Which of the following is the full form of the abbreviation 'IFRS' as used in corporate / finance sector?
(1) Indian Financial Reconciliation Standards
(2) Interpretation and Formal Reporting System
(3) International Financial Reporting Standards
(4) International Financial Reporting System
(5) None of these

Q.174. As per new guidelines issued by SEBI, companies are required to list shares within how many days of the closure of the Initial Public Offers (IPOS)?
(1) 60 days (2) 12 days
(3) 30 days (4) 45 days
(5) None of these

Q.175. RTGS stand for _____
(1) Real Time Gross Settlements
(2) Reduced Time Gross Settlements
(3) Relative Time Gross Settlements
(4) Real Total Gross Securities
(5) None of these

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126.(1)	127.(5)	128.(3)	129.(2)	130.(1)					
131.(1)	132.(5)	133.(5)	134.(2)	135.(2)	136.(3)	137.(2)	138.(3)	139.(1)	140.(2)
141.(1)	142.(4)	143.(4)	144.(5)	145.(5)	146.(3)	147.(4)	148.(5)	149.(5)	150.(5)
151.(2)	152.(5)	153.(4)	154.(3)	155.(3)	156.(4)	157.(2)	158.(3)	159.(1)	160.(3)
161.(1)	162.(2)	163.(3)	164.(4)	165.(2)	166.(1)	167.(1)	168.(5)	169.(2)	170.(3)
171.(1)	172.(3)	173.(3)	174.(3)	175.(1)					

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