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**IBPS 2012 CWE for PO/MT : Solved  
General Awareness Question Paper**

## GENERAL AWARENESS

- Q.101.** A money deposited at a bank that **cannot** be withdrawn for a preset fixed period of time is known as a \_\_\_\_\_  
 (1) Term deposit (2) Checking Account (3) Savings Bank Deposit  
 (4) No Frills Account (5) Current Deposit
- Q.102.** A worldwide financial messaging network which exchanges messages between banks and financial institutions is known as \_\_\_\_\_  
 (1) CHAPS (2) SWIFT (3) NEFT (4) SFMS (5) CHIPS
- Q.103.** Which of the following Ministries alongwith Planning Commission of India has decided to set up a Corpus Fund of ₹ 500 crore, so that Tribals in Naxal-hit areas can be provided proper means of livelihood ?  
 (1) Ministry of Rural Development (2) Ministry of Home Affairs  
 (3) Ministry of Tribal Affairs (4) Ministry of Corporate Affairs  
 (5) Ministry of Finance
- Q.104.** Which of the following was the issue over which India decided to vote against Sri Lanka in the meeting of one of the UN governed bodies/agencies ?  
 (1) Violations of human rights in Sri Lanka  
 (2) Allowing China to establish a military base in Indian ocean  
 (3) Issue of subsidy on agricultural products in the meeting of the WTO  
 (4) Allowing part of Sri Lanka to become an independent country governed by LTTE  
 (5) Sri Lanka's claim to become a permanent member of UN Security Council
- Q.105.** The term 'Smart Money' refers to \_\_\_\_\_  
 (1) Foreign Currency (2) Internet Banking (3) US Dollars  
 (4) Travelers' cheques (5) Credit Cards
- Q.106.** Which one of the following is **not** a 'Money Market Instrument' ?  
 (1) Treasury Bills (2) Commercial Paper (3) Certificate of Deposit  
 (4) Equity Shares (5) None of these
- Q.107.** Which one of the following is a retail banking product ?  
 (1) Home Loans (2) Working capital finance (3) Corporate term loans  
 (4) Infrastructure financing (5) Export Credit
- Q.108.** Which of the following Statements is **TRUE** about political situation in Mali, where a military coup burst out recently ?  
 (1) General elections were due there in March/April 2012 but did not take place  
 (2) The country was under the control of US army since last 18 months  
 (3) Army of the country was not happy as Amadou Toure was made President without elections for the next five years  
 (4) Coup broke out in Mali when Amadou Toure, the Military Chief got seriously injured in a bomb blast  
 (5) NATO and its associates had planned a coup there
- Q.109.** In the summit of which of the following organizations/group of Nations it was decided that all members should enforce Budget Discipline ?  
 (1) G-8 (2) OPEC (3) European Union (4) SAARC (5) G-20
- Q.110.** As per newspaper reports, India is planning to use 'SEU' as fuel in its 700 MW nuclear reactors being developed in new plants. What is full form of 'SEU' as used here ?  
 (1) Safe Electrical Units (2) Small Electrical Units (3) Slightly Enriched Uranium  
 (4) Sufficiently Enriched Units (5) Safely Enriched Uranium

- Q.111. Technological Advancement in the recent times has given a new dimension to banks, mainly to which one of the following aspects ?  
 (1) New Age Financial Derivatives (2) Service Delivery Mechanism  
 (3) Any Banking (4) Any Type Banking  
 (5) Multilevel Marketing
- Q.112. When there is a difference between all receipts and expenditure of the Govt. of India, both capital and revenue, it is called ———  
 (1) Revenue Deficit (2) Budgetary Deficit (3) Zero Budgeting  
 (4) Trade Gap (5) Balance of payment problem
- Q.113. Which of the following is NOT a function of the Reserve Bank of India ?  
 (1) Fiscal Policy Functions  
 (2) Exchange Control Functions  
 (3) Issuance, Exchange and destruction of currency notes  
 (4) Monetary Authority Functions  
 (5) Supervisory and Control Functions
- Q.114. Which of the following is NOT required for opening a bank account ?  
 (1) Identity Proof (2) Address Proof (3) Recent Photographs  
 (4) Domicile Certificate (5) None of these
- Q.115. The Golden Jubilee of Afro-Asian Rural Development organization was organized in which of the following places in March 2012 ?  
 (1) Dhaka (2) Tokyo (3) Cairo  
 (4) Kuala Lumpur (5) New Delhi
- Q.116. What is the maximum deposit amount insured by DICGC ?  
 (1) ₹ 2,00,000 per depositor per bank (2) ₹ 2,00,000 per depositor across all banks  
 (3) ₹ 1,00,000 per depositor per bank (4) ₹ 1,00,000 per depositor across all banks  
 (5) None of these
- Q.117. The present Foreign Trade policy of India will continue till ———  
 (1) December 2012 (2) March 2013 (3) March 2014  
 (4) June 2013 (5) December 2014
- Q.118. With reference to a cheque which of the following is the 'drawee bank' ?  
 (1) The bank that collects the cheque (2) The payee's bank  
 (3) The endorsee's bank (4) The endorser's bank  
 (5) The bank upon which the cheque is drawn
- Q.119. In which of the following fund transfer mechanisms, can funds be moved from one bank to another and where the transaction is settled instantly without being bunched with any other transaction ?  
 (1) RTGS (2) NEFT (3) TT (4) EFT (5) MT
- Q.120. What was the reason owing to which Enrica Lexie, an Italian ship was detained by the Port Authorities in Kerala and was brought to Cochin port for inspection and search ?  
 (1) It was carrying objectionable material  
 (2) It was involved in sea piracy  
 (3) It was detained as the crew killed two Indian fishermen  
 (4) The ship started sailing without making payments of iron ore it loaded  
 (5) It was detained as it was dumping nuclear waste in deep sea
- Q.121. Which of the following agencies/organizations recently gave 'go-ahead' verdict to India's one of the most controversial project of inter linking rivers? (some of the rivers are international rivers)  
 (1) UN Food and Agriculture Organisation (2) World Meteorological Organisation  
 (3) International Court of Justice (4) Central Water Commission  
 (5) Supreme Court of India

- Q.122.** Who among the following was the Captain of the Australian Team which played 4 Test matches against India in January 2012 and won all of them ?  
 (1) Ricky Ponting (2) Michael Clarke (3) Nathan Lyon  
 (4) Stuart Clark (5) Andrew Symonds
- Q.123.** The committee on review of National Small Saving Fund (NSSF) was headed by \_\_\_\_\_  
 (1) Dr. C. Rangarajan (2) Mr. U. K. Sinha (3) Dr. Y. V. Reddy  
 (4) Mrs. Shyamala Gopinath (5) Dr. Usha Thorat
- Q.124.** Banking Ombudsman Scheme is applicable to the business of \_\_\_\_\_  
 (1) All scheduled commercial banks excluding RRBs  
 (2) All scheduled commercial banks including RRBs  
 (3) Only Public Sector Banks  
 (4) All Banking Companies  
 (5) All scheduled banks except private banks
- Q.125.** The 5th Asian Indoor Athletics Championship was organized in February 2012 in \_\_\_\_\_  
 (1) Bangladesh (2) India (3) Qatar (4) China (5) South Korea
- Q.126.** Nationalization of banks aimed at all of the following except \_\_\_\_\_  
 (1) Provision of adequate credit for agriculture, SME & exports  
 (2) Removal of control by a few capitalists  
 (3) Provision of credit to big industries only  
 (4) Access of banking to masses  
 (5) Encouragement of a new class of entrepreneurs
- Q.127.** Who among the following was the Chief Guest at the three-day Pravasi Bharatiya Divas function held in January 2012 ?  
 (1) Kamla Persad - Bissessar (2) Ram Baran Yadav (3) Lakshmi Mittal  
 (4) Salman Rushdie (5) Benjamin Netanyahu
- Q.128.** Which of the following banks is headed by a woman CEO \_\_\_\_\_  
 (1) Bank of Baroda (2) HDFC Bank (3) Central Bank of India  
 (4) Punjab National Bank (5) ICICI Bank
- Q.129.** As per revised RBI Guidelines, Provision on secured portion of loan accounts classified as Doubtful Assets for more than one year and upto 3 (three) years is to be made at the rate of \_\_\_\_\_  
 (1) 15% (2) 20% (3) 40% (4) 25% (5) 30%
- Q.130.** As per the provisions in the Food Security Bill – 2011, per month how much food grain should be given to each person of the target group ?  
 (1) 5 kg. (2) 7 kg. (3) 9 kg. (4) 10 kg. (5) 20 kg.
- Q.131.** Which of the following acts in vogue in India is against the thinking of raising school fee as per demand of the market forces ?  
 (1) Prevention of Corruption Act (2) Child Labour (Prohibition & Regulation) Act  
 (3) Sharda Act (4) Right to Education Act  
 (5) MG National Rural Employment Guarantee Act
- Q.132.** Which of the following states has launched 'Panch Parmeshwar Yojana' under which panchayats are allowed to use the fund for developing infrastructure and basic amenities in villages ?  
 (1) Uttar Pradesh (2) Maharashtra (3) Gujarat  
 (4) Madhya Pradesh (5) Tamil Nadu
- Q.133.** Base Rate is the rate below which no Bank can allow their lending to anyone. Who sets up this 'Base Rate' for Banks ?  
 (1) Individual Banks' Board (2) Ministry of Commerce (3) Ministry of Finance  
 (4) RBI (5) Interest Rate Commission of India

- Q.134.** National Table Tennis Championship was organized in January 2012 in \_\_\_\_\_  
(1) Mumbai (2) Delhi (3) Hyderabad (4) Lucknow (5) Jaipur
- Q.135.** Who among the following is the author of the book 'Nirbasan' ?  
(1) Mahashweta Devi (2) Taslima Nasreen (3) Sunil Gangopadhyay  
(4) Vikram Seth (5) Kiran Desai
- Q.136.** What is a 'Debit Card' ?  
(1) It is a card issued by a Rating Agency  
(2) It is a card which can be used for withdrawing cash or making payment even in the absence of any balance in the account  
(3) It is a card which can be used for withdrawing cash or making payment if there is balance in the account  
(4) It is a card which carries prepaid balance  
(5) It is a card which can be used for making STD calls
- Q.137.** Who among the following Indian Lawn Tennis player won a Doubles of Australian Open 2012 ?  
(1) Mahesh Bhupati (2) Kamlesh Mehta (3) Leander Paes  
(4) Sania Mirza (5) Achanta Sarath Kamal
- Q.138.** 'Akula-11' Class 'K-152 Nerpa' was inducted in Indian Navy recently. These are \_\_\_\_\_  
(1) Aircrafts (2) Radar System (3) Submarines Missiles (4) Warship (5) Submarines
- Q.139.** Which of the following awards was conferred upon Late Mario De Miranda (Posthumously) in January 2012 ?  
(1) Padma Vibhushan (2) Bharat Ratna (3) Kalidas Samman  
(4) Saraswati Samman (5) Padmashri
- Q.140.** Bad advances of a Bank are called: \_\_\_\_\_  
(1) Bad debt (2) Book debt (3) Non Performing Asset  
(4) Out of order accounts (5) Overdrawn accounts
- Q.141.** Axis Bank is a \_\_\_\_\_  
(1) Public Sector Bank (2) Private Sector Bank (3) Co-operative Bank  
(4) Foreign Bank (5) Gramin Bank
- Q.142.** By increasing repo rate, the economy may observe the following effects : \_\_\_\_\_  
(1) Rate of interest on loans and advances will be costlier  
(2) Industrial output would be affected to an extent  
(3) Banks will increase rate of interest on deposits  
(4) Industry houses may borrow money from foreign countries  
(5) All of these
- Q.143.** Increased interest rates, as is existing in the economy at present will \_\_\_\_\_  
(1) Lead to higher GDP growth (2) Lead to lower GDP growth  
(3) Mean higher cost of raw materials (4) Mean lower cost of raw materials  
(5) Mean higher wage bill
- Q.144.** Which of the following schemes is launched to provide pension to people in unorganized sectors in India ?  
(1) Swabhiman (2) Jeevan Dhara (3) Jeevan Kalyan (4) ASHA (5) Swavalamban
- Q.145.** The 10th Basic Ministerial Meeting on Climate Change was organized in February 2012 in \_\_\_\_\_  
(1) Tokyo (2) Beijing (3) Manila (4) Moscow (5) New Delhi
- Q.146.** Finance Ministry has asked the Reserve Bank of India to allow common ATM's that will be owned and managed by non-banking entities hoping to cut transaction costs for banks. Such ATM's are known as \_\_\_\_\_  
(1) Black Label ATM's (2) offsite ATM's (3) on site ATM's or red ATM's  
(4) third party ATM's (5) white label ATM's

- Q.147.** Which of the following schemes of the Govt. of India has provided electricity to 99000 villages and total 1.7 crore households uptill now ?
- (1) Kutir Jyoti (2) Rajiv Gandhi Grameen Vidyutikaran Yojana  
(3) Bharat Nirman (4) PURA (5) SEWA
- Q.148.** Ranbir Kapoor was awarded Best Actor Award in 57th Filmfare Award Function for his performance in \_\_\_\_\_
- (1) No One Killed Jessica (2) Stanley Ka Dabba (3) 7 Khoon Maaf  
(4) Rockstar (5) Zindagi Na Milegi Dobara
- Q.149.** An ECS transaction gets bounced and you are unable to recover your money from your customer. Under which Act criminal action can be initiated ?
- (1) Indian Penal Code (2) Negotiable Instruments Act  
(3) Criminal Procedure Code (4) Payment and Settlements Act  
(5) Indian Contract Act
- Q.150.** Mr. Rajendra had filed a complaint with Banking Ombudsman but is not satisfied with the decision. What is the next option before him for getting his matter resolved ?
- (1) Write to the CMD of the Bank  
(2) File an appeal before the Finance Minister  
(3) File an appeal before the Banking Ombudsman again  
(4) File an appeal before the Dy. Governor RBI  
(5) Simply close the matter as going to court involves time and money

**Answer:**

101	1
102	2
103	2
104	1
105	5
106	5
107	2
108	3
109	5
110	3
111	2
112	1
113	1
114	2
115	3
116	4
117	2
118	5
119	1
120	5
121	5
122	4
123	4
124	2
125	4

126	2
127	1
128	5
129	
130	5
131	4
132	1
133	4
134	3
135	2
136	3
137	1
138	4
139	1
140	3
141	2
142	3
143	1
144	5
145	4
146	5
147	2
148	4
149	3
150	4