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PRACTICE QUESTION SET FOR BANK CLERK
RECRUITMENT EXAM 2012: GENERAL
AWARENESS

1. Which of the following terms is used in the field of finance and banking?

- (A) Metabolism
- (B) Genetic process
- (C) Centrifugal force
- (D) Debt instrument
- (E) Experimental Error

2. The National Social Security Fund (NSSF) launched with a corpus of ~ 1000 crore will help which of the following groups of society?

- (A) Bank Employees
- (B) Central & State Government Employees
- (C) Workers of the unorganized sectors
- (D) War widows
- (E) Women employees engaged in textile industry

3. Which of the following tools is used frequently by the RBI to control credit and monetary situations of the markets in the country?

- (A) Cash Reserve Ratio (CRR)
- (B) Real Time Gross Settlement (RTGS)
- (C) Balance of Trade
- (D) Forward Rate Agreements
- (E) Electronic Clearing Service

4. What is the full form of the term 'PDS' which is a channel of distribution of foodgrains and other essentials to poor people on subsidized rates?

- (A) Public Distribution System
- (B) Potential Development System
- (C) Profitable Distribution Source
- (D) Public Development Syndication
- (E) Public Distribution Stores

5. Which of the following is one of the core functions of the Reserve Bank of India?

- (A) To act as Tax collector of the Govt. of India
- (B) Work as Banker to the Banks
- (C) Help in finalization of the Union Budget
- (D) Participate in annual meetings of the various financial institutes world wide
- (E) None of these

6. Sri B. C. Khanduri has become the Chief Minister of which of the following States for the second term?

- (A) Orissa
- (B) Himachal Pradesh
- (C) Jharkhand
- (D) Uttarakhand
- (E) Chhattisgarh

7. Women of which of the following countries got voting rights in General Elections for the first time?

- (A) China
- (B) Bangladesh
- (C) Pakistan
- (D) Nepal
- (E) Saudi Arabia

8. Northern Rashidpur Field, where a huge stock of gas is found, is a place in-

- (A) Pakistan
- (B) Nepal
- (C) Bangladesh
- (D) Sri Lanka
- (E) India

9. Who among the following is the first recipient of the Hridaynath Mangeshkar Award presented in September 2011?

- (A) Asha Bhosle
- (B) Lata Mangeshkar
- (C) Sonu Nigam
- (D) Kailash Kher
- (E) Anu Malik

10. Ms. Helle Thorning Schmidt has become the first woman Prime Minister of-

- (A) New Zealand
- (B) Malaysia
- (C) Denmark
- (D) Brazil
- (E) None of these

11. Which of the following phenomenon is considered responsible for 'Global Warming'?

- (A) Greenhouse Effect
- (B) Fire in coal mines
- (C) Dry Farming
- (D) Monsoon
- (E) Trade winds

12. Who is J. Hari Narayan?

- (A) Chairman IRDA
- (B) Chairman SEBI
- (C) Chairman, Coal India
- (D) Member, Planning Commission
- (E) None of these

13. Eminent Author, Chandrashekhar Kambar has been chosen for Jnanpith Award for the year 2010. In which one of the following languages does he write?

- (A) Urdu
- (B) Tamil
- (C) Kannada
- (D) Hindi
- (E) Punjabi

14. Which one of the following honorary ranks has been conferred on MS Dhoni by the President Mrs. Pratibha Patil?

- (A) Major
- (B) Colonel
- (C) Lt. Colonel
- (D) Lt. General
- (E) None of these

15. Salman Khurshid is Minister incharge of which of the following Ministries in Union Cabinet?

- (A) Coal
- (B) Environment
- (C) Corporate Affairs
- (D) Law
- (E) None of these

16. Expand the term 'MAT'-

- (A) Minimum Add-on Tax
- (B) Maximum Add-on Tax
- (C) Minimum Alternate Tax
- (D) Maximum Alternate Tax
- (E) None of these

17. Gagan Narang is associated with which one of the following sports?

- (A) Shooting

- (B) Boxing
- (C) Swimming
- (D) Golf
- (E) Badminton

18. Standard and Poor's had reduced the Credit rating of which one of the following countries a few months back?

- (A) Ireland
- (B) Portugal
- (C) Greece
- (D) Italy
- (E) USA

19. Which is a popular name in the field of Banking?

- (A) Dr. K. C. Chakraborty
- (B) Shri Sachin Pilot
- (C) Ms. Uma Bharati
- (D) Shri Kamal Nath
- (E) None of these

20. With which one of the following fields is Somdev Oevvarman associated?

- (A) Literature
- (B) Cinema
- (C) Medical
- (D) Politics
- (E) Sports

21. For which one of the following reasons Mohindar Amarnath had been in news recently?

- (A) He had been included in selection panel of BCCI
- (B) He had been included in IPL Governing Board

- (C) He had been selected as coach for Indian Test Cricket Team
- (D) He had been appointed to the post of Advisor to the Prime Minister on India's Youth Policy
- (E) None of these

22. With the assistance of which one of the following countries Kudankulum Atomic Power Project is being set up?

- (A) France
- (B) Germany
- (C) UK
- (D) Russia
- (E) None of these

23. Children's day is observed on which of the following days?

- (A) July 15
- (B) November 14
- (C) April 5
- (D) September 14
- (E) August 25

24. Atomic Power Station is located in which of the following places in India?

- (A) Allahabad
- (B) Pune
- (C) Shimla
- (D) Chennai
- (E) Kalpakkam

25. Govt. of India has made a special agreement with USA to develop which of the following modes of power generation in India?

- (A) Hydro Power
- (B) Thermal Power
- (C) Wind Power

(D) Nuclear Power

(E) Tidal Power

26. Who amongst the following is the author of the book 'A Bend in the River'?

(A) Amrita Pritam

(B) Mulkraj Anand

(C) Nirmal Verma

(D) Anita Das

(E) V. S. Naipaul

27. Which of the following is not a programme to develop infrastructure in India?

(A) National Highway Development Programme'

(B) Jawaharlal Nehru National Urban Renewal Mission

(C) Rajiv Awas Yojana

(D) Mahatma Gandhi National Rural Employment Guarantee Act

(E) Accelerated Power Development and Reform Programme

28. Who is the Prime Minister of Bangladesh at present?

(A) Hamid Karzai

(B) Sheikh Haseena Wajed

(C) Abdul Hamid

(D) Zillur Rahman

(E) None of these

29. Saina Nehwal who was in news recently is associated with the game of-

(A) Basket Ball

(B) Tennis

(C) Cricket

(D) Chess

(E) Badminton

30. Hillary Clinton who was on a visit to India few months back is the US Secretary of-

- (A) State
- (B) Defence
- (C) Foreign Trade
- (D) Political Affairs
- (E) None of these

31. Who amongst the following is not a member of SAARC?

- (A) India
- (B) Pakistan
- (C) Nepal
- (D) Sri Lanka
- (E) Brazil

32. Who is Dr. M. S. Ahluwalia?

- (A) Executive Director RBI
- (B) RBI Dy. Governor
- (C) Deputy Chairman Planning Commission
- (D) India's permanent representative in UN
- (E) None of these

33. Who among the following is a famous politician?

- (A) Prabhu Chawla
- (B) Rahul Gandhi
- (C) Chetan Bhagat
- (D) Barkha Dutt
- (E) Deepika Padukone

34. All banks in India get major policy decisions/ directives/guidelines related to their day 'to day operations from

- (A) Ministry of Home Affairs, Government of India
- (B) Securities and Exchange Board of India (SEBI)
- (C) Reserve Bank of India (RBI)
- (D) All India Bank Employees Union
- (E) Foreign Exchange Dealers Association of India

35. Who among the following is a famous personality associated with the world of Banking?

- (A) Dr Amartya Sen
- (B) Sri Rajiv Shukla
- (C) Sri Javed Akhtar
- (D) Sri Kamal.Nath
- (E) Dr Subir Gokarn

36. Nobel Prizes are given in which of the following fields?

- (A) Sports'
- (B) Social Service
- (C) Anthropology
- (D) Physics
- (E) All of the above

37. Which of the following is not a State or Union Territory of India?

- (A) Chandigarh
- (B) Punjab
- (C) Manipur
- (D) Alwar
- (E) Jharkhand

38. Who makes the formal announcement of General Elections in a state in India?

- (A) Ministry of Parliamentary Affairs
- (B) Ministry of Law

- (C) Ministry of Home Affairs
- (D) Census Commission' of India
- (E) Election Commission of India

39. Which of the following is a major wheat producing state in India?

- (A) Kerala
- (B) Punjab
- (C) Jammu and Kashmir
- (D) Paschim Banga
- (E) Arunachal Pradesh

40. Who among the following is a famous badminton player?

- (A) Jeev Milkha Singh
- (B) Saina Nehwal
- (C) Anjali Bhagwat
- (D) Sania Mirza
- (E) Yusuf Pathan

41. Famous 'Rock Garden' is located in which one of the following cities in India?

- (A) Ambala
- (B) Jaipur
- (C) Bengaluru
- (D) Chandigarh
- (E) Shimla

42. Who among the following is the President of epal at present?

- (A) Ram Baran Yadav
- (B) Jhala Nath Khanal
- (C) Baburam Bhattarai
- (D) Surya Bahadur Thapa

(E) None of the above

43. Who among the following presents the General Budget in the Parliament?

(A) Prime Minister of India

(B) Vice President of India

(C) Governor, Reserve Bank of India

(D) Finance Minister of India

(E) Finance Secretary

44. A nuclear power plant is situated in which of the following places?

(A) Lucknow

(B) Jodhpur

(C) Kota

(D) Shimla

(E) Srinagar

45. Which scheme launched by the Government of India allows lakhs of poor people to open a bank account?

(A) Swabhiman

(B) Swavlamban

(C) Saral

(D) Sahaj

(E) Bharat Nirman

46. The Union Cabinet on 12 April 2012 approved the extension of funding support for implementing which of the following schemes under the New Pension System (NPS) from three years to five years for all subscribers?

(A) Trade related Entrepreneurship Assistance and Development (TREAD) Scheme

(B) Gold Credit Pass Book Scheme

(C) Swayamsidha (IWEP)

(D) Swavalamban Scheme

47. Cabinet Committee on Economic Affairs (CCEA) on 12 April 2012 also approved an ad-valorem regime for calculating royalty for which of the following?

- (A) Coal & Iron ore
- (B) Coal & Lignite
- (C) Lignite & Copper
- (D) Lignite & Zinc

48. Reserve Bank of India (RBI) on 3 April 2012 released 'Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, September 2011. Which of the following facts are not true with respect to the mentioned statement?

- 1. The data included in the release were based on Basic Statistical Return (BSR)-10 received from all scheduled commercial banks (excluding RRBs)**
- 2. The number of banked centres of Scheduled Commercial banks stood at 35,435. 27,913 of these centres were single office centres and 68 centres had 100 or more bank offices**
- 3. State Bank of India and its Associates accounted for 21.8 per cent of the aggregate deposits**
- 4. the credit-deposit (C-D) ratio of All Scheduled Commercial Banks (SCBs) at all India level as on 30 September 2011 stood at 74.4 per cent**

- (A) Only 1
- (B) 2 & 3
- (C) Only 4
- (D) 3 & 4

49. Reserve Bank of India on 3 April 2012 tightened the reporting requirements of the banks to monitor gold import. Consider the statements given below and which of the following is true?

- 1. As per the directions issued, banks will have to submit a monthly statement informing the central bank about the quantity of gold imported as well as the mode of payment adopted**
- 2. The directive was issued amidst concerns of huge outflow of foreign exchange on import of gold which is believed to be putting pressure on the India's current account deficit (CAD).**

- (A) Only 1
- (B) Only 2
- (C) Both 1 & 2
- (D) None of the above

50. Which body on 31 March 2012 issued broad guidelines on Algorithmic Trading. Based on recommendations of technical advisory committee (TAC) and secondary market advisory committee (SMAC)?

- (A) IRDA
- (B) RBI
- (C) ASSOCHAM
- (D) SEBI

51. Name the Nobel Peace Prize winner who was named the winner of one of the world's leading religion prizes, Templeton Prize for 2012 by the John Templeton Foundation on 29 March 2012.

- (A) The Dalai Lama
- (B) Tawakkol Karman
- (C) Ellen Johnson Sirleaf
- (D) Baba Ram Dev

52. US Senate on 30 March 2012 confirmed career diplomat as ambassador to India. Identify the person in question.

- (A) William Clark, Jr.
- (B) Albert Peter Burleigh
- (C) Robert Blackwill
- (D) Nancy Powell

53. Amadou Toumani Toure, who was ousted from his position following a military coup, was the president of _____ .

- (A) Tunisia
- (B) Azerbaijan
- (C) Mali
- (D) Maldives

54. Which of the following nationalized bank on 1 April 2012 appointed D Sarkar as chairman and Managing Director

- (A) Indian Bank

- (B) Allahabad Bank
- (C) Union Bank of India
- (D) Canara Bank

55. Volkswagen launched the new IPL edition of Vento and Polo. Volkswagen is a carmaker headquartered in _____.

- (A) South Korea
- (B) Italy
- (C) Japan
- (D) Germany

56. NKP Salve who passed away on 1 April 2012 was the president of BCCI, when the Indian cricket team won the cricket world cup in _____ .

- (A) 1987
- (B) 1996
- (C) 2011
- (D) 1983

57. Geeta Poghat, who on 1 April 2012 qualified for London Olympics 2012 belongs to which of the following sports?

- (A) Wrestling
- (B) Boxing
- (C) Gymnastic
- (D) Weight-Lifting

58. Union Power Ministry did not approve of the gas price pooling mechanism within the power sector as proposed by the Ministry of Petroleum and Natural Gas. With reference to the statement which of the following facts are not true?

- 1. The Power Ministry deemed the pooling price mechanism with 7 mmscmd of additional RLNG to be non-workable**
- 2. As per the Power Ministry the pool proposed to be formed could only envisage 20-25 per cent of RLNG with 75-80 per cent of domestic gas**

3. Petroleum Ministry specifically stated that no new power plants will be considered for gas allocation till 2019-20

4. Until 2013-14, only around 7 mmcmd of RLNG is expected to be imported due to infrastructure constraints

(A) Only 1

(B) 2 & 3

(C) Only 3

(D) Only 2

59. The empowered group of ministers (EGoM) on 28 March 2012 fixed the issue price for the National Buildings Construction Corporation's public offer at what amount per share?

(A) Rs 100 per share

(B) Rs 106 per share

(C) Rs 110 per share

(D) Rs 115 per share

60. Following RBI's decision to hike bank rate, the Food Ministry increased the interest rate on loans provided to sugar factories from the Sugar Development Fund (SDF) to what per cent from the earlier 4% from 14 February 2012?

(A) 7%

(B) 7.5%

(C) 8%

(D) 8.8%

61. Finance ministry concerned over the steep rise in bad loans, set up a committee to suggest sector-specific mechanisms to address rising issue. With respect to the statement which of the following statement is not true?

1. The ministry decided to set up the committee after rating agency Moody's downgraded the Union Bank of India one notch on 19 March 2012 due to its high level of troubled assets and low provisions for coverage

2. The committee will have representation from the finance ministry, the Reserve Bank of India and some banks.

3. Finance Minister in Budget 2012-13 allowed \$1-billion external commercial borrowing (ECB) for the airline industry for one year, and allowed foreign debt to part-finance rupee debt taken by power companies and also for affordable housing.

4. Rise in bad loans affected farm sector lending as well. In November 2010, the share of farm loans was 13.10%, and dropped to 9.18% in November 2011

(A) 1 & 3

(B) Only 3

(C) Only 4

(D) Only 1

62. Union Railway Minister Mukul Roy rolled back the railway fare hike as proposed by Dinesh Trivedi in the first Union Rail Budget 2012-13 presented on 14 March 2012. Which of the following statement is not true with respect to the roll back?

1. Roy withdrew the hike for second class suburban and non-suburban, and sleeper class travel fare by 2 paise, 3 paise and 5 paise per km

2. All railway reform measures suggested by Trivedi such as setting up of an independent tariff regulator, restructuring of Railway Board on professional lines, and creation of posts of Member PPP and Member Safety was also ignored

3. Roy's budget paved the way for the cash-strapped railways to earn a mere Rs 450 crore from increased passenger fares instead of Rs 1000 crore that Trivedi budgeted for

4. Following the rollback proposed by Roy the railways can now generate only Rs 1000 crore more.

(A) 2 & 4

(B) Only 3

(C) 1 & 4

(D) Only 4

63. Union government raised interest rates on post office-operated small savings like Monthly Income Scheme (MIS) and Public Provident Fund (PPF) by what per cent in March 2012?

(A) 0.5%

(B) 1.1%

(C) 0.75%

(D) 1.75%

64. Marathi poet and Sahitya Akademi awardwinner, Manik Godghate passed away in Pune on 26 March 2012 after battling liver cancer for a year. For which of his work did he receive the Sahitya Akademi Award in 2012?

- (A) Waryane Halte Raan
- (B) Sandhyakalchya Kavita
- (C) Chandramadhavichya Pradeshat
- (D) Sandhyaparvatil Vaishnavi

65. Name the Tamil author who was announced the winner of the Saraswati Samman 2011 by K K Birla Foundation announced on 22 March 2012 for his book Irama Kathaiyum Iramayakalum.

- (A) Dhanushkodi Ramasamy
- (B) Jeyamohan
- (C) Sundara Ramasami
- (D) A A Manavalan

66. Which legendary versatile Bengali actor was on 21 March 2012 selected for India's highest film honour - the Dadasaheb Phalke Award for 2012?

- (A) Prasanjeet Chatterjee
- (B) Soumitra Chatterjee
- (C) Ranjit Mallick
- (D) Suwendu Chakroborty

67. Report of the probe by the income-tax department into the allegations that relatives of former chief justice had amassed huge wealth during his tenure was submitted on 12 March 2012 to the Supreme Court. Identify the CJI in question.

- (A) KG Balakrishnan
- (B) R.C. Lahoti
- (C) G.B Pattanaik
- (D) B.N. Kripal

68. Union Rural Development Minister Jairam Ramesh during his tour of Maharashtra's Satara district announced on 11 March 2012 a national award for sanitation and water in the name of which of the following Maharashtrian saints?

- (A) Bhaktha Pundarikar
- (B) Sant Gadge Baba
- (C) Sant Yoga Paramanandar
- (D) Bhaktha Goma Bai

69. The Chief Election Commissioner of India, on 17 march 2012 lead a delegation to Amman in response to an invitation by the Prime Minister of Jordan, to explore modalities of supporting Jordan's electoral process against the backdrop of political reforms. Who is the Chief Election Commissioner of India?

- (A) Montek Singh Ahluwalia
- (B) S M Krishna
- (C) Dr. S. Y. Quraishi
- (D) Dr. Manmohan Singh

70. Defence Minister AK Antony inaugurated the 36th DRDO Directors' Conference on 19 March 2012. What was the theme of the conference?

- (A) Self-Reliance Strategy in Globalised World
- (B) World Disarmament Strategy
- (C) Emerging War Scenarios and Strategies
- (D) Information Warfare / Electronic Warfare

Answers:

1	(D)
2	(C)
3	(A)
4	(A)
5	(B)
6	(D)
7	(E)
8	(C)
9	(B)
10	(C)
11	(A)
12	(A)
13	(C)
14	(C)
15	(D)
16	(E)
17	(A)
18	(E)
19	(A)
20	(E)
21	(B)
22	(D)
23	(B)
24	(E)
25	(D)

26	(E)
27	(D)
28	(B)
29	(E)
30	(A)
31	(E)
32	(C)
33	(B)
34	(C)
35	(E)
36	(D)
37	(D)
38	(E)
39	(B)
40	(B)
41	(D)
42	(A)
43	(E)
44	(C)
45	(A)
46	(D)
47	(B)
48	(A)
49	(C)
50	(D)

51	(A)
52	(D)
53	(C)
54	(C)
55	(D)
56	(D)
57	(C)
58	(C)
59	(B)
60	(B)
61	(C)
62	(B)
63	(A)
64	(A)
65	(D)
66	(B)
67	(A)
68	(B)
69	(C)
70	(A)