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Practice Question Set on General Awareness
for SBI Clerk Exam 2012

1. The Govt of India has decided to declare which of the following rivers a National River?

- (A) Brahmaputra
- (B) Yamuna
- (C) Ganga
- (D) Kaveri
- (E) None of these

2. Who amongst the following economists gave the concept of "economies of scale", which says "many goods and services can be produced more cheaply in long series"?

- (A) Edward C Prescott
- (B) Amartya Sen
- (C) Gary S Becker
- (D) Edmund S Phelps
- (E) Paul Krugman

3. Very often we read in newspapers/magazines about "Sovereign Wealth Funds". Which of the following is/ are the correct description of the same?

- (A) These are the funds or the reserves of a government or central bank of a country which are invested further to earn profitable returns.
 - (B) These are the funds which were accumulated by some people over the years but were not put in active circulation as they retain them as Black Money for several years.
 - (C) The funds which are created to be used as relief funds or bailout packages are known as sovereign funds.
- (A) Both B & C only
 - (B) Only B
 - (C) Only C
 - (D) Only A
 - (E) None of these

4. Very often we read about Special economic Zones (SEZs) in newspapers. What is the purpose of promoting SEZs in India?

- (A) They are established to promote exports.

(B) They are established to attract investments from foreign countries.

(C) They are established to help the poorest of the poor in India as the activities of these zones are reserved only for the poors and those living below poverty line.

(A) Only A

(B) Only B

(C) Only C

(D) Both A & B only

(E) None of these

5. The ratio of the Cash Reserves that the banks are required to keep with the RBI is known as

(A) Liquidity Ratio

(B) SLR

(C) CRR

(D) Net Demand & Time Liability

(E) None of these

6. The-Govt of India in order to provide some relief to the exporters announced a relief-package of Rs

(A) 1000 cr

(B) 2500 cr

(C) 4000 cr

(D) 5000 cr

(E) 7000 cr

7. The availability of cash and other cash-like marketable instruments that are useful in purchases and investments are commonly known as

(A) Cash crunch

(B) Liquidity

(C) Credit

(D) Marketability

(E) None of these

8. The White Tiger is a book written by

(A) Amitav Ghosh

(B) Arundhati Roy

(C) VS Naipaul

(D) Kiran Desai

(E) Aravind Adiga

9. Besides USA and France, India has a Civil Nuclear Deal with

(A) Britain

(B) Russia

(C) Germany

(D) Canada

(E) Australia

10. Jnanpith Award is given for excellence in the field of

(A) Music

(B) Literature

(C) Sports

(D) Films

(E) Social Services

11. As per newspaper reports, India's trade gap has been showing a negative growth for the last few months. "Trade Gap" means what?

(A) Gap between total GDP and total consumption

(B) Gap between total imports and total exports

(C) Gap between available liquidity and expected demand in next five months

(D) Gap between budgeted revenue collection and actual collection of the same

(E) None of these

12. 'Equity schemes managed strong NAV gains, which, boost their assets' was a news in some financial newspapers. What is the full form of the term NAV as used in above head lines?

- (A) Nil Accounting Variation
- (B) Net Accounting Venture
- (C) Net Asset Value
- (D) New Asset Venture
- (E) None of these

13. As per reports published in various newspapers, mutual fund companies showed 94 per cent growth in their total profits during 2009-10. This means the profits earned by these companies were 94 per cent

- (A) in their total investments they made collectively during the year
- (B) more than their profits during previous year
- (C) of the total capital of the company
- (D) less than the total expenditure of the companies
- (E) None of these

14. As per the reports published in some major news papers "ADAG companies" made good profits during the year. ADAG companies are popularly known as

- (A) Companies owned by Tata Group
- (B) Aditya Birla Companies
- (C) Reliance Companies
- (D) Companies owned by Aptech
- (E) None of these

15. "Mutual Funds reported exceptional performance in 2009-10" was the news in major financial news papers recently. What is a mutual fund?

A. A type of collective investment scheme that pools money from many investors and invests it in stocks, bonds or other money market instruments.

B. It is a subsidiary of a bank or financial company created specially to raise money to be invested in a particular industry, ie housing or insurance etc. The money raised thus cannot be invested anywhere else.

C. When several banks and financial companies come together and create a common pool of money to fund mega infrastructural project like bridges, roads, power plants etc, the common pool is known as Mutual Fund.

- (A) Only A
- (B) Only B
- (C) Only C
- (D) All A, B & C
- (E) None of these

16. We very frequently read about Europe's sovereign debt crisis these days. Which of the following statements/is/are true about the same?

A. In early 2010 the Euro crisis developed in some countries like Greece, Spain and Portugal.

B. This created a credit default swap between the countries of the European Union.

C. SAARC countries have offered some assistance to some of the severely affected countries like Portugal, Spain and Greece.

- (A) Only A
- (B) Only B
- (C) Only A & B
- (D) All A, B & C
- (E) None of these

17. As per the announcement made by the RBI, some Stock Exchanges in India are allowed to introduce Plain Vanilla Currency Options. The term Plain Vanilla Currency Options is associated with which of the following activities/operations?

- (A) Dollar-Rupee Exchange Rate
- (B) Floating of Commercial Papers
- (C) Launch of new mutual funds
- (D) Deciding the opening price of a share on a particular" business day
- (E) None of these

18. The process of "Artificial Application of Water to the soil usually for assisting in growing crops" is technically known as

- (A) water harvesting
- (B) irrigation
- (C) water recharging
- (D) percolation
- (E) none of these

19. Waste Water generates which of the following gases. which is more powerful and dangerous than CO₂?

- (A) Nitrogen
- (B) Sulphur dioxide
- (C) Hydrogen
- (D) Methane
- (E) None of these

20. Which of the following days was observed as World Water Day 2010?

- (A) 20th June
- (B) 22nd July
- (C) 22nd March
- (D) 20th May
- (E) None of these

21. "Indira Gandhi Canal", which is around 450 km long, provides irrigation facility mainly to which of the following states?

- (A) Punjab
- (B) Haryana
- (C) Madhya Pradesh
- (D) Gujarat
- (E) Rajasthan

22. Who amongst the following is the director of the popular Hindi film "OyeLucky ! Lucky Oye"?

- (A) Mani Ratnam

- (B) David Dhavan
- (C) Dibakar Banerjee
- (D) R Balakrishnan
- (E) None of these

23. Which of the following is NOT a missile developed by the Defence Research and Development Organisation (DRDO)?

- (A) Shaurya
- (B) Pinaka
- (C) Brahmos
- (D) Agni
- (E) Nag

24. Which of the following metals is used for generation of Nuclear Energy by most of the Nuclear Power Plants?

- (A) Zinc
- (B) Platinum
- (C) Uranium
- (D) Nickel
- (E) None of these

25. Indus Water Treaty is a pact on' sharing of river water between India and

- (A) Bangladesh
- (B) Pakistan
- (C) Nepal
- (D) Afghanistan
- (E) Myanmar

26. Which of the following is/are considered a Renewable Source of Energy?

- A. Wind Energy**
- B. Solar Energy**

C. Nuclear Energy

- (A) Only A
- (B) Only B
- (C) Only C
- (D) Only A & B
- (E) All A, B' & C

27. Mrs. Pratibha Patil is the _____ the President of India

- (A) 10th President of India
- (B) 11th President of India
- (C) 12th President of India
- (D) 1st President of India
- (E) 15th President of India

28. How many intertwined rings are shown in the Olympic Flag used these days in the games?

- (A) Five
- (B) Six
- (C) Seven
- (D) Three
- (E) None of these

29. India's 'Look East' trade policy is designed to help particularly members of which of the following group of nations?

- (A) SAARC
- (B) ASEAN
- (C) WTO
- D) NAT
- (E) EU

30. Which of the following countries has signed a 22-Point Agreement with Madhesi People's Right Forum (MPRF)?

- (A) China
- (B) Nepal
- (C) India
- (D) Bangladesh
- (E) Myanmar

31. 'Brahmos' is designed to be used by which of the following?

- (A) Indian Navy
- (B) Indian Army
- (C) Indian Air Force
- (D) Border Security Force
- (E) All of these

32. Which of the following agencies/organisations is setting up India's first Natural Resource Data Centre in Kolkata?

- (A) RBI
- (B) SEBI
- (C) NABARD
- (D) S~C
- (E) BARC

33. The Finance Minister of India recently made a mention that Infrastructure Development in India should be done on PPP model only. What is the full form of 'PPP'?

- (A) Purchasing Power Parity
- (B) Public Private Partnership
- (C) Purchase Produce Provide
- (D) People's Programme & Priority
- (E) None of these

34. The Global Non-Violence Day was observed on which of the following days?

- (A) 15th August

- (B) 14th November
- (C) 19th September
- (D) 2nd October
- (E) 30th January

35. The period for 11th Five Year Plan is

- (A) 2005-10
- (B) 2006-11
- (C) 2007-12
- (D) 2008-13
- (E) None of these

36. Who amongst the following has played the main/lead role in the film Chak De India?

- (A) Abhishek Bachchan
- (B) Salman Khan
- (C) Aamir Khan
- (D) Shah Rukh Khan
- (E) None of these

37. 'Ranji Trophy' is associated with the game of

- (A) Hockey
- (B) Football
- (C) Badminton
- (D) Cricket
- (E) Tennis

38. Which of the following awards is given for excellence in literary work?

- (A) Bharat Ratna
- (B) Shanti Swamp Bhatnagar Award
- (C) Dronacharya Award

(D) Arjuna Award

(E) Pulitzer Prize

39. Roger Federer, who won the US Open 2007 Tennis Championship, is a citizen of

(A) Belgium

(B) France

(C) Russia

(D) USA

(E) Switzerland

40. Which of the following awards is NOT a 'Gallantry I Award'?

(A) Mahavir Chakra

(B) Vir Chakra

(C) Vishista Sewa Medal

(D) Ashok Chakra

(E) Saraswati Saminam

41. As per the to Commerce Ministry data released on 2 January 2012, India's exports recorded their slowest pace of growth in two years in November 2011. What was the percentage of growth recorded?

(A) 4.2%

(B) 3.8%

(C) 2.2%

(D) 0.94%

(E) None of these

42. The capital market regulator SEBI on 3 January 2012 allowed auctioning of securities through stock exchanges and introduced a new method for institutional placement of stocks. Which of the following facts related to the above statement is/are not true?

1. Under the institutional placement programme (IPP), shares can be sold only to qualified institutional buyers.

2. There shall be at least 25 allottees in every IPP issuance. No single investor shall receive allotment for more than 25% of the offer size

3. The IPP method can be used to increase public holding by 10% and could be offered to only qualified institutional buyers with 25% being reserved for mutual funds and insurance companies

4. Under the IPP, companies will have to announce the ratio of buy-back, as is done in the case of rights issues and fix a record date for determination of entitlements as per shareholding on record date

- (A) Only 1
- (B) Only 3
- (C) Only 2
- (D) Only 4
- (E) None of these

43. What is the Finance Ministry's decision on the rates applicable on small savings instruments schemes that would be announced on April 1 each year?

- (A) rate would remain valid till the maturity of the scheme
- (B) rate would change in the first quarter of that respective year
- (C) rates would change depending on different maturity period
- (D) rates would remain valid for six months post the maturity
- (E) None of these

44. Scientists discovered unknown species off the coast of Antarctica. Consider the following statements:

i) The temperature in this region rises to 380 degree Celsius. ii) There is plenty of light in this region.

Which of the above statements is/ are correct?

- (A) Only i
- (B) Only ii
- (C) Both i and ii
- (D) Neither i nor ii
- (E) None of these

45. Scientists produced artificial human semen to help infertile men. Consider the following statements:

i) The scientists grew the sperm by enveloping the germ cells in a special compound called agar jelly.

ii) The artificial human semen could help infertile men father their own children.

Choose the right option:

(A) Both i and ii are correct.

(B) Only i is correct.

(C) Only ii is correct.

(D) Neither i nor ii is correct.

(E) None of these

46. Health Authorities in Australia recently detected Deadly Disease, Murray Valley Encephalitis. The disease is caused by the__.

(A) Flies

(B) Mosquitoes

(C) Birds

(D) Dogs

(E) None of these

47. Which PSU announced on 2 January 2012 that its board approved in a meeting held on 30 December 2011 the switching over to internationally-accepted Gross Caloric Value-based pricing mechanism?

(A) BHEL

(B) ISPAT

(C) CIL

(D) IOC

(E) None of these

48. Mukesh Ambani's Reliance Industries Ltd (RIL) entered the media and entertainment sector by making a major investment in one of India's largest broadcast companies. Name the broadcast company.

(A) Network18 Group

(B) Adlabs Films

- (C) Balaji Telefilms
- (D) Bag Films
- (E) None of these

49. India approved the acquisition of French advanced missile systems to arm the Mirage-2000 fighter jets. Consider the following statements:

- i) The cabinet committee on Security cleared the contract for the fire and forget MICA with French company MBDA.**
- ii) MICA are interception and aerial combat missiles.**

Choose the right option:

- (A) Both i and ii are correct.
- (B) Only i is correct.
- (C) Only ii is correct.
- (D) Neither i nor ii is correct.
- (E) None of these

50. The Union government approved Katra-Quazigund Railway line project. The project is located in__.

- (A) Jammu and Kashmir
- (B) Bihar
- (C) Punjab
- (D) Haryana
- (E) None of these

ANSWER SHEET

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

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