



VIJAYA BANK

Solved Paper: Vijaya Bank Probationary Officers - 2008

1. The Foreign Exchange Reserve of India are kept in the custody of

- (A) World Bank
- (B) International Monetary Fund
- (C) Prime Minister Rahat Kosh
- (D) Reserve Bank of India
- (E) None of these

2. The Reserve Bank of India issues coins and notes of various denominations. At present RBI does not issue coins of which of the following denominations ?

- (A) 10 paise
- (B) 20 paise
- (C) 25 paise
- (D) 50 paise
- (E) 1⁰⁰ Rupee

3. The European Union has adopted which of the following as a common currency ?

- (A) Dollar
- (B) Dinar
- (C) Yen
- (D) Peso
- (E) Euro

4. Various Banks in the country have installed machines which disburse money to general public. These machines are called

- (A) Coin dispensing machines
- (B) ATMs
- (C) Debit Card Machines

- (D) Ledger Machines
- (E) None of these

5. Which of the following names is not associated with the insurance business in India ?

- (A) Bajaj Allianz
- (B) LIC
- (C) GIC
- (D) Tata AIG
- (E) GE Money

6. Commodity Exchanges at various places in India are trading in many metals like gold, silver, etc. Many times we read in newspapers that gold no more has emained the highest trading option and has been replaced by a non-traditional metal known as

- (A) copper
- (B) steel
- (C) zinc
- (D) white gold
- (E) None of these

7. Which of the following is known as Plastic money ?

- 1. Demand Draft
 - 2. Credit Card
 - 3. Debit Card
- (A) Only 1
 - (B) Only 2
 - (C) Only 3
 - (D) Both 2 and 3
 - (E) All 1, 2 and 3

8. Many a time we see a term in newspapers IPO. What is the full form of the same ?

- (A) Indian Public Offer
- (B) Institutional Purchase
- (C) Industrial Purchase Order
- (D) Indian Purchase Offer
- (E) Initial Public Offer

9. Many a times we read in financial newspapers a term/name NMCEX. What is the full form of

the same ?

- (A) New Multi Capital Exchange
- (B) National Medium Commodity Exchange
- (C) National Multi Commodity Exchange
- (D) Net Marketable Commodity Exchange
- (E) None of these

10. Many Banks these days are entering into business of offering loans against property. This business of the banks can be categorized under which of the following heads of banking ?

- (A) Corporate Banking
- (B) Personal Banking
- (C) Merchant Banking
- (D) Portfolio Management Service
- (E) None of these

11. Which of the following organizations/banks has done a commendable work in the field of micro finance and was awarded Nobel Prize also in the past ?

- (A) Gramin Bank of Bangladesh
- (B) CRY
- (C) ASHA
- (D) NABARD
- (E) None of these

12. Nobel Prizes are not given for the performance in the area of

- (A) Literature
- (B) Physics
- (C) Chemistry
- (D) Music
- (E) Medical Science

13. In which of the following Hindi films has actor Shahrukh Khan played the role of a Hockey Coach ?

- (A) Guru
- (B) Chak De India
- (C) Om Shanti Om
- (D) Jab We Met
- (E) None of these

14. Which of the following countries has not made any significant investment in India ?

- (A) Japan
- (B) USA
- (C) Nepal
- (D) Britain
- (E) France

15. Which of the following is considered an informal method of getting credit/finance ?

- (A) Internet Banking
- (B) Branch visits
- (C) Going to money lenders
- (D) Tele Banking
- (E) All of these

16. Which amongst the following nations is not a member of the SAARC ?

- (A) Bangladesh
- (B) Bhutan
- (C) Nepal
- (D) Maldives
- (E) South Africa

17. Which of the following indexes is developed to measure life expectancy, level of literacy, education and standard of living of people in a country ?

- (A) Inflation
- (B) Sensex
- (C) Human Development Index
- (D) SLR
- (E) None of these

18. Which of the following is not a Public Sector Unit/Undertaking/Agency ?

- (A) ECGC
- (B) SEBI
- (C) SIDBI
- (D) Axis Bank
- (E) BHEL

19. Which of the countries represent letter C in the category known as BRIC countries ?

- (A) Canada
- (B) Chile
- (C) Cuba
- (D) Croatia
- (E) China

20. Who amongst the following addresses the nation on the Independence Day from the ramparts of the Red Fort, Delhi ?

- (A) President of India
- (B) UPA Chairperson
- (C) Speaker of the Lok Sabha
- (D) Prime Minister of India
- (E) None of these

21. Which of the following awards is given for excellence in the field of sports ?

- (A) Kalidas Samman
- (B) Dhyanchand Award
- (C) Shram Vir Award
- (D) Shanti Swarup Bhatnagar Award
- (E) None of these

22. Which of the following does not represent the name of a bank working in India ?

- (A) YES
- (B) HDFC
- (C) TATA
- (D) Kotak Mahindra
- (E) Axis

23. Twenty-20 matches are played in the game of

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

24. Which of the following deals between India and one major country was put on a hold for some time as India is finding difficult to implement it ?

- (A) 123 Pact with USA
- (B) Fifth generation fighter plane deal with Russia
- (C) Heavy Water deal with Iran
- (D) Border talks with China
- (E) None of these

25. Which of the following is a type of tax levied by the Govt. on goods and services ?

- (A) SAT
- (B) NET
- (C) PAN
- (D) VAT
- (E) None of these

26. As per the news appeared in some major newspapers India is number two in getting PE . What is the full form of PE as used in the financial world ?

- (A) Professional and Ecofriendly
- (B) Profitable Equity
- (C) Profitable and Economical
- (D) Private and Economical
- (E) Private Equity

27. Many a times we read in newspapers about Financial Inclusion . What does it really mean ? [Pick up correct statement(s)]

1. Allow the merger and acquisition of banks so that only few big banks exist and continue to cater to the need of corporate sector.
2. Expanding the network of banks in such a way that people from lower strata of society also get the benefit of services provided by banks.
3. Providing Insurance cover to each and every citizen so that he/she can live a healthy and long life.

- (A) Only 1
- (B) Only 2
- (C) Only 3
- (D) Both 1 and 2
- (E) All 1, 2 and 3

28. Which of the following organizations recently issued some guidelines related to Participatory Notes as used in financial world ?

- (A) RBI

- (B) IRDA
- (C) SEBI
- (D) AMFI
- (E) None of these

29. Heavy Water is normally used by which of the following industries ?

- (A) Nuclear Power generation plants
- (B) Pharma Industry
- (C) Paper Industry
- (D) Sugar plants
- (E) None of these

30. As per news items published in various newspapers, Italy has offered its help in developing SMEs in India. What is the full form of SME ?

- (A) Small and Monopolistic Economy
- (B) Small and Medium Enterprises
- (C) Speedy and Mechanical
- (D) Small and Medium Level Economy
- (E) None of these

31. Which of the following statements about the exports from India is true ?

1. Exports are showing good rate of growth.
 2. Exports are growing in volume but still they are poorer than imports in terms of value.
 3. Exports are not improving the way they were growing two years back.
- (A) Only 1
 - (B) Only 2
 - (C) Only 3
 - (D) Both 1 and 3 are correct
 - (E) None of these

32. Which of the following countries for the first time elected a lady as its President recently ?

- (A) Argentina
- (B) China
- (C) New Zealand
- (D) Russia
- (E) None of these

33. The Govt. of India keeps on clearing the proposal of setting up new SEZs at several places.

What does the letter S represent in the SEZ ?

- (A) Soft
- (B) Small
- (C) Special
- (D) Supportive
- (E) None of these

34. Which of the following is not a food grain ?

- (A) Wheat
- (B) Rice
- (C) Maize
- (D) Jowar
- (E) Cotton

35. Who amongst the following was made the Chairman of the National Land Reforms Council ?

- (A) Smt. Sonia Gandhi
- (B) Arjun Singh
- (C) Pranav Mukherjee
- (D) Kamal Nath
- (E) Manmohan Singh

36. Various Govt. agencies/organizations are given responsibilities for implementing various policies/decisions of the Govt. of India. Policies about credit flow to the agricultural/priority sector are framed/implemented through which of the following apex bodies ?

- (A) ECGC
- (B) NABARD
- (C) UTI
- (D) IDBI Bank
- (E) None of these

37. As we read every then and now the Monetary and Credit Policy is reviewed and changes/corrections are made frequently. Who amongst the following exactly takes this decision in India ?

- (A) Deputy Chairman, Planning Commission
- (B) Prime Minister

- (C) Finance Minister
- (D) Chairman Finance Commission
- (E) None of these

38. The World Bank sanctioned Rs. 18,000 crores to which of the following states for its Poverty Alleviation Programme ?

- (A) Karnataka
- (B) Gujarat
- (C) Maharashtra
- (D) Uttar Pradesh
- (E) None of these

39. The UNO has declared year 2008 as the year of

- (A) AIDS Prevention
- (B) Potato
- (C) Water Harvesting
- (D) Social Justice to Children
- (E) None of these

40. Who amongst the following is the author of the book Pakistan The Gathering Storms ?

- (A) Benazir Bhutto
- (B) Parvez Musharraf
- (C) Arun Shourie
- (D) Arun Gandhi
- (E) None of these

41. Which of the following is not a gallantry Award ?

- (A) Vir Chakra
- (B) Jeevan Raksha Padak
- (C) Ashok Chakra
- (D) Mahavir Chakra
- (E) Saraswati Samman

42. Which of the following states has approved sharing Neyyar Irrigation Project water with Tamil Nadu ?

- (A) Karnataka
- (B) Andhra Pradesh

- (C) Kerala
- (D) Maharashtra and Karnataka
- (E) None of these

43. Which of the following is not a foreign bank working in India ?

- (A) HSBC
- (B) Barclays
- (C) Standard Chartered
- (D) Yes Bank
- (E) All are foreign banks

44. Who amongst the following is the Chairman of the 13th Finance Commission ?

- (A) Bimal Jalan
- (B) Y. V. Reddy
- (C) C. Rangarajan
- (D) Vijay Kelkar
- (E) None of these

45. India has the least or negligible trade relations with

- (A) Japan
- (B) Britain
- (C) South Africa
- (D) Uganda
- (E) Iran

46. Your friend has received a sum of Rs. 10000 from his grandparents. He wants to deposit this sum in a bank under a condition of not to withdraw fully or partially for at least two years. He will be needed to open which type of account in the bank ?

- (A) Small savings account
- (B) Current account
- (C) Fixed deposit account
- (D) Demat account
- (E) None of these

47. Recently, this was in news that ASEAN is an association of

- (A) Commonwealth nations
- (B) SAARC nations

- (C) South-Eastern Asian nations
- (D) Oil-exporting nations
- (E) African nations

48. Names of two important persons are often visible in newspapers/magazines/electronic media. These names are Dr. C. Rangarajan and Dr. Bimal Jalan. Which of the following facts are identical in the life of both these two persons ?

- (A) Both are principal economic advisors to the Prime Minister
- (B) Both are the Members of the Lok Sabha
- (C) Both are the former Governors of RBI
- (D) Both were the Finance Ministers of India
- (E) There is nothing similar in both

49. Which of the following places of West Bengal was in news recently, since some violent incidences took place due to an attempt of agricultural land aquisition for industrial purposes ?

- (A) Khadakpur
- (B) Nandigram
- (C) Howrah
- (D) Bolepur
- (E) None of these

50. In accordance with the reports published in the papers/magazines, the Government of India and some NGOs have declared/started some projects to help/ to provide relief to the farmers in general and specially to perplexed farmers. Which of the following is not such a plan ?

- (A) Crop insurance plan
- (B) E-Chaupal
- (C) Subsidy for chemical fertilizers
- (D) Reconstruction of watershade/water-bodies
- (E) Mid-day meal

ANSWERS :

1. (D) 2. (B) 3. (E) 4. (B) 5. (E) 6. (D) 7. (D) 8. (E) 9. (C) 10. (B) 11. (A) 12. (D) 13. (B) 14. (C) 15. (C) 16. (E) 17. (C) 18. (B) 19. (E) 20. (D) 21. (B) 22. (C) 23. (E) 24. (A) 25. (D) 26. (E) 27. (B) 28. (C) 29. (A) 30. (B) 31. (C) 32. (A) 33. (C) 34. (E) 35. (E) 36. (B) 37. (E) 38. (D) 39. (B) 40. (A) 41. (E) 42. (C) 43. (D) 44. (D) 45. (D) 46. (C) 47. (C) 48. (C) 49. (B) 50. (E)

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