IBPS CLERK 04-012-2011

Test IV General Awareness

(with special reference to Banking Industry)

- 151. India has agreed to provide financial help to which of the following countries so that it can also implement its 10th Five Year's Plan (2008-13) successfully?
 - (1) Afghanistan
 - (2) Myanmar
 - (3) Pakistan
 - (4) Nepal
 - (5) Bhutan

- 152. Which of the following States is a major producer of Sugar in India?
 - (1) Goa
 - (2) Punjab
 - (3) Jammu & Kashmir
 - (4) Himachal Pradesh
 - (5) Maharashtra
- 153. A bank receives a counterfelt note of Rs. 100/- from the customer, which customer wants it back. Which of the following action should be taken by the Bank?
 - (1) Will return to customer
 - (2) Will impound and no return
 - (3) Will ask for exchange of note
 - (4) Will replace with genuine note
 - (5) Will check all the notes in possession with the customer which are not being deposited also
- 154. Which of the following is not a

mode of foreign capital inflow in India?

- (1) FDI
- (2) NRI deposits
- (3) FII
- (4) No frills accounts
- (5) None of these
- 155. Exporters and importers in India are required to know 'FEMA' rules. What does the letter 'M' denote in the term 'FEEMA'?
 - (1) Money
- (2) Material
- (3) Mega
- (4) Management
- (5) Micro
- 156. China has asked India to suspend operations of ONGC Videsh in South China sea. ONGC Videsh is an organization engaged in—
 - (1) Oil exploration
 - (2) Fishing and Pearl Culture
 - (3) Research in Oceanography
 - (4) Development of Ports and Shipyards
 - (5) Providing technology for converting sea water into potable water
- 157. In India, which of the following have highest share in the disbursement of credit to agriculture and allied activities?
 - (1) Commercial Banks
 - (2) Cooperative Banks
 - (3) Private sector Banks
 - (4) Microfinance institutions
 - (5) Regional Rural Banks
- 158. China has asked India to suspend operations of ONGC Videsh which

of the following places in September 2011 to address the General Assembly of the United Nation Organization?

- (1) New York
- (2) Washington DC
- (3) Rome
- (4) Vienna
- (5) Paris
- 159. Which of the following banks was not nationalized in 1969?
 - (1) Punjab National Bank
 - (2) Bank of India
 - (3) State Bank of India
 - (4) Bank of Baroda
 - (5) Bank of Maharashtra
- 160. Bad debts mean which of the following?
 - (1) Amounts owed to a company that are going to be paid within a month
 - (2) Amounts owed to a company that are not going to be paid
 - (3) Amounts owed to a company that are going to be paid within 1 year
 - (4) Amounts owed to a company that are not going to be paid within 3 years
 - (5) Amounts owed to a company that are going to be paid within 6 months
- 161. Pakistan has raised objection over the construction of Kishanganga Hydro Power project being developed in—
 - (1) Rajasthan

- (2) Jammu & Kashmir
- (3) Gujarat
- (4) Punjab
- (5) Himachal Pradesh
- 162. Who among the following is the Leader of the Opposition in the present Rajya Sabha?
 - (1) Sri Sharad Joshi
 - (2) Sri Ravi Shankar Prasad
 - (3) Sri Arun Jaitely
 - (4) Sri A.K. Antony
 - (5) None of these
- 163. Which of the following is NOT a bank of finance company?
 - (1) ABN Amro (2) HSBC
 - (3) Lufthansa (4) BNP Paribas
 - (5) Barclays
- 164. What is the maximum permissible limit for Investment in PDF account in a financial year?
 - (1) Rs. 1 lakh (2) Rs. 70,000
 - (3) Rs. 50.000 (4) Rs. 60.000
 - (5) There is no limit
- 165. In our country, a cheque remains valid for payment for _____ from the date of issue.
 - (1) 3 months
- (2) 6 months
- (3) 9 months
- (4) 12 months
- (5) 18 months
- 166. The Govt. of India has acquired RBI's stake in one of the major banks of India. Which of the following is the bank?
 - (1) AXIS Bank (2) IDBI Bank
 - (3) ICICI Bank (4) State Bank of India

- (5) None of these
- 167. Lasith Malinga is a famous player associated with the game of _____
 - (1) Hockey
 - (2) Badminton
 - (3) Lawn Tennis
 - (4) Cricket
 - (5) Football
- 168. Credit Cards is a famous player associated with the game of
 - (1) Hard money
 - (2) Easy money
 - (3) Soft money
 - (4) Plastic money
 - (5) Real money
- 169. Who among the following is the President of Nepal at present and was in news recently?
 - (1) Sri Ram Baran Yadav
 - (2) Sri Baburam Bhattarai
 - (3) Sri Gyanendra Shah
 - (4) Sri Madhav Kumar Nepal
 - (5) None of these
- 170. Which of the following is one of the sites from where Rockets are launched by ISRO, the Space Agency of India?
 - (1) Sriharikota
 - (2) Tarapore
 - (3) Guwahati
 - (4) Trombay
 - (5) Jaitapur
- 171. Sri Burhanuddin Rarabbani who died recently was the former President of

(1)	Pakistan
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- (2) Afghanistan
- (3) Iraq
- (4) Iran
- (5) Bangladesh
- 172. Which of the following books is written by Salman Rushdie?
 - (1) The Golden Gate
 - (2) The God of Small Things
 - (3) The Immortals
 - (4) Satanic Verses
 - (5) Two Lives
- 173. Sex Ratio (number female per 1000 males) as per recent data released by the census commission of India is

(1) 930

(2) 980

(3) 976

(4) 941

(5) 990

- 174. On domestic term deposits, bank in our country generally offer additional rate of interest on term deposits from_____
 - (1) Minors
 - (2) Married women
 - (3) Govt. employees
 - (4) Rural residents
 - (5) Senior citizens
- 175. Which of the following instruments cannot be transferred from one person to another by Endorsement?
 - (a) Fixed Deposit Receipt
 - (b) Cheque
 - (c) Bill of Exchange
 - (d) Promissory Note
 - (e) None of these

- 176. 'Crossing' applies to which of the following instruments?
 - (1) Cheques
 - (2) Bills
 - (3) Promissory Notes
 - (4) Hundles
 - (5) Fixed Deposit receipts
- 177. Which of the following terms is NOT associated with the game of Football?
 - (1) Dead Ball
 - (2) Back pass
 - (3) Corner Kick
 - (4) Maiden over
 - (5) Goal line
- 178. Which of the following is a Development Bank?
 - (1) HDFC Bank
 - (2) National Housing Bank
 - (3) Central Bank of India
 - (4) Saraswat Co. Op. Bank
 - (5) HSBC Bank
- 179. The second Africa India Forum Summit 2011 was organized in May 2011 in _____
 - (1) Sun City
 - (2) New Delhi
 - (3) Addis Ababa
 - (4) Nairobi
- 180. Which of the following assets can be mortgaged?
 - (1) Stock
 - (2) Book Debts
 - (3) National Savings Certificates
 - (4) Shares
 - (5) Land and Building

181.	Preshipment	packing	credit
	advances are	generally a	given by
	banks to		

- (1) Farmers
- (2) Retail Traders
- (3) Professionals
- (4) Exporters
- (5) Transport Operators
- 182. Among the banks in our country, which of the following is not a foreign bank?
 - (1) HSBC
 - (2) Standard Chartered Bank
 - (3) BNP Paribas
 - (4) Citi Bank NA
 - (5) Ing Vysya Bank
- 183. India has an extensive Nuclear Energy Pact with which of the following countries which will enable it to build many nuclear power stations in the country?
 - (1) Russia
- (2) USA
- (3) Japan
- (4) Germany
- (5) China
- 184. Which of the following is the unit of electric current?
 - (1) Kelvin
- (2) Mole
- (3) Candela
- (4) Erg
- (5) Ampere
- 185. Which of the following countries is a member of South Asian for Regional Cooperation (SAARC)?
 - (1) Azerbaijan
 - (2) Nepal
 - (3) Qatar
- (4) Oman
- (5) Vietnam

- 186. Which of the following is the Currency of Iran?
 - (1) Dinar
- (2) Rial
- (3) Lari
- (4) Rufiyaa
- (5) Dirham
- 187. Which of the following is a foreign bank having offices/branches in India?
 - (1) Yes Bank
 - (2) HDFC Bank
 - (3) IDBI Bank
 - (4) Karnataka Bank
 - (5) Standard Chartered Bank
- 188. The Head Quarter of the International Court of Justice is located in
 - (1) Vienna (2) London
 - (3) Tokyo
- (4) Paris
- (5) Hague
- 189. What are teaser loans?
 - (1) Fixed Rate of Interest charged by Banks
 - (2) Floating rate of interest charged by banks
 - (3) Rate of interest in the initial period is very less and increases steeply in later years
 - (4) Rate of interest in the later years goes down substantially
 - (5) None of these
- 190. Which of the following Awards is given for excellence in the field of Cinema?
 - (1) Kalidas Samman
 - (2) Dada Saheb Phalke Award
 - (3) Saraswati Samman

- (4) Ashok Chakra
- (5) Kirti Chakra
- 191. BCCI is an organization working in the field of_____
 - (1) Sports
 - (2) Science & Technology
 - (3) Space Research
 - (4) Social Welfare
 - (5) World Peace
- 192. Which of the following is NOT a Public Sector Undertaking?
 - (1) Eastern Coal Fields Ltd.
 - (2) Cotton Corporation of India Ltd.
 - (3) Bharat Bhari Udyog Nigam Ltd.
 - (4) ACC Ltd.
 - (5) Goa Shipyard Ltd.
- 193. Who among the following is NOT a Minister in Union Cabinet?
 - (1) Sri Kamal Nath
 - (2) Sri Sharad Pawar
 - (3) Sri S. M. Krishna
 - (4) Smt. Ambika Soni
 - (5) Ms.Mamta Banerjee
- 194. Ambitabh Bachchan was given Best Actor Award in 57th National Award for 2010 for his acting in the film
 - (1) Baabul
 - (2) Chenni Kum
 - (3) Paa
 - (4) Buddha Hoga Tera Baap
 - (5) Boothnath
- 195. Which of the following is NOT the name of sensitive index of any

global stock exchange?

- (1) Nasdaq
- (2) Nikkei
- (3) Kospi
- (4) Dow Jones
- (5) SEBI
- 196. Who among the following is NOT a well known author of Indian origin?
 - (1) Kiran Desai
 - (2) Shobha De
 - (3) Gagan Narang
 - (4) Chetan Bhagat
 - (5) Vikram Chandra
- 197. Which of the fooling Cups/Trophies is associated with the game of Lawn Tennis?
 - (1) Rothman Trophy
 - (2) Thomas Cup
 - (3) Wimbledon Trophy
 - (4) Deodhar Trophy
 - (5) Indira Gold Cup
- 198. Which of the following aptly describes the business of insurance?
 - (1) Insurance is about collective bearing of risk
 - (2) Insurance pays to one person from money collected from another person
 - (3) Insurance is about disaster management
 - (4) Insurance is about paying for others' mistakes
 - (5) None of these
- 199. Which of the following welfare schemes is launched by the Govt. of India?
 - (1) Jeevan Aadhar

- (2) Komal Jeevan
- (3) Mid Day Meal Yojana
- (4) Jevan Amrit
- (5) Jeevan Mitra
- 200. Which of the following Awards was given to VVS Laxman in 2011 by the Govt. of India?
 - (1) Padmashri
 - (2) Padma Vibhushan
 - (3) Arjuna Award
 - (4) Sportsman of the year
 - (5) Rajiv Gandhi Khel Ratna