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## **IBPS (PO) Previous Year Exam Paper - 2013**

### **Subject: General Awareness**

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**141. Which of the following is a receipt listed in India and traded in rupees declaring ownership of shares of a foreign company?**

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- (1) Indian Depository Receipt (IDR)
- (2) European Depository Receipt (EDR)
- (3) Global Depository Receipt (GDR)
- (4) American Depository Receipt (ADR)
- (5) Luxemburg Depository Receipt (LDR)

**142. A bank without any branch network that offers its services remotely through online banking, telephone/mobile banking and interbank ATM network alliances is known as**

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- (1) Universal Banking
- (2) Indirect Bank

- (3) Door Step Bank
- (4) A Direct Bank
- (5) Unit Banking

**143. Which of the following Indian Universities is Asia's largest residential university?**

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- (1) Allahabad University
- (2) Utkal University
- (3) Banaras Hindu University
- (4) Anna University
- (5) Jawaharlal Nehru University

**144. In October, 2013, which country has confirmed plans to create a secure mail service to protect its citizens and businesses against foreign espionage?**

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- (1) Mexico
- (2) Brazil
- (3) Sweden
- (4) Germany
- (5) None of these

**145. The campaign name 'Heal India' aims to create awareness about which of the following diseases?**

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- (1) Mental illness
- (2) AIDS
- (3) Leprosy
- (4) Alzheimer
- (5) None of these

**146. The target set by the UIDAI for issuance of Aadhaar cards upto 2014 is**

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- (1) 50 crore cards
- (2) 55 crore cards
- (3) 45 crore cards

(4) 40 crore cards

(5) 60 crore cards

**147. Which of the following nations has signed a comprehensive free trade agreement with European Union?**

---

(1) Japan

(2) China

(3) Russia

(4) Canada

(5) None of these

**148. According to the provisions of the income Tax Act, 1961 a resident individual is categorised as a 'very senior citizen' when he is**

---

(1) 80 yr of age or older

(2) 75 yr of age or older

(3) 90 yr of age or older

(4) 85-yr of age or older

(5) 65 yr of age or older

**149. Who among the following has recently been conferred with the first Yash Chopra Memorial Award?**

---

(1) Other than those given as options

(2) Madhuri Dixit Nene

(3) Ramesh Sippy

(4) Lata Mangeshkar

(5) AR Rahman

**150. Which of the following is an investment advisory discipline?**

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(1) Corporate Industrial Finance

(2) Offshare Banking

(3) Wholesale Banking

- (4) Wealth Management
- (5) Trade Finance

**151. The Aadhar-enabled Payment System (AEPS) is a bank-led model that facilitates banking facilities through banking correspondents across banks. However, Aadhaar-enabled basic types of banking transactions do 'not' include**

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- (1) Aadhaar to Aadhaar funds transfer
- (2) Small overdraft facility
- (3) Cash withdrawal
- (4) Balance enquiry
- (5) Cash deposit

**152. A type of fraud wherein criminals use an innocent person's details to open or use an account to carry out financial transactions is known as**

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- (1) identity theft
- (2) hacking
- (3) money laundering
- (4) espionage
- (5) phishing

**153. Deepak Lathore is related to which of the following sports?**

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- (1) Hockey
- (2) Cricket
- (3) Badminton
- (4) Football
- (5) Weightlifting

**154. Who among the following is the author of the book "The Lowland"?**

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- (1) Jhumpa Lahiri
- (2) Amitav Ghosh
- (3) Salman Rushdie
- (4) Hamid Ansari
- (5) Chetan Bhagat

**155. Which of the following Indian actresses- has recently (October, 2013 been honoured at the British House of Commons for her contribution to the global entertainment industry?**

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- (1) Shabana Azmi
- (2) Kareena Kapoor
- (3) Nandita Das
- (4) Aishwarya Rai Bachchan
- (5) Vidya Balan

**156. Who among the following is the current Chief Election Commissioner (CEC) of India?**

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- (1) KG Balakrishnan
- (2) Ranjit Sinha
- (3) Montek Singh Ahluwalia
- (4) VS Sampath
- (5) SY Quraishi

**157. The part of a company's earnings or profits which are paid out to shareholders is known as**

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- (1) capital gains
- (2) taxes
- (3) interest on borrowings
- (4) dividends
- (5) penal interest

**158. NABARD is responsible for regulating and Supervising the functions of**

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- (1) Investment and Industrial Finance Banks
- (2) Cooperative Banks and Regional Rural Banks
- (3) Corporate Finance and Overseas Banking Units
- (4) Private Sector and Multinational Banks
- (5) Reserve Bank of India

**159. The government of India has announced a ‘funding for lending’ scheme. Who are the beneficiaries for this scheme?**

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- (1) Commercial Banks
- (2) Regional Rural Banks
- (3) Micro-finance Institutions
- (4) Finance Departments of the State Governments
- (5) None of the above

**160. The arrangement under which banks sell insurance products acting as the agents of the respective companies is called the**

---

- (1) Insurance joint venture
- (2) Bancassurance Model
- (3) Hybrid Insurance Model
- (4) Insurance Broking
- (5) Integrated Model

**161. The concept of ‘Micro Credit’ essentially concentrates on**

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- (1) consumption smoothening as and when needed
- (2) providing safe place to hold savings
- (3) accepting deposits
- (4) provision of credit to the poor
- (5) facility to transfer money

**162. With effect from July 1, 2012, for calculation of lending, rates, the Reserve Bank of India has advised banks to switch over to the**

---

- (1) MSF Rate System
- (2) Reverse Repo Rate System
- (3) Bank Rate System
- (4) Repo Rate System
- (5) Base Rate System

**163. An Equity share is also commonly referred to as**

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- (1) ordinary share
- (2) debenture
- (3) convertible share
- (4) security receipt
- (5) preferred stock

**164. Which among the following Companies in India has a tie-up with the Japanese Financial Nomura for insurance market?**

---

- (1) ICICI Bank
- (2) UCO Bank
- (3) Kotak Finance
- (4) Life Insurance Corporation of India
- (5) None of the above

**165. The seed capital of Bhartiya Mahila Bank is**

---

- (1) Rs 2000 crore
- (2) Rs 1000 crore
- (3) Rs 4000 crore
- (4) Rs 3000 crore
- (5) None of these

**166. The World Health Organization (WHO) is a specialised agency of the United Nations (UN) that is**



**concerned with international Public Health. It is headquartered at**

---

- (1) Sweden
- (2) Switzerland
- (3) United Kingdom
- (4) France
- (5) Germany

**167. The process by which a life insurance policyholder can transfer all rights, title and interest under a policy contract to a third person is known as**

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- (1) Assignment of the policy
- (2) Hypothecation of the policy
- (3) Reinvestment of the policy
- (4) Negotiation of the policy
- (5) Nomination of the policy

**168. Which of the following communities is 'not' notified as a 'minority community' by the ministry of Welfare, Government of India?**

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- (1) Sikhs
- (2) Zoroastrians
- (3) Buddhists
- (4) Jains
- (5) Christians

**169. In October, 2013, which of the following countries has decided to scrap its two currency system?**

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- (1) Mongolia
- (2) Sweden
- (3) Cuba
- (4) Jamaica
- (5) None of these

**170. Cheraw, the Bamboo Dance, is of which Indian states?**

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- (1) Mizoram
- (2) Sikkim
- (3) Arunachal Pradesh
- (4) Manipur
- (5) Asom

**171. 8th National Conference of Krishi Vigyan Kendra-2013 was held at**

---

- (1) Chennai
- (2) Mumbai
- (3) Lucknow
- (4) Kolkata
- (5) Bangalore

**172. Which of the following institutions is regarded as the 'Lender of the Last Resort' by Banks in India?**

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- (1) State Bank of India (SBI)
- (2) The State Treasury
- (3) Reserve Bank of India (RBI)
- (4) World Bank
- (5) Department of Financial Services (DFS)

**173. A bank's 'fixed deposit' is also referred to as a**

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- (1) term deposit
- (2) savings bank deposit
- (3) current deposit
- (4) demand deposit
- (5) home savings deposit

**174. To improve access of the poor to banking, RBI has advised banks to open branches with minimum infrastructure supporting up to 8 to 10 Business**

**Correspondents (BC) at a reasonable distance of 3-4 km. Such branches are known as**

---

- (1) Nodal branches
- (2) Micro branches
- (3) Mini branches
- (4) Ultra small branches
- (5) Satellite branches

**175. Which of the following services relate to execution of transactions directly with consumers, rather than corporations or other banks?**

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- (1) Wholesale Banking Services
- (2) Industrial Banking Services
- (3) Investment Banking Services
- (4) Corporate Banking Services
- (5) Retail Banking Services

**176. World Food Day is celebrated every year around the world on**

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- (1) July 4
- (2) October 16
- (3) Other than those given as options
- (4) August 12
- (5) May 18

**177. As per Census 2011, which of the following Indian states has the lowest population density?**

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- (1) Nagaland
- (2) Manipur
- (3) Arunachal Pradesh
- (4) Himachal Pradesh
- (5) Meghalaya

### **178. The minimum age for becoming a member of Rajya Sabha is**

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- (1) 28yr
- (2) 40yr
- (3) 30yr
- (4) 35yr
- (5) 25yr

### **179. Banks' mandatory lending to farmers for agriculture, micro and small enterprises and other weaker sections where in banks are required to lend up to 40% of the loans is generally described as**

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- (1) Para banking
- (2) Sub-prime lending
- (3) Retail lending
- (4) Non-priority sector lending
- (5) Priority sector lending

### **180. Which of the following statements regarding the 'Direct Benefits Transfer Scheme (DBT)' of the government of India is 'not' true?**

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- (1) The scheme covers LPQ subsidies, pension payments and scholarships
- (2) Indirect transfers of benefits are more prone to leakage than direct transfers
- (3) Under DBT, money is directly transferred into bank accounts of beneficiaries
- (4) The scheme was launched on January 1, 2013 to cover 20 districts initially
- (5) The scheme is likely to increase the subsidy bill of the government



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