



(Papers) IBPS PO Exam Paper - 2013 "Held on: 27-10-2013"

::GENERAL AWARENESS::

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

- (a) Indian Depository Receipt (IDR)
- (b) European Depository Receipt (EDR)
- (c) Global Depository Receipt (GDR)
- (d) American Depository Receipt (ADR)
- (e) Luxemburg Depository Receipt (LDR)

2. 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

- (a) Universal Banking
- (b) Indirect Bank
- (c) Door Step Bank
- (d) A Direct Bank
- (e) Unit Banking

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

- (a) Allahabad University
- (b) Utkal University
- (c) Banaras Hindu University

- (d) Anna University
- (e) Jawaharlal Nehru University

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

- (a) Mexico
- (b) Brazil
- (c) Sweden
- (d) Germany
- (e) None of these

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

- (a) Mental illness
- (b) AIDS
- (c) Leprosy
- (d) Alzheimer
- (e) None of these

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

- (a) 50 crore cards
- (b) 55 crore cards
- (c) 45 crore cards
- (d) 40 crore cards
- (e) 60 crore cards

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

- (a) Japan
- (b) China
- (c) Russia
- (d) Canada
- (e) None of these

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

- (a) 80 yr of age or older
- (b) 75 yr of age or older
- (c) 90 yr of age or older
- (d) 85 yr of age or older
- (e) 65 yr of age or older

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

- (a) Other than those given as options
- (b) Madhuri Dixit Nene
- (c) Ramesh Sippy
- (d) Lata Mangeshkar
- (e) AR Rahman

10. Which of the following is an investment advisory discipline?

- (a) Corporate Industrial Finance
- (b) Offshare Banking
- (c) Wholesale Banking
- (d) Wealth Management
- (e) Trade Finance

11. 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

- (a) Aadhaar to Aadhaar funds transfer
- (b) Small overdraft facility
- (c) Cash withdrawal
- (d) Balance enquiry
- (e) Cash deposit

12. 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

- (a) identity theft
- (b) hacking
- (c) money laundering
- (d) espionage
- (e) phishing

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

- (a) Hockey
- (b) Cricket
- (b) Badminton
- (d) Football
- (c) Weightlifting

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

- (a) Jhumpa Lahiri
- (b) Amitav Ghosh
- (c) Salman Rushdie
- (d) Hamid Ansari
- (e) Chetan Bhagat

15. 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?

- (a) Shabana Azmi
- (b) Kareena Kapoor
- (c) Nandita Das
- (d) Aishwarya Rai Bachchan
- (e) Vidya Balan

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

- (a) KG Balakrishnan
- (b) Ranjit Sinha
- (c) Montek Singh Ahluwalia
- (d) VS Sampath
- (e) SY Quraishi

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

- (a) capital gains
- (b) taxes
- (c) interest on borrowings
- (d) dividends
- (e) penal interest

18. NABARD is responsible for regulating and supervising the functions of

- (a) Investment and Industrial Finance Banks
- (b) Cooperative Banks and Regional Rural Banks
- (c) Corporate Finance and Overseas Banking Units
- (d) Private Sector and Multinational Banks
- (e) Reserve Bank of India

19. The government of India has announced a 'funding for lending' scheme. Who are the beneficiaries for this scheme?

- (a) Commercial Banks
- (b) Regional Rural Banks
- (c) Micro-finance Institutions

- (d) Finance Departments of the State Governments
- (e) None of the above

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

- (a) Insurance joint venture
- (b) Bancassurance Model
- (c) Hybrid Insurance Model
- (d) Insurance Broking
- (e) Integrated Model

21. The concept of 'Micro Credit' essentially concentrates on

- (a) consumption smoothening as and when needed
- (b) providing safe place to hold savings
- (c) accepting deposits
- (d) provision of credit to the poor
- (e) facility to transfer money

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

- (a) MSF Rate System
- (b) Reverse Repo Rate System
- (c) Bank Rate System
- (d) Repo Rate System
- (e) Base Rate System

23. An Equity share is also commonly referred to as

- (a) ordinary share
- (b) debenture
- (c) convertible share
- (d) security receipt
- (e) preferred stock?

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

- (a) ICICI Bank
- (b) UCO Bank
- (c) Kotak Finance
- (d) Life Insurance Corporation of India
- (e) None of the above

25. The seed capital of Bhartiya Mahila Bank is

- (a) ` 2000 crore
- (b) ` 1000 crore
- (c) ` 4000 crore
- (d) ` 3000 crore
- (e) None of these

26. The World Health Organization (WTHO) is a specialised agency of the United Nations (UN) that is concerned with international Public Health. It is headquartered at

- (a) Sweden
- (b) Switzerland
- (c) United Kingdom
- (d) France
- (e) Germany

27. 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

- (a) Assignment of the policy
- (b) Hypothecation of the policy
- (c) Reinvestment of the policy
- (d) Negotiation of the policy
- (e) Nomination of the policy

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

- (a) Sikhs
- (b) Zoroastrians
- (c) Buddhists
- (d) Jains
- (e) Christians

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

- (a) Mongolia
- (b) Sweden
- (c) Cuba
- (d) Jamaica
- (e) None of these

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

- (a) Mizoram
- (b) Sikkim

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- (c) Arunachal Pradesh
- (d) Manipur
- (e) Asom

31. 8th National Conference of Krishi Vigyan Kendra-2013 was held at

- (a) Chennai
- (b) Mumbai
- (c) Lucknow
- (d) Kolkata
- (e) Bangalore

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

- (a) State Bank of India (SBI)
- (b) The State Treasury
- (c) Reserve Bank of India (RBI)
- (d) World Bank
- (e) Department of Financial Services (DFS)

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

- (a) term deposit
- (b) savings bank deposit
- (c) current deposit
- (d) demand deposit
- (e) home savings deposit

34. 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

- (a) Nodal branches
- (b) Micro branches
- (c) Mini branches
- (d) Ultra small branches
- (e) Satellite branches

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

- (a) Wholesale Banking Services
- (b) Industrial Banking Services
- (c) Investment Banking Services

(d) Corporate Banking Services

(e) Retail Banking Services

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

(a) July 4

(b) October 16

(c) Other than those given as options

(d) August 12

(e) May 18

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

(a) Nagaland

(b) Manipur

(c) Arunachal Pradesh

(d) Himachal Pradesh

(e) Meghalaya

38. The minimum age for becoming a member of Rajya Sabha is

(a) 28 yr

(b) 40 yr

(c) 30 yr

(d) 35 yr

(e) 25 yr

39. 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

(a) Para banking

(b) Sub-prime lending

(c) Retail lending

(d) Non-priority sector lending

(e) Priority sector lending

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

(a) The scheme covers LPG subsidies, pension payments and scholarships

(b) Indirect transfers of benefits are more prone to leakage than direct transfers

(c) Under DBT, money is directly transferred into bank accounts of beneficiaries

(d) The scheme was launched on January 1, 2013 to cover 20 districts initially

(e) The scheme is likely to increase the subsidy bill of the government?

Answer Key :

1(a). 2(d). 3(c). 4(b). 5(c). 6(e). 7(d). 8(a). 9(d). 10(d).
11(d). 12(e). 13(e). 14(a). 15(b). 16(d). 17(d). 18(d). 19(a).
20(b). 21(d). 22(e). 23(a). 24(d). 25(b). 26(b). 27(a). 28(d).
29(c). 30(a). 31(e). 32(c). 33(a). 34(d). 35(e). 36(b). 37(c).
38(c). 39(e). 40(e).



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