



(Papers) IBPS PO Exam Paper - 2016 "Held on: 20-11-2016"

::GENERAL AWARENESS WITH REFERENCE TO SPECIAL BANKING::

1. The Nobel Peace Prize 2016 has been awarded to _____ .

- (a) Juan Manuel Santos
- (b) Oliver Hart
- (c) Bengt Holmstrom
- (d) Svetlana Alexievich
- (e) Bob Dylan

2. Who among the following India's Paralympic athletes has won the title of Gold Javelin F46 in Rio 2016 Paralympic Games?

- (a) Varun Singh Bhati
- (b) Deepa Malik
- (c) Amit Kumar Saroha
- (d) Mariyappan Thangavelu
- (e) Devendra Jhalaria

3. What is the Ramanujam committee constituted for?

- (a) To keep tab on the child trafficking
- (b) To check corruption in Banks
- (c) To oversee the foreign trade
- (d) To avoid obsolete laws
- (e) To check border dispute with Bangladesh

4. How much per cent of the Indian population have access to internet in India in 2015?

- (a) 20 percent

- (b) 23 percent
- (c) 29 percent
- (d) 26 percent
- (e) None of the above

5. According to the 2016 Jane's Defence Budgets Report, India's position among the global defence spender is _____.

- (a) Fourth
- (b) Third
- (c) Ninth
- (d) Fifth
- (e) Seventh

6. Which e-commerce website has partnered with National Highways Authority of India (NHAI) to enable cashless payments at all national and city toll plazas?

- (a) Paytm
- (b) Mobikwik
- (c) Freecharge
- (d) Oxigen
- (e) UPI

7. Who among the following has been named as the 2016 ITF World Champions by the International Tennis Federation?

- (a) Rafael Nadal
- (b) Andy Murray
- (c) Roger Federer
- (d) Novak Dokovic
- (e) None of the above

8. The National Green Tribunal (NGT) in December 2016 imposed a ban on the procurement, sale and use of glass powder coated 'manja' for flying kites. Who is the Chairman of NGT?

- (a) Lokeshwar Singh Panta
- (b) Jagdish Singh Khehar
- (c) Dinesh Saxena
- (d) Jasmine Sharma
- (e) Swatanter Kumar

9. Which state government has enacted a stringent law called Protection of Internal Security Act to deal with the challenges of terrorism, insurgency, communalism and caste violence?

- (a) Gujarat
- (b) Uttar Pradesh
- (c) Bihar
- (d) Maharashtra
- (e) Nagaland

10. India signed an MoU with which country for strengthening cooperation in the field of Tourism?

- (a) Tajikistan
- (b) Turkmenistan
- (c) Uzbekistan
- (d) Kyrgyzstan
- (e) UAE

11. Which of the following does not fall into the functions of Payments Banks?

- (a) acceptance of demand deposits
- (b) Internet banking
- (c) remittance services
- (d) lending services
- (e) Sell mutual funds, insurance and pension products

12. Loan and Advances of a bank come under the category of _____.

- (a) Deposits
- (b) Expenditure
- (c) Liabilities
- (d) Assets
- (e) None of the above

13. If the rupee depreciates, how the exporters are affected?

- (a) They are unaffected
- (b) They are in loss
- (c) They are in profit
- (d) They get credit crunch
- (e) None of these

14. The rate of inflation increases when the purchasing power of money _____ .

- (a) Decreases
- (b) Increases
- (c) Stable
- (d) Decrease just half
- (e) None of these

15. The high-security banknote production facility which is credited with the design of the Rs 2000 banknote has been set up at _____ .

- (a) Nasik
- (b) Dewas
- (c) Mysuru
- (d) Noida
- (e) Kolkata

16. For the buying and selling of precious metals such as Gold and Silver, the market established

is termed as _____ .

- (a) Capital Market
- (b) Money Market
- (c) Bullion Market
- (d) wholesale cash market
- (e) None of the Above

17. To release wages under the Mahatma Gandhi National Rural Employment Guarantee Scheme direct and faster, an electronic fund management system has been launched by _____.

- (a) State Bank of Hyderabad
- (b) State Bank of Travancore
- (c) State Bank of India
- (d) Oriental Bank Corporation
- (e) Exim Bank

18. Which among the following is the slogan of Allahabad Bank?

- (a) A tradition of trust
- (b) World wise
- (c) Honour your trust
- (d) Invest with confidence
- (e) Trusted family bank

19. Which among the following is the difference in value between a country's imports and exports?

- (a) Balance of Trade
- (b) Balance of Payment
- (c) Balance of power
- (d) Credit Balance
- (e) None of the above

20. What is Cash Reserve Ratio?

- (a) Deposits of banks in government securities
- (b) Rate at which banks borrow funds from the RBI
- (c) Deposits (as cash) which banks have to keep/maintain with the RBI
- (d) Rate at which RBI borrows money from the banks
- (e) Rate at which RBI borrows money from the government

21. What does 'GIFT' stand for?

- (a) Gujarat Institute of Fashion Technology
- (b) Government of India Foreign Trade
- (c) Gapping Income Free Of Tax
- (d) Gujarat International Financial Tech
- (e) Gujarat Institute of Future Technologies

22. To make India a cashless economy by pushing cashless transaction, which committee is

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constituted by the government?

- (a) Adhyarjuna Committee
- (b) Amitabh Kant Committee
- (c) A Ghosh Committee
- (d) Abid Hussain Committee
- (e) AK Bhuchar Committee

23. Which of the following is the first micro finance company to start operation as a commercial bank?

- (a) Oriental Bank of Commerce
- (b) State Bank of India
- (c) Reserve Bank of India
- (d) Punjab National Bank
- (e) Bandhan

24. Which of the following is not a primary function of a bank?

- (a) Facilitating import of goods
- (b) Remittance facility
- (c) Safe custody of articles
- (d) Foreign Exchange
- (e) Purchase and Sale of Foreign Exchange

25. Which agency in India provides refinance of export credit?

- (a) SIDBI
- (b) NABARD
- (c) RBI
- (d) EXIM Bank
- (e) Government of India

26. The Mumbai Stock Exchange was set up in _____.

- (a) 1880
- (b) 1930
- (c) 1847
- (d) 1875
- (e) None of the above

27. When is the World Energy Conservation Day celebrated?

- (a) November 15
- (b) October 10
- (c) December 25
- (d) December 14
- (e) March 31

28. The Maximum City: Bombay Lost and Found was written by _____.

- (a) Vikram Seth
- (b) Suketu Mehta
- (c) Upamanyu Chatterjee
- (d) Arundhati Roy
- (e) Kiran Desai

29. In the '10th Asia Pacific Screen Awards' who won the Best Actor Award?

- (a) Rajni Kant
- (b) Aamir Khan
- (c) Manoj Bajpayee
- (d) Anupam Kher
- (e) Om Puri

30. Which of the following awards is given in the field of literature?

- (a) Arjuna Award
- (b) Ashok Chakra
- (c) Vyas Samman
- (d) Bharat Award
- (e) None of the above

31. In the Union Budget 2017-18, the MGNREGA allocation is to be _____

- (a) Rs. 48,000 crore
- (b) Rs. 38,000 crore
- (c) Rs. 56,000 crore
- (d) Rs. 33,000 crore
- (e) None of the above

32. India was the highest ranked country by capital investment in 2015, with how much worth of FDI projects announced according to FDI Intelligence?

- (a) \$63 billion
- (b) \$63 million
- (c) \$66 billion
- (d) \$44 billion
- (e) \$44 million

33. According to 2011 Census figures, which state has recorded the highest sex ratio?

- (a) Uttar Pradesh
- (b) Haryana
- (c) Punjab
- (d) Manipur
- (e) Kerala

34. To curb black money in the economy, which of the following committees has been formed in 2016?

- (a) Deepak Mohanty Committee
- (b) Suresh Prabhu Committee
- (c) Justice BM Shah committee
- (d) Nachiket Mor Committee
- (e) Justice CS Dharmadhikari Committee

35. Which of the following schemes is NOT related to the Digital India?

- (a) Digital Locker
- (b) e-education
- (c) e-health
- (d) National Scholarship Portal
- (e) Make in India

36. The term 'Zero Based Budgeting' refers to _____.

- (a) A specified sum of money authorized by the Legislature for a specific period of time
- (b) To ensure that every rupee spent is result oriented
- (c) A statutorily mandated form of reimbursement or upfront payment for state expenditures
- (d) A cost item for which payment is made by one state agency to another
- (e) A shortfall in an existing appropriation, or an additional amount needed to accomplish a new or expanded purpose

37. In which year in India, was the demonetisation announced for the first time?

- (a) 1978
- (b) 1999
- (c) 1946
- (d) 1962
- (e) 1935

38. According to the Constitution (122nd Amendment) GST Bill 2014, which of the following is exempted from its purview?

- (a) Tobacco Products
- (b) Alcohol
- (c) Steel
- (d) Jute Products
- (e) None of the above

39. What does the term 'Call Money' refer to?

- (a) A loan made for a very short period of a few days or a week
- (b) Student loans to help cover the cost of higher education
- (c) Loans to allow consumers to buy homes they can't pay for upfront
- (d) Personal loans for any personal expenses which don't have a designated purpose
- (e) Loans to veterans and their families

40. India has signed a Grant Agreement for Additional Financing in Financing Energy Efficiency at MSMEs Project- Programmatic Framework for Energy Efficiency with _____.

- (a) Asian Development Bank (ADB)
- (b) International Fund for Agricultural Development (IFAD)
- (c) European Bank for Reconstruction and Development (EBRD)
- (d) International Bank for Reconstruction and Development (IBRD)
- (e) World Bank

Answer Key :

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



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