

# PO EXAM PAPER

## Punjab & Sindh Bank

Held on: 23-01-2011

Based on Memory

### TEST III GENERAL AWARENESS

126. As we all known rise of the 'BRICs' has left a vast impact on almost all aspects of all the global economy. However, which of the following cannot be called as the direct effect(s) of "Rise of the BRIC's" on global/other powerful economy/economies?
- (1) Countries like China wish to learn more about outsourcing from India.  
(2) It has made countries to suffer from Sub-prime Crisis.  
(3) EURO has become a powerful currency and many non-Euro countries are in 'Swap Agreement' with various nations.
- (1) Only A            (2) Only B  
(3) Only C            (4) All A, B & C  
(5) None of these
127. The Govt. of India has launched a new scheme for the 'Girl Child'. What is the name of the scheme?
- (1) Raj Lakshmi  
(2) Rani Bitia  
(3) Dhan Lakshmi  
(4) Aanandita  
(5) None of these
128. As proposed in the Union Budget 2008-09 a "Risk Capital Fund" is set up by the Govt. of India. Who amongst the following will maintain and operate that fund?
- (1) NABARD            (2) SIDBI  
(3) ECGC                (4) RBI  
(5) None of these
129. As per the new policy the number of Judges in the Square Court would be now \_\_\_\_\_
- (1) 21                    (2) 25                    (3) 26  
(4) 30                    (5) 31
130. As per the reports published in the newspapers the banks, particularly public sector banks are tying up with various rating agencies for providing a qualitative assessment of the credit needs of the borrowers. Which amongst the following is/are such credit rating agencies in India?
- (1) CARE                (2) CRISIL  
(3) ULIP  
(1) Only A                (2) Only B  
(3) A & B only        (4) Only C  
(5) All A, B & C
131. As per the newspaper reports the RBI is planning to introduce "Plastic Currency Notes". What is/are the benefits of "Plastic Notes"?
- (1) Their Shelf life will be longer.  
(2) It will replace plastic money or credit, debit cards which are giving birth to many fraudulent practices.

- (3) Printing will be cheaper.  
(1) Only C      (2) Only B  
(3) Only A      (4) All A, B & C  
(5) None of these
132. 'Sub Prime Lending' is a term applied to the loans made to \_\_\_\_\_  
(1) those borrowers who do not have a good credit history.  
(2) those who wish to take loan against the mortgage of tangible assets.  
(3) those who have a good credit history and are known to bank since 10 years.  
(4) those borrowers who are most preferred customers of the Banks.  
(5) None of these
133. As per the reports published in various journals and newspapers the "small borrowers" in rural areas still prefer to take informal route for their credit needs. Which of the following is the "informal route" of credit in financial sector?  
(1) Credit cards  
(2) Loan against gold from financial institute  
(3) Debit cards  
(4) Money lender  
(5) None of these
134. Basel-II norms are associated with which of the following aspects of the banking industry?  
(1) Risk management  
(2) Manpower planning  
(3) Retirement benefits for the employees  
(4) Corporate Governance  
(5) None of these
135. What is the meant by "Underwriting" the term frequently used in financial sector?  
(1) Under valuation of the assets  
(2) The Act of taking on a risk for a fee  
(3) Giving a Guarantee that a loan will not become a bad loan  
(4) The act of permission to float an IPO  
(5) None of these
136. India K. Nooyi who was elected as the Chairperson of the US-India Business Council is the CEO of which of the following Companies?  
(1) Pepsi Co.      (2) Infosys  
(3) Tata Consultancy Services  
(4) NIIT  
(5) None of these
137. As per the news published in some newspapers magazines two PSUs National Thermal Power Corporation and Coal India Ltd. are going to float a joint venture 'SPV'. What is the full form of "SPV"?  
(1) Small Power Venture  
(2) Special Purpose Vehicle  
(3) Special Power Venture  
(4) Small Purpose Vehicle  
(5) None of these
138. Which of the following is the name of very violent and serious types of winds which bring lot of disaster?  
(1) Trade winds      (2) Hurricane  
(3) Cirrus      (4) Stratus  
(5) None of these

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139. As we have noticed many banks of Indian origin are opening offices/branches in foreign countries. Why is this trend emerging at a very fast pace?
- (1) These Banks wish to provide banking facilities to foreigners as banking facilities are not plenty in many foreign countries. India wants to take an advantage of the situation.
  - (2) These banks wish to help Indian firms to acquire funds at internationally competitive rates.
  - (3) These banks wish to promote trade and investment between India and other countries.
- (1) Only A      (2) Only B  
(3) Only C      (4) All A, B & C  
(5) Only B & C
140. Which of the following is NOT a banking/finance related term?
- (1) Credit wrap
  - (2) EMI
  - (3) Held to Maturity
  - (4) Exposure limit
  - (5) Diffusion
141. Very often we read about the Doha Ministerial Conference 2001 in reference to WTO negotiation. What were the major issues over which nations were of difference options?
- (1) Providing subsidy to agriculture.
  - (2) Export of patented drugs/medicines by developed nations.
  - (3) Restriction on natural movement of people from one nation to other.
- (1) Only A      (2) Only B  
(3) Only C      (4) Both A & C  
(5) None of these
142. A National development Fund was created by the Govt. of India a few years ago. What was the purpose of the fund?
- (1) Boost investment in social sector projects to promote education, healthcare and employment.
  - (2) Capital investments in selected profitable PSEs to yield adequate returns.
  - (3) To fund revision in pay structure of central Govt. employees.
- (1) Only A      (2) Only B  
(3) Only C      (4) Both A & B  
(5) None of these
143. 'Long Walk to Freedom' is a book written by \_\_\_\_\_
- (1) Sonia Gandhi
  - (2) L. K. Advani
  - (3) Nelson Mandela
  - (4) Benazir Bhutto
  - (5) Nawaz Sheriff
144. Kosovo declared itself independent from which of the following countries?
- (1) Ukraine
  - (2) Croatia
  - (3) Serbia
  - (4) Russia
  - (5) None of these
145. Who amongst the following is the author of the book "Economic Nightmare of India"?
- (1) Morarji Desai
  - (2) K. Rajeshwar Rao

- (3) Charan Singh  
(4) Jyoti Basu  
(5) None of these
146. What is Forex?  
(1) It is buying of foreign currency  
(2) It is selling of foreign currency  
(3) It is buying of one currency and selling of another currency  
(4) It is simultaneous buying of one currency and selling of another currency.  
(5) None of these
147. Amongst the currency quotes USE/JPY, USE/Euro and USD/CAD, which one of the following is referred as the base currency for quotes?  
(1) US \$ (2) JPY  
(3) Euro (4) CAD  
(5) None of these
148. Under NREGS for how many days in a year a guaranteed employment is given to eligible persons?  
(1) 175 (2) 150 (3) 125  
(4) 100 (5) 75
149. Expand the term FLCC.  
(1) Financial Literacy and Credit Counselling  
(2) Financial Literacy Communication Centre  
(3) Financial Literacy Call Centre  
(4) Fiscal Literacy and Credit Counselling  
(5) None of these
150. For which one of the following purposes, the Government has launched the Rajiv Awas Yojana?  
(1) To provide affordable houses to people living BPL  
(2) To provide affordable houses to rural poor  
(3) To provide affordable houses to minorities  
(4) To provide affordable houses to slum dwellers and the urban poor  
(5) None of these
151. What is a fiscal deficit?  
(1) It is a gap between the values of the Exports and Imports  
(2) It is a gap between Exports and Imports minus external borrowings  
(3) It is a gap between total expenditure and total receipts of the Govt.  
(4) It is a gap between total receipts minus External Borrowing  
(5) None of these
152. For which one of the following target groups, Indira Awas Yojana was launched? It is to provide affordable housing to \_\_\_\_\_  
(1) people living BPL  
(2) rural poor  
(3) urban poor  
(4) poor living in slums  
(5) none of these
153. Which one of the following is/are flagship schemes of the UPA Government?  
(1) Sarva Shiksha Abhiyan (SSA) only  
(2) Mid-day meal scheme only  
(3) NREGS/JNNURM/NRHM only  
(4) Only (1) & (2)  
(5) All (1), (2) & (3)

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154. Which one of the following is the period of Eleventh Five Year Plan?  
(1) 2006-2011  
(2) 2007-2012  
(3) 2005-2010  
(4) 2008-2013  
(5) None of these
155. As stated by the Union Finance Minister in his current budget speech, which one of the following had been the principal component responsible for the growth of economy during the last five years?  
(1) Govt. investment  
(2) Proceeds of the six-investment of PSUs  
(3) Private investment  
(4) Foreign Direct Investment (FDI)  
(5) None of these
156. According to the changes proposed in the Finance Bill, a person whose tax is being deducted at source should furnish his PAN to the deductor. If he/she fails to do so, the tax will be deducted at which of the following rates?  
(1) 10%                      (2) 20%  
(3) 15%                      (4) 12.5%  
(5) None of these
157. In which one of the following countries, the rate of Income Tax is highest?  
(1) US                      (2) China  
(3) Japan                      (4) UK  
(5) France
158. Which one of the following organizations/agencies are involved in drafting the Union Budget of India?  
(1) The Planning Commission only  
(2) The Comptroller and Auditor General only  
(3) Administrative Ministers only  
(4) (1) & (2) only  
(5) All (1), (2) & (3)
159. Under the Right to Education Bill, the children of which one of the following age groups is eligible to get free education?  
(1) Upto five years  
(2) Six to ten years  
(3) Six to fourteen years  
(4) Eight to twelve years  
(5) None of these
160. Which of the following is the book written by V.S. Naipaul?  
(1) Magic Seeds  
(2) My God Died Young  
(3) The Sea  
(4) My India  
(5) None of these
161. In which one of the following states, Teesta Urja hydro-power project is proposed to be set up?  
(1) Sikkim                      (2) A. P.  
(3) West Bengal  
(4) Arunachal Pradesh  
(5) Assam
162. Which of the following books is written by Dominique Lapierre?  
(1) City of Joys  
(2) A New World  
(3) Living History  
(4) Two Lives  
(5) None of these
163. Between 2004 and 2009, the Government had paid Rs. 700/- crores

- as penalty to World Bank and other international agencies. For which one of the following reasons this penalty was paid?
- (1) For prepayment of loans
  - (2) For delay in execution of projects
  - (3) For delay in payment of international debts
  - (4) For not using the loans approved by these agencies
  - (5) None of these
164. The World Health Organisation (WHO) has declared which of the following diseases as a 'Global Pandemic'?
- (1) Swine Flu
  - (2) AIDS
  - (3) Cancer
  - (4) Malaria
  - (5) All of these
165. Which of the following is NOT an economic empowerment scheme launched by the Govt. of India for the benefit of various sections of society?
- (1) STEP
  - (2) Swayamsidha
  - (3) KALPANA-1
  - (4) Swadhar
  - (5) All of these
166. "Jago Grahak Jago" is an initiative towards \_\_\_\_\_
- (1) rural development
  - (2) sustainable growth
  - (3) prevention of child abuse
  - (4) women empowerment
  - (5) consumer education and awareness
167. Which of the following is NOT a programme/agency of the Union Ministry of Finance?
- (1) Investor Education and Protection Fund (IEPF)
  - (2) National Foundation of Corporate Governance (NFCG)
  - (3) Serious Frauds Investigation Office (SFIO)
  - (4) Investment Commission
  - (5) Central Rural Sanitation Programme
168. Who amongst the following is the author of the book "Tiger Hills"?
- (1) Michael Maar
  - (2) T. S. R. Subramanian
  - (3) Y. V. Reddy
  - (4) Rajiv Sikri
  - (5) Sarita Mandanna
169. Which of the following names/terms is NOT associated with the World Trade Organization (WTO)?
- (1) UNCTAD
  - (2) GATT
  - (3) GATS
  - (4) SEWA
  - (5) FTA
170. Labour legislations in India have an important dimension of protection of women from exploitation. Some special provisions are made for women in the work place. Which of the following is NOT one such special provision?
- (1) Equal pay for work of equal value
  - (2) Maternity protection
  - (3) Crèche facility at the work place for infants
  - (4) No night shifts
  - (5) Cooked meals during day shifts to be provided by the employer
171. Within the education sector the highest priority is given to which of

- the following Govt. schemes?
- (1) Technical education
  - (2) Primary education
  - (3) High school education
  - (4) Adult education
  - (5) None of these
172. The approach of 'Micro-Credit' of 'Banking with the poor' is comparatively a new concept in the field of rural credit. This approach has been tried very successfully in which of the following countries?
- (1) Bangladesh (2) India
  - (3) China (4) Japan
  - (5) None of these
173. Many a times we read about the priority sector in newspapers. Which of the following is/are considered segment(s) of Priority Sector in India?
- (1) Agriculture
  - (2) Small Scale Industry
  - (3) Textile Industry
  - (1) Only A (2) Only B
  - (3) Only C (4) All A, B & C
  - (5) None of these
174. The Govt. of India has launched a number of poverty alleviation programmes. This is done with the view that poverty is the root cause of social insecurity. In addition to that UNO has also launched Millennium Development Goals to be achieved by 2015. Which of the following is NOT one of those goals?
- (1) Improve mental health
  - (2) Combat HIV/AIDS, Malaria
  - (3) Reduce marriageable age for males to 18 years
  - (4) Promote gender equality and empower women
  - (5) Achieve universal primary education
175. If a farmer wishes to increase the productivity of the land how can it be accomplished?
- (1) By use of chemical inputs.
  - (2) By excessive use of pesticides/herbicides.
  - (3) By copious use of water for irrigation
  - (1) Both A & B (2) Only A
  - (3) Both B & C (4) Only C
  - (5) Both A & C