



# IBPS CLERK

11-12-2011

## Part IV General Awareness

### (With Special Reference to Banking Industry)

151. Which of the following is NOT a function of a commercial bank?
- (1) Providing project finance
  - (2) Settlement of payments of behalf of the customers
  - (3) Deciding policy rates like CRR, SLR, & Repo Rates
  - (4) Issuing credit/debit/ATM cards
  - (5) Providing services such as locker facilities, remittances
152. The Election Commission of India is giving training to the electoral officers of which of the following countries in its neighbourhood?
- (1) Nepal                      (2) Pakistan
  - (3) China                      (4) Bangladesh
  - (5) Bhutan
153. What is money laundering?
- (1) Conversion of assets into cash
  - (2) Conversion of Money which is illegally obtained
  - (3) Conversion of cash into gold
  - (4) Conversion of gold into cash
  - (5) Conversion of gold with foreign currency
154. As per news reports in various newspapers and journals, 'IAEA' Governors approved the safety plan, so that it can be implemented by all the countries, willing to adopt it. IAEA is an agency/organization working in the area of \_\_\_\_\_
- (1) Nuclear Energy
  - (2) World Trade
  - (3) International Banking
  - (4) Defence
  - (5) Social Welfare
155. Which one of the following is not a salient feature of debit card?
- (1) No bad debts to banks and no suits for recovery
  - (2) No interest earning for banks
  - (3) Works like a normal withdrawal slip
  - (4) 45 days credit is given to the card holder
  - (5) All of the above
156. Shanti Swarup Bhatnagar Award is given for excellence in the field of \_\_\_\_\_
- (1) Literature
  - (2) Music
  - (3) Spots
  - (4) Science & Technology
  - (5) Social service
157. Funding of which of the following is

- not a lending for infrastructure sector?
- (1) Highway project
  - (2) Construction of Educational Institution
  - (3) Construction of Hospital
  - (4) Laying of petroleum pipelines
  - (5) Higher Studies
158. 'Raag Darbari' is a famous book written in Hindi by \_\_\_\_\_
- (1) Shri Amarkant
  - (2) Shri Shrilal SHukla
  - (3) Shri Nirmal Verma
  - (4) Shri Harivansh Rai Bachchan
  - (5) Smt. Malti Joshi
159. Which of the following is a measure taken by Reserve Bank of India to control inflation in our country?
- (1) Increase in CCR
  - (2) Increase in SLR
  - (3) Contraction of supply of currency
  - (4) Raising of Repo / Revere Repo Rate
  - (5) Decrease the SLR
160. Leila Lopes who was crowned Miss Universe recently is a citizen of \_\_\_\_\_
- (1) USA
  - (2) Britain
  - (3) Brazil
  - (4) India
  - (5) Angola
161. What type of loan is granted by banks for purchase of white goods?
- (1) Consumption loan
  - (2) Mortgage loan
  - (3) Consumer durables loan
  - (4) Home loan
  - (5) None of these
162. Ms. Helle Thorning Schmidt is the first Women Prime Minister of \_\_\_\_\_
- (1) Norway
  - (2) Brazil
  - (3) Denmark
  - (4) Argentina
  - (5) None of these
163. What is a stale cheque?
- (1) A cheque issued without drawer's signature
  - (2) A cheque with only signature of the drawer
  - (3) A cheque which has completed six months from its date of issue
  - (4) A six months' post dates cheque
  - (5) Any one of these
164. The 34th General Assembly of the International Organisation for Standardization (ISO) was organized recently in \_\_\_\_\_
- (1) London
  - (2) New Delhi
  - (3) Vienna
  - (4) Milan
  - (5) Stockholm
165. Ram has been nominated in the Savings account of Sita. Ram requests the bank authorities to allow him to operate Sita's account as she is unwell. What will the bank do?
- (1) Bank will allow Ram to operate the account as he is nominee.
  - (2) As nomination will come into effect only after death of depositor, Bank will not allow.
  - (3) As Ram is husband Sita in addition to being the nominee, the Bank should allow.
  - (4) Out of pity for Sita and on account of long term

- relationship, the Bank may allow
- (5) Bank can take a promissory note from Ram and allow him to operate the account
166. Who among the following is the author of the book "Last Man in the Tower"?
- (1) Vikram Seth  
 (2) Kiran Desai  
 (3) Shobha De  
 (4) Chetan Bhagat  
 (5) Aravind Adiga
167. Which of the following is 'material alteration' of a negotiable instrument?
- (1) Converting an order cheque to bearer cheque  
 (2) Converting a bearer cheque to order cheque  
 (3) Crossing of an uncrossed cheque  
 (4) Writing an amount on a black cheque  
 (5) Putting a signature on the back of a cheque
168. Which of the following days was proclaimed "International Literacy Day" by UNESCO?
- (1) 8th September  
 (2) 18th September  
 (3) 18th October  
 (4) 8th October  
 (5) 28th November
169. What do you understand by term 'Mortgage'?
- (1) Sale of a moveable security in the event of default by the borrower  
 (2) Registration of charge with the Registrar of Companies  
 (3) Making the security of immovable property available as a cover for a home loan by the borrower  
 (4) Registration of charge with the Regional Transport Authority  
 (5) Returning of the security to borrower by the bank on receipt of full payment
170. Which of the following honorary rank is given to M.S. Dhoni in the Territorial Army?
- (1) Major General  
 (2) Sergeant  
 (3) Major  
 (4) Lieutenant Colonel  
 (5) Colonel
171. Which one of the following constitutes the largest percentage of Retail loans in India?
- (1) Auto loans  
 (2) Personal loans  
 (3) Personal overdrafts  
 (4) Consumer loans  
 (5) Home loans
172. Which of the following is a food crop?
- (1) Jute  
 (2) Jatropha  
 (3) Jowar  
 (4) Cotton  
 (5) Tobacco
173. Credit risk to the bank is high from which of these cards?
- (1) Debit cards  
 (2) Credit cards  
 (3) ATM cards  
 (4) All the above  
 (5) None of these

174. Who among the following is NOT a Sports person?  
 (1) Sania Mirza  
 (2) Azim H. Premji  
 (3) Leander Paes  
 (4) Ricky Ponting  
 (5) Rahul Dravid
175. Depreciation of an asset occurs due to \_\_\_\_\_  
 (1) Fire in the unit  
 (2) Theft  
 (3) Labour Trouble  
 (4) Wear and tear  
 (5) None of these
176. Which of the following international event is associated with the game of car racing?  
 (1) Twenty - 20  
 (2) FIFA World Cup  
 (3) Dubai Open  
 (4) Singapore Grand prix  
 (5) Grand Master
177. Which of the following is NOT a source of funds of a commercial bank?  
 (1) Capital  
 (2) Borrowing from RBI  
 (3) Call money borrowings  
 (4) Deposits  
 (5) Cash Reserves with RBI
178. Who among the following is a Golf Player and represents India in International events?  
 (1) Mahesh Bhupati  
 (2) Pankaj Advani  
 (3) Jeev Milkha Singh  
 (4) Vijendra Singh  
 (5) Zaheer Khan
179. Which one of the following is a Credit Card Association?  
 (1) India Card  
 (2) Master Card  
 (3) SBI Card  
 (4) Citi Bank Cards  
 (5) BOB Card
180. Which of the following Indian companies makes Tractors?  
 (1) Maruti Suzuki  
 (2) Ford Motors  
 (3) Ashok Leyland  
 (4) Mahindra Gujarat  
 (5) Tata Motors
181. Which one of the following is not an electronic Banking delivery channel?  
 (1) Mobile Vans  
 (2) Mobile Phone Banking  
 (3) Internet Banking  
 (4) Tele Banking  
 (5) ATM
182. Who among the following women is a Minister in Union Cabinet?  
 (1) Smt. M. Vijaya Shanthi  
 (2) Smt. Priya Dutt  
 (3) Smt. Sonia Gandhi  
 (4) Smt. Sushma Swaraj  
 (5) Smt. Ambika Soni
183. The Rate at which the domestic currency can be converted into foreign currency and vice-versa is known as the \_\_\_\_\_  
 (1) Exchange rate  
 (2) MIBOR  
 (3) Inter bank Call money rate  
 (4) Base rate  
 (5) LIBOR

184. Which of the following is NOT a major IT company in India?  
(1) CMC Ltd.  
(2) Raymonds  
(3) HCL Technologies  
(4) Infosys Technologies  
(5) Tata Consultancy Services
185. Which of the following is an asset reconstruction company?  
(1) CIBIL (2) DICGC  
(3) BCSBI (4) ARCIL  
(5) IRDA
186. Which of the following institutions is an asset reconstruction company?  
(1) Biosphere (2) Exchange Rate  
(3) Equator  
(4) Harmonic Tremor  
(5) Lignite
187. Crossing on a cheque terms is used in the field of Economics?  
(1) payee (2) drawee  
(3) endorser (4) holder  
(5) drawer
188. Who among the following is the President of a country at present?  
(1) Bank-ki moon  
(2) Pascal Lemy  
(3) Margaret Chan  
(4) Dmitry Medvedev  
(5) Kaushik Basu
189. Which of the following category of advance accounts is not an NPA?  
(1) Standard account  
(2) Substandard account  
(3) Doubtful account  
(4) Loss account  
(5) All (1) to (4) are NPAs
190. Who among the following is the Cabinet Secretary, Govt. of India at present?  
(1) Shri Ajit Kumar Seth  
(2) Shri Ranjan Mathai  
(3) Shri Shiv Shankar Menon  
(4) Shri R. K. Singh  
(5) None of these
191. Which of the following terms is used in the game of Cricket?  
(1) Leg - Bye (2) Smash  
(3) Kidney Punch  
(4) Deuce  
(5) Love
192. Which of the following is a metal?  
(1) Chlorine (2) Zinc  
(3) Neon  
(4) Iodine  
(5) Hydrogen
193. Which of the following is the name of India's Space launching vehicle?  
(1) Edusat (2) G-SAT  
(3) PSLV (4) Kalpana 1  
(5) HTPB
194. Who among the following is the author of the famous Russian Classic book "The Mother"?  
(1) Maxim Gorky  
(2) Vladmir Nabokov  
(3) Leo Tolstoy  
(4) Edgar Allan Poe  
(5) Nikita Khrushchew
195. Which of the following is NOT the name of a game?  
(1) Billiards (2) Polo  
(3) Bridge (4) Wrestling  
(5) Olympic

196. Which of the following is the name of a Chinese food equality popular in India?
- (1) Chopsticks (2) Sumo  
(3) Chowmein (4) Fengshui  
(5) Kanji
197. Which of the following films is directed by Karan Johar?
- (1) Wake up Sid  
(2) Chandni Bar  
(3) My Name is Khan  
(4) Fashion (5) Ra.One
198. Which of the following awards has been given to Brajesh Mishra in 2011?
- (1) Padma Vibhushan  
(2) Bharat Ratna  
(3) Rajiv Gandhi Khel Ratna  
(4) Padmashri  
(5) Man of the Year 2011
199. Which of the following is the Capital of Madhya Pradesh?
- (1) Indore (2) Lucknow  
(3) Dehradun (4) Bhopal  
(5) Raipur
200. Kabul is a town in \_\_\_\_\_
- (1) Pakistan (2) Nepal  
(3) Bhutan (4) Bangladesh  
(5) Afghanistan