

CMAT general awareness questions with answers, CMAT free solved sample placement papers

1. Which of the following statements is true?

- (1) Banks cannot accept demand and time deposits from public
- (2) Banks can accept only demand deposits from public
- (3) Banks can accept both demand and time deposits from public
- (4) Banks can accept both demand and time deposits from public **-Answer**
- (5) Banks can accept demand and time deposits only from government

2. Which of the following is the correct statement?

- (1) State Bank of India is the sole authority to issue and manage currency in India
- (2) A nationalized bank is the sole authority to issue and manage currency in India
- (3) A cooperative bank is the sole authority to issue and manage currency in India
- (4) RBI is the sole authority to issue and manage currency in India **-Answer**
- (5) None of the above

3. Interest payable on savings bank accounts is

- (1) not regulated by RBI
- (2) regulated by State Governments
- (3) regulated by Central Government
- (4) regulated by RBI **-Answer**
- (5) regulated by Finance Minister

4. The usual deposit accounts of banks are

- (1) current accounts, electricity accounts and insurance premium accounts
- (2) current accounts post office savings bank accounts and term deposit accounts
- (3) loan accounts, savings bank accounts and term deposit accounts
- (4) current accounts, savings bank accounts and term deposit accounts **-Answer**
- (5) current bill accounts and term deposit accounts

5. Fixed deposits and recurring deposits are

- (1) repayable after an agreed period **-Answer**
- (2) repayable on demand
- (3) not repayable
- (4) repayable after death of depositors
- (5) repayable on demand or after an agreed period as per bank choice

6. Accounts are allowed to be operated by cheques in respect of

- (1) both savings bank accounts and fixed deposit accounts
- (2) savings bank accounts and current accounts **-Answer**
- (3) both savings bank accounts and loan accounts
- (4) both savings bank accounts and cash accounts only

(5) both Current accounts and fixed deposit accounts

7. Which of the following is correct statement?

- (1) Normally no interest is paid on current deposit accounts-**Answer**
- (2) Interest is paid on current accounts at the same rate as term deposit accounts
- (3) The rate of interest on current account and savings account are the same
- (4) No interest is paid on any deposit by the bank
- (5) Savings deposits are the same as current deposits

8. Mortgage is a

- (1) security on movable property for a loan given by a bank
- (2) security on immovable property for a loan given by a bank-**Answer**
- (3) concession on immovable property for a loan given by a bank
- (4) facility on immovable property for a loan given by a bank
- (5) security on immovable property for a deposit received by a bank

9. Which of the following is known as cross selling by banks?

- (A) Sale of a debit card to a credit card holder.
- (B) Sale of Insurance policy to a depositor.
- (C) Insurance of cash against cheque presented by a third party.
- (1) Only (A) (2) Only (B) (3) Only (C) (4) Both (A) and (C) (5) All (A),(B) and (C)-**Answer**

10. Financial inclusion means provision of

- (1) financial services namely, payments, remittances, savings, loans and insurance at affordable cost to persons not yet given the same-**Answer**
- (2) ration at affordable cost to persons not yet given the same
- (3) house at affordable cost to persons not yet given the same
- (4) food at affordable cost to persons not yet given the same
- (5) education at affordable cost to persons not yet given the same

11. When a bank returns a cheque unpaid, it is called

- (1) payment of the cheque
- (2) drawing of the cheque
- (3) cancelling of the cheque
- (4) dishonour of the cheque-**Answer**
- (5) taking of the cheque

12. NEFT means

- (1) National Electronic Funds Transfer System-**Answer**
- (2) Negotiated Efficient Fund Transfer system
- (3) National Efficient Fund Transfer solution
- (4) Non-Effective Fund Transfer system

(5) Negotiated Electronic Foreign Transfer system

13. Upper limit prescribed for RTGS transaction is

(1) Rs. 1 lac (2) Rs. 2 lacs (3) Rs. 5 lacs (4) Rs. 50 lacs (5) No upper limit is prescribed-**Answer**

14. Distribution of insurance products and insurance policies by banks as corporate agents is known as

(1) General Insurance (2) Non-life Insurance (3) Bancassurance-**Answer** (4) Insurance Banking (5) Deposit Insurance

15. In order to attract more foreign exchange, the Government of India decided to allow foreign investment in LLP firms. What is full form of LLP as used in this reference?

(1) Local Labour Promotion
(2) Low Labour Projects
(3) Limited Loan Partnership
(4) Longer Liability Partnership
(5) Limited Liability Partnership-**Answer**

16. Interest on Saving bank account is now calculated by banks on

(1) minimum balance during the month
(2) minimum balance from 7th to last day of the month
(3) minimum balance from 10th to last day of the month
(4) maximum balance during the month
(5) daily product basis-**Answer**

17. Largest shareholder (in percentage shareholding) of a nationalized bank is

(1) RBI (2) NABARD (3) LIC (4) Government of India - **Answer** (5) IBA

18. When the rate of inflation increases

(1) purchasing power of money increases
(2) purchasing power of money decreases-**Answer**
(3) value of money increases
(4) purchasing power of money remains unaffected
(5) amount of money in circulation decreases

19. A centralized databases with online connectivity to branches, internet as well as ATM-network which has been adopted by almost all major banks of our country is own as

(1) Investment Banking (2) core Banking-**Answer**
(3) Mobile Banking (4) National Banking
(5) Specialized Banking

20. The Unit Trust of India came into existence in

- (1) 1960 (2) 1962 (3) 1964-**Answer** (4) 1966 (5) 1968

21. Which of the following is example of financial assets?

- (1) National Saving Certificates
(2) Infrastructure Bonds (3) Indira Vikas Patra
(4) Krishi Vikas Patra (5) All of the above-**Answer**

22. Capital market is a market which deals in

- (1) short-term funds (2) long-term funds-**Answer** (3) gilt-edge securities (4) All of the above (5) None of the above

23. Regional Rural Banks fall within supervisory purview of

- (1) SBI (2) RBI – **Answer** (3) SEBI (4) IRDA (5) None of these

24. IRDA with its headquarters at $\hat{a}^{\hat{a}} | \hat{a}^{\hat{a}} | \hat{a}^{\hat{a}}$ is the regulatory authority for all insurance companies in India including the Life Insurance Corporation of India.

- (1) Hyderabad-**Answer** (2) Bengaluru (3) Mumbai (4) Delhi (5) Chandigarh

25. Mutual Funds fall within 7 supervisory purview of

- (1) SBI (2) RBI (3) SEBI – **Answer** (4) IRDA (5) None of these

26. Which of the following does not come under the category of Development Banks?

- (1) Industrial Development Bank of India
(2) Small Industries Development Bank of India
(3) Industrial Investment Bank of India
(4) State Finance Corporation
(5) Export-import Bank-**Answer**

27. Main financial instruments of corporate sector are

- (1) Shares (ii) Debentures (iii) Public Deposits
(iv) Loan from Institutions

Select the correct answer by using of the following codes

- (1) i and ii (2) ii and iii (3) iii and iv (4) 1, ii and iv (5) All I, ii, iii and iv-**Answer**

28. Financial institutions

- (1) promote savings (2) mobilise savings (3) allocate savings among different users
(4) All of the above – **Answer** (5) None of the above

29. Which of the following is not an / example of primary securities?
(1) Bills (2) Bonds (3) Shares (4) Book debts (5) New Currency-**Answer**

30. Indian Financial System / comprises of
(1) Scheduled Commercial Banks
(2) Non-banking Financial Institutions
(3) Urban Cooperative Banks
(4) All of the above
(5) None of the above-**Answer**

31. The Bombay Stock Exchange was 7 made functional as early as
(1) 1870 – **Answer** (2) 1901 (3) 1935 (4) 1951 (5) 1949

32. The Unit Trust of India come into existence in
(1) 1964-**Answer** (2) 1970 (3) 1975 (4) 1980 (5) 1982

33. 19 July 1969, how commercial Banks were nationalised?
(1) 13 (2) 14 – **Answer** (3) 15 (4) 16 (5) 20

34. New Private Banks are being given licenses since
(1) 1991 (2) 1992 (3) 1993-**Answer** (4) 1995 (5) 2001

35. The gilt-edged market refers to the market for
(i) Government securities
(ii) Semi-government securities
(iii) Corporate securities
Select the correct answer
(1) only i (2) i and ii – **Answer** (3) ii and iii (4) i, ii and iii (5) only iii

36. First share market in India established in
(1) Delhi (2) Mumbai-**Answer** (3) Kolkata (4) Chennai (5) None of these

37. Consider the following statements:
(i) Securities that have an original maturity that is greater than one year are traded in capital markets.
(ii) The best known capital market securities are stocks and bonds.
Select the correct answer
(1) (i) is true and (ii) is false (2) (i) is false and (ii) is true (3) Both are true-**Answer** (4) Both are false (5) None of the above

38. Consider the following statements:

(i) Securities that have an original maturity that is greater than one year are traded in money markets.

(ii) The best-known money market securities are stocks and bonds.

(1) (i) is true and (ii) is false (2) (i) is false and (ii) is true (3) Both are true (4) Both are false-**Answer** (5) None of the above

39. The primary issuers of capital market securities include

(1) the Central Government (2) the local Government (3) corporations (4) the Central and Local Governments and corporations-**Answer** (5) Local Government and corporations

40. Which of the following is a / characteristic of a capital market instrument?

(a) Liquidity (b) Marketability (3) Long maturity (4) Liquidity premium (5) All of the above-**Answer**

41. Which one of the following is a money market instruments?

(1) A Treasury bill

(2) A negotiable certificate of deposit was

(3) Commercial paper

(4) All of the above -**Answer**

(5) None of the above

42. T-bills are financial instruments initially sold by _____ to raise funds.

(1) Commercial Banks

(2) the government-**Answer**

(3) corporations

(4) agencies of the State Government

(5) None of the above

43. Commercial paper is a short-term security issued by _____ to raise funds.

(1) the Reserve Bank of India

(2) Commercial Banks

(3) large and well-known companies-**Answer**

(4) National Stock Exchange

(5) State and Local Governments

44. Which of the following statements is true regarding a corporate bond?

(1) A corporate callable bond gives the holder the right to exchange it for a specified number of the company common shares

(2) A corporate debenture is a secured / \hat{a} bond

(3) A corporate indenture is a secured bond

(4) A corporate convertible bond gives the holder the right to exchange the bond for a specified number of the company common shares -**Answer**

(5) Holders of corporate bonds have voting rights in the company

45. Which one of the following is not a money market instrument?

- (1) A Treasury bill (2) A negotiable certificate of deposit (3) Commercial paper (4) Treasury bond-**Answer** (5) Repo

46. Money lends for 15 days or more in Inter-bank market is called

- (1) call money (2) notice money (3) term money-**Answer** (4) All of these (5) None of these

47. Money lent for one day is called

- (1) call money – **Answer** (2) notice money (3) term money (4) All of these (5) None of these

48. Specified interest rate on a fixed maturity security fixed at the time of issue is called

- (1) market rate of interest (2) call rate (3) repo rate (4) coupon rate -**Answer** (5) discount rate

49. Lending of scheduled Commercial Banks, on a fortnightly average basis, should not exceed $\frac{1}{4}$ of their capital fund.

- (1) 25 per cent – **Answer** (2) 35 per cent (3) 15 per cent (4) 50 per cent (5) None of these

50. A short-term credit investment created by a non-financial firm and guaranteed by a bank to make payment is called

- (1) bankers' acceptance market-**Answer** (2) collateral loan market (3) treasury bill market (4) call money market (5) repo market

51. From the given options A to E, please find out the one which is not an objective of a central Bank of a country?

- (A) The central Bank of a country aims at profit-**Answer**
(B) The central bank is given powers to control and regulate the working of the commercial banks
(C) Central Bank generally is a organ of the government and run by government officials
(D) Central Bank generally controls the credit
(E) Central bank is generally banker of the government

52. From the given options, bring out the one which is not a function / power of Reserve Bank of India:

- (A) To assume the responsibility of meeting directly or indirectly all reasonable demands for accommodation
(B) To hold cash reserves of the commercial banks and make available financial accommodation to them
(C) To enjoy monopoly of the note issue
(D) To assume responsibility of all banking operations of the government
(E) To assume the responsibility of statistical analysis of data related to macro economy of India-**Answer**

53. Many a times we read in the newspapers about margin requirements. From the given options, find out the one which correctly indicates margin requirements:

- (A) Margin requirements aim at the regulation of the volume of credit as well as flow of the credit
- (B) Margin requirements imply that every bank has to keep certain minimum cash reserves with the reserve bank of India
- (C) Margin requirements imply that every bank has to keep certain proportion of its total deposits in the form of cash with itself
- (D) Margin requirements imply that RBI has certain rate at which it discounts the bills of exchange of the commercial bank
- (E) Margin requirements imply to a cushion against the decline in the value of the security-**Answer**

54. What will be the impact on the cash reserves of commercial banks if RBI conducts a sale of securities ?

- (A) Increase
- (B) Decrease-**Answer**
- (C) Remain constant
- (D) Increase or decrease
- (E) Increase if the securities are sold in open market operations

55. Which among the following is a major qualitative control measure in India ?

- (A) Bank Rate Policy
- (B) Open market Operations
- (C) ways and means advances
- (D) Reserve Ratio Requirements
- (E) Margin Requirements-**Answer**

56. Many a times we read in the financial newspapers that Reserve bank of India is "Lender of Last Resort (LOLR) " In India. Which among the following statement gives the most correct definition of "Lender of Last Resort"?

- (A) If a person or firm which is eligible to get a loan, does not get it from any commercial bank, may approach to Reserve Bank of India for loan.
- (B) If the state governments are in crisis and need money for short term , they can approach RBI for this purpose
- (C) If a commercial bank is in crisis, it may place its reasonable demand for accommodation to Reserve Bank of India-**Answer**
- (D) A scheduled commercial bank meets all of its demands in all weathers from Reserve bank of India
- (E) Whenever the government declares a debt relief, the RBI will have to bear the brunt of it.

57. (The figures in these questions are imaginary). We suppose that Cash Reserve Ratio in country's economy is 10%. The banking system wish a cash deposit of Rs. 1000 Crore, creates total deposits of Rs. 10,000 Crores. The reserve Bank wishes that bank should create more deposits. Which among the following step will be taken by the Reserve Bank?

- (A) It will lower the Cash Reserve Ratio-**Answer**
- (B) It will raise the Cash Reserve Ratio
- (C) It will increase the margin Requirements
- (D) It will start selling Government securities
- (E) It will start rationing of credit

58. Many a times we read in the newspapers that RBI takes certain steps to curb the menace of Inflation. In this context, which among the following will not help RBI in controlling the inflation in the country?

- (A) An increase in the Bank Rate
- (B) An increase in the Reserve Ratio Requirements
- (C) A purchase of securities in the open market-**Answer**
- (D) Rationing of the credit
- (E) Increasing the Repo Rate

59. We suppose that Reserve Bank of India would like to increase the cash Reserves of the commercial Banks. Which among the following would be most appropriate action of the RBI to achieve this aim?

- (A) RBI would release gold from its reserves
- (B) RBI would raise the reserve ratio
- (C) RBI would buy the bonds in the open market-**Answer**
- (D) RBI will stop the transactions which involve the bills of exchange
- (E) RBI will put more reserves in the International Monetary Fund

60. Which among the following is an incorrect statement:

- (A) The Reserve Bank of India has the special powers to control and regulate the commercial banking system
- (B) A rise in the bank rate is a strong anti-deflationary monetary tool-**Answer**
- (C) Minimum Reserve Requirements are fixed to ensure the liquidity and solvency of individual commercial banks
- (D) Reserve Ratio Requirement is a quicker method than bank rate and OMO (Open Market Operations) in general credit regulations
- (E) Rationing of credit is a powerful qualitative monetary tool

61. Since which year, Reserve bank of India is using the Selective Credit Control measures to control the amount of bank advances against the commodities having limited supply?

- (A) 1949
- (B) 1956-**Answer**
- (C) 1969
- (D) 1973
- (E) 1982

62. The "Service area Approach" was an strategy launched to improve which of the following?

- (A) Micro, Small and medium Enterprises
- (B) Unorganized Sector
- (C) Rural lending-**Answer**
- (D) Urban Industrial Lending
- (E) A & B

63. Which among the following bank / banks in India have set up the Financial Literacy & Credit Counseling centres ?

- (A) RBI
- (B) Scheduled Commercial banks-**Answer**
- (C) Foreign Banks working in India

- (D)Regional Rural Banks
- (E)All of above

64.Which of the following imaginary circumstances, the Reserve bank of India will opt to sell Government securities in the open market?

- (A)When the Foreign funds inflow is meek
- (B)When there is enormous Foreign Funds Inflow in the Indian Economy-**Answer**
- (C)When banks have low liquidity and need liquidity
- (D)When Government of India asks the RBI to sell securities
- (E)None of the above

65.Which among the following is correct full form of CAS in context with banking markets in India ?

- (A)Cash Authorization Scheme
- (B)Credit Authorization Scheme-**Answer**
- (C)Credit Access System
- (D)Credit Arrangement System
- (E)Cash Accreditation Scheme

66. As we all know banks publish their quarterly performance to bring transparency in the system and also to give a clear picture of their performance to the public. How were results of Quarter 2 different from the results of Quarter 1 of the listed banks including giants like SBI and ICICI banks?

- (A) Performance was subdued in the Quarter 2.
- (B) Yields on advances of almost all listed banks have come down.
- (C) Advances grew at a slower pace when compared to deposits.
- (a) Only A is true
- (b) Only B is true
- (c) Only C is true
- (d) All A B and C are true
- (e) None of these

Ans: (a)

67. After the Subprime crisis which of the following problems has hit the global economy/world markets recently?

- (a) Dubai debt problem
- (b) Change of Government in Japan and its new economic policies.
- (c) High rate of inflation in India
- (d) Extremely volatile behaviour of the Bombay Stock Exchange and other major Stock Exchanges world wide.
- (e) None of these.

Ans: (a)

68. As per the news published in major newspapers in India Banks in India need about 12 lakh business correspondents for rural areas. What will be the role of these correspondents?

- (A) They will help rural people in their day to day banking activities.
- (B) They will work as a link between banks and the customers.
- (C) They will ascertain eligibility of rural people so that relief packages can be provided to them.

- (a) Only A
- (b) Only B
- (c) Only C
- (d) All A, B and C
- (e) None of these

Ans: (d)

69. It is evident that the economic slowdown still continues to weigh on the performance of the banks in India. How is this affecting banks and/or general public?

- (a) The number of bank account holders has gone down
- (b) The gross Non-Performing Assets (NPAs) of the listed banks have increased substantially.
- (c) Inflation has reached at a very high level
- (d) Relief packages announced by the Government have proved insufficient to improve the situation of agri sector
- (e) All of these

Ans: (e)

70. Why has Dr. Subir Gokarna name been in the news recently?

- (a) He has, taken over as the Deputy Governor of the RBI
- (b) He has taken over as the Deputy Governor of the RBI
- (c) He will be the new Deputy Chairman of the Planning Commission of India.
- (d) He has taken over as the Chief of the Economic Advisory Council attached to Prime Ministers Office
- (e) None of these

Ans: (b)

71. As published in various newspapers, the Experian Credit Information Company of India is going to launch its operation in India soon. At present the only credit information bureau functional in India is

- (a) AMFI
- (b) ICRA
- (c) CIBIL
- (d) CRISIL
- (e) None of these

Ans: (d)

72. As per the news published, in a financial population RBI is redesigning its ECS to function as an Automated Clearing House (ACH) for bulk transactions. What is full form of ECS?

- (a) Extra Closing System
- (b) Electronic Cheque System
- (c) Evening Cheque Sorter
- (d) Evening Cheque System
- (e) Electronic Clearing Service

Ans: (e)

73. Which of the following challenges will be the most crucial for human existence on earth in the days to come?

- (a) Pollution
- (b) Food Security
- (c) Availability of natural gas
- (d) Need for Financial Inclusion
- (e) Cyber Crimes

Ans: (a)

74. The Reserve Bank of India has asked all the banks to install. Note Sorting Machines in the branches. How will this help banks and the general public?

- (A) The machines will check for counterfeit notes and drop these from circulation. .
- (B) This will help banks to count the notes quickly and accurately.
- (C) This will help in sorting out soiled 10teS so that they are not reissued by the banks.

- (a) Only B
- (b) Only A
- (c) Only C
- (d) Only A and B
- (e) None of these

Ans: (a)

75 A study report entitled India Generation Gap Review was presented at the World Economic Forum in November 2009. This was presented during which of the following summits/conferences?

- (a) G-8 Summit
- (b) G-20 Summit
- (c) India Economic Summit
- (d) SAARC Finance Ministers Conference
- (e) None of these

Ans: (c)

76. As we know the Government of India has notified certain new rules to calculate Income Tax on various perks like accommodation and conveyance etc. being given by employers to their salaried employees. The new rules will replace which of the following taxes which has been abolished now?

- (a) Capital Gains Tax
- (b) Sales Tax
- (c) Cash Transaction Tax
- (d) Fringe Benefit Tax
- (e) None of these

Ans: (c)

77. Dr. K. Radhakrishnan has taken over as the Chief of -

- (a) Electronics Commission
- (b) Indian Space Research Organisation
- (c) Atomic Energy Commission of India
- (d) Deputy Governor of Reserve Bank of India
- (e) None of these

Ans: (b)

78. As per the guidelines issued by the RBI, banks are preparing for a service which will allow customers to withdraw up to Rs.1,000 using their debit cards from notified shops/stores. all over the country. All such shops/stores will have pass terminals for the same. What is full form of the PASS?

- (a) Payment on Sale
- (b) Power of Sale.
- (c) Point of Sale
- (d) Payment Order Service
- (e) None of these.

Ans: (c)

79 The working group set up by the RBI has suggested-the launch of an Emergency Fund Facility Scheme for banks. This scheme will help which of the following types of banks?

- (a) Public Sector Banks
- (b) Small Banks
- (c) Urban Cooperative Banks
- (d) Private Banks
- (e) Foreign Banks

Ans: (c)

80. As published in major newspapers public sector banks have asked the Government of India to provide more funds for Capital Infusion. How much is the need of PSBs collectively for the purpose? (Rs. in crores)?

- (a) 10,000
- (b) 15,000
- (c) 20,000
- (d) 25,000
- (e) 30,000

Ans: (d)

81. Who amongst the following has purchased about 200 tonnes of gold from international Monetary Fund (IMF) in 2009?

- (a) Infrastructure Finance Company Ltd.
- (b) Bombay Stock Exchange of India
- (c) Gold Council of India
- (d) Reserve Bank of India
- (e) None of these

Ans: (d)

82 One of the major emphasis of Basel II is that banks, should have

- (a) adequate Capital Adequacy Ratio
- (b) only few branches in urban centres
- (c) more and more branches in rural areas
- (d) core banking mode of operation
- (e) all the above to comply with Basel II norms

Ans: (a)

83. As per the reports published by various agencies/organisation, it is estimated that around 3 billion extra people will join our existing population of 6 billion by the year 2050. To provide food for all of them, a second round which of the following initiatives is required to be start much in advance?

- (a) Green Revolution
- (b) Planned Urbanisation
- (c) Industrialisation
- (d) Climate Migration
- (e) All of these

Ans: (e)

84. Who amongst the following is the President of the European Union at present?

- (a) Catherine Ashton
- (b) Mr. Jose Manuel Barroso,
- (c) Mr. Fredrik Reinfeldt
- (d) Mr. Sergi Lavrov
- (e) None of these

Ans: (e)

85. As per the reports published in various newspapers, and journals almost all big nations are trying their best to resolve various disputes between the nations where in either the are a party or because of that their peace and stability many be affected. Stability in which of the following two nations is more vital to India than that of any other nations?

- (a) Bangladesh & China
- (b) China & USA
- (c) Iraq & Russia
- (d) South & North Korea
- (e) Pakistan & Afghanistan

Ans: (e)

86. India bilateral per annum trade with European Union at present is about -

- (a) 50 billion US \$
- (b) 75. billion US \$
- (c) 100 billion US \$
- (d) 150 billion US \$
- (e) 200 billion US \$

Ans: (b)

87. Some world bodies/organisations/agencies are of the view that agriculture should adopt a Cross Disciplinary Approach, and fake help of all types of sciences and studies. This approach will help in which of the following crucial problems being faced by humanity?

- (a) Use of Genetically Modified Crop
- (b) Melting of glaciers
- (c) Food crisis
- (d) Climate change
- (e) None of these

Ans: (c)

88. An agreement between two nations or a group of nations which establishes unimpeded exchange and flow of goods and services between/among trade partners regardless of national boundaries is called-

- (a) Import Free Agreement
- (b) Free Trade-Agreement
- (c) Export Free Agreement
- (d) Special Economic Zone Agreement

Ans: (b)

89. Which of the following correctly describe what is One Carbon Credit is?

- (A) Credit permit to release one ton of carbon dioxide.
- (B) Providing loans to establish one new production unit which can produce carbon dioxide for Industrial use.
- (C) Finding out one new business which can use and recycle greenhouse gases.

- (a) Only C
- (b) Only B
- (c) Only A
- (d) All A, B and C
- (e) None of these

Ans: (c)

90. As per various reports issued by the UNO and other world bodies, agricultural and allied, activities consume what percentage of global water resources every year?

- (a) 15%
- (b) 30%
- (c) 50%
- (d) 70%
- (e) 60%

Ans: (d)

91. The Food and Agriculture Organisation (FAO) is a wing/agency of the _

- (a) World Bank
- (b) United Nations Organisation
- (c) Asian Development Bank
- (d) Ministry of Agriculture Government of India
- (e) None of these

Ans: (b)

92. As a policy India does not encourage free, movement of unskilled labours from _

- (a) Gulf Countries
- (b) USA and South American Nations
- (c) European Union Nations
- (d) All these nations
- (e) None of these

Ans: (d)

93. The Government of India has decided to disinvest its share in major listed public sector under-takings. How much of its share will be off loaded in this method?

- (a) 2%
- (b) 4%
- (c) 8%
- (d) 10%
- (e) None of these

Ans: (d)

94 The United Nations Development Fund for Women (UNIFEM) is working in an Indian city to make it safe for women. Which of the following is that city?

- (a) Pune
- (b) Kolkata
- (c) Delhi
- (d) Mumbai
- (e) Lucknow

Ans: (c)

95. At present the trade between India and China is in a state of $\hat{\alpha}$ Payment Imbalance, what does this mean in real terms?

- (A) China does not import many items from India whereas India-imports more from. China.
 - (B) China does not pay India in time and a lot of delay is reported by the exporters.
 - (C) India wants all payments to be made in US Dollars whereas China pays in its own currency.
- (a) Only A
 - (b) Only B
 - (c) Only C
 - (d) All A, B and C
 - (e) None of these

Ans: (d)

96. India has signed an agreement on climate change with which of the following countries recently?

- (a) USA
- (b) Russia
- (c) United Kingdom
- (d) Australia
- (e) China

Ans: (e)

97. Some Scientists are of the opinion that extra agricultural production should be achieved. without, going for the cultivation of extra land and also without causing damage to essential eco-system. This concept, in other words, is known as-

- (a) Sustainable growth
- (b) Renewability of Inputs
- (c) Global Melt down
- (d) Climate Migration
- (e) None of these

Ans: (a)

98 Mr. Z. E. A. Ben Ali has taken over as the President of -

- (a) Tunisia
- (b) Malaysia
- (c) Indonesia
- (d) Kuwait
- (e) None of these

Ans: (a)

99. Which of the following is NOT a Government of India undertaking?

- (a) Oil India Ltd.
- (b) Sutlej Jal Vidyut Nigam Ltd.
- (c) ICICI Bank
- (d) National Thermal Power Corporation Ltd.
- (e) Rural Electrification Corporation Ltd.

Ans: (c)

100. India shares its border with China along the Himalayan range. Which of the following states touches the border of China.

- (a) Punjab
- (b) Bihar
- (c) Arunachal Pradesh
- (d) Chhattisgarh
- (e) All of these

Ans: (c)

101. Which of the following has been the growth of India GDP during 2008-09? (Final data are issued in late 2009).

- (a) 5%
- (b) 5.5%
- (c) 6%
- (d) 6.5%
- (e) None of these

Ans: (d)

102 Which of the following ministries has launched a new "Skill Development Initiative Scheme" so that the employability of the young people can be increased?

- (a) Ministry of Finance
- (b) Ministry of Agriculture
- (c) Ministry of Heavy Industry
- (d) Ministry of Home Affairs
- (e) Ministry of Labour and Employment

Ans: (a)

103. Sachin Tendulkar has recently, become the first cricketer in ODI history to cross the milestone of

- (a) 10000 runs
- (b) 12000 runs
- (c) 15000 runs
- (d) 17000 runs
- (e) 20000 runs

Ans: (d)

104. The East Asia Summit took place in October 2009 in Hua Hin town, This is a town in

- (a) China
- (b) Myanmar
- (c) Cambodia
- (d) Malaysia
- (e) Thailand

Ans: (e)

105. What percent of India GDP is invested in providing education?

- (a) 1%
- (b) 2.5%
- (c) 4%
- (d) 6%
- (e) None of these

Ans: (a)

106. India has recently gained the status of becoming the third largest producer of Steel in the world. Who is the largest producer?

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

Ans: (d)

107. Dadaab Refugee Camp which was, in the news recently is located in which of the following countries?

- (a) Sudan
- (b) Iraq
- (c) Pakistan
- (d) Afghanistan
- (e) Kenya

Ans: (e)

108. Which of the following countries, objected to the Indian Prime Minister recent visit to Arunachal Pradesh?

- (a) Pakistan
- (b) Nepal
- (c) Myanmar

- (d) Bhutan
 - (e) None of these
- Ans: (e)

109. Which of the following is NOT associated with climate change and/or Global Warming?

- (a) Basel Norms
- (b) Bali Meet 2007
- (c) Copenhagen Conference
- (d) Kyoto Protocol
- (e) Bangkok Meet in 2009

Ans: (a)

110. Which of the following terms is used in the game of Hockey?

- (a) Baseline
- (b) Smash
- (c) Drop
- (d) Centre Forward
- (e) None of these

Ans: (d)

111. Which of the following Genetically Modified vegetables is recently being made available in Indian markets?

- (a) Carrot
- (b) Radish
- (c) Brinjal
- (d) Potato
- (e) None of these

Ans: (e)

112. Each Nobel Prize winner gets an amount of 10, million Swedish-

- (a) Kroner
- (b) Dollar
- (c) Yen
- (d) Pound
- (e) Euro

Ans: (a)

113. Which of the following is NOT a plant product?

- (a) Camphor
- (b) Aloe Vera
- (c) Vanilla
- (d) Kiwi
- (e) All are plant products

Ans: (e)

114. Dr. Venkatraman Ramakrishnan is one of the recipients the Nobel Prize in the field of__

- (a) Physics
- (b) Chemistry
- (c) Medicine
- (d) Economics
- (e) Literature

Ans: (b)

115. As per the reports published in newspapers the Government of India has asked all the states to conduct a Social Auditor of each and every work of which of the following scheme,

- (a) National Rural Employment Guarantee Act
- (b) Pradhan Mantri Gram Sadak Yojana
- (c) Indira Aawas Yojana
- (d) Rajiv Gandhi Grameen Vidyutikaran Yojana
- (e) None of these.

Ans: (a)

116. Which of the following is NOT the name of a major Lai Tennis Tournament?

- (a) U S Open
- (b) Wimbledon
- (c) French Open
- (d) Grand Master
- (e) Australian Open

Ans: (d)

117. Derby is associated with which of the following sports events?

- (a) Horse Racing
- (b) Chess
- (c) Cricket
- (d) Hockey
- (e) Football

Ans: (a)

118 Which of the following terms is NOT used in Banking and Finance?

- (a) Bid Price
- (b) Jacksonian Seizure
- (c) Call Option
- (d) Blue-chip
- (e) Dividend

Ans: (b)

119. Dada Saheb Phalke Award is given for the exemplary won in the field of -

- (a) Literature
- (b) Music
- (c) Films

- (d) Sports
 - (e) None of these
- Ans: (c)

120. Who amongst the following is the Chief Justice of India at present?

- (a) Justice R. C. Lahoti
- (b) Justice Y.K. Sabharwal
- (c) Justice G. P. Mathur
- (d) Justice K.G. Balakrishnan
- (e) None of these

Ans: (d)

121. Which of the following terms is NOT used in Economics?

- (a) Exogenous
- (b) Depreciation
- (c) Deep Market
- (d) Zero Sum Game
- (e) Handedness

Ans: (e)

122. Who amongst the following is NOT a lawn Tennis player?

- (a) Cara Black
- (b) Dinara Safina
- (c) Jelena Jankovic
- (d) Leander Paes
- (e) Anand Pawar

Ans: (e)

123. Which of the following books is written by V.S. Naipaul?

- (a) A Woman Alone
- (b) The Open Couple
- (c) The Grass is Singing
- (d) The Golden Notebook
- (e) Half a Life

Ans: (e)

124 Sri Balraj Puri, who was in the news recently, is a famous _

- (a) Classical Singer
- (b) Cine Actor
- (c) Social Worker
- (d) Sportsman
- (e) Journalist

Ans: (e)

125 Which of the following is caused by H5NI virus?

- (a) Yellow fever
- (b) Measles
- (c) Plague
- (d) Bird flu
- (e) None of these

Ans: (d)

126 Which of the following rivers is NOT in India?

- (a) Tapti
- (b) Ural
- (c) Mahi
- (d) Mahanadi
- (e) Penner

Ans: (b)

127. Mr. Mohamed Nasheed was on a five-day state visit to India recently. He is the President of

- (a) Bangladesh
- (b) Iran
- (c) Indonesia
- (d) Maldives
- (e) None of these

Ans: (d)

128. India celebrated which of the following Birth Anniversary of Mahatma Gandhi in October 2009?

- (a) 110
- (b) 120
- (c) 130
- (d) 140
- (e) None of these

Ans: (d)

129 Which of the following states has launched e-Shakti Programme so that poverty can be reduced in the state?

- (a) Delhi
- (b) Maharashtra
- (c) Uttar Pradesh
- (d) Bihar
- (e) None of these

Ans: (d)

130. Which of the following schemes is launched by the Government of India to improve the health of pregnant and lactating mothers?

- (a) Matritva Sahayog Yojana
- (b) Dhan Lakshmi Yojana

- (c) ASHA
 - (d) Health for All Scheme
 - (e) None of these
- Ans: (a)

- 131 As per the decision taken by the Orissa cabinet the new name of the state would be written as _
- (a) Odisha
 - (b) Orissha
 - (c) Aurissa
 - (d) Horissa
 - (e) None of these
- Ans: (a)

- 132 India recently organized sixth ministerial level of Indo-US- TPF. What is full form of TPF?
- (a) Trade Policy Forum
 - (b) Traditional Planning Force
 - (c) Trade and Payment Finance
 - (d) Technical Planning Force
 - (e) None of these
- Ans: (a)

133. Which of the following is the abbreviated name of state level agency on afforestation created by the Government of India?
- (a) NDMA
 - (b) SFDA
 - (c) ICMJE
 - (d) JCCROM
 - (e) None of these
- Ans: (e)

134. Which of the following states has launched the Atta-Dal Scheme under which atta and dal will be supplied at affordable prices to ration card holders?
- (a) Rajasthan
 - (b) Gujarat
 - (c) Uttar Pradesh
 - (d) Orissa
 - (e) None of these
- Ans: (a)

135. Which of the following states has the maximum number of Sugar mills?
- (a) Bihar
 - (b) Rajasthan
 - (c) Gujarat
 - (d) Haryana
 - (e) None of these

Ans: (e)

136. India purchased the Barak Anti-Missile Defence System from

- (a) USA
- (b) Japan
- (c) France
- (d) Israel
- (e) None of these

Ans: (d)

137. Mulla periyar Dam is built on which of the following rivers?

- (a) Pamba
- (b) Godavari
- (c) Krishna
- (d) Cauvery
- (e) None of these

Ans: (e)

138. Which of the following countries won the Champions Trophy Cricket Tournament 2009?

- (a) England
- (b) Pakistan
- (c) Australia
- (d) New Zealand
- (e) None of these

Ans: (c)

139. Who amongst the following has not been nominated for Man Booker Prize -2009?

- (a) J.M. Coetzee
- (b) Hilary Mantel
- (c) Sarah Waters
- (d) Thomas Cromwell
- (e) None of these

Ans: (d)

140. Shanti Swarup Bhatnagar Awards are given for excellence in the field of-

- (a) Sports
- (b) Economics
- (c) Science and Technology
- (d) Cinema
- (e) None of these

Ans: (c)

141. Youngest ever Microsoft Certified Professional who died recently at the age of 16?

Arfa Karim Randhawa Read More

142. What is the total number of districts in Chhattisgarh as on 1st January 2012?

27

143. Where the Coastal Business Development Summit is held?

Mangalore, Karnataka

144. Name the DGP replacing outgoing chief Sankar Baruah for Assam.

Jayanta Narayan Choudhury

145. Where National Kannada conference is set to be held in the month of April?

Delhi

146. Which country recently joined UNSC as non-permanent member?

Pakistan

CAMPUSPRO