

### Punjab and Sind Bank Sample Test Paper - General Awareness

1. As we all known rise of the BRIC 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 BRICs 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

2. 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

3. 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

4. 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

5. 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

6. 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

7. 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

8. 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

9. 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

10. 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

11. 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

12. As per the news published in some newspaper's 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

13. 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

14. 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

15. 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

16. 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

17. 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

18. 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

19. Kosovo declared itself independent from which of the following countries

- (1) Ukraine
- (2) Croatia
- (3) Serbia
- (4) Russia
- (5) None of these

20. 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

21. 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

22. 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

23. 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

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