

IBPS CWE (PO/MT) Previous Year Exam Paper – 2013

Subject: General Awareness

141. Which of the following is a receipt listed in India and traded in rupees declaring ownership of shares of a foreign company?

- (1) Indian Depository Receipt (IDR)
- (2) European Depository Receipt (EDR)
- (3) Global Depository Receipt (GDR)
- (4) American Depository Receipt (ADR)
- (5) Luxemburg Depository Receipt (LDR)

142. A bank without any branch network that offers its services remotely through online banking, telephone/mobile banking and interbank ATM network alliances is known as

- (1) Universal Banking
- (2) Indirect Bank
- (3) Door Step Bank
- (4) A Direct Bank
- (5) Unit Banking

143. Which of the following Indian Universities is Asia's largest residential university?

- (1) Allahabad University
- (2) Utkal University
- (3) Banaras Hindu University
- (4) Anna University
- (5) Jawaharlal Nehru University

144. In October, 2013, which country has confirmed plans to create a secure mail service to protect its citizens and businesses against foreign espionage?

- (1) Mexico
- (2) Brazil
- (3) Sweden
- (4) Germany
- (5) None of these

145. The campaign name 'Heal India' aims to create awareness about which of the following diseases?

- (1) Mental illness
- (2) AIDS
- (3) Leprosy
- (4) Alzheimer
- (5) None of these

146. The target set by the UIDAI for issuance of Aadhaar cards upto 2014 is

- (1) 50 crore cards
- (2) 55 crore cards
- (3) 45 crore cards
- (4) 40 crore cards
- (5) 60 crore cards

147. Which of the following nations has signed a comprehensive free trade agreement with European Union?

- (1) Japan
- (2) China
- (3) Russia
- (4) Canada
- (5) None of these

148. According to the provisions of the income Tax Act, 1961 a resident individual is categorised as a 'very senior citizen' when he is

- (1) 80 yr of age or older
- (2) 75 yr of age or older
- (3) 90 yr of age or older
- (4) 85-yr of age or older
- (5) 65 yr of age or older

149. Who among the following has recently been conferred with the first Yash Chopra Memorial Award?

- (1) Other than those given as options
- (2) Madhuri Dixit Nene
- (3) Ramesh Sippy
- (4) Lata Mangeshkar
- (5) AR Rahman

150. Which of the following is an investment advisory discipline?

- (1) Corporate Industrial Finance
- (2) Offshare Banking
- (3) Wholesale Banking
- (4) Wealth Management
- (5) Trade Finance

151. The Aadhar-enabled Payment System (AEPS) is a bank-led model that facilitates banking facilities through banking correspondents across banks. However, Aadhaar-enabled basic types of banking transactions do 'not' include

- (1) Aadhaar to Aadhaar funds transfer
- (2) Small overdraft facility
- (3) Cash withdrawal
- (4) Balance enquiry
- (5) Cash deposit

152. A type of fraud wherein criminals use an innocent person's details to open or use an account to carry out financial transactions is known as

- (1) identity theft
- (2) hacking
- (3) money laundering
- (4) espionage
- (5) phishing

153. Deepak Lathore is related to which of the following sports?

- (1) Hockey
- (2) Cricket
- (3) Badminton
- (4) Football
- (5) Weightlifting

154. Who among the following is the author of the book “The Lowland”?

- (1) Jhumpa Lahiri
- (2) Amitav Ghosh
- (3) Salman Rushdie
- (4) Hamid Ansari
- (5) Chetan Bhagat

155. Which of the following Indian actresses- has recently (October, 2013 been honoured at the British House of Commons for her contribution to the global entertainment industry?

- (1) Shabana Azmi
- (2) Kareena Kapoor
- (3) Nandita Das
- (4) Aishwarya Rai Bachchan
- (5) Vidya Balan

156. Who among the following is the current Chief Election Commissioner (CEC) of India?

- (1) KG Balakrishnan
- (2) Ranjit Sinha
- (3) Montek Singh Ahluwalia
- (4) VS Sampath
- (5) SY Quraishi

157. The part of a company’s earnings or profits which are paid out to shareholders is known as

- (1) capital gains
- (2) taxes
- (3) interest on borrowings
- (4) dividends
- (5) penal interest

158. NABARD is responsible for regulating and Supervising the functions of

- (1) Investment and Industrial Finance Banks
- (2) Cooperative Banks and Regional Rural Banks
- (3) Corporate Finance and Overseas Banking Units
- (4) Private Sector and Multinational Banks
- (5) Reserve Bank of India

159. The government of India has announced a 'funding for lending' scheme. Who are the beneficiaries for this scheme?

- (1) Commercial Banks
- (2) Regional Rural Banks
- (3) Micro-finance Institutions
- (4) Finance Departments of the State Governments
- (5) None of the above

160. The arrangement under which banks sell insurance products acting as the agents of the respective companies is called the

- (1) Insurance joint venture
- (2) Bancassurance Model
- (3) Hybrid Insurance Model
- (4) Insurance Broking
- (5) Integrated Model

161. The concept of 'Micro Credit' essentially concentrates on

- (1) consumption smoothening as and when needed
- (2) providing safe place to hold savings
- (3) accepting deposits
- (4) provision of credit to the poor
- (5) facility to transfer money

162. With effect from July 1, 2012, for calculation of lending rates, the Reserve Bank of India has advised banks to switch over to the

- (1) MSF Rate System
- (2) Reverse Repo Rate System
- (3) Bank Rate System
- (4) Repo Rate System
- (5) Base Rate System

163. An Equity share is also commonly referred to as

- (1) ordinary share
- (2) debenture
- (3) convertible share
- (4) security receipt
- (5) preferred stock

164. Which among the following Companies in India has a tie-up with the Japanese Financial Nomura for insurance market?

- (1) ICICI Bank
- (2) UCO Bank
- (3) Kotak Finance
- (4) Life Insurance Corporation of India
- (5) None of the above

165. The seed capital of Bhartiya Mahila Bank is

- (1) Rs 2000 crore
- (2) Rs 1000 crore
- (3) Rs 4000 crore
- (4) Rs 3000 crore
- (5) None of these

166. The World Health Organization (WHO) is a specialised agency of the United Nations (UN) that is concerned with international Public Health. It is headquartered at

- (1) Sweden
- (2) Switzerland
- (3) United Kingdom
- (4) France
- (5) Germany

167. The process by which a life insurance policyholder can transfer all rights, title and interest under a policy contract to a third person is known as

- (1) Assignment of the policy
- (2) Hypothecation of the policy
- (3) Reinvestment of the policy
- (4) Negotiation of the policy
- (5) Nomination of the policy

168. Which of the following communities is 'not' notified as a 'minority community' by the ministry of Welfare, Government of India?

- (1) Sikhs
- (2) Zoroastrians
- (3) Buddhists
- (4) Jains
- (5) Christians

169. In October, 2013, which of the following countries has decided to scrap its two currency system?

- (1) Mongolia
- (2) Sweden
- (3) Cuba
- (4) Jamaica
- (5) None of these

170. Cheraw, the Bamboo Dance, is of which Indian states?

- (1) Mizoram
- (2) Sikkim
- (3) Arunachal Pradesh
- (4) Manipur
- (5) Asom

171. 8th National Conference of Krishi Vigyan Kendra-2013 was held at

- (1) Chennai
- (2) Mumbai
- (3) Lucknow
- (4) Kolkata
- (5) Bangalore

172. Which of the following institutions is regarded as the 'Lender of the Last Resort' by Banks in India?

- (1) State Bank of India (SBI)
- (2) The State Treasury
- (3) Reserve Bank of India (RBI)
- (4) World Bank
- (5) Department of Financial Services (DFS)

173. A bank's 'fixed deposit' is also referred to as a

- (1) term deposit
- (2) savings bank deposit
- (3) current deposit
- (4) demand deposit
- (5) home savings deposit

174. To improve access of the poor to banking, RBI has advised banks to open branches with minimum infrastructure supporting up to 8 to 10 Business Correspondents (BC) at a reasonable distance of 3-4 km. Such branches are known as

- (1) Nodal branches
- (2) Micro branches
- (3) Mini branches
- (4) Ultra small branches
- (5) Satellite branches

175. Which of the following services relate to execution of transactions directly with consumers, rather than corporations or other banks?

- (1) Wholesale Banking Services
- (2) Industrial Banking Services
- (3) Investment Banking Services
- (4) Corporate Banking Services
- (5) Retail Banking Services

176. World Food Day is celebrated every year around the world on

- (1) July 4
- (2) October 16
- (3) Other than those given as options
- (4) August 12
- (5) May 18

177. As per Census 2011, which of the following Indian states has the lowest population density?

- (1) Nagaland
- (2) Manipur
- (3) Arunachal Pradesh
- (4) Himachal Pradesh
- (5) Meghalaya

178. The minimum age for becoming a member of Rajya Sabha is

- (1) 28yr
- (2) 40yr
- (3) 30yr
- (4) 35yr
- (5) 25yr

179. Banks' mandatory lending to farmers for agriculture, micro and small enterprises and other weaker sections

where in banks are required to lend up to 40% of the loans is generally described as

- (1) Para banking
- (2) Sub-prime lending
- (3) Retail lending
- (4) Non-priority sector lending
- (5) Priority sector lending

180. Which of the following statements regarding the 'Direct Benefits Transfer Scheme (DBT)' of the government of India is 'not' true?

- (1) The scheme covers LPQ subsidies, pension payments and scholarships
- (2) Indirect transfers of benefits are more prone to leakage than direct transfers
- (3) Under DBT, money is directly transferred into bank accounts of beneficiaries
- (4) The scheme was launched on January 1, 2013 to cover 20 districts initially
- (5) The scheme is likely to increase the subsidy bill of the government