

UIC Assistant General Knowledge Model Questions

GENERAL AWARENESS

Debt market

- (1) covers issue as well as trading of debt instruments (e.g., bonds, debentures etc)
- (2) is a place where only treasury bills are traded
- (3) deals in only government debts
- (4) All of the above
- (5) None of the above

The term 'moral suasion' refers to

- (1) The moral duty of a borrower to deal with only one bank
- (2) The banker's duty of secrecy as regards the affairs and accounts of his customers
- (3) The advice given by Reserve Bank to banks/financial institutions in the matter of their lending and other operations with the objective that they might implement or follow it
- (4) All of the above
- (5) None of the above

The term 'BSR' refers to

- (1) Bank's Selling Rate
- (2) Basic Statistical Returns
- (3) Annual returns submitted by banks to RBI in respect of priority sector advances
- (4) Quarterly statement of advances to agriculture
- (5) None of the above

The drawee of a cheque is always a

- (1) company
- (2) firm
- (3) customer
- (4) banker
- (5) None of these

Who among the following has not been nominated as member of the Rajya Sabha ?

- (1) Sachin Tendulkar
- (2) Rekha
- (3) Anu Aga
- (4) Kumarmangalam Birla
- (5) None of these

"What is the total Agriculture Lending Target stipulated for the Domestic Scheduled Commercial Banks for the FY 2013-14?"

- 1) 18% of Adjusted Net Bank Credit
- 2) 40% of Adjusted Net Bank Credit
- 3) 25% of Adjusted Net Bank Credit
- 4) 28% of Adjusted Net Bank Credit
- 5) 12% of Adjusted Net Bank Credit

When a Company opts to use 'Green Shoe' option with regard to its IPO (Initial Public Offer), it means that?

- 1) The Company decides to allot Share only in Electronic Format as a 'Go Green' initiative
- 2) The Company decides to allot less Shares than number of Shares proposed in the Public Issue
- 3) The Company decides to cancel the IPO anticipating poor response to the issue
- 4) The Company decides to allot more Shares than number of Shares proposed in the Public Issue
- 5) None of the above

Recent news about tapering of "Quantitative Easing(QE)" by USA Federal Reserve is causing worries for India. What is Quantitative Easing?

- 1) Ban on Securities trading by a Central Bank to manage Money supply in the Economy
- 2) Securities selling by a Central Bank to reduce Money supply in the Economy
- 3) Securities buying by a Central Bank to increase Money supply in the Economy
- 4) Central Bank increasing Interest Rates to reduce Money supply in the Economy
- 5) None of the above

CIBIL (Credit Information Bureau of India Ltd) maintains Credit Information pertaining to?

- 1) An individual's payments pertaining to loans and Credit cards
- 2) A Corporate's payments pertaining to loans and Over drafts
- 3) An individual's payments pertaining to loans and Debit cards
- 4) An individual's applications to Financial Institutions for loans and Credit Cards
- 5) None of the above

'Hindalco Industries Ltd' which is recently in news is a subsidiary of which Industrial group?

- 1) Aditya Birla Group
- 2) Reliance Group
- 3) Tata's
- 4) Godrej Industries
- 5) None of the above

Immediate Payment Service (IMPS)?

i. Is a service to transfer money immediately between two Accounts within the same bank or across banks.

ii. Requires both sender & receiver of money to be registered for mobile banking service with their banks

iii. Requires both sender & receiver of money to have MMID(Mobile Money Identifier) issued by their banks

- 1) Only statement 'i' of the above is correct
- 2) Only statement 'iii' of the above is correct
- 3) Statements 'i' & 'ii' of the above are correct
- 4) Statements 'i', 'ii' & 'iii' of the above are correct
- 5) None of the statements is correct

Who is the present CMD of Bank of Baroda?

- 1) S L. Bhansal
- 2) S.S Mundra
- 3) M.Narendra
- 4) Ajay Kumar
- 5) None

BRICS is the acronym for an association of 5 major emerging national economies. The 5 Countries are?

- 1) Britain, Russia, India, China & Sweden
- 2) Brazil, Russia, India, Canada & Sweden
- 3) Brazil, Russia, India, China & South Africa
- 4) Bangladesh, Russia, India, China & Sweden
- 5) Britain, Russia, India, Canada & Sweden

Which of the following pairs is NOT matched?

- 1) General Insurance - United India Insurance Co.
- 2) Banking - State Bank of India
- 3) Credit Ratings - CRISIL
- 4) Life Insurance - LIC of India
- 5) Telecom - Larsen & Toubro

Br. M.S. Swaminathan is the author of?

- 1) The End of Poverty
- 2) Small is Beautiful
- 3) Development as Freedom
- 4) Towards Hunger Free India
- 5) Argumentative Indian

Name the Currency of Scotland?

- 1) US Dollar
- 2) Scottish Dollar
- 3) British Pound
- 4) Scottish Peso
- 5) None of the above

Ravuri Bharadwaja the 2012 Jnanpith Award winner, passed away on October 18, 2013. Which of the following books is not written by him?

- 1) Pakudurallu 2) Kadambari 3) Jeevana Samaram
4) Ragini 5) Viswambhara

The wholly-owned Government of India entity IIFCL is involved in providing long term finances. What is the expansion of this term IIFCL ?

- 1) Infrastructure Indian Finance Company Limited
2) International Indian Finance Company Limited
3) Integrated Infrastructure Finance Company Limited
4) India infrastructure Finance Company Limited
5) other than those given as options

Telecom operator Aircel has entered into a strategic partnership with a smart phone maker wherein handsets would come with bundled offer of low call rates, free internet usage and contents like video, songs, game for the first three months from Aircel. The strategic partner is_

- 1) Apple 2) Karbonn 3) Samsung 4) Nokia 5) Micromax

The prestigious annual award 'Saraswati Samman' for outstanding literary works in any Indian language for the year 2013 was conferred upon_

- 1) ismat Chughtai for Urdu literature
2) Ramakant Rath for his poetry Shree Radha
3) Manoj Das for his novel Amruta Phala (The Nectar Fruit)
4) sunil Gangopadhyay for his novel Pratham Alo
5) Sugathakumari for her poetry collection Manalezhuthu

A committee set-up by Government of India to suggest ways to improve India's position in the World Bank's "Doing Business Report" was headed by_

- 1) Other than those given as options 2) K. V. Kamath
3) M. Damodaran 4) J.H. Malegam 5) Arvind Mayaram

In the financial year 2013-14. the Finance Minister has announced interest subvention of 1% on housing loans up to

- 1) Rs.20 lakh 2) Rs. 15 lakh 3) Rs. 10 lakh 4) Rs. 25 lakh
5) Other than those given as options

What is the maximum number of partners required for the purpose of carrying business other than the Banking ?

- 1) 20 2) 7 3) 25 4) 10 5) 12

Which of the following Banks has its Head Office at Bangalore ?

- 1) Corporation Bank 2) Vyaya Bank
3) Indian Overseas Bank 4) Indian Bank
5) Syndicate Bank

What is the maximum investment limit in Senior Citizens Savings Scheme, 2004 ?

- 1) Rs. 10 lakh 2) Rs. 5 lakh 3) Other than those given as options
4) Rs. 20 lakh 5) Rs. 15 lakh

The author of the fantasy adventure novel 'Life of Pi' is

- 1) Yann Martel 2) William Goldings
3) Rudyard Kipling 4) Tom Alter 5) steevWaugh

Which film has bagged the National Film Award for best feature film?

- (1) Anumati (2) Paan Singh Tomar
(3) Dhag (4) Spirit (5) None

"Water Conservation Day" observed on

- (1) 20th November (2) 19th November
(3) 24th November (4) 31st October (5) None

Who is the author of the book 'A Soldier's General'?

- (1) General VK Singh (2) General JJ Singh
(3) Admiral Nirmal Kumar Verma
(4) Air Chief Marshal AK Browne (5) None

Which of the following countries has its currency as 'Euro'?

- (1) Estonia (2) Belgium (3) Germany (4) Greece (5) All of these

Which of the following countries is not a member of 'SAARC'?

- (1) Angola (2) Pakistan (3) Bangladesh (4) Bhutan (5) Nepal

Which of the following is an example of financial assets?

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

Mutual Funds fall within supervisory purview of

- (1) SBI (2) RBI (3) SEBI (4) IRDA (5) None

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

Basel norms are important international regulatory stipulations. It is meant for which sector?

- (1) Insurance (2) Banking (3) Micro finance (4) Pension funds (5) None

Which of the following institutions is not directly associated with the financial sector in India?

- (1) Bombay Stock Exchange (2) B1FR
(3) SEBI (4) Planning Commission (5) None

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) (3) (ii) and (iii) (4) (i), (ii) and (iii) (5) Only (iii)

In the term repo, the term of the loan is greater than

- (1) 30 days (2) 20 days (3) 60 days (4) 90 days (5) None

NBFCs are an important part of the Indian financial system. What is the full form of this term?

(1) New Banking Financial Companies

(2) Non-Banking Financial Companies

(3) Neo Banking Financial Confederation

(4) Non-Banking Fiscal Companies

(5) All of the above

Which of the following is a fully owned subsidiary of RBI ?

- 1) NABARD 2) NHB 3) SIDBI 4) IFCI Ltd 5) None