

வங்கிகளில் களார்க் பண்  
**பொது எழுத்துத் தேர்வு**  
**மாதர் வீனா – வீடை**

**Test of General Awareness**  
(with special reference to Banking Industry)

சென்ற வார தொடர்ச்சி...

- Bank Marketing means -  
(A) Selling banks (B) Buying banks  
(C) Merger of banks (D) Selling bank's products and services  
(E) Selling various items in banks
- Proper pricing is needed for -  
(A) Levy of charges (B) Levy of VAT  
(C) Good customer services  
(D) Putting burden on the customer  
(E) Service with extra facilities
- 'Mixed economy' refers to  
(A) the co-existence of heavy, small scale and cottage industries  
(B) the promotion of agriculture as well as industries  
(C) the co-existence of rich as well as poor  
(D) the co-existence of private as well as public sector  
(E) None of these
- A good salesman should be -  
(A) Aggressive (B) Pushy (C) Fierce  
(D) Polite, but firm (E) Talkative
- In a capitalist economy, the prices are determined by  
(A) demand and supply (B) government authorities  
(C) buyers in the market (D) sellers in the market  
(E) None of these
- ATM are -  
(A) Branches of banks  
(B) Manned counters of banks  
(C) Unmanned cash dispensers (D) All of these  
(E) None of these
- Home loans are granted to -  
(A) Individuals (B) Institutions  
(C) Builders (D) All of these  
(E) None of these
- Credit cards are used for -  
(A) Cash withdrawals (B) Purchase of air tickets  
(C) Purchase of consumable items from retail outlets  
(D) All of these (E) None of these
- Elasticity of demand measures the responsiveness of the quantity demanded of a good to a  
(A) change in the price of the good  
(B) change in the price of substitutes  
(C) change in the price of the complements  
(D) change in the price of joint products  
(E) None of these
- Which of the following is not a fixed cost?  
(A) salaries of administrative staff  
(B) rent of factory building  
(C) rent of office building (D) property taxes  
(E) electricity charges
- What is the full form of 'FII'?  
(A) Final Investment in India  
(B) Foreign Investment in India  
(C) Formal Investment in India  
(D) Fair Institutional Investment  
(E) Foreign Institutional Investment
- Which of the following does not constitute an economic activity in Economics?  
(A) A teacher teaching students in a school  
(B) A teacher teaching students in an institute  
(C) A teacher teaching his children at home  
(D) A teacher teaching students in a college  
(E) A teacher teaching students under Sarva Shiksha Abhiyan Scheme
- Who amongst the following is the Head of the RBI at present ?  
(A) Mr. M.V.Kamath (B) Mr. Y.V.Reddy  
(C) Mr. N.R.Narayanmurthy  
(D) Dr. Duvvuri Subbarao (E) None of these
- Majority of rural people still prefer to go to which of the following for their credit needs?



- (A) Money lenders (B) Foreign Bankers  
(C) NABARD (D) RBI (E) None of these

15. Consumption function expresses the relationship between consumption and

- (A) savings (B) income  
(C) investment (D) price (E) None of these

16. The situation in which total revenue is equal to total cost is known as

- (A) monopolistic competition  
(B) equilibrium level of output (C) break-even point  
(D) perfect competition (E) None of these

17. Which of the following countries does not play International Cricket?

- (A) Russia (B) England (C) South Africa  
(D) Pakistan (E) Zimbabwe

18. The money which Govt. of India spends on the development of infrastructure in country comes from which of the following sources?

- (1) Loan from World Bank/ADB, etc  
(2) Taxes collected from the people  
(3) Loan from the RBI

- (A) Only 1 (B) Only 2 (C) Only 3  
(D) Both 1 and 2 (E) All 1, 2 and 3

19. What is the full form of 'P Notes'?

- (A) Permanent Notes (B) Purchase Notes  
(C) Participatory-Notes (D) Private Notes  
(E) None of these

20. The year 2012 has been declared by the UNO as the International Year of

- (A) Mathematics (B) Banking (C) Forests  
(D) Co-operatives (E) None of these

21. Which of the following banks was awarded by the RBI as the "Best retail bank – Global"?

- (A) Barclays Bank (B) Dubai Islamic Bank  
(C) DBS (D) Royal Bank of Canada  
(E) Standard Chartered Bank

22. The accounting year of Reserve Bank of India runs from

- (A) April to March (B) July to June  
(C) January to December (D) August to July  
(E) None of these

23. Parliament exercises control over Public Expenditure through

- (A) Advocate General  
(B) Comptroller and Auditor General  
(C) Prime Minister  
(D) Finance Minister  
(E) Commerce Minister

24. In accounting terms, what constitutes the 'closing stock'?

- (A) Net Investment  
(B) Gross Investment – Capital Losses  
(C) Opening Stock – Capital Losses  
(D) Opening Stock + Net Investment – Capital Losses  
(E) None of these

25. 'Quota' is

- (A) tax levied on imports (B) tax levied on exports  
(C) imports of capital goods  
(D) limit on the quantity of imports  
(E) limit on the quantity of exports

26. ISRO is the abbreviation for

- (A) Indian Scientific Research Organisation  
(B) Indian Space Research Organisation  
(C) International Space Research Organisation  
(D) International Scientific Research Organisation  
(E) None of these

27. Tooth paste is a product sold under

- (A) monopolistic competition (B) perfect competition  
(C) monopoly (D) duopoly  
(E) None of these

28. The relationship between the price of a commodity and the demand for it

- (A) is a positive relationship  
(B) is an inverse relationship  
(C) they are not related  
(D) they are related but neither positive nor inverse  
(E) None of these

29. Which of the following is included in national income account?

- (A) services of housewives  
(B) services of sadhus  
(C) services of night watchmen  
(D) income of smugglers (E) None of these

30. An increase in national income because of increase in prices is known as

- (A) an increase in national income in real terms  
(B) an increase in national income at constant prices  
(C) an increase in national income at base prices  
(D) an increase in money national income  
(E) None of these

31. If total utility is maximum at a point then marginal utility is

- (A) positive (B) zero (C) negative  
(D) positive but decreasing (E) negative but increasing

32. Which of the following is not a cause of low productivity in Indian agriculture?

- (A) co-operative farming  
(B) inadequate inputs availability  
(C) sub-division and fragmentation of land holdings  
(D) poor finance and marketing facilities  
(E) None of these

33. Which of the following countries in the world is the

biggest consumer of gold?

- (A) USA (B) Bangladesh  
(C) Russia (D) India (E) Sri Lanka

34. Which of the following is a Public Sector Unit?

1. TCS 2. ICICI Bank  
3. TESCO 4. BHEL

- (A) 1 and 2 only (B) 2 and 4 only  
(C) 2,3 & 4 only (D) 4 only (E) All of these

35. Relationship selling means -

- (A) Preparing a list of relatives (B) Cross selling  
(C) Selling to relatives (D) Selling to strangers  
(E) Telemarketing

36. A lead means -

- (A) A bank's marketing staff (B) A religious leader  
(C) Bank's chairman (D) Target Customer  
(E) Leash tied to a dog

37. HNI means -

- (A) Highly negative individual  
(B) High growth individual  
(C) High neutral individual  
(D) Highly necessary individual (E) All of these

38. India has different categories of commercial banks. Which of the following does NOT belong to one such category?

- (A) Private Banks (B) Commodities Banks  
(C) Nationalised Banks (D) Cooperative Banks  
(E) Foreign Banks

39. What is the expansion of SFIO?

- (A) Serious Fraud Investigation Office  
(B) Students Federation of India  
(C) Small Fund Investors of India  
(D) Share Investors Federation of India  
(E) None of these

40. What is the current rate of service tax (inclusive of cess)?

- (A) 10.3% (B) 11.33% (C) 12.36%  
(D) 13.39% (E) 15%

### ANSWERS

- |        |        |        |        |        |
|--------|--------|--------|--------|--------|
| 1-(D)  | 2-(C)  | 3-(D)  | 4-(D)  | 5-(A)  |
| 6-(C)  | 7-(A)  | 8-(D)  | 9-(A)  | 10-(E) |
| 11-(E) | 12-(C) | 13-(D) | 14-(A) | 15-(B) |
| 16-(C) | 17-(A) | 18-(E) | 19-(C) | 20-(D) |
| 21-(E) | 22-(A) | 23-(B) | 24-(D) | 25-(D) |
| 26-(B) | 27-(A) | 28-(B) | 29-(C) | 30-(D) |
| 31-(B) | 32-(A) | 33-(D) | 34-(D) | 35-(B) |
| 36-(D) | 37-(B) | 38-(B) | 39-(A) | 40-(C) |

## Test of Computer Knowledge

- RAM stands for  
(A) Random Access Memory (B) Read Access Memory  
(C) Read Auxiliary Memory (D) Random Auxiliary Memory  
(E) None of these
- Which of the following is system software?  
(A) Database programmes (B) Word processors  
(C) Spreadsheets (D) Compiles (E) None
- Which of the following is a high-speed network that connects local networks in a city / town?  
(A) LAN (B) MAN (C) WAN  
(D) TAN (E) None of these
- Which of the following not a hardware?  
(A) Processor chip (B) Printer (C) Mouse  
(D) Java (E) None of these
- PDA stands for  
(A) Personal Digital Assistant  
(B) Personal Development Agency  
(C) Personal Data Authority (D) Personal Data Array  
(E) None of these
- A digital camera is a / an  
(A) Input (B) Output (C) Software  
(D) Storage (E) Input / Output
- Which of the following is a high-speed memory to make adjustment with speed gap between processor and main memory?  
(A) Cache (B) PROM (C) EPROM  
(D) SRAM (E) None of these
- Which part of the CPU helps to coordinate the activities of other components of the computer?  
(A) Mother board (B) Coordination board  
(C) Control Unit (D) Arithmetic Logic Unit  
(E) None of these
- HTML stands for  
(A) Hi Text Machine Language  
(B) Hyper Text Machine Language  
(C) Hyper Text Markup Language  
(D) Hyper Text Manipulated Language (E) None of these
- Which menu is selected to cut, copy and paste?  
(A) File (B) Tools (C) Special  
(D) Edit (E) None of these
- The advantage of LAN is  
(A) Sharing peripherals (B) Backing up your data  
(C) Saving all your data (D) Accessing the web  
(E) Automatic printing of data
- The full form of MB is  
(A) Micro Bytes (B) Mega Bytes (C) Mini Bytes  
(D) Milli Bytes (E) Midi Bytes
- What is a mailing list?  
(A) Collection of e-mail address (B) Collection of files  
(C) Collection of folders (D) Collection of data  
(E) Collection of events
- Which of the following devices was used in the first generation computer?  
(A) Integrated Circuit (B) Processor (C) Microprocessor  
(D) Vacuum Tube (E) None of these
- Name the translator programme which is used in Assembly Language  
(A) Compiler (B) Interpreter (C) Changer  
(D) Translator (E) Assembler
- The most important or powerful computer in a typical network -  
(A) Desktop (B) Network client (C) Network server  
(D) Network station (E) None of these
- Which of the following is an optional memory to run the computer system?  
(A) RAM (B) ROM (C) Cache  
(D) Secondary Memory (E) RAM and ROM
- A hardware connected to a tower is called as  
(A) CPU (B) Software (C) Peripheral  
(D) Storage (E) None of these
- What is the biggest number you can get with 8 bits?  
(A) 256 (B) 128 (C) 1000  
(D) 255 (E) None of these
- The example of standard file format is  
(A) JPEG (.jpg) (B) Bitmap (.bmp) (C) Word (.doc)  
(D) Text (.txt) (E) Excel (.xls)
- Find the odd man out of the following:  
(A) Applications (B) Peripherals (C) Programs  
(D) Software (E) Operating System
- The primary purpose of software is to turn data into -  
(A) Web sites (B) Information (C) Programs  
(D) Objects (E) None of these
- Which of the following is portable computer?

- (A) Mini computer (B) Mainframe computer  
(C) Desktop (D) Workstation (E) PDA

24. Which of the following about RAM is correct?

- (A) When PC turns off, it retains the data  
(B) It is a type of read and write memory  
(C) It has start up instructions  
(D) It is a peripheral (E) None of these

25. Which of the following is specifically designed as special purpose computer?

- (A) Mainframe computer (B) Special purpose computer  
(C) Portable computer (D) Super computer  
(E) None of these

26. Which of the following manages computer resources?

- (A) ALU (B) BUS (C) Control Unit  
(D) I/O unit (E) Secondary memory

27. Which part of the hardware is used to compensate the difference between the speed of CPU and peripheral?

- (A) Scanner (B) Printer (C) Videocard  
(D) Motherboard (E) Interface

28. Which of the following is the largest unit of storage?

- (A) GB (B) KB (C) MB  
(D) TB (E) None of these

29. Which of the following devices is referred to as Silico Sapiens?

- (A) Computer (B) Robot (C) Calculator  
(D) Cell Phone (E) None of these

30. Modern Computers are reliable yet they are not

- (A) Fast (B) Powerful (C) Infallible  
(D) Cheap (E) None of these

31. What is meant by a dedicated computer?

- (A) The one which is used by one person only  
(B) The one which is assigned with only one task  
(C) The one which uses only one kind of software  
(D) The one which is meant for application software only  
(E) None of these

32. Which of the following is the correct ascending order with reference to increasing quantity of speed and capacity?

- (A) Super, Micro, Mainframe, Mini  
(B) Mini, Super, Micro, Mainframe  
(C) Mini, Micro, Super, Mainframe  
(D) Micro, Mini, Super, Mainframe  
(E) Micro, Mini, Mainframe, Super

33. Which of the following computer language is used for

artificial intelligence?

- (A) FORTRAN (B) PROLOG (C) C  
(D) COBOL (E) None of these

34. Which of the following is an example of connectivity?

- (A) Internet (B) Floppy disk (C) Power cord  
(D) Data (E) None of these

35. What is the alternative computer terminology for a bug?

- (A) Leech (B) Squid (C) Slug  
(D) Glitch (E) None of these

36. What is the name of the display feature that highlights are of the screen which requires operator attention?

- (A) Pixel (B) Reverse video (C) Touch screen  
(D) Cursor (E) None of these

37. A keyboard can be dispensed with by using which of the following devices?

- (A) Joystick (B) Touch (C) Light pen  
(D) Mouse (E) None of these

38. A computer program that translates one program instructions at a time into machine language is called a/an

- (A) Interpreter (B) CPU (C) Compiler  
(D) Simulator (E) None of these

39. A collection of related files is called a -

- (A) Character (B) Field (C) Database  
(D) Record (E) None of these

40. The system unit of a personal computer typically contains all of the following except:

- (A) Microprocessor (B) Disk controller  
(C) Serial interface (D) Modem (E) None of these

41. Which of the following is the correct ascending order?

- (A) Bit, GB, Nibble, KB, Byte, MB  
(B) Bit, Nibble, Byte, KB, MB, GB  
(C) Bit, Byte, Nibble, KB, MB, GB  
(D) Nibble, Bit, Byte, KB, MB, GB  
(E) Bit, Byte, Nibble, GB, KB, MB

## ANSWERS

1.A	2.B	3. B	4.D	5.A	6.E
7.A	8.C	9.C	10. D	11.A	12.B
13.A	14.D	15.E	16.C	17.C	18.C
19.A	20.D	21.B	22.C	23.E	24.B
25.D	26.C	27.E	28.D	29.A	30.C
31.B	32.E	33.B	34.A	35.D	36.B
37.D	38.A	39.C	40.D	41.B	