

## Allahabad Bank Probationary Officer Exam 21-2-2010

1. 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 ?

1. Performance was subdued in the Quarter 2.
2. Yields on advances of almost all listed banks have come down.
3. Advances grew at a slower pace when compared to deposits.

- (A) Only 1 is true  
**(B) Only 2 is true**  
(C) Only 3 is true  
(D) All 1, 2 and 3 are true  
(E) None of these

2. 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

3. 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 ?

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

- (A) **Only 1** | (B) Only 2 | (C) Only 3 | (D) All 1, 2 and 3 | (E) None of these

4. 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 Govt. have proved insufficient to improve the situation of agri sector  
**(E) All of these**

5. Why has Dr. Subir Gokarn's name been in the news recently ?

- (A) He has taken over as the 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 Minister's Office

(E) None of these

6. As published in various newspaper, 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

7. As per the news published in a financial publication RBI is redesigning its 'ECS' to function as a 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**

8. 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

9. 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 ?

1. The machines will check for counterfeit notes and drop these from circulation.

2. This will help banks to count the notes quickly and accurately.

3. This will help in sorting out soiled notes so that they are not reissued by the banks.

(A) Only 2

(B) Only 1

(C) Only 3

**(D) Only 1 and 2**

(E) None of these

10. 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

11. 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

12. 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

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

- (A) Payment on Sale
- (B) Power of Sale
- (C) Point of Sale**
- (D) Payment Order Service
- (E) None of these

14. 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

15. 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) Rs. 10,000 | **(B) Rs. 15,000** | (C) Rs. 20,000 | (D) Rs. 25,000 | (E) Rs. 30,000

16. 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

17. 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 Base II norms

18. As per the reports published by various agencies/organizations, 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 of which of the following initiatives is required to be started much in advance ?

- (A) Green Revolution** | (B) Planned Urbanisation | (C) Industrialisation | (D) Climate Migration | (E) All of these

19. 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

20. 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 wherein either they are a party or because of that their peace and stability may be affected. Stability in which of the following two nations is more vital to India than that of any other nations ?

- (A) Bangladesh and China
- (B) China and USA
- (C) Iraq and Russia
- (D) South and North Korea
- (E) Pakistan and Afghanistan**

21. India's 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 \$

22. Some world bodies/organisations/agencies are of the view that agriculture should adopt a 'Cross Disciplinary Approach', and take 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

23. 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
- (E) None of these

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

1. Credit permit to release one ton of carbon dioxide.
2. Providing loans to establish one new production unit which can produce carbon dioxide for industrial use.
3. Finding out one new business which can use and recycle green house gases.

- (A) Only 3
- (B) Only 2
- (C) Only 1
- (D) All 1, 2 and 3**
- (E) None of these

25. 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 ? About—

- (A) 15 % | **(B) 30 %** | (C) 50 % | (D) 70 % | (E) 60 %

26. 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 Govt. of India
- (E) None of these

27. 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

28. The Government of India has decided to disinvest its share in major public sector undertakings. How much of its share will be offloaded in this method ?  
(A) 2 % | (B) 4 % | (C) 8 % | **(D) 10 %** | (E) None of these
29. 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
30. At present the trade between India and China is in a state of 'Payment imbalance'. What does this mean in real terms ?  
1. China does not import many items from India whereas India imports more from China.  
2. China does not pay India in time and a lot of delay is reported by the exporters.  
3. India wants all payments to be made in US Dollars whereas China pays in its own currency.  
(A) Only 1 | (B) Only 2 | **(C) Only 3** | (D) All 1, 2 and 3 | (E) None of these
31. 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**
32. 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 ecosystem. 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
33. 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
34. Which of the following is not a Government of India undertaking ?  
(A) Oil India Ltd.  
(B) Sutej Jal Vidyut Nigam Ltd.  
**(C) ICICI Bank**  
(D) National Thermal Power Corporation Ltd.  
(E) Rural Electrification Corporation Ltd.
35. 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
36. Which of the following has been the growth of India's 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**
37. Which of the following ministries had 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**

38. 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

39. 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

40. What per cent of India's GDP is invested in providing education ?

- (A) 1 % | (B) 2.5 % | (C) 4 % | **(D) 6 %** | (E) None of these

41. 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

42. '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**

43. Which of the following countries objected to the Indian Prime Minister's recent visit to Arunachal Pradesh ?

- (A) Pakistan | (B) Nepal | (C) Myanmar | (D) Bhutan | **(E) None of these**

44. Which of the following 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

45. 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

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

- (A) Carrot | (B) Radish | **(C) Brinjal** | (D) Potato | (E) None of these

47. Each Nobel Prize winner gets an amount of 10 million Swedish—

- (A) Kroner** | (B) Dollar | (C) Yen | (D) Pound | (E) Euro

48. Which of the following not a plant product ?  
(A) Camphor | (B) Aloe vera | (C) Vanilla | (D) Kiwi | **(E) All are plant products**
49. Dr. Venkatraman Ramakrishnan is one of the recipients of the Nobel Prize in the field of—  
(A) Physics | **(B) Chemistry** | (C) Medicine | (D) Economics | (E) Literature
50. As per the reports published in newspapers the Govt. of India has asked all the states to conduct a 'Social Audit' of each and every work of which of the following schemes ?  
(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
51. Which of the following is not the name of a major Lawn Tennis Tournament ?  
(A) US Open | (B) Wimbledon | (C) French Open | **(D) Grand Master** | (E) Australian Open
52. 'Derby' is associated with which of the following sports events ?  
**(A) Horse Racing** | (B) Chess | (C) Cricket | (D) Hockey | (E) Football
53. Which of the following terms is not used in Banking and Finance ?  
(A) Bid Price | **(B) Jacksonian Seizure** | (C) Call Option | (D) Bluechip | (E) Dividend
54. Dada Saheb Phalke Award is given for the exemplary work in the field of .....  
(A) Literature | (B) Music | **(C) Films** | (D) Sports | (E) None of these
55. Who amongst the following is the Chief Justice of India at present ?  
(A) Justice R. C. Lahoti  
(B) Justice V. K. Sabharwal  
(C) Justice G. P. Mathur  
**(D) Justice K. G. Balakrishnan**  
(E) None of these
56. Which of the following terms is not used in Economics ?  
**(A) Exogenous** | (B) Depreciation | (C) Deep Market | (D) Zero Sum Game | (E) Handedness
57. 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**
58. 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**

59. 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**

60. Which of the following is caused by H5N1 virus ?

- (A) Yellow fever | (B) Measles | (C) Plague | **(D) Bird flu** | (E) None of these

61. Which of the following rivers is not in India ?

- (A) Tapti | **(B) Ural** | (C) Mahi | (D) Mahanadi | (E) Penner

62. 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

63. 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

64. 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

65. 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**

66. 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

67. India recently organized sixth ministerial level of Indo-US-TPF. What is fullform of TPF ?

- (A) Trade Policy Forum**
- (B) Traditional Planning Force
- (C) Trade and Payment Finance
- (D) Technical Planning Force
- (E) None of these

68. 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) ICCROM | (E) None of these
69. Which of the following states has launched '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
70. Which of the following states has the maximum number of Sugar mills ?  
(A) Bihar | (B) Rajasthan | (C) Gujarat | (D) Haryana | **(E) None of these**
71. India purchased the Break Anti Missile Defence System from—  
(A) USA | (B) Japan | (C) France | **(D) Israel** | (E) None of these
72. Mullaperiyar Dam is built on which of the following rivers ?  
(A) Pamba | (B) Godavari | (C) Krishna | (D) Cauvery | **(E) None of these**
73. 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
74. Who amongst the following has been nominated for Man Booker Prize-2009 ?  
(A) J. M. Coetzee | **(B) Hilary Mantel** | (C) Sarah Waters | (D) Thomas Cromwell | (E) None of these
75. Shantiswarup Bhatnagar Awards are given for excellence in the field of—  
(A) Sports | (B) Economics | **(C) Science and Technology** | (D) Cinema | (E) None of these