

Banking Awareness

For All Bank Exam's



1500+ MCQ's

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1. Which of the following is not emitted by radio active substance?

- A. Electrons
- B. Electromagnetic radiations
- C. Alpha particles
- D. Neutrons
- E. None of these

Ans: D

2. A computer system that is old and perhaps not satisfactory is referred to as a(n)

- A. Ancient system
- B. Historical system
- C. Age old system
- D. Legacy system
- E. Legal System

Ans: D

3. 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

- A. Universal Banking
- B. Indirect Bank
- C. Door Step Bank
- D. A Direct Bank
- E. Unit Banking

Ans: D

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

- A. 80 yr of age or older
- B. 75 yr of age or older
- C. 90 yr of age or older
- D. 85 yr of age or older
- E. 65 yr of age or older

Ans: A

5. Which of the following organisations/agencies has specifically been set up to boost overall rural development in India?

- A. RBI
- B. SIDBI
- C. NABARD
- D. SEBI
- E. EXIM

Ans: C

6. Mithila painting (also known as Madhubani painting) is practiced in the Mithila state of ____.

- A. Jharkhand
- B. West Bengal
- C. Assam
- D. Bihar
- E. None of these

Ans: D

7. The physical distribution involves which activities?

- A. Sales force costing
- B. Retail warehousing
- C. Customer service
- D. All of the above
- E. None of these

Ans: D

8. Marketing communication has the objective of ____.

- A. Building awareness
- B. Stimulating action
- C. Both [a] and [b]
- D. Selling goods
- E. None of the above

Ans: C

9. The seed capital of Bhartiya Mahila Bank is

- A. Rs 2000 crore
- B. Rs 1000 crore
- C. Rs 4000 crore
- D. Rs 3000 crore
- E. None of these

Ans: B

10. The computer-abbreviation KB usually means _____

- A. Key Block
- B. Kernel Boot
- C. Kilo Byte
- D. Kit Bit
- E. None of these

Ans: C

11. Which of the following banks in India has maximum number of branches and ATMs in India?

- A. IDBI Bank
- B. Bank of India
- C. Punjab National Bank
- D. ICICI Bank
- E. State Bank of India

Ans: E

12. This is the part of the computer system that one cannot touch

- A. Hardware
- B. Printer
- C. Mouse
- D. Scanner
- E. Software

Ans: E

13. Junk e-mail is also called

- A. Crap
- B. Spoof
- C. Sniffer script
- D. Spool
- E. Spam

Ans: E

14. The computer monitor is which type of device?

- A. Input
- B. Output
- C. Software
- D. (a) and (b)
- E. None of these

Ans: B

15. The name a user assigns to a document is called a(n)

- A. filename
- B. program
- C. record
- D. data
- E. None of these

Ans: A

16. 'PVR' is the name of a leading _____ .

- A. Retail Store Chain
- B. Trousers Brand
- C. Fast Food Restaurants
- D. Casual Footwear Chain
- E. Multiplex Chain Operator

Ans: E

17. The basic goal of a computer process is to convert data into

- A. graphs
- B. tables
- C. files
- D. information
- E. diagrams

Ans: D

18. Sardar Patel Birthday is celebrated as -

- A. National Integration Day
- B. National Unity Day
- C. National Education Day
- D. National Teachers Day
- E. None of these

Ans: B

19. Which day is observed as World Vegetarian Day?

- A. 1st November
- B. 1st October
- C. 1st December
- D. 10th October
- E. None of these

Ans: B

20. Cash Reserve Ratio (CRR) is a specified minimum fraction of the total deposits of customers, which commercial banks have to hold as reserves either in cash or as deposits with the central bank. CRR is set according to the guidelines of the central bank of a country. CRR controls-

- A. It cheaper for banks to borrow money
- B. Is a tool, which central bank uses for short-term purposes
- C. Greater control to the central bank over money supply
- D. Marking a shift from earlier method of calibrating various policy rates separately
- E. None of these

Ans: C

21. The shortcut key Ctrl+F in Word is used for

- A. To view document in full view
- B. To open the Formula dialog box
- C. To save the file
- D. To open the Find and Replace dialog box
- E. None of these .

Ans: D

22. The disk-caching feature improves the

- A. performance of hard disk
- B. speed of processor
- C. performance of monitor
- D. performance of CD drive
- E. None of these

Ans: A

23. A money deposited at a bank that cannot be

withdrawn for a preset fixed period of time is known as a _____ .

- A. Term deposit
- B. Checking Account
- C. Savings Bank Deposit
- D. No Frills Account
- E. Current Deposit

Ans: A

24. If a crossed cheque is presented for payment

- A. cash can be paid across the counter to the presenter.
- B. cash can be paid across the counter to the account holder only.
- C. it can be paid only through a banker.
- D. it cannot be paid at all.
- E. it can be paid across the counter in another bank.

Ans: B

25. The space between the margin and the text is called _____

- A. Line Spacing
- B. Paragraph Spacing
- C. Indent
- D. Index
- E. None of these

Ans: C

26. Compatibility, with regard to computers, refers to

- A. the software doing the right job for the user
- B. it being versatile enough to handle the job
- C. the software being able to run on the computer
- D. software running with only other previously installed software
- E. software permanently available in the computer

Ans: B

27. A central computer that holds collections of data and program for many PCs, work station and other computer is a(n) _____

- A. Super computer
- B. Mini computer
- C. Laptop
- D. Server
- E. None of these

Ans: C

28. Teleconferencing is _____.

- A. It refers to electronic meetings that involve people who are at physically different sites.
- B. Telecommunication technology allows participants to interact with one another without travelling to the same direction.
- C. It refers to electronic meetings that do not involve people
- D. Both 1 and 2
- E. None of these

Ans: D

29. Customisation results in _____

- A. Customer exit
- B. Customer retention
- C. Customer complaints
- D. Better Balance Sheet figures
- E. Better technology

Ans: D

30. _____ Is the execution of at least two different programs simultaneously,

- A. Multiprocessing
- B. Multi programming
- C. Recovery
- D. Integrity
- E. None of these

Ans: A

31. Which of the following organizations/agencies has sought an emergency fund of Rs 1000 crore from banks to tackle acute liquidity crisis, which is coming in the way to give loans to micro borrowers?

- A. Regional Rural & Cooperative Banks
- B. RBI
- C. Micro Finance Institutions
- D. NABARD
- E. None of these

Ans: A

32. Which is a hybrid security, combining features of preferred stock and corporate bonds?

- A. UPI
- B. NPCI
- C. NEFT
- D. MIPS
- E. RTGS

Ans: D

33. Marketing share means _____

- A. Paid up capital
- B. Shares held by employees
- C. Share of business volume as compared to other companies
- D. Share price of the company quoted in the market
- E. Sensex

Ans: C

34. Video controller

- A. Controls the resolution of images on screen
- B. Controls the signals to be sent and received from processor for display
- C. Handles the entire electronic work behind the formation of images on the screen
- D. Is responsible for allocating pixels for formation of images
- E. Is responsible for the refresh rate of the screen / monitor

Ans: C

35. The famous Dilwara Temples are situated in

- A. Uttar Pradesh
- B. Rajasthan
- C. Maharashtra
- D. Madhya Pradesh
- E. Karnatka

Ans: B

36. In marketing POS ____.

- A. Preparation for Sales
- B. Point of Superiority
- C. Point of Sales
- D. Primary Outlook of Salesmen
- E. Position of Sales

Ans: C

37. Iripitakas are sacred books of

- A. Buddhists
- B. Hindus
- C. Jains
- D. Parsi
- E. Islam

Ans: A

38. Every device on the Internet has a unique address that identifies it in the same way that a street address identifies the location of a house.

- A. DH
- B. DA

C. IP

D. IA

E. None of these

Ans: C

39. To move data from one part of the document to another, which of the following is used ?

- A. Cut and Paste
- B. Copy and Paste
- C. Cut and Delete
- D. Copy and Undo
- E. Cut and Insert

Ans: A

40. Banks in our country normally publicise that additional interest rate is allowed on retail domestic term deposits of

- A. Minors
- B. Married women
- C. Senior citizens
- D. Govt. employees
- E. Rural residents

Ans: C

41. Which of the following contains permanent data and gets updated during the processing of transactions?

- A. Operating System File
- B. Transaction file
- C. Software File
- D. Master file
- E. Any File

Ans: A

42. What do you understand by the term 'Mortgage'?

- A. Sale of a movable security in the event of default by the borrower
- B. Registration of charge with the Registrar of Companies
- C. Making the security of immovable property available as a cover for a home loan by the borrower
- D. Registration of charge with the Regional Transport Authority
- E. Returning of the security to borrower by the bank on receipt of full payment

Ans: C

43. Which Excel feature enables pre-defined layouts to selected tables in the worksheet?

- A. Autoformat
- B. Header and Footers
- C. Undo and Redo
- D. Spelling and Grammar
- E. Autograph

Ans: A

44. Which of the following institutions is an asset reconstruction company?

- A. CIBIL
- B. DICGC
- C. BCSBI
- D. ARCIL
- E. IRDA

Ans: D

45. What do we call the automatic execution of high-priority computer programs that have been designed to pre-empt the use of computer resources?

- A. Foreground processing
- B. Background processing
- C. Black processing.
- D. White processing.
- E. None of these

Ans: A

46. What is the minimum period for which a fixed deposit can be opened in India?

- A. 3 days
- B. 7 days
- C. 15 days
- D. 30 days
- E. 60 days

Ans: B

47. Filariasis is caused by

- A. Bacteria
- B. Mosquito
- C. Protozoa
- D. Virus
- E. None of these

Ans: B

48. By increasing repo rate, the economy may observe the following effects _____.

- A. Rate of interest on loans and advances will be costlier
- B. Industrial output would be affected to an extent
- C. Banks will increase rate of interest on

deposits

- D. Industry houses may borrow money from foreign countries
- E. All of these

Ans: C

49. Your position in the text is shown by a

- A. Blinker
- B. Cursor
- C. Causer
- D. Pointer
- E. None of these

Ans: B

50. Which of the following is a Development Bank ?

- A. HDFC Bank
- B. National Housing Bank
- C. Central Bank of India
- D. Saraswat Co. Op. Bank
- E. HSBC Bank

Ans: A

51. Under whom has the Reserve Bank of India set up an expert committee to examine the current monetary policy framework of RBI and recommend what needs to be done to revise and strengthen it ?

- A. P.J. Nayak
- B. Urjit Patel
- C. J.P. Morgan
- D. Chetan Ghate
- E. Sajid Cheno

Ans: B

52. Marketing of goods experimentally in several carefully selected areas before releasing them on a wide scale is known as:

- A. Sampling
- B. Segmentation
- C. Segregation
- D. Test marketing
- E. Grading

Ans: D

53. The default view in Excel is _____ View.

- A. Work
- B. Auto
- C. Normal
- D. Roman
- E. None of these

Ans: C

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

- A. State Bank of India (SBI)
- B. The State Treasury
- C. Reserve Bank of India (RBI)
- D. World Bank
- E. Department of Financial Services (DFS)

Ans: C

55. The ratio of width to length of our National Flag is

- A. 3 : 5
- B. 2 : 3
- C. 2 : 4
- D. 3 : 4
- E. 3 : 2

Ans: B

56. Which of the following Excel charts represents only one value for each variable?

- A. Function
- B. Line
- C. pie
- D. Bar
- E. None of these

Ans: A

57. Which of the following sectors contributes maximum in deciding the growth in income of the states in India?

- A. Energy
- B. Tourism
- C. Service
- D. Transport
- E. Agriculture

Ans: C

58. The other name of a motherboard is

- A. Mouse
- B. Computer Board
- C. System Device
- D. Central Board
- E. System Board

Ans: E

59. Dr. M. S. Swaminathan is associated with

- A. Agriculture
- B. Medicine

- C. Astrophysics
 - D. Physics
 - E. None of these
- Ans: A

60. What is the process of copying software programs from secondary storage media to the hard disk is called

- A. Configuration
- B. download
- C. storage
- D. upload
- E. installation

Ans: E

61. The social aspect of marketing ensures

- A. Social good
- B. Delivery of effective and efficient social change programs
- C. Customer engagement
- D. All of these
- E. Both 1 and 2

Ans: D

62. In a customer database, a customer's surname would be keyed into a ____.

- A. row
- B. text filed
- C. record
- D. computed field
- E. None of these

Ans: C

63. Which of the following type of menu shows further sub-choices ?

- A. Reverse
- B. Template
- C. Scrolled
- D. wrapped
- E. Pull-Down

Ans: E

64. In addition to the basic typing keys, desktop and notebook computer keyboards include a(n) _____ keypad to efficiently move the screen-based insertion point.

- A. editing
- B. number
- C. locked
- D. docked
- E. None of these

Ans: B

65. _____ are software which is used to do particular task.

- A. Operating system
- B. Program
- C. Data
- D. Software
- E. None of these

Ans: B

66. DATA or information used to run the computer is called

- A. hardware
- B. CPU
- C. peripheral
- D. software
- E. None of these

Ans: D

67. Which of the following is billionth of a second?

- A. Gigabyte
- B. Terabyte
- C. Nanosecond
- D. Microsecond
- E. Terasecond

Ans: C

68. 'IAEA' is an organization which functions in the area of

- A. Prevention of Money Laundering
- B. Control of Foreign Direct Investment
- C. Nuclear Energy
- D. World Trade
- E. Promoting International understanding among the nations

Ans: C

69. Which of the following is a hardware and not a software?

- A. PowerPoint
- B. Printer driver
- C. Operating System
- D. ALU
- E. Excel

Ans: D

70. Which feature allows you to type words in a paragraph continually without pressing the enter key at the end of each line?

- A. Image Wrap
- B. Word Wrap
- C. Picture Wrap
- D. All of the above
- E. None of these

Ans: B

71. Which Bank has partnered with Flipkart to launch 'Buzz Credit Card' for its for online shoppers?

- A. Bank of Baroda
- B. SBI
- C. ICICI Bank
- D. Axis Bank
- E. South Indian Bank

Ans: D

72. A form of intentional weather modification by changing to trying the amount or type of precipitation that falls from clouds by dispersing substances into air that serve as cloud condensation is called _____.

- A. Cloud Computing
- B. Cloud Technology
- C. Cloud Seeding
- D. Cloud Control
- E. Cloud Engineering

Ans: C

73. To make a copy of the current document to disk

- A. Use the 'save' command
- B. This cannot be done
- C. Use the 'duplicate' command
- D. Copy the document
- E. Use the 'save as' command

Ans: E

74. A device that connects to a network without the use of cables is said to be

- A. distributed
- B. wireless
- C. centralized
- D. open source
- E. None of these

Ans: B

75. A device that connects to a network without the use of cables is said to be

- A. distributed
- B. centralised

- C. open source
- D. wireless
- E. None of these

Ans: D

76. Ujani Dam is located on which river?

- A. Pravara River
- B. Bhima River
- C. Mutha River
- D. Walayar River
- E. None of these

Ans: B

77. Which computer memory is used for storing programs and data currently being processed by the CPU ?

- A. Internal memory
- B. Mass memory
- C. Non-volatile memory
- D. PROM
- E. None of these

Ans: A

78. Which of the following names is associated with a Health scheme launched by the Govt. of India?

- A. VAT
- B. MAT
- C. CAR
- D. AAFI
- E. ASHA

Ans: E

79. Which of the following contains information about single 'entity' in the database - like a person, place, event, or thing?

- A. query
- B. form
- C. record
- D. table
- E. None of these

Ans: C

80. ASCII stands for

- A. American Special Computer for Information Interaction
- B. American Standard Computer for Information Interchange
- C. American Special Code for Information Interchange
- D. American Special Computer for Information

Interchange

- E. American Standard Code for Information Interchange

Ans: E

81. Which of the following is not an example of application software?

- A. Database software
- B. Graphics software
- C. Operating system software
- D. Spreadsheet software
- E. Word processing software

Ans: C

82. A situation in which consumer purchases are unplanned is called:

- A. Latent demand
- B. Impulse buying
- C. Irregular demand
- D. Unwholesome buying
- E. None of these

Ans: B

83. Which of the following organisations is established mainly to promote Micro, Small and Medium industrial sector in India?

- A. NABARD
- B. SIDBI
- C. IDBI Bank
- D. EXIM Bank
- E. All of these

Ans: B

84. We regularly come across some lines marked on the back of products. What are they called?

- A. Bar-code
- B. Spooler
- C. Scanner
- D. Output reader
- E. Price tag

Ans: A

85. Which of the following is a part of Marketing Management?

- A. Identification of Business opportunities
- B. Understanding the customer needs
- C. Producing according to customer needs
- D. Delivering as per customer convenience
- E. All of the above

Ans: E

86. Market segmentation means _____
A. segmentation of sales teams
B. allocation of territory
C. sales arrangement
D. segmentation of target group according to their needs
E. market share

Ans: C

87. Panna National Park is located in which of the following states?

- A.** Rajasthan
- B.** Assam
- C.** Meghalaya
- D.** Madhya Pradesh
- E.** None of these

Ans: C

88. The errors that can be find out by a compiler are

- A.** Logical errors
- B.** Internal errors
- C.** Semantic errors
- D.** Syntax errors
- E.** Execution errors

Ans: D

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

- A.** MSF Rate System
- B.** Reverse Repo Rate System
- C.** Bank Rate System
- D.** Repo Rate System
- E.** Base Rate System

Ans: E

90. Which of the following is not one of the Monitorable Targets of the 11th Five Year Plan (2007-12) ?

- A.** To increase the average GDP growth rate
- B.** To increasing the literacy rate
- C.** To increase energy efficiency
- D.** To improve sex ratio
- E.** To maximize the effect of global warming

Ans: E

91. A life insurance policy can only be made paid up If what particular policy feature exists ?

- A.** Indexing contribution
- B.** Nomination facility

- C.** Rider benefits
- D.** Savings element
- E.** All of these

Ans: D

92. Which of the following is 'material alteration' of a negotiable instrument?

- A.** Converting an order cheque to bearer cheque
- B.** Converting a bearer cheque to order cheque
- C.** Crossing of an uncrossed cheque
- D.** Writing an amount on a blank cheque
- E.** Putting a signature on the back of a cheque

Ans: A

93. _____ is one reason for problems of data integrity

- A.** Data availability constraints
- B.** Data inconsistency
- C.** Security constraints
- D.** Unauthorized access of data
- E.** Data redundancy

Ans: E

94. A computer's ROM is _____

- A.** ALU
- B.** computer software
- C.** operating system
- D.** computer hardware
- E.** CPU

Ans: D

95. Sardar Patel Birthday is celebrated as-

- A.** National Integration Day
- B.** National Unity Day
- C.** National Education Day
- D.** National Law Day
- E.** None of these

Ans: B

96. Which of these is a point and draw device?

- A.** Mouse
- B.** Scanner
- C.** Printer
- D.** CD-ROM
- E.** Keyboard

Ans: A

97. Who among the following is the ex-officio Chairman of the Rajya Sabha?

- A.** Pratibha Patil
- B.** Mohammad Hamid Ansari

- C. Manmohan Singh
 - D. Miera Kumar
 - E. L.K. Advani
- Ans: B

98. Which bank announced that it had entered into agreements with private insurers Cigna TTK and Reliance General Insurance to provide health and general insurance services to its customers?

- A. Tamilnadu Merchantile Bank
- B. Bank of Baroda
- C. Maharashtra Bank
- D. Andhra Bank
- E. None of these

Ans: D

99. Which of the following is one of the indicators of Human Development Index (HDI)?

- A. Life expectancy at birth
- B. Total cost of the agricultural land with a family
- C. Total area of the agricultural land with a family
- D. Availability of perennial source of water for irrigation
- E. Nature of employment, casual/permanent or semipermanent

Ans: A

100. Choose the odd one out.

- A. Micro Computer
- B. Mini Computer
- C. Super Computer
- D. Notebook Computer
- E. Digital Computer

Ans: D

101. The Budget 2017-18 provided NABARD with an additional amount of?

- A. Rs 20,000 crore
- B. Rs 25,000 crore
- C. Rs 28,000 crore
- D. Rs 30,000 crore
- E. None of these

Ans: A

102. What is it called when computer connects to other computer and sends information?

- A. LAN
- B. Remote Desktop

- C. Boot
 - D. Network
 - E. internet Protocol
- Ans: B

103. What is an E-mail attachment?

- A. A receipt sent by the recipient
- B. A separate document from another program sent along with an E-mail message
- C. A malicious parasite that feeds off of your messages and destroys the contents
- D. A list of CC : or BCC : recipients
- E. A friend to whom E-mail is sent regularly

Ans: B

104. The person who writes and tests computer programs is called a

- A. programmer
- B. computer scientist
- C. software engineer
- D. project developer
- E. None of these

Ans: A

105. A complete electronic circuit with transistors and other electronic components on a small silicon chip is called a(n)

- A. workstation
- B. CPU
- C. magnetic disk
- D. integrated circuit
- E. None of these

Ans: D

106. Meaning of Buyer Resistance in marketing is

- A. Exchange of products
- B. Fight between buyer and seller
- C. Buyer retracting the sale
- D. Buyer's hesitation in buying the product
- E. None of these

Ans: D

107. For the buying and selling of precious metals such as Gold and Silver, the market established is termed as _____ .

- A. Capital Market
- B. Money Market
- C. Bullion Market
- D. wholesale cash market
- E. None of the Above

Ans: C

108. Aggressive Marketing is necessitated due to _____

- A. Globalisation
- B. Increased competition
- C. Increased production
- D. Increased job and opportunities
- E. Increased staff

Ans: B

109. Non-performing Assets are the assets which have stopped giving

- A. losses to a bank
- B. capital to a bank
- C. income to a bank
- D. income and expenses to a bank
- E. expenses to a bank

Ans: C

110. Interest on Savings deposit nowadays is _____.

- A. Fixed by RBI
- B. Fixed by the respective Banks
- C. Fixed by the Depositors
- D. Fixed as per the contract between Bank and the Consumer Court
- E. Not paid by the Bank

Ans: B

111. What is output

- A. What the processor takes from the user
- B. What the user gives to the processor
- C. What the processor gets from the user
- D. What the processor gives to the user
- E. 4

112. Savings Accounts can be opened by _____

- A. All individuals fulfilling KYC norms
- B. All tax payers only
- C. All individuals above the age of 18
- D. All businessmen only
- E. All students below the age of 18

Ans: C

113. Some major banks and financial institutions in various Western countries were to wind up their business and/or declare themselves in financial problems during last few years. This trend is technically known as:

- A. Devaluation

- B. Political backdrop
- C. Global Slowdown
- D. Deformation
- E. None of these

Ans: C

114. A device that connects to a network without the use of cables is said to be

- A. Distributed
- B. Non-Wired
- C. Centralized
- D. Open source
- E. Wireless

Ans: E

115. The USP of a Credit Card is

- A. cashless operations
- B. only for HNIs
- C. only for men
- D. only for employed persons
- E. transactions through cheque book

Ans: A

116. What is the full form of NBFC as used in the financial sector?

- A. New Banking Finance Company
- B. National Banking & Finance Corporation
- C. Non Business Fund Company
- D. New Business Finance & Credit
- E. None of these

Ans: B

117. As decided by the Reserve Bank of India, all the villages with a population of 2000 will have access to financial services by the end of _____

- A. 2009-10
- B. 2010-11
- C. 2011-12
- D. 2012-13
- E. None of these

Ans: C

118. Bandhan bank deals mainly in.....

- A. Customer credit
- B. Microfinance
- C. Control of Money supply
- D. Both (a) and (b) are correct
- E. None of these

Ans: C

119. Which of the following justifications align the text on both the sides- left and right-of the margin?

- A. Right
- B. Justify
- C. Both Sides
- D. Balanced
- E. None of these

Ans: B

120. Referral means

- A. sales person
- B. all customers
- C. lead provided by operation staff
- D. calling the existing purchasers
- E. all purchasers

Ans: C

121. In Excel, this is a prerecorded formula that provides a shortcut for complex calculations

- A. Value
- B. Data Series
- C. Function
- D. Field
- E. None of these

Ans: C

122. Who amongst the following is an Economist of international repute ?

- A. Amartya Sen
- B. Shobha De
- C. Nani Palkiwala
- D. Arun Shourie
- E. None of these

Ans: A

123. Background image or text in a document is known as _____.

- A. Background
- B. Wallpaper
- C. Watermark
- D. All
- E. None of these

Ans: C

124. Value added services means _____.

- A. costlier products
- B. large number of products
- C. additional services
- D. at par services
- E. None of these

Ans: C

125. A 'call' means _____.

- A. shout out to somebody
- B. a profession or business
- C. visit friends
- D. visiting prospective customers
- E. After-sales services

Ans: D

126. This dialog box specifies or modifies the worksheet cell range containing data to be charted

- A. Chart Location
- B. Chart Style
- C. Chart Options
- D. Chart Source Data
- E. None of these

Ans: D

127. To access a website or web content from a web server, the client sends a(n) _____.

- A. Information
- B. Message
- C. Request
- D. Response
- E. Interrupt

Ans: C

128. In Excel, a ____ is identified by the cell in the upper-left corner and the cell in the lower-right corner, separated by a colon.

- A. worksheet
- B. value
- C. cell reference
- D. range
- E. None of these

Ans: D

129. A set of instructions telling the computer what to do is called

- A. mentor
- B. instructor
- C. compiler
- D. program
- E. None of these

Ans: D

130. An http request contains _____ parts

- A. 2
- B. 5

- C. 3
 - D. 4
 - E. 1
- Ans: C

131. ____ is the process of carrying out commands.

- A. Fetching
- B. Storing
- C. Executing
- D. Decoding
- E. None of these

Ans: C

132. The higher rate of growth of economy certainly reduces

- A. Population of the country
- B. Gender inequality
- C. Flow of foreign direct investment
- D. Poverty
- E. None of these

Ans: D

133. A(n) _____ appearing on a web page opens another document when clicked.

- A. anchor
- B. URL
- C. hyperlink
- D. reference
- E. heading

Ans: C

134. What is the slowdown in the rate of increase of prices of goods & services in National GDP over time called?

- A. Inflation
- B. Disinflation
- C. Deflation
- D. Equilibrium
- E. None of these

Ans: B

135. _____ computers are specifically designed computer chips that reside inside other devices such as your car or the electronic thermostat in your home.

- A. Mainframe
- B. Embedded
- C. Robotic
- D. Super
- E. None of these

Ans: B

136. Which of the following is the correct statement?

- A. State bank of India is the sole authority to issue and manage currency in India.
- B. A nationalized bank is the sole authority to Issue and manage currency in India
- C. A cooperative bank is the sole authority to issue and manage currency in India.
- D. RBI is the sole authority to issue and manage currency in India.
- E. None of these

Ans: D

137. The following computer's memory is characterised by low cost per bit stored

- A. Primary
- B. Secondary
- C. Hard Disk
- D. All of these
- E. None of these

Ans: B

138. The Central Board of Direct Taxes has made e-filing of incometax returns mandatory for all assesses whose annual earnings exceed _____.

- A. Rs 5 lakh during the fiscal
- B. Rs 10 lakh during the fiscal
- C. Rs 15 lakh during the fiscal
- D. Rs 20 lakh during the fiscal
- E. Rs 25 lakh during the fiscal

Ans: B

139. The _____ enables you to simultaneously keep multiple web pages open in one browser window

- A. tab bar
- B. pop-up helper
- C. tab row
- D. address bar
- E. None of these

Ans: A

140. Interest payable on saving bank accounts is

- A. not regulated by RBI.
- B. regulated by State Governments
- C. regulated by Central Government
- D. regulated by RBI

E. regulated by Finance minister.

Ans: D

141. To specify margins in Word, the user has to select Page Setup option from the _____ menu.

A. Edit

B. Table

C. Autocorrect

D. File

E. Format

Ans: D

142. Which of the following terms is used in the game of Chess?

A. Checkmate

B. Hoops

C. Stroke

D. Heave

E. Deuce

Ans: A

143. Which bank has launched India's first internationally-listed certified green bond to finance climate change solutions around the world at London Stock Exchange (LSE)?

A. Yes Bank

B. ICICI Bank

C. Axis Bank

D. HDFC Bank

E. None of these

Ans: C

144. A printer is this kind of device

A. input

B. word processing

C. processing

D. output

E. None of these

Ans: D

145. _____ is a feature for scheduling and multiprogramming to provide an economical interactive system of two or more users

A. Time sharing

B. Multitasking

C. Time tracing

D. Multiprocessing

E. None of these

Ans: A

146. The _____ file format is a method of encoding pictures on computer.

A. DOC

B. HTML

C. FTP

D. URL

E. JPEG

Ans: E

147. While selecting multiple work sheets in Excel, the following key must also be used when clicking the sheet tab _____

A. Shift

B. Alt

C. Ctrl

D. Insert

E. Esc

Ans: C

148. Which of the following is the fastest mode of transaction?

A. RTGS

B. Cheque payment

C. ATM Cash Withdrawal

D. NEFT

E. None of these

Ans: A

149. Which of the following is not a mode of foreign capital inflow in India ?

A. FDI

B. NRI deposits

C. FII

D. No frills accounts

E. None of these

Ans: D

150. A data warehouse

A. Contains numerous naming conventions and formats

B. Is organized around important subject areas

C. Contains only current data

D. Can be updated by end users

E. Explains some observed event or condition

Ans: B

151. Who among the following cannot be a partner in a partnership firm?

A. Manager of a Hindu Undivided Family

B. Another partnership firm

C. Non-citizens

- D. A minor
- E. Anyone not disqualified by law from entering into a contract

Ans: D

152. Cross selling means

- A. city to city sales
- B. selling with cross face
- C. selling with crossed finger
- D. selling products to existing customers
- E. cold calling

Ans: D

153. Which part of the computer is directly invoked in executing the instructions of the computer program?

- A. The scanner
- B. The main storage
- C. The secondary storage
- D. The printer
- E. The processor

Ans: E

154. _____ is the empty document which can be changed according to user.

- A. file
- B. guide
- C. template
- D. user guide file
- E. None of these

Ans: C

155. Which is not related with control panel?

- A. Printer
- B. Run application
- C. Font
- D. Keyboard
- E. None of these

Ans: B

156. Which of the following is not a term pertaining to Email?

- A. power Point
- B. inbox
- C. sender
- D. receiver
- E. None of these

Ans: A

157. Which is the highest populated state of India?

- A. Madhya Pradesh
- B. Uttar Pradesh
- C. Bihar
- D. Maharashtra
- E. Haryana

Ans: B

158. Which of the following ministry has framed New Print Media Advertisement Policy for Directorate of Advertising and Visual Publicity (DAVP)?

- A. Union Ministry of Home Affairs
- B. Union Ministry of Information and Broadcasting
- C. Union Ministry of Environment and Forest
- D. Union Ministry of Finance
- E. Union Ministry of Human Resource Development

Ans: B

159. Which of the following is/are traditional type of open market operations used by the Reserve Bank of India ?

- A. Outright purchase
- B. CRR (Cash reserve ratio)
- C. SLR (Statutory Liquidity Ratio)
- D. Repurchase agreement (REPO)
- E. Both (a) and (d)

Ans: E

160. The file that is linked with an e-mail and sent to the receiver of the email is referred to as _____

- A. annexure
- B. appendage
- C. add-on
- D. attachment
- E. article

Ans: D

161. The Reserve Bank of India does NOT decide the _____.

- A. Rate of Repo and Reverse Repo
- B. Marginal Standing Facility Rates
- C. Bank Rate
- D. Rate of Dearness Allowance to Govt. Employees
- E. Statutory Liquidity Ratio

Ans: D

162. Base Rate is the rate below which no Bank

can allow their lending to anyone. Who sets up this 'Base Rate' for Banks?

- A. Individual Banks, Board
- B. Ministry of Commerce
- C. Ministry of Finance
- D. RBI
- E. none of these

Ans: D

163. The contribution approach to pricing is based on the incremental _____.

- A. market force
- B. cost systems
- C. trade customs
- D. cost principle
- E. None of these

Ans: D

164. Which of the following is NOT a function of the Reserve Bank of India ?

- A. Fiscal Policy Functions
- B. Exchange Control Functions
- C. Issuance, Exchange and destruction of currency notes
- D. Monetary Authority Functions
- E. Supervisory and Control Functions

Ans: A

165. One of the following is NOT required in a good sales person. Find the same:

- A. Sympathetic approach
- B. Good communication skills
- C. Courteous nature
- D. Persuasion skills
- E. Perseverance

Ans: A

166. Which of the following is machine independent program?

- A. High level language
- B. Low level language
- C. Assembly level language
- D. Machine language
- E. None of these

Ans: A

167. The 11-member committee, headed by former Finance Secretary Ratan P Watal is related with which among the following committee?

- A. Incentivise transactions through cards and

digital

- B. One Rank One Pension
- C. Indo-Pakistani war and Simla Agreement
- D. Financial inclusion or inclusive financing
- E. None of these

Ans: A

168. Which of the following is not true about a compiler?

- A. Translates instruction of a high level language into machine language
- B. Translates entire source program into machine language program
- C. It is involved in program's execution
- D. Is a translating program
- E. Is useful to run programs

Ans: E

169. 'Blue tooth' technology allows

- A. Satellite communication
- B. Signal transmission on mobile phones only
- C. Wireless communication between equipments
- D. Landline phone to mobile phone communication
- E. None of these

Ans: C

170. KK Katyal, who passed away recently, was related to which field?

- A. Director
- B. Professor
- C. Journalist
- D. Scientist
- E. None of these

Ans: C

171. Which of the following is the abbreviated name associated with food security?

- A. ASHA
- B. PDS
- C. WTO
- D. OPEC
- E. NPA

Ans: B

172. Which among the following can be called an electronic check ?

- A. Debit Card
- B. Smart Card
- C. Credit Card
- D. None of these

E. None of these

Ans: A

173. UNESCO is an organisation working in the field of

- A. Social Welfare
- B. Protecting interest of prisoners of war
- C. Framing international laws
- D. International collaboration through education, culture and science
- E. Protecting children's right

Ans: D

174. Which of the following characterizes the top level management of corporates?

- A. Spend more time in co-ordinating and communicating
- B. Executes (implements) the policies and plans
- C. Determine the objectives, policies and plans of the organisation
- D. Spend more time in directing and controlling
- E. Coordinate the activities of all the departments

Ans: C

175. The rate of inflation increases when the purchasing power of money _____ .

- A. Decreases
- B. Increases
- C. Stable
- D. Decrease just half
- E. None of these

Ans: A

176. Which of the following is the name, term, design, symbol, or any other feature that is used to identify a good ?

- A. Logo
- B. Brand
- C. Corporate identity
- D. Stationary goods
- E. All of these

Ans: B

177. The target group for SME loans is _____

- A. All SSIs
- B. All College Professors
- C. All students
- D. All Nurses
- E. All salaried persons

Ans: A

178. Bharat Bill Payment System is a major component of the retail payment transactions in India, and is characterized by the presence of large number of billers, who provide a variety of payment options to their customers. According to information available on the RBI website, the top 20 cities are generating INR how much amount in bill payments every year ?

- A. INR 16,810 billion
- B. INR 4,703 billion
- C. INR 10,172 billion
- D. INR 6,223 billion
- E. None of the above

Ans: D

179. What type of computers are client computers (most of the time) in a client-server system?

- A. Mainframe
- B. Mini-computer
- C. Microcomputer
- D. PDA
- E. None of these

Ans: A

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

- A. Allahabad University
- B. Utkal University
- C. Banaras Hindu University
- D. Anna University
- E. Jawaharlal Nehru University

Ans: C

181. Which of the following is a program that uses a variety of different approaches to identify and eliminate spam?

- A. Directory search
- B. Anti-spam program
- C. Web server
- D. Web storefront creation package
- E. Virus

Ans: B

182. Cheque truncation can be done by?

- A. Using MICR data
- B. Sending cheque by speed post
- C. Using image processing
- D. Both (a) & (b)
- E. None of the above

Ans: D

183. Which of the following terms is NOT used in banking/finance?

- A. Public Debt
- B. Plasma
- C. Joint Venture
- D. Net Demand & Time Liability
- E. Treasury Bill

Ans: B

184. Which of the following is not a salient feature of debit card?

- A. No bad debts to banks and no suits for recovery
- B. No interest earning for banks
- C. Works like a normal withdrawal slip
- D. 45 days credit is given to the card holder
- E. All the above

Ans: D

185. DICGC, Act is related to which sector?

- A. Banking
- B. Agricultural
- C. Industrial
- D. Sport
- E. None of these

Ans: A

186. Mutual Fund business from existing customers can be canvassed by

- A. Coercion
- B. Cross-selling
- C. Internal marketing
- D. Outdoor marketing
- E. Road-shows

Ans: B

187. Which of the following constitutes the largest percentage of Retail loans in India?

- A. Auto loans
- B. Personal loans
- C. Personal overdrafts
- D. Consumer loans
- E. Home loans

Ans: E

188. A Market Plan is

- A. Performance Appraisal of marketing staff
- B. Company Prospectus
- C. Documented marketing strategies
- D. Business targets
- E. Call centre

Ans: C

189. In which of the following form, data is stored in computer ?

- A. Decimal
- B. Binary
- C. HexaDecimal
- D. Octal
- E. None of these

Ans: B

190. What are teaser loans?

- A. Fixed Rate of Interest charged by Banks
- B. Floating rate of interest charged by banks
- C. Rate of interest in the initial period is very less and increases steeply in later years
- D. Rate of interest in the later years goes down substantially
- E. None of these

Ans: C

191. Traditional marketing style involves

- A. Telemarketing
- B. Digital Marketing
- C. Indirect Marketing
- D. Direct Marketing
- E. None of these

Ans: D

192. According to a recent Government policy, companies have been mandated to spend 2 percent of their average net profit for past three years on fulfilling

- A. Financial Inclusion
- B. Millennium Development Goals
- C. KYC norms
- D. Corporate Social Responsibilities
- E. Steps against money laundering

Ans: D

193. A hard copy of a document is _____

- A. printed on the printer
- B. stored on a floppy
- C. stored on a CD
- D. stored in the hard disk
- E. scanned

Ans: A

194. Excel would evaluate the formula, = 20* 10/4 *8 and return the answer

- A. 400

- B. 40
- C. 6.25
- D. 232
- E. 600

Ans: A

195. Which of the following groups consist of only input devices?

- A. Mouse. Keyboard. Monitor
- B. Mouse. Keyboard. Printer
- C. Mouse. Keyboard. Plotter
- D. Mouse. Keyboard. Scanner
- E. None of these

Ans: D

196. Restarting a computer that is already on is referred to as _____

- A. lagging off
- B. Cold booting
- C. Shut down
- D. Warm booting
- E. Shutting off

Ans: D

197. What is the full form of MTSS?

- A. Money Transfer Service Scheme
- B. Money Transparency Service Scheme
- C. Market Transfer Service Scheme
- D. Market Tax Service Scheme
- E. None of these

Ans: A

198. Marketing channels mean

- A. Delivery objects
- B. Sales targets
- C. Delivery outlets
- D. Delivery boys
- E. Sales teams

Ans: C

199. This is not a function category in Excel

- A. Logical
- B. Data Series
- C. Financial
- D. Text
- E. None of these

Ans: B

200. Money laundering means

- A. Hiding of income source mainly to avoid Income Tax

- B. Money acquired through criminal source
- C. Money acquired from undisclosed sources and deposited in foreign banks
- D. Process of conversion of money obtained illegally to appear to have originated from legitimate sources
- E. Money acquired from drug trafficking

Ans: D

201. What does an electronic spreadsheet consist of ?

- A. Rows
- B. Columns
- C. Cells
- D. All of these
- E. None of these

Ans: D

202. Which bank launched 'Dhanchayat' an Educational film, to raise awareness on the dangers of borrowing money from unorganized sources?

- A. ICICI
- B. SBI
- C. HDFC
- D. PNB
- E. None of these

Ans: C

203. Great Victoria desert is located in

- A. Canada
- B. West Africa
- C. Australia
- D. North America
- E. South Africa

Ans: C

204. The North Atlantic Treaty Organisation (NATO) is headquartered at _____.

- A. Camp David, Maryland USA
- B. Geneva
- C. New York
- D. Sweden
- E. Brussels

Ans: E

205. 'Ease of doing business' report is published by which organization?

- A. World Trade Organization (WTO)
- B. International Monetary Fund (IMF)
- C. World Bank

- D. The World Economic Forum
- E. International Bank for Reconstruction and Development

Ans: C

206. Which file (s) can be executed without mentioning its extension name

- A. .exe
- B. .bat
- C. .com
- D. .app
- E. All of these

Ans: E

207. RuPay is an Indian domestic card scheme conceived and launched by

- A. National Payments Corporation of India (NPCI)
- B. Industrial Finance Corporation of India (IFCI)
- C. National Minorities Development & Finance Corporation (NDMC)
- D. National Handicapped Finance and Development Corporation (NHFDC)
- E. None of these

Ans: A

208. In a client/server model, a client program

- A. asks for information
- B. provides information and files
- C. Serves Software files to other computers
- D. Distributes Software files to other computers
- E. None of the above

Ans: A

209. A program designed to destroy data on your computer which can travel to 'infect' other computers is called a

- A. Disease
- B. Torpedo
- C. Hurricane
- D. Virus
- E. Infector

Ans: D

210. What is loading the operating system into a personal computer called?

- A. Booting
- B. Prompting
- C. Paging
- D. Interrupting
- E. Readying

Ans: A

211. A common tool used to limit access to certain material on the World Wide Web or protecting the child's from questionable sites on the Internet is called _____.

- A. webroot
- B. spybot
- C. web utility
- D. keylogger
- E. filter

Ans: E

212. Computers connected to a LAN can ____.

- A. run faster
- B. share information and/or share peripheral equipment
- C. e-mail
- D. go online
- E. None of these

Ans: B

213. Which of these is not a means of personal communication on the Internet?

- A. Electronic wall
- B. Chat
- C. Instant messaging
- D. Insta Notes
- E. None of these

Ans: D

214. Selling process includes

- A. Publicity
- B. Lead generation
- C. Cross-country contacts
- D. Product Designing
- E. Product Re-designing

Ans: B

215. Innovation in marketing is same as

- A. Motivation
- B. Perspiration
- C. Aspiration
- D. Creativity
- E. Team work

Ans: D

216. The operating system does all of the following EXCEPT:

- A. provide a way for the user to interact with the computer.

- B.** enable users to perform a specific task such as document editing.
- C.** manage memory and storage
- D.** manage the central processing unit (CPU)
- E.** None of these

Ans: B

217. When the signature of the drawer of a cheque is not genuine, such a cheque is called

- A.** Cross Cheque
- B.** Stale cheque
- C.** Forged cheque
- D.** Postdatedcheque
- E.** None of these

Ans: C

218. A unit of data storage that equals 2 to the 70th power is called?

- A.** Zebibyte
- B.** Yottabite
- C.** Yobibite
- D.** None of these
- E.** None of these

Ans: A

219. If a new device is attached to a computer, such as a printer or scanner, its _____ must be installed before the device can be used.

- A.** Error Not a valid embedded object. Server
- B.** Driver
- C.** Buffer
- D.** All of the above
- E.** None of the above

Ans: B

220. The performance of a sales person depends on _____

- A.** Ability and willingness of the sales person
- B.** Incentives paid
- C.** Size of the sales team
- D.** Team leader's attitude
- E.** His aggressive nature

Ans: A

221. Mobile banking requires

- A.** account with a bank with mobile phone linked to interbank mobile payment service
- B.** account with mobile post office
- C.** account with bank along with mobile phone linked to international mobile payment service
- D.** account with bank and mobile phone linked to

interstate mobile payment service

- E.** account with bank along with mobile phone linked to inter-district mobile payment service

Ans: A

222. The National Rural Employment Guarantee Act is now known by which of the following names?

- A.** Indira Gandhi Rural Employment Guarantee Act
- B.** Rajiv Gandhi Rural Employment Guarantee Act
- C.** Jawaharlal Nehru Rural Employment Guarantee Act
- D.** Mahatma Gandhi Rural Employment Guarantee Act
- E.** All (A), (B) and (C)

Ans: D

223. Free hard-disk space used to extend the capacity of RAM is termed:

- A.** Cache
- B.** Flash memory
- C.** ROM
- D.** Virtual memory
- E.** Volatile

Ans: D

224. System proposal is prepared in _____ phase of SDLC

- A.** Conception
- B.** Initiation
- C.** Analysis
- D.** Design
- E.** construction

Ans: B

225. Why is the Caps Lock key referred to as a toggle key?

- A.** Because its function goes back and forth every time it is pressed
- B.** Because it cannot be used for entering numbers
- C.** Because it cannot be used to delete
- D.** Because it cannot be used to insert
- E.** None of these

Ans: A

226. What do we call the pictorial representation that uses predefined symbols to describe either the logic of a computer program

or the dataflow and processing steps of a system?

- A. Algorithm
- B. Flowchart
- C. Block diagram
- D. Loop
- E. None of these

Ans: B

227. An individual visiting UAE will have to make his/her payments in which of the following currencies?

- A. Dirham
- B. Taka
- C. Baht
- D. Peso
- E. Dinar

Ans: A

228. Which key is used to delete one character to the left of the current position of the cursor?

- A. Backspace
- B. Delete
- C. Insert
- D. Esc
- E. Ctrl

Ans: A

229. Dynamic Adhoc Wireless Networks (DAWN) usually come under ___?

- A. 2G
- B. 3G
- C. 4G
- D. 5G
- E. None of these

Ans: D

230. Online Marketing is the function of which of the following ?

- A. Purchase Section
- B. Production Department
- C. IT Department
- D. Designs Section
- E. A collective function of all staff

Ans: C

231. Relationship Marketing is useful for

- A. trade between relatives
- B. trade between sister concerns
- C. cross-selling of products
- D. preparing a list of relatives

E. There is no such term as Relationship Marketing

Ans: C

232. File extension is used

- A. For naming the file
- B. To ascertain that file name is not lost
- C. To identify file
- D. To identify file type
- E. To make items complex

Ans: D

233. A DSA helps in ____ .

- A. Boosting direct sales
- B. Boosting sales through internet
- C. Strong Indirect Marketing
- D. Effective Telemarketing
- E. All of these

Ans: C

234. Banking ombudsmen is appointed by

- A. SBI
- B. Indian Government
- C. RBI
- D. President
- E. Prime minister

Ans: C

235. Who is called as the father of geometry?

- A. Aristotle
- B. Euclid
- C. Pythagoras
- D. Kepler
- E. Newton

Ans: B

236. What is the main folder on a storage device called?

- A. Root directory
- B. Interface
- C. Device driver
- D. Platform
- E. Main directory

Ans: A

237. An online discussion group that allows direct 'live', communication is known as.

- A. Webcrawler
- B. chat group
- C. regional service provider
- D. hyperlink

E. e-mail

Ans: B

238. With a CD you can -

A. Read

B. Write

C. Read and Write

D. Either Read or Write

E. None of these

Ans: C

239. The term _____ refers to data storage systems that make it possible for a computer or electronic device to store and retrieve data.

A. retrieval technology

B. input technology

C. output technology

D. storage technology

E. None of these

Ans: D

240. An individual going to Kuwait will have to make all his/her payments in which of the following currencies?

A. Pula

B. Ruble

C. Curo

D. Lari

E. Dinar

Ans: E

241. Which of the following factors are the most popular bases for segmenting customer groups.

A. Geographic

B. Demographic

C. Psychographic

D. Behavcoral

E. None of these

Ans: B

242. The most common type of storage devices are

A. Persistence

B. Optical

C. Magnetic

D. flash

E. None of these

Ans: C

243. An IPO Loan is meant for

A. Meeting personal needs

B. For higher education

C. Medical treatment

D. For starting a new industry

E. For purchase of shares

Ans: D

244. According to the Reserve Bank of India which of the following contribute to more than three-fourth of the total Non- Performing Assets (NPAs)?

A. Public Sector bank

B. Foreign Bank

C. Private Bank

D. Regional Rural Bank

E. Co-operatives

Ans: A

245. Banks in India are regulated under

A. Companies Act, 1956

B. Banking Regulation Act, 1949

C. Reserve Bank of India Act, 1934

D. Special powers conferred on the RBI

E. None of these

Ans: B

246. What type of device is a 3½ inch floppy drive ?

A. Input

B. Output

C. Software

D. Storage

E. None of these

Ans: D

247. In a mutual fund, investors subscriptions are accounted for as

A. Liabilities

B. Deposits

C. Unit Capital

D. Assets

E. None of these

Ans: C

248. Which keys enable the input of numbers quickly?

A. ctrl, shift and alt

B. function keys

C. the numeric keypad

D. arrow keys

E. None of these

Ans: C

249. The process of discovering patterns and relationships using the available customer data to reveal what customers want and how they act is known as:

- A. Data warehousing
- B. Data base
- C. Data mining
- D. Data building
- E. Data matching

Ans: C

250. Loans of very small amounts given to low income groups is called

- A. Cash credit
- B. Micro credit
- C. Simple overdraft
- D. No frills loans
- E. Rural credit

Ans: B

251. The difference between people with access to computers and the Internet and those without this access is known as the:

- A. digital divide
- B. Internet divide
- C. cyberway divide
- D. Web divide
- E. None of these

Ans: A

252. The software that allows users to surf the Internet is called a/an _____

- A. Error Not a valid embedded object. Browser
- B. Internet Service Provider
- C. Multimedia application
- D. Search Engine
- E. None of these

Ans: A

253. ALU works on the instructions and data held in the

- A. Notebook
- B. Registers
- C. Copy pad
- D. I/O devices
- E. None of these

Ans: B

254. The ownership of Public sector banks rests

- A. wholly with Government of India
- B. jointly with Government of India and State

Bank of India

- C. wholly with shareholders from the public
- D. jointly with Government of India and Reserve Bank of India

E. jointly with Government of India and the shareholders from the public

Ans: E

255. RuPay is launched by

- A. RBI
- B. Finance Ministry
- C. SBI
- D. NPCI
- E. None of these

Ans: D

256. _____ search method is conducted for a specific title, domain, URL, or host

- A. Keyword
- B. Field
- C. Boolean
- D. Miscellaneous
- E. Logical

Ans: B

257. Which among the following is not a payment card technology?

- A. Magnetic Stripe Card
- B. Smart Card
- C. Fleet Card
- D. All of them are payment card technologies
- E. None of these

Ans: D

258. Festival 'Sahabat India' is celebrated in which of the following countries ?

- A. Italy
- B. France
- C. Indonesia
- D. Malaysia
- E. None of these

Ans: C

259. Grouping and processing all of a firm's transactions at one time is called -

- A. a database management system
- B. batch processing
- C. a real-time system
- D. an on-line system
- E. None of these

Ans: C

260. Marketing is more required when

- A. There is monopoly
- B. Supply equals demand
- C. Supply exceeds demand
- D. Staff in excess
- E. None of these

Ans: C

261. Files are organised by storing them in

- A. tables
- B. databases
- C. folders
- D. graphs
- E. diagrams

Ans: C

262. A non-performing asset is _____.

- A. Money at call and short notice.
- B. An asset that ceases to generate income
- C. Cash balance in till
- D. Cash balance with RBI
- E. Balance with other banks

Ans: B

263. The term 'User Interface' refers to

- A. the monitor that is available for the computer
- B. how the Operating System responds to user commands.
- C. Error Not a valid embedded object. the means by which the user interacts with the peripheral devices on the computer.
- D. What the user sees on the screen and how they can interact with it
- E. None of these

Ans: D

264. Banks sell insurance for

- A. increasing deposits
- B. increasing loans
- C. increasing clients
- D. earning more profits
- E. taking over insurance companies

Ans: D

265. In Excel, Charts are created using which option ?

- A. Chart Wizard
- B. Pivot Table
- C. Pie Chart
- D. Bar Chart

E. None of these

Ans: A

266. Which agency in India provides refinance of export credit?

- A. SIDBI
- B. NABARD
- C. RBI
- D. EXIM Bank
- E. Government of India

Ans: D

267. In our country, a cheque remains valid for payment for _____ from the date of issue.

- A. 3 months
- B. 6 months
- C. 9 months
- D. 12 months
- E. 18 months

Ans: B

268. India got its first private bank in 11 years as the Bandhan Bank commenced operations on 23 Aug with 501 branches. What is the punch line of the bank?

- A. Apna Bhala, Aapki Bhalai
- B. Aapka Bhala, Sabki Bhalai
- C. Banking the Unbanked
- D. Khayal Aapka
- E. None of these

Ans: B

269. The justification that aligns text on both margins of a document in Word is

- A. Justify
- B. Bold
- C. Center
- D. Right
- E. Balanced

Ans: A

270. Banks in India are required to maintain a portion of their demand and time liabilities with the Reserve Bank of India. This portion is called _____.

- A. Statutory Liquidity Ratio
- B. Cash Reserve Ratio
- C. Bank Deposit
- D. Reserve Repo
- E. Government Securities

Ans: B

271. Which of the following is contained on chips connected to the system board and is a holding area for data instructions and information? (processed data waiting to be output to secondary storage)

- A. program
- B. mouse
- C. Internet
- D. memory
- E. modem

Ans: D

272. The seed capital of Bhartiya Mahila Bank is

- A. Rs 2000 crore
- B. Rs 1000 crore
- C. Rs 4000 crore
- D. Rs 3000 crore
- E. None of these

Ans: B

273. The Bank should comply and intimate the compliance of Award to Ombudsman?

- A. Within Two Months
- B. Within 3 months
- C. Within one month
- D. Within one year
- E. None of these

Ans: C

274. Which of the following does not relate to Input Unit ?

- A. If accepts data from the outside world.
- B. It converts data into binary code that is understandable by the computer
- C. It converts binary data into the human readable form that is understandable to the users.
- D. It sends data in binary form to the computer for further processing
- E. None of these

Ans: C

275. For which of the following disciplines in Nobel prize awarded?

- A. Physics and Chemistry
- B. Physiology or Medicine
- C. Literature, and Economics
- D. Peace
- E. All of the above

Ans: E

276. Which of the following is dwarf plant?

- A. Mercury
- B. Pluto
- C. Mars
- D. Uranus
- E. Earth

Ans: B

277. The background of any Word document-

- A. Is always white colour
- B. Is the colour you preset under the Options menu
- C. Is always the same for the entire document
- D. Can have any colour you choose
- E. None of these

Ans: D

278. 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

- A. Universal Banking
- B. Indirect Bank
- C. Door Step Bank
- D. A Direct Bank
- E. Unit Banking

Ans: D

279. As per revised RBI Guidelines, Provision on secured portion of loan accounts classified as Doubtful Assets for more than one year and upto 3 (three) years is to be made at the rate of

_____.

- A. 15%
- B. 20%
- C. 40%
- D. 25%
- E. 30%

Ans: E

280. Which of the following organization is made specifically responsible for empowering Micro, Small and Medium enterprises in India?

- A. NABARD
- B. RBI
- C. SIDBI
- D. E C G C
- E. SEBI

Ans: C

281. A Mutual Fund's NAV calculated on a day

is known as

- A. Asset value per Fund
- B. Price value per share
- C. Asset value per stock
- D. Price value per Fund
- E. Net asset price

Ans: B

282. 'Crossing' applies to which of the following instruments?

- A. Cheques
- B. Bills
- C. Promissory Notes
- D. Hundies
- E. Fixed Deposit receipts

Ans: A

283. ___ is a windows utility program that locates and eliminates unnecessary fragments and rearranges files and unused disk space to optimize operations.

- A. Backup
- B. Disk cleanup
- C. Disk defragmenter
- D. Restore
- E. Disk restorer

Ans: C

284. Which bar is usually located below the title bar that provides categorized options?

- A. Scroll bar
- B. Menu bar
- C. Tool bar
- D. Status bar
- E. None of these

Ans: B

285. A prospect is a

- A. business goals
- B. document for marketing
- C. potential buyer of a product or service
- D. day-to-day function
- E. None of these

Ans: C

286. Which of the following is the fastest type of computer?

- A. Laptop
- B. Notebook
- C. Personal computer
- D. Workstation

E. Supercomputer

Ans: E

287. How many megabytes make a gigabyte?

- A. 1024
- B. 128
- C. 256
- D. 512
- E. 64

Ans: A

288. Which of the following is the second largest measurement of RAM ?

- A. Terabyte
- B. Megabyte
- C. Byte
- D. Gigabyte
- E. Mega Hertz

Ans: D

289. Channels of marketing means

- A. Outlets from where sales take place
- B. Focusing sales on one single group
- C. Home delivery
- D. Courier Service
- E. None of these

Ans: A

290. What does the letter 'L' denote in the term 'LAF' as referred every now and then in relation to monetary policy of the RBI?

- A. Liquidity
- B. Liability
- C. Leveraged
- D. Longitudinal
- E. Linear

Ans: A

291. You can show an entire page or multiple pages at the same time using ____ options.

- A. Word
- B. Draft
- C. Zoom
- D. Show/Hide
- E. Hide page

Ans: D

292. Netaji Subhash Chandra Bose International Airport is located in ?

- A. Kolkata
- B. Siliguri

- C. Goa
- D. Benguluru
- E. None of these

Ans: A

293. How does every bank pay interest on savings?

- A. Daily
- B. Weekly
- C. Fortnightly
- D. Monthly
- E. Quarterly

Ans: A

294. CD and DVD drives are the examples of

- A. coding media
- B. solid stage storage
- C. Zip drives
- D. printers
- E. storage devices

Ans: E

295. Which committee was constituted for recommendations on bringing reforms in central public sector enterprises (CPSEs)?

- A. Roongta committee
- B. Mathur Committee
- C. Vishwanathan committee
- D. Madhava Menon committee
- E. None of these

Ans: A

296. A collection of hardware and/or software intended to protect a computer or computer network from unauthorized access is called

- A. Malware
- B. Botnet
- C. Worm
- D. Motherboard
- E. Firewall

Ans: E

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

- A. Indian Depository Receipt (IDR)
- B. European Depository Receipt (EDR)
- C. Global Depository Receipt (GDR)
- D. American Depository Receipt (ADR)
- E. Luxemburg Depository Receipt (LDR)

Ans: A

298. Mortgage is a

- A. security on movable property for a loan given by a bank.
- B. security on immovable property for a loan given by a bank.
- C. concession on immovable property for a loan given by a bank.
- D. facility on immovable property for a loan given by a bank.
- E. security on immovable property for a deposit received by a bank.

Ans: B

299. The advertisement of life insurance must not have which of the following terms ?

- A. Investment
- B. Investment plan
- C. Expansion plan
- D. Retirement plan
- E. All of these

Ans: E

300. Marketing is required in banks due to

- A. globalisation
- B. computerisation
- C. larger population
- D. government policies
- E. None of these

Ans: A

301. Arranging of data in a logical sequence is known as ____.

- A. classifying
- B. searching
- C. sorting
- D. reproducing
- E. None of these

Ans: C

302. What does the letter 'L' stands for in the term LAF commonly used in financial/economic news?

- A. Liquidity
- B. Least
- C. liabilities
- D. Long
- E. Liquid

Ans: A

303. A joystick is primarily used for ____.

- A. control sound on the screen
- B. computer gaming
- C. enter text
- D. draw pictures
- E. print text

Ans: B

304. The operation of combining two cells into a single cell in Excel is referred to as _____

- A. Join Cells
- B. Merge Cells
- C. Merge Table
- D. Join Table
- E. None of these

Ans: B

305. While browsing the internet , which of the following key is used for full screen view?

- A. F3
- B. F5
- C. F11
- D. F9
- E. None of these

Ans: C

306. A repair for a known software bug, usually available at no charge on the Internet, is called a (n)

- A. version
- B. patch
- C. tutorial
- D. FAQ
- E. None of these

Ans: B

307. Oracle and i2 Technologies are connected with

- A. Computer hardware
- B. Networking
- C. Education
- D. Operation systems
- E. None of these

Ans: B

308. An engineer working in a big city in India wishes to send some money to his/her parents in a small village. How can a bank help him/her ?(Both of them have accounts in the branches of the same bank.) A. By issuing a Demand Draft. B. By opening a letter of credit in the name of his/her

parents. C. Through E-transfer of money

- A. Only A
- B. Only B
- C. Only C
- D. Both A and B
- E. Both A and C

Ans: E

309. Market Segmentation can be defined as

- A. Segment, Target, Price
- B. Sales, Target, Product
- C. Segment, Target, Position
- D. Sales, Time, Product
- E. Service, Sales, Segment

Ans: C

310. Online Marketing is the function of which of the following?

- A. Purchase Section
- B. Production Department
- C. IT Department
- D. Designs Section
- E. A collective function of all staff

Ans: C

311. A collection of Interrelated records is called a -

- A. utility file
- B. management Information system
- C. database
- D. spreadsheet
- E. None of these

Ans: C

312. Which of the following is not one of the syntax rules?

- A. The order in which you list the function's arguments
- B. The precedence of the arguments
- C. Whether or not the function has arguments
- D. Properly spelling the function's name
- E. None of these

Ans: B

313. _____ is the most important/powerful computer in a typical network.

- A. Desktop
- B. Network client
- C. Network server
- D. Network station
- E. Network switch

Ans: C

314. Which of the following terms is just the connection of networks that can be joined together ?

- A. virtual private network
- B. LAN
- C. intranet
- D. extranet
- E. internet

Ans: E

315. What is the main folder on a storage device called ?

- A. platform
- B. interface
- C. root directory
- D. device driver
- E. None of these

Ans: C

316. www stands for

- A. World Work Web
- B. Wide Work Web
- C. World Web
- D. World Wide Web
- E. None of these

Ans: D

317. The Bermuda Triangle, also known as the Devil's Triangle, is a loosely defined region in the western part of which Ocean?

- A. Australia Ocean
- B. Atlantic Ocean
- C. Southern, Ocean
- D. Indian, Ocean
- E. None of the above

Ans: B

318. If you wish to purchase some U.S. Dollars for your travel abroad, you should approach

- A. The Ministry of Finance
- B. The U.S. Embassy
- C. Any Bank Branch authorised to do such activity
- D. The Reserve Bank of India only
- E. External Affairs Ministry

Ans: C

319. What is ISO 9362 is related to in context with Banking Technology?

- A. RTGS Transfers
- B. NEFT Transfers
- C. SWIFT Transfers
- D. All of them
- E. None of these

Ans: C

320. The standard protocol of the Internet is _____.

- A. TCP/IP
- B. Java
- C. HTML
- D. Flash
- E. None of these

Ans: A

321. When is the World Energy Conservation Day celebrated?

- A. November 15
- B. October 10
- C. December 25
- D. December 14
- E. March 31

Ans: D

322. Origin of internet can be tracked from

- A. ARPA net
- B. Radio networks
- C. Satellite networks
- D. Indian army networks
- E. Air Force networks

Ans: A

323. If text was highlighted and 'Copy' was clicked , what would happen?

- A. Text would be copied from the document and placed in the clipboard.
- B. Text would be removed from the document and placed in the clipboard.
- C. Text from the Clipboard would be placed in the document at the place where the cursor is blinking.
- D. All of the above
- E. None of these

Ans: A

324. What is the function of the Central Processing Unit of a Computer ?

- A. Creates invoices
- B. Performs calculations and processing
- C. Deletes Data

- D. Corrupts the data
- E. None of these

Ans: B

325. A _____ is an example of an input device.

- A. printer
- B. monitor
- C. scanner
- D. central processing unit
- E. None of these

Ans: C

326. Mutual Fund Agents are compensated through

- A. Salaries
- B. Commissions
- C. An annual fee
- D. Not in cash but in kind
- E. Any of these depending upon his/her quarterly performance

Ans: B

327. Control in design of an information system is used to ____.

- A. inspect the system and check that it is built as per specifications
- B. ensure that the system processes data as it was designed to and that the results are reliable
- C. ensure privacy of data processed by it
- D. protect data from accidental or intentional loss
- E. None of the above

Ans: B

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

- A. The scheme covers LPG subsidies, pension payments and scholarships
- B. Indirect transfers of benefits are more prone to leakage than direct transfers
- C. Under DBT, money is directly transferred into bank accounts of beneficiaries
- D. The scheme was launched on January 1, 2013 to cover 20 districts initially
- E. The scheme is likely to increase the subsidy bill of the government?

Ans: E

329. What is the name of BRICS Bank?

- A. Federative Republic Bank

- B. New Republic Bank
- C. New Development Bank
- D. New BRICS Bank
- E. None of these

Ans: C

330. The book Unbreakable (The Legion) is written by

- A. Kami Garcia
- B. Mary Kom
- C. Jeffrey Archer
- D. Rajamohan Gandhi
- E. None of these

Ans: A

331. Ctrl, shift and alt are called _____ keys.

- A. adjustment
- B. function
- C. modifier
- D. alphanumeric
- E. None of these

Ans: C

332. Full form of CD-RW is

- A. Compact Drum, Read, Write
- B. Compact Diskette, Read, Write
- C. Compact Disc, Read-only then Write
- D. Compact Diskette with Random Write Capability
- E. Compact Disc-Rewritable

Ans: E

333. When you scroll through a document, the _____ does not move.

- A. I-beam
- B. scroll bar
- C. page
- D. insertion point
- E. None of these

Ans: D

334. It is a form of individual marketing where the customer takes more responsibility for determining which products and brands to buy.

- A. Self marketing
- B. Mass marketing
- C. Segment marketing
- D. Niche marketing
- E. None of these

Ans: A

335. Bad advances of a bank are called

- A. standard accounts
- B. book debt
- C. non performing assets
- D. out of order account
- E. overdrawn accounts

Ans: C

336. RBI appointed a committee under the chairmanship of D. Mohanty to look into

- A. 2G spectrum scam
- B. Implementation of Base Rate
- C. Bank's Saving Interest rate
- D. Inflation
- E. None of these

Ans: B

337. All the characters that a device can use is called its ?

- A. Skill Set
- B. Character Alphabet
- C. Character Codes
- D. Keyboard Characters
- E. Character Set

Ans: D

338. What is the maximum limit of money a person can keep in India Post Payments Bank (IPPB)?

- A. Rs 1 Lakh
- B. Rs 2 Lakh
- C. Rs 3 Lakh
- D. Rs 4 Lakh
- E. None of these

Ans: A

339. A saving bank deposit account is one where

- A. the deposits are made only once in a year
- B. amounts are deposited and are withdrawn as per the requirement of the customers
- C. Periodical Fixed amounts are deposited monthwise and withdrawal are allowed after a fixed period
- D. the deposits are made once in every month
- E. None of these

Ans: B

340. A Savings Bank Account opened with a commercial bank with zero balance or very minimal balance is known as

- A. Savings Bank Ordinary Account
- B. Student Savings Bank Account
- C. No frill Account
- D. Current Account
- E. Call Deposit

Ans: C

341. Which of the following is a suitable term for any programmable content of a hardware device configurations and data for applicationspecific integrated circuits (ASICs), programmable logic devices, etc.?

- A. Hardware
- B. Software
- C. Firmware
- D. Malware
- E. None of these

Ans: C

342. Verification of a login name and password is known as:

- A. configuration
- B. authentication
- C. accessibility
- D. logging in
- E. None of these

Ans: A

343. Why is the Caps Lock key referred to as a toggle key?

- A. Because its change its status on pressing the key
- B. Because it cannot be used for entering numbers
- C. Because it cannot be used to delete
- D. Because it cannot be used to insert
- E. None of the above

Ans: A

344. Some banks which were not able to meet their priority sector lending targets are now allowed to do so by purchasing Priority Sector Lending Certificates (PSLC). Which of the following agencies/organisation is/are authorized to issue this certificates ? (A) Micro Finance Institutions (B) Non Banking Finance Companies (C) NABARD

- A. Only (A)
- B. Only (B)
- C. Only (A) and (B)
- D. Only (A), (B) and (C)

E. None of these

Ans: B

345. While browsing internet, what do we call the area of storage that compensates for the different speeds of data flow or timings of events by temporarily holding a block of data that is waiting to be processed?

- A.** Cache
- B.** Buffer
- C.** Flash
- D.** Trash
- E.** None of these

Ans: B

346. Which of the following operations is safe if an e-mail from an unknown sender is received?

- A.** Open it to know about the sender and answer it.
- B.** Delete it after opening it.
- C.** Delete it without opening it.
- D.** Open it and try to find who the sender is.
- E.** None of these

Ans: C

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

- A.** term deposit
- B.** savings bank deposit
- C.** current deposit
- D.** demand deposit
- E.** home savings deposit

Ans: A

348. Coins of which of the following denominations are easily available in India and are used by all of us in our day-to-day shopping ? (IBPS Clerk 2012] A. Rs 5 B. Rs 2 C. Rs 50

- A.** Only A
- B.** Only B
- C.** Only C
- D.** Both A and B
- E.** All A, B and C

Ans: D

349. Which of the following is not true about computer files?

- A.** They are collections of data saved to a storage medium
- B.** Every file has a filename
- C.** A file extension is established by the user to

indicate the file's content

- D.** All files contain data
- E.** None of these

Ans: C

350. In database, a field is a

- A.** label
- B.** table of information
- C.** group of related records
- D.** category of information
- E.** None of these

Ans: B

351. The name of the location of a particular piece of data is its.....

- A.** address
- B.** memory name
- C.** data location
- D.** storage site
- E.** None of these

Ans: C

352. In case a major war breaks out between two nations, which of the following organisations/agencies will be seen in the battle field, in addition to the armies of the fighting parties?

- A.** WTO
- B.** Red Cross
- C.** CARE
- D.** OPEC
- E.** All of these

Ans: B

353. Union Budget is always presented in the month of

- A.** January
- B.** March
- C.** April
- D.** December
- E.** February

Ans: E

354. When a chart is placed on this, it is much larger and there is no other data on it

- A.** Chart sheet
- B.** Exclusive sheet
- C.** Primary sheet
- D.** Reference sheet
- E.** None of these

Ans: A

355. What happens when we try to delete the files on the floppy?

- A. The files get moved to the Recycle Bin
- B. Files on a floppy cannot be deleted
- C. The files get deleted and can be restored again from Recycle Bin .
- D. The files get deleted and cannot be restored again
- E. The file gets copied on the Hard disk

Ans: D

356. 'Value added services' implies

- A. additional knowledge of marketing staff
- B. service beyond normal hours
- C. service with extra facilities
- D. marketing agencies
- E. overtime work

Ans: C

357. What is the full form of the 'NPA' as used in banking environment ?

- A. Not Profitable Assets
- B. New Potential Accounts
- C. Non Performing Assets
- D. Net Performing Assets
- E. None of these

Ans: C

358. The _____, also called the Web, contains billions of documents.

- A. World Wide Web
- B. HTTP
- C. Web Portal
- D. Domain
- E. None of these

Ans: A

359. What is the full form of PROM?

- A. Programmable Read Only Memory
- B. Progressive Read Only Memory
- C. Periodic Read Only Memory
- D. Perfect Read Only Memory
- E. Program Read Only Memory

Ans: B

360. When a bank dishonours a cheque it is called

- A. settlement of the cheque.
- B. withdrawing of the cheque.
- C. nullifying of the cheque.
- D. truncating of the cheque.

E. return of the unpaid cheque.

Ans: C

361. What are lists of programs waiting to be run called?

- A. Shells
- B. The background
- C. Queues
- D. Page frames
- E. Lists

Ans: C

362. Which part of the computer helps to store information?

- A. Monitor
- B. Keyboard
- C. Disk drive
- D. Printer
- E. Plotter

Ans: C

363. Satish Kumar and R V Rahul related to which of the following sport?

- A. Weightlifting
- B. Boxing
- C. Cricket
- D. Shooting
- E. None of these

Ans: D

364. Asian Development Bank (ADB) has agreed to give a loan of US \$ 500 million to India to construct which of the following?

- A. Roads in Naxal hit areas
- B. Railway track in North Eastern states
- C. Railway phataks at unmanned crossings
- D. Six bridges over river Kali which is known as 'Sorrow of Bihar'
- E. School buildings in villages of Odisha

Ans: B

365. A Market Plan is

- A. Performance Appraisal of marketing staff
- B. Company Prospectus
- C. Documented marketing strategies
- D. Business targets
- E. Call centre

Ans: C

366. Portable computer, also known as laptop computer, weighing between 4 and 10 pounds is

called

- A. general-purpose application
- B. Internet
- C. scanner
- D. printer
- E. notebook computer

Ans: E

367. Which of the following categories would include a keyboard?

- A. Printing Device
- B. Output Device
- C. Pointing Device
- D. Storage Device
- E. Input Device

Ans: E

368. Compiling creates a(n)

- A. error-free program
- B. program specification
- C. subroutine
- D. algorithm
- E. executable program

Ans: E

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

- A. Corporate Industrial Finance
- B. Offshare Banking
- C. Wholesale Banking
- D. Wealth Management
- E. Trade Finance

Ans: D

370. What does 'GIFT' stand for?

- A. Gujarat Institute of Fashion Technology
- B. Government of India Foreign Trade
- C. Gapping Income Free Of Tax
- D. Gujarat International Financial Tech
- E. Gujarat Institute of Future Technologies

Ans: D

371. 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

- A. Nodal branches
- B. Micro branches
- C. Mini branches
- D. Ultra small branches

E. Satellite branches

Ans: D

372. EMI can be a marketing tool if

- A. EMI is increasing
- B. It is very high
- C. It is very low
- D. EMI has no impact on marketing
- E. EMI is a flat rate

Ans: C

373. Which of the following tells you the page you are on and the total page count?

- A. Title Bar
- B. Status Bar
- C. Formula Bar
- D. Scroll Bar
- E. None of these

Ans: B

374. 'Sahyog-Hyeobleod-2016' is the joint naval exercise between India and _____?

- A. China
- B. Indonesia
- C. Singapore
- D. South Korea
- E. None of these

Ans: D

375. In page preview mode

- A. You can see all the pages of your document
- B. You can see only that page on which you are currently working
- C. You can see only that page which have no graphics
- D. You can see only title page of your document
- E. You can see only the last page of your document

Ans: A

376. The ultimate aim of Marketing is to provide

- A. More business to the Company
- B. More profit
- C. More staff
- D. More production
- E. More products

Ans: A

377. DVD is an example of

- A. Hard disk
- B. optical disk

- C. Output device
- D. Solid-state storage devices
- E. None of these

Ans: B

378. A directory within a directory is called

.....

- A. mini directory
- B. junior directory
- C. sub directory
- D. part directory.
- E. None of these

Ans: C

379. _____ provides total solutions to reduce data redundancy, inconsistency, dependence and unauthorized access of data

- A. DBMS
- B. Tables
- C. Database
- D. Protection passwords
- E. Centralization of data

Ans: A

380. Compiling creates a(n)

- A. Error-free program
- B. Program specification
- C. Subroutine
- D. Algorithm
- E. Executable program

Ans: E

381. Which state government has decided to celebrate the 21st day of every month as Yoga Day across all schools, colleges and universities in the State?

- A. New Delhi
- B. Maharashtra
- C. Gujarat
- D. Madhya Pradesh
- E. None of these

Ans: B

382. The user can use _____ commands to search for and correct words in a document.

- A. Print and Print Preview
- B. Header and Footer
- C. Find and Replace
- D. Spelling and Grammar
- E. Copy and Paste

Ans: C

383. Sun temple is situated at which of the following places?

- A. Haridwar
- B. Varansi
- C. Kanyakumari
- D. Konark
- E. Mathura

Ans: D

384. A menu contains a list of

- A. commands
- B. data
- C. objects
- D. reports
- E. None of these

Ans: A

385. Most of the internet sites now a days use CSS primarily to enable the separation of document content (written in HTML or a similar markup language) from document presentation, including elements such as the layout, colors, and fonts. What is full form?

- A. Cascading Style Software
- B. Clear Style Sheet
- C. Cascading Style Sheet
- D. Common Style Sheet
- E. None of these

Ans: C

386. A _____ is used to read handwritten or printed text to make a digital image that is stored in memory.

- A. printer
- B. laser beam
- C. scanner
- D. touchpad
- E. keyboard

Ans: C

387. What type of device is a computer mouse ?

- A. Input
- B. Output
- C. Software
- D. Storage
- E. None of these

Ans: A

388. Kabul is a Town in

- A. Pakistan
- B. Nepal

- C. Bhutan
- D. Bangladesh
- E. Afghanistan

Ans: E

389. Name the American multinational technology company, who has acquired a business technology start-up 'Synergyse' founded by an Indian-origin entrepreneur?

- A. Yahoo
- B. Microsoft
- C. Google
- D. TCS
- E. None of these

Ans: C

390. If text was highlighted and 'Edit' 'Copy' was clicked, what would happen ?

- A. Text would be copied from the document and placed in the clipboard
- B. Text would be removed from the document and placed in the clipboard
- C. Text from the clipboard would be placed in the document at the place where the cursor is blinking
- D. 2 and 3 above
- E. None of these

Ans: A

391. Which of the following instruments cannot be transferred from one person to another by Endorsement?

- A. Fixed Deposit Receipt
- B. Cheque
- C. Bill of Exchange
- D. Promissory Note
- E. None of these

Ans: A

392. Which among the following is the slogan of Allahabad Bank?

- A. A tradition of trust
- B. World wise
- C. Honour your trust
- D. Invest with confidence
- E. Trusted family bank

Ans: A

393. What is a stale cheque?

- A. A cheque issued without drawer's signature
- B. A cheque with only signature of the drawer

C. A cheque which has completed six months from its date of issue

D. A six months post-dated cheque

E. Anyone of these

Ans: C

394. _____ is used for capturing raw data and entering into the system.

- A. key board
- B. Scanner
- C. CPU
- D. Both 1 and 2
- E. None of these

Ans: D

395. Patricia Espinosa was selected as the executive secretary of the United Nations Framework Convention on Climate Change (UNFCCC) recently. She is a diplomat from?

- A. Denmark
- B. Sweden
- C. Norway
- D. Mexico
- E. None of these

Ans: D

396. are attempts by individuals to obtain confidential information from you by falsifying their identify.

- A. Phishing trips
- B. Computer viruses
- C. Spyware scams
- D. Viruses
- E. Phishing scams

Ans: B

397. When you turn on the computer the boot routine will perform this test

- A. RAM test
- B. disk drive test
- C. memory test
- D. power-on self-test
- E. None of these

Ans: D

398. The administrator in a organization consider a microcomputer as

- A. a simple electronic machine
- B. an important component of information system
- C. a powerfull tool of productivity

D. a calculating machine

E. None of these

Ans: C

399. What is the secured messaging system device used by IDBRT in the field of banking'?

A. NEFT

B. SFMS

C. RTGS

D. EFT

E. All of the above

Ans: B

400. When a computer prints a report, this output is called

A. Program

B. Soft copy

C. Hard copy

D. Execution

E. None of these

Ans: C

401. The system unit

A. coordinates input and output devices

B. is the container that houses electronic components

C. is a combination of hardware and software

D. controls and manipulates data

E. does the arithmetic operations

Ans: C

402. Connectivity for a new computer means

A. allowing a printer to be connected to it

B. having a modem and or network connection to communicate with other computers

C. connecting the software to the hardware of the system

D. connecting a mouse a keyboard and a printer all essential hardware pieces for the average user

E. software permanently available in the computer

Ans: B

403. Which of the following highway networks of India connects Delhi, Mumbai, Kolkata and Chennai?

A. Metro Expressway

B. Golden Quadrilateral

C. Diamond Triangle

D. Golden Crescent

E. NH 11

Ans: B

404. Computers connected to a LAN can

A. run faster

B. go on line

C. share information and/or share peripheral equipment

D. E-mail

E. None of these

Ans: C

405. Linux is an example of

A. Freeware

B. Open source software

C. Shareware

D. Complimentary

E. None of these

Ans: B

406. What is a Debit Card' ?

A. It is a card issued by a Rating Agency

B. It is a card which can be used for withdrawing cash or making payment even in the absence of any balance in the account

C. It is a card which can be used for withdrawing cash or making payment if there is balance in the account

D. It is a card which carries prepaid balance

E. It is a card which can be used for making STD calls

Ans: C

407. The secret code that restricts entry to some programs

A. password

B. passport

C. entry-code

D. access-code

E. None of these

Ans: A

408. Who was known as Iron man of India?

A. Govind Ballabh pant

B. Jawarlal Neharu

C. Subhash Chandra Bose

D. Sardar Vallabhbhai Patel

E. Mahatma Gandhi

Ans: D

409. International Day of Non-violence is

observed on the birth day of _____.

- A. Jawahar Lal Nehru
- B. Indira Gandhi
- C. Rajiv Gandhi
- D. Sonia Gandhi
- E. Mahatma Gandhi

Ans: E

410. Market information means _____

- A. Knowledge level of DSAs
- B. Information about marketing staff
- C. Information regarding Share market
- D. Knowledge of related markets
- E. Latest knowledge about technology progress

Ans: C

411. Big Apple is the nick name for which city?

- A. Los Angeles
- B. New York
- C. Portland
- D. Dallas
- E. None of these

Ans: B

412. _____ aims at the boot sector of a hard drive by infecting a very crucial component of the boot process.

- A. File infection virus
- B. Boot virus
- C. Network virus
- D. E-mail virus
- E. None of these

Ans: B

413. When a computer is switched on, the booting process performs

- A. Integrity Test
- B. Power-On Self-Test
- C. Correct Functioning Test
- D. Reliability Test
- E. Shut-down

Ans: B

414. The target group for a Car Loan is:

- A. All persons owning a car
- B. A family with more than 2 members
- C. Car designers
- D. Car garages
- E. Car showrooms

Ans: B

415. Which of the following is type of Data Transmission Modes?

- A. Simplex
- B. Half Duplex
- C. Full Duplex
- D. All
- E. None of these

Ans: D

416. Modern styles to marketing include ____.

- A. digital marketing
- B. tele-marketing
- C. e-commerce
- D. e-mails solicitation
- E. All of these

Ans: E

417. Some major banks and financial institutions in various Western countries were to wind up their business and/or declare themselves in financial problems during last few years. This trend is technically known as

- A. Devaluation
- B. Deformation
- C. Global Slowdown
- D. Political backdrop
- E. Globalisation

Ans: C

418. Which of the following is true for the octal system?

- A. It needs less digits to represent a number than in the binary system.
- B. It needs more digits to represent a number than in the binary system.
- C. It needs the same number of digits to represent a number as in the binary system.
- D. It needs the same number of digits to represent a number as in the decimal system.
- E. None of these

Ans: B

419. Which day would be celebrated as Safe Motherhood Day as announced by Health Ministry of India?

- A. 7th March
- B. 8th March
- C. 9th March
- D. 10th March
- E. None of these

Ans: B

420. Pre-defined and built-in formulas in Excel are known as

- A. Autosheets
- B. Diagrams
- C. Charts
- D. Tables
- E. Functions

Ans: E

421. Which of the following is not the name of a Banking Organisation?

- A. HDFC
- B. IDBI
- C. YES
- D. SEBI
- E. ICICI

Ans: D

422. Which of the following terms is used in the game of Chess ?

- A. Checkmate
- B. Hoops
- C. Stroke
- D. Heave
- E. Deuce

Ans: A

423. The two main seasons of cropping in India are known as _____. (IBPS Clerk 2012)

- A. Hot-Cold
- B. Winter-Spring
- C. Summer-Winter
- D. Rainy-Cold
- E. Kharif-Rabi

Ans: E

424. What is the full form of EFT?

- A. Electric funds transfer
- B. Electronic finance transaction
- C. Electronics Fund Transfer
- D. Emergency fund transfer
- E. None of these

Ans: C

425. Which of the following explains the sound marketing of products ?

- A. 3 Rs
- B. 4 Ps
- C. 3 Cs
- D. 2 Ms
- E. 4 Ss

Ans: B

426. The very top of the page in a document is known as _____.

- A. Footer
- B. Header
- C. Tab stop
- D. Navigation
- E. None of these

Ans: B

427. Corsica is an island in the Mediterranean Sea belonging to France. What is capital of Corsica?

- A. Paris
- B. Ajaccio
- C. Zagreb
- D. Hawana
- E. Damascus

Ans: B

428. Online Marketing is mostly useful for marketing of

- A. saving accounts
- B. credit cards
- C. home loans
- D. NRI deposits
- E. business accounts

Ans: C

429. Which of the following commercial software products are examples of operating system software and application software, respectively?

- A. Microsoft Windows XP and Microsoft Word
- B. Microsoft Office XP and Microsoft Window XP
- C. MS DOS and Microsoft Windows XP
- D. UNIX and LINUX
- E. UNIX and Java

Ans: A

430. This component is required to process data into information and consists of integrated circuits

- A. Hard disk
- B. RAM
- C. CPU
- D. ROM
- E. None of these

Ans: C

431. When entering text within a document, the Enter key is normally pressed at the end of every

- A. line
- B. sentence
- C. paragraph
- D. word
- E. file

Ans: A

432. Which of the following birds has been declared as the 'State Bird' by the Government of Delhi State?

- A. Parrot
- B. Pigeon
- C. House Sparrow
- D. Peacock
- E. Swan

Ans: C

433. Which among the following is the time period during which a computer is malfunctioning or not operating correctly due to machine failures?

- A. Downtime
- B. Uptime
- C. Response time
- D. Runtime Hide
- E. None of these

Ans: A

434. NABARD (National Bank for Agriculture and Rural Development) established JLG to extract the productive capability from rural population. JLG stands for ?

- A. Junior Link Group
- B. Join Life Group
- C. Joint Line Group
- D. Joint Liability Group
- E. None of these

Ans: D

435. Fugdi is a folk dance related to which of the following states?

- A. Kerala
- B. Maharashtra
- C. Goa
- D. Tamil Nadu
- E. Jammu & Kashmir

Ans: C

436. When the mouse is moved, it causes a

picture to move on the screen which is referred to as in a

- A. menu
- B. icon
- C. pointer
- D. tab
- E. None of these

Ans: C

437. Unsolicited commercial email is commonly known as

- A. spam
- B. junk
- C. hoaxes
- D. hypertext
- E. None of these

Ans: A

438. The Zoom control slider located in

- A. Title Bar
- B. Status Bar
- C. Formula Bar
- D. Scroll Bar
- E. None of these

Ans: B

439. Kisan credit scheme was prepared by which institution?

- A. RBI
- B. SIDBI
- C. NABARD
- D. RRB
- E. SBI

Ans: C

440. What is the use of Digitizer as an input device?

- A. To Convert graphic and pictorial data into binary inputs
- B. To convert graphic and pictorial data into analog inputs
- C. Debugging
- D. None of the above
- E. None of these

Ans: A

441. In a web site, the 'home' page refers to-

- A. the best page
- B. the last page
- C. the first page

D. the most recent page

E. the oldest page

Ans: C

442. The share of market means

A. Share price quoted in the market

B. Percentage share of business of the company, as compared to peers

C. Staff strength of the company

D. Share capital of the company

E. None of these

Ans: B

443. _____ is used to add or put into your document such as a picture or text.

A. TV

B. Squeeze in

C. Push in

D. Insert

E. None of these

Ans: B

444. A _____ is a non-impact printer that can produce very highquality letter-perfect printing.

A. daisy wheel printer

B. laser printer

C. dot-matrix printer

D. thermal printer

E. drum printer

Ans: B

445. An educational institution would generally have the following in its domain name

A. .org

B. .edu

C. .inst

D. .com

E. .sch

Ans: B

446. The common name for a modulator-demodulator is _____

A. modem

B. joiner

C. networker

D. connector

E. demod

Ans: A

447. Dr. E.F. Codd represented _____ rules that a database must obey if it has to be considered

truly relational

A. 10

B. 8

C. 12

D. 6

E. 5

Ans: C

448. Which is not an item of hardware?

A. An MP3 file

B. A keyboard

C. A mouse

D. (a) and (b)

E. None of these

Ans: A

449. The best promotional tool in any marketing is _____

A. Pamphlets

B. Newsletters

C. Word of mouth publicity

D. Regional Advertisement

E. Viral marketing

Ans: C

450. What is financial inclusion?

A. To provide a permanent employment to the unemployed

B. To provide a 100 days job to all those who are in need of a job

C. To provide banking services to all those living in remote areas

D. To ensure that all financial transactions amounting 5,000 and above are done through banks.

E. To provide finances for all

Ans: C

451. Banking Ombudsman is appointed by _____.

A. Government of India

B. State Governments

C. RBI

D. E C G C

E. Exim Bank

Ans: C

452. Through _____ an administrator or another user can access someone else's computer remotely

A. Administrator

- B. Web server
- C. Web application
- D. HTTP
- E. Telnet

Ans: E

453. Which part of the computer is used for calculating and comparing?

- A. ALU
- B. Control unit
- C. Disk unit
- D. Modem
- E. None of these

Ans: A

454. Oxygen in our blood is transported by a protein called

- A. haemoglobin
- B. Keratin
- C. collagen
- D. Myoglobin
- E. None of these

Ans: A

455. A ___ contains specific rules and words that express the logical steps of an algorithm

- A. programming language
- B. syntax
- C. programming structure
- D. logic chart
- E. None of these

Ans: A

456. Compilation of data on industrial production in India is done by which of the following agencies/organisations?

- A. National Testing Lab
- B. Reserve Bank of India
- C. Census Commission of India
- D. Planning Commission of India
- E. Central Statistics Office

Ans: E

457. Where is the disk put in a computer?

- A. in the modem
- B. in the hard drive
- C. into the CPU
- D. in the disk drive
- E. None of these

Ans: D

458. The Commonwealth games 2016 will be held in ____.

- A. Australia
- B. London
- C. Brazil
- D. America
- E. None of these

Ans: A

459. Which of the following is the smallest storage?

- A. Megabyte
- B. Gigabyte
- C. Kilobyte
- D. Terabyte
- E. Nanobyte

Ans: E

460. Bad advances of a Bank are called

- _____.
- A. Bad debt
- B. Book debt
- C. Non Performing Asset
- D. Out of order accounts
- E. Overdrawn accounts

Ans: C

461. Effective Selling Skills depends on-

- A. Number of languages known to the DSA
- B. Data on marketing staff
- C. Information regarding IT market
- D. Knowledge of related market
- E. Ability to talk fast

Ans: D

462. The primary purpose of software is to turn data into-

- A. Web sites
- B. Information
- C. programs
- D. objects
- E. None of these

Ans: B

463. Credit cards are also known as which of the following?

- A. Plastic money
- B. Hard money
- C. Silver money
- D. Easy money
- E. None of these

Ans: A

464. Motivating customers to buy upgraded products when they had intended to buy something of lower value is known as:

- A. Cross Selling
- B. Forward Selling
- C. Marketing
- D. Channel Marketing
- E. Up Selling

Ans: E

465. Data is organized in a work sheet as _____

- A. charts and diagrams
- B. rows and columns
- C. tables and boxes
- D. graphs
- E. None of these

Ans: B

466. Which of the following device is a volatile storage?

- A. RAM
- B. Hard Disc
- C. Magnetic Tape
- D. Floppy Disc
- E. None of these

Ans: A

467. The CPU comprises of Control, Memory, and _____ units.

- A. Microprocessor
- B. Arithmetic/Logic
- C. Output
- D. ROM
- E. Input

Ans: B

468. Which of the following types of mutual funds is not marked with BROWN color ?

- A. Diversified funds
- B. Income funds
- C. Sectoral funds
- D. Index funds
- E. Large-cap funds

Ans: B

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

- A. Corporate Industrial Finance

- B. Offshare Banking
- C. Wholesale Banking
- D. Wealth Management
- E. Trade Finance

Ans: D

470. The present Foreign Trade policy of India will continue till-

- A. December 2012
- B. March 2013
- C. March 2014
- D. June 2013
- E. December 2014

Ans: B

471. Insurance cover for bank deposits in our country is provided by

- A. SBI
- B. Government of India
- C. GIG
- D. LIC
- E. DICGC

Ans: E

472. e-Marketing is same as _____.

- A. virtual marketing
- B. digital marketing
- C. real time marketing
- D. All of these
- E. None of these

Ans: C

473. The acronym HTML stands for _____.

- A. High Transfer Machine Language
- B. High Transmission Markup Language
- C. Hypertext Markup Language
- D. Hypermedia Markup Language
- E. None of these

Ans: C

474. Target group means

- A. all purchasers
- B. all sales persons
- C. targeted purchasers
- D. all consumers
- E. delivery persons

Ans: A

475. When there is a difference between all receipts and expenditure of the Govt. of India, both capital and revenue, it is called _____.

- A. Revenue Deficit
- B. Budgetary Deficit
- C. Zero Budgeting
- D. Trade Gap
- E. Balance of payment problem

Ans: A

476. A is a software program used to view Web pages.

- A. site
- B. host
- C. link
- D. browser
- E. None of these

Ans: D

477. India has signed a Grant Agreement for Additional Financing in Financing Energy Efficiency at MSMEs Project- Programmatic Framework for Energy Efficiency with _____.

- A. Asian Development Bank (ADB)
- B. International Fund for Agricultural Development (IFAD)
- C. European Bank for Reconstruction and Development (EBRD)
- D. International Bank for Reconstruction and Development (IBRD)
- E. World Bank

Ans: D

478. _____ is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood.

- A. Real-time gross settlement systems (RTGS)
- B. Electronic Funds Transfer at Point of Sale (EFTPOS)
- C. Bharat Bill Payment System (BBPS)
- D. Unified Payments Interface (UPI)
- E. None of these

Ans: D

479. A cheque is considered as stale when it has been in circulation for

- A. More than forty eight hours
- B. More than one year
- C. More than six months unless otherwise specified
- D. More than three months

- E. None of these

Ans: D

480. NABARD stands for

- A. National Association for Building Asset Reconstruction Department
- B. National Bank for Agriculture and Rural Development
- C. National Agency of Banking Regulatory Directives
- D. National Asset Building and Reconstruction Department
- E. None of these

Ans: B

481. An error is also known as

- A. bug
- B. debug
- C. cursor
- D. icon
- E. None of these

Ans: A

482. A micro enterprise is defined as an enterprise engaged in the manufacture or production of goods pertaining to any industry where the investment in plant and machinery does not exceed

- A. Rs 5 lakh
- B. Rs 10 lakh
- C. Rs25 lakh
- D. Rs 50 lakh
- E. Rs 1 crore

Ans: B

483. Which scientist discovered radioactive element radium?

- A. Isaac Newton
- B. Albert Einsten
- C. Benyamen Franklen
- D. Marie Curie
- E. None of these

Ans: D

484. On domestic term deposits, banks in our country generally offer additional rate of interest on term deposits from -

- A. Minors
- B. Married women
- C. Govt. employees
- D. Rural residents

E. Senior citizens

Ans: E

485. 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

- A. Aadhaar to Aadhaar funds transfer
- B. Small overdraft facility
- C. Cash withdrawal
- D. Balance enquiry
- E. Cash deposit

Ans: B

486. Which of the following States is among the North East States of India?

- A. Jammu & Kashmir
- B. Punjab
- C. Himachal Pradesh
- D. Meghalaya
- E. Rajasthan

Ans: D

487. _____ devices convert human-understandable data and programs into a form that the computer can process.

- A. Printing
- B. Output
- C. Solid State
- D. Monitor
- E. Input

Ans: E

488. Which of the following is not correct regarding FSLRC ?

- A. It reviews, simplifies and rewrites the legislations affecting the financial markets in India
- B. It evolves a common set of principles for governance of financial sector regulatory institutions
- C. It streamlines the regulatory architecture of financial markets
- D. It was formed in 2013
- E. None of these

Ans: D

489. An enterprise engaged in the manufacture/production,

processing/preservation of goods is specified as a micro enterprise if its investment in plant and machinery does not exceed_____

- A. Rs 10 lakh
- B. Rs 20 lakh
- C. Rs 25 lakh
- D. Rs 40 lakh
- E. None of these

Ans: C

490. Which of the following is NOT the name of a country?

- A. Congo
- B. Ethiopia
- C. Paris
- D. Uganda
- E. East Timor

Ans: C

491. The most widely used code that represents each character as a unique 8-bit code is

- A. ASCII
- B. Unicode
- C. Binary numbering system
- D. EBCDIC
- E. ACSII

Ans: A

492. In order to create column data in Word, you need to

- A. tab consecutively until your cursor reaches the desired place
- B. set tabs or use the Table menu
- C. use Excel
- D. press the space bar until your cursor reaches the desired place
- E. None of these

Ans: C

493. Which of the following is a programming language for creating special programs like applets?

- A. Java
- B. cable
- C. domain name
- D. Net
- E. COBOL

Ans: A

494. What happens when you boot up a PC?

- A. Portions of the operation system are copied

from disk into memory

- B.** Portions of the operating system are copied from memory onto disk
- C.** Portions of the operating system are compiled
- D.** Portions of the operating system are emulated
- E.** The PC gets switched off

Ans: A

495. Efficient marketing style requires _____

- A.** Proper planning
- B.** Good debating skills
- C.** Arrogant staff
- D.** Knowledge of many languages
- E.** Ignorant customers

Ans: B

496. Government usually classifies its expenditure in term of planned and non-planned expenditure. Identify, which is the correct definition of Planned expenditure?

- A.** It represents the expenditure of all the State Governments.
- B.** It represents the total expenditure of the Central Government.
- C.** It is the expenditure which is spent through centrally sponsored programmes and flagship schemes of Government.
- D.** It represents the expenditure incurred on Defence.
- E.** Other than those given as options.

Ans: B

497. A partially completed workbook that contains formulas and formatting, but no data is called a

- A.** prototype
- B.** template
- C.** model
- D.** function
- E.** None of these

Ans: B

498. What computers are used for fastest type of computer that can perform complex operations at very high speed?

- A.** Micro
- B.** Mini
- C.** Mainframe
- D.** Super
- E.** None of these

Ans: D

499. A Direct Selling Agent (DSA) is required to be adept in _____.

- A.** Surrogate marketing
- B.** Training skills
- C.** Communication skills
- D.** Market Research
- E.** OTC Marketing

Ans: C

500. MCX is the index of which of the following stock exchanges of India ?

- A.** National Stock Exchange
- B.** Bombay Stock Exchange
- C.** Delhi Stock Exchange
- D.** Kolkata Stock Exchange
- E.** Multi Commodity Stock Exchange

Ans: E

501. Axis Bank is a _____ .

- A.** Public Sector Bank
- B.** Private Sector Bank
- C.** Co-operative Bank
- D.** Foreign Bank
- E.** Gramin Bank

Ans: B

502. The term _____ refers to any computer component that is required to perform work.

- A.** bootstrap
- B.** kernel
- C.** resource
- D.** source code
- E.** None of these

Ans: C

503. Which of the following is not a Public Sector Bank?

- A.** Corporation Bank
- B.** United Bank of India
- C.** Vijaya Bank
- D.** Bank of Maharashtra
- E.** Federal Bank

Ans: E

504. What is Gutter margin?

- A.** Margin added to left margin while printing
- B.** Margin added to right margin while printing
- C.** Margin added to binding side of the page while printing

D. Margin added to outside of page while printing

E. None of these

Ans: C

505. The Holidays for the Banks are declared as per _____.

A. Reserve Bank Act

B. Banking Regulation Act

C. Negotiable Instruments Act

D. Securities and Exchange Board of India Act

E. Companies Act

Ans: C

506. The Head Quarters of the International Court of Justice is located in -

A. Vienna

B. London

C. Tokyo

D. Paris

E. Hague

Ans: E

507. Computers use the number system to store data and perform calculations.

A. binary

B. octal

C. decimal

D. hexadecimal

E. None of these

Ans: A

508. What resides on the motherboard and connects the CPU to other components on the motherboard ?

A. Input Unit

B. System Bus

C. ALU

D. Primary Memory

E. None of these

Ans: B

509. By viewing the properties of the local hard disk of a computer, the user can find out

A. the amount of space that has been used up and the remaining free space on the disk.

B. the name of the user viewing the properties of the disk.

C. nothing useful to the user.

D. the number of programs available in the computer.

E. None of these

Ans: A

510. The main reason why a life insurance proposal form often asks for the proposer's height is to enable a reasonable comparison with the proposer's

A. Age

B. Gender

C. Occupation

D. Weight

E. None of these

Ans: D

511. Post-sales activities include _____.

A. Sales presentation

B. Customer Feedback

C. Customer identification

D. Product design

E. 2

512. Betla national park is located at?

A. Jharkhand

B. West Bengal

C. Madhya Pradesh

D. Kerala

E. None of these

Ans: A

513. Which of the following is not a Consumer Right as per Consumer Protection Act 1986?

A. Right to Consumer Education

B. Right to Seek Redressal

C. Right to Safety

D. Right to be Informed

E. Right to Negotiate

Ans: E

514. Which of the following are components of Central Processing Unit (CPU) ?

A. Arithmetic logic unit, Mouse

B. Arithmetic logic unit, Control unit

C. Arithmetic logic unit, Integrated Circuits

D. Control Unit, Monitor

E. None of these

Ans: B

515. What is the term for the conversion of existing assets or future cash flows into marketable securities?

A. Dematerialization

- B. Securitization
- C. Underwriting
- D. Monetization
- E. Hedging

Ans: B

516. The Head of the Reserve Bank of India is officially known as

- A. President of RBI
- B. Chief Executive of RBI
- C. Managing Director (MD) of RBI
- D. Executive Director of RBI
- E. Governor of RBI

Ans: E

517. Ram has been nominated in the Savings account of Sita Ram requests the bank authorities to allow him to operate Sita's account as she is unwell. What will the bank do?

- A. Bank will allow Ram to operate the account as he is the nominee.
- B. As nomination will come into effect only after death of the depositor, Bank will not allow.
- C. As Ram is, the husband of Sita in addition to being the nominee, the Bank should allow.
- D. Out of pity for Sita and on account of long term relationship. the Bank may allow.
- E. Bank can take a promissory note from Ram and allow him to operate the account.

Ans: B

518. Which is the first Asian country to become an Associate Member state of CERN as India's request for membership is still pending?

- A. Sri Lanka
- B. Bangladesh
- C. Pakistan
- D. Nepal
- E. None of these

Ans: C

519. 'Structure of database' is known as _____.

- A. Attribute
- B. Entity
- C. Schema
- D. All
- E. None of these

Ans: C

520. Who is the current State Minister Of Skill Development & Entrepreneurship -

- A. Rajiv Pratap Rudy
- B. Sarbananda Sonowal
- C. Vikaram Sara Bhai
- D. Jayaprakash Reddy
- E. None of these

Ans: A

521. Which one of the following taxes/cess is levied by States in India?

- A. Tax on motor vehicles
- B. Educational cess
- C. Tax on hotels
- D. Tax on wealth
- E. All of these

Ans: B

522. The Antwerp Diamond Bank is a small, 75-year-old bank that specializes exclusively in serving the diamond and the diamond jewelry sector. Where is the headquarter of the Antwerp Diamond Bank?

- A. Vienna, Austria
- B. Antwerp, Belgium
- C. Frankfurt, Germany
- D. Beijing, China
- E. Washington DC, USA

Ans: B

523. Marketing channels mean

- A. Delivery objects
- B. Sales targets
- C. Delivery outlets
- D. Delivery boys
- E. Sales teams

Ans: C

524. Market Research is needed for

- A. deciding market area
- B. deciding the right product
- C. making proper marketing decisions
- D. deciding sales timings
- E. All of these

Ans: E

525. Which one of the following a measure of Fiscal Reforms, has Government of India adopted ?

- A. Bringing down fiscal deficit to a particular level by an Act of Law
- B. Fixing higher rate of growth
- C. Allocation of more funds to job oriented

schemes

D. Allocation of more funds to provide education to children who are 6-14 years of age

E. None of these

Ans: A

526. Customisation means _____.

A. acquiring more customers

B. regulating customers

C. special products to suit each customer

D. more products per customer

E. All of these

Ans: C

527. A _____ is when you turn the computer on from an off position.

A. cold boot

B. warm boot

C. floppy boot

D. bootfailure

E. None of these

Ans: A

528. A feature that automatically corrects common spelling errors is called _____.

A. Auto Fit

B. Auto Format

C. Auto Correct

D. Auto Lock

E. None of these

Ans: C

529. In Excel, when the contents and attributes of a cell or range of cells have to be erased using the menu, the user must _____

A. Select the cells, choose Edit and select Clear, then All

B. Select the cells, and click delete on the keyboard

C. Select the cells, choose Tools, and select Clear, then Formats

D. Select the cells, choose Tools, and select Formula Audit, then Delete

E. None of these

Ans: A

530. What is the maximum loan limit under the revised Credit Linked Capital Subsidy Scheme for technical upgradation by the Government of India?

A. Rs 10 lakh

B. Rs 40 lakh

C. Rs 78 lakh

D. Rs 100 lakh

E. Rs 150 lakh

Ans: D

531. Any new life insurance company or non-life insurance company will not be registered unless the company has a paid-up equity capital of a minimum

A. Rs 50 crore

B. Rs100 crore

C. Rs 150 crore

D. Rs 200 crore

E. None of these

Ans: B

532. Which of the following statement is true?

A. Banks cannot accept demand and time deposits from public.

B. Banks can accept only demand deposits from public.

C. Banks can accept only time deposits from public.

D. Banks can accept both demand and time deposits from public.

E. Banks can accept demand and time deposits only from government.

Ans: D

533. Nassau is the capital, largest city, and commercial centre of the Commonwealth of the.....?

A. Kenya

B. Argentina

C. Uganda

D. Iceland

E. Bahamas

Ans: E

534. Which of the following schemes is restructured as National Rural Livelihood Mission (NRLM), an ambitious scheme to eradicate poverty in rural areas?

A. SHGs

B. Swarnajayanti Gram Swarajgar Yojna

C. Mid Day Meal

D. Integrated Rural Development Programme

E. None of these

Ans: B

535. To display the contents of a folder in Windows Explorer, you should

- A. click on it
- B. collapse it
- C. name it
- D. give it a password
- E. rename it

Ans: A

536. The judges of the Supreme Court of India now retire at the age of

- A. 58 years
- B. 60 years
- C. 62 years
- D. 65 years
- E. 68 years

Ans: D

537. Which term is used in Physics?

- A. Credit
- B. Absolute Zero
- C. Rabies
- D. Thyroxin
- E. Liquidity

Ans: B

538. Which of the following does not come under the second level of management in an organization?

- A. Purchase Managers
- B. Departmental Heads
- C. Supervisors
- D. Branch Managers
- E. Finance Managers

Ans: C

539. Which of the following is not a public sector company ?

- A. HPCL
- B. BPCL
- C. BHEL
- D. Gillette
- E. All of these

Ans: D

540. Which Article of the Constitution of India, is the annual budget of the Republic of India ?

- A. Article 12
- B. Article 112
- C. Article 21
- D. Article 11

E. None of these

Ans: B

541. Which of the following describes changes in individuals behaviour arising from experience?

- A. Modeling
- B. Motivation
- C. Perception
- D. Learning
- E. None of these

Ans: D

542. What is the full form of the term PMI? It is an indicator of business activity both in the manufacturing and services sectors?

- A. Purchasing Monitors' Index
- B. Purchasing Management Index
- C. Purchasing Market Index
- D. Purchasing Managers' Index
- E. None of these

Ans: D

543. Who amongst the following can take benefit of the Social Security Fund established by the Government of India for unorganised workers?

- A. Primary school teacher
- B. Employee of Sugar Factory
- C. Textile Mazdoor
- D. Rickshaw Puller
- E. Clerk in a factory

Ans: D

544. Market segmentation means

- A. Segmentation of sales team
- B. Allocation of territory
- C. Sales arrangement
- D. Segmentation of target group according to their needs
- E. All hospitals

Ans: D

545. How can one see the content of a file?

- A. By left clicking with the mouse once
- B. By left clicking with the mouse twice
- C. By holding the mouse down
- D. From the keyboard shortcuts
- E. All of the above

Ans: B

546. In terms of special product life cycles, a _____ is a basic and distinctive mode of expression.

- A. Genre
- B. Style
- C. Fashion
- D. Fad
- E. None of these

Ans: B

547. The abbreviation EMV stands for

- A. European Marginal Vat
- B. Expected Monetary Value
- C. Essential Monthly Voucher
- D. Europay, MasterCard and Visa
- E. None of these

Ans: D

548. To open find window.

- A. F1
- B. F2
- C. F3
- D. F5
- E. None of these

Ans: D

549. Current Accounts are basically meant for _____

- A. Investment purpose
- B. Savings purpose
- C. Identity purpose
- D. To earn Foreign Exchange
- E. Day-to-day needs of one's business

Ans: E

550. What is the term when a seller tries to sell the same good at different prices ?

- A. Price Differential
- B. Dumping
- C. Price Discrimination
- D. Bullying
- E. None of these

Ans: C

551. Which of the following organization finance the Rural Infrastructure Development Fund?

- A. NABARD
- B. SEBI
- C. SIDBI
- D. RBI
- E. Govt. of India

Ans: A

552. Which of the following is an active cell in Excel ?

- A. Current Cell
- B. Formula
- C. Range
- D. Cell address
- E. None of these

Ans: A

553. The indicates how much data a particular storage medium can hold.

- A. storage
- B. access
- C. capacity
- D. memory
- E. None of these

Ans: A

554. If the market share falls then it implies that

- A. Competition has increased
- B. Sales have gone up
- C. Profit has gone up
- D. Business is wound up
- E. None of these

Ans: A

555. Which is not a proper type of direct marketing

- A. boosting sales
- B. having a focussed approach
- C. better customer contacts
- D. Advertising
- E. None of these

Ans: D

556. Which of the following is not true about computer files?

- A. They are collections of data saved to a storage medium.
- B. Every file has a filename.
- C. A file extension is established by the user to indicate the date it was created
- D. Usually files contain data.
- E. None of these

Ans: C

557. An Equity share is also commonly referred to as

- A. ordinary share
- B. debenture
- C. convertible share
- D. security receipt
- E. preferred stock?

Ans: A

558. What is the term for fixing high price for new product?

- A. Decoy Pricing
- B. Skimming
- C. Freemium
- D. Absorption Pricing
- E. Odd Pricing

Ans: B

559. How many kilobytes make a megabyte?

- A. 128
- B. 1024
- C. 256
- D. 512
- E. 64

Ans: B

560. Bhavanisagar Dam or Lower Bhavani Dam, is located in which state?

- A. Kerala
- B. Tamil Nadu
- C. Maharashtra
- D. West Bengal
- E. Madhya Pradesh

Ans: B

561. Sansad Adarsh Gram Yojana was started on the birthday of

- A. Indira Gandhi
- B. Jayaprakash Narayan
- C. Lala Lajpat Rai
- D. Lal Bahadur Shastri
- E. None of these

Ans: B

562. Small programs that act on data received by the user's computer as part of a Web page are called

- A. search engines
- B. servelets
- C. browsers
- D. applets
- E. feedback

Ans: B

563. Marketing is the function of _____

- A. Only Sales persons
- B. Only counter staff
- C. Only qualified persons
- D. Top Bosses
- E. A collective function of all staff

Ans: E

564. The manual tells you how to use a software program.

- A. Documentation
- B. Programming
- C. User
- D. Technical
- E. Designer

Ans: A

565. Which of the following initiative is/are taken by the Government of India to boost the development of agriculture? (A) Accelerated Irrigation Benefit programme (B) Fertiliser Subsidy Scheme (C) Public Distribution System (PDS)

- A. Only (A)
- B. Only (B)
- C. Only (C)
- D. Only (A) and (B)
- E. All (A), (B) and (C)

Ans: D

566. Which of the following bank is generally not considered as Commercial bank?

- A. Public Sector Bank
- B. Private Sector Bank
- C. Development Bank
- D. Foreign Bank
- E. None of these

Ans: C

567. Pie-charts are typically created by using which of the following?

- A. Browser software
- B. Database software
- C. Desktop publishing software
- D. Word-processing software
- E. Spreadsheet software

Ans: E

568. What does the letter 'P' denote in the term 'PAN' as used in financial transactions ?

- A. Primary

- B. Partial
- C. Permanent
- D. Provisional
- E. Public

Ans: C

569. NPA in banking terminology denotes

- A. New Para-banking Assets
- B. Net Profitable Assets
- C. Net Performing Assets
- D. Non-Performing Assets
- E. New Pension Act

Ans: D

570. Which account will not come under RBI's limitation of ATM Transaction?

- A. Current Deposits/Account
- B. Basics Savings Bank Deposit Account
- C. Recurring Deposit/Account
- D. Fixed Deposit/Account
- E. None of these

Ans: B

571. Which of the following refers to the fastest, biggest and most, expensive computers?

- A. Notebooks
- B. Personal Computers
- C. Laptops
- D. Supercomputers
- E. PDAs

Ans: D

572. Which of the following is the Chemical name of the salt we use in our kitchen?

- A. Calcium Carbonate
- B. Calcium Chloride
- C. Sodium Carbonate
- D. Sodium Chloride
- E. Ammonium Sulphate

Ans: B

573. 'FLASHremit' service to offer an instant bank transfer service to the Indians residing in the Gulf nation has been launched by which bank in association with UAE exchange?

- A. HDFC bank
- B. SBI
- C. Axis bank
- D. ICICI bank
- E. None of these

Ans: D

574. In a bid to boost credit growth in the economy, the Centre announced a sum of how much crore for recapitalisation of 13 public sector banks?

- A. Rs 22,915 crore
- B. Rs 27,110 crore
- C. Rs 10,000 crore
- D. Rs 50,207 crore
- E. Rs 38,500 crore

Ans: A

575. Personal Loans can be canvassed among

- A. Salaried persons
- B. Pensioners
- C. Foreign Nationals
- D. NRI customers
- E. Non-customers

Ans: A

576. Which banks have been designated as Domestic Systemically Important Banks (D-SIBs)?

- A. ICICI & SBI
- B. PNB & SBI
- C. HDFC & SBI
- D. ICICI & PNB
- E. None of these

Ans: A

577. Underlined text, such as text and folder names is referred to as a

- A. icon
- B. hyperlink
- C. menu
- D. source drive
- E. None of these

Ans: B

578. The financial assistance of loans of 10000 by bank to a small borrower will be called.....?

- A. Business finance
- B. Government finance
- C. Micro finance
- D. Small finance
- E. KYC finance

Ans: C

579. The portion of the commercial bank's reserves that are maintained in accounts with their central bank plus the total currency circulating in the public it termed as

- A. Call money
- B. Hot money
- C. Reserve money
- D. High-powered money
- E. None of these

Ans: D

580. Market Segmentation means dividing:

- A. The marketing teams into small groups
- B. The employees as per their grades
- C. The products, as per their usage
- D. The products, as per their life cycles
- E. The market, as per the tastes and needs of different groups.

Ans: E

581. The cost of a given amount of computing power has _____ dramatically with the progress of computer technology.

- A. stayed the same
- B. changed proportionally with the economy
- C. increased
- D. fluctuated
- E. decreased

Ans: B

582. What is the corpus of the National Social Security Fund?

- A. Rs 250 crore
- B. Rs 500 crore
- C. Rs 1000 crore
- D. Rs 1200 crore
- E. Rs 1500 crore

Ans: C

583. The central processing unit is an example of:

- A. peripheral
- B. an output unit
- C. software
- D. a program
- E. hardware

Ans: E

584. HQ of international weightlifting federation-----

- A. Dubai, United Arab Emirates
- B. Budapest, Hungary
- C. Lausanne, Switzerland
- D. Zürich, Switzerland
- E. None of these

Ans: B

585. A good Brand can be built up by way of _____.

- A. Customer grievances
- B. Break-down of IT support
- C. Old age
- D. Large number of products
- E. Consistent offering of good services

Ans: E

586. Where is the headquarters of Central bank of India located?

- A. New Delhi
- B. Mumbai
- C. Pune
- D. Bangalore
- E. None of these

Ans: B

587. To access properties of an object, the mouse technique to use is _____

- A. dragging
- B. dropping
- C. right-clicking
- D. shift-clicking
- E. None of these

Ans: C

588. When a banker talks about CDR, what is he talking about?

- A. Corporate Debt Restructuring
- B. Corporate Debt Rollover
- C. Company Debt Rollover
- D. Corporate Deposit Restructuring
- E. Company Deposit Restructuring

Ans: A

589. What does the term 'Call Money' refer to?

- A. A loan made for a very short period of a few days or a week
- B. Student loans to help cover the cost of higher education
- C. Loans to allow consumers to buy homes they can't pay for upfront
- D. Personal loans for any personal expenses which don't have a designated purpose
- E. Loans to veterans and their families

Ans: A

590. An individual has secured a \$12,000 loan

from the bank to purchase a boat, which is scheduled for repayment in monthly installments over 48 months. Which life insurance would protect the lender should the borrower die prior to retiring the debt?

- A. Level Term
- B. Enhanced Whole Life
- C. Modified Premium Life
- D. Decreasing Term
- E. None of these

Ans: D

591. The USP of a Current Account is

- A. high profitability
- B. liquidity
- C. low rate of interest
- D. costly transactions
- E. friendly features

Ans: E

592. Soft copy refers to

- A. printed output
- B. digitizing
- C. music sounds
- D. screen output
- E. None of these

Ans: D

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

- A. Wholesale Banking Services
- B. Industrial Banking Services
- C. Investment Banking Services
- D. Corporate Banking Services
- E. Retail Banking Services

Ans: E

594. The chief regulator of commodity exchanges in India is

- A. Securities and Exchange Board of India
- B. Reserve Bank of India
- C. Competition Commission of India
- D. Forward Markets Commission
- E. Ministry of Consumer Affairs, Food and Public Distribution.

Ans: D

595. VLSI technology is used in _____ generation computers.

- A. First
- B. Second
- C. Third
- D. Fourth
- E. None of these

Ans: D

596. To which of the following crops does the Rashtriya Krishi Bima Yojana (NAIS) provide insurance?

- A. Food crops (cereals and pulses)
- B. Oilseeds
- C. Horticultural crops
- D. Commercial crops
- E. All of the above

Ans: E

597. The BHEL recently commissioned a 600 MW coal based thermal power plant in Jhabua Thermal Power Project (TPP) located in Seoni district in?

- A. Bihar
- B. Madhya Pradesh
- C. Rajasthan
- D. Jharkhand
- E. None of these

Ans: B

598. Devices that enter information and let you communicate with the computer are called _____.

- A. Software
- B. Output devices
- C. Hardware
- D. Input devices
- E. Input/Output devices

Ans: E

599. The language used in a computer that is similar to the language of humans and is easy to understand is referred to as

- A. Source Code
- B. Machine Language
- C. High Level Language
- D. Object code
- E. Assembly language

Ans: C

600. SAN, Google Docs, and Network drive are all examples of _____ Storage

- A. Primary

- B. RAM
- C. Remote
- D. Volatile
- E. None of these

Ans: C

601. The most common source for leads generation for any company is:

- A. House magazines
- B. Audit guidelines
- C. Yellow Pages
- D. Dictionary
- E. Vision Document

Ans: C

602. For using safe deposit locker facilities, bank customers pay

- A. commission on locker
- B. interest on locker
- C. rent on locker
- D. exchange on locker
- E. safe custody charges

Ans: C

603. 'Nomination' for a deposit account in the bank means

- A. mandate given by the close relative/s of the depositor to settle the death claim in case of death of the depositor.
- B. mandate decided by the bank to settle the death claim of its depositor.
- C. mandate of the depositor in favour of one or more persons to claim the amount on death of the depositor.
- D. mandate of the depositor in favour of a close relative who can claim the amount on death of the depositor.
- E. court order instructing the banks to settle the death claim of its depositor.

Ans: D

604. Which of the following memory chip is faster ?

- A. There is no certainty
- B. DRAM
- C. SRAM
- D. DRAM is faster for larger chips
- E. None of these

Ans: C

605. _____ is the process of carrying out

commands.

- A. Fetching
- B. Storing
- C. Decoding
- D. Executing
- E. None of these

Ans: D

606. Finite number of sequential instructions are called

- A. Flow chart
- B. Control flow
- C. Program flow
- D. Algorithm
- E. None of these

Ans: D

607. What do we call a storage device where the access time is effectively independent of the location of the data?

- A. Direct Access Storage Device
- B. Secondary Storage Device
- C. Primary Storage Device
- D. Gateway Device
- E. None of these

Ans: A

608. Which of the following come under the ambit of Customer relationship management?

- A. Sales
- B. Marketing
- C. Customer Service
- D. Technical support
- E. All of the above

Ans: E

609. Which of the following is not a software?

- A. Excel
- B. Printer-Driver
- C. Operating System
- D. PowerPoint
- E. Mouse

Ans: E

610. Decimal equivalent of $(1111)_2$

- A. 11
- B. 10
- C. 1
- D. 15
- E. 13

Ans: D

611. Which is not a basic function of a computer?

- A. Store data
- B. Accept input
- C. Process data
- D. Copy text
- E. Accept and process data

Ans: E

612. Digital marketing is similar to _____

- A. Online marketing
- B. Cold calling
- C. Web designing
- D. Market for cost
- E. Outdoor marketing

Ans: A

613. The maturity period of Public provident fund (PPF) account is how many years ?

- A. 15 years
- B. 7 years
- C. 10 years
- D. 5 years
- E. None of these

Ans: A

614. What is the maximum period for which domestic term deposits are normally accepted by banks in our country?

- A. 3 years
- B. 5 years
- C. 7 years
- D. 10 years
- E. 12 years

Ans: D

615. Marketing strategy means

- A. ideas for new employment
- B. old techniques of selling
- C. techniques for improving marketing activities
- D. techniques for increasing production
- E. networking

Ans: A

616. In electronic device, operating under the control of information, that can accept data, process the data, produce output and store the results for future use _____

- A. Input
- B. Computer
- C. Software

D. Hardware

E. None of these

Ans: D

617. Which contents are lost when the computer turn off ?

- A. storage
- B. input
- C. output
- D. memory
- E. None of these

Ans: D

618. With a view to facilitate payment of balance in the deposit account to the person named by the depositor without any hassles in the event of death of the account holder, the following facility was introduced for bank accounts in our country

- A. Will
- B. Registration
- C. Nomination
- D. Indemnity
- E. Guarantee

Ans: C

619. Removing and replacing devices without turning off your computer is referred to as

- A. Hot swapping
- B. Plug-N-Play
- C. Bay swap
- D. USB swapping
- E. None of these

Ans: B

620. A file which has not been altered, compressed, or manipulated in any way by the computer is called?

- A. temp file
- B. raw file
- C. permanent file
- D. None of these
- E. None of these

Ans: B

621. Which of the following does not store data permanently?

- A. ROM
- B. RAM
- C. Floppy Disk

- D. Hard Disk
- E. None of these

Ans: B

622. Supercomputers _____

- A. are smaller in size and processing capability than mainframe computers
- B. are common in majority of households
- C. contain thousands of microprocessors
- D. are rarely used by researchers due to their lack of computing capacity
- E. are of the same size as laptops

Ans: C

623. Which banks have been designated as Domestic Systemically Important Banks (D-SIBs)?

- A. ICICI & SBI
- B. PNB & SBI
- C. HDFC & SBI
- D. ICICI & PNB
- E. None of these

Ans: A

624. Degree refers _____.

- A. Number of tuples
- B. Number of attributes
- C. Schema
- D. All
- E. None of these

Ans: B

625. What do you mean by Customer relationship management (CRM)? I. It is a system for managing a company's interactions with current and future customers.

- A. Only I
- B. Only II
- C. Both II and III
- D. Both I and III
- E. None of these II. It is a system for managing a company's interactions with current and past customers. II. It often involves using technology to organize, automate, and synchronize sales, marketing, customer service, and technical support.

Ans: D

626. Service Marketing is the same as

- A. Internet Marketing
- B. Telemarketing

- C. Internal Marketing
- D. Relationship Marketing
- E. Transaction Marketing

Ans: D

627. Where is Katasraj temple located?

- A. India
- B. Pakistan
- C. Afganistan
- D. Nepal
- E. Bangladesh

Ans: B

628. The most widely used computer device is _____.

- A. Solid state disks
- B. External hard disk
- C. Internal hard disk
- D. Mouse
- E. None of these

Ans: C

629. Loan and Advances of a bank come under the category of _____.

- A. Deposits
- B. Expenditure
- C. Liabilities
- D. Assets
- E. None of the above

Ans: D

630. 'Dinar' is the currency of which of the following countries?

- A. Pakistan
- B. Iran
- C. Ghana
- D. South Sudan
- E. Libya

Ans: E

631. Pulses are a good source of

- A. carbohydrates
- B. fats
- C. proteins
- D. vitamins
- E. None of these

Ans: C

632. Which committee framed the RRB Act?

- A. Narsimham Committee
- B. Ashok Mehta Committee

- C. Sachar Committee
- D. Shah Nawaz Committee
- E. None of these

Ans: A

633. 'Karagam' is a most popular folk dance form that is accompanied by the music. The villagers in praise of the rain goddess 'Mari Amman' and river goddess 'Gangai Amman' perform this dance as a part of their custom. In this dance, balancing of water pot on the head is done beautifully. Karagam is the folk dance of which state of India?

- A. Rajasthan
- B. Tamil Nadu
- C. Kerala
- D. Maharashtra
- E. None of these

Ans: B

634. Market segmentation means grouping _____

- A. The sales teams
- B. The customers as per their needs and tastes
- C. Selling arrangements
- D. The counter staff
- E. The back-office staff

Ans: B

635. Motivation in marketing means:

- A. Inspiring sales persons to talk more
- B. Inspiring sales persons to sell more
- C. Inspiring counter staff to talk more
- D. Market size
- E. Market place

Ans: B

636. United States Atomic Energy Act 1954 establishes an agreement of cooperation as a pre-requisite for nuclear deals between US and any other nation. Such an agreement is popularly known as _____.

- A. Agreement of co-operation
- B. '123' agreement
- C. IPL 480
- D. A to Z agreement
- E. Nuclear Deal

Ans: B

637. Which of the following companies is a steel making company ?

- A. Hindalco
- B. Raymonds
- C. Lakme
- D. Corus
- E. None of these

Ans: D

638. ROLLBACK in a database is _____ statement

- A. TCL
- B. DCL
- C. DML
- D. DDL
- E. SDL

Ans: A

639. Reusable optical storage will typically have the acronym-

- A. CD
- B. DVD
- C. ROM
- D. RW
- E. None of these

Ans: D

640. The time for the actual data transfer after receiving the request for data from secondary storage is referred to as the disk's

- A. transfer time
- B. movement time
- C. access time
- D. data input time
- E. None of these

Ans: C

641. Pressing CTRL+9 in Excel

- A. Prints 9
- B. Prints
- C. Prints 9 followed by spaces
- D. Inserts 9 cells at the current location
- E. Hides the current row

Ans: E

642. Aggressive Marketing is necessitated due to _____.

- A. globalisation
- B. increased competition
- C. increased production
- D. increased job opportunities
- E. All of these

Ans: B

643. All the deleted files go to

- A. Recycle Bin
- B. Task Bar
- C. Tool Bar
- D. My Computer
- E. None of these

Ans: A

644. Effective selling skills depends on

- A. Size of the sales team
- B. Age of the sales team
- C. Peer strength
- D. Knowledge level of the sales team
- E. Educational level of the sales team

Ans: D

645. Where are you likely to find an embedded operating system?

- A. on a desktop operating system.
- B. on a networked PC
- C. on a network server
- D. on a PDA
- E. on a mainframe

Ans: D

646. Which of the following is NOT a function of a commercial bank?

- A. Providing project finance
- B. Settlement of payments on behalf of the customers
- C. Deciding policy rates like CRR, SLR and Repo Rates
- D. Issuing credit/debit ATM cards
- E. Providing services such as locker facilities, remittances

Ans: C

647. Excel would evaluate the formula, $=20*10/4*8$ and return the answer

- A. 400
- B. 40
- C. 6.25
- D. 232
- E. 600

Ans: A

648. An insurance policy qualifies as micro-Insurance policy if the benefits don't exceed

- A. Rs 10,000
- B. Rs 25,000
- C. Rs 50,000

D. Rs 1 lakh

E. Rs 2 lakh

Ans: C

649. What type of software creates a smaller file that is faster to transfer over the Internet?

- A. Compression
- B. Fragmentation
- C. Encapsulation
- D. Unzipped
- E. None of these

Ans: A

650. What is MZM in money market?

- A. Money with highest return
- B. Money with zero maturity
- C. Money with sovereign guarantee
- D. Monetary base or total currency
- E. None of these

Ans: B

651. The Regulatory Consistency Assessment Programme (RCAP), which evaluates a country's readiness for Basel III norms, is conducted by

- A. ADB
- B. BIS
- C. IMF
- D. World Bank
- E. None of these

Ans: B

652. A computer used at supermarkets, departmental stores and restaurant etc is called _____ terminal

- A. P-O-S
- B. Dumb
- C. Intelligent
- D. Smart
- E. calculating

Ans: A

653. Standard marketing practices include:

- A. Poaching
- B. Unhealthy competition
- C. Lowering the selling price
- D. Unhealthy discount schemes
- E. Phishing

Ans: C

654. A service which provides user interface to access the available multimedia resources over a

network is called ____.

- A. UseNet
- B. URL
- C. Web
- D. Internet Relay Chat (IRC)
- E. None of these

Ans: C

655. Which of the following is a secondary memory device?

- A. Keyboard
- B. Disk
- C. ALU
- D. Mouse
- E. Printer

Ans: B

656. Which company has been rated as the world's most powerful brand in IT Services?

- A. Tata Consultancy Services
- B. IBM
- C. Capgemini
- D. Accenture
- E. None of these

Ans: A

657. Internet Banking can be popularized by way of:

- A. Reduced prices
- B. Higher prices
- C. Wide Area Network
- D. Better technology
- E. More ATMs

Ans: E

658. The result of a formula in a cell is called

- A. label
- B. value
- C. range
- D. displayed value
- E. None of these

Ans: D

659. Headquarters of UNO are situated at

- A. New York, USA
- B. Hague (Netherlands)
- C. Geneva
- D. Paris
- E. China

Ans: A

660. One who designs, writes, tests and maintains computer programs is called a

- A. User
- B. Programmer
- C. Designer
- D. Operator
- E. None of these .

Ans: B

661. Which of the following is correct statement?

- A. Normally no interest is paid on current deposit accounts
- B. Interest is paid on current accounts at the same rate as term deposit accounts
- C. The rate of interest on current account and savings account are the same
- D. No interest is paid on any deposit by the bank
- E. Savings deposits are the same as current deposits.

Ans: A

662. An operating system that can do multitasking means that ____.

- A. the operating system can divide up work between several CPUs
- B. several programs can be operated concurrently
- C. multiple people can use the computer concurrently
- D. All of the above
- E. None of the above

Ans: D

663. _____ is used to move a document up and down or left and right on the screen.

- A. Title Bar
- B. Status Bar
- C. Formula Bar
- D. Scroll Bar
- E. None of these

Ans: D

664. If you are going to a site you use often, instead of having to type in the address every time, you should

- A. save it as a file
- B. make a copy of it
- C. bookmark it
- D. delete it
- E. None of these

Ans: C

665. What is the main folder on a storage device called?

- A. Home page
- B. Platform
- C. Interface
- D. Root Directory
- E. None of these

Ans: D

666. A program, either talk numeric that is made available in digital format for automatic download over the internet is called ____

- A. vodcast
- B. blog
- C. podcast
- D. wiki
- E. broadcast

Ans: D

667. Which of the following commodities is a major item of the export from India to many countries ?(IBPS Clerk 2012]

- A. Vegetable
- B. Paddy
- C. Tea
- D. Jute
- E. All of these

Ans: E

668. The concept of Micro Credit essentially concentrates on

- A. consumption smoothening as and when needed
- B. providing safe place to hold savings
- C. accepting deposits
- D. provision of credit to the poor
- E. facility to transfer money

Ans: D

669. Conversion means ____.

- A. meeting a prospective client
- B. interacting with a prospective client
- C. converting an employer into an employee
- D. converting a seller to a buyer
- E. converting a prospective client into a buyer

Ans: E

670. Which of the following state has registered the maximum growth in Gross State Domestic

Product in the year?

- A. Chhattisgarh
- B. Kerala
- C. Gujarat
- D. Goa
- E. None of these

Ans: A

671. Which of the following Acts helps a bank in its day to day activities ?

- A. Competition Act
- B. Negotiable Instruments Act
- C. Hindu Marriage Act
- D. Hindu Succession Act
- E. NRI Act

Ans: A

672. Which of the following is not considered a money market instrument?

- A. Treasury bills
- B. Repurchase Agreement
- C. Commercial paper
- D. Certificate of Deposit
- E. Shares and bonds

Ans: E

673. A target market is ____ .

- A. entire country
- B. entire city
- C. entire globe
- D. customers who need a specific product
- E. None of these

Ans: D

674. Telnet is a _____ based computer protocol

- A. Sound
- B. Text
- C. Image
- D. Animation
- E. Digits

Ans: B

675. In Word, the feature that automatically detects common errors is called

- A. Autocorrect
- B. Autograph
- C. Spelling and Grammar
- D. Go to
- E. Thesaurus

Ans: A

676. Which of the following is the proper removal of any malicious program from a computer System?

- A. Reconfiguration
- B. Reboot
- C. Restart
- D. Uninstallation
- E. Only (b) and (d)

Ans: E

677. Which of these is considered intelligent CASE tool

- A. Toolkit
- B. Methodology companion
- C. Workbench
- D. Upper CASE
- E. Lower CASE

Ans: C

678. Value added services means _____

- A. Substituted products
- B. Highly valuable products
- C. Old products
- D. Extra services in addition to existing ones
- E. At par services

Ans: D

679. Where is the headquarters of SWIFT (Society for Worldwide Interbank Financial Telecommunication) located?

- A. Vienna, Austria
- B. Brussels, Belgium
- C. Montreal, Canada
- D. Durban, South Africa
- E. Sydney, Australia

Ans: B

680. Which among the following is one of the 7 O's in Framework in Marketing?

- A. Orthodox
- B. Occupation
- C. Obnoxious
- D. Operations
- E. None of these

Ans: D

681. The National Investment and Infrastructure Fund (NIIF) Ltd has signed a MoU with which country Investment Authority to facilitate investment in Indian infrastructure sector?

- A. Bangladesh
- B. Qatar
- C. Oman
- D. Myanmar
- E. None of these

Ans: B

682. What is backup?

- A. Adding more components to your network
- B. Protecting data by copying It from the original source to a different destination
- C. Filtering old data from the new data
- D. Accessing data on tape
- E. None of these

Ans: B

683. Mutual Funds investments can be effectively canvassed among

- A. only salaried persons
- B. students availing education loans
- C. HNI customers
- D. sunrise industries
- E. poor farmers

Ans: A

684. A _____ is a unique name that you give to a file of Information

- A. device letter
- B. folder
- C. filename
- D. file name extension
- E. None of these

Ans: C

685. Leads for canvassing home loan accounts can be obtained from:

- A. Builders
- B. Individuals building one's own house
- C. Audit Departments
- D. Brick manufacturers
- E. Cement suppliers

Ans: A

686. When browsing the World Wide Web. the browser is a

- A. feeder
- B. server program
- C. application program
- D. system program
- E. client program

Ans: C

687. What is included in e-Mail address ?

- A. Domain name followed by user's name
- B. User's name followed by domain name
- C. User's name followed by postal address
- D. User's name followed by street address
- E. None of these

Ans: B

688. Which of the following functions is not performed by the CPU ?

- A. Graphical display of Data
- B. Arithmetic calculations
- C. Managing memory
- D. Managing input and Output
- E. None of these

Ans: E

689. A _____ is a large and expensive computer capable of simultaneously processing data for hundreds or thousands of users.

- A. handheld computer
- B. mainframe computer
- C. personal computer
- D. tablet computer
- E. None of these

Ans: B

690. The form 'ITR-1' is a form for using

- A. Income Tax Challan
- B. Excise Duty
- C. Customs Duty
- D. Income Tax Return
- E. None of these

Ans: D

691. A set of choices on the screen is called a(n)

- A. menu
- B. reverse video
- C. action plan
- D. editor
- E. template

Ans: A

692. What does 'D' stand for in DBT?

- A. Direct
- B. Debit
- C. Devaluation
- D. Depreciated
- E. None of these

Ans: A

693. The Concept of 'Universal Banking' was implemented in India on the recommendations of:

- A. Abid Hussai Committee
- B. R H Khan Committee
- C. S Padmanabhan Committee
- D. YH Malegam Committee
- E. None of these

Ans: B

694. Corporation Bank is a public sector banking company headquartered in.....?

- A. Kolkata
- B. Mangalore
- C. Chennai
- D. Bengaluru
- E. Mumbai

Ans: B

695. Setting price of a product based on the buyer's perceptions of value rather than on the seller's cost is known as

- A. Break Even Pricing
- B. Target Profit Pricing
- C. Cost Plus Pricing
- D. Value Based Pricing
- E. None of these

Ans: D

696. CD-ROM stands for:

- A. Compactable Read Only Memory
- B. Compact Data Read Only Memory
- C. Compactable Disk Read Only Memory
- D. Compact Disk Read Only Memory
- E. Connected Disk Read Only Memory

Ans: D

697. Savings bank accounts are opened by

- A. Trading entities, manufacturing entities and individuals for savings purposes
- B. Traders and manufacturers for business purposes
- C. Individuals for savings purposes
- D. Limited companies and partnerships for savings purposes
- E. Cooperative banks for savings

Ans: C

698. The processor is a _____ chip plugged onto the motherboard in a computer system.

- A. LSI

- B. VLSI
- C. ULSI
- D. XLSI
- E. WLSI

Ans: D

699. File _____ shrinks the size of a file so it requires less storage space.

- A. scanning
- B. synthesizing
- C. defragmenting
- D. compression
- E. None of these

Ans: D

700. 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

- A. Para banking
- B. Sub-prime lending
- C. Retail lending
- D. Non-priority sector lending
- E. Priority sector lending

Ans: E

701. 'Base Rate' in banks is

- A. The rate of interest payable on demand deposits
- B. The rate of interest payable on fixed deposits
- C. The rate of interest charged by RBI on long-term borrowings of public sector banks
- D. minimum lending rate decided by the RBI which shall be adopted by all public sector banks
- E. The minimum interest rate fixed by individual banks below which they cannot lend funds, except cases like Govts-sponsored scheme

Ans: E

702. The deposit of cash under cash reserve ratio(CRR) requirement with the RBI is a

- A. Contributory requirement
- B. Discretionary requirement
- C. Mandatory requirement
- D. Voluntary requirement
- E. None of these

Ans: C

703. EPROM stands for

- A. Erasable Programmable Read-Only Memory

- B. Electronic Programmable Read-Only Memory
- C. Enterprise Programmable Read-Only Memory
- D. Extended Programmable Read-Only Memory
- E. Electrical Programmable Read-Only Memory

Ans: A

704. Which of the following is a 'Cash Crop'?

- A. Wheat
- B. Jowar
- C. Paddy
- D. Bajra
- E. Sugarcane

Ans: E

705. Money laundering refers to _____

- A. Conversion of assets into cash
- B. Conversion of money which is illegally obtained
- C. Conversion of cash into gold
- D. Conversion of gold into cash
- E. Money power

Ans: B

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

- A. consumption smoothing as and when needed
- B. providing safe place to hold savings
- C. accepting deposits
- D. provision of credit to the poor
- E. facility to transfer money

Ans: D

707. What is the present Statutory Liquidity Ratio for banks in India?

- A. 12 per cent
- B. 17.5 per cent
- C. 23 per cent
- D. 26 per cent
- E. 33 per cent

Ans: C

708. A document in portrait prints

- A. the same characters per line with the same document in landscape.
- B. more characters per line than the same document in landscape.
- C. less characters per line than the same document in landscape.
- D. smaller fonts in order to fit the same amount of characters per line with landscape.

E. None of these

Ans: C

709. The Banking Ombudsman

- A. is in charge of bank loans for buses
- B. fixes the rates of interest for loans
- C. resolves complaints of customers
- D. issues licences for new bank branches
- E. is the head of all nationalised banks

Ans: C

710. Social Marketing means

- A. Share market prices
- B. Marketing by the entire society
- C. Internet Marketing
- D. Marketing for a social cause
- E. Society bye-laws

Ans: D

711. The Clearing House Interbank Payments System or CHIPS is a clearing system for large value transactions in which among the following countries / regions?

- A. United States
- B. United Kingdom
- C. Entire Europe
- D. Australia
- E. None of these

Ans: A

712. An operating system that can do multitasking means that

- A. the operating system can divide up work between several CPUs
- B. several programs can be operated concurrently
- C. multiple people can use the computer concurrently
- D. All of the above
- E. None of these

Ans: B

713. According to a recent Reserve Bank's Instructions on Banking matters. Banks cannot accept interest free deposits other than in

- A. Demand deposit account
- B. Term deposit account
- C. Current account
- D. Both (a) and (b)
- E. None of these

Ans: C

714. With reference to a cheque which of the following is the 'drawee bank' ?

- A. The bank that collects the cheque
- B. The payee's bank
- C. The endorsee's bank
- D. The endorser's bank
- E. The bank upon which the cheque is drawn

Ans: E

715. In marketing a cold call means

- A. Sales talk
- B. A futile exercise
- C. Old product with new wrapping
- D. Calls made without prior appointment
- E. None of these

Ans: D

716. World Photography day is observed on :

- A. 19th August
- B. 22nd August
- C. 20th August
- D. 17th August
- E. 16th August

Ans: A

717. Alerts are mostly appear in _____?

- A. Check Box
- B. Combo Box
- C. Dialog Box
- D. None of these
- E. None of these

Ans: C

718. RAM stands for _____

- A. Random Access Memory
- B. Ready Application Module
- C. Read Access Memory
- D. Remote Access Machine
- E. None of these

Ans: A

719. POST performs in a _____.

- A. HOT booting
- B. WARM booting
- C. Cold booting
- D. All
- E. None of these

Ans: B

720. Which of the following is part of the System Unit?

- A. Monitor
- B. CPU
- C. CD-ROM
- D. Floppy Disk
- E. Printer

Ans: B

721. October 11, 2014 was celebrated as the International Day of the Girl Child. What was the theme of the same?

- A. Empowering Adolescent Girls: Ending the Cycle of Violence.
- B. Issues of Women Safety
- C. Fight against sex determination
- D. Maternal and Child Mortality Empowering Adolescent Girls: Ending the Cycle of Violence
- E. None of these

Ans: A

722. Which of the following is a programming language for creating special programs like applets ?

- A. Java
- B. C++
- C. Domain name
- D. Net
- E. COBOL

Ans: A

723. Part number, part description and number of parts ordered are examples of

- A. control
- B. output
- C. processing
- D. feedback
- E. input

Ans: D

724. Which of the following is not a type of Microsoft Access Database Object?

- A. Queries
- B. Workbooks
- C. Forms
- D. Table
- E. None of these

Ans: B

725. Which day is celebrated as Anti terrorism day?

- A. May 27
- B. May 21

- C. May 24
- D. May 26
- E. None of these

Ans: B

726. How RBI measured to liquidate the market?

- A. By Reverse Repo rate
- B. By Repo rate
- C. By Cash Reserve Ratio
- D. By Statutory liquidity ratio
- E. None of these

Ans: B

727. All of the following statements concerning windows are true EXCEPT:

- A. toolbars and scrollbars are features of windows.
- B. windows are an example of a command-driven environment.
- C. windows can be resized and repositioned on the desktop.
- D. more than one window can be open at a time.
- E. None of these

Ans: B

728. Online marketing is useful for marketing of

- A. Saving accounts
- B. Credit card
- C. Home loans
- D. NRI deposits
- E. Business accounts

Ans: D

729. A byte can represent any number between 0 and

- A. 2
- B. 255
- C. 256
- D. 1024
- E. 1025

Ans: B

730. The particular field of a record that uniquely identifies each record is called the

- A. key field
- B. primary field
- C. master field
- D. order field
- E. None of these

Ans: A

731. Which of the following is a mineral?

- A. Isabgol
- B. Camphor
- C. Tobacco
- D. Nickel
- E. Jute

Ans: D

732. The meaning of 'conversion' in terms of sales is -

- A. designing new products
- B. converting purchaser into sellers
- C. converting sellers into purchasers
- D. converting perspective customers into purchasers
- E. conversion of religion

Ans: D

733. Interest on savings bank account is now calculated by banks on

- A. minimum balance during the month
- B. minimum balance from 7th to last day of the month
- C. minimum balance from 10th to last day of the month
- D. maximum balance during the month
- E. daily product basis

Ans: C

734. Which of these is not a means of personal communication on the Internet?

- A. chat
- B. instant messaging
- C. InstaNotes
- D. electronic mail
- E. None of these

Ans: C

735. Reverse Repo is a tool used by RBI to.....

- A. Increase liquidity of banking system
- B. Absorb liquidity
- C. Inject liquidity
- D. Keep the liquidity at one level
- E. None of these

Ans: B

736. When consumers get one sample for free, after their trial and then could decide whether to buy or not then that is called

- A. Advertising
- B. Sampling

- C. Couponing
- D. Trading
- E. None of these

Ans: B

737. Which of the following are the two basic types of graphics used in Word 2000?

- A. AutoShapes and ClipArt
- B. Header and Footer
- C. Drawing Objects and Pictures
- D. Spelling and Grammar
- E. Word Count

Ans: C

738. To communicate with each other, computers make use of _____ over a network.

- A. File Server
- B. URL
- C. Domain
- D. Website
- E. Protocols

Ans: E

739. What is the currency of Thailand?

- A. Peso
- B. Taka
- C. Euro
- D. Thai Baht
- E. None of these

Ans: D

740. Android is _____

- A. Operating system
- B. Application
- C. Interface
- D. Software
- E. A collection of all these

Ans: E

741. Who is father of modern computers?

- A. Abraham Lincoln
- B. James Gosling
- C. Charles Babbage
- D. Gordon E. Moore
- E. None of these

Ans: C

742. Who was the first women Governor in India?

- A. Dr. Annie Besant

- B. Sarojini Naidu
- C. Vijaylakshmi Pandit
- D. Durga Banerjee
- E. None of these

Ans: B

743. What is the package called which helps create, manipulate and analyse data arranged in rows and columns?

- A. Application package
- B. Word processing package
- C. Outlining package
- D. Outline processors
- E. Spreadsheet package

Ans: E

744. What utility do you use to transfer files and exchange messages ?

- A. Web browsers
- B. WWW
- C. Email
- D. Hypertext
- E. search engines

Ans: C

745. What is the currency of Argentina?

- A. Real
- B. Peso
- C. Taka
- D. Euro
- E. None of these

Ans: B

746. VIRUS stands for

- A. Very Important Record User Searched
- B. Verify Interchanged Result Until Source
- C. Virtual Information Resource Under Seize
- D. Very Important Resource Under Search
- E. None of above

Ans: C

747. Which of the following is a secondary device?

- A. Keyboard
- B. CD
- C. ALU
- D. Mouse
- E. Printer

Ans: E

748. Market segmentation can be resorted to by

dividing the target group as per _____.

- A. Income levels of customers
- B. Age of the employees
- C. Needs of the sales persons
- D. Marketing skills of the employees
- E. Size of the Organisation

Ans: A

749. Which is the smallest of the following computers?

- A. Notebook
- B. Laptop
- C. Desktop
- D. Workstation
- E. None of these

Ans: A

750. Desktop and personal computers are also known as:

- A. supercomputers
- B. servers
- C. mainframes
- D. peripheral equipment
- E. microcomputers

Ans: E

751. The legal right to use software based on specific restrictions is granted via a.....

- A. software privacy policy
- B. software license
- C. software password manager
- D. software log
- E. None of these

Ans: B

752. Ozone holes are more pronounced at

- A. Equator
- B. Tropic of cancer
- C. Tropic capricorn
- D. poles
- E. None of these

Ans: D

753. Which of the following is an example of Indirect Tax?

- A. Wealth Tax
- B. Corporation Tax
- C. Value Added Tax
- D. Estate Tax
- E. Income Tax

Ans: C

754. Monetary Policy as an arm of the economic policy is administered by

- A. Government of India
- B. Reserve Bank of India
- C. State Bank of India
- D. Governments of the respective states
- E. None of these

Ans: B

755. 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

- A. identity theft
- B. hacking
- C. money laundering
- D. espionage
- E. phishing

Ans: E

756. Volkswagen Group and its subsidiaries, is a _____ multinational automotive manufacturing company.

- A. British
- B. American
- C. Chinese
- D. German
- E. Japanese

Ans: D

757. Most mail programs automatically complete the following two parts in an e-mail

- A. From : and Body :
- B. From : and Date :
- C. From : and To :
- D. From : and Subject :
- E. None of these

Ans: B

758. A set of formats that has a name and can be quickly applied to selected text is called a(n)

- A. font
- B. style
- C. feature
- D. finish
- E. None of these

Ans: D

759. The _____ allows you to access object

and start programme.

- A. Default menu
- B. XP menu
- C. Start menu
- D. Stop menu
- E. None of these

Ans: A

760. Which of the following rivers flows between India and China?

- A. Ganga
- B. Narmada
- C. Brahmaputra
- D. Chambal
- E. Krishna

Ans: C

761. Computers use the number system to store data and perform calculations.

- A. binary
- B. octal
- C. decimal
- D. hexadecimal
- E. None of these

Ans: A

762. When a body is taken from the Earth to the Moon?

- A. Its weight increases
- B. Its weight decrease
- C. No change in weight
- D. It becomes completely weightless
- E. None of these

Ans: B

763. Which of the following can be used to store a large number of files in a small amount of storage space?

- A. file adjustment
- B. file copying
- C. file reading
- D. file compatibility
- E. file compression

Ans: E

764. ALU of CPU has

- A. RAM space
- B. Register
- C. Byte space
- D. Secondary storage space
- E. None of these

Ans: B

765. MV Sridhar died recently. He was associated with -----

- A. Hockey
- B. Football
- C. Volleyball
- D. Cricket
- E. Tennis

Ans: D

766. Assembly language is

- A. Machine Language
- B. High-level programming language
- C. A low-level programming language
- D. Language for assembling computers
- E. None of these

Ans: C

767. The binary system is a number system to the base

- A. 2
- B. 4
- C. 8
- D. 10
- E. 16

Ans: A

768. The process of trading goods over the Internet is known as

- A. e-selling-n-buying
- B. e-trading
- C. e-finance
- D. e-salesmanship
- E. e-commerce

Ans: E

769. The book titled 'The Emergency; A Personal History ' has been authored by

- A. Coomi Kapoor
- B. Pranab Mukherjee
- C. Jaswant Singh
- D. Sanjay Baru
- E. None of these

Ans: A

770. What does 'D' stand for in DBT ?

- A. Direct
- B. Debit
- C. Devaluation
- D. Depreciated

E. None of these

Ans: A

771. Which Power Point view displays each slide of the presentation as a thumbnail and is useful for rearranging slides?

- A. Slide soater
- B. Notes page
- C. Slide design
- D. Slide show
- E. Slide sorter

Ans: E

772. Vijender Singh belongs to ?

- A. Boxing
- B. Shooting
- C. Cricket
- D. Badminton
- E. None of these

Ans: A

773. What is money laundering?

- A. Conversion of assets into cash
- B. Conversion of Money which is illegally obtained
- C. Conversion of cash into gold
- D. Conversion of gold into cash
- E. Conversion of gold into foreign currency

Ans: B

774. Which one of the following is a key function of a firewall?

- A. Monitoring
- B. Deleting
- C. Copying
- D. Moving
- E. None of these

Ans: A

775. The Head of the Reserve Bank of India is officially known as

- A. President of RBI
- B. Chief Executive of RBI
- C. Managing Director (MD) of RBI
- D. Executive Director of RBI
- E. Governor of RBI

Ans: E

776. What is the commonly used unit for measuring the speed of data transmission?

- A. Mega Hertz

- B. Characters per second
- C. Nano seconds
- D. Bits per second
- E. None of these

Ans: D

777. _____ allows users to upload files to an online site so they can be viewed and edited from another location.

- A. General-purpose applications
- B. Microsoft Outlook
- C. Web-hosted technology
- D. Office Live
- E. None of these

Ans: B

778. A major Public Sector Bank raised interest rates on loans by 25 basis points - was news in some major financial newspapers recently. This means the bank has raised interest by 25 basis points of

- A. Savings Bank Interest Rate
- B. Base Lending Rate
- C. Repo Rates
- D. Present Rates on Deposits
- E. Discounted Rates of Interest

Ans: B

779. What is called the secret code which prohibits entry into some programmes?

- A. Access code
- B. Passport
- C. Entry code
- D. Password
- E. Keyword

Ans: D

780. Which elements of a Word document can be displayed in colour?

- A. Only graphics
- B. Only text
- C. Only the first word of each line
- D. All elements, but only if you have a colour printer
- E. All elements

Ans: E

781. Crossing of cheques makes them

- A. invalid document
- B. ineligible to endorse to a person other than the payee

C. remain the same in all respect, it is only a practice

D. eligible for payment irrespective of sufficient balance in the account

E. ineligible to get cash across the bank counter

Ans: B

782. Which of the following was used in first generation computers?

- A. Machine Language
- B. High Language
- C. Assembly Language
- D. None of these
- E. None of these

Ans: A

783. A device which make use of pen for drawing pictures or writing information to interact with a computer is called ____.

- A. Printer
- B. Scanner
- C. Touch-Pen writer
- D. Plotter
- E. Stylus

Ans: E

784. The sole aim of marketing is to ____.

- A. Increase sales
- B. Increase the number of employees
- C. Increase profits
- D. Increase production
- E. All of these

Ans: A

785. Customisation is useful for

- A. Designing customer specific products
- B. Call centres
- C. Publicity
- D. Motivating the staff
- E. Cold calls

Ans: A

786. What is the fullform of CBS?

- A. Customer Bond Solution
- B. Core banking System
- C. Core Banking Solution
- D. Customer Bond system
- E. None of these

Ans: C

787. Power in marketing channels is now with

_____ ?

- A. Distributor
- B. Manufacturer
- C. Retailer
- D. Wholesaler
- E. Consumer

Ans: E

788. A pre-designed document that already has coordinating fonts, a layout, and a background.

- A. Guide
- B. Model
- C. Ruler
- D. Template
- E. Design-plate

Ans: D

789. Which of the following correctly explains Reverse Merger?

- A. It is the acquisition of a private company by a public company
- B. It is also known as Special Takeover
- C. The privately traded corporation is called a 'shell'
- D. It involves the reorganization of capitalization of the acquiring company
- E. All of the above

Ans: D

790. What is the process of copying software programs from secondary storage media to the hard disk called?

- A. configuration
- B. download
- C. storage
- D. upload
- E. installation

Ans: C

791. Investments made by a mutual fund on behalf of investors are accounted as

- A. Assets
- B. Liabilities
- C. Capital
- D. Hedge Fund
- E. Collateral

Ans: A

792. Excel is a program that is used to prepare a _____

- A. Database
- B. Text Document
- C. Spreadsheet
- D. Slide Presentation
- E. None of these

Ans: C

793. Real Time Gross Settlement or RTGS enables

- A. immediate transfer of money from customer of one bank to customer of another bank.
- B. immediate transfer of money from customer of one branch to customer of another branch within the same bank.
- C. immediate transfer of money from customer of one country to customer of another country.
- D. immediate transfer of money from customer of one bank to customer of the RBI.
- E. None of these

Ans: A

794. A program that generally has more user-friendly interface than a DBMS is called a _____

- A. front end
- B. repository
- C. back end
- D. form
- E. None of these

Ans: C

795. The long term objective of marketing is-

- A. Customer satisfaction
- B. Profit maximization
- C. Cost cutting
- D. Profit maximization with customer satisfaction
- E. None of these

Ans: D

796. Father of Green Revolution in India is _____.

- A. Lal Bahadur Shastri
- B. APJ Abdul Kalam
- C. Verghese Kurien
- D. MS Swaminathan
- E. None of these

Ans: D

797. If the rupee depreciates, how the exporters are affected?

- A. They are unaffected
- B. They are in loss
- C. They are in profit
- D. They get credit crunch
- E. None of these

Ans: C

798. Which of the following is a program that uses a variety of different approaches to identify and eliminate spam?

- A. Directory search
- B. Anti-spam program
- C. Web server
- D. Web storefront creation package
- E. Virus

Ans: B

799. Which of the following represents correct meaning of REPO RATE?

- A. Rate on which RBI sells Government Securities to Banks
- B. Rate for borrowing rupees by banks from RBI
- C. Rate offered by banks to their prime customers
- D. Rate applicable for grant of priority sector loans
- E. None of these

Ans: B

800. The term 'host' with respect to the internet, means _____

- A. A computer that is a stand alone computer
- B. A computer that is connected to the Internet
- C. A computer reserved for use by the host
- D. A large collection of computers
- E. Hyperlink

Ans: B

801. What is Office Open XML?

- A. A file format
- B. A software
- C. A electronic device
- D. An international standard
- E. None of these

Ans: A

802. Which country has won U-17 FIFA world cup?

- A. England
- B. Spain
- C. Brazil

- D. Mali
- E. None of these

Ans: A

803. Which of the following bodies/organizations/institutions celebrated its platinum jubilee in the year 2010?

- A. Insurance Regulatory and Development Authority
- B. National Development Council
- C. Securities and Exchange Board of India
- D. Reserve Bank of India
- E. Planning Commission of India

Ans: D

804. Which of the following is not a primary function of a bank?

- A. Facilitating import of goods
- B. Remittance facility
- C. Safe custody of articles
- D. Foreign Exchange
- E. Purchase and Sale of Foreign Exchange

Ans: A

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

- A. Indian Depository Receipt (IDR)
- B. European Depository Receipt (EDR)
- C. Global Depository Receipt (GDR)
- D. American Depository Receipt (ADR)
- E. Luxemburg Depository Receipt (LDR)

Ans: A

806. Refinance facility is provided by NABARD. Which institution can avail this facility?

- A. Commercial Banks
- B. State Co-operative Banks
- C. Regional rural Banks
- D. State agricultural Development Finance Companies
- E. All of the above

Ans: E

807. Each of the following is a true statement except ____.

- A. online systems continually update the master file
- B. in online processing, the user enters transactions into a device that is directly connected to the computer system

- C.** batch processing is still used today in older systems or in some systems with massive volumes of transactions
D. information in batch systems will always be up-to-date
E. None of the above

Ans: D

808. The competitive position of a company can be improved by _____.

- A.** increasing the selling price
B. reducing the margin
C. ignoring competitors
D. increasing the cost price
E. understanding and fulfilling customers' needs

Ans: E

809. You use a (n) _____, such as a keyboard or mouse, to input information.

- A.** storage device
B. processing device
C. input device
D. output device
E. None of these

Ans: C

810. Banks cannot do which of the following businesses?

- A.** Accepting demand and time deposits from public
B. Accepting items for keeping in safe custody
C. Selling gold coins
D. buying commodities for trading
E. accepting foreign currency for selling to money changers

Ans: D

811. Ms Excel is used for?

- A.** Letter writing
B. Spread sheet calculation
C. Presentation
D. Painting
E. None of these

Ans: B

812. 'Financial Inclusion' is the latest powerful tool adopted by the Reserve Bank of India to fulfil the basic objective of

- A.** upliftment of population lying Below Poverty Line
B. connecting every Indian to the Country's

Banking System

- C.** ensuring bank finance to all the landless agriculturists
D. overall financial growth backed by inflation control
E. inclusion of latest technology in Financial Sector of the country

Ans: B

813. ASCII is a coding system that provides

- A.** 256 different characters
B. 512 different characters
C. 1024 different characters
D. 128 different characters
E. 1000 different characters

Ans: D

814. What is the process of copying software programs from secondary storage media to the hard disk called?

- A.** Configuration
B. Download
C. Storage
D. Upload
E. Installation

Ans: E

815. When a customer draws a cheque on a bank

- A.** it is a mandate on that bank to pay.
B. it is a mandate on the Government of India to pay.
C. it is a mandate on the State Government to pay.
D. it is a mandate on the RBI to pay.
E. it is a mandate on the Finance Ministry to pay.

Ans: A

816. System software

- A.** allows the user to diagnose and troubleshoot the device
B. is a programming language
C. is part of a productivity suite
D. is an optional form of software
E. helps the computer manage internal resources

Ans: E

817. The letter 'C' denotes _____ in CRAR

- A. Current
 - B. Core
 - C. Credit
 - D. Capital
 - E. None of these
- Ans: D

818. SME means _____
- A. Selling and Marketing Employees
 - B. Sales and Mergers of Entities
 - C. Small and Micro Entities
 - D. Small and Medium Enterprises
 - E. Sales Performance Measurement Program
- Ans: D

819. Which of the following is a measure taken by the Reserve Bank of India to control inflation in our country?
- A. Increasing the CRR
 - B. Increasing the SLR
 - C. Contraction of supply of currency
 - D. Raising Repo / Reverse Repo Rate
 - E. Decreasing the SLR
- Ans: D

820. Stylus is a/an _____.
- A. Output device
 - B. Storage device
 - C. Input device
 - D. Software
 - E. None of these
- Ans: C

821. What will be the Target under Pradhan Mantri Jan-Dhan Yojana is -
- A. Opening of 10 Crore bank accounts up to 26 Jan. 2015
 - B. Opening of 15 Crore bank accounts up to 26 Jan. 2015
 - C. Opening of 20 Crore bank accounts up to 26 Jan. 2015
 - D. Opening of 25 Crore bank accounts up to 26 Jan. 2015
 - E. None of these
- Ans: A

822. Information on a computer is stored as
- A. analog data
 - B. digital data
 - C. modern data
 - D. watts data

- E. None of these
- Ans: B

823. Which of the following helps to protect floppy disks from data getting accidentally erased?
- A. Access notch
 - B. Write-protect notch
 - C. Entry notch
 - D. Input notch
 - E. None of these
- Ans: B

824. The 2018 Commonwealth Games 2018 will be held in-----
- A. Australia
 - B. China
 - C. Scotland
 - D. South Africa
 - E. None of these
- Ans: A

825. Which of the following refers to the process of a computer receiving information from a server on the Internet?
- A. gathering
 - B. uploading
 - C. inputting
 - D. outputting
 - E. downloading
- Ans: E

826. The central government issued Treasury bills to fulfil which requirements of banks?
- A. CLR
 - B. SLR
 - C. MSF
 - D. RRR
 - E. None of these
- Ans: B

827. Crossing on a cheque can be cancelled by the ___ of the cheque under his full signature.
- A. payee
 - B. drawee
 - C. endorser
 - D. holder
 - E. drawer
- Ans: B

828. Where are programs and data kept while

the processor is using them?

- A. Main memory
- B. Secondary memory
- C. Disk memory
- D. Program memory
- E. None of these

Ans: A

829. A marketing technique where marketer plays a specific role in a particular segment is called

- A. Mass Marketing
- B. Niche Marketing
- C. Strategic Marketing
- D. Communication Marketing
- E. None of these

Ans: B

830. Accessing an unsecured Wi-Fi network from your current location without authorization is called _____

- A. Hacking
- B. War Driving
- C. Wi-Fi Piggybacking
- D. All of the above
- E. None of these

Ans: C

831. In Market segmentation which among the following is not an economic component?

- A. Age
- B. Gender
- C. Income Level
- D. Taxes
- E. Only (a) and (b)

Ans: E

832. Reserves which can act as a liquidity buffer for commercial banks during crisis times are

- A. CAR
- B. CRR
- C. CAR and CRR
- D. CRR and SLR
- E. SLR

Ans: D

833. Which of the following is/are correct regarding the functions of the Indian Mortgage Guarantee Corporation?

- A. It mitigates risk taken by lenders
- B. It provides mortgage guarantees to banks

C. It provides mortgage guarantees to housing finance companies

D. It makes easier for people to get access to home loans with lower down payment amounts

E. All of the above

Ans: E

834. Which of the following domains is used by for profit businesses?

- A. .com
- B. .edu
- C. .mil
- D. .net
- E. .org

Ans: E

835. Which of the following is true ?

- A. Byte is a single digit in a binary number.
- B. Bit represents a grouping of digital numbers
- C. An eight-digit binary number is called a byte.
- D. An eight-digit binary number is called a bit.
- E. None of these

Ans: C

836. _____ plug into slots on the motherboard and provide additional functionality for your computer.

- A. Network Interface Card
- B. USB
- C. Expansion Card
- D. UPS
- E. None of these

Ans: C

837. Market Research is useful for _____.

- A. deciding proper marketing strategies
- B. deciding the selling price
- C. choosing the right products
- D. choosing the sales persons
- E. All of these

Ans: A

838. What is the default file extension for all Word documents?

- A. WRD
- B. TXT
- C. DOC
- D. FIL
- E. WD

Ans: C

839. Which of the following is NOT required for opening a bank account ?

- A. Identity Proof
- B. Address Proof
- C. Recent Photographs
- D. Domicile Certificate
- E. None of these

Ans: D

840. Banks and other financial institutions in India are required to maintain a certain amount of liquid assets like cash, precious metals and other short-term securities as a reserve all the time. In Banking World this is known as

- A. CRR
- B. Fixed Asset
- C. SLR
- D. PLR
- E. None of these

Ans: C

841. A directory within a directory is called ?

- A. Mini Directory
- B. Junior Directory
- C. Part Directory
- D. Sub Directory
- E. None of these

Ans: D

842. The word bandwidth is also used to mean _____ ?

- A. width of the data cable
- B. amount of data transferred
- C. number of the computers on a particular network
- D. None of the above
- E. None of these

Ans: B

843. Anirban lahiri is associated with which of the following sports:

- A. Polo
- B. Football
- C. Kabaddi
- D. Golf
- E. None of these

Ans: D

844. Effective selling skills depends on

- A. Size of the sales team
- B. Age of the sales team

C. Peer strength

D. Knowledge level of the sales team

E. Educational level of the sales team

Ans: D

845. What is Cash Reserve Ratio?

- A. Deposits of banks in government securities
- B. Rate at which banks borrow funds from the RBI
- C. Deposits (as cash) which banks have to keep/maintain with the RBI
- D. Rate at which RBI borrows money from the banks
- E. Rate at which RBI borrows money from the government

Ans: C

846. Mark the incorrect statement

- A. marketing has no relevance for public sector banks
- B. marketing has no relevance in Private Sector Banks
- C. marketing has no relevance in Foreign Banks
- D. All of these
- E. None of these

Ans: D

847. shows the files, folders, and drives on your computer, making it easy to navigate from one location to another within the file hierarchy.

- A. Microsoft Internet Explorer
- B. Windows Explorer
- C. My Computer
- D. Folders Manager
- E. Windows Locator

Ans: B

848. A set of instructions telling the computer what to do is called _____.

- A. mentor
- B. instructor
- C. compiler
- D. program
- E. None of these

Ans: D

849. VCES stands for :

- A. Voluntary Compliance Encouragement Scheme
- B. Value of Customer's Estimated Securities

- C. Voluntary Customer Engagement Services
- D. Voluntary Compulsory Employment Scheme
- E. None of these

Ans: A

850. The largest share of Gross Domestic product in India comes from?

- A. Agricultural & allied Sector
- B. Manufacturing & Construction
- C. Defense & public Administration
- D. Service Sector
- E. None of these

Ans: D

851. What is the keyboard short-cut for new slide?

- A. Ctrl + M
- B. Ctrl + N
- C. Ctrl + Shift + N
- D. Ctrl + S
- E. None of these

Ans: A

852. What is an 'internet'?

- A. International network used to transfer information internally
- B. Internal internet used to transfer information to the outside company.
- C. Internet network designed to serve the internet informational needs of a single organisation.
- D. Internal network designed to transfer the information between two organisations.
- E. None of the above

Ans: A

853. Those cost items which attach or cling to units of finished goods are called _____.

- A. full costs
- B. product costs
- C. fixed costs
- D. variable costs
- E. None of these

Ans: B

854. Which of the following state government relaxes Labour Laws that will benefit the micro, small and medium enterprises (MSMEs)?

- A. Chhattisgarh
- B. Madhya Pradesh
- C. Jharkhand

- D. Rajasthan
- E. None of these

Ans: A

855. All of the following are examples of real security and privacy risks EXCEPT:

- A. Viruses
- B. Hackers
- C. Spam
- D. Identity theft
- E. None of these

Ans: C

856. Peripheral devices such as printers and plotters are considered to be

- A. hardware
- B. software
- C. data
- D. information
- E. None of these

Ans: A

857. Who is the head of the Panel set up by RBI to develop a comprehensive public credit registry (PCR)?

- A. Y.M. Deosthalee
- B. Sekar Karnam
- C. Sriram Kalyanaraman
- D. Vishaka Mulye
- E. Vishaka Mulye

Ans: A

858. _____ allows voice conversations to travel over the Internet.

- A. Internet telephony
- B. Instant messaging
- C. E-mail
- D. E-commerce
- E. None of these

Ans: A

859. The value of goods and services in terms of money is

- A. M1
- B. NNP
- C. GDP
- D. PPP
- E. M3

Ans: C

860. NetBIOS was introduced in 1983 by which

company as an improvement to the standard BIOS used by Windows-based computers?

- A. Dell
- B. IBM
- C. Compaq
- D. None of these
- E. None of these

Ans: B

861. Which of the following financial institutions is based in the Basel city of Switzerland?

- A. IMF
- B. World Bank
- C. ADB
- D. BIS
- E. WTO

Ans: D

862. Linux is a type of _____ software.

- A. Shareware
- B. Commercial
- C. Proprietary
- D. Open Source
- E. Hidden type

Ans: A

863. In the Balance of Payment (BOP), the transfer of payment is included in which of the following ?

- A. Current Account
- B. Capital Account
- C. Savings Accounts under Govt. Schemes
- D. Official Reserve Accounts
- E. All of them

Ans: A

864. Sending an E-mail is similar to [SBI Clerk 2011]

- A. writing a letter
- B. drawing a picture
- C. talking on the phone
- D. sending a package
- E. None of these

Ans: A

865. What is the full form of LSI ?

- A. Low Scale Internet
- B. Large Scale Internet
- C. Low Scale integration
- D. Large Scale integration
- E. Local Scale integration

Ans: D

866. An e-mail address typically consists of a user ID followed by the _____ sign and the name of the e-mail server that manages the user's electronic post office box.

- A. @
- B. #
- C. &
- D. <
- E. None of these

Ans: A

867. Which of the following will be used if the sender of an e-mail wants to bold, italicise etc the text message?

- A. Reach signature
- B. Reach text
- C. Reach Format
- D. Plain format
- E. Plain Text

Ans: C

868. Safe Deposit Locker can be canvassed among

- A. all existing account holders
- B. persons below poverty line
- C. students
- D. jewelers
- E. ATM cardholders

Ans: A

869. A _____ is the term used when a search engine returns a web page that matches the search criteria.

- A. blog
- B. link
- C. view
- D. hit
- E. None of these

Ans: D

870. Computer users who are not computer professionals are sometimes called:

- A. peripheral users
- B. programmers
- C. librarians
- D. information officers
- E. end-users

Ans: E

871. Which of the following is hardware and not software ?

- A. Excel
- B. Printer driver
- C. Operating System
- D. Power Point
- E. CPU

Ans: E

872. Banking Ombudsman Scheme is applicable to the business of _____ .

- A. All scheduled commercial banks excluding RRBs
- B. All scheduled commercial banks including RRBs
- C. Only Public Sector Banks
- D. All Banking Companies
- E. All scheduled banks except private banks

Ans: B

873. Pulses are a good source of

- A. carbohydrates
- B. fats
- C. proteins
- D. vitamins
- E. None of these

Ans: C

874. On which river Omkareswar dam is located?

- A. Tapti
- B. Ravi
- C. Ganga
- D. Narmada
- E. Satluj

Ans: D

875. Which of the following is the first step in sizing a window ?

- A. Point to the title bar
- B. Pull down the View menu to display the toolbar
- C. Point to any corner or border
- D. Pull down the View menu and change to large icons
- E. None of these

Ans: A

876. Computer _____ is whatever is typed, submitted, or transmitted to a computer system.

- A. input

- B. output
- C. data
- D. circuitry
- E. None of these

Ans: A

877. Which one of the following is not a target group for saving accounts?

- A. salaried persons
- B. loss making companies
- C. doctors
- D. government employees
- E. insurance agents

Ans: B

878. Making illegal copies of copyrighted software is called:

- A. collaboration
- B. software piracy
- C. electronic distribution
- D. browsing
- E. software legacy

Ans: B

879. Which of the following is an unsecured money market instrument ?

- A. Treasury Bills
- B. Certificates of Deposit
- C. Commercial Paper
- D. Bankers' Acceptances
- E. All of these

Ans: C

880. Generation of sales leads can be improved by

- A. Being very talkative
- B. Increasing personal and professional contacts
- C. Being passive
- D. Engaging Recovery Agents
- E. Product designs

Ans: B

881. Bulls and Bears are terms used in

- A. Bullion markets
- B. Vegetable markets
- C. Stock Exchange
- D. Commodity Markets
- E. None of these

Ans: C

882. Technology used to provide internet by

transmitting data over wires of telephone network is ?

- A. Transmitter
- B. Diodes
- C. HHL
- D. DSL
- E. None of these

Ans: D

883. The quickest and easiest way in Word, to locate a particular word or phrase in a document is to use the- command.

- A. Replace
- B. Find
- C. Lookup
- D. Search
- E. None of these

Ans: B

884. Which one of the following is not a 'Money Market Instrument' ?

- A. Treasury Bills
- B. Commercial Paper
- C. Certificate of Deposit
- D. Equity Shares
- E. None of these

Ans: D

885. If Marketing is done effectively, _____ is not required

- A. Advertisement
- B. Publicity
- C. Market Research
- D. Market Segmentation
- E. None of these

Ans: B

886. Keyboards, scanners, and microphones are examples of

- A. software programs
- B. input devices
- C. output devices
- D. utilities
- E. None of these

Ans: B

887. Uncertain outcomes involving the market for goods and services; such as the possibility of price declines or increases, changes in consumer preferences, and/or changes in the nature of competition is called:

- A. Market Scope
- B. Market Risk
- C. Market Outlook
- D. Market Outcome
- E. Market Design

Ans: B

888. Each cell in a Microsoft Office Excel document is referred to by its cell address, which is the

- A. cell's column label
- B. cell's column label and worksheet tab name
- C. cell's row label
- D. cell's row and column labels
- E. cell's contents

Ans: B

889. What is the other name of LAN card?

- A. Modem
- B. Network connector
- C. Internet card
- D. NIC
- E. None of these

Ans: D

890. The high rate of growth of economy certainly reduces

- A. Gender inequalities
- B. Poverty
- C. Population of a country
- D. Flow of foreign direct investment
- E. None of these

Ans: B

891. What is the maximum loan limit under the revised Credit Linked Capital Subsidy Scheme for technical upgradation by the Government of India?

- A. Rs 10 lakh
- B. Rs 40 lakh
- C. Rs 78 lakh
- D. Rs 100 lakh
- E. Rs 150 lakh

Ans: D

892. You can start Microsoft Word by using _____ button.

- A. New
- B. Start
- C. Program
- D. Control Panel

E. None of these

Ans: B

893. What feature adjusts the top and bottom margins so that the text is centered vertically on the printed page ?

- A. Vertical justifying
- B. Vertical adjusting
- C. Dual centering
- D. Horizontal centering
- E. Vertical centering

Ans: A

894. _____ is used to align text in centre in word document.

- A. Ctrl + D
- B. Ctrl + E
- C. Ctrl + M
- D. Ctrl + C
- E. None of these

Ans: B

895. 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

- A. Aadhaar to Aadhaar funds transfer
- B. Small overdraft facility
- C. Cash withdrawal
- D. Balance enquiry
- E. Cash deposit

Ans: B

896. Which aspect of a project/ business is/are evaluated in a SWOT Analysis?

- A. Strengths
- B. Weaknesses
- C. Opportunities
- D. Threats
- E. All of these

Ans: E

897. Spell Check will, find errors in which of the following?

- A. Today is a rainy day
- B. Today is a rainy a day
- C. is a rainy
- D. Rainy today a day
- E. None of these

Ans: E

898. Which of the following aptly describes the business of insurance?

- A. Insurance is about collective hearing of risk
- B. Insurance pays to one person from money collected from another person
- C. Insurance is about disaster management
- D. Insurance is about paying for others' mistakes
- E. None of these

Ans: A

899. Transformation of input into output is performed by ____?

- A. Peripherals
- B. Memory
- C. Storage
- D. CPU
- E. None of these

Ans: D

900. Finance Ministry has asked the Reserve Bank of India to allow common ATM's that will be owned and managed by non-banking entities hoping to cut transaction costs for banks. Such ATM's are known as _____.

- A. Black Label ATM's
- B. off site ATM's
- C. on site ATM's or red ATM's
- D. third party ATM's
- E. white label ATM's

Ans: E

901. What is used in most programs that is a part of a program and guides the user through certain steps?

- A. Software
- B. Wizard
- C. Wiki
- D. None of these
- E. None of these

Ans: B

902. Which of the following converts all the statements in a program in a single batch and the resulting collection of instructions is placed in a new file?

- A. compiler
- B. interpreter
- C. converter

- D. instruction
- E. None of these

Ans: C

903. _____ search engine sends request for information to several search engines simultaneously and compiles the results

- A. Meta
- B. Individual
- C. Directory
- D. Subject directory
- E. None of these

Ans: A

904. 'Rupee' is the currency of (IBPS Clerk 2012]

- A. Nepal
- B. Indonesia
- C. Myanmar
- D. Bangladesh
- E. Libya

Ans: A

905. _____ Is a mechanism by which all the content in a specified storage areas are written as output.

- A. Scheduling
- B. Logging
- C. Chumping
- D. Dumping
- E. None of these

Ans: D

906. The microprocessor of a computer

- A. does not understand machine language.
- B. understands machine language and high-level languages.
- C. understands only machine language.
- D. understands only high level languages.
- E. understands only assembly language.

Ans: C

907. Which of the following is a foreign bank having offices/ branches in India?

- A. Yes Bank
- B. HDFC Bank
- C. IDBI Bank
- D. Karnataka Bank
- E. Standard Chartered Bank

Ans: B

908. Vertical space between lines of text in document is called

- A. Double space
- B. Line gap
- C. Single space
- D. Vertical spacing
- E. Line spacing

Ans: E

909. The computer to which a user's computer connects in order to access the internet is called a

- A. notebook
- B. PDA
- C. supercomputer
- D. server
- E. laptop

Ans: D

910. Which of the following characteristics is used to computer the results from Excel data?

- A. Go to
- B. Table
- C. Chart
- D. Diagram
- E. Formula and Function

Ans: E

911. The operating system, that is self-contained in a device and resident in the ROM .is

- A. Batch Operating System
- B. Real-time Operating System
- C. Embedded Operating System
- D. Mutli-Processor Operating System
- E. None of these

Ans: C

912. Marketing in banks has been necessitated due to

- A. globalisation
- B. excess staff
- C. nationalisation of bank
- D. complacency among the staff
- E. poor customer service

Ans: A

913. Secondary storage

- A. does not require constant power
- B. does not use magnetic media
- C. consists of four main types of devices

- D. does not store information for later retrieval
- E. None of these

Ans: A

914. Tele marketing means

- A. selling telephones
- B. sending SMS messages
- C. chatting on the phone
- D. marketing through phone calls
- E. marketing in person

Ans: D

915. Which of the following refers to too much electricity and may cause a voltage surge?

- A. Anomaly
- B. Shock
- C. Spike
- D. Virus
- E. Splash

Ans: C

916. Cryogenic Engines are used in which of the following areas of technology?

- A. Atomic Energy
- B. Food Technology
- C. Oceanography
- D. Space Research
- E. None of these

Ans: D

917. An error in a computer programme-

- A. Crash
- B. Power Failure
- C. Bug
- D. Virus
- E. None of these

Ans: C

918. Which of the following terms is used in Botany?

- A. Recession
- B. Dumping
- C. Barter System
- D. Cartel
- E. Biennial

Ans: D

919. Which ports connects special types of music instruments to sound cards?

- A. BUS
- B. CPU

- C. USB
- D. MIDI
- E. MINI

Ans: D

920. Editing a document that has been created means _____

- A. saving it
- B. printing it
- C. scanning it
- D. correcting it
- E. None of these

Ans: D

921. Which of the following is 'country of copper'?

- A. Zambia
- B. Nigeria
- C. Spain
- D. Portugal
- E. South Africa

Ans: A

922. What is the purpose of keeping electronic devices such as computers, televisions, and remote controlled devices on Sleep mode?

- A. Reduce Power consumption
- B. Back Up
- C. To write contents of RAM to hard disc
- D. To improve download speed
- E. None of these

Ans: A

923. Efficient marketing style requires

- A. proper planning
- B. good communication skills
- C. team work
- D. knowledge of products
- E. All of these

Ans: E

924. In page preview mode-

- A. You can see all pages of your document
- B. You can only see the page you are currently working
- C. You can only see pages that do not contain graphics
- D. You can only see the title page of your document
- E. None of these

Ans: A

925. A complete electronic circuit with transistors and other electronic components on a small silicon chip is called a(n)

- A. Workstation
- B. CPU
- C. Magnetic disk
- D. Integrated circuit
- E. Complex circuit

Ans: D

926. The center has done away with sub-limits for foreign investments in Indian companies.

Which of the following will not be considered a foreign investment in an Indian firm?

- A. Foreign Portfolio Investors (FPIs)
- B. Qualified Foreign Investors (QFIs)
- C. Non-Resident Indians (NRIs)
- D. Depository Receipts (DRs)
- E. None of these

Ans: E

927. Digital Marketing is similar to

- A. online marketing
- B. cold calling
- C. web designing
- D. market fore-cast
- E. outdoor marketing

Ans: A

928. Mobile Money Identification Number (MMID) is a _____ digit number of which the first four digits are the unique identification number of the bank offering Immediate Payment Service (IMPS).

- A. Seven
- B. Thirteen
- C. Eleven
- D. Nine
- E. None of these

Ans: A

929. A worldwide financial messaging network which exchanges messages between banks and financial institutions is known as _____ .

- A. CHAPS
- B. SWIFT
- C. NEFT
- D. SFMS
- E. CHIPS

Ans: B

930. The Internet allows you to

- A. send electronic mail
- B. view web pages
- C. connect to servers all around the world
- D. All of these
- E. None of these

Ans: D

931. Which of the following types of mutual funds is not marked with BROWN color ?

- A. Diversified funds
- B. Income funds
- C. Sectoral funds
- D. Index funds
- E. Large-cap funds

Ans: B

932. Preshipment packing credit advances are generally given by banks to -

- A. Farmers
- B. Retail Traders
- C. Professionals
- D. Exporters
- E. Transport Operators

Ans: D

933. In order to choose the font for a sentence in a WORD document _____

- A. select Font in the Format menu
- B. select Font in the Edit menu
- C. select Font in the Tools menu
- D. select Font in the Insert menu
- E. None of these

Ans: A

934. To move to the beginning of a line of text, press the- key.

- A. PageUp
- B. A
- C. Home
- D. Enter
- E. None of these

Ans: C

935. 18th SAARC Summit was held at

- A. Columbo, SriLanka
- B. Mumbai, India
- C. Dhaka, Bangladesh
- D. Kathmandu, Nepal
- E. None of these

Ans: A

936. Which of the following is an example of a binary number?

- A. 6AH1
- B. 100101
- C. 005
- D. ABCD
- E. 23456

Ans: B

937. Exposure to sunlight helps a person improve his health because

- A. the infrared light kills bacteria in the body
- B. resistance power increases
- C. the pigment cells in the skin get stimulated and produce a healthy tan
- D. the ultraviolet rays convert skin oil into vitamin D.
- E. None of these

Ans: D

938. A person who uses his expertise to gain access to other computers to get information illegally or do damages is

- A. Hacker
- B. Analyst
- C. Instant messenger
- D. Programmer
- E. Spammer

Ans: A

939. To save a document for the first time, _____ option is used.

- A. Save as
- B. Save first
- C. Save on
- D. Copy
- E. Paste

Ans: A

940. Lima is the capital of

- A. Brazil
- B. Peru
- C. Ecuador
- D. Colombia
- E. None of these

Ans: B

941. To protect yourself from computer hacker intrusions you should install a

- A. Firewall
- B. Mailer

- C. Macro
- D. Script
- E. None of these

Ans: A

942. What happens when operating system is located in RAM?

- A. Copying
- B. Device driving
- C. Booting
- D. Multitasking
- E. None of these

Ans: C

943. Which of the following comes under National Income ?

- A. Wages from employment and self-employment
- B. Profits to firms
- C. Interest to lenders of capital
- D. Rents to owners of land
- E. All of the above

Ans: E

944. The input device to be used to get printed diagram into a computer is the _____

- A. keyboard
- B. scanner
- C. touch pad
- D. mouse
- E. printer

Ans: A

945. Which of the following is not a Millennium Development Goal as fixed by the United Nations?

- A. Eradicating extreme poverty and hunger
- B. Achieving universal primary education
- C. Developing a global partnership for peace
- D. Promoting gender equality and empowering women
- E. Reducing child mortality rates

Ans: C

946. Which application is used for the purposes of basic accounting?

- A. Worksheet
- B. Spreadsheet
- C. infographic
- D. Data sheet
- E. Document

Ans: B

947. To be able to 'boot', the computer must have a(n)

- A. Compiler
- B. Loader
- C. Operating System
- D. Assembler
- E. None of these

Ans: C

948. _____ is processed by the computer into information.

- A. numbers
- B. processor
- C. input
- D. data
- E. None of these

Ans: D

949. Which of the following is not correct regarding the Systemically Important Non-deposit taking NBFCs (NBFC-ND SIS)?

- A. They came into being in the wake of the recent global recession
- B. NBFCs with assets of Rs 100 crore and above are being classified as NBFC-ND-Sis
- C. Prudential regulations are applicable to them
- D. It was created in 2006
- E. None of these

Ans: A

950. In Marketing Mix 4 P's Imply -

- A. Product, Price, Place, Promotion
- B. Product, Price, Policy, Place
- C. Place, People, Product, Promotion
- D. All of the above
- E. None of these

Ans: A

951. A disk's content that is recorded at the time of manufacture and that cannot be changed or erased by the user is

- A. memory-only
- B. write-only
- C. once-only
- D. run-only
- E. read-only

Ans: E

952. Which of the following is not insured by the DICGC (Deposit Insurance and Credit Gurantee Corporation)?

- A. All Indian commercial Banks
- B. Foreign Banks branches functioning in India
- C. Local Area Banks
- D. Cooperative Banks
- E. Primary cooperative societies

Ans: E

953. Computer and communication technologies, such as communication links to the internet that provide help and understanding to the end user is known as ____.

- A. presentation file
- B. information technology
- C. program
- D. worksheet file
- E. FTP

Ans: D

954. Which bank is the banker to the Central Government?

- A. Central Bank of India
- B. Reserve Bank of India
- C. Punjab National Bank
- D. State Bank of India
- E. All of these

Ans: B

955. The term-user interface refers to-

- A. what the user sees on the screen and how they can interact with It
- B. how the operating system responds to user commands
- C. the means by which the user interacts with the peripheral devices on the computer
- D. the monitor that is available for the computer
- E. None of these

Ans: A

956. Which of the following refers to the rectangular area for displaying information and running programs?

- A. Desktop
- B. Dialog box
- C. Menu
- D. Window
- E. Icon

Ans: D

957. Which of the following schemes of the Govt. of India has provided electricity to 99000 villages and total 1.7 crore households uptill now

?

- A. Kutir Jyoti
- B. Rajiv Gandhi Grameen Vidyutikaran Yojana
- C. Bharat Nirman
- D. PURA
- E. SEWA

Ans: B

958. A register that keeps track of the next instruction to be executed is called a/an

- A. Data Register
- B. Instruction Register
- C. Action Register
- D. Program Counter
- E. Accumulator

Ans: B

959. If your computer keeps rebooting itself, then it is likely that _____.

- A. It has a virus
- B. It does not have enough memory
- C. There is no printer
- D. There has been a power surge
- E. It needs a CD-ROM

Ans: A

960. 'USP' in marketing language means _____

- A. Uniform Selling Practices
- B. Unique Sales Person
- C. Unique Selling Proposition
- D. Unique Savings Plans
- E. Useful Sales Persons

Ans: C

961. What characteristic of read-only memory (ROM) makes it useful ?

- A. ROM information can be easily updated.
- B. ROM provides very large amounts of inexpensive data storage.
- C. Data in ROM is nonvolatile, that is , it remains there even without electrical power.
- D. ROM chips are easily swapped between different brands of computer.
- E. None of these

Ans: E

962. Which of the following is a power generating company?

- A. Reliance
- B. HINDALCO
- C. TISCO

- D. HPCL
- E. CIPLA

Ans: A

963. While working on Microsoft Word , which among the following is the command for 'Undo'?

- A. Cntrl +A
- B. Cntrl +Z
- C. Cntrl +Y
- D. Cntrl +C
- E. None of these

Ans: B

964. Which of the following is an agricultural product?

- A. Honey
- B. Butter
- C. Molasses
- D. Ginger
- E. Ethanol

Ans: D

965. Which of the following can input graphical images and pictures for a computer?

- A. Plotter
- B. Scanner
- C. Mouse
- D. Printer
- E. Keyboard

Ans: B

966. As per the findings of the expert group headed by Dr. SureshTendulkar a substantial number of people in India still live Below Proverty Line. What is that number in terms of percentage?

- A. 25 %
- B. 37 %
- C. 41 %
- D. 47 %
- E. None of these

Ans: B

967. Which of the following is the correct sequence of compilation?

- A. Compilation, Assembly, Linking
- B. Assembly, Linking, Compilation
- C. Linking, Assembly, Compilation
- D. Assembly, Compilation. Linking
- E. Compilation, Linking, Assembly

Ans: A

968. The China -led Asian infrastructure bank (AIIB) has approved the first set of loans totaling US 509 million dollar to finance projects in four countries viz. Bangladesh, Pakistan, Indonesia and Tazikistan. Atwhat interest rate they will repay to AIIB?

- A. 1.50 %
- B. 2.25 %
- C. 1.15 %
- D. 2.50 %
- E. None of these

Ans: C

969. Which of the following is hardware and not software?

- A. Excel
- B. Printer driver
- C. Operating System
- D. Power Point
- E. Control Unit

Ans: E

970. The first-ever niche banking license award process will start soon as the external advisory committee headed by _____ has given its report to the RBI in this regard.

- A. Bimal Jalan
- B. Nachiket Mor
- C. R Gandhi
- D. Urjit Patel
- E. None of these

Ans: B

971. The shortcut key to insert the current date?

- A. Alt + Shift + D
- B. Alt + Shift + V
- C. Alt + Shift + C
- D. Alt + Shift + B
- E. None of these

Ans: A

972. Market Research is necessary for

- A. making proper marketing decisions
- B. choosing the right products
- C. selecting the right sales persons
- D. All of these
- E. None of these

Ans: A

973. Good selling skills involves _____.

- A. patience
- B. perseverance
- C. empathy
- D. knowledge
- E. All of these

Ans: E

974. are lists of commands that appear on the screen.

- A. GUIs
- B. Icons
- C. Menus
- D. Windows
- E. None of these

Ans: A

975. Niche Market means a _____.

- A. free market
- B. social market
- C. equity market
- D. capital market
- E. specified market for a target group

Ans: E

976. Which of the following places in India does not have a Stock Exchange?

- A. Kolkata
- B. Ahmedabad
- C. Mumbai
- D. Delhi
- E. Udaipur

Ans: E

977. The Sheikh Zayed Stadium is a cricket ground located in which among the following cities?

- A. Abu Dhabi, UAE
- B. Dubai, UAE
- C. Karachi, Pakistan
- D. Lahore, Pakistan
- E. Hyderabad, India

Ans: A

978. Marketing of Banking is the responsibilities of

- A. sales staff only
- B. back office staff only
- C. front office sales staff only
- D. all employees
- E. None of these

Ans: A

979. 'Basel-III reforms' are related to which of the following?

- A. Environment
- B. Sustainable Development
- C. Disaster management
- D. Banking
- E. None of these

Ans: D

980. A _____ is a computer attached to the Internet that runs a special Web server software and can send Web pages out to other Computers over the Internet

- A. web client
- B. web system
- C. web page
- D. web server
- E. None of these

Ans: D

981. The process that deals with the technical and management issues of software development is _____.

- A. Delivery process
- B. Control process
- C. Software process
- D. Testing process
- E. Monitoring process

Ans: C

982. Target group means

- A. All purchasers
- B. All sales persons
- C. Targeted purchasers
- D. All consumers
- E. Delivery persons

Ans: C

983. What does the letter 'M' denote in the abbreviated term 'MRTP', an act which was applicable in India till recently?

- A. Money
- B. Moral
- C. Minimum
- D. Monopolies
- E. Market

Ans: D

984. A nationalised bank is also called by which of the following names

- A. Private Sector Bank

- B. Self Help Group
- C. Cooperative Bank
- D. Grameen Bank
- E. Public Sector Bank

Ans: E

985. Which country will be the world's largest economy by 2050?

- A. United Kingdom
- B. USA
- C. Japan
- D. India
- E. China

Ans: E

986. What does stand for 'S' in RTGS?

- A. Security
- B. Services
- C. Settlement
- D. System
- E. None of these

Ans: C

987. Which of the following terms is not related to Internet?

- A. Link
- B. Function key
- C. Browser
- D. Search engine
- E. Hyperlink

Ans: B

988. Which of the following does not constitute an asset on the Balance sheet of a company ?

- A. Cash
- B. Amounts receivable
- C. Tools and equipment
- D. Capital stock
- E. All of these

Ans: D

989. What does RAM stand for ?

- A. Read Access Memory
- B. Read Anywhere Memory
- C. Random Anything Memory
- D. Random Access Module
- E. Random Access Memory

Ans: E

990. Fixed deposits and recurring deposits are

- A. repayable after an agreed period.

- B. repayable on demand
- C. not repayable
- D. repayable after death of depositors
- E. repayable on demand or after an agreed period as per bank's choice.

Ans: A

991. EFTPOS is an electronic payment system involving electronic funds transfers based on the use of payment cards, such as debit or credit cards, at payment terminals located at points of sale. What is E in EFTPOS?

- A. Electronic
- B. Essential
- C. Every
- D. Effective
- E. None of the above

Ans: A

992. Where is Jim Corbett National Park is located?

- A. Uttar Pradesh
- B. Odisha
- C. Bihar
- D. Madhya Pradesh
- E. Uttarakhand

Ans: E

993. The Organization of the Petroleum Exporting Countries (OPEC) is a permanent, intergovernmental Organization, created at the Baghdad Conference on September 10-14, 1960, by Iran, Iraq, Kuwait, Saudi Arabia and Venezuela. Where is the headquarter of OPEC?

- A. Geneva, Switzerland
- B. Belgium, Brussels
- C. New York, USA
- D. Paris, France
- E. Vienna, Austria

Ans: E

994. An application program has which one of the following functions ?

- A. It specifies the Information- processing procedures required by a particular information processing job.
- B. It controls the Input/output and storage functions of the computer system
- C. It provides various support services for the computer system

- D. It supervises the operations of the CPU
- E. None of these

Ans: C

995. To allow someone else schedule your meetings and appointments, _____ feature of Outlook is used

- A. Monthly calendar
- B. Event manager
- C. Appointments
- D. Delegate Access
- E. None of these

Ans: D

996. The Reserve Bank of India (RBI) has proposed a four-tier banking structure as opposed to the existing two-tier model in order to enhance competition and finance higher growth in the country. Which of the following will not come under the third tier of the proposed system ?

- A. Old private sector banks
- B. Regional rural banks
- C. Multi-state urban cooperative banks
- D. Branches of foreign banks in India
- E. None of these

Ans: D

997. A computer system

- A. hardware
- B. software
- C. peripheral devices
- D. All of these
- E. None of these

Ans: D

998. Target group of education loans is -

- A. all school students
- B. all college students
- C. all colleges
- D. all schools
- E. all hospitals

Ans: B

999. Computers used the _____ number systems to store data and perform calculations

- A. binary
- B. octal
- C. decimal
- D. hexadecimal
- E. None of these

Ans: A

1000. International Day for the Elimination of Violence against Women celebrated on-

- A. 23 November
- B. 24 November
- C. 25 November
- D. 26 November
- E. None of these

Ans: C

1001. Web based complaints redressal system 'SCORES' is launched by which of the following organizations/agencies?

- A. Ministry of Corporate Affairs
- B. SEBI
- C. RBI
- D. State Bank of India
- E. IBA

Ans: A

1002. The amount of space between lines of text is called _____

- A. Line Spacing
- B. Paragraph Spacing
- C. Indent
- D. Index
- E. None of these

Ans: A

1003. Marketing size means

- A. getting new clients
- B. interacting with strangers
- C. Market survey
- D. Area allocation
- E. None of these

Ans: C

1004. Press the ____ key to move the insertion point to the first cell in a row in Excel

- A. PageUp
- B. PageDown
- C. Home
- D. Tab
- E. None of these

Ans: D

1005. Which of the following correctly explains Reverse Merger?

- A. It is the acquisition of a private company by a public company

B. It is also known as Special Takeover

C. The privately traded corporation is called a 'shell'

D. It involves the reorganization of capitalization of the acquiring company

E. All of the above

Ans: D

1006. ADSL data communications technology uses which of the following for faster data transmission ?

- A. Voiceband modem
- B. Wireless Modem
- C. Copper telephone Lines
- D. Sockets
- E. None of these

Ans: C

1007. The net profit will be maximised when _____.

- A. fixed cost remains same
- B. contribution is maximised
- C. fixed is increased
- D. contribution is minimized
- E. None of these

Ans: D

1008. Which of the following software could assist someone who cannot use their hands for computer input ?

- A. Video conferencing
- B. Speech recognition
- C. Audio digitizer
- D. Synthesizer
- E. None of these

Ans: B

1009. Immediately prior to change in the measure of Food Inflation, which of the following indexes was being used for measuring it?

- A. Wholesale Price Index
- B. Consumer Price Index
- C. Interest Rates offered by banks on deposits
- D. Sensex and Nifty
- E. None of these

Ans: A

1010. The Finance Minister of India recently decided to review the position of 'Bad Debts' in priority sector. Which of the following is/are the reason(s) owing to which FM took this decision?

(1) Bad Debt in agriculture is still rising substantially every year despite special treatment to it. (2) Bad Debt in other areas of priority sector is almost nil now. (3) Govt is planning to disburse another instalment of '1,60,000 crore, which will bring 'Bad Debts' almost at 'Nil level' and no special treatment will be needed in next fiscal year.

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

Ans: A

1011. What is the percentage of RRB sponsor bank contribution?

- A. 75%
- B. 35%
- C. 45%
- D. 50%
- E. None of these

Ans: B

1012. Target group means _____

- A. All employers
- B. All sales persons
- C. Intended buyers
- D. All industries
- E. Call Centre persons

Ans: C

1013. If you change Windows 98 to Windows XP, you are actually performing

- A. upstart
- B. upgrade
- C. update
- D. patch
- E. None of these

Ans: B

1014. Which of the following institutions is regarded as the 'Lender of the Last Resort' by Banks in India?

- A. State Bank of India (SBI)
- B. The State Treasury
- C. Reserve Bank of India (RBI)
- D. World Bank
- E. Department of Financial Services (DFS)

Ans: C

1015. What is the full form of 'FINO', a term we see frequently in financial newspapers?

- A. Financial Investment Network and Operations
- B. Farmers' Investment in National Organisation
- C. Farmers Inclusion News and Operations
- D. Financial Inclusion Network and Operations
- E. None of these

Ans: E

1016. Which of the following Awards is given to a sports coach?

- A. Arjuna Award
- B. Khel Ratna Puraskar
- C. Sportsman of the year Award
- D. Dronacharya Award
- E. None of these

Ans: B

1017. Anything can be offered to a market for attention, acquisition, use or consumption that might satisfy a want or need is called a(n).

- A. Idea
- B. Demand
- C. Product
- D. Service
- E. None of these

Ans: C

1018. The National Stock Exchange is located in _____.

- A. New Delhi
- B. Mumbai
- C. Kolkata
- D. Chennai
- E. Bangalore

Ans: B

1019. Against which of the following issues was the 'Occupy Wall Street' not organized?

- A. Social and economic inequality
- B. Greed
- C. Environmental degradation
- D. Corruption
- E. Undue influence of corporations on government

Ans: C

1020. Syed Mushtaq Ali trophy is related to which sports?

- A. Hockey
- B. Badminton

- C. Volleyball
- D. Cricket
- E. None of these

Ans: D

1021. Customer Center also known as

- A. collection centre
- B. relationship center
- C. customer friendly center
- D. Loyalty center
- E. None of these

Ans: B

1022. In Excel, the contents of the active cell are displayed in the the _____

- A. footer bar
- B. tool bar
- C. task bar
- D. menu bar
- E. formula bar

Ans: E

1023. Where is Buxa National Park located?

- A. Odisha
- B. West Bengal
- C. Madhya Pradesh
- D. Bihar
- E. Rajasthan

Ans: B

1024. Hardware includes

- A. all devices used to input data into a computer
- B. sets of instructions that a computer runs or executes
- C. the computer and all the devices connected to it that are used to input and output data
- D. all devices involved In processing information Including the central processing unit, memory, and storage
- E. None of these

Ans: C

1025. Lead generation means _____

- A. Tips for seiling tactics
- B. Tips for better production
- C. Generate leaders
- D. Likely sources for prospective cilents
- E. All of these

Ans: D

1026. What do we call a CPU that is designed

specifically to handle the communications processing task with main purpose is to off-load communications processing task from the host computer so that the host computer can be dedicated for applications and data processing jobs?

- A. Backend processor
- B. Front-end processor
- C. Node processor
- D. File Server
- E. None of these

Ans: B

1027. If a company wants to reach masses of buyers that were geographically dispersed at a low cost per exposure, which promotional form company would choose?

- A. Advertising
- B. Personal selling
- C. Public relations
- D. Sales promotion
- E. None of these

Ans: A

1028. On a CD-RW you can

- A. read and write information
- B. only read information
- C. only write information
- D. read, write and rewrite information
- E. None of these

Ans: D

1029. The main circuit-board of the system unit is the

- A. computer program
- B. control unit
- C. motherboard
- D. RAM
- E. None of these

Ans: C

1030. Which is the second largest planet in the solar system?

- A. Venus
- B. Jupiter
- C. Mars
- D. Saturn
- E. Pluto

Ans: D

1031. Different types of modern digital

computers come under which generation.

- A. Forth
- B. Third
- C. Second
- D. Fifth
- E. None of these

Ans: D

1032. Which of the following was/ were not the subsidiary company of the General Insurance Corporation of India?

- A. National Insurance Company Limited
- B. Life Insurance Corporation
- C. New India Assurance Company Limited
- D. Orienta1 Insurance Company Limited
- E. United India Insurance Company Limited

Ans: B

1033. Which of the following assets can be mortgaged?

- A. Stock
- B. Book Debts
- C. National Savings Certificates
- D. Shares
- E. Land and Building

Ans: E

1034. Where is the head quarter with of United Nations Organization (UN) _____.

- A. New York, US
- B. Washington DC, US
- C. Manila, Philippines
- D. Geneva, Switzerland
- E. None of these

Ans: A

1035. Fathometer is used to measure

- A. Earthquakes
- B. Rainfall
- C. Ocean depth
- D. Sound intensity
- E. Intensity of light

Ans: C

1036. Tallinn is the largest and the capital city of which country?

- A. Estonia
- B. Latvia
- C. Amsterdam
- D. Greece
- E. None of these

Ans: A

1037. Computer that control processes accept data in a continuous.

- A. Slot
- B. Data highway
- C. Infinite loop
- D. Data traffic - button
- E. Feedback loop

Ans: C

1038. Name the department that was set up by Union Finance Ministry to streamline government borrowings and better cash management with the overall objective of deepening bond markets.

- A. Debt Management Cell
- B. Department of Debt Management
- C. Cell for management of debt
- D. All of the above
- E. None of these

Ans: A

1039. Which of the following is correct regarding the Statutory Liquidity ratio (SLR)?

- A. It restricts commercial bank's leverage in pumping more money into the economy
- B. It is maintained only in form of cash
- C. It controls liquidity in banking system
- D. It does not ensure the solvency of commercial banks
- E. None of these

Ans: A

1040. Peripheral devices such as printers and monitors are considered to be _____

- A. data
- B. software
- C. hardware
- D. information
- E. None of these

Ans: C

1041. Which of the following can only have sequential access?

- A. Disk
- B. Tape
- C. CD-ROM
- D. DVD-ROM
- E. None of these

Ans: B

1042. What is the minimum capital required for foreign bank to open branch in India?

- A. 400 Crore
- B. 450 Crore
- C. 500 Crore
- D. 550 Crore
- E. None of these

Ans: C

1043. The standard protocol of the internet is _____?

- A. TCP/IP
- B. Java
- C. HTML
- D. Flash
- E. None of these

Ans: A

1044. The term 'Zero Based Budgeting' refers to _____.

- A. A specified sum of money authorized by the Legislature for a specific period of time
- B. To ensure that every rupee spent is result oriented
- C. A statutorily mandated form of reimbursement or up-front payment for state expenditures
- D. A cost item for which payment is made by one state agency to another
- E. A shortfall in an existing appropriation, or an additional amount needed to accomplish a new or expanded purpose

Ans: B

1045. In commodity exchanges in India, Index Futures are not permitted, as some of the provisions of the FCRA do not allow the same. What is the full form of FCRA ?

- A. Foreign Commodities Regulation Act
- B. Forward Commodities Repurchasing Act
- C. Forward Contracts Regulation Act
- D. Financial contracts Reformation Act
- E. None of these

Ans: C

1046. What is backup?

- A. Adding more components to your network
- B. Protecting data by copying it from the original source to a different destination
- C. Filtering old data from the new data
- D. Accessing data on tape

E. Using earlier data

Ans: B

1047. In s computer most processing takes place in _____.

- A. Memory
- B. RAM
- C. Motherboard
- D. CPU
- E. None of these

Ans: D

1048. Target group for home loans is

- A. existing creditors
- B. persons having no house of their own
- C. persons having one or more than one house
- D. builders
- E. NRIs

Ans: B

1049. NEFT and RTGS in banking terminology speak of

- A. various deposit products
- B. various loan products
- C. electronic payment products within a bank
- D. electronic fund transfer from bank to bank
- E. Cheque Truncation Process

Ans: D

1050. Where is BIS (Bank for International Settlements) located?

- A. Switzerland
- B. USA
- C. UK
- D. India
- E. None of these

Ans: A

1051. Every year world cancer day is observed on which date?

- A. February 4
- B. January 14
- C. December 28
- D. November 17
- E. None of these

Ans: A

1052. A short term loan is repayable within _____

- A. 20 years
- B. 3 years

- C. As per the borrowers' wish
- D. As per the guarantor's wish
- E. There is no need to repay short term loans

Ans: B

1053. Which of the following is the feature that keeps track of the right margin ?

- A. Find and replace
- B. Wordwrap
- C. Right justified
- D. Left justified
- E. Ragged right

Ans: C

1054. When a _____ is deleted, the original application, folder, or file is not deleted.

- A. Option
- B. Task
- C. Shortcut
- D. Suite
- E. None of these

Ans: C

1055. To combat the menace of money laundering, which of the following financial institutions has introduced the 'Know Your Customer' Scheme?

- A. IDBI
- B. RBI
- C. NABARD
- D. SIDBI
- E. None of these

Ans: B

1056. Invisible Export means export of _____.

- A. Services
- B. Prohibited goods
- C. Restricted goods
- D. Goods as per OGL list
- E. Other than those given as options.

Ans: A

1057. 'USP' in marketing means

- A. Unique selling practices
- B. Uniform selling practices
- C. United sales persons
- D. Unique selling proposition
- E. Useful sales person

Ans: D

1058. _____ is a Window utility program

that locates and eliminates unnecessary fragments and rearranges files and unused disk space to optimize operations.

- A. Backup
- B. Disk Cleanup
- C. Disk Defragmenter
- D. Restore
- E. Disk Restorer

Ans: C

1059. Microsoft's Messenger allows users to

- A. bypass a browser to surf the Web
- B. create a blog
- C. communicate via direct live communication
- D. identify and eliminate spam
- E. make graphic presentations

Ans: C

1060. Where is a modem connected to ?

- A. processor
- B. motherboard
- C. printer
- D. phone line
- E. None of these

Ans: D

1061. A Website address is a unique name that identifies a specific _____ on the web.

- A. Web browser
- B. Web site
- C. PDA
- D. link
- E. None of these

Ans: D

1062. Expand the term ALM as used in Banking/Finance sector.

- A. Asset Liability Management
- B. Asset Liability Maturity
- C. Asset Liability Mismatch
- D. Asset Liability Manpower
- E. Asset Liability Maintenance

Ans: A

1063. Which is not a basic function of a computer?

- A. Accept and process data
- B. Accept input
- C. Process data
- D. Store data
- E. Scan text

Ans: E

1064. The arrangement under which banks sell insurance products acting as the agents of the respective companies is called the

- A. Insurance joint venture
- B. Bancassurance Model
- C. Hybrid Insurance Model
- D. Insurance Broking
- E. Integrated Model

Ans: B

1065. Which from the following wireless networks has a range of 50 kilometres?

- A. Macintosh
- B. Wi-Max
- C. Wi-Fi
- D. Blue Tooth
- E. None of these

Ans: B

1066. BSDA stands for

- A. Basic Securities Demat Account
- B. Bombay Soft Drinks Association
- C. Basic Services Demat Account
- D. Basic Service Development Authority
- E. None of these

Ans: C

1067. The usual deposit accounts of banks are

- A. Current accounts, electricity accounts and insurance premium accounts
- B. Current accounts, Post office savings bank accounts and term deposit accounts
- C. Loan accounts, savings bank accounts and term deposit accounts
- D. Current accounts, savings bank accounts and term deposit accounts
- E. Current bill accounts and term deposit accounts

Ans: D

1068. Example of primary memory is _____.

- A. HDD
- B. PROM
- C. FDD
- D. BRD
- E. None of these

Ans: E

1069. Which of the following company owns/

uses the Virtual Hard Disk (.vhd) format for Virtual PC?

- A. IBM
- B. Microsoft
- C. Intel
- D. Google
- E. None of these

Ans: B

1070. Which among the following is the difference in value between a country's imports and exports?

- A. Balance of Trade
- B. Balance of Payment
- C. Balance of power
- D. Credit Balance
- E. None of the above

Ans: A

1071. As part of the financial sector liberalization, all credit related matters of banks including charging of interest have been deregulated by RBI and are now governed by

- A. The govt. policies
- B. The banks own lending policies
- C. International practices
- D. The policies of World Bank
- E. None of these

Ans: B

1072. Which of the following is not true concerning user IDs and passwords?

- A. When you enter your user ID and password the computer knows it is you
- B. If your computer asks for a user ID and password, you can create your own
- C. Sometimes you are assigned a user ID and password, for security reasons
- D. You should share your user ID and password with at least one other person
- E. None of these

Ans: D

1073. In the shift code which position character represents location?

- A. First 4 character
- B. 5th & 6th characters
- C. Last 2 characters
- D. 7th & 8th character
- E. None of these

Ans: D

1074. Debit Card can be issued to

- A. Only Income Tax assesses
- B. Only Professionals
- C. Only women
- D. All farmers
- E. All Savings Account holders

Ans: E

1075. Which of the following agencies/institutions report asked the income tax department to ensure that a single tax payer is not issued multiple PAN cards because gap between PAN holders and the number of returns filed was 617.1 lakh?

- A. IRDA
- B. SEBI
- C. RBI
- D. Comptroller and Auditor General
- E. None of these

Ans: D

1076. In order to delete a sentence from a document you would use _____

- A. highlight and copy
- B. cut and paste
- C. copy and paste
- D. highlight and delete
- E. select and paste

Ans: D

1077. 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

- A. Assignment of the policy
- B. Hypothecation of the policy
- C. Reinvestment of the policy
- D. Negotiation of the policy
- E. Nomination of the policy

Ans: A

1078. Which of the following correctly explains the situations of Credit Risk?

- A. A business or consumer does not pay a trade invoice when due
- B. A business does not pay an employee's earned wages when due
- C. An insolvent insurance company does not pay a policy obligation
- D. A consumer fails to make a payment due on a mortgage

E. All of these

Ans: E

1079. You organize files by storing them in

- A. Archives
- B. Lists
- C. Indexes
- D. Folders
- E. None of these

Ans: D

1080. Who amongst the following presented the Union Budget 2012 - 13 in the Parliament?

- A. Manmohan Singh
- B. P. Chidambaram
- C. Sonia Gandhi
- D. Lalu Prasad Yadav
- E. Pranab Mukherjee

Ans: E

1081. Which of the following is used for close a tab on a browser?

- A. Ctrl + Y
- B. Ctrl + A
- C. Ctrl + W
- D. Ctrl + T
- E. None of these

Ans: C

1082. Which of the following is not a part of Money Market?

- A. Treasury Bill
- B. Commercial Papers
- C. Mutual Funds
- D. Certificate of Deposits
- E. None of these

Ans: C

1083. What do you see when you click the right mouse button?

- A. The same effect as the left click
- B. A special menu
- C. No effect
- D. A mouse cannot be right clicked
- E. Computer goes to sleep mode

Ans: B

1084. Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) are terms most closely related to which of the following

industries/markets?

- A. Capital market
- B. Banking industry
- C. Commodities market
- D. Money Market
- E. Mutual fund industry

Ans: B

1085. World Pneumonia Day is observed every year on?

- A. 24th October
- B. 29th October
- C. 12th November
- D. 1st December
- E. None of these

Ans: C

1086. Which of the following is the communication protocol that sets the standard used by every computer that accesses Web-based information?

- A. XML
- B. DML
- C. HTTP
- D. HTML
- E. None of these

Ans: C

1087. _____ is a feature supported by many word processors that enables you to surround a picture or diagram with text.

- A. Image Wrap
- B. Text Wrap
- C. Picture Wrap
- D. All of the above
- E. None of these

Ans: B

1088. What does the letter 'F' denote in the abbreviated name 'IIFCL'?

- A. Functional
- B. Foreign
- C. Forwarded
- D. Finance
- E. None of these

Ans: D

1089. All bank loans, including home loans, taken are now linked to the bank's marginal cost of funds based lending rate (MCLR). MCLR has effective from?

- A. January 1, 2016
- B. September 1, 2015
- C. April 1, 2015
- D. April 1, 2016
- E. None of these

Ans: D

1090. Which of the following uses a handheld operating system?

- A. A supercomputer
- B. A personal computer
- C. A laptop
- D. A mainframe
- E. A PDA

Ans: E

1091. Specialized programs that assist users in locating information on the Web are called

- A. Information engines
- B. locator engines
- C. web browsers
- D. resource locators
- E. search engines

Ans: E

1092. Machine language uses

- A. Numeric code
- B. English Language code
- C. Java Language
- D. CPU Processing code
- E. None of these

Ans: A

1093. A personal computer is designed to meet the computing needs of a(n)

- A. individual
- B. department
- C. company
- D. city
- E. None of these

Ans: A

1094. The ALU performs _____ operations.

- A. logic
- B. ASCII
- C. algorithm-based
- D. logarithm-based
- E. final

Ans: A

1095. Where is Headquarters of UNICEF

situated at -

- A. Washington
- B. New Jersey
- C. California
- D. New York
- E. None of these

Ans: D

1096. Where is the Head-quarter of Indian Bank?

- A. Chennai
- B. Mumbai
- C. Delhi
- D. Bengaluru
- E. Hyderabad

Ans: A

1097. What term is used for maximum capital which the company can raise in its life time?

- A. Authorized Capital
- B. Registered Capital
- C. Nominal Capital
- D. All of them
- E. None of these

Ans: D

1098. Bad debts mean which of the following?

- A. Amounts owed to a company that are going to be paid within a month
- B. Amounts owed to a company that are not going to be paid
- C. Amounts owed to a company that are going to be paid.
- D. Amounts owed to a company that are not going to be paid within 3 years
- E. Amounts owed to a company that are going to be paid within 6 months

Ans: B

1099. Ozone hole refers to

- A. hole in ozone layer
- B. decrease in ozone layer in troposphere
- C. decrease in thickness of ozone layer in stratosphere
- D. increase in thickness of ozone layers in troposphere
- E. None of these

Ans: C

1100. Which of the following terms /expressions is used to describe a business unit with a

competitive advantage that will capture some of the extra economic values it creates, no matter how intense competition is?

- A. Consonance
- B. Advantage
- C. Consistency
- D. Feasibility
- E. All of the above

Ans: B

1101. What type of device is a computer mouse?

- A. Storage
- B. Output
- C. Input
- D. Input/output
- E. Software

Ans: C

1102. Which language is directly understood by the computer without translation program ?

- A. BASIC language
- B. Assembly language
- C. High level language
- D. C language
- E. Machine language

Ans: E

1103. Networking helps in marking Marketing Function

- A. a difficult task
- B. a laborious task
- C. an easier task
- D. Networking is worthless in Marketing
- E. Networking has a partial role

Ans: C

1104. The arrangement under which banks sell insurance products acting as the agents of the respective companies is called the

- A. Insurance joint venture
- B. Bancassurance Model
- C. Hybrid Insurance Model
- D. Insurance Broking
- E. Integrated Model

Ans: B

1105. Direct Marketing means

- A. Advertisements
- B. Banners
- C. Face-to-face selling
- D. Selling by all staff

E. Achieving targets

Ans: C

1106. Value added services means _____.

- A. Low Cost products
- B. High cost products
- C. At par services
- D. Additional services for the same cost
- E. Giving discounts

Ans: D

1107. CD stands for

- A. Computer Disk
- B. Contact Disk
- C. Circular Disk
- D. Cold Disk
- E. Compact Disk

Ans: E

1108. The performance of a sales person depends on _____.

- A. salary paid
- B. sales incentives paid
- C. size of the sales team
- D. ability and willingness of the sales person
- E. team leader's aggressiveness

Ans: D

1109. What is a device that can change images into codes for the computer?

- A. Mouse
- B. Printer
- C. Joystick
- D. Keyboard
- E. Scanner

Ans: E

1110. Super computer developed by Indian scientists

- A. Param
- B. Super301
- C. Compaq Presario
- D. Cray YMP
- E. Blue Gene

Ans: A

1111. Land Border Agreement between India and Bangladesh was the _____.

- A. 120th amendment
- B. 100th amendment
- C. 117th amendment

D. 112th amendment

E. None of these

Ans: B

1112. What is KVP lock period?

- A. 36 Months
- B. 48 Months
- C. 24 Months
- D. 30 Months
- E. 40 Months

Ans: D

1113. Market-driven strategies include

- A. Identifying problems
- B. Planning marketing tactics of peers
- C. Positioning the Organisation and its brands in the marketplace
- D. Internal marketing
- E. Selling old products

Ans: C

1114. The main system board of a computer is called the

- A. integrated circuit
- B. motherboard
- C. processor
- D. microchip
- E. None of these

Ans: B

1115. When the pointer is positioned on a _____, it is shaped like a hand.

- A. grammar error
- B. formatting error
- C. screen tip
- D. hyperlink
- E. spelling error

Ans: D

1116. You can protect sensitive data from prying eyes using _____

- A. Encryption
- B. Passwords
- C. File locks
- D. File permissions
- E. None of these

Ans: D

1117. Funding of which of the following is not a lending for infrastructure sector?

- A. Highway project

- B. Construction of Educational Institution
- C. Construction of Hospital
- D. Laying of petroleum pipelines
- E. Higher Studies

Ans: C

1118. A joystick is primarily used to/for ____.

- A. Control sound on the screen
- B. Computer gaming
- C. Enter text
- D. Draw pictures
- E. Print text

Ans: B

1119. Which of the following is not correct regarding the Systemically Important Non-deposit taking NBFCs (NBFC-ND SIS)?

- A. They came into being in the wake of the recent global recession
- B. NBFCs with assets of Rs 100 crore and above are being classified as NBFC-ND-Sis
- C. Prudential regulations are applicable to them
- D. It was created in 2006
- E. None of these

Ans: A

1120. Which of the following is not an electronic banking delivery channel?

- A. Mobile Vans
- B. Mobile Phone Banking
- C. Internet Banking
- D. Tele Banking
- E. ATM

Ans: A

1121. Distribution of Insurance products and Insurance policies by banks as corporate agents is known as

- A. General Insurance
- B. Non-life Insurance
- C. Bancassurance
- D. Insurance banking
- E. Deposit Insurance

Ans: C

1122. Specialised programs that assist users in locating information on the Web are called

- A. Information engines
- B. search engines
- C. web browsers
- D. resource locators

E. None of these

Ans: B

1123. In the field of banking, what does CRAR stand for?

- A. Capital Reserve Adequacy Ratio
- B. Capital to Risk (Weighted) Assets Ratio
- C. Capital Reserve Assets Ratio
- D. Capital Risk Adequacy Ratio
- E. None of these

Ans: B

1124. What is the default file extension for all Word documents?

- A. TXT
- B. WRD
- C. FIL
- D. DOC
- E. None of these

Ans: D

1125. Kilobyte equals to how many bytes?

- A. 1000
- B. 1035
- C. 100
- D. 1008
- E. 1024

Ans: E

1126. In a spreadsheet, a cell is defined as the

- A. intersection of a table and a tuple
- B. intersection of a file and a database
- C. intersection of a row and column
- D. intersection of a field and a record
- E. None of these

Ans: C

1127. A 'Push' marketing strategy necessitates

- A. Good pushing strength
- B. Lengthy talks
- C. Collective effort
- D. Aggressive marketing
- E. None of these

Ans: C

1128. Which among the following has been standardized in the IEEE 802.3 specification?

- A. Bluetooth
- B. Ethernet
- C. WiMAX
- D. All of them

E. None of these

Ans: B

1129. Leads can be best sourced from ____.

A. Foreign customers

B. Yellow pages

C. Dictionary

D. List of vendors

E. Local supply chains

Ans: B

1130. Kenya is a country in East Africa with coastline on the Indian Ocean. The currency of Kenya is?

A. Rund

B. Taka

C. Ruble

D. shilling

E. None of these

Ans: D

1131. Accounts are allowed to be operated by cheques in respect of

A. Both Savings bank accounts and fixed deposit accounts

B. Savings bank accounts and current accounts

C. Both Savings bank accounts and loan accounts

D. Both Savings bank accounts and cash accounts only

E. Both Current accounts and fixed deposit accounts

Ans: B

1132. In a sequence of events that takes place in an instruction cycle, the first cycle is called

A. store cycle

B. execute cycle

C. fetch cycle

D. decode cycle

E. code cycle

Ans: C

1133. Qualities essential in good marketing are ____.

A. aggressiveness

B. pushy

C. perseverance

D. politeness

E. Only (c) and (d)

Ans: E

1134. Softcopy is the intangible output. so then what is hardcopy

A. The physical parts of the computer

B. The printed parts of the computer

C. The printed output

D. The physical output devices

E. None of these

Ans: C

1135. The peak cell rate (PCR), sustainable cell rate (SCR), and maximum burst size (MBS) are used for measurement of ?

A. Bandwidth

B. Channel Capacity

C. Frequency Modulation

D. Amplitude distortion

E. None of these

Ans: A

1136. Mr. Rajendra had filed a complaint with Banking Ombudsman but is not satisfied with the decision. What is the next option before him for getting his matter resolved ?

A. Write to the CMD of the Bank.

B. File an appeal before the Finance Minister.

C. File an appeal before the Banking Ombudsman again.

D. File an appeal before the Dy. Governor RBI.

E. Simply close the matter as going to court involves time and money.

Ans: D

1137. The terms Goodput, Throughput and Maximum throughput are most closely associated with which among the following in computers?

A. Bit Rate

B. Response Time

C. Command Line Interface

D. Random memory

E. None of these

Ans: A

1138. What does MSF stand for?

A. Mutual Secure Finance

B. Marginal Standing Facility

C. Minimum Structured Finance

D. Material Securitized Fund

E. Minimum Social Fund

Ans: B

1139. How instrument is used by the Reserve Bank of India to control market liquidity?

- A. Repo rate
- B. Statutory Liquidity Ratio
- C. Marginal Adjustment Facility
- D. Reserve Repo Rate
- E. Only (a) and (d)

Ans: E

1140. A programe, either talk numeric that is made available in digital format for automatic download over the internet is called

- A. vodcast
- B. blog
- C. prodcast
- D. wiki
- E. broadcast

Ans: C

1141. WAN stands for

- A. Wired Area Network
- B. Wide Area Network
- C. Wide Array Net
- D. Wireless Area Network
- E. Wanted Area Network

Ans: B

1142. Agartala is the capital of which state?

- A. Tripura
- B. Assam
- C. Mizoram
- D. Odisha
- E. Nagaland

Ans: A

1143. The World Economic Outlook (WEO) is published by-----

- A. World Trade Organization (WTO)
- B. International Monetary Fund (IMF)
- C. United Nations
- D. The World Economic Forum
- E. International Bank for Reconstruction and Development

Ans: B

1144. The committee on review of National Small Saving Fund (NSSF) was headed by _____ .

- A. Dr. C. Rangarajan
- B. Mr. U. K. Sinha
- C. Dr. Y. V. Reddy

D. Mrs.Shyamala Gopinath

E. Dr. Usha Thorat

Ans: D

1145. What type of keys are 'ctrl' and 'shift'?

- A. adjustment
- B. function
- C. modifier
- D. alphanumeric
- E. None of these

Ans: C

1146. To change the name of an Excel worksheet

- A. Click on the worksheet tab by holing CTRL key and type a new name
- B. Choose Save, AS option from file menu
- C. Add a (?) at the end of filename while saving the workbook
- D. Press CTRL + SHIFT keys and new name
- E. Double click at the worksheet tab and type a new name

Ans: E

1147. Large transaction processing systems in automated organisations use

- A. Online processing
- B. Batch Processing
- C. Once-a-day Processing
- D. End-of-day processing
- E. Once-a-week processing

Ans: B

1148. Good competition helps in

- A. improved sales
- B. improved customer service
- C. improved brand image
- D. All of these
- E. None of these

Ans: D

1149. Unsolicited or undesired electronic messages which are designed to trick recipients into giving up personal and financial information is called _____ .

- A. web-bug
- B. spyware
- C. malware
- D. trojan horse
- E. spam

Ans: E

1150. Which of the following is not a storage medium ?

- A. hard disk
- B. flash drive
- C. DVD
- D. C D
- E. keyboard

Ans: E

1151. To restart the computer the following combination of keys is used

- A. Del + Ctrl
- B. Backspace + Ctrl
- C. Esc + Ctrl
- D. Insert + Esc
- E. Ctrl + Alt + Del

Ans: E

1152. By which of the following operations can any part of a document be seen on the screen?

- A. Searching
- B. Pasting
- C. Scrolling
- D. Editing
- E. Copying

Ans: C

1153. POST stands for

- A. Power on Self Test
- B. Program on Self Test
- C. Power on System Test
- D. Program on System Test
- E. Power Off System Test

Ans: A

1154. Interest below which a bank is not expected to lend to customers is known as _____.

- A. Deposit Rate
- B. Base Rate
- C. Prime Lending Rate
- D. Bank Rate
- E. Discount Rate

Ans: B

1155. After a user has saved and deleted many files, many scattered areas of stored data remain that are too small to be used efficiently, causing _____.

- A. disorder
- B. turmoil

- C. disarray
- D. fragmentation
- E. None of these

Ans: D

1156. The Rock Garden also known as Nek Chand's Rock Garden after its founder Nek Chand, a government official who started the garden secretly in his spare time in 1957 located at?

- A. New Delhi
- B. Lucknow
- C. Lakshadweep
- D. Chandigarh
- E. None of these

Ans: D

1157. When you enter text in a cell in Excel, it also appears in which of the following?

- A. Status bar
- B. Formula bar
- C. Row heading
- D. Name box
- E. None of these

Ans: B

1158. Credit Cards are known as-

- A. Hard money
- B. Easy money
- C. Soft money
- D. Plastic money
- E. Real money

Ans: D

1159. Which of the following come under Policy Framework for Investment Decisions as outlined by the OECD?

- A. Policy coherence
- B. Importance of transparency approach to policy formulation
- C. Regular evaluation of policies on investment environment
- D. Corporate governance
- E. All of the above

Ans: E

1160. 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

- A. Assignment of the policy

- B. Hypothecation of the policy
- C. Reinvestment of the policy
- D. Negotiation of the policy
- E. Nomination of the policy

Ans: A

1161. For an ATM-cum-Debit card the target group is

- A. All prisoners
- B. Firms
- C. All existing and prospective customers
- D. All School Children
- E. None of these

Ans: C

1162. Where is the newly received email stored?

- A. In your website
- B. In Address-box
- C. In Inbox
- D. In your personal laptop
- E. None of these

Ans: C

1163. What is the purpose of Mahatma Gandhi National Rural Employment Guarantee Act?

- A. To provide employment to all those who are unemployed
- B. To provide 100 days employment to those who are willing to take a job
- C. To ensure that nobody in a village remains unemployed
- D. To ensure that people get enough income during off season
- E. None of these

Ans: B

1164. Editing a document consists of reading through the document you've created, then

- A. correcting your errors
- B. printing it
- C. saving it
- D. deleting it
- E. None of these

Ans: A

1165. Which of the following is a programme launched by the Govt of India aimed at providing good health services in rural areas?

- A. ASHA
- B. Mid Day Meal
- C. Kutir Jyoti

- D. Jeevan Arogya
- E. Swabhiman

Ans: A

1166. Which of the following is India's new rating index developed by Ministry of Finance?

- A. CECA
- B. CRIS
- C. SENSEX
- D. TIEA
- E. RTGS

Ans: B

1167. Who can file a criminal case against the drawer of a dishonored cheque?

- A. The payee
- B. The holder in due course
- C. Both of the above
- D. The paying banker
- E. None of these

Ans: C

1168. A USB communication device that supports duty encryption for secure wireless loss communication for notebook users is called

- A. wireless switch
- B. router
- C. wireless hub
- D. USB wireless is not work adaptor
- E. None of the above

Ans: B

1169. Which type of storage is a hard disc ?

- A. Non - Permanent
- B. Volatile
- C. Temporary
- D. Non - Volatile
- E. None of these

Ans: D

1170. A collection of interrelated records is called a

- A. Utility file
- B. Management information system
- C. Database
- D. Spreadsheet
- E. Datasheet

Ans: C

1171. A file is often referred to as a(n)

- A. Wizard

- B. Document
- C. Pane
- D. Device
- E. Documentation

Ans: B

1172. A collection of conceptual tools for describing data, relationships, semantics and constraints is referred to as

- A. ER model
- B. Data base
- C. Data Model
- D. DBMS
- E. None of these

Ans: C

1173. A traveller's cheque is

- A. a supplementary credit card.
- B. a cheque issued by a bank or financial institution which functions as capital.
- C. a certificate issued by a bank or financial institution in lieu of cash.
- D. a cheque issued by a bank or financial institution which functions as a bond.
- E. a prepaid instrument issued by a bank or finance institution which can be substitute of cash.

Ans: E

1174. Which of the following is required to create an HTML document ?

- A. browser
- B. internet
- C. text editor
- D. search engine
- E. None of these

Ans: C

1175. A customer drawing a cheque on a bank has a right to

- A. Take back the cheque from the bank after it is paid
- B. Take back the cheque from the bank after it is paid with the permission of RBI
- C. Stop payment of the cheque before it is paid
- D. Stop payment of the cheque after it is paid
- E. Stop payment of the cheque before it is issued

Ans: C

1176. As decided by UNESCO the 'International Literacy Day' is observed on which of the

following days every year?

- A. 8th September
- B. 18th March
- C. 28th March
- D. 18th September
- E. None of these

Ans: A

1177. Marketing of goods is required if

- A. when goods become stale
- B. demand > supply
- C. supply > demand
- D. supply = demand
- E. None of these

Ans: C

1178. Windows 10 is an example of a _____?

- A. Application software
- B. Browser
- C. Operating system
- D. Shareware
- E. None of these

Ans: C

1179. Which one of the following is a key function of a firewall ?

- A. Monitoring
- B. Deleting
- C. Copying
- D. Moving
- E. None of these

Ans: A

1180. Text in a column is generally aligned-

- A. justified
- B. right
- C. centre
- D. left
- E. None of these

Ans: A

1181. The 'USP' of a product denotes _____.

- A. Usefulness of the product
- B. Drawbacks of the product
- C. Main functions
- D. Number of allied products available
- E. High selling features of a product

Ans: E

1182. Which of the following is the Currency of Iran?

- A. Dinar
- B. Rial
- C. Lari
- D. Rufiyaa
- E. Dirham

Ans: B

1183. Which computer memory is used for storing programs and data currently being processed by the CPU?

- A. Mass memory
- B. Internal memory
- C. Non-volatile memory
- D. PROM
- E. None of these

Ans: E

1184. The OFS is a mechanism which enables promoters to dilute their holdings in listed companies in a transparent manner. the term OFS stand for

- A. Open for Sale
- B. Open for Subscription
- C. Offer for Subscription
- D. Offer for Sale
- E. None of these

Ans: D

1185. Which of the following terms is used in the field of Economics?

- A. Biosphere
- B. Exchange Rate
- C. Equator
- D. Harmonic Tremor
- E. Lignite

Ans: B

1186. Which unit controls the movement of signals between CPU and I/O ?

- A. ALU
- B. Control Unit
- C. Memory Unit
- D. Secondary Storage
- E. None of these

Ans: B

1187. Codec refers to

- A. Coder-decoder
- B. Co-declaration
- C. Command declaration
- D. Command decoding

- E. None of these

Ans: A

1188. Computer systems are comprised of-

- A. hardware. programs. processors, procedures. and people
- B. hardware, programs, Information, people and procedures
- C. hardware. programs. information, people, and networks
- D. hardware, software, procedures, data and people
- E. None of these

Ans: C

1189. _____ key is the example of Toggle key

- A. Alt
- B. Shift
- C. Control
- D. Escape
- E. Caps Lock

Ans: E

1190. Financial inclusion means provision of

- A. financial services namely payments, remittances, savings, loans and Insurance at affordable cost to persons not yet given the same.
- B. ration at affordable cost to persons not yet given the same.
- C. house at affordable cost to persons not yet given the same.
- D. food at affordable cost to persons not yet given the same.
- E. education at affordable cost to persons not yet given the same.

Ans: A

1191. _____ acts as temporary high-speed holding area between the memory and the CPU thereby improving processing capabilities

- A. ROM
- B. RAM
- C. Temporary memory
- D. Cache memory
- E. Flash memory

Ans: D

1192. Who received Euromoney Award for Best Central Bank Governor of the Year 2014

- A. Raghuram Rajan

- B. Duvvuri Subbarao
- C. YV. Reddy
- D. Bimal Jalan
- E. None of these

Ans: A

1193. ____ implies a combination of audio, video, text, animation and graphics.

- A. Special media
- B. Multiplexer
- C. Multiplier
- D. Message-media
- E. Multimedia

Ans: E

1194. Which is not a storage device?

- A. A CD
- B. A DVD
- C. A floppy disk
- D. A printer
- E. A Hard disk

Ans: D

1195. Banaras Hindu University is a public central university located in Varanasi, Uttar Pradesh. Established in 1916 by?

- A. Mahatma Gandhi
- B. Pandit Madan Mohan Malaviya
- C. Rajendra Prasad
- D. Vallabhbhai Patel
- E. None of these

Ans: B

1196. In Windows ME. what does ME stand for?

- A. Millennium
- B. Micro-Expert
- C. Macro-Expert
- D. Multi-Expert
- E. My-Expert

Ans: A

1197. The lock-in period in case of a term deposit means -

- A. Locker service is not available
- B. Premature withdrawal is not possible
- C. Another account cannot be opened
- D. No further investment is possible
- E. None of these

Ans: B

1198. Which among the following Companies in

India has a tie-up with the Japanese Financial Nomura for insurance market?

- A. ICICI Bank
- B. UCO Bank
- C. Kotak Finance
- D. Life Insurance Corporation of India
- E. None of the above

Ans: D

1199. Which of the following is not correct with regard to marketing?

- A. Marketing is management function
- B. Marketing is a philosophy
- C. Marketing is not related to business activity alone
- D. Marketing means selling.
- E. Objective of marketing is to achieve customer satisfaction.

Ans: D

1200. BEP stands for

- A. Break Event Point
- B. Board Even Point
- C. Benefit Effect Point
- D. Break Even Point
- E. None of these

Ans: D

1201. Bank to every Indian is a tag line for which bank?

- A. ICICI Bank
- B. SBI
- C. IOB
- D. HDFC Bank
- E. None of these

Ans: B

1202. A bank's 'fixed deposit' is also referred to as a

- A. term deposit
- B. savings bank deposit
- C. current deposit
- D. demand deposit
- E. home savings deposit

Ans: A

1203. How many margins are there on a page?

- A. Two (header and footer)
- B. Four (top, bottom, right, left)
- C. Two (landscape and portrait)
- D. Two (top and bottom)

E. None of these

Ans: B

1204. In a computer, how many bits does a nibble signify?

A. 4

B. 8

C. 16

D. 32

E. 64

Ans: A

1205. The minimum age for becoming a member of Rajya Sabha is

A. 28 yr

B. 40 yr

C. 30 yr

D. 35 yr

E. 25 yr

Ans: C

1206. Where is the headquarters of SWIFT (Society for Worldwide Interbank Financial Telecommunication) located?

A. Vienna, Austria

B. Brussels, Belgium

C. Montreal, Canada

D. Durban, South Africa

E. Sydney, Australia

Ans: B

1207. You can move between two or more Excel files opened by using the

A. ctrl + tab

B. ctrl + page up

C. ctrl + page down

D. ctrl + F9

E. None of these

Ans: A

1208. To see the document before the printout is taken, use

A. Insert Table

B. Paste

C. Format Painter

D. Cut

E. Print Preview

Ans: E

1209. If a cheque is postdated, the bank on which it is drawn

A. will not honour the cheque before the date of the cheque

B. has to honour the cheque before the date of the cheque

C. has the option to honour the cheque before the date of the cheque or not

D. has to refer to RBI to honour the cheque before the date of the cheque

E. has to refer to the court to honour the cheque before the date of the cheque

Ans: A

1210. The software that is used to create text-based documents are referred to as _____.

A. DBMS

B. suites

C. spreadsheets

D. presentation software

E. word processors

Ans: E

1211. The target group for Personal Loans is

A. All Private Limited Companies

B. All Businessmen

C. All Salaried persons

D. Minor children

E. Newborn infants

Ans: C

1212. Optimum results in marketing is possible through

A. increased production

B. more number of products

C. more sales persons

D. motivated staff

E. more ATMs

Ans: D

1213. A person who used his or her expertise to gain access to other people's computers to get information illegally or do damage is

A. Hacker

B. Analyst

C. Instant messenger

D. Programmer

E. Spammer

Ans: A

1214. Good competition helps in:

A. Improved customer service

B. Reduced sales

- C. Improved brand image
- D. More market share
- E. Better customer profile

Ans: A

1215. The three main parts of the processor are _____

- A. ALU, Control Unit and Registers
- B. ALU, Control Unit and RAM
- C. Cache, Control Unit and Registers
- D. Control Unit, Registers and RAM
- E. RAM, ROM and CD-ROM

Ans: A

1216. What does the letter R denote in the abbreviation 'BR Act' which controls banking activities in the country?

- A. Reformation
- B. Regulation
- C. Reporting
- D. Resolution
- E. Ranking

Ans: B

1217. A computer professional who writes and tests software is called a(n):

- A. hardware consultant
- B. librarian
- C. programmer
- D. computer operator
- E. data entry operator

Ans: C

1218. The systematic gathering, recording and analyzing of data with respect to a particular market is known as:

- A. Market Share
- B. Market Segmentation
- C. Market Profile
- D. Market Research
- E. Marketing Research

Ans: D

1219. In which form is the Cash Reserve Ratio (CRR) to be maintained with the Reserve Bank of India ?

- A. Minimum cash reserves
- B. Gold
- C. Approved Securities
- D. Both (a) and (b)
- E. All of the above

Ans: A

1220. Which of the following is the Central Bank of our country ?

- A. State Bank of India
- B. Central Bank of India
- C. National Bank for Agriculture and Rural Development
- D. Reserve Bank of India
- E. None of these

Ans: D

1221. What does the letter 'L' stands for in the term LAF commonly used in financial/economic news ?

- A. Liquidity
- B. Least
- C. liabilities
- D. Long
- E. Liquid

Ans: A

1222. National Maritime day is celebrated on?

- A. April 7th
- B. April 5th
- C. April 6th
- D. April 8th
- E. None of these

Ans: B

1223. Full form of DSA is _____

- A. Delivery Staff Agency
- B. Direct Selling Agent
- C. Direct Supplier Agent
- D. Distribution & Supply Agency
- E. Driving Sales Ahead

Ans: B

1224. Which of the following does not correctly explain Mutual Fund ?

- A. It is a collective investment scheme
- B. It is regulated and sold to the general public
- C. It is managed by an Asset Management Company
- D. It is a depository financial intermediary
- E. None of these

Ans: D

1225. The United Nations General Assembly has reiterated commitment to enforcing the Political Declaration on HIV and AIDS and to rid the

world of the epidemic by which year?

- A. 2019
- B. 2020
- C. 2030
- D. 2025
- E. None of these

Ans: C

1226. Which of the following is the currency used in Brazil?

- A. Dollar
- B. Euro
- C. Real
- D. Pесо
- E. Franc

Ans: C

1227. When machine instructions are being executed by a computer, the instruction phase followed by the execution phase is referred to as _____

- A. program cycle
- B. machine instruction
- C. execution cycle
- D. task cycle
- E. machine cycle

Ans: E

1228. Under the RTI Act the time for disposal of request for information in cases concerning life and liberty is _____.

- A. 30 days
- B. 15 days
- C. 10 days
- D. 7 days
- E. 48 hours

Ans: E

1229. As per new estimate what is per capita income in India ? (per annum)

- A. Rs 30,000/-
- B. Rs 40,000/-
- C. More than Rs 50,000/- but less than Rs 58,000/-
- D. Rs 60,000/-
- E. More than Rs 75,000/- but less than Rs 1 Lac

Ans: C

1230. What is Full Form of BIOS?

- A. Basic Investment/ Output System
- B. Basic In/ out System

C. Basic Input/ Output System

D. Basic Input/ Output Service

E. None of these

Ans: C

1231. Cross-selling is defined as

- A. sale of bank products and services to existing customers
- B. a time bound seasonal function
- C. sharpens the mind-set of sales persons
- D. control the flow of information into buying centre
- E. None of these

Ans: A

1232. Which of the following is a good and rich source of vitamin 'C'?

- A. Milk
- B. Radish
- C. Mango
- D. Lemon Juice
- E. Banana

Ans: D

1233. Good marketing strategy envisages good and proper _____

- A. Product distribution
- B. Networking of branches
- C. High Pricing
- D. Placement of counter staff
- E. Relationship management

Ans: E

1234. Which of the following terms is not related with the banking operations ?

- A. Current Account
- B. Exchange rate
- C. Investment rate
- D. Domestic Saving rate
- E. Veto Power

Ans: E

1235. A bank branch receives a counterfeit note of Rs100 from the customer, which customer wants it back. Which of the following action should be taken by the Bank?

- A. Will return to customer
- B. Will impound and not return
- C. Will ask for exchange of note
- D. Will replace with genuine note
- E. Will check all the notes in possession with the

customer which are not being deposited also

Ans: B

1236. India has an agreement with USA for producing energy in the form of

- A. Hydraulic
- B. Thermal
- C. Nuclear
- D. Solar
- E. All of these forms

Ans: C

1237. '>' symbol in DOS commands is use to

- A. Compare two values
- B. Redirect input
- C. Redirect output
- D. Filter data
- E. None of these

Ans: C

1238. The key challenge to market-driven strategy is

- A. Selling maximum products
- B. Employing maximum DSAs
- C. Delivering superior value to customers
- D. Being rigid to changes
- E. Adopting short-term vision

Ans: C

1239. Expansion cards are inserted into

.....

- A. Slots
- B. Peripheral devices
- C. The CPU
- D. The back of the computer
- E. None of these

Ans: A

1240. Market share means

- A. Paid up capital
- B. Shares held by employees
- C. Share of business volume as compared to other companies
- D. Share price of the company quoted in the market
- E. Sensex

Ans: C

1241. Using Print Preview is useful when you want to-

- A. Colour the document

- B. Save the document
- C. Delete the document
- D. Copy the document

E. View how trip document will appear when printed

Ans: E

1242. Computer and communication technology, such as communication links to the Internet, that provide help and understanding to the end user is known as

- A. presentation file
- B. information technology
- C. program
- D. worksheet file
- E. FTP

Ans: E

1243. Which of the following is not emitted by radio active substance?

- A. Electrons
- B. Electromagnetic radiations
- C. Alpha particles
- D. Neutrons
- E. None of these

Ans: D

1244. A mouse and printer make use of _____.

- A. infrared technology
- B. network resources
- C. device drivers
- D. web protocols
- E. None of these

Ans: C

1245. How many generations of computers we have?

- A. 6
- B. 7
- C. 5
- D. 4
- E. None of these

Ans: C

1246. Telemarketing means:

- A. Internet marketing
- B. Selling telephones
- C. Door-to-door contacts
- D. Sending and receiving SMS messages
- E. Marketing through telephone calls

Ans: E

1247. Connection or link to other documents or Web Pages that contain related information is called

- A. dial-up
- B. electronic commerce
- C. hyperlink
- D. e-cash
- E. domain name

Ans: C

1248. Bharat Ratna' is the highest civilian award of the country. The award was started by former President of India Rajendra Prasad on 2nd January, 1954. The number of annual awards is restricted to a maximum of _____ in a particular year.

- A. Two
- B. Four
- C. Ten
- D. Three
- E. None of these

Ans: D

1249. In which of the following accounts is operation by cheques permitted?

- A. Savings bank accounts and fixed deposit accounts
- B. Current accounts and fixed deposit accounts
- C. Savings bank accounts and floating loan accounts
- D. Savings bank accounts and cash accounts
- E. Savings bank accounts and current accounts

Ans: E

1250. An example of peripheral equipment is the:

- A. printer
- B. CPU
- C. spreadsheet
- D. microcomputer
- E. ALU

Ans: A

1251. What is the Repo Rate?

- A. It is the rate at which RBI sells government securities to banks.
- B. It is the rate at which RBI allows small loans in the market.
- C. It is the rate at which banks borrow money from the Reserve Bank of India.
- D. It is the rate which is offered by banks to

their most valued customers or prime customers.

- E. None of these

Ans: C

1252. Shareholders purchase and sell a fund at the fund's net asset value (NAV), which is calculated daily. NAV is the price used for all Mutual fund share transactions which include

- A. New purchases
- B. Sales (redemptions)
- C. Exchanges from one fund to another within the same fund family
- D. Both 1 and 2
- E. All of these

Ans: E

1253. Where is the Headquarters of Amnesty International?

- A. Geneva
- B. Brussels
- C. Vienna
- D. Washington
- E. London

Ans: E

1254. Which of the following is used by the browser to connect to the location of the Internet resources?

- A. Linkers
- B. Protocol
- C. Cable
- D. URL
- E. None of these

Ans: D

1255. Head Quarters of UNESCO is located in?

- A. Geneva
- B. New York
- C. Paris
- D. London
- E. None of these

Ans: C

1256. Which of the following is not classified as a commercial bank?

- A. Public sector bank
- B. Foreign bank
- C. Private sector bank
- D. Regional rural bank
- E. Urban cooperative bank

Ans: E

1257. A (n) programme is one that is ready to run and does not need to be altered in any way.

- A. interpreter
- B. high level
- C. compiler
- D. COBOL
- E. executable

Ans: A

1258. Where is the disk placed in a computer?

- A. In the modem
- B. In the hard drive
- C. Into the CPU
- D. In the disk drive
- E. In the scanner

Ans: D

1259. NAV is normally used in respect of schemes floated by _____

- A. Banks
- B. Mutual funds
- C. Insurance companies
- D. Merchant banker
- E. None of these

Ans: B

1260. In word, you can change Page Margins by

- A. Dragging the scroll box on the scroll bars
- B. Deleting the margin boundaries on the Ruler
- C. Dragging the margin boundaries on the Ruler
- D. Clicking the right mouse button on the Ruler
- E. None of these

Ans: C

1261. Generation of sales leads can be improved by

- A. Being very talkative
- B. Increasing personal and professional contacts
- C. Being passive
- D. Engaging Recovery Agents
- E. Product designs

Ans: B

1262. Which of the following is an economic term?

- A. Plaintiff
- B. Bunker Blaster
- C. Deflation
- D. Lampoon
- E. Zero Hour

Ans: C

1263. Computer connected to a LAN can

- A. run faster
- B. share information and/or share peripheral equipment
- C. go online
- D. e-mail
- E. None of the above

Ans: D

1264. A word gets selected by clicking it to select a word, in Word

- A. once
- B. twice
- C. three times
- D. four times
- E. None of these

Ans: B

1265. When a bank returns a cheque unpaid. It is called

- A. payment of the cheque
- B. drawing of the cheque
- C. cancelling of the cheque
- D. dishonour of the cheque
- E. taking of the cheque.

Ans: D

1266. The government and the RBI had set a target to cover 73,000 villages having population in excess of 2000 to provide access to banking services, by March 2012. The name given to this scheme is

- A. Swabhimaan
- B. Swavalamban
- C. Saral
- D. Connecting Banks
- E. None of these

Ans: A

1267. Ordinary table salt is Sodium Chloride. What is baking soda?

- A. Potassium Chloride
- B. Sodium Hydroxide
- C. Sodium Bicarbonate
- D. Potassium Hydroxide
- E. None of these

Ans: C

1268. Currency risk is the potential risk of loss

from fluctuating foreign exchange rates when an investor has exposure to foreign currency or in foreign-currency-traded investments. Currency risk is sometimes referred to as-

- A. Monetary Rate
- B. Export Rate
- C. Trade Rate
- D. Exchange-rate risk
- E. None of the above

Ans: D

1269. Which of the following is not correct regarding Product Mix ?

- A. It is the combination of products offered for sale by a retail outlet
- B. It takes into account both the variety and quantity of goods
- C. It is used to attract a certain demographic of shoppers to the store
- D. It is a number of products grouped together based on similar characteristics
- E. It is more than just inventory

Ans: D

1270. Items such as names and addresses are considered [SBI Clerk 2011]

- A. information
- B. input
- C. records
- D. data
- E. None of these

Ans: D

1271. In word you can force a page break

- A. by positioning your cursor at the appropriate place and pressing the F1 key
- B. By positioning your cursor at the appropriate place and pressing Ctrl + Enter
- C. By using the Insert/section break
- D. By changing the font size of your documents
- E. None of these

Ans: B

1272. Which of the following types of accounts are known as 'Demat Accounts'?

- A. Accounts which are Zero Balance Accounts
- B. Accounts which are opened to facilitate repayment of a loan taken from the bank. No other business can be conducted from the bank.
- C. No other business can be conducted from there

- C. Accounts in which shares of various companies are traded in electronic form
- D. Accounts which are operated through internet banking facility
- E. None of these

Ans: C

1273. Who among the following is known as the 'Father of Green Revolution' in India?

- A. Dr. MS Swaminathan
- B. Dr Amartya Sen
- C. Dr Kurien Verghese
- D. Dr Raja Ramanna
- E. Dr Homi Bhabha

Ans: A

1274. Specialized programs that assist users in locating information on the web are called

-
- A. Information engines
- B. Locator engines
- C. Web browsers
- D. Resource locators
- E. Search engines

Ans: E

1275. Which of the following is referred as Fastest mode of transaction?

- A. Transfer funds into different bank's accounts using NEFT(National Electronic Funds Transfer).
- B. Transfer funds into other bank accounts using RTGS (Real Time Gross Settlement).
- C. Transfer funds into various accounts using IMPS (Immediate Payment Service).
- D. Transfer funds into different account of the same bank
- E. None of these

Ans: B

1276. The world largest temple 'Yazidi temple' is situated in which country ?

- A. Tasmania
- B. Romania
- C. Armenia
- D. Russia
- E. None of these

Ans: C

1277. The ALU performs

- A. logarithm-based

- B. ASCII
- C. algorithm-based
- D. arithmetic
- E. None of these

Ans: D

1278. The government has named _____ outside experts as members of the Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI), moving to a model followed in the developed world.

- A. One
- B. Two
- C. Three
- D. Four
- E. Five

Ans: C

1279. Password makes users capable

- A. To enter into system quickly
- B. To use time efficiently
- C. To retain the secrecy of files
- D. To make file structure simple
- E. To feel special

Ans: C

1280. How can a file be saved in a computer with other name?

- A. Save command
- B. Save as command
- C. Place command
- D. Duplicate command
- E. Export command

Ans: A

1281. The government has applied a 10% surcharge amount on which income group in the budget, 2017-18?

- A. Where total income exceeds Rs.5 lakh up to Rs.10 lakh
- B. Where total income exceeds Rs.10 lakh up to Rs.50 lakh
- C. Where total income exceeds Rs.50 lakh up to Rs.1 crore
- D. Where the total income exceeds Rs.1 crore
- E. None of these

Ans: C

1282. List of people who do not wish to receive telemarketing calls is:

- A. Dare Not Call List

- B. Do Not Call List
- C. Do Not Dial List
- D. Do Never Call List
- E. None of these

Ans: B

1283. What is output?

- A. What the processor takes from the user
- B. What the user gives to the processor
- C. What the processor gets from the user
- D. What the processor gives to the user
- E. None of these

Ans: D

1284. The basic computer processing cycle consists of _____

- A. input, processing and output
- B. systems and application
- C. data, information and applications
- D. hardware, software and storage
- E. None of these

Ans: A

1285. A centralized database with on line connectivity to branches, internet as well as ATM network which has been adopted by almost all major banks of our country is known as

- A. Investment banking
- B. core banking
- C. mobile banking
- D. national banking
- E. specialized banking

Ans: B

1286. The translator program used in assembly language is called _____

- A. Compiler
- B. Assembler
- C. Interpreter
- D. Translator
- E. Operating System

Ans: B

1287. The highest currency note ever printed by the Reserve Bank of India (RBI) was a Rs 10,000 note during the British Raj. It was printed first in-

- A. 1919
- B. 1946
- C. 1938
- D. 1912

E. 1978

Ans: C

1288. Which of the following identifies a cell in Excel?

- A. formula
- B. name
- C. label
- D. address
- E. None of these

Ans: B

1289. Which of the following Derivatives Contract gives the buyer/holder of the contract the right (but not the obligation) to buy/sell the underlying asset at a predetermined price within or at end of aspecified period?

- A. Option contracts
- B. Future contracts
- C. Swap contracts
- D. Forward contracts
- E. Hedge contracts

Ans: A

1290. The World Refugee Day is observed on

- A. 20 June
- B. 21 June
- C. 22 June
- D. 23 June
- E. None of these

Ans: A

1291. Which of the following is not a binary number?

- A. 001
- B. 101
- C. 202
- D. 110
- E. 011

Ans: C

1292. 'C' in CPU denotes _____.

- A. Central
- B. Common
- C. Convenient
- D. Computer
- E. Circuitry

Ans: A

1293. Through which of the following ways can devices be connected to a computer'?

- A. USB
- B. Bluetooth
- C. CD/DVD Drive
- D. RAM
- E. Only (a) and (b)

Ans: E

1294. Web marketing involves

- A. Selling web cameras
- B. Web advertisements
- C. e-mail chatting
- D. Browsing the web
- E. Door-to-door canvassing

Ans: B

1295. Loans to individuals for educational purpose including vocational courses up to _____ for studies in India and _____ for studies abroad are included under priority sector lending by banks

- A. Rs 5 lakh , Rs10 lakh
- B. Rs 7 lakh , Rs15 lakh
- C. Rs10 lakh ,Rs 20 lakh
- D. Rs12 lakh, Rs 22 lakh
- E. None of these

Ans: C

1296. The simultaneous processing of two or more programs by multiple processors Is

- A. multiprogramming
- B. multitasking
- C. time-sharing
- D. multiprocessing
- E. None of these

Ans: B

1297. Information that comes from an external source and fed intocomputer software is called

- A. Output
- B. Input
- C. Throughput
- D. Reports
- E. None of these

Ans: B

1298. Which one of the following software applications would be the most appropriate for performing numerical and statistical calculations?

- A. Database
- B. Document processor

- C. Graphics package
- D. Spreadsheet
- E. Power Point

Ans: D

1299. The main working memory used by the computer are

- A. RAM
- B. ROM
- C. DVD
- D. CD
- E. None of these

Ans: A

1300. Data is represented in a DBMS as _____.

- A. File
- B. Binary
- C. Record
- D. Table
- E. None of these

Ans: D

1301. To connect networks of similar protocols _____ are used

- A. Routers
- B. Bridges
- C. Gateways
- D. Dial-up routers
- E. None of these

Ans: B

1302. The feature in Word automatically corrects certain spelling, typing, capitalization, or grammar errors.

- A. Auto Fix
- B. Auto Spell
- C. Auto Mark
- D. Auto Correct
- E. None of these

Ans: B

1303. The _____ is responsible for performing calculations and contains decision-making mechanisms.

- A. Central Processing Unit
- B. Memory Unit
- C. Arithmetic and Logic Unit
- D. Output Unit
- E. None of these

Ans: C

1304. India's first satellite launching station is located at?

- A. Thumba
- B. Ahmedabad
- C. Chennai
- D. Sriharikota
- E. Mumbai

Ans: A

1305. The part of a company's earnings or profits which are paid out to shareholders is known as

- A. capital gains
- B. taxes
- C. interest on borrowings
- D. dividends
- E. penal interest

Ans: D

1306. Vedanta Alumina is a company operating in the area of

- A. Shipping
- B. Mining
- C. Cement
- D. Textiles
- E. Banking

Ans: B

1307. Which of the following States is among the North East States of India ?

- A. Jammu & Kashmir
- B. Punjab
- C. Himachal Pradesh
- D. Meghalaya
- E. Rajasthan

Ans: D

1308. Which of the following is an operating system?

- A. MS Windows
- B. Mac
- C. MS DOS
- D. Windows NT
- E. All of the above

Ans: E

1309. Making, issuing or circulating any written or oral statement that misrepresents the benefits, conditions, or terms of any insurance policy, or transaction is an example of:

- A. Twisting

- B. Unfair
- C. Misrepresentation
- D. Concealment
- E. All of these

Ans: C

1310. Where is the headquarter of City Union Bank?

- A. New Delhi
- B. Mumbai
- C. Kolkata
- D. Kumbakonam
- E. None of these

Ans: D

1311. Product Design is a function of

- A. front office staff
- B. back office staff
- C. management
- D. marketing and research team
- E. loan section

Ans: D

1312. Basic Savings Bank Deposit Account (BSBDA) is a Zero Balance Savings Account that takes care of your simple banking needs with Free ATM card, monthly statement, and cheque book. How much amount has withdrawal and transfer limit under BSBDA?

- A. Rs 1,00,000 per month
- B. Rs 20,000 per month
- C. Rs 50,000 per year
- D. Rs 10,000 per month
- E. No Limit

Ans: D

1313. Which commercial bank of India recently became the first to launch Mobile Branch with ATM. titled 'Branch on Wheels'?

- A. State Bank of India
- B. Axis Bank
- C. ICICI Bank
- D. ABN Amro Bank
- E. Punjab National Bank

Ans: C

1314. In banking business, when the borrowers avail a Term Loan, initially they are given a repayment holiday and this is referred as _____.

- A. Subsidy

- B. Interest Waiver
- C. Re-phasing
- D. Interest concession
- E. Moratorium

Ans: E

1315. Which of the following schemes is NOT related to the Digital India?

- A. Digital Locker
- B. e-education
- C. e-health
- D. National Scholarship Portal
- E. Make in India

Ans: E

1316. The key challenge to market-driven strategy is

- A. Selling maximum products
- B. Employing maximum DSAs
- C. Delivering superior value to customers
- D. Being rigid to changes
- E. Adopting short-term vision

Ans: C

1317. Consumer buys _____.

- A. Goods
- B. Services
- C. Both (a) and (b)
- D. Neither (a) nor (b)
- E. None of these

Ans: E

1318. Guravayur Temple is located in?

- A. Guwahati
- B. Delhi
- C. Bhubaneswar
- D. Kerala
- E. None of these

Ans: D

1319. _____ controls the way in which the computer system functions and provides a means by which users can interact with the computer.

- A. The operating system
- B. The motherboard
- C. The platform
- D. Application software
- E. None of these

Ans: A

1320. Which menu enables the user to choose toolbars?

- A. View
- B. Format
- C. Insert
- D. Edit
- E. Help

Ans: A

1321. Rupee coins are the legal tender in India under the provisions of

- A. Indian coinage Act, 1906
- B. Reserve Bank of India Act, 1934
- C. Negotiable instruments Act, 1881
- D. Banking Regulation Act, 1949
- E. None of these

Ans: A

1322. Banking Ombudsman is appointed by

- A. Union Ministry of Finance
- B. Competition Commission of India
- C. Reserve Bank of India
- D. Indian Banks Association
- E. Securities and Exchange Board of India

Ans: C

1323. A _____ is a negotiable financial instrument issued by a bank to represent a foreign company's publicly traded securities.

- A. Participatory notes
- B. Cross-linked stock
- C. Buyer's credit
- D. Depository receipt
- E. None of these

Ans: D

1324. Which of the following is the name of a Scientific Instrument ?

- A. Plasma
- B. Pascal
- C. Radiation
- D. Lactometer
- E. Adrenal Cortex

Ans: D

1325. In any marketing the best promotional tool is

- A. Word of mouth publicity
- B. Newsletters
- C. Pamphlets
- D. Viral marketing

E. None of these

Ans: A

1326. Which of the following is a Credit Card Association?

- A. India Card
- B. Master Card
- C. SBI Cards
- D. Citi Bank Cards
- E. BOB Card

Ans: B

1327. Which process checks to ensure the components of the computer are operating and connected properly?

- A. Booting
- B. Processing
- C. Saving
- D. Editing
- E. None of these

Ans: A

1328. When you save your data to _____, it will remain intact even when the computer is turned off.

- A. RAM
- B. Mother board
- C. Secondary storage
- D. Primary storage device
- E. None of these

Ans: C

1329. What refers to a set of characters of a particular design?

- A. Keyboard
- B. Calligraphy
- C. Stencil
- D. Type base
- E. Formation

Ans: B

1330. The regulator of the Insurance Companies in India is _____

- A. RBI
- B. Finance Minister
- C. SEBI
- D. IBA
- E. None of these

Ans: C

1331. Credit risk to the bank is high in which of

the following cards?

- A. Debit cards
- B. Credit cards
- C. ATM cards
- D. All the above
- E. None of these

Ans: B

1332. Selling is ____.

- A. different from Marketing
- B. a sub-function of marketing
- C. same as Marketing
- D. more than Marketing
- E. All of these

Ans: B

1333. Shivasumdaram Hydro Power Project is located in which state?

- A. Andhra Pradesh
- B. Karnataka
- C. Kerala
- D. Tamilnadu
- E. None of these

Ans: B

1334. Which of the following is not an example of hardware ?

- A. WORD
- B. Printer
- C. Monitor
- D. Mouse
- E. Scanner

Ans: A

1335. A device that connects to a network without the use of cables is said to be _____

- A. distributed
- B. free
- C. centralized
- D. open source
- E. None of these

Ans: B

1336. When cutting and pasting, cutting section is temporarily stored in

- A. Dashboard
- B. Clipboard
- C. Hard drive
- D. Diskette
- E. None of these

Ans: B

1337. If a computer has more than one processor then it is known as ?

- A. Uniprocess
- B. Multiprocessor
- C. Multithreaded
- D. Multiprogramming
- E. None of these

Ans: B

1338. NABARD is responsible for regulating and supervising the functions of

- A. Investment and Industrial Finance Banks
- B. Cooperative Banks and Regional Rural Banks
- C. Corporate Finance and Overseas Banking Units
- D. Private Sector and Multinational Banks
- E. Reserve Bank of India

Ans: D

1339. The keyboard shortcut to centralise the selected text in Word is

- A. Ctrl+Esc
- B. Ctrl+C
- C. Alt+C
- D. There is no keyboard shortcut for this operation
- E. Ctrl+E

Ans: E

1340. Who wrote The Book 'India 2017 Yearbook'

- A. Rajiv
- B. General Sunderji
- C. Vishnu Bhagwat
- D. Shashi Kant Sharma
- E. None of these

Ans: A

1341. When you will start, your computer Boot routine will perform

- A. RAM Test
- B. Disk drive test
- C. Memory Test
- D. Power-on-self Test
- E. Whether power supply is on or off

Ans: D

1342. Upper limit prescribed for RTGS transaction is

- A. Rs1 lac
- B. Rs2 lacs

- C. Rs5 lacs
- D. Rs50 lacs
- E. No upper limit is prescribed

Ans: E

1343. Which of the following is correct regarding dematerialization ?

- A. It is the process by which an Investor can get physical certificates converted into electronic form
- B. The investors can dematerialize only those share certificates that are already registered in their name
- C. The electronic certificates are maintained in an account with the Depository Participant
- D. Both 1 and 3
- E. All of the above

Ans: E

1344. Which one of the following is a retail banking product ?

- A. Home Loans
- B. Working capital finance
- C. Corporate term loans
- D. Infrastructure financing
- E. Export Credit

Ans: B

1345. Peripheral devices such as printers and monitors are considered to be

- A. hardware
- B. software
- C. data
- D. information
- E. source code

Ans: A

1346. What was the reason behind the decision of the Reserve Bank of India to withdraw currency notes issued before 2005?

- A. To replace them with plastic notes
- B. to check counterfeit notes
- C. To replace mutilated and spoilt notes
- D. To check illicit notes of Pakistan
- E. None of these

Ans: B

1347. When data changes in multiple lists and all lists are not updated, this causes

- A. Data redundancy
- B. Information overload

- C. Duplicate data
- D. Data consistency
- E. Data inconsistency

Ans: A

1348. ROM is an example of which of the following?

- A. Volatile memory
- B. Cache memory
- C. Nonvolatile memory
- D. Virtual memory
- E. None of these

Ans: C

1349. Which of the following does not fall into the functions of Payments Banks?

- A. Acceptance of demand deposits
- B. Internet banking
- C. Remittance services
- D. Lending services
- E. Sell mutual funds, insurance and pension products

Ans: D

1350. The disks stores information in

- A. Tables
- B. Rows and columns
- C. Blocks
- D. Tracks and sectors
- E. All of these

Ans: D

1351. Banks in India are required to maintain a portion of their demand and time liabilities with the Reserve Bank of India. This portion is called

- A. Statutory Liquidity Ratio
- B. Cash Reserve Ratio
- C. Bank Deposit
- D. Reserve Repo
- E. Government Securities

Ans: B

1352. The most powerful tool used by the Reserve Bank of India to control inflation is to

- A. raise interest rates
- B. reduce interest rates
- C. raise currency supply
- D. reduce currency supply
- E. raise interest rates and reduce currency supply

Ans: A

1353. What does SEBI stand for ?

- A. Securities and Exchange Board of India
- B. Service and Employment Building of India
- C. Securities Exchange Board of India
- D. Service Estimated by Banks in India
- E. None of these

Ans: A

1354. Which of the following can be used to select the entire document?

- A. CTRL+A
- B. ALT+F5
- C. SHIFT+A
- D. CTRL+K
- E. CTRL+H

Ans: A

1355. This dialog box specifies or modifies the worksheet cell range containing data to be charted

- A. Chart location
- B. Chart style
- C. Chart option
- D. Chart source data
- E. None of the above

Ans: D

1356. The economy in which there is a mixture of public sector and private sector both, is called _____.

- A. Closed economy
- B. Mixed economy
- C. Open economy
- D. Free trade economy
- E. Public economy

Ans: B

1357. All records of an individual's payments pertaining to loans and credit cards are submitted to Credit Information Bureau (India) by member banks and credit institutions, on a _____.

- A. Daily basis
- B. Weekly basis
- C. Fortnightly basis
- D. Monthly basis
- E. Quarterly basis

Ans: D

1358. To find the paste special option, or use

the clipboard group on the tab of Power Point.

- A. design
- B. slide show
- C. page layout
- D. insert
- E. None of these

Ans: B

1359. If an Excel Worksheet is to be linked for use in a Power Point presentation, the following should be clicked _____

- A. Edit, Paste Special
- B. Edit, Paste
- C. Edit, Copy
- D. File, Copy
- E. None of these

Ans: A

1360. In the formula, = B1/B2 + B3, which of the following is the correct precedence?

- A. Addition higher precedence than division
- B. Equal precedence among the two operators: proceed right to left
- C. Equal precedence among the two operators proceed left to right
- D. Division higher precedence than addition
- E. None of these

Ans: D

1361. In word, you can use Styles to

- A. Make copies of documents
- B. Save changes to documents
- C. Delete text in documents
- D. Format your documents
- E. None of these

Ans: D

1362. A word processor would be used best to _____

- A. paint a picture
- B. draw a diagram
- C. type a story
- D. work out income and expenses
- E. None of these

Ans: C

1363. Which of the following is NOT a source of funds of a commercial bank?

- A. Capital
- B. Borrowings from RBI

- C. Call money borrowings
 - D. Deposits
 - E. Cash reserves with RBI
- Ans: E

1364. The customers' by opening and investing in the Tax Saver Deposit Account Scheme in a Bank would get benefit under _____.

- A. Sales Tax
- B. Customs Duty
- C. Excise Duty
- D. Professional Tax
- E. Income Tax

Ans: E

1365. A generic name for Intel processors released after the original 8086 processor is _____ ?

- A. Pentium
- B. x86
- C. Pentium 286
- D. None of these
- E. None of these

Ans: B

1366. In power point, the header and footer button can be found on the insert tab in what group?

- A. Illustration group
- B. Object group
- C. Tables group
- D. Text group
- E. None of these

Ans: D

1367. What is the name given to those applications that combine text, sound, graphics, motion video, and/or animation?

- A. motionware
- B. anigraphics
- C. videoscapes
- D. multimedia
- E. maxomedia

Ans: D

1368. Exporters and importers in India are required to know 'FEMA' rules. What does the letter 'M' denote in the term 'FEMA'?

- A. Money
- B. Material
- C. Mega

- D. Management
 - E. Micro
- Ans: D

1369. Which of the following fund transfer mechanisms, can be moved from one bank to another and where transaction is settled instantly without being bunched with any other transaction?

- A. RTGS
- B. NEFT
- C. TT
- D. EFT
- E. MT

Ans: A

1370. Which state is India's largest state by area?

- A. Madhya Pradesh
- B. Uttar Pradesh
- C. Rajasthan
- D. Maharashtra
- E. None of these

Ans: C

1371. Punjab National Bank is an Indian Financial Services company based in which city?

- A. New Delhi
- B. Mumbai
- C. Chandigarh
- D. Jaipur
- E. None of these

Ans: A

1372. -----has the sole right to mint coins of all denominations.

- A. Govt. of India
- B. Ministry of Finance Govt. of India
- C. Reserve bank of India
- D. State bank of India
- E. None of these

Ans: A

1373. Which of the following computer languages is used for Artificial Intelligence(AI)?

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

Ans: D

1374. Which of the following terms/names is not associated with banking/financial trade in India ?

- A. Automated Clearing House
- B. Provision Coverage Ratio
- C. Market Stabilisation Scheme
- D. Credit Default Swaps
- E. Double Fault

Ans: E

1375. To reverse the effect of your last action in word

- A. Use the cut command
- B. Use the Undo command
- C. Press the delete key
- D. Use the Redo command
- E. None of these

Ans: B

1376. Modifier keys are _____.

- A. Ctrl
- B. Alt
- C. Esc
- D. Both 1 & 2
- E. None of these

Ans: D

1377. Who is the Chairperson of PSB (Public Sector Bank) merger committee?

- A. Arun Jaitley
- B. Piyush Goyal
- C. Minister Nirmala Sitharaman
- D. Urjit Patel
- E. Raghuram Rajan

Ans: A

1378. Good marketing strategy envisages good and proper ____.

- A. Product distribution
- B. Networking of branches
- C. High Pricing
- D. Placement of counter staff
- E. Relationship management

Ans: E

1379. In word, replace option is available on

- A. File Menu
- B. View Menu
- C. Edit Menu
- D. Format Menu
- E. None of these

Ans: C

1380. Bancassurance means

- A. assurance of banks for quality service
- B. assurance for sanction of loans
- C. selling of insurance products by banks
- D. selling credit cards
- E. selling debit cards

Ans: C

1381. Which of the following awards is given to sports persons in India ?

- A. Shantiswarup Bhatnagar Awards
- B. Arjuna Award
- C. Kalidas Samman
- D. Saraswati Samman
- E. None of these

Ans: B

1382. Who is the author of the book Patrons of the Poor : Caste Politics and Policy Making in India?

- A. Narayan Lakshman
- B. Greg Lindsay
- C. Khushwant Singh
- D. Salman Rushdie
- E. None of the above

Ans: B

1383. A ____ uses pressure as a user presses it with a stylus to send signals.

- A. touchpad
- B. Track Point
- C. graphics tablet
- D. trackpad
- E. keyboard

Ans: A

1384. All of the following statements concerning files are true EXCEPT:

- A. Files should be organized in folders
- B. Files are stored in RAM.
- C. Files can be generated from an application.
- D. A file is a collection of related pieces of information stored together for easy reference.
- E. None of these

Ans: B

1385. Which of the following is a private Bank functioning in India ?

- A. Axis Bank

- B. Bank of Baroda
- C. Dena Bank
- D. Punjab National Bank
- E. Bank of Maharashtra

Ans: A

1386. 'USP' in marketing means -

- A. Unique Selling Practices
- B. Uniform Selling Practices
- C. United Sales Persons
- D. Unique Selling Proposition
- E. Useful Sales Person

Ans: D

1387. By firmware we understand _____

- A. physical equipment used in a computer system
- B. a set of instructions that causes a computer to perform one or more tasks.
- C. the people involved in the computing process.
- D. a set of programs that is pre-installed into the read only memory of a computer during the time of manufacturing
- E. None of these

Ans: D

1388. What is the maximum deposit amount insured by DICGC ?

- A. Rs2,00,000 per depositor per bank
- B. Rs2,00,000 per depositor across all banks
- C. Rs1,00,000 per depositor per bank
- D. Rs1,00,000 per depositor across all banks
- E. None of these

Ans: D

1389. What type of loan is granted by banks for purchase of white goods?

- A. Consumption loan
- B. Mortgage loan
- C. Consumer durables loan
- D. Home loan
- E. None of these

Ans: C

1390. Which of the following is not a term pertaining to the Internet?

- A. Keyboard
- B. Link
- C. Browser
- D. Search Engine
- E. Hyperlink

Ans: A

1391. As per recent reports many countries are planning to introduce 'Tobin Tax', the idea of which was given by a Nobel Prize winner economist James Tobin in 1978, Tobin Tax, if implemented will be levied on which of the following ?

- A. On the interest income of corporates earned through major investments
- B. All cash transactions
- C. Services availed specifically by an elite group of people
- D. Foreign Exchange Transactions
- E. None of these

Ans: D

1392. You click at B to make the text-

- A. Italics
- B. Underlined
- C. Italics and Underlined
- D. Bold
- E. None of these

Ans: D

1393. The term 'Smart Money' refers to _____ .

- A. Foreign Currency
- B. Internet Banking
- C. US Dollars
- D. Travelers' cheques
- E. Credit Cards

Ans: E

1394. In India, the system of decimal coinage was introduced on...

- A. 26th Jan. 1949
- B. 1st April, 1957
- C. 15th August, 1957
- D. All of the above
- E. None of these

Ans: B

1395. _____ a document means the file is transferred from another computer to your computer.

- A. Uploading
- B. Realty Simple Syndication (ASS)
- C. Accessing
- D. Downloading
- E. Upgrading

Ans: D

1396. In which of the following fund transfer mechanisms, can funds be moved from one bank to another and where the transaction is settled instantly without being bunched with any other transaction ?

- A. RTGS
- B. NEFT
- C. TT
- D. EFT
- E. MT

Ans: A

1397. As per estimates of the Planning Commission of India, the target growth rate of 12th Five Year Plan is set at

- A. 7 to 8%
- B. 8.0% to 8.5%
- C. 9% to 9.5%
- D. 10% to 10.5%
- E. 11%

Ans: C

1398. _____ represents raw facts, whereas _____ is data made meaningful.

- A. Information, reporting
- B. Data, information
- C. Information, bits
- D. Records, bytes
- E. Bits, bytes

Ans: B

1399. _____ is the general term for buying and selling process that is supported by electronic means.

- A. Internet commerce
- B. Web commerce
- C. Computer commerce
- D. Electronic commerce
- E. None of these

Ans: D

1400. As per the findings of the World Bank, which of the following recent development in rural areas, has doubled the income of rural households, raised literacy rate by 10 % and appreciated land prices by upto 80 % ?

- A. Relief packages to the farmers
- B. Construction of all weather roads
- C. Recharging of water bodies

D. Rainwater harvesting

E. None of these

Ans: A

1401. Office Assistant is

- A. An application that allows you to take notes and save them in file
- B. A button on the standard toolbar that executes the Save command
- C. A collection of Autocorrect options in Word
- D. An animated character that offers help and suggestions
- E. None of these

Ans: D

1402. Which of the following countries will hold the G7 Presidency Summit 2018?

- A. Canada
- B. Japan
- C. Germany
- D. Italy
- E. None of these

Ans: A

1403. Market plan can be for

- A. a brand
- B. a product
- C. product line
- D. All of the above
- E. None of these

Ans: D

1404. Indravati National Park is a national park located in which among the following states?

- A. Odisha
- B. West Bengal
- C. Chhatisgarh
- D. Assam
- E. Tamil Nadu

Ans: C

1405. The Woody Island is located in which of the following sea?

- A. Arabian Sea
- B. Bay of Bengal
- C. South China Sea
- D. Red Sea
- E. None of these

Ans: C

1406. The modern marketing concept asserts

that 'marketing' starts with the product idea and ends with:

- A. Production of Quality Product
- B. Advertisement Campaign
- C. Customer Satisfaction
- D. Sale of the Product
- E. Exchange of Money

Ans: C

1407. What is 'Globalization'?

- A. Opening the economy for word trade
- B. Export and import trade
- C. Foreign tour
- D. Marketing foreign products
- E. None of these

Ans: A

1408. What is the alphanumeric code on cheques called ?

- A. RTGS
- B. MICR
- C. IFSC
- D. NEFT
- E. CC

Ans: C

1409. Which of the following trophies/cups is NOT associated with the game of Football?

- A. Challenge Cup
- B. Nehru Gold Cup
- C. Carling Cup
- D. FIFA World Cup
- E. Merdeka Cup

Ans: A

1410. One of the Input device in computer are

- A. Keyboard
- B. Os
- C. Pen drive
- D. Cable
- E. None of these

Ans: A

1411. Advertisement is a type of

- A. Direct marketing
- B. Service marketing
- C. Indirect marketing
- D. Internet banking
- E. Internal marketing

Ans: A

1412. Increased interest rates, as is existing in the economy at present will _____.

- A. Lead to higher GDP growth
- B. Lead to lower GDP growth
- C. Mean higher cost of raw materials
- D. Mean lower cost of raw materials
- E. Mean higher wage bill

Ans: A

1413. The maximum crop area (about 75%) in India is covered by _____. (IBPS Clerk 2012]

- A. food crops
- B. ornamental plants
- C. cash crops
- D. vegetables
- E. jute and cotton

Ans: A

1414. A programming language having a _____ is slow in execution

- A. Interpreter
- B. Compiler
- C. Assembler
- D. Linker
- E. none of these

Ans: A

1415. 'Boost' is a product of which company?

- A. Cadbury
- B. Vicco
- C. Wipro
- D. Dabur
- E. None of these

Ans: A

1416. When a real-time telephone call between people is made over the Internet using computers, it is called _____

- A. a chat session
- B. an e-mail
- C. an instant message
- D. Internet telephony
- E. None of these.

Ans: D

1417. Which of the following is not a storage medium?

- A. Hard disk
- B. Flash drive
- C. DVD
- D. CD

E. Monitor

Ans: E

1418. Which of the following does not constitute customer identification process in the banking sector?

- A.** confirming the date of birth from an official document
- B.** confirming the permanent address
- C.** contacting the customer by telephone, by letter or by email to confirm the Information supplied after an account has been opened
- D.** confirming the marital status of the customer
- E.** confirming the validity of the official documentation provided through certification

Ans: D

1419. _____ consists of volatile chips that temporarily store data or instructions.

- A.** CPU
- B.** ROM
- C.** RMA
- D.** RAM
- E.** None of these

Ans: D

1420. The Federal Reserve System also known as the Federal Reserve or simply as the Fed is the central banking system of?

- A.** China
- B.** France
- C.** UK
- D.** USA
- E.** None of these

Ans: D

1421. What is the advantage of using basic HTML to create a document?

- A.** HTML is very easy to use.
- B.** The document can be displayed by all word processors.
- C.** The document can be displayed by all programs.
- D.** The document can be displayed by all browsers.
- E.** None of these

Ans: D

1422. What is correcting errors in a program called?

- A.** Interpreting

B. Translating

C. Debugging

D. Compiling

E. None of these

Ans: C

1423. In order to Save an .existing document with a different name you need to

- A.** Retype the document and give it a different name
- B.** Use the Save as .. command
- C.** Copy and paste the original document to a new document and then-save
- D.** Use Windows Explorer to copy the document to a different location and then rename it
- E.** None of these

Ans: B

1424. To display the contents of a folder in Windows Explorer you should _____.

- A.** click on it
- B.** collapse it
- C.** name it
- D.** give a password
- E.** rename it

Ans: A

1425. An unique digital code that can be attached to a file or an e-mail message to verify the identity of the sender and guarantee the file or message has not been changed since it was signed is known as _____

- A.** Digital Certificate
- B.** Hacking
- C.** Pharming
- D.** Error Not a valid embedded object. Dot Con
- E.** Digital Signature

Ans: E

1426. Electronic commerce or e-commerce as _____.

- A.** It is popularly known refers to the paperless exchange of business information
- B.** They use Electronic Data Interchange, Electronic mail, Electronic BulletinBoards, Electronic Fund Transfer and other network based technologies.
- C.** EC is associated with buying and selling of products and services over computer communication networks.
- D.** All of the above

E. None of these

Ans: D

1427. Which company has been rated as the world's most powerful brand in IT Services?

- A. Tata Consultancy Services
- B. IBM
- C. Capgemini
- D. Accenture
- E. None of these

Ans: A

1428. Financial Planning is required when

- A. one has no income
- B. one is flushed with funds
- C. one has no expenses to incur
- D. one is illiterate
- E. income level is insufficient to meet the expenses

Ans: E

1429. The smallest unit of information a computer can understand and process is known as a

- A. digit
- B. byte
- C. megabyte
- D. kilobyte
- E. bit

Ans: E

1430. The Government of India, has acquired RBI's stake in one of the major banks of India. Which of the following is the bank ?

- A. AXIS Bank
- B. IDBI Bank
- C. ICICI Bank
- D. State Bank of India
- E. None of these

Ans: D

1431. Which of the following is done to force a page break in Word?

- A. Position the cursor at the appropriate place and press F.1
- B. Use the Insert/Section Break.
- C. Position the cursor at the appropriate place and press Ctrl+Enter.
- D. Change the font size and colour of the document.
- E. None of these

Ans: B

1432. Which of the following is not an example of hardware?

- A. Scanner
- B. Printer
- C. Monitor
- D. Mouse
- E. Interpreter

Ans: E

1433. When you install a new program on your computer, it is typically added to the _____ menu.

- A. all programs
- B. select programs
- C. start programs
- D. desktop programs
- E. None of these

Ans: A

1434. To move the text from its original position to another position without deleting it is called

- A. Scrolling
- B. Searching
- C. Moving
- D. Copying
- E. Halting

Ans: D

1435. KYC stands for

- A. Know Your Company
- B. Know Your Customer
- C. Know Your Currency
- D. Know Your Creditors
- E. None of these

Ans: B

1436. Which of the following is/are NOT the functions of a bank? (A) Accepting deposits from the public

- A. Only (A)
- B. Only (B)
- C. Only (C)
- D. All (A), (B) & (C)
- E. Only (B) & (C) (B) Grant of loans and advances (C) Providing finance to all those who cannot earn enough to survive

Ans: C

1437. Into which of the following can FCEB

(Foreign Currency Exchange Bond) be exchanged ?

- A. Shares of Issuing company
- B. A foreign country
- C. Debt instruments
- D. Equity shares of Offered Company
- E. Gilt-edged securities

Ans: D

1438. The word processor used by DOS to write the programs or instructions

- A. WordStar
- B. WordPad
- C. Notepad
- D. MS-Word
- E. EDIT

Ans: E

1439. What does the term POS stands for

- A. preparation for sale
- B. position of sales
- C. point of sale
- D. point of superiority
- E. primary outlook of salesman

Ans: C

1440. In India, which of the following have the highest share in the disbursement of credit to agriculture and allied activities?

- A. Commercial Banks
- B. Cooperative Banks
- C. Private Sector Banks
- D. Microfinance Institutions
- E. Regional Rural Banks

Ans: A

1441. Which insurance company has launched Asha Kiran, an health insurance cover, for a family with girl children?

- A. Oriental Insurance comp. Ltd.
- B. Reliance General insurance
- C. United India Insurance Comp. Ltd.
- D. New India Assurance comp. Ltd.
- E. National Insurance Company

Ans: D

1442. Which of the following values is considered by a bank when it gives loan against LIC policy?

- A. Face value
- B. Surrender value

- C. Insured value
- D. Both (a) and (b)
- E. All of these

Ans: B

1443. Which price Index is a measure of the average change over time in the prices ?

- A. CPI
- B. WPI
- C. PPI
- D. Both 1 and 2
- E. All of these

Ans: A

1444. _____ are a type of inexpensive digital camera that remains tethered to a computer and used for videoconferencing, video chatting and live Web boardcast.

- A. Webcams
- B. Webpics
- C. Browsercams
- D. Browserpics
- E. None of these

Ans: A

1445. A megabyte is actually equal to _____ kilobytes.

- A. 100
- B. 1000
- C. 1024
- D. 1024×1024
- E. None of these

Ans: C

1446. Dudhawa Dam is built in the state of Chhattisgarh across which river?

- A. River Mahanadi
- B. River Borai
- C. River Rihand
- D. River Godawari
- E. None of these

Ans: A

1447. What would be the number of bytes, transferred at the rate of 1 Kilobit per second?

- A. 100
- B. 108
- C. 125
- D. 140
- E. None of these

Ans: C

1448. The sales process begins with

- A. customer identification
- B. lead generation
- C. sales presentation
- D. sales closure
- E. sales meet

Ans: B

1449. The sum of direct materials and direct labour costs is called

- A. Prime cost
- B. Factory cost
- C. Overhead cost
- D. Value of stock
- E. None of these

Ans: A

1450. The type of software that controls the internal operations in the computer, and controls how the computer works with all its parts is which of the following?

- A. Shareware
- B. Public domain software
- C. Application software
- D. Operating system software
- E. None of these

Ans: D

1451. P2P is a _____ application architecture

- A. Client/ server
- B. Distributed
- C. Centralized
- D. 1- tier
- E. None of these

Ans: B

1452. _____ is the process of dividing the disk into tracks and sectors.

- A. Allotting
- B. Crashing
- C. Formatting
- D. Tracking
- E. None of these

Ans: B

1453. The _____ folder remains copies of messages that you have started but are not yet ready to send.

- A. drafts
- B. outbox
- C. address

D. sent items

E. None of these

Ans: A

1454. The International Olympic Committee (IOC) is an international, nonprofit, non-governmental organization based in?

- A. Switzerland
- B. UK
- C. France
- D. India
- E. None of these

Ans: A

1455. The NRIs while investing in the equity of a company cannot buy more than prescribed percentage of the paid up capital of that company. What is the prescribed percentage?

- A. 2%
- B. 3%
- C. 4%
- D. 5%
- E. 6%

Ans: D

1456. Which of the following is a food crop?

- A. Maize
- B. Cotton
- C. Palm
- D. Jute
- E. Jatropha

Ans: A

1457. Which is graphical presentation?

- A. Folder
- B. Icon
- C. File
- D. Text
- E. None of these

Ans: C

1458. A document that explains how to use a software program is called _____ manual

- A. User
- B. System
- C. Software
- D. Program
- E. Technical

Ans: A

1459. The technology that stores only the

essential instructions on a microprocessor chip and thus enhances its speed is referred to as

- A. CISC
- B. RISC
- C. CD-ROM
- D. Wi-Fi
- E. MISC

Ans: B

1460. Which of the following options is used to display information such as title, page number of the document?

- A. Insert Table
- B. Autocorrect
- C. Thesaurus
- D. Spelling and Grammer
- E. Header and Footer

Ans: E

1461. Referral means _____

- A. Sales person
- B. All customers
- C. Lead provided by operation staff
- D. Calling the existing purchasers
- E. All purchasers

Ans: C

1462. To insert a page break in a WORD document, the following options are used _____

- A. Insert and Copy
- B. Insert and Enter
- C. Insert and Delete
- D. Insert and Page Layout
- E. Insert and Break

Ans: E

1463. Payments banks are a new model of banks conceptualized by the Reserve Bank of India (RBI). These banks can accept a restricted deposit which is currently limited to INR 1 lakh per customer account. How much amount minimum capital has requirement for Payments banks?

- A. Rs 1 crore
- B. Rs 50 crore
- C. Rs 1000 crore
- D. Rs 500 crore
- E. Rs 100 crore

Ans: E

1464. How are the World Wide Web (WWW) and

the internet different?

- A. They aren't different; they are two different names for the same thing.
- B. The internet is text only, the WWW incorporates multimedia.
- C. The internet is primarily used by businesses; the WWW can be used by home users.
- D. The WWW is faster than the more archaic internet.
- E. None of these

Ans: B

1465. Which of the following is not a term pertaining to the Internet?

- A. Link
- B. Hyperlink
- C. Browser
- D. Search Engine
- E. Mouse

Ans: E

1466. India was the highest ranked country by capital investment in 2015, with how much worth of FDI projects announced according to FDI Intelligence?

- A. \$63 billion
- B. \$63 million
- C. \$66 billion
- D. \$44 billion
- E. \$44 million

Ans: A

1467. Which strategy calls for using the sales force and trade promotion to move the product through channels.

- A. Push strategy
- B. Pull strategy
- C. Blocking strategy
- D. Integrated strategy
- E. None of these

Ans: A

1468. In Word, which menu would the user select to print a document?

- A. Tools
- B. File
- C. View
- D. Window
- E. None of these

Ans: B

1469. Which part of the computer can display the user's work?

- A. Mouse
- B. Keyboard
- C. Disk Drive
- D. Monitor
- E. None of these

Ans: D

1470. Which one of the following rates is not decided by RBI?

- A. Repo rate
- B. Prime Lending Rate
- C. Bank rate
- D. Marginal Standing Facility (MSF) rate
- E. None of these

Ans: B

1471. Who pays the Rural Area Business Correspondents for their services?

- A. Banks
- B. Ministry of Finance
- C. Ministry of Labour & Employment
- D. Ministry of Rural Development (India)
- E. None of these

Ans: A

1472. 'Green House Gases' are responsible mainly for -

- A. Growth of Livestock population
- B. Volume of foreign trade
- C. Quality of agro products in a country
- D. Industrial Development of a nation
- E. Global warming

Ans: E

1473. A web site address is a unique name that identifies a specific _____ on the web.

- A. web browser
- B. web site
- C. PDA
- D. link
- E. None of these

Ans: B

1474. Which of the following regions has smallest height (km) above Earth?

- A. Stratosphere
- B. Mesosphere
- C. Thermosphere
- D. Troposphere

E. Aerosphere

Ans: D

1475. Which of the following terms is used in banking and finance?

- A. Abiotic
- B. Demand Deposit
- C. Fat scales
- D. A diabetic
- E. Cathode

Ans: B

1476. Ringgit is the currency of

- A. Cambodia
- B. South Korea
- C. Malaysia
- D. Indonesia
- E. Myanmar

Ans: C

1477. Government as part of the recapitalisation plan, infused capital in State Bank of India recently. Indicate the approximate capital infusion.

- A. Rs 500 cr.
- B. Rs 1,000 cr.
- C. Rs 1,500 cr.
- D. Rs 2,000 cr.
- E. Rs 3,000 cr.

Ans: E

1478. The first generation computers used _____ for circuitry.

- A. Vacuum tube
- B. Transistors
- C. Integrated Circuits
- D. Large Scale Integration
- E. None of these

Ans: A

1479. Tangible, physical computer equipment that can be seen and touched is called _____

- A. hardware
- B. software
- C. storage
- D. input/output
- E. None of these

Ans: A

1480. 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?

- A. Aadhaar to Aadhaar funds transfer
- B. Small overdraft facility
- C. Cash withdrawal
- D. Balance enquiry
- E. Cash deposit

Ans: B

1481. An ECS transaction gets bounced and you are unable to recover your money from your customer. Under which Act criminal action can be initiated ?

- A. Indian Penal Code
- B. Negotiable Instruments Act
- C. Criminal Procedure Code
- D. Payment and Settlements Act
- E. Indian Contract Act

Ans: C

1482. A modem is connected to

- A. a telephone line
- B. a keyboard
- C. a printer
- D. a monitor
- E. a scanner

Ans: A

1483. Many a times, we read in newspaper that the RBI has revised certain rates/ratios under LAF. What is full form of LAF?

- A. Legal Adjustment Facility
- B. Liquidity Adjustment Facility
- C. Longterm Achievement Facility
- D. Legal Adjustment Formality
- E. None of these

Ans: A

1484. The intersection of row and column is known as _____.

- A. Column
- B. Value
- C. Address
- D. Cell
- E. None of these

Ans: D

1485. Computers manipulate data in many ways and this manipulation is called

- A. upgrading
- B. batching
- C. utilizing
- D. downloading
- E. processing

Ans: C

1486. RBI's policy stance to manage interest and liquidity are used to

- A. moderate inflation and maintain economic growth
- B. moderate competition among private and public sector banks
- C. eradicate unemployment in public sector
- D. moderate currency supply in public hands
- E. moderate deposits in public sector bank

Ans: A

1487. Which of the following recently launched a new health scheme 'Stri Swasthya Suraksha Yojana for women?'

- A. CII
- B. NDMC
- C. SEBI
- D. IRDA
- E. NABARD

Ans: B

1488. A marketing technique where marketer plays a specific role in a particular segment is called -

- A. Mass Marketing
- B. Niche marketing
- C. Strategic Marketing
- D. Communication Marketing
- E. None of these

Ans: B

1489. Consumer information sources are.

- A. personal and commercial sources
- B. public source
- C. experiential source
- D. All of the above
- E. only (a) and (b)

Ans: E

1490. To view information on the web you must have a

- A. Cable modem
- B. Web browser
- C. Domain Name Server

- D. Hypertext viewer
- E. None of these

Ans: B

1491. Marketing in banks has been necessitated due to

- A. globalisation
- B. excess staff
- C. nationalisation of bank
- D. complacency among the staff
- E. poor customer service

Ans: A

1492. Buying situations may be caused by _____.

- A. Awareness about competing brands in a product group.
- B. Customer has decision criteria
- C. Customer is able to evaluate and decide on his choice
- D. All of the above
- E. None of these

Ans: D

1493. As we know commercial banks accept deposits from the public. What do banks do with this money?

- A. This is a type of credit creation. Bank gives this on loan
- B. This is an income for the bank
- C. Banks give this money directly to the Govt. for developmental projects
- D. This money is deposited with the RBI who in turn gives some interest on it banks
- E. None of these

Ans: A

1494. The central government launched Pradhan Mantri Ujjwala Yojana is a scheme for _____.

- A. Irrigation
- B. Rural Development
- C. Social welfare programme
- D. Financial Inclusion
- E. None of these

Ans: D

1495. The performance of a hard drive or other storage device, meaning how long it takes to locate a file is called ?

- A. Response Time

- B. Access Time
- C. Quick Time
- D. None of these
- E. None of these

Ans: B

1496. Which of the following best explains the Delphi Method ?

- A. It is a profit-maximization method
- B. It is a forecasting method
- C. It is a retrenchment method
- D. It is a output enhancement method
- E. It is a risk analysis method

Ans: B

1497. Base rate is the rate below which no bank can allow their lending to anyone. Who set up this base rate for banks?

- A. Individual Banks Boards (Correct Answer)
- B. Ministry of Commerce
- C. Ministry of Finance
- D. RBI
- E. Interest Rate Commission of India

Ans: A

1498. To navigate a new Web page for which you know the URL in the browser's _____ and press enter

- A. Address button
- B. Address baro
- C. Name button
- D. Domain bar
- E. None of these

Ans: B

1499. Which one of the following best describes the term 'NegativeDemand'?

- A. Consumers begin to buy a product less frequently
- B. Consumers do not at all buy a product
- C. Consumers are unaware or uninterested in a product
- D. Consumers purchases vary on a seasonal basis
- E. Consumers dislike a product and may even pay to avoid it.

Ans: E

1500. Antidumping duty is applied on issuance of notice from which ministry?

- A. Ministry of External Affairs

- B. Ministry of Home Affairs
- C. Ministry of Statistics and Programme Implementation
- D. Ministry of Commerce & Industry
- E. Ministry of Defence

Ans: C

1501. SGML stand for _____.

- A. Standard Generalized Markup Language
- B. Structured General Markup Language
- C. Standard Graphics Mapping Language
- D. Standard General Markup Link
- E. None of these

Ans: A

1502. The maximum amount of the total revenue earned by the Government of India comes from

- A. Income Tax
- B. Customs Duty
- C. Excise Duty
- D. Value Added Tax
- E. Corporate Tax

Ans: C

1503. Which command on the Ribbon enables the document to be viewed as it would appear on a webpage?

- A. Page Layout
- B. Internet Layout
- C. Web Layout
- D. All of the above
- E. None of these

Ans: C

1504. ICICI is the name of a

- A. Chemical industry
- B. Bureau
- C. Corporation
- D. Financial institution
- E. None of these

Ans: D

1505. Service Marketing is resorted to in _____

- A. All MNCs
- B. All production houses
- C. Industrial units
- D. Insurance companies and banks
- E. Fish markets

Ans: D

1506. The process of evaluating each market segment's attractiveness and selecting one or more segments to enter is called _____.

- A. Mass Marketing
- B. Market segmentation
- C. Market targeting
- D. Market positioning
- E. None of these

Ans: C

1507. An Equity share is also commonly referred to as

- A. ordinary share
- B. debenture
- C. convertible share
- D. security receipt
- E. preferred stock

Ans: A

1508. What does SAPTA stand for:

- A. South Asian Preferential Trade Agreement
- B. South Asian Post Trade Agreement
- C. SAARC Preferential Trade Agreement
- D. SAARC Post Trade Agreement
- E. None of these

Ans: A

1509. When the rate of inflation increases

- A. purchasing power of money increases
- B. purchasing power of money decreases
- C. value of money increases
- D. purchasing power of money remains unaffected
- E. amount of money in circulation decreases

Ans: B

1510. Who was called a 'Man of Destiny'?

- A. Napoleon
- B. Hitler
- C. Mahatma Gandhi
- D. Sardar Patel
- E. None of these

Ans: A

1511. The European Union has adopted which of the following as a common currency?

- A. Dollar
- B. Dinar
- C. Yen
- D. Euro
- E. Peso

Ans: D

1512. The sole aim of marketing is to _____

- A. Improve the Balance Sheet figures
- B. Increase recruitment
- C. Increase profits
- D. Increase production
- E. Increase branch network

Ans: C

1513. Ecology deals with

- A. Birds
- B. Cell formation
- C. Relation between organism and their environment
- D. Tissue
- E. None of these

Ans: C

1514. A banknote which has become dirty due to usage and includes a two pieces note pasted together wherein both the pieces presented belong to the same note, and form the entire note, is termed as

- A. Counterfeit banknote
- B. Imperfect banknote
- C. Soiled banknote
- D. Mutilated banknote
- E. None of these

Ans: C

1515. A field is a related group of

- A. cables
- B. records
- C. files
- D. characters
- E. None of these

Ans: C

1516. Jerusalem is the capital of ____.

- A. Israel
- B. Italy
- C. Iran
- D. Iraq
- E. None of these

Ans: A

1517. _____ is the maximum amount of data that can be stored on a storage medium.

- A. Magnetic storage
- B. Optical storage

C. Solid-state storage

D. Storage capacity

E. None of these

Ans: D

1518. Digital photos and scanned images are typically stored as _____ graphics with extension such as .bmp, .png, .jpg, .tif or .gif.

- A. vector
- B. bitmap
- C. either vector or bitmap
- D. neither vector nor bitmap
- E. None of these

Ans: B

1519. Using output devices one can

- A. input data
- B. store data
- C. scan data
- D. view or print data
- E. None of these

Ans: D

1520. Who is the author of The Kite Runner ?

- A. Khaled Hosseini
- B. Honi Werner
- C. Elham Ehsas
- D. Parvez Yousuf
- E. Mazid Mosaidi

Ans: A

1521. Computers send and receive data in the form of _____ signals

- A. analog
- B. digital
- C. modulated
- D. demodulated
- E. All of these

Ans: B

1522. The name that the user gives to a document is referred to as

- A. document name
- B. filename
- C. name given
- D. document identity
- E. file id

Ans: B

1523. Which of the following is the another name for a preprogrammed formula in Excel?

- A. Range
- B. Graph
- C. Function
- D. Cell
- E. None of these

Ans: C

1524. SAARC headoffice is located in?

- A. Newyork
- B. Kathamandu
- C. Geneva
- D. New Delhi
- E. None of these

Ans: B

1525. A compiler translates a program written in a high-level language into?

- A. Machine language
- B. An algorithm
- C. A debugged program
- D. Java
- E. None of these

Ans: A

1526. The rate at which the domestic currency can be converted into foreign currency and vice versa is known as

- A. Exchange rate
- B. MIBOR
- C. Inter-bank Call money rate
- D. Base rate
- E. LIBOR

Ans: A

1527. The ability to exchange information through the use of computer equipment and software is:

- A. Data entry
- B. The Internet
- C. Data retrieval
- D. Electronic communication
- E. None of these

Ans: E

1528. In a bank which of the following are the usual types of accounts?

- A. Saving accounts, Electricity accounts and Insurance premium accounts
- B. Fixed deposits, Post office savings bank accounts and Current deposit accounts
- C. Current accounts, Savings bank accounts and

Term deposit accounts

D. Loan accounts, Savings bank accounts and Term deposit accounts

E. Current bill accounts and term deposit accounts

Ans: C

1529. Market share can be increased by

- A. increasing the number of sales persons
- B. increasing the sales volume
- C. increasing the products
- D. increasing production
- E. rewriting profits

Ans: B

1530. Which of the following terms refers to the ability of a computer to automatically configure a new hardware component that is added to it?

- A. Formatting
- B. Multiprocessing
- C. Multiprogramming
- D. Multitasking
- E. Plug and Play

Ans: E

1531. Which of the following categories of advance accounts is not an NPA?

- A. Standard account
- B. Substandard account
- C. Doubtful account
- D. Loss account
- E. All the above

Ans: A

1532. Compilers used the _____ number system to store data and perform calculations

- A. binary
- B. octal
- C. decimal
- D. hexadecimal
- E. None of these

Ans: A

1533. _____ is the part of the computer that does the arithmetical calculations.

- A. OS
- B. ALU
- C. CPU
- D. Memory
- E. Printer

Ans: B

1534. Which city is best known for its oil refinery?

- A. Baiji
- B. Mumbai
- C. Perth
- D. Chad
- E. None of these

Ans: A

1535. Which of the following examines the current monetary policy of India ?

- A. National Development Council
- B. Planning Commission
- C. Reserve Bank of India
- D. Ministry of Finance, Government of India
- E. SEBI

Ans: C

1536. In which year was the first mutual fund set up in India?

- A. 1935
- B. 1949
- C. 1956
- D. 1963
- E. 1969

Ans: D

1537. A(n) _____ is a program that makes the Computer easier to use

- A. utility
- B. application
- C. operating system
- D. network
- E. None of these

Ans: A

1538. Which of the following schemes has NOT been launched by the Ministry of Rural Development, Govt of india?

- A. National Old Age Pension Scheme
- B. National Maternity Benefit Scheme
- C. National Family Benefit Scheme
- D. Mid-Day Meal Scheme
- E. All are launched by Ministry of Rural Development

Ans: D

1539. The Dudhwa National Park is a national park in the Terai of _____.

- A. Madhya Pradesh
- B. Uttar Pradesh

- C. Rajasthan
- D. Gujarat
- E. None of these

Ans: B

1540. What is the name of the Pension Scheme of the Unorganised Sector in India?

- A. Aajeevika Scheme
- B. Swavalamban Scheme
- C. Indira Awas Yojna
- D. Varishtha Scheme
- E. None of these

Ans: B

1541. Which of the following is NOT a component of the Central Processing Unit of the computer?

- A. Universal Serial Bus
- B. Uninterrupted Power Supply
- C. CU
- D. Both A & B
- E. None of these

Ans: D

1542. KVP is a fixed income, long term and risk free government-run product. The minimum investment amount required to start with is Rs1,000. What is the maximum limit?

- A. Rs 20,000
- B. Rs 50,000
- C. Rs 1,00,000
- D. No maximum limit
- E. None of these

Ans: D

1543. Files deleted from hard disc are sent to

- A. Dustbin
- B. Floppy Disc
- C. Clip board
- D. Mother board
- E. Recycle bin

Ans: E

1544. When you cut or copy information it gets place in the

- A. clipart
- B. clipboard
- C. motherboard
- D. (a) and (b)
- E. None of these

Ans: A

1545. Which of the following is not true about computer files?

- A. They are a collections of data saved to a storage medium.
- B. Every file has a filename.
- C. A file extension is established by the user to indicate the computer on which it was created.
- D. All files contain data.
- E. None of these

Ans: C

1546. Web marketing involves _____

- A. Selling web cameras
- B. Web advertisements
- C. E-mail chatting
- D. Browsing the web
- E. Door-to-door canvassing

Ans: B

1547. Where is RAM located ?

- A. Expansion Board
- B. External Drive
- C. Mother Board
- D. All of above
- E. None of these

Ans: C

1548. In word, when you indent a paragraph, you

- A. push the text in with respect to the margin
- B. change the margins on the page
- C. move the text up by one line
- D. move the text down by one line
- E. None of these

Ans: A

1549. Which of the following services relate to execution of transactions directly with consumers, rather than corporations or other banks?

- A. Wholesale Banking Services
- B. Industrial Banking Services
- C. Investment Banking Services
- D. Corporate Banking Services
- E. Retail Banking Services

Ans: E

1550. A is used to read handwritten or printed text to make a digital image that is stored in memory.

- A. Printer

- B. Laser beam
- C. Scanner
- D. Touchpad
- E. None of these

Ans: C

1551. Which of the following is not a primary function of a Bank?

- A. Granting Loans
- B. Collecting Cheques/Drafts of customers
- C. Facilitating import of goods
- D. Issuing Bank Drafts
- E. Selling Gold/Silver Coins

Ans: C

1552. Keyboard shortcuts are used to move the

- A. I-beam
- B. insertion point
- C. scrollbar
- D. mouse
- E. None of these

Ans: C