

Bank PO OBC Bank



Oriental Bank of Commerce

(A Government of India Undertaking)

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Year Paper 2008**



Oriental Bank of Commerce

Solved Paper: Probationary Officers of Oriental Bank of Commerce (Held on 16.3.2008)

GENERAL AWARENESS

1. Jayasuriya who decided to take retirement from Test Cricket is from which of the following countries ?

- (A) Pakistan
- (B) India
- (C) West Indies
- (D) South Africa
- (E) Sri Lanka

2. In order to give impetus to agriculture which of the following states has launched Contract Farming Scheme ?

- (A) Jammu and Kashmir
- (B) Orissa
- (C) West Bengal
- (D) Haryana
- (E) None of these

3. Dola Banerjee who won a Gold Medal in an international games event in November 2007 is associated with :

- (A) Archery
-

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- (B) Badminton
 - (C) Table tennis
 - (D) Swimming
 - (E) None of these

4. Who amongst the following is the highest wicket taker in the history of Test cricket in the world ?

- (A) R. Hadlee
- (B) Kapil Dev
- (C) Anil Kumble
- (D) Shane Warne
- (E) Muttiah Muralidharan

5. Late Benazir Bhutto was associated with which of the following political parties ?

- (A) Muslim League
- (B) Pakistan National Congress
- (C) Pakistan People Party
- (D) National Forum of Pakistan
- (E) None of these

6. Zhang Zilin who was adjudged as the Miss World 2007 is from which of the following countries ?

- (A) South Africa
 - (B) Russia
 - (C) South Korea
 - (D) Vietnam
 - (E) China
-

7. Which of the following is not considered as a green House Gas ?

- (A) Methane
- (B) Carbon dioxide
- (C) Nitrous oxide
- (D) Oxygen
- (E) All these are not green house gases

8. Which of the following terms is not a financial term ?

- (A) Investment
- (B) El Nino effect
- (C) Core banking Solution
- (D) RTGs
- (E) All are financial terms

9. Who amongst the following is the Chairperson of the 13th Finance Commission ?

- (A) Dr. C. Rangarajan
- (B) Dr. Bimal Jalan
- (C) Dr. Rakesh Mohan
- (D) Dr. Vijay Kelkar
- (E) None of these

10. The Green revolution in India was the outcome of the efforts of who amongst the following ?

- (A) Dr. M. S. Swaminathan
 - (B) Dr. C. Rangarajan
 - (C) Mr.K. V. Kamath
 - (D) Dr. Rakesh Mohan
-

(E) None of these

11. Which of the following is a project to develop watersheds in India ?

(A) DRDO

(B) CARE

(C) Avarad

(D) NWDPRRA

(E) None of these

12. Who amongst the following is the author of the book The Namesake™ ?

(A) Salman Rushdie

(B) Steve Waugh

(C) Monica Ali

(D) V. S. Naipaul

(E) Jhumpa Lahiri

13. Which of the following countries launched its first Lunar Orbiter Change ?

(A) India

(B) South Korea

(C) China

(D) France

(E) None of these

14. Who amongst the following is ranked No. 1 Tennis players amongst the women players ? (as per recent ranking)

(A) Maria Sharapova

(B) Ana Ivanovic

-
- (C) Sania Mirza
 - (D) Justine Henin
 - (E) None of these

15. The Information and Broadcasting Ministry has selected which of the following pairs for its prestigious Life Time Achievement Award™ given away recently ?

- (A) Amitabh Bachchan and Jaya Bachchan
- (B) Rajesh Khanna and Dilip Kumar
- (C) Asha Bhosle and Lata Mangeshkar
- (D) Lata Mangeshkar and Dilip Kumar
- (E) None of these

16. Many a times we read in newspaper about the benefits of National Electronic, Funds Transfer (NEFT) a delivery service launched by the bank. Why banks advocate for such delivery channels ?

1. It is a system in which no physical transfer takes place hence risk is very low.
2. In this system banks are not required to transfer any money actually to the account of the customer. Only book adjustment is done. Hence actual fund is not needed.

3. This facility is available to anybody at any place. Even having a bank account is not at all necessary.

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

17. The prestigious Indira Gandhi National Award for Peace Disarmament and Development 2006 was conferred upon whom amongst the following ?

- (A) Prof. Wangari Maathai
-

-
- (B) Mr. Phillips Talbot
 - (C) Mr. Damilo Turk
 - (D) Ms. Doris Lessing
 - (E) None of these

18. As reported in the newspapers China has asked its banks to put 12½% money instead of earlier 12% as CRR. This correction in CRR is made for the seventh time in last one year. Why did China have to take this step again and again and so frequently ?

1. It will put a curb on lending of the money by the banks.
2. It will help Govt. of China to tame the rate of inflation.
3. It will help poor to get easy loans at cheaper rates from the banks as higher CRR brings more money for activities of the social sector.

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

19. NRI Day is observed on which of the following days ?

- (A) 9th February
- (B) 9th January
- (C) 19th February
- (D) 19th March
- (E) 9th March

20. Which of the following isnot a mode of foreign capital inflow to India ?

- (A) FDI
-

(B) FII

(C) NRI Accounts

(D) No Frills Accounts

(E) All these are valid for foreign capital inflow

21. IndiaEuropean Union Summit 2007 was organized in November 2007 at New Delhi. Which of the following is true about the same ?

1. A landmark MOU was signed by both the parties which envisages that EU would help India to achieve millennium Goals.

2. EU will plead India case of more subsidy to agro sector in WTO meets.

3. Both the parties reaffirmed their commitment to the rule based multilateral trading system.

(A) Only (1) is correct

(B) Only (2) is correct

(C) Only (3) is correct

(D) Both (1) and (3) are correct

(E) All (1), (2) and (3) are correct

22. Mr. Kevin Rudd is the new :

(A) President of Australia

(B) Prime Minister of Australia

(C) President of Argentina

(D) Prime Minister of Argentina

(E) Secretary General of UNO

23. The 53rd Commonwealth Heads of Government Meeting (CHOGM) was organized at which of the following places in November 2007 ?

(A) Kampala

-
- (B) London
 - (C) New Delhi
 - (D) Perth
 - (E) None of these

24. As per the reports published in the news papers/magazines the overall credit (credit by banks) grew by over Rs. 1,00,000 crores in 200506 and 200607. Which of the following sectors was one single main contributor to this boom ?

- (A) Housing and real estate sector
- (B) Agriculture sector
- (C) Business loans to doctors and account professionals
- (D) Manufacturing Sector
- (E) None of these

25. Many times we see banks advertise Anywhere Banking : Anytime Banking. Which of the following products/facilities launched by banks make it possible for the customers to avail banking services 24 hours all seven days ?

1. ATM
2. Internet Banking
3. Universal Cheque book facility

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

26. Which of the following organization/agencies has asked all the banks in India to form customer service panels at branch levels ?

-
- (A) Indian Bank Association
 - (B) Reserve Bank of India (RBI)
 - (C) Supreme Court of India
 - (D) Securities and Exchange Board of India (SEBI)
 - (E) None of these

27. As we all know Securities and Exchange Board of India (SEBI) has taken some corrective steps to restrict functioning of Participatory Notes (PNotes) in Indian Stock Markets. Why are PNotes considered dangerous for the financial markets of a country ?

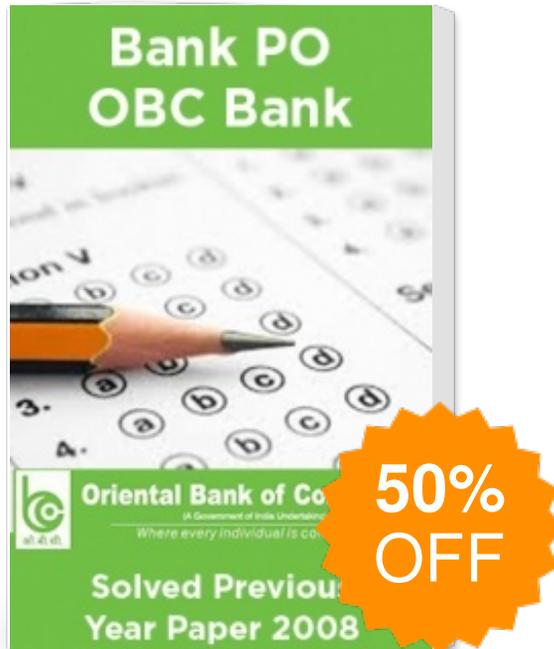
1. This allows a foreign investor to invest funds without knowing the history/financial health of a company. If Company fails foreign investors lose their money. Govt. of India does not want this as this will bring a bad name to the country.
2. PNotes allow foreign investors to buy shares of blue chip companies without following know Your Customer (KYC) norms. Hence money invested here may not be from a valid and legal source.
3. PNotes are launched to arrange funds only for social schemes. Due to huge funds available with NRI for investment they are sending it in bulk. Hence cost of such investments is very high and it is not commercially viable for banks to accept such investments.

- (A) Only (1) is correct
- (B) Only (2) is correct
- (C) Only (3) is correct
- (D) Both (1) and (2) are correct
- (E) None of these

28. The Banking Industry a few years back was badly in the grip of Non Performing Assets (Bad loans) for which the RBI and banks took special measures. As per the latest financial reports of the industry, what is the status of NPAs at present ?

1. There are no NPAs now as not a single loan of Rs. 5 lakhs and above is given by the bank without proper paperwork.
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