Book For

Institute of Banking Personnel Selection

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(1) The centenary of Mahatma Gandhi's arrival in South Africa was celebrated in

- [A] May 1993
- [B] August 1993
- [C] July 1993
- [D] September 1993

Answer : [A]

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(2) January 15 is celebrated as the

- [A] Republic Day
- [B] Ugadhi
- [C] Teachers' Day
- [D] Army Day
- Answer : [D]

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(3) 'Rosh Hashanah' is the new year's day of which communities?

- [A] Jews
- [B] Muslims
- [C] Hindus
- [D] Shinto
- Answer : [A]

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(4) 1981 was the international year of the

- [A] Disabled
- [B] Women
- [C] Children
- [D] Blind
- Answer : [A]

Explanation: The UN General Assembly has proclaimed 1981 as the International Year of Disabled Persons (IYDP).

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(5) Our financial system has provided for the transfer of resources from the centre to the states; the important means of resource transfer are

- [A] tax sharing
- [B] grant-in-aids
- [C] loans
- [D] All the above
- Answer : [D]

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(6) Revenue of the state governments are raised from the following sources, except

[B] expenditure tax

[C] agricultural income tax

[D] land revenue

Answer : [C]

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(7) Fiscal deficit in the Union Budget means

[A] the difference between current expenditure and current revenue

[B] net increase in Union Governments borrowings from the Reserve Bank of India

[C] the sum of budgetary deficit and net increase in internal and external borrowings

[D] the sum of monetized deficit and budgetary deficit

Answer : [C]

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(8) In India, rural incomes are generally lower than the urban incomes, which of the following reasons account for this?

- I. A large number of farmers are illiterate and know little about scientific agriculture
- II. Prices of primary products are lower than those of manufactured products
- III. Investment in agriculture has been low when compared to investment in industry

[A] I, II, III

[B] I, II

[C] I, III

[D] II, III

Answer : [A]

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(9) The ARDC is now a branch of the	
[A] RBI	
[B] NABARD	
[C] IDBI	
[D] SDBI	
Answer : [B]	

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(10) Which of the following is not a part of machinery that settles industrial disputes?

[A] Wage Court

[B] Works Committee

[C] Conciliation officers

[D] Board of Conciliation

Answer : [A]

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[B] Lt. Gen. Dipendra Singh

[C] M. J. Akbar

[D] Lt. Gen. S. C. Sardeshpande

Answer : [C]

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(12) 'Nature never did betray the heart that loved her' is a quotation from

- [A] W.Wordsworth
- [B] J.Brayon
- [C] P.B.Shelly
- [D] J.Keats

Answer : [A]

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(13) Which is not a correct combination?

[A] Prithivi Raj Raso - Chand Bardai

[B] Idols - Sunil Gavaskar

[C] Midnight Children - A. Sanderson

[D] Meghdoot - Kalidaas

Answer : [C]

Explanation: Midnight's Children is a 1981 book by Salman Rushdie about India's transition from British colonialism to independence.

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(14) 'In Custody', an English novel is written by which one of the following?

- [A] Anita Desai
- [B] Vikram Seth
- [C] Shoba De
- [D] V.S. Naipaul

Answer : [A]

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(15) Which of the following types of table constraints will prevent the entry of duplicate rows?

[A] Primary key

[B] Unique

[C] Null

[D] Foreign key

Answer : [A]

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(16) A device needed to communicate with computers using telephone lines is a

[A] disk

[B] CPU

[C] modem

[D] VDU

Answer : [C]

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(17) The machine cycle includes

[A] fetch

[B] decode

[C] execute

[D] All of these

Answer : [D]

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(18) The main difference between windows and DOS is the ability to

- [A] multitasking
- [B] speed up
- [C] run a program
- [D] run without power

Answer : [A]

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(19) Which language is directly understood by the computer without translation program?

- [A] BASIC language
- [B] Assembly language
- [C] High level language
- [D] Machine language

Answer : [D]

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(20) Which of the following components is the most essential for the computer system to work?

- [A] Input system
- [B] Output system
- [C] Storage system

[D] CPU

Answer : [D]

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