

General Knowledge

1. Whose teachings inspired the French Revolution?
(a) Locke (b) Rousseau
(c) Hegel (d) Plato
(e) None of these
2. A money bill passed by the Lok Sabha is deemed to have been passed by the Rajya Sabha also when no action is taken by the Upper House within:
(a) 10 days (b) 14 days
(c) 20 days (d) 30 days
(e) None of these
3. Which one of the following metals pollutes the air of a city having large number of automobiles?
(a) Cadmium (b) Chromium
(c) Lead (d) Copper
(e) None of these
4. The following are the examples of insurable interests
(a) Husband and wife have a insurable interest in each other life
(b) A sister has an automatic insurable interest in the life of her brother
(c) Both (a) and (b)
(d) All of the above
(e) None of these
5. The facts that must be declared are
(a) Facts of common knowledge
(b) Facts of law
(c) Facts which lessen the risk
(d) The existence of other life insurance policies
(e) None of these
6. Japan's Prime Minister Yasuo Fukuda reorganized an August 1, 2008 retaining only four of the 17 ministers. Who among the following was made the Finance Minister after reshuffle?
(a) Kosunari Toyako (b) Isinabel Fukira
(c) Toshihiro Nikai (d) Bunmei Ibuki
(e) None of these
7. The two-day 15th SAARC Summit was concluded on August 3, 2008 in Colombo adopting the Colombo Declaration titled "Partnership for growth of our people". The 16th SAARC Summit will be held in 2009 in
(a) Kathmandu (b) Islamabad
(c) Male (d) Dhaka
(e) None of these
8. Two waves, each of amplitude 1.5 mm and frequency 10 Hz, are traveling in opposite direction with a speed of 20 mm/s. The distance in mm between adjacent nodes is:
(a) 1.0 (b) 1.2
(c) 1.5 (d) 2.0
(e) None of these

9. The snow on the mountains does NOT melt all at once when it is heated by the sun because:
- (a) it becomes very hard
 - (b) it reflects most of the heat from the sun
 - (c) it has a low specific heat capacity
 - (d) it has a high latent heat of fusion
 - (e) None of these
10. An atomic pile is used for
- (a) producing X-rays
 - (b) conducting nuclear fission
 - (c) conducting thermonuclear fusion
 - (d) accelerating atoms
 - (e) None of these
11. One of the fundamental Principles of life insurance is
- (a) Premiums and claims is what insurance is all about
 - (b) There is a insurer and a policy holder
 - (c) Utmost good faith
 - (d) All of the above
 - (e) None of these
12. Material facts should be disclosed during
- (a) Proposal stage
 - (b) Revival stage
 - (c) Alteration
 - (d) Either (a) or (b) or (c)
 - (e) None of these
13. Normally, the parties to an insurance contract are
- (a) Policy holder
 - (b) IRDA
 - (c) Insurer
 - (d) Both (a) and (b)
 - (e) None of these
14. A stampede on a slender trail leading to the famous hilltop Naina Devi temple in Bilaspur on August 3, 2008 killed at least 146 people. In which of the following States this temple is located?
- (a) Himachal Pradesh
 - (b) Uttarakhand
 - (c) Uttar Pradesh
 - (d) Rajasthan
 - (e) Chhattisgarh
15. Who among the following won the Hungarian Grand Prix Formula One Race on August 3, 2008 in Budapest?
- (a) Kimi Raikkonen
 - (b) Lewis Hamilton
 - (c) Heikki Kovalainen
 - (d) Fernando Alonso
 - (e) Timo Glock
16. Labourers who do hard manual labour develop thick skin on their palms and soles due to
- (a) thick epidermis
 - (b) thick dermis
 - (c) thick subcutaneous tissue
 - (d) All of the above
 - (e) None of these
17. Maximum photosynthetic activity occurs in
- (a) blue and red region of light
 - (b) green and yellow region of light
 - (c) blue and orange region of light
 - (d) violet and orange region of light

- (e) None of these
18. A book that brought awareness of environment all over the world was Silent Spring. It was written by
(a) Julien Huxley (b) Jane Goodall
(c) John Seymour (d) Frank Graham Jr.
(e) None of these
19. A 'breath test' used by traffic police to check drunken driving uses:
(a) potassium dichromate-sulphuric acid
(b) potassium permanganate-sulphuric acid
(c) turmeric on filter paper
(d) silica gel coated with silver nitrate
(e) None of these
20. One time associate of Mahatma Gandhi, broke off from him and launched a radical movement called 'self-respect movement'. Who was he?
(a) P. Thyagaraja Shetti (b) Chhatrapati Maharaj
(c) E.V.Ramaswamy Naicker (d) Jyotirao Govindrao Phule
(e) None of these
21. India beat Sri Lanka by 170 runs in the second Test at Galle on August 3, 2008 to level the three match series 1-1. Who among the following was adjudged 'Man of the Match' in this Test?
(a) Kumar Sangakkara (b) Virender Sehwag
(c) Harbhajan Singh (d) Ishan Sharma
(e) Mahela Jayawardene
22. Aleksander Solzhenitsyn, whose stubborn, lonely and combative literary struggles gained the prophecy, passed away on August 3, 2008. In which year he won the Nobel Prize for Literature for a body of work including 'The First Circle', 'Cancer Word' etc.?
(a) 1968 (b) 1970
(c) 1962 (d) 1974
(e) None of these
23. Provision of insurance is necessary for
(a) Protection of the orphans and helpless widows
(b) The economy would survive let alone grow
(c) Care of individuals in highly developed capitalist society
(d) Both (a) and (c)
(e) None of these
24. Life insurance is a superior traditional vehicle of saving because:
(a) the policy will pay out the guaranteed sum assured in the event of untimely death
(b) it facilitates the borrowings
(c) it encourages saving
(d) All of the above
(e) None of these
25. Insurance covers
(a) Speculative risk (b) Fundamental risk
(c) Dynamic risk (d) Pure risk
(e) None of these
26. What did Jyotiba Phule's Satyashodhak Samaj attempt in the last century?
(a) Saving the lower castes from hypocritical Brahmins and their opportunistic scriptures

- (b) Attacking the caste system
(c) Led an anti-landlord and antimahajan upsurge in Satara
(d) Separate representation for untouchables
(e) None of these
27. In which of the following movements did Mahatma Gandhi make the first use of Hunger Strike as a weapon?
(a) Non-Cooperative Movement, 1920-22
(b) Rowlatt Satyagraha, 1919
(c) Ahmedabad Strike, 1918
(d) Bardoli Satyagraha
(e) None of these
28. Where is Lake Superior, the largest freshwater lake in the world, located?
(a) USA
(b) Brazil
(c) Canada
(d) Russia
(e) None of these
29. Who started the Saka Era which is still used by the Government of India?
(a) Kanishka
(b) Vikramaditya
(c) Samudra Gupta
(d) Asoka
(e) None of these
30. Which of the following Indian States is broadly as large as the European nation Poland?
(a) Bihar
(b) Orissa
(c) Maharashtra
(d) Madhya Pradesh
(e) None of these
31. Insurance means
(a) Sharing of liability
(b) Sharing of risks
(c) Sharing of responsibility
(d) Sharing of the expenditure
(e) None of these
32. In the insurance sector the term 'Peril refers' to
(a) Wear and tear of assets
(b) Natural calamity
(c) Accidental occurrences
(d) Either (b) or (c)
(e) None of these
33. ICC World Twenty-20 winning captain Mahendra Singh Dhoni was on August 4, 2008 selected for the Rajiv Gandhi Khel Ratna award and thus he became the second cricketer to receive the highest sports award after Sachin Tendulkar. In which year Sachin Tendulkar was conferred this award?
(a) 1999
(b) 1998
(c) 1997
(d) 1996
(e) None of these
34. Which of the following combinations of winner and category is not correct about Ragmon Magsaysay Awards 2008 announced on July 31, 2008?
(a) Grace Padaca – Government Service
(b) Akio Ishil – Emergent Leadership
(c) Dr. Pradash and Mandakini Amte – Community Leadership
(d) Therdchai Jivacate – Public Service
(e) Ahmed Syafi Maarif – Peace and International Understanding
35. The food chain refers to the transfer of energy from:
(a) the interior of the earth to the surface

- (b) lower to higher latitudes
 (c) one organism to another
 (d) organisms of the land to those of the sea by means of river
 (e) None of these
36. Under which plan did the Government introduce an agricultural strategy which gave rise to Green Revolution?
 (a) Sixth Five-Year Plan (FYP) (b) Second FYP
 (c) Fourth FYP (d) Third FYP
 (e) None of these
37. Which one of the following is NOT an example of indirect tax?
 (a) Sales tax (b) Excise duty
 (c) Customs duty (d) Expenditure tax
 (e) None of these
38. The major aim of devaluation is to
 (a) encourage imports (b) encourage exports
 (c) encourage both exports and imports
 (d) discourage both exports and imports
 (e) None of these
39. The following is/are the examples of insurable interest
 (a) Every man has insurable interest on his own life
 (b) A company has an insurable interest in the life of the key persons of the company
 (c) Both (a) and (b)
 (d) Every man has insurable interest of his family
 (e) None of these
40. The premium to be charged under an insurance contract depends upon the following factors
 (a) Rate of mortality (b) Rate of interest on investment
 (c) Expenses or loading (d) All of the above
 (e) None of these

ANSWER KEY

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