
PUNJAB NATIONAL BANK MANAGEMENT TRAINEE EXAM
(Held on 16.09.2007)

Computer Knowledge & General Awareness

1. As per the news available in the Financial newspapers PNB is planning to dilute Government holdings in it, so that it can meet Basel-II norms and to provide funds for its expansion plans. As per this plan Government holdings in it would be reduced to the level of
(a) 55% (b) 51%
(c) 49% (d) 43%
(e) None of these
2. How much amount PNB raised through 'Tier-II Bonds' planned in June 2007?
(a) Rs. 2000 crores (b) Rs. 1500 crores
(c) Rs. 1000 crores (d) Rs. 500 crores
(e) None of these
3. Which of the following features usually applies to data in a data warehouse?
(a) Data are often deleted
(b) Most applications consists of transactions
(c) Data are rarely deleted
(d) Relatively few records are processed by applications
(e) None of these
4. The Reserve Bank of India recently reviewed the Credit & Monetary Policy and decided to hike CRR (cash Reserve Ratio) by 0.5% to make it 7%. What would be its impact on banks?
[Pick-up the correct statement (s)]
 1. Banks will also raise their lending rates on housing / personal loans.
 2. Banks will start reducing lending rates on various loans/ credits
 3. Rates on deposits will come down.
(a) Only 1 (b) Only 2
(c) Both 2 and 3 (d) All 1, 2 and 3
(e) None of these
5. Which of the following is a transaction ?
(a) A group of SQL statements consisting of one read and one write operation
(b) A group of SQL statements consisting only of ready operations.
(c) A group of SQL statements defining a user-oriented task
(d) A group of SQL statements consisting only of write operations.
(e) None of these
6. As per the National Housing and Habitat Policy 2007, how much land in each city should be reserved for housing for urban poor?
(a) 1% (b) 5% to 7.5%

- (c) 9% (d) 10% to 12%
- (e) 15% to 25%
7. Which amongst the following organizations / agencies has set- up a panel to address the grievances of investors in transmission of securities?
- (a) Reserve Bank of India
(b) National Stock Exchange
(c) Securities & Exchange Board of India
(d) Association of mutual Funds in India
(e) None of these
8. There are several security devices used to stop individuals from exploiting your system. Which of the following is used in conjunction with a firewall?
- (a) Proxy server (b) Intrusion- detection system
(c) Terminal server (d) Web server
(e) None of these
9. Many times we read about the 'Hybrid Loans' a term used in financial/ banking sectors. What does it mean?
1. A Hybrid loan is a mixture of various loan products some of which are given as cash whereas others are given as the assistance in the form of consultancy, technical know- how, marketing plans etc.
2. These loans are the loans given to a group of people for different needs but who share a joint responsibility to repay it. Most of them are small Self Help Groups (SHGs).
3. This is a loan scheme in which a fixed rate loan becomes a floating rate loan after a fixed number of years.
- (a) Only 1 (b) Only 3
(c) Both 1 and 3 (d) All 1,2 and 3
(e) None of these
10. In India some new types of Firms / Companies are being established which arrange and / or raise funds through public offerings for acquiring small companies in a particular sector or location. These Firms/ Companies are known as
- (a) Special purpose Acquisition Companies
(b) Special Economic Zones
(c) Small and Medium Enterprises
(d) Economic Cooperation and Development Companies
(e) None of these
11. The interest rate at which banks borrow very short-term funds from another bank is known as
- (a) Call Rate (b) Repo Rate
(c) Bank Rate (d) Reverse Repo Rate
(e) None of these

12. The effect of the ROLLBACK command in a transaction is the following.....
- (a) Undo all changes to the data- base resulting from the execution of the transaction
 - (b) Undo the effects of the last UPDATE command
 - (c) Restore the content of the database to its state at the end of the previous day
 - (d) Make sure that all changes to the database are in effect
 - (e) None of these
13. India's Initial Public Offerings (IPOs) market was adjudged as world's 8th largest such market in 2006. How much amount was raised by the same in 2006?
- (a) Rs. 10000 crores
 - (b) Rs. 20000 crores
 - (c) Rs. 25000 crores
 - (d) Rs. 30000 crores
 - (e) Rs. 35000 crores
14. India's Union tax revenues would be more than Rs. 5 trillion by 2010. Which of the following taxes is **not** included in the same?
- (a) Corporate Tax
 - (b) Sales Tax
 - (c) Custom Duty
 - (d) Service Tax
 - (e) Income Tax
15. The Government of India is paying much attention towards farm sector these days, as it is said by the experts, it has lost its growth momentum and has entered into a near crisis situation. What is/ are the reason(s) of such a poor and critical performance of Farm Sector?
[Pick – up **correct** statement (s)]
- (1) Inadequate productivity.
 - (2) Low prices of the output
 - (3) Lack of credit facilities at reasonable rates.
 - (4) Non-availability of agricultural land as about 30% of the total land has lost its fertility.
- (a) Both 1 and 2
 - (b) Only 2,3 and 4
 - (c) Only 3 and 4
 - (d) Only 3 and 4
 - (e) None of these
16. A client / server network
- (a) has clients that provide functions such as application control and shared computation.
 - (b) uses client computers to provide copies of software to the server to allow server processing.
 - (c) provides a company with the capability to downsize from larger computer systems and move away from legacy systems.
 - (d) has server computers that perform all processing, clients are 'dumb' input/ output devices only.
 - (e) None of these.

17. The Prime Minister of India on his speech on Independence Day announced some new Schemes for various sectors of the society. Which of the following is NOT one of these Schemes /projects?
1. An allowance of Rs. 2,000 per month to all those unemployed youth who lost their parents/ siblings in terrorist activities.
 2. Health insurance for the poor.
 3. National old age pension scheme to be expanded to cover more number of people.
- (a) Only 1 (b) Only 2
(c) Only 3 (d) Both 1 and 2
(e) Only 2 and 3
18. An applet is Document application program.
- (a) a static (b) a dynamic
(c) an active (d) a passive
(e) None of these
19. Which of the following agreements done by India with another nation(s) / world entities is often referred as '123 Agreement'?
- (a) WTO Agreement done in Doha Convention
(b) Agreement with UNO to provide peace keeping force to various parts of the world.
(c) Nuclear Deal with USA.
(d) Nuclear deal with Russia and Australia as a NATO Group of Suppliers of Nuclear Technology / Spare Parts
(e) None of these
20. Digital signature cannot provide for the message.
- (a) integrity (b) nonrepudiation
(c) authentication (d) confidentiality
(e) None of these
21. Which of the following Banks of Indian origin has launched "India SME toolkit" alongwith IBM and IFC which will help small and medium enterprises to increase their productivity?
- (a) IDBI Bank (b) SIDBI
(c) Axis Bank (d) SBI
(e) ICICI bank
22. The local antenna for satellite connections is called a
- (a) modem (b) terminal
(c) VSAT (d) DTA
(e) None of these
23. Who amongst the following is the author of the book "India After Gandhi- the History of the World's Largest Democracy"?

- (a) Ramchandra Guha (b) Rajmohan Gandhi
(c) Dr. Manmohan Singh (d) A.P.J. Abdul Kalam
(e) None of these
24. What are the four basis connecting hardware devices?
(a) Repeater, bridge, router and gateway
(b) Repeater, bridge, router and dell
(c) Repeater, connector, router and gateway
(d) Amplifier, bridge, router and gateway
(e) None of these
25. Which type of processing speed measurement is used primarily with supercomputers?
(a) Flops (b) Fractions of second
(c) Gigahertz (d) MIPS
(e) None of these
26. The Government of India is planning to do away with **dual support price mechanism** for sugarcane. At present the statutory Minimum Price (SMP) is decided by the Union Government. The order price is decided by which of the following ?
(a) Mandi Samiti
(b) All India Ganna Growers Association
(c) National Commodities Exchange
(d) State Governments of Sugarcane Growing States
(e) None of these
27. This type of software is designed for users who want to customize the programs they use.
(a) Shareware (b) Open-source software
(c) Freeware (d) Macros
(e) None of these
28. The 11th Five Year Plan wishes to rise the existing 2% growth in agriculture and allied activities to which of the following levels by the year 2012?
(a) 8% (b) 6%
(c) 5% (d) 4%
(e) None of these
29. India recently signed a Bilateral Investment Protection Agreement (BIPA) with Mexico. What are the major exports to India by Mexico?
1. Petroleum Chemicals 2. Crude Oil
3. Mediciens & Surgrical equipment
(a) Only 1 (b) Only 2
(c) Both 1 & 2 (d) Only 3
(e) None of these

30. What is the term associated with the second part of an e-mail address?
(a) Local address (b) Eight characters long
(c) User name (d) Domain name
(e) None of these
31. India won Future Cup Cricket Tournament held in July 2007 against which of the following teams ? (India won by 2-1)
(a) South Africa (b) England
(c) New Zealand (d) Sri Lanka
(e) None of these
32. A port that allows 8 bits at a time to be transmitted simultaneously is a (n)
(a) dedicated port (b) parallel port
(c) SCSI port (d) USB port
(e) None of these
33. Who amongst the following was awarded a Special Award of the Director- General of the World Health Organization (WHO) for an outstanding contribution to Tobacco Control Programme?
(a) Jaya Bachchan (b) Rajnikanth
(c) Maneka Gandhi (d) A.Ramadoss
(e) None of these
34. In order for computers to communicate across a network, they must be connected through a(n).....
(a) TCP/IP (b) Topology
(c) Ethernet (d) Thin client
(e) None of these
35. Which of the following Banks of Indian origin raised Rs. 20500 crores through its IPO?
(IPO was India's biggest IPO till date)
(a) HDFC Bank (b) State Bank of India
(c) NABARD (d) ICICI Bank
(e) None of these
36. As we all know banks are required to implement Basel Norms in near future, wherein some measures are suggested to protect banks from certain types of risks. As defined by Basel Committee "the risk of loss resulting from inadequate or failed internal processes or due to inefficiency of the staff" is known as which of the following risk(s)?
1. Market Risk 2. Credit Risk
3. Operational Risk
(a) Only 1 (b) Only 2
(c) Only 3 (d) All 1, 2 and 3

- (e) None of these
37. Which of the following countries is suffering from world's highest level of inflation?
(a) Iraq (b) Zimbabwe
(c) Ghana (d) Ethiopia
(e) None of these
38. Who amongst the following Indian leaders in one of his/her recent speeches/ interviews to Press has said- "Every economically strong country has achieved its goals through industrialization and we (India) too should apply ourselves to this"?
(a) Dr. Manmohan Singh (b) Smt. Sonia Gandhi
(c) Smt. Pratibha Patil (d) Shri Somnath Chatterjee
(e) None of these
39. As reported in the financial newspapers some US Banks are caught in the credit market upheaval have started refusing to lend money against 'Sub-Prime' credit portfolios. What type of loans are considered Sub-Prime?
[Pick –up the **correct** statement (s)]
1. All loans taken as 'no doc.' Loans where no proof of income is provided to the lender.
 2. All loans taken as 'low doc.' Loans where give with just a little paper work.
 3. All loans taken against a house/ property which is already mortgaged to some other Bank /Financial Institute and the loan period for the same is not yet over.
- (a) Only 1 (b) Both 1 and 2
(c) Only 2 (d) Only 3
(e) All 1, 2 and 3
40. 'UNIDO' has been helping small and medium enterprises in the country since 1967. what is the full name of 'UNIDO'?
(a) United India Development Organization
(b) United Nations Industrial Development Organization
(c) Urban India New Industrial Development Organization
(d) Union of India's Nuclear Infrastructural Development Operations
(e) None of these
41. Who amongst the following was the Chairman of the Committee set-up on "Inclusive Growth"?
(a) Y.V. Reddy (b) Rakesh Mohan
(c) Bimal Jalan (d) M.S. Swaminathan
(e) C. Rangarajan
42. The Reserve Bank of India recently introduced some curbs on external Commercial borrowing. This was done in order to do which of the following?
1. Control rapid appreciation of the rupee
2. Safeguard the interest of the importers.

3. Control the flow of foreign currency.
- (a) Only 1 (b) Only 2
(c) Only 3 (d) Both 1 and 2
(e) Both 1 and 3
43. India has decided to set-up an Investment Forum with which of the following group of nations so that economic co-operation between the two can be increased?
- (a) League of Arab Nations (b) European Union
(c) Sub-Saharan Countries (d) Latin American Countries
(e) None of these
44. Which of the following represents the growth of Industrial production in India during 2006-07? About.....
- (a) 9% (b) 10%
(c) 11% (d) 12%
(e) 13%
45. Who amongst the following is **not** a Tennis Wimbledon 2007 tournament winner in any category?
- (a) Venus Williams (b) Roger Federer
(c) Cara Black (d) Arnaud Clement
(e) Sania Mirza
46. Which of the following is not included in the list of new Seven Wonders of the World?
- (a) Great Wall of China (b) Taj Mahal
(c) Pyramid at Chichen Itza (d) Roman Colosseum
(e) Statue of Liberty
47. Dr. Y.V. Reddy in one of his interviews to the press had said that “Managing Liquidity has become the most challenging task these days.” What does it really mean?
[Pick-up the correct statement(s)]
1. Because of very high level of inflation, almost touching double digits, cost of funds has gone up substantially and banks are left with a very small amount of liquid funds at their ends.
 2. We have to adopt such measures that optimum amount of funds always remain in circulation. High inflation and demand pressure should not upto a negative effect on it
 3. Since more and more people want Loans/ Credit we should bring in more foreign funds (FIIs and FDIs) to meet the demand. As Indian Rupee is not fully convertible very few people are investing in India. Hence managing liquidity has become a tricky issue.
- (a) Only 1 (b) Only 2
(c) Only 3 (d) Both 1 and 2
(e) None of these

ANSWER KEYS

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|---------|---------|---------|---------|---------|
| 1. (b) | 11. (a) | 21. (e) | 31. (a) | 41. (e) |
| 2. (d) | 12. (a) | 22. (e) | 32. (b) | 42. (e) |
| 3. (b) | 13. (c) | 23. (a) | 33. (d) | 43. (b) |
| 4. (b) | 14. (b) | 24. (a) | 34. (b) | 44. (b) |
| 5. (a) | 15. (c) | 25. (a) | 35. (d) | 45. (e) |
| 6. (b) | 16. (b) | 26. (d) | 36. (c) | 46. (e) |
| 7. (c) | 17. (e) | 27. (a) | 37. (b) | 47. (d) |
| 8. (a) | 18. (b) | 28. (d) | 38. (a) | 48. (d) |
| 9. (b) | 19. (c) | 29. (c) | 39. (d) | 49. (b) |
| 10. (a) | 20. (d) | 30. (d) | 40. (b) | 50. (d) |

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