

## Bank Of Maharashtra PO Model Paper-2008

1. The Govt. of India has taken a decision to open three more IITs during the year 2008-09. These IITs will be in which of the following groups of States?

- Bihar, Rajasthan , Andhra Pradesh
- Karnataka Pradesh, Orissa, Karnataka
- Karnataka, Tamil Nadu, Kerala
- Uttar Pradesh, Madhya Pradesh, Bihar
- None of these

2. Which of the following is / are not the highlights of the Union Budget 2008-08 ?

1. @ Risk Capital Fund is to be set up and maintained by one of the financial institutes.

2. Allocation for Defence is reduced by 10% to make it Rs. 10,000 crore.

3. Several new schemes to be introduced for providing social security to the people in

unorganized sectors.

- Only 1
- Only 2
- Only 3
- Both 1 and 2
- All 1,2 and 3

3. To help farming community the Govt. of India has decided to raise the Minimum support price of paddy for current Kharif marketing season. What is that price?

- Rs . 800 per quintal
- Rs. 900 per quintal
- Rs. 950 per quintal
- Rs. 1200 per quintal
- None of these

4. Which of the following is the correct definition of the term commercial papers ?

1. It is nothing but the popular name of the Judicial stamp papers used to register financial transactions.

2. It is one of the instruments through which Corporates raise debt from the market.

3. It is the name of the 'Certificate of Deposits' provided by the Banks to its retail customers.

- Only 1
- Only 2
- Only 3
- Both 1 and 2
- All 1,2 and 3

5. As per the decision taken by the Govt. of India two financial inclusion funds are set up with an overall corpus of Rs. 500 crore each. These funds- Financial Inclusion Technology Fund are to be set up by the initial contribution made by the....

- SIDBI, NABARD and UTI
- NABARD , UTI and RBI
- [Govt. of India, NABARD and RBI](#)
- SIDBI , Govt. of India and IDBI Bank
- None of these

6. As per the Railway Budget 2008-09 the Operating ratio of Railways is pitched at which of the following levels? Approximately...

- 70 %
- 75 %
- 98 %
- 90 %
- [81 %](#)

7. As per the Govt. Policy the provision of the subsidy for interest subvention to co-operative Sugar Mills is done by which of the following agencies / organizations ?

- Commission for Agricultural costs and prices
- [National Bank for Agricultural and Rural Development](#)
- Ministry of Agriculture
- National Commission on Farmers
- None of these

8. Bankr thdse days havd latnchdd a new scheme prodctct known as a Reverse Mortgage The scheme is designed keeping which of the following groups of society in consideration ?

- Youngsters who have just started earning
- Defence personnel whose life is always at high risk
- Senior Citizen
- Women who do not have independent source of income
- None of these

9. As per the new figures released in recent past what has been the ratio of taxes to Gross Domestic Product (Tax- GDP) in 2007-08 ?

- 8 %
- 9 %
- 10 %
- 11.5 %
- 12.5 %

10. Many a times we read in the newspapers a term 'Hot Money' Which of the following is the correct definition of Hot Money?

1. This is the fund which is dumped into a country to get the advantage of a favourable interest rate and hence brings higher returns.

2. This is the fund which is provided by a bank in US \$ at very short notice and at a very high rate of interest and for a longer period of repayment.

3. This is the fund which is pushed into market through Hawala or some other such

illegal methods and sometimes referred also as Black Money.

- Only 1 is correct
- Both 1 and 2 are correct
- Only 3 is correct
- Both 1 and 3 are true
- Only 2 is correct

11. As per the report released in the press the Govt. of India has done a study on Special Economics Zones. Which of the following is / are the highlights of the reports?

1. Report says that SEZs should not be given much preference by the policy makers.
2. Study says that the end benefit in the next few years may be of the true of Rs. 1,50,000 crores which will be much higher than the estimated revenue losses.
3. Since new SEZs are developed by the Private Sector the investment for infrastructural development is like a net saving for the Govt.

- Only 1
- Only 2
- Both 1 and 2
- Only 3
- All 1,2 and 3

12. As per the new figures released by the Govt. agencies the Foreign Direct Investment inflow to India is at higher level and has increased substantially in recent past.

Which of the following is/ are the contributory factors which has/ have helped in this

record growth?

1. Progressive delicensing of various sectors.
2. Simplification of business procedures in India.
3. Sub Prime crisis in USA.

- Only 1
- Only 2
- Both 1 and 2
- Only 3
- All 1,2 and 3

13. Which of the following Companies has got “Navratna Status’ recently?

- National Mineral Development Corporation (NMDC)
- National Textile Corporation (NTC)
- Maruti Udyog Ltd
- IDBI Bank Ltd
- None of these

14. The real return to the investor sometimes gets reduced due to sudden rise in the prices of the commodities. This phenomenon in financial market is known as....

- Market risk
- Inflation risk
- Credit risk
- Diversification of funds
- None of these

15. In the recent times the RBI and Securities and Exchange Board of India (SEBI) have taken various steps to control the flow of capital in Indian economy. Which of the following is/ are not included in these step(s)?

1. Guidelines are issued to restrict unregulated overseas investors through 'P-notes'.

2. Rs. 60,000 crores out of this fund is being provided to waive the loans on farmers.

3. Borrowers raising external commercial borrowings of over \$ 20 million would have

to park the proceeds overseas for use as foreign currency expenditure.

- Only 1
- Only 2
- Only 3
- Both 1 and 3
- All 1,2 and 3

16. Which of the following countries has recently made an agreement with the World Trade Organization which will allow it to join the same as a permanent member?

- Russia
- Afghanistan
- Zambia
- Uganda
- Ukraine

17. Prime Minister of India on his visit to China a few months back signed a detailed agreement with the same. What is/are the major highlights of the agreement?

1. Both the countries agreed to continue high level exchange of views. Indian President is invited to China.

2. India to host joint military exercise in 2008.

3. India has decided to raise the issue of Tibet in UNO. China has agreed for the same.

- Only 1
- Only 2
- Both 1 and 2
- Only 3
- All 1,2 and 3

18. As per the reports in the leading newspapers Securities and Exchange Board of India (SEBI) has asked the Mutual Fund industry to stop 'Misselling' their schemes to investors. What is 'Misselling' of products /

1. Misselling takes place when mutual funds are sold without telling the likely returns.

2. When agents sell the products without telling investors what are the risks involved

in investing in mutual funds.

3. When agents invest somebody's money in mutual funds without their knowledge it

is called misselling..



- Only 1
- Only 2
- Only 3
- All 1,2 and 3
- None of these

19. As per the news report SEBI has allowed short selling by FIs/MFs from February 1, 2008. What is 'short selling'?

1. Selling of shares that the seller does not own at the time of trading.
2. Selling of shares on the same day or on the day they were allotted to the trader.
3. Selling of shares on a much lower price due to turbulent market situations.

- Only 1
- Only 2
- Only 3
- All 1,2 and 3
- None of these

20. Which of the following countries is governed by the Norwegian-mediated ceasefire Agreement to end its dispute with a group of rebellions?

- Nepal
- Myanmar
- Afghanistan
- Sri Lanka
- None of these

21. The USA, as reported in the leading newspapers is proceeding towards 'recession' What happens when an economy goes in the grip of 'recession'?

1. GDP growth slows down.
2. People lose their jobs.
3. Foreign exchange reserve goes up substantially as lot of loans/ grants start pouring in.

- Only 1
- Only 2
- Only 3
- Only 1 and 2
- None of these

22. The Sensitive Index of the Bombay Stock Exchange keeps on changing positively and negatively both. Which of the following is/are the main reasons which contribute for this sudden change in the same?

1. Higher GDP Growth.
2. Continuous Foreign Funds Flow.
3. High Volume of Forex Reserves.
4. Recession in USA.

- Only 1 and 2
- Only 2 and 3
- Only 3 and 4
- Only 2
- All 1,2,3 and 4

23. The Jerusalem and Palestine made an agreement on their peace negotiations . Which of the following is/ are the points included in the agreement?

1. There should be an end to the occupation that began in 1967.

2. The agreement must establish Palestine as a homeland for the Palestinian people

just as Israel is the homeland for Jewish people.

3. All the disputes should be solved with the mutual talks only and in presence of US

Observers.

- Only 1
- Only 2
- Only 3
- Both 1 and 2
- None of these

24. Who amongst the following agreed to supply aircraft carrier Gorshkov to India for its defence services?

- Russia
- France
- Germany
- Italy
- None of these

25. The Govt. of India has decided to set up a Committee to redraft Right to Education Bill 2005. What was/ were the objection(s) owing to which Govt. has to redraft the bill?

1. State Governments are required to spend more money on education. Since education is the responsibility of centre and state both expenditure should be shared

equally by both of them.

2. States were advised to ensure that a school is available at the distance of one km

for each child.

3. Children in Central schools are not allowed to get free education whereas schools

run by States were asked to ensure that.

- Only 1
- Only 2
- Only 3
- Both 1 and 2
- All 1,2 and 3

26. As per newspaper report out-sourcing has become a profitable business in India and countries like China are trying to learn about it from India. What are the main factors

Which has/ have helped India in attaining this position?

1. Availability of skilled manpower in abundance.

2. Knowledge of English language.

3. A switch over from farming to other sectors which are creating more job opportunities.

- Only 1
- Only 2
- Both 1 and 2
- Only 3
- All 1,2 and 3

27. Who amongst the following established the 'Anandvan' a rehabilitation centre for Leprosy patients in Maharashtra?

- Baba Amte
- Pandurang Shashtri Athawle
- Medha Patkar
- Asaram Babu
- None of these

28. Thaksin Shinawatra's name is associated with which of the following countries?

- Singapore
- Thailand
- North Korea
- South Korea
- None of these

29. Bhupen Hazarika is the recipient of the Life Time Achievement Award and is provided the status of a Cabinet Minister. Which of the following State Govt. has honoured him in this manner?

- Orissa
- Assam
- West Bengal
- Maharashtra
- None of these

30. The first ever Youth Olympic Games are scheduled to be held in 2010.

These games will be organized in....

- Moscow
- New Delhi
- Kuala Lumpur
- None of these

31. Who amongst the following has taken over as the President of Serbia?

- Raul Castro
- Steven Spielberg
- Boris Tadic
- Joes Manuel Ramos Horta
- None of these

32. International Desert Festival 2008 was organized in February 2008 in....

- Bhuj
- Ganganagar
- Bikaner
- Jaisalmer
- None of these

33. Who amongst the following is the recipient of the Kishore Kumar Award given by the Madhya Pradesh Govt?

- Shabana Azmi
- [Amitabh Bachchan](#)
- Dev Anand
- None of these

34. The Under 19 Cricket World Cup 2008 was won by which of the following teams?

- Malaysia
- [India](#)
- Pakistan
- Australia
- England

35. Why was the name of Anatolyevich Medvedev in news recently?

- [He has taken over as the President of Russia](#)
- He has taken over as the Prime Minister of Russia
- He is the new President of South Korea
- He is the new Prime Minister of South Korea
- None of these

36. Who amongst the following was the Chief Guest in India's Republic Day function?

- Samak Sundaravej
- Gordon Brown
- Boris Tadic
- [Nicolas Sarkozy](#)
- None of these

37. The General Elections in Iran are due in 2008. Iran elects its Parliament for a period of....

- 2 years only
- 3 years only
- 4 years only
- 5 years only
- 6 years only

38. Which of the following states tops in primary, upper primary education in India?

- Tamil Nadu
- Haryana
- Gujarat
- Kerala
- None of these

39. Which of the following is the recipient of Padma Vibhushan given away recently?

- Anu Malik
- Shan
- Asha Bhosle
- Sonu Nigam
- None of these



40. Luciana Aymar who was adjudged the World Hockey Player 2007 is from which of the following countries?

- Germany
- Argentina
- Italy
- Russia
- None of these

41. Which of the following State Governments has decided to provide ownership Rights to Tribals over forest land being cultivated by them since last 10 years.

- Madhya Pradesh
- Uttar Pradesh
- Andhra Pradesh
- None of these

42. Who amongst the following players has completed 16000 runs in One day International Cricket matches recently ?

- Anil Kumble
- Rahul Dravid
- Sourav Ganguly
- Irfan Pathan
- Sachin Tendulkar

43. The 11th Five Year Plan wishes to raise the existing 2% growth in agriculture and allied activities to which of the following levels by the year 2012?

- 8%
- 6%
- 5%
- 4%
- None of these

44. As a policy the Reserve Bank of India wishes to contain inflation at which of the following levels?

- 5%
- 4.5%
- 4%
- 6%
- None of these

45. The current trend in Agricultural sector in India is a matter of concern for the policy makers these days as it is not showing the expected result . What is /are the major areas of problem (s) being faced by the farmers?

1. Irrigation facilities are not enough.
2. Use of chemical fertilizers has badly affected the fertility of the land.
3. Govt. has reduced the subsidy in the farming sector. Hence it is no more a profitable activity.

- Only 1
- Only 2
- Only 3

- All 1,2 and 3
- None of these

46. Which of the following committees recommended the revival of Cooperative Credit institutions in states?

- Vaidyanathan Committee
- Rangarajan Committee
- Sachchar Committee
- Rakesh Mohan Committee
- None of these

47. 'World Day for Water' is observed on which of the following days?

- March 22
- February 22
- January 22
- May 22
- None of these

48. As we all know Chinese economy is a booming economy and its exports have played a significant role in it. What was the share of China's export as compared to its GDP in 2007?

- 20%
- 30%
- 40%
- 50%
- None of these

49. Delhi won the Ranji Trophy for the seventh time in January 2008 by defeating ....

- Railways
- Haryana
- Maharashtra
- Gujarat
- **Uttar Pradesh**

50. Gagan Narang, who got a silver medal in an international championship held in Munich, is a / an....

- 100 metre runner
- Badminton player
- Chess player
- Swimmer
- **Air Rifle shooter**