

## NIACL Memory Based General Awareness Question Paper

[www.recruitment.guru](http://www.recruitment.guru)

### General Awareness

1. Which of the following is not the name of an Insurance Scheme launched by the Government of India

(A) Janashree Bima Yojana

(B) Krishi Shramik Sarnajik

Suraksha Yojana

(C) Shiksha Sahyog Yojana

(D) Varsha Bima Yojana

(E) National Saving Scheme

Programme

Answer.D

2. Which of the following insurance companies writes its punch line in the advertisements "Insurance is he subject matter

of solicitation" ?

(A) CIC

(B) LIC

(C) ING Vysya Life Insurance

Co.

(D) Tata AIG Life Insurance Co.

(E) None of these

Answer.B

3. How much Foreign Institutional Investment is allowed in insurance sector at present

(A) 20%

(B) 46%

(C) 59%

(D) 63%

(E) None of these

Answer.E

4. How many public sector companies in India are in Insurance Business

- (A) Only one
- (B) Two
- (C) Three
- (D) Four
- (E) More than ten

Answer.A

5. Which of the following was the parent company of New India Assurance ?

- (A) LIC
- (B) GIC
- (C) Oriental Insurance Co. Ltd.
- (D) United India Insurance
- (E) None of these

Answer.B

6. Which of the following organizations of the workers of unorganized sector has adopted an insurance scheme for all its workers and has become a model organization for the workers of the unorganized sector ?

- (A) SERC
- (B) SEWA
- (C) VSNL
- (D) SEBI
- (E) MTNL

Answer.B

7. Which of the following projects  
of the ISRO was recently insured

---

by the New India Assurance

Company ?

(A) MATSAT-II

(B) Aryabhata

(C) PSLV

(D) Chandrayaan

(E) INSAT—2E

Answer.C

8. Which of the following industrial groups of India is Not in any type of Insurance Business in India ?

(A) Tatas

(B) Birlas

(C) Ispatis

(D) Mahindras

(E) All are in Insurance Business

Answer.C

9. Which of the following words/ terms is closely associated with the insurance business

(A) Archives

(B) Donation

(C) Actuary

(D) Quest

(E) All are associated with

insurance

Answer.C

10. Which of the following is the abbreviated name of the agency / organization which is the regulator of insurance business in India ?

(A) NHB

- (B) IRDA
- (C) IBA
- (D) IDFC
- (E) ICRISAT

Answer.B

11. Insurance services are normally not provided for which of the following?

- (A) Health
- (B) Life
- (C) jobs
- (D) House & Property
- (E) It is available for all

Answer.C

12. The New India Assurance Company was established in 1919 by

- (A) Dorab Tata
- (B) G. D. Birla
- (C) Jamunlal Baja]
- (D) Kamlapat Singhania
- (E) None of these

Answer.A

13. Which of the following is largest Non Life Insurance Company in India ?

- (A) ICICI Lombard General

Insurance Company Ltd.

- (B) United India Insurance

Company Ltd.

- (C) General Insurance Company

Ltd.

(D). New India Assurance Company Ltd.

(E) None of these

Answer.D

14. Ramesh Pokhriyal has taken over as the new-

(A) Chief Minister of Chhattis-

garh

(B) Chief Minister of Uttara-

khand

(C) Governor of Haryana

(D) Governor of Uttarakhand

(E) Governor of Chhattisgarh

Answer.B

15. As per the announcement made by the Govt. of India, which of the following organizations is set up by it for a very specific purpose of providing a personal identity card to all its citizens ?

(A) National Remote Sensing

Agency

(B) Unique Identification

Authority of India (UIA)

(C) National Spot Exchange

(D) Trade Development Authority

(E) People's Union for Civil

Liberties

Answer.B

16. Which of the following Insurance Companies was launched with NABARD as one of its promoter"s with 30% stake in it ?

(A) General Insurance Corporation Ltd.

(B) National Insurance Company Ltd.

(C) Agriculture Insurance Company Ltd,

(D) SBI Life Insurance Company Ltd.

(E) None of these

Answer.A

17. Who amongst the following is new Foreign Secretary of India ?

(A) Nirupama Rao

(B) Goolarn E. Vahanvati

(C) Brindeshwar Pathak

(D) Naveen Chawla

(E) None of these

v

Answer.A

18. Which of the following correctly describes what the 'Bancassurance' is

1. It is an arrangement where-

by the branches of a bank

sell / distribute insurance

products of an insurance

company.

2. It is a new product devel-

oped/ launched by the banks

in which the risks of the

high value customers are

covered for any losses to

their property and/or lives

through an insurance cover.

3, It is a new product launched

by some banks by which

they are providing insurance

cover to exporters/ impor-

ters for the losses, if any due

to high fluctuations in the

exchange rates of dollars

and other major currencies.

(A) Only 1

(B) Only 2

(C) Only 3

(D) All 1, 2 and 3

(E) None of these

Answer.A

19, Which of the following is the abbreviated name of the organizations which provides credit guarantee to exporters ?

(A) FICCI

(B) NABARD

(C) SIDBI

(D) ECGC

(E) SEBI

Answer.D

20. The Railway Budget 2009-10 was presented in the Lok Sabha (in July 2009) by

(A) Lalu Prasad Yadav

(B) Kapil Sibal

(C) P. Chidambaram

(D) Mamata Banerjee

(E) Pranab Mukherjee

Answer.D

21. 'Satyam' the well known company which has been in the news in recent past, is now known with its new name as—

(A) Mahindra Satyam

(B) Birla Satyam

(C) Reliance Satyam

(D) Tata Satyam

(E) None of these

Answer.A

22. The Economic Survey which was presented in the Lok Sabha in July 2009, was the survey for the year/period of—

(A) 2007-08

(B) 2008—09

(C) 2009-10

(D) Tenth five year plan

(E) None of these

Answer.B

23. The Government of India has recently decided to allow about 2,200 items to come to Indian markets with a tag of 'Duty Free Items'. These items are imported from



- (A) China
- (B) Singapore
- (C) Sri Lanka
- (D) Nepal
- (E) Pakistan

Answer.B

24. Who amongst the following is not one of the HFA Award winners of 2009 ? (Under any one of the categories).

- (A) Priyanka Chopra
- (B) Asin
- (C) Farhan Akhtar
- (D) Karishma Kapoor
- (E) Hrithik Roshan

Answer.D

25. Saina Nehwal is a famous—

- (A) Badminton player
- (B) Table Tennis Player
- (C) Lawn Tennis Player •
- (D) Hockey Player
- (E) Chess Player

Answer.A

26. 'No Tobacco Day' is observed

every year on—

- (A) 1st May
- (B) 1st June
- (C) 31st May

(D) 30th June

(E) None of these

Answer.C

27. India has recently appointed a new Attorney General. Attorney Generals are advisers to the Government of India in-

(A) Defence related matters

(B) Diplomatic matters

(C) Legal matters

(D) Financial matters

(E) None of these

Answer.C

28. The presidential election in which of the following countries, held in June 2009, created a controversy as one of the candidates who was declared defeated refused to accept the results of the same ?

(A) Iran

(B) Pakistan

(C) Nepal

(D) Sri Lanka

(E) USA

Answer.A

29. Which of the following awards is given for excellence in the field of Literature ?

(A) N. Borlaug Award

(B) Kalinga Prize

(C) Kishor Kumar Award

(D) Saraswati Samman

(E) Dronacharya Award

Answer.D

---

30. The parliamentary elections of which of the following organizations were held in June 2009 ?

- (A) European Union (EU)
- (B) Oil & Petroleum Exporting Countries (OPEC)
- (C) Shanghai Cooperation
- (D) South Asian Association for Regional Cooperation (SAARC)
- (E) None of these

Answer.A

31. The 79th Amendment to the Indian Constitution done in 1999 was associated with the»-

- (A) reservation of seats in the Parliament and State Assemblies for SC/ ST candidates
- (B) creation of three new states Chhattisgarh, Uttarakhand and Jharkhand
- (C) land reforms in many states
- (D) giving more powers to Panchayats
- (E) None of these

Answer.A

32. Which of the following books is written by Arundhati Roy ?

- (A) The Last Hero
  - (B) Stolen Harvest
  - (C) A Himalayan Love Story
-

(D) Freedom From Fear

(E) God of Small Things

Answer.E

33. Which of the following schemes was launched recently to make Indian cities free from slums ?

(A) Bharat Nirman

(B) Indira Vikash Yojana

(C) Indira Awas Yojana

(D) Rajiv Awas Yojana

(E) None of these

Answer.D

34. Admiral Gorshkov Aircraft carrier Refit Project is a deal between India and-

(A) China

(B) South Korea

(C) Russia

(D) Iran

(E) None of these

Answer.C

35. The sex ratio in India is higher in which of the following states ? (Females (1052) are more than per thousand males)-

(A) Maharashtra

(B) Kerala

(C) Manipur

(D) Assam

(E) Karnataka

Answer.B

36. Which of the following countries is Not a member of ASEAN ?

---

- (A) Myanmar
- (B) Singapore
- (C) China
- (D) Vietnam
- (E) Malaysia

Answer.C

37. Tipaimukh Dam which was invnews recently is located in which of the following states ?

- (A) Nagaland
- (B) Meghalaya
- (C) Arunachal Pradesh
- (D) Manipur
- (E) Assam

Answer.D

38. Which of the following statesvhas highest Literacy Rate invcountry ?

- (A) Gujarat
- (B) Maharashtra
- (C) Delhi
- (D) Andhra Pradesh
- (E) Kerala

Answer.E

39. Which of the following cups/vtrophies is closely associated withvthe game of Hockey ?

- (A) Mardeka Cup
- (B) Wimbledon Trophy
- (C) Ranji Trophy
- (D) Durand Cup

(E) Agha Khan Cup

Answer.E

40. Which of the following diseases is caused by a virus ?

(A) Plague

(B) Cholera

(C) Whooping cough

(D) Tetanus

(E) Chicken pox

Answer.E

