

## WILD CARD UPDATE -2

### BANKING:

#### Difference between public and private sector bank:

##### A. Shareholders

- In a public sector bank more than fifty percentage of the stake is held by the Government.
- In a private sector majority of the stake owned to private shareholders.

##### B. Interest Rate

- Interest Rates offered by public sector bank are slightly higher. ➤ In case of loans, interest rates are marginally lower.

##### C. Customer Base:

- Public sector banks have the 74% of the market share ➤ Private sector banks have the 19% of the market share
- Foreign banks have the rest 7%.

#### Below list contains the Headquarters of the Public Sector banks-

- Allahabad Bank- Kolkata
- Bank of India – Mumbai
- Bank of Maharashtra – Pune
- BhartiyaMahila Bank— New Delhi
- Canara Bank – Bangalore
- Central Bank of India – Mumbai
- Corporation Bank – Mangalore
- Dena Bank – Mumbai
- Indian Bank- Chennai
- Indian Overseas Bank- Chennai
- Oriental Bank of Commerce- New Delhi
- Punjab National Bank- New Delhi

- Punjab & Sind Bank- New Delhi
- State Bank of India- Mumbai
- Syndicate Bank- Manipal, Karnataka
- UCO -Bank Kolkata
- Union Bank of India- Mumbai
- United Bank of India- Kolkata
- Vijaya Bank- Bangalore
- Andhra Bank- Hyderabad
- Bank of Baroda- Vadodra

## GENERAL KNOWLEDGE:

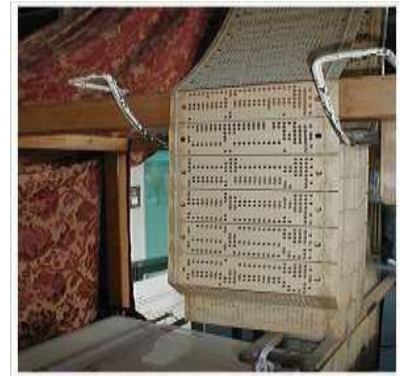
### STATES AND THEIR CAPITALS :

SL. NO.	COUNTRY	CAPITAL	CURRENCY
1	American Samoa	Pago Pago	US Dollar
2	Bonaire	Kralendijk	US Dollar
3	British Virgin Islands	Road Town	US Dollar
4	El Salvador	San Salvador	US Dollar
5	Panama	Panama City	US Dollar, Panamanian Balboa
6	Puerto Rico	San Juan	US Dollar
7	United States	Washington, D.C.	US Dollar
8	US Virgin Islands	Charlotte Amalie	US Dollar
9	Zimbabwe	Harare	US Dollar

# COMPUTER:

## EVOLUTION OF COMPUTERS-2 Punched cards:

- Early method of data storage used with early computers.
- Punch cards also known as Hollerith cards and IBM cards are paper cards containing several punched holes that were punched by hand or machine to represent data.
- These cards allowed companies to store and access information by entering the card into the computer.
- Punch cards are known to be used as early as [1725](#) for controlling textile looms.
- The cards were later used to store and search for information in [1832](#) by [Semen Korsakov](#).
- Later in [1890](#), [Herman Hollerith](#) developed a method for machines to record and store information on punch cards to be used for the US census. He later formed the company we know as [IBM](#).
- Punch cards were the primary method of storing and retrieving data in the early 1900s, and began being replaced by other methods in the 1960s and today are rarely used.



## The Difference Machine:

Jaquard's weaving system (Punched Cards) attracted many scientists.

A British mathematician who was also a Mechanical

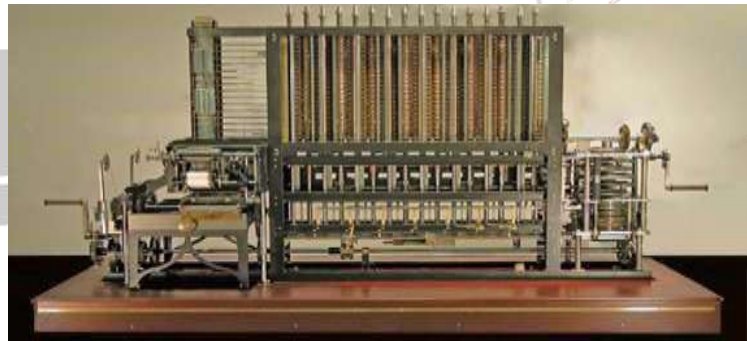
Engineer named Charles Babbage inspired by the punched cards idea, developed his own idea of Punched Cards to input data. He worked on this for more than ten years to resolve the complicated calculation. During his journey he to face many problems.

His Chief engineer did out a dispute against him. The Government withdrew all financial assistance and at last the parts made by him scrapped and the manufacturing of Difference Engine couldn't be completed.

But Babbage could just sit idle, he continued his effort and put forward an idea of the machine that can do 60 calculations per second.

This was called analytical engine which stamped the foundation for modern computing. Therefore, Babbage was titled and considered as "Father of the Modern computers".

Babbage could not succeed in materialising his ideas because of many obstacles faced in his way. But however the scientists and engineers built the difference engine no. 2 on 1<sup>st</sup> November 1991 and on Babbage's 200<sup>th</sup> birthday anniversary i.e. 26<sup>th</sup> December 1991 it was been published to the mass.



using  
idea

had

## MCQs

1. In a public sector bank more than fifty percent of the stake is held by the\_\_\_\_?

- a) RBI
- b) Public
- c) Government
- d) SEBI
- e) None of these

2. What is the market share of the Private sector banks?

- a) 19%
- b) 21%
- c) 24%
- d) 39%
- e) 42%

3. The headquarter of Indian Overseas Bank is at:

- a) Mumbai
- b) Mangalore
- c) Chennai
- d) New Delhi
- e) None of these

4. What is the market share of the Public sector banks?

- a) 84%
- b) 21%
- c) 64%
- d) 94%
- e) 74%

5. The headquarter of Union Bank of India is at:

- a) Mumbai
- b) Mangalore
- c) Chennai
- d) New Delhi
- e) None of these

6. The headquarter of Oriental Bank of Commerce is at:

- a) New Delhi
- b) Mumbai
- c) Kolkatta
- d) Chennai
- e) None of these

7. What is the currency of Puerto Rico?

- a) Riyal



- b) Yen
- c) US Dollar
- d) Peso
- e) None of these

**8. What is the currency of El Salvador?**

- a) Riyal
- b) Peso
- c) Yen
- d) US Dollar
- e) None of these

**9. Harare is the capital of:**

- a) Brazil
- b) Canada
- c) Netherland
- d) Zimbabwe
- e) None of these

**10. What is the capital of US Virgin Islands?**

- a) San Salvador
- b) Charlotte Amalie
- c) San Juan
- d) Road Town
- e) None of these

**11. What is the capital of American Samoa?**

- a) New York
- b) Pago Pago
- c) Cairo
- d) Tokyo
- e) None of these

**12. What is the currency of Bonaire?**

- a) Riyal
- b) Yen
- c) Euro
- d) Peso
- e) None of these

**13. What is the currency of Zimbabwe?**

- a) Riyal
- b) Yen
- c) US Dollar



The logo for ASTRONS GROUP features the word "ASTRONS" in a large, bold, grey font with a slight upward curve. Below it, the word "GROUP" is written in a smaller, spaced-out, light blue font. To the right of the text are three curved lines in purple, green, and orange. A large, faint grey outline of a mountain peak is visible in the background behind the text.

- d) Peso
- e) None of these

**14. What is the other name of punch cards?**

- a) Hollerith Cards
- b) IBM cards
- c) Both a and b
- d) capacity based device
- e) None of these

**15. According to Babbage's theory how much calculations difference machine could do in a second?**

- a) 40 calculations
- b) 600 calculations
- c) 60 calculations
- d) 50 calculations
- e) None of these

**16. Who was the "father of modern computer" ?**

- a) Charles Babbages
- b) Herman Hollerith
- c) Semen Korsakov
- d) Jaquard Hollerith
- e) None of these

**17. When was the methods for machine to record and store information was developed?**

- a) 1889
- b) 1890
- c) 1892
- d) 1885
- e) 1894

**18. Which method is used for storing and retrieving data in punch card in early 1900s?**

- a) Primary method
- b) Secondary method
- c) Unitary method
- d) Temporary methods
- e) None of these

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**Answer:**

- |      |       |       |       |       |       |       |       |
|------|-------|-------|-------|-------|-------|-------|-------|
| 1. c | 2. a  | 3. c  | 4. e  | 5. a  | 6. a  | 7. c  | 8. d  |
| 9. d | 10. B | 11. b | 12. e | 13. c | 14. c | 15. c | 16. a |
| 17 b | 18. a |       |       |       |       |       |       |

