



GENERAL AWARENESS

IBPS RRB



1) According to RBI guidelines, what is the minimum percent of Capital to Risk Assets Ratio (CRAR) that all Regional Rural Banks (RRBs) must maintain?

a) 5%

b) 7%

c) 9%

d) 11%

e) 12%

2) For what does "N" in NSFR stands for?

a) National

b) New

c) Nominal

d) None

e) Net

3) The Securities and Exchange Board of India (SEBI) approved norms for settlement of cases and new KYC norms for _____.

a) Mutual Funds

b) Money Market Instruments

c) Foreign Portfolio Investors

d) Insurance

e) None of these

4) Imperial Bank of India was renamed as State Bank of India on the recommendation of which committee?

a) AK Bhuchar Committee

b) A Ghosh Committee

c) A.D.Gorewala Commiittee

d) Adhyarjuna Committee

e) A C Shah Committee

5) RBI issued short-term debt management instruments known as CMBs. What does 'B' stand for in the same?

a) Bills



b) Bonds

c) Banks

d) Branch

e) Board

6) Prathama Bank, First Regional Rural Bank which was sponsored by

a) RBI

b) State Bank of India

c) Syndicate Bank

d) NABARD

e) Bank of India

7) Talcher Super Thermal Power Station or NTPC Talcher Kaniha is located in which state?

a) Gujarat

b) Madhya Pradesh

c) Andhra Pradesh



d) Haryana

e) Odisha

8) Manas National Park or Manas Wildlife Sanctuary is located in

a) West Bengal

b) Assam

c) Odisha

d) Jharkhand

e) Bihar



9) The World Bio-Fuel Day was observed across the world on which date, with an aim to create awareness about non-fossil-fuels (green fuels)?

a) July 02

b) October 16

c) August 10

d) September 21

e) May 23

10) The Saptak Annual Festival of Music is an annual thirteen-day Indian classical music festival held in which state?

a) Uttar Pradesh

b) Bihar

c) Jammu and Kashmir

d) Gujarat

e) None of these

Answers :



1) Answer: c)

According to RBI guidelines, all Regional Rural Banks or RRBs are advised to achieve and maintain a minimum Capital to Risk Assets Ratio (CRAR) of 9%. CRAR is expressed as a percentage of a bank's risk credit exposures and is also known as Capital Adequacy Ratio (CAR). It is the amount of money which a bank must keep with itself in form of cash. It is used by any bank in case of NPA or other financial problem to continue its operation or return the money of depositor. It protects depositor money and promote the stability and efficiency of financial systems.

2) Answer: e)

NSFR stands for Net Stable Funding Ratio. This concept has emerged as the aftermath of the global financial crisis of 2007-2008. It is the stable funding that a bank has to maintain according to their assets and balanced sheet which will allow the bank to operate even in financial crises. According to RBI guidelines Indian banks will maintain ratio at least 100% on an ongoing basis. It means reliable capital and liabilities currently available with a bank must be greater than the required capital and liabilities for one year. Available amount of stable funding / required amount of stable funding $\geq 100\%$

3) Answer: c)

The Securities and Exchange Board of India (SEBI) approved norms for settlement of cases and new KYC norms for Foreign Portfolio Investors. SEBI has approved a proposal to allow foreign investors to trade in commodity derivatives market, except for sensitive commodities. SEBI chairman also said that the mutual fund expenses will be brought down considering economies of scale.

4) Answer: c)

In 1955, Imperial Bank of India was renamed as State Bank of India on the recommendations of A.D. Gorewala Committee.

5) Answer: a)

CMBs stand for Cash Management Bills. These are short-term instruments issued by the RBI on behalf of the central government to meet the temporary mismatches

in the cash flow of the Government of India. These are issued for maturities less than 91 days.

6) Answer: c)

Prathama Bank is the First Regional Rural Bank of India, sponsored by Syndicate Bank established on 2nd October, 1975, with its Head Office at Moradabad in accordance with Regional Rural Bank Ordinance 1975 issued on 26th September, 1975.

7) Answer: e)

Talcher Super Thermal Power Station or NTPC Talcher Kaniha, located in the Angul district of Odisha, is a 3,000MW coal-fired power plant owned and operated by NTPC. The power station currently ranks as the fourth largest operational thermal power plant in India.

8) Answer: b)

Manas National Park or Manas Wildlife Sanctuary is a national park, UNESCO Natural World Heritage site, a Project Tiger reserve, an elephant reserve and a biosphere reserve in Assam. The name of the park is originated from the Manas River, which is named after the serpent goddess Manasa. The Manas river is a major tributary of Brahmaputra River, which passes through the heart of the national park.

9) Answer: c)

World Biofuel Day is observed every year on 10th August to create awareness about the importance of non-fossil fuels as an alternative to conventional fossil fuels and to highlight the various efforts made by the Government in the biofuel sector.

10) Answer: d)

The Saptak Annual Festival of Music is an annual thirteen-day Indian classical music festival held in Ahmedabad, Gujarat.

