



GENERAL AWARENESS

IBPS RRB



1) Which among the following is true regarding the Bankers' Cheque?

- a) Bankers' Cheques are issued by a bank to the individual.
- b) The fund is withdrawn directly from the account of the bank.
- c) The fund is payable within the same city in which it has been issued.
- d) All (a), (b), (c)
- e) Only (a) and (b)

2) Reserve Bank of India has directed all scheduled commercial banks with more than ___ branches to appoint an internal ombudsman.

- a) 20
- b) 25
- c) 10
- d) 15
- e) 12

3) Which of the following term denotes the ratio of a bank's capital in relation to its risk weighted assets and current liabilities?

a) Cash Reserve Ratio

b) Statutory Liquidity Ratio

c) Risk Ratio

d) Capital Adequacy Ratio

e) None of these

4) The Banking Companies (Legal Practitioner Clients' Accounts) Act _____

a) 1960

b) 1955

c) 1951

d) 1949

e) None of these

5) Qualitative tools is one of the methods used by Reserve Bank of India to implement monetary policy. Which one among the following is not a Qualitative tool?

a) Consumer credit regulation



b) Selective credit control

c) Moral Suasion

d) Open Market Operations

e) Rationing of Credit

6) Who among the following is the present governor of Jharkhand?

a) Draupadi Murmu

b) Prabhat Kumar

c) V C Pande

d) Syed Ahmed

e) Ved Marwah

7) Ayodhya is situated on the banks of which river?

a) Yamuna

b) Son

c) Sarayu



d) Subarnarekha

e) Hoogli

8) Syed Modi is associated with which game?

a) Football

b) Table Tennis

c) Badminton

d) Volleyball

e) Polo



9) 12 April is celebrated as International Day of _____ every year.

a) Justice

b) Animal Welfare

c) Climate Change

d) Human Space Flight

e) Peace

10) Korba Power Plant is located in which state?

- a) Punjab
- b) West Bengal
- c) Chhattisgarh
- d) Odisha
- e) Jharkhand

Answers :

1) Answer: d)



Bankers' Cheque is issued by a bank to the individual for payments within the same city in which it has been issued. The fund is withdrawn directly from the accounts of the bank. The validity of this instrument is three months from the date of issue.

2) Answer: c)

Reserve Bank of India directed all scheduled commercial banks with more than 10 branches to appoint an internal ombudsman. Regional rural banks are not included in this directive. This was done under the 'Internal Ombudsman Scheme, 2018' which gives ombudsman statutory powers under section 35 A of the Banking Regulation Act, 1949.

3) Answer: d)

Capital Adequacy Ratio (CAR) is the ratio of a bank's capital in relation to its risk weighted assets and current liabilities.

4) Answer: d)

The Banking Companies (Legal Practitioner Clients' Accounts) Act-1949

5) Answer: d)

Open Market Operations (OMO) refer to a central bank's buying and selling of government securities in the open market in order to expand or contract the amount of money in the banking system. This is a feature of Quantitative Tools along with Reserve Ratio (CRR/SLR) and Bank rate.

6) Answer: a)

Draupadi Murmu is the present governor of Jharkhand. She is the first woman Governor of Jharkhand. She is the first woman and tribal leader from Odisha to be appointed as a governor in an Indian state.

7) Answer: c)

River Sarayu flows through the historic city of Ayodhya in Uttar Pradesh.

The river flows into the Ganges near the town of Chhapra in Bihar. The river finds mentions in ancient Vedic texts as well as holy books of Ramayana and Bhagwat Geeta.

8) Answer: c)

Syed Modi, was a badminton singles player. He was eight-time National Badminton champion (1980 – 87). His most notable achievement is the men's singles title at the 1982 Commonwealth Games.

9) Answer: d)

In 2011, the United Nations declared April 12 as the International Day of Human Space Flight. On this day in 1961, Yuri Gagarin of the Soviet Union took the first space flight, opening the doors of space exploration to humankind.

10) Answer: c)

Korba Thermal Power Plant is a coal-based power plant located at Korba district in Chhattisgarh.

Major Thermal Power Plants in Chhattisgarh are

DBPL Baradarha Thermal Power Station

Jindal Tammar Thermal Power Plant

Hasdeo Thermal Power Plant

Marwa Thermal Power Plant

