



GENERAL AWARENESS

IBPS RRB



1) Reserve Bank of India has permitted Asset Reconstruction Companies to acquire financial assets under which act?

- a) SARFAESI Act, 2002
- b) The Companies Act, 1956
- c) Public Debt Act, 1944
- d) Banking Regulation Act, 1949
- e) DRT Act, 1993

2) Which of the following facility/service is NOT available in a White Label ATM?

- a) Regular Bills Payment
- b) Cash Deposit
- c) PIN change
- d) Request for Cheque Book
- e) All the above ARE available

3) Which is the first bank in India to be transformed into a Universal Bank from a Microfinance entity?

a) Capital First

b) Jana Small Finance

c) Bandhan bank

d) Bharatiya Mahila Bank

e) Yes Bank

4) In Core Banking Solutions, DCB is a monthly report. What does 'D' identify in DCB?

a) Digital

b) Direct

c) Discharge

d) Deposit

e) Demand



5) Consider the following statements in context of Insolvency and Bankruptcy Code and choose the CORRECT option among them:

a) Claims worth over ₹1.73 lakh crore settled under Insolvency and Bankruptcy Code (IBC)

b) Adoption of the UNCITRAL Model Law on Cross-Border Insolvency has been done

c) Centralised Research Wing to assist NCLT is needed

a) Only a

b) Only b

c) Only c

d) All a, b & c

e) None of the above



6) Where is Ranthambore National Park located?

a) Tamil Nadu

b) Rajasthan

c) Himachal Pradesh

d) Haryana

e) Jammu & Kashmir

7) Sattriya is the dance form of which state?

- a) Assam
- b) Meghalaya
- c) Rajasthan
- d) West Bengal
- e) Arunachal Pradesh

8) Where is the headquarters of Bandhan Bank situated?

- a) Mumbai
- b) Chennai
- c) Bengaluru
- d) Kolkata
- e) New Delhi



9) Sai Praneeth is associated with which of the following sport in India?

- a) Squash

- b) Billiards
- c) Table Tennis
- d) Wrestling
- e) Badminton

10) Who among the following is the union minister for Jal Shakti?

- a) Nitin Gadkari
- b) Mukhtar Abbas Naqvi
- c) Dharmendra Pradhan
- d) Gajendra Singh Shekhawat
- e) Santosh Kumar Gangwar

Answers :

1) Answer: a)

The Reserve Bank of India permitted Asset Reconstruction Companies to acquire financial assets in view of amendment to the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest (SARFAESI) Act, 2002. The

selling ARC will utilise the proceeds so received for the redemption of underlying security receipts.

2) Answer: e)

In addition to cash dispensing, ATMs / WLAs may offer many other services / facilities to customers. Some of these services include:

Account Information

Cash Deposit

Regular Bills Payment

Purchase of Re-load Vouchers for Mobiles (not permitted at WLAs)

Mini / Short Statement Generation

PIN change

Request for Cheque Book

3) Answer: c)



Bandhan Bank is a commercial bank focused on serving underbanked and underpenetrated markets in India. Bandhan Bank is the first instance in India of a microfinance entity transforming into a universal bank.

The bank currently offers a variety of asset and liability products and services designed for micro banking and general banking.

Headquarters: Kolkata; CEO & Founder: Chandra Shekhar Ghosh ; Chairperson: Anup Kumar Sinha

4) Answer: e)

Demand Collection and Balance is an abbreviation of DCB. In CBS, the Demand Collection and Balance Register is a monthly report. It is being pushed to the branches by the Software provider in the following path on a monthly basis.

5) Answer: D)

The Insolvency and Bankruptcy Code (IBC) is one of the most important economic reforms of recent times and the debt recovery mechanism has strengthened with claims worth over ₹1.73 lakh crore settled so far under the new law: Economic Survey

Cross Border Insolvency: Adoption of the UNCITRAL Model Law on Cross-Border Insolvency to effectively deal with cross-border insolvency issues, which will help in increased foreign investment

Improving NCLT capacity is needed through necessary infrastructure support such as,

- Centralised Research Wing to assist NCLT in following international best practices.

- Usage of technology by NCLT and IPs to enhance case management by strict timekeeping, data mining and analysis for review of IBC impact on the ground.

6) Answer: b)

Ranthambore National Park – Rajasthan

Gir National Park – Gujarat

Jim Corbett National Park – Uttarakhand

Kaziranga National Park – Assam

7) Answer: a)

Kathak – Uttar Pradesh

Odissi – Odisha

Manipuri – Manipur

Sattriya – Assam



8) Answer: d)

Bandhan Bank Headquarters: Kolkata; CEO: Chandra Shekhar Ghosh; Chairperson:
Anup Kumar Sinha

9) Answer: e)

B. Sai Praneeth recently jumped 4 places to enter in the top 20 players in the latest World Badminton Rankings.

He is now World No.19 in Men's Singles badminton ranking. Kidambi Srikanth & Sameer Verma retained his 10th & 13th position respectively.

PV Sindhu & Saina Nehwal retained 5th & 8th rank respectively.

10) Answer: d)

Gajendra Singh Shekhawat is the union minister of Jal Shakti. Jal Shakti Abhiyan has been launched across the country to accelerate water harvesting & conservation measures.

It is aimed at making water conservation & promotion of irrigation efficiency a mass movement via asset creation & communication campaigns.

