



# GENERAL AWARENESS

IBPS RRB



1) 'Nahargarh Biological Park' is located in which state of India?

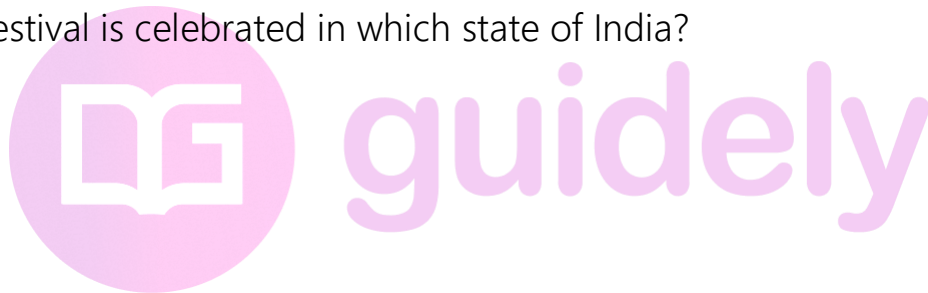
- a) Chhattisgarh
- b) Madhya Pradesh
- c) Gujarat
- d) Rajasthan
- e) Haryana

2) Hornbill Festival is celebrated in which state of India?

- a) Sikkim
- b) Goa
- c) Manipur
- d) Tripura
- e) Nagaland

3) Damdama Lake is located in which Indian State?

- a) Delhi



b) Haryana

c) Madhya Pradesh

d) Rajasthan

e) Maharashtra

4) Which two Indian cities are known as 'Twin Cities' of India?

a) Haridwar and Dehradun

b) Gurugram and Faridabad

c) Bengaluru and Mangalore

d) Hyderabad and Secunderabad

e) Mumbai and Pune

5) Dr. Mahendra Nath Pandey is the Minister of Skill Development and Entrepreneurship. He hails from which constituency?

a) Khunti

b) Chandauli

c) Begusarai



d) Bhatinda

e) Secunderabad

6) 'CSR' is a self-regulating business model. What does 'S' stands for in acronym CSR?

a) Sellout

b) Savings

c) Social

d) Security

e) Service



7) 'Financial crisis of 2008' is the example of which of the following?

a) Reputational Risk

b) Operational Risk

c) Interest Rate Risk

d) Systemic Risk

e) Liquidity Risk

8) Which among the following terms is used for all types of bank cards, credit cards, debit card, smart cards etc.?

a) Narrow Money

b) Cheap Money

c) Hot Money

d) Plastic money

e) IPO

9) Which of the following is NOT a type of cheque issued by an individual?

a) Bearer cheque

b) Order cheque

c) Crossed cheque

d) Savings cheque

e) None of the above

10) Fiscal deficit is \_\_\_\_\_.

- a) Total income less government borrowing
- b) Total payments less total receipts
- c) Total payments less capital receipts
- d) Total expenditure less total receipts excluding borrowing
- e) None of these

Answers :

1) Answer: d)

Rajasthan's forest minister recently inaugurated state's first lion safari at Nahargarh Biological Park.

2) Answer: e)

The Hornbill Festival is a celebration held every year from 1 – 10 December, in Nagaland, India.

3) Answer: b)

Damdama Lake is one of the biggest natural lakes in Haryana. Aravalli Ranges form a backdrop to Damdama Lake.

4) Answer: d)

Hyderabad and Secunderabad are together known as the twin cities of Telangana, located at the distance of 9 km.

5) Answer: b)

Dr. Mahendra Nath Pandey hails from Chandauli constituency of Uttar Pradesh.

6) Answer: c)

CSR stands for 'Corporate Social Responsibility'. CSR is a self-regulating business model that helps a company be socially accountable — to itself, its stakeholders, and the public. By practicing corporate social responsibility companies can be conscious of the kind of impact they are having on all aspects of society including economic, social, and environmental.

7) Answer: d)

Financial System is one intricate and connected network and hence, it gives rise to systemic risk. The failure of one bank has the possibility to cause the failure of many other banks, e.g. financial crisis of 2008.

8) Answer: d)

Plastic money is the generic term used for all types of bank cards, credit cards, debit card, smart cards etc.

9) Answer: d)

1) Bearer Cheque

Bearer cheques are the cheques which withdrawn to the cheque's owner. These types of cheques normally used for a cash transaction.

2) Order Cheque

Order cheques are the cheques which are withdrawn for the payee (the person whose name is written on the cheque). Before making payment to that payee, cross-checks check the identity of the payee.

3) Crossed Cheque

On the Crossed cheques, two lines are made on the top right of the cheque. Amount mentioned on the cheque is only transferred to the bank account of the payee. No cash payment is made.

10) Answer: d)

A fiscal deficit occurs when a government's total expenditures exceed the revenue that it generates, excluding money from borrowings. Deficit differs from debt, which is an accumulation of yearly deficits. A fiscal deficit is regarded by some as a positive economic event.



The formula for calculating is Fiscal deficit = Total expenditure – Total receipts excluding borrowings. Fiscal deficit acts as an indicator of the total borrowings needed by the government.

