



GENERAL AWARENESS

IBPS RRB



1) Who is the only Indian to win Nobel prize in Economics?

- a) Raghuram Rajan
- b) Amartya Sen
- c) Manmohan Singh
- d) Bimal Jalan
- e) M. Narsimham

2) Pandit Deen Dayal Upadhyaya National Academy of Social Security is situated in which of the following Indian city?

- a) Lucknow
- b) New Delhi
- c) Mumbai
- d) Bhopal
- e) Chennai

3) Who publishes the World's Billionaires ranking annually?

- a) World Bank

b) IMF

c) Forbes

d) Bloomberg

e) Fortune

4) Bhatiyali is a famous form of folk music practices in which Indian state?

a) Punjab

b) Uttar Pradesh

c) Haryana

d) West Bengal

e) Maharashtra

5) Sahyadri tiger reserve is in which state?

a) Gujarat

b) Madhya Pradesh

c) Rajasthan



d) Maharashtra

e) Goa

6) Which of the following statement is not correct about 'Basic Savings Bank Deposit Account (BSBDA)'?

a) It is not available to all customers.

b) There is no age and income criterion for opening BSBDA.

c) Individual can open only one 'Basic Savings Bank Deposit Account' in one bank.

d) It promotes financial inclusion.

e) There is no requirement for any initial deposit for opening a BSBDA.

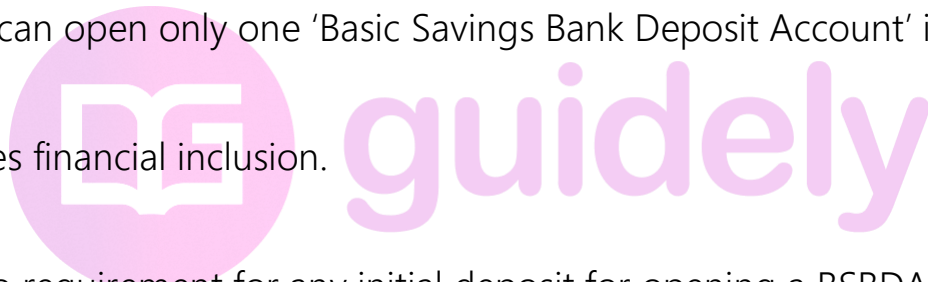
7) A long term debt instrument issued by a company yielding a fixed rate of interest is known as?

a) Debt equity

b) Equity funds

c) Debentures

d) Commercial papers



e) Yielding borrowings

8) In Basic Savings Bank Deposit Account (BSBDA) account how many times one can withdraw money?

a) Two

b) Five

c) Four

d) Three

e) Six



9) *99#, a USSD based mobile banking service of NPCI was initially launched in-

a) November 2010

b) November 2012

c) November 2011

d) November 2013

e) November 2015

10) Green Banking means _____

- a) Financing of irrigation projects by banks
- b) Development of forestry by banks
- c) Financing of environment friendly projects by banks
- d) Development of railways by banks
- e) None of these

Answers :

1) Answer: b)



Amartya Kumar Sen is an Indian economist and philosopher and was awarded the Nobel Memorial Prize in Economic Sciences in 1998 and Bharat Ratna in 1999 for his work in welfare economics. In 2004, Sen was ranked number 14 in BBC's poll of the Greatest Bengali of all time.

2) Answer: b)

Pandit Deen Dayal Upadhyaya National Academy of Social Security, was set up in 1990 at New Delhi.

Ever since its inception, PDUNASS has been emerging as a premier institution involved in training, research and consultancy in social security sector.

The National Academy has four Zonal Training Institutes and one Sub-Zonal Training Institute under its administrative control.

3) Answer: c)

The World's Billionaires is an annual ranking by documented net worth of the world's wealthiest billionaires compiled and published in by the American business magazine Forbes in March annually. The list was first published in March 1987. As of 2018, Microsoft founder Bill Gates had topped the list 18 of the past 24 years, while Amazon founder Jeff Bezos is ranked at the top for the first time and he became the first centibillionaire (Net Worth more than 100 billion \$) included in the ranking.

4) Answer: d)



Bhatiali is known as river song mostly sung by boatmen while going down streams of the river. bhatiyali is a form of folk music West Bengal.

5) Answer: d)

Sahyadri tiger reserve is in Maharashtra. It was created in 2008 with core area of about 600km²

Kawal- Telangana

Kamlang- Arunachal Pradesh

Sathyamangalam- Tamil Nadu

Pilibhit- Uttar Pradesh

6) Answer: a)

A BSBDA means an account that does not require customers to maintain a minimum or average monthly balance.

The full form of BSBDA account is Basic Savings Bank Deposit account.

The 'Basic Savings Bank Deposit Account' should be considered a normal banking service available to all. It works towards promoting financial inclusion.

This account shall not have the requirement of any minimum balance.

The services available in the account will include deposit and withdrawal of cash at bank branch as well as ATMs; receipt/credit of money through electronic payment channels or by means of deposit/collection of cheques drawn by Central/State Government agencies and departments;

While there will be no limit on the number of deposits that can be made in a month, account holders will be allowed a maximum of four withdrawals in a month, including ATM withdrawals; and

Facility of ATM card or ATM-cum-Debit Card;

The above facilities will be provided without any charges. Further, no charge will be levied for non-operation/activation of in-operative 'Basic Savings Bank Deposit Account'.

Banks would be free to evolve other requirements including pricing structure for additional value-added services beyond the stipulated basic minimum services on reasonable and transparent basis and applied in a non-discriminatory manner.

7) Answer: c)

Debentures are long term debt security funds that are mainly issued by a company to secure long term fund flow for the organization. They are not secured by any physical asset or collateral. The difference between the two is actually the function of the place where they are registered and also pay stamp duty for the same. It is a way of raising funds from the market for various companies.

8) Answer: c)

In BSBDA, banks are required to provide free of charge minimum four withdrawals, through ATMs and other mode including RTGS / NEFT / Clearing / Branch cash withdrawal / transfer / internet debits / standing instructions / EMI etc It is left to the banks to either offer free or charge for additional withdrawal/s.

9) Answer: c)

*99#, a USSD based mobile banking service of NPCI was initially launched in November 2012.

10) Answer: c)

Green Banking means Financing of environment friendly projects by banks