



GENERAL AWARENESS

IBPS CLERK



1) ROA is an indicator of how profitable a company is relative to its total assets. In ROA, what does word 'R' stands for?

- a) Regulation
- b) Ratio
- c) Risk
- d) Return
- e) Rate

2) Which among the following curves shows the relationship between tax rates and the amount of tax revenue collected by the government?

- a) Phillips Curve
- b) Laffer Curve
- c) Kuznets Curve
- d) Yield Curve
- e) Indifference Curve



3) What is the full form of PCR?

- a) Public Credit Record
- b) Provident Capital Registry
- c) Public Capital Register
- d) Private Credit Registry

e) Public Credit Registry

4) Banks Board Bureau was set up to revamp PSBs based on the recommendations of which of the following committees?

a) Malhotra Committee

b) Saraiya Committee

c) Nayak Committee

d) Sri Krishna Committee

e) RaghuramRajan Committee

5) Which of the following is not true about Unified Payments Interface (UPI)?

a) UPI is an instant payment system developed by the National Payments Corporation of India (NPCI).

b) Through UPI, all payments are instant and takes place in banking hours.

c) Under UPI person will have a single identity and password for using multiple bank accounts.

d) UPI is based on the Immediate Payment Services (IMPS) infrastructure.

e) All of the above are correct.

6) Botswana is a landlocked country in Southern Africa. Which city is the Capital of Botswana?

a) Ottawa

b) Vienna

- c) Yaounde
- d) Gaborone
- e) Brasilia

7) Kakrapar Atomic Power Station is located in which of the following states?

- a) Uttar Pradesh
- b) Tamil Nadu
- c) Gujarat
- d) Maharashtra
- e) Karnataka

8) Kina is the currency of which among the following countries?

- a) Samoa
- b) Papua New Guinea
- c) Botswana
- d) Malta
- e) Monaco

9) The word 'Stalemate' is related to which of the following games?

- a) Golf
- b) Chess

- c) Billiards
- d) Hockey
- e) Swimming

10) Where the International Investment Bank is headquartered located?

- a) USA
- b) UK
- c) Germany
- d) France
- e) Russia

Answers :



1) Answer: d)

Return on assets (ROA) is an indicator of how profitable a company is relative to its total assets. ROA gives a manager, investor, or analyst an idea as to how efficient a company's management is at using its assets to generate earnings.

2) Answer: b)

The LafferCurve is a theory developed by supply-side economist Arthur Laffer to show the relationship between tax rates and the amount of tax revenue collected by governments. It suggests that as taxes increase from low levels, tax revenue collected by the government also increases.

3) Answer: e)

PCR stands for Public Credit Registry. PCR would capture details of all borrowers, including wilful defaulters and the pending legal suits in order to check financial delinquencies. The PCR will also include data from entities like market regulator Sebi, the corporate affairs ministry, GSTN, and IBBI to enable the banks and financial institutions to get a 360-degree profile of existing and prospective borrowers on a real-time basis.

4) Answer: c)

Banks Board Bureau is an advisory authority of Central Government comprising eminent professionals and officials to improve governance of PSBs. It was announced by Union Government in August 2015 as part of seven-point IndraDhanush Mission to revamp PSBs and based on recommendations of RBI-appointed Nayak Committee.

5) Answer: b)

UPI is an indigenously developed platform by National Payments Corporation of India (NPCI) and set up with the support of the Reserve Bank and Indian Banks Association (IBA). Through UPI, all payments are instant but it provides 24/7 service, irrespective of banking hours.

6) Answer: d)

Botswana – Gaborone

Austria – Vienna

Canada – Ottawa

Brazil – Brasilia

Cameroon – Yaounde

7) Answer: c)

The Kakrapar Atomic Power Station (KAPS) is located near Surat in the state of Gujarat. This is country's first 700 MW Pressurized Heavy Water Reactor (PHWR) plant.

8) Answer: b)

Samoa – Tala

Papua New Guinea – Kina

Bulgaria – Lev

Malta – Euro

Monaco – Euro

9) Answer: b)



Stalemate is a situation in the game of chess where the player whose turn it is to move is not in check but has no legal move.

10) Answer: e)

International Investment Bank is a multilateral development bank established in 1970 in order to promote economic development and cooperation of the member states. The Bank carries out its activities based on an intergovernmental agreement establishing the bank, registered with the United Nations Secretariat. The headquarters is located in Moscow, Russia.

Daily Practice Test Schedule | Good Luck

Topic	Daily Publishing Time
Daily News Papers & Editorials	8.00 AM
Current Affairs Quiz	9.00 AM
Current Affairs Quiz (Hindi)	9.30 AM
IBPS SO/NIACL AO Prelims – Reasoning	10.00 AM
IBPS SO/NIACL AO Prelims – Reasoning (Hindi)	10.30 AM
IBPS SO/NIACL AO Prelims – Quantitative Aptitude	11.00 AM
IBPS SO/NIACL AO Prelims – Quantitative Aptitude (Hindi)	11.30 AM
Vocabulary (Based on The Hindu)	12.00 PM
IBPS SO/NIACL AO Prelims – English Language	1.00 PM
SSC Practice Questions (Reasoning/Quantitative aptitude)	2.00 PM
SSC Practice Questions (Reasoning/Quantitative aptitude) (Hindi)	2.30 PM

IBPS Clerk – Static GK	3.00 PM
SSC Practice Questions (English/General Knowledge)	4.00 PM
SSC Practice Questions (English/General Knowledge) (Hindi)	4.30 PM
Daily Current Affairs Updates	5.00 PM
SBI PO/IBPS ClerkMains – Reasoning	6.00 PM
SBI PO/IBPS Clerk Mains – Quantitative Aptitude	7.00 PM
SBI PO/IBPS Clerk Mains – English Language	8.00 PM