



GENERAL AWARENESS

IBPS CLERK



1) The time limit of declaring loan dues from Micro Small and Marginal Entrepreneurs as NPA (Non-Performing Assets) is increased to how many days?

- a) 120 days
- b) 180 days
- c) 150 days
- d) 210 days
- e) 165 days

2) Under which of the following types of account, a specified amount is deposited every month for a specific period say, 12, 24, 36 or 60 months?

- a) Fixed Deposit Account
- b) Saving Account
- c) Current Account
- d) Recurring Account
- e) Demat Account

3) What does 'E' stand for in SARFAESI?

- a) Economic
- b) Enforcement
- c) Earnings
- d) Economical
- e) None of these

4) Treasury bills or T-bills, which are money market instruments, are short term debt instruments issued by which organisation?

- a) Reserve Bank of India
- b) Individual Banks
- c) Government of India
- d) IRDAI
- e) Corporate & Financial Institutions

5) The Insurance Regulatory and Development Authority of India (IRDAI) was working on which of the following method's guidelines that will allow insurers to check the products before being available in the market in a particular geography or set of policyholders?

- a) Laboratory house
 - b) Sandbox
 - c) Safeguard
 - d) Safe space
 - e) Mailbox
- 6) Which of the following countries don't have 'Euro' as their currency?
- a) Italy
 - b) Germany
 - c) France
 - d) Greece
 - e) Denmark
- 7) The capital of Colombia is?
- a) Quito
 - b) Lima



c) Bogota

d) Caracas

e) Santiago

8) The Ganga Wildlife Sanctuary is located in which state of India?

a) Kerala

b) Gujarat

c) Haryana

d) Madhya Pradesh

e) None of these



9) Mohiniattam Dance is associated with which of the following Indian states?

a) Orissa

b) Tamil Nadu

c) Himachal Pradesh

d) Kerala

e) Andhra Pradesh

10) Mettur Dam is located in which of the following states?

a) Maharashtra

b) Kerala

c) Tamil Nadu

d) Karnataka

e) Andhra Pradesh

Answers:



1) Answer: b)

The time limit of declaring loan dues from Micro Small and Marginal Entrepreneurs as NPA (Non-Performing Assets) is increased to 180 days.

2) Answer: d)

Recurring Deposit is a special kind of Term Deposit offered by banks in India which help people with regular incomes to deposit a fixed amount every month into their Recurring Deposit account and earn interest at the rate applicable to Fixed Deposits.

3) Answer: b)

SARFAESI stands for Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest. This law allows banks and other financial institution to auction residential or commercial properties to recover loans.

4) Answer: c)

Treasury bills or T-bills, which are money market instruments, issued by the Government of India and are presently issued in three tenors, namely, 91 day, 182 day and 364 day. Treasury bills are zero coupon securities and pay no interest.

5) Answer: b)

The Insurance Regulatory and Development Authority of India (IRDA) is working on the guidelines for 'Sandbox' method which will allow insurers to test products in a particular geography or among a set of few policyholders before they are available in the market.

6) Answer: e)

Italy, Germany, France, Greece – Euro, Denmark – Krone

7) Answer: c)

Colombia is a country at the northern tip of South America. Bogota is the capital of the Colombia. Peso is the currency of the Colombia. Juan Manuel Santos is current President of the country.

Ecuador- Quito

Peru- Lima

Venezuela- Caracas

Chile- Santiago

8) Answer: b)

Gaga Wildlife Sanctuary is a protected area located in Bhatia taluka, Jamnagar district, Gujarat, India.

Note:-It is 332.87 hectares in size and is situated in the Saurashtra peninsula on the coast of the Gulf of Kutch.

9) Answer: d)

Mohiniattam is one of two classical dances of India that developed and popular in the state of Kerala. Mohiniattam dance gets its name from the word Mohini- a mythical enchantress avatar of the Hindu God Vishnu.

10) Answer: c)

Mettur Dam is in Tamil Nadu at Kaveririver.

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 Clerk Mains – Reasoning 6.00 PM
- SBI PO/IBPS Clerk Mains – Quantitative Aptitude 7.00 PM
- SBI PO/IBPS Clerk Mains – English Language 8.00 PM