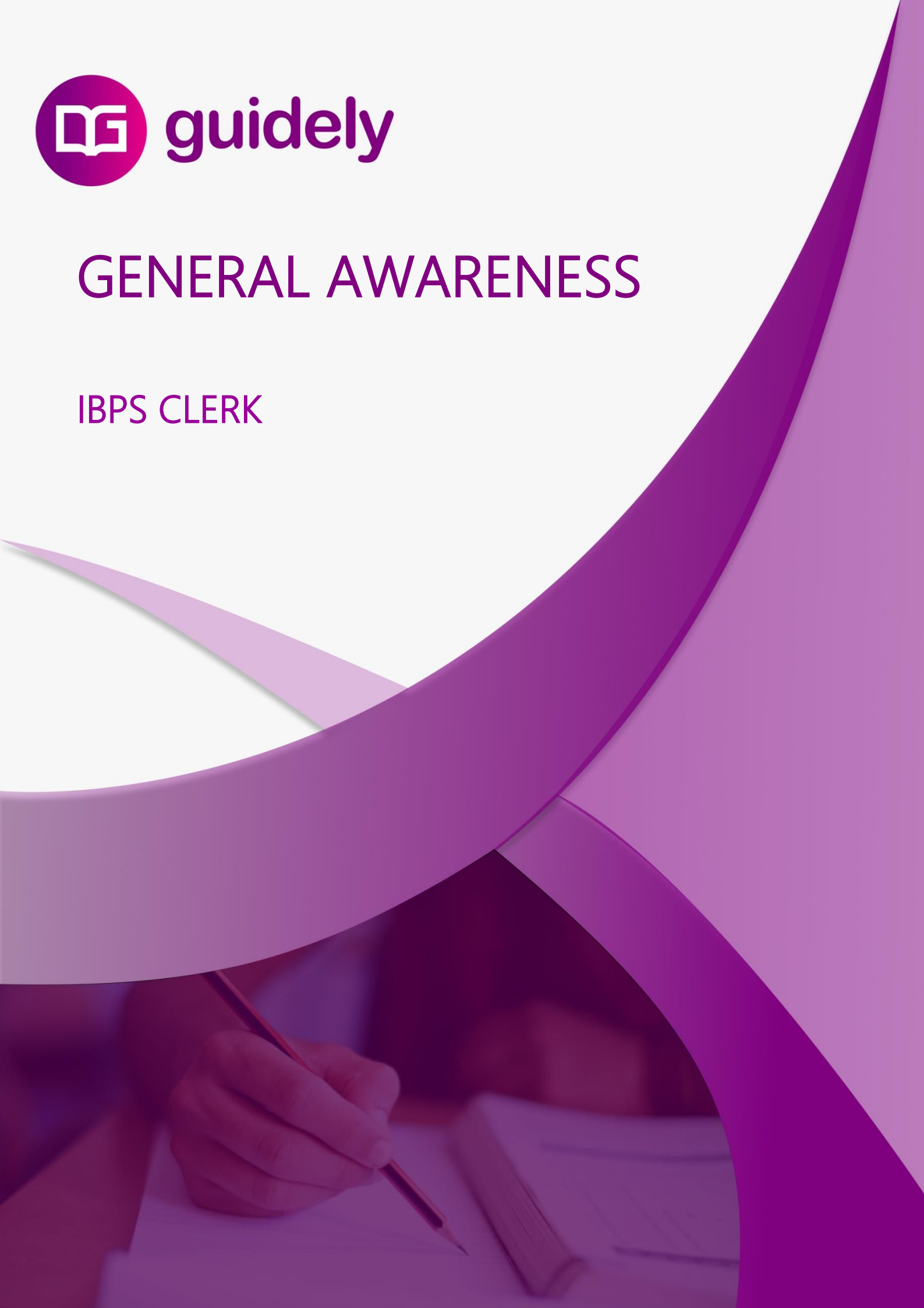




GENERAL AWARENESS

IBPS CLERK



1) What do you understand by the term "Ante- Dated Cheque"?

- a) A cheque bearing the date earlier than it was drawn.
- b) A cheque bearing the date later than it was drawn.
- c) A cheque bearing no date at all.
- d) A cheque bearing same date on which it was drawn.
- e) None of these

2) Which of the following methods can be conveniently used for providing finance for infrastructure projects?

- a) Securitization
- b) Credit Syndication
- c) Take out Financing
- d) Consortium Financing
- e) Factoring



3) Currency swap is an instrument to manage _____.

- a) Currency risk
- b) Currency and interest rate risk
- c) Cash flows in different currencies
- d) Interest rate risk

e) All of the above

4) What is the upper limit to issue a T-Bill?

a) 10000

b) 25000

c) 50000

d) 100000

e) No limit

5) Policy Adjustment done by central bank of our country to control money called

a) Fiscal Policy

b) Monetary Policy

c) Review Policy

d) Credit Policy

e) None of these

6) Who is the present CM of Goa?

a) Satyapal Malik

b) Manoharlal Parrikar

c) Jagdish Mukki



d) Banwarilal Purohit

e) None of these

7) MacMahon is the boundary line between which two countries?

a) India and Nepal

b) India and China

c) India and Pakistan

d) Nepal and China

e) India and Bhutan

8) Which city is known as Rome of the East?

a) Mumbai

b) Alappuzha

c) Mangalore

d) Kochi

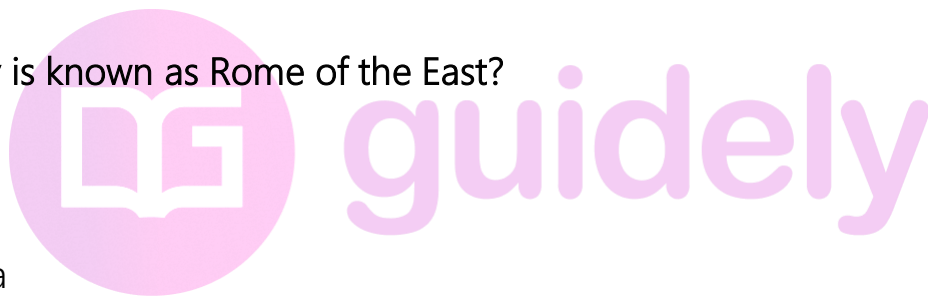
e) Bangalore

9) Jawaharlal Nehru Port Trust is located in which city?

a) Vishakapatnam

b) Mumbai

c) Chennai



- d) Kutch
- e) None of these

10) Where Lal Bahadur Shastri International Airport located?

- a) Varanasi
- b) Port Blair
- c) Kolkata
- d) Jaipur
- e) Ahmadabad

Answers:

1) Answer: a)



Ante means before. A post-dated check is one that has a date on it later than today. You cannot cash it until that date. A antedated check is a regular check. It was dated earlier than today and can be cashed immediately.

2) Answer: c)

Takeout financing is an accepted international practice of releasing long-term funds for financing infrastructure projects. It can be used to effectively address Asset-Liability mismatch of commercial banks arising out of financing infrastructure projects and also to free up capital for financing new projects.

3) Answer: c)

A currency swap is an agreement in which two parties exchange the principal amount of a loan and the interest in one currency for the principal and interest in another currency. At the inception of the swap, the equivalent principal amounts are exchanged at the spot rate.

4) Answer: e)

Treasury Bills are basically instruments for short term (maturities less than one year) borrowing by the Central Government. Treasury Bills are issued only by the central government in India. The State governments do not issue any treasury bills. Interest on the treasury bills is determined by market forces. Treasury bills are available for a minimum amount of Rs. 25,000 and in multiples of Rs. 25,000. There is no upper limit to issue a T-Bill.

5) Answer: b)

Monetary policy is the process by which the monetary authority of a country, typically the central bank or currency board, controls either the cost of very short-term borrowing or the monetary base, often targeting an inflation rate or interest rate to ensure price stability and general trust in the currency.

6) Answer: b)

Manohar Gopalkrishna Prabhu Parrikar is an Indian politician and leader of Bharatiya Janata Party who has been Chief Minister of Goa since 14 March 2017. Mridula Sinha is the Governor.

7) Answer: b)

The McMahon Line is a border line between Tibetan region of China and North-east region of India, proposed by British colonial administrator Henry McMahon at the

1914 Simla Convention which was signed between the British and the Tibetan representatives.

8) Answer: c)

Mangalore (or Mangaluru) is an Arabian Sea port and a major commercial center in the Indian state of Karnataka. It's home to the Kadri Manjunath Temple, known for its bronze statues, and the 9th-century Mangaladevi Temple.

9) Answer: b)

Jawaharlal Nehru Port, also known as Nhava Sheva, is the largest container port in India. Located east of Mumbai in Maharashtra, the port on the Arabian Sea is accessed via Thane Creek. Its common name derives from the names of Nhava and Sheva villages that were situated here.

10) Answer: a)

Lal Bahadur Shastri International Airport is a public airport located at Babatpur, 26 km northwest of Varanasi, Uttar Pradesh, India.

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
NIACL AO Prelims – Reasoning	10.00 AM

NIACL AO Prelims – Reasoning (Hindi)	10.30 AM
NIACL AO Prelims – Quantitative Aptitude	11.00 AM
NIACL AO Prelims – Quantitative Aptitude (Hindi)	11.30 AM
Vocabulary (Based on The Hindu)	12.00 PM
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

