

GENERAL AWARENESS

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1) "Local Area Banks" were introduced in 1996, LAB's are restricted to operate maximum in three Districts. How many Local Area Banks are functioning at present?

a) 4

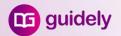
- b) 9
- c) 13
- d) 27
- e) 34

2) National Automated Clearing House (NACH) is introduced by which among the following organisations? uidel

- a) RBI
- b) SBI
- c) NPCI
- d) SEBI
- e) None of these

3) The amount of Loan under retail lending normally range between _____ to

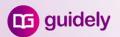
- a) ₹ 20000 to ₹ 1 crore
- b) ₹ 50000 to ₹ 50 lakh
- c) ₹ 1 Lakh to ₹ 1 crore



- d) ₹ 1 Lakh to ₹ 10 lakh
- e) ₹ 10 Lakh to ₹ 10 crore
- 4) Which one of the following methods is currently used in India to issue notes?
- a) Proportional Reserve System
- b) Fixed Fiduciary System
- c) Minimum Reserve System
- d) Fiscal Reserve System
- e) Budget Reserve System

5) As per RBI Guideline, What is the name of the new type of account to achieve

- "Financial Inclusion"?
- a) BSBDA Account
- b) Basic Account
- c) Small Account
- d) Small Savings Account
- e) Smart Savings Account
- 6) 'Pattachitra' style of painting is native of which Indian state?
- a) Orissa
- b) Gujarat



- c) Maharashtra
- d) Andhra Pradesh
- e) Kerala
- 7) Khoria Dance is a popular folk dance form of which state?
- a) Haryana
- b) Assam
- c) Goa
- d) Rajasthan
- e) Kerala
- 8) Identify the wrong option.
- a) Feroz Shah Kotla, New Delhi
- b) Brabourne Stadium, Mumbai
- c) Moin-ul-Haq Stadium, Bhopal
- d) Barkatullah Khan Stadium, Jodhpur
- e) All are Correct
- 9) The Garampani Wildlife Sanctuary is located in which of the following state?

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- a) Assam
- b) Andaman & Nicobar Island



- c) Madhya Pradesh
- d) Gujarat
- e) Haryana
- 10) Sri Ram Sagar Reservoir is situated in which of the following states?
- a) Madhya Pradesh
- b) Telangana
- c) Maharashtra
- d) Gujarat
- e) Uttar Pradesh

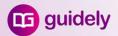
Answers :

1) Answer: a)

Local Area Banks have jurisdiction over a maximum of three contiguous districts, and their basic function is to mobilise funds in rural and semi-urban areas. There are only four Local Area Banks (LAB) in India.

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- 1. Coastal Local Area Bank Ltd (Vijayawada, Andhra Pradesh)
- 2. Capital Local Area Bank Ltd (Phagwara, Punjab)
- 3. Krishna Bhima Samruddhi Local Area Bank Ltd (Mahbubnagar, Telangana)
- 4. Subhadra Local Area Bank Ltd., Kolhapur (Kolhapur, Maharashtra)
- 2) Answer: c)



The National Payments Corporation of India (NPCI) introduced to banks, financial institutions, Corporate and Government/s a service termed as National Automated Clearing House (NACH).

3) Answer: a)

The "Retail Loans" given by commercial banks are generally for the duration of less than 5-7 years only. The amount of Loan normally under the retail lending range between ₹ 20000 and ₹ 1 crore.

4) Answer: c)

The Reserve bank of India has the authority to issue currency. The current system of Indian government to issue notes is "Minimum Reserve System". Under this policy, the minimum reserves to be maintained in the form of gold and foreign exchange should consists of rupees 200 crore. Out this reserve, the value of gold to be maintained is rupees 115 crore. This system was introduced in 1956 replacing the proportional reserve system, and continues till date.

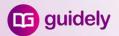
5) Answer: a)

The aim of introducing 'Basic Savings Bank Deposit Account (BSBDA)' is very much part of the efforts of RBI for furthering Financial Inclusion objectives.

6) Answer: a)

Pattachitra or Patachitra is a general term for traditional, cloth-based scroll painting, based in the eastern Indian states of Odisha and West Bengal. Pattachitra artform is known for its intricate details as well as mythological narratives and folktales inscribed in it.

7) Answer: a)



Khoria Dance, a variety of Jhumar Dance, is popular in the central areas of Haryana.

8) Answer: c)

Moin-ul-Haq Stadium is in Patna

9) Answer: a)

Garampani Wildlife Sanctuary is a 6.05-square-kilometre wildlife sanctuary located in Karbi Anglong district, Assam, India. It is 25 km from Golaghat

10) Answer: b)

Sri Ram Sagar is a reservoir across the River Godavari near Nirmal town in Telangana, India.

