



GENERAL AWARENESS

NIACL



1) Which/who among the following imposes a moratorium on the operations of a bank if affairs at the bank are not operated properly?

- a) Reserve Bank of India
- b) Ministry of Finance
- c) PMO
- d) The President
- e) Other than those given in options

2) To issue CP (Commercial Paper), what should be the minimum tangible net worth of the company as per latest audited balance sheet?

- a) Rs. 10 crores
- b) Rs. 5 crores
- c) Rs. 4 crores
- d) Rs. 8 crores
- e) Rs. 25 crores

3) Which of the following relations between Central Government and SEBI is correct?

- a) The central government can issue directions to SEBI board
 - b) The central government cannot supersede the SEBI board
 - c) The Central Government has power to give any guideline and make regulations and rules for SEBI and its operation
 - d) Only a) and c)
 - e) All a), b) and c)
- 4) 'BCBS' is the primary global standard setter for the prudential regulation of banks and provides a forum for regular cooperation on banking supervisory matters. What is the full form of BCBS?
- a) Banking Committees of Backward States
 - b) Basel Committee on Banking Supervision
 - c) Basel Commission on Business Simplification
 - d) BRICS Countries Business Subgroup
 - e) Bankers Committee of BRICS States
- 5) What is the daily limit for BHIM app transaction?

a) Rs. 10,000

b) Rs. 20,000

c) Rs. 40,000

d) Rs. 5,000

e) Rs. 50,000

6) "IBSAMAR" is a joint multinational maritime exercise between India and which among the following nations?

a) Brazil

b) South Africa

c) Indonesia

d) Both a) and b)

e) Both a) and c)

7) 'No Spin' is the autobiography of which cricket player?

a) Muthaiah Muralitharan

b) Anil Kumble



c) Glenn McGrath

d) Shane Warne

e) Bishan Singh Bedi

8) Darrah National Park is located in which of the following states?

a) Uttar Pradesh

b) West Bengal

c) Rajasthan

d) Chhattisgarh

e) Haryana

9) What rank has India obtained in "Global Innovation Index, 2018"?

a) 60

b) 57

c) 66

d) 48



e) 30

10) Kutiyattam is a traditional performing art form, recognized by UNESCO as a Masterpiece of the Oral. It is originated from which state?

a) Karnataka

b) Kerala

c) Odisha

d) Andhra Pradesh

e) Telangana



Answers :

1) Answer: a)

Reserve Bank of India imposes a moratorium on the operations of a bank if affairs at the bank are not operated properly. The Reserve Bank of India has the authority to freeze the operations of a bank in case all the extant guidelines are not properly and regularly by the bank. This is like a temporary delay and the time for which this can be done depends on the regulator but it is for a short time period only.

2) Answer: c)

The tangible net worth of the company, as per the latest audited balance sheet, must not be less than Rs. 4 crores.

3) Answer: d)

Central Government and SEBI:

The central government has power to issue directions to SEBI board, supersede (replace) the board and if necessary can call for returns and reports.

The Central Government has power to give any guideline and make regulations and rules for SEBI and its operation.

The activities of SEBI are financed by grants from Central Government.

The fund called SEBI General Fund has been setup, to which all fees and charges are credited. This fund is used to meet the expenses of Board and to pay salaries to staff and board members.

4) Answer: b)

The Basel Committee on Banking Supervision (BCBS) is a committee of banking supervisory authorities that was established by the central bank governors of the group of ten countries in 1974. The Committee's Secretariat is located at the Bank for International Settlements (BIS) in Basel, Switzerland.

5) Answer: c)

There are 3 types of transaction limits of BHIM.

Per transaction Limit

Through the BHIM, you can't pay more than ₹20 thousand in a transaction.

Daily Limit

The daily limit for BHIM app transaction is ₹40,000.

Number of Transaction

There is also a limit to the number of transactions through the BHIM app. The UPI prohibits more than 20 transactions by a user.

6) Answer: d)

IBSAMAR is a joint Multi-National Maritime Exercise between the Indian, Brazilian and South African Navies.

7) Answer: d)

Spin legend of Australia, Shane Warne released autobiography 'No Spin' in October 2018.

8) Answer: c)

Darrah National Park is located in Rajasthan.

9) Answer: b)

Global Innovation Index (GII) 2018 is the 11th edition of GII. The theme for GII 2018 is: "Energizing the World with Innovation". India's rank on the Global Innovation Index (GII) is 57 in 2018. It has improved from 60 in 2017. Switzerland has achieved first rank.

10) Answer: b)

Kutiyattam, is a traditional performing art form in the state of Kerala. It is a Sanskrit theatre form.

