



GENERAL AWARENESS

NIACL



1) Which of the following is not correctly matched?

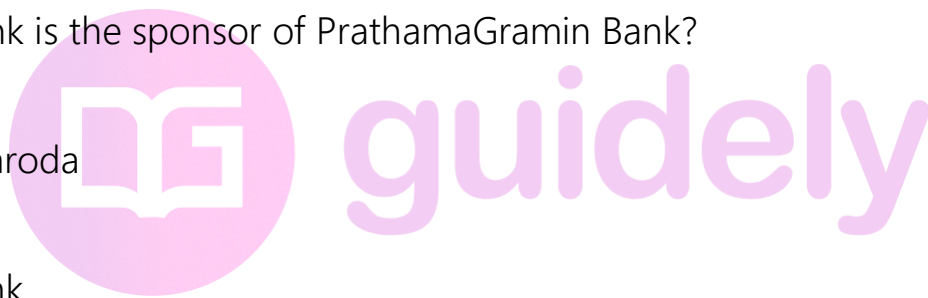
- a) Bengal Central Bank Ltd — 1918
- b) Comilla Union Bank Ltd — 1922
- c) Hooghly Bank Ltd — 1932
- d) Comilla Banking Corporation Ltd — 1926
- e) None of these

2) Which bank is the sponsor of PrathamaGramin Bank?

- a) Bank of Baroda
- b) Indian Bank
- c) Punjab National Bank
- d) Syndicate Bank
- e) None of these

3) What is a 'Debit Card'?

- a) It is a card issued by a Rating Agency



b) It is a card which can be used for withdrawing cash or making payment even in the absence of any balance in the account

c) It is a card which can be used for withdrawing cash or making payment if there is balance in the account

d) It is a card which carries prepaid balance

e) It is card which can be used for making STD calls

4) By increasing repo rate, the economy may observe the following effects

a) Rate of interest on loans and advances will be costlier

b) Industrial output would be affected to an extent

c) Banks will increase rate of interest on deposits

d) Industry houses may borrow money from foreign countries

e) All of the above

5) The number of days given to you on your card before the card issuer starts charging you interest is called _____

a) Silent Period

b) Advance Period

c) Grace Period

d) Nominal Period

e) None of these

6) Nagarhole National Park located in which state?

a) Karnataka

b) Kerala

c) Tamil Nadu

d) Andhra Pradesh

e) Rajasthan

7) The Headquarter of India Meteorological Department (IMD) located at which state?

a) Delhi

b) Maharashtra

c) Tamil Nadu



d) Kerala

e) None of these

8) Netravati river originates in which states of India?

a) Kerala

b) Karnataka

c) Tamil Nadu

d) Uttar Pradesh

e) Andhra Pradesh



9) Which of the following countries is not a member of OPEC?

a) Algeria

b) Indonesia

c) Malaysia

d) Nigeria

e) Congo

10) World Autism day is observed every year on which day?

a) 2 April

b) 5 April

c) 3 April

d) 1 April

e) 9 April

Answers :

1) Answer: d)



Bengal Central Bank Ltd was a commercial bank based in Bengal. It was founded by J. C. Das in 1918 as the Bengal Central Loan Company. On 18th December 1950, it merged with Comilla Banking Corporation, Comilla Union Bank and Hooghly Bank to form the United Bank of India.

2) Answer: d)

Prathama Bank is the first Regional Rural Bank of India, sponsored by Syndicate Bank established on 2nd October, 1975, with its Head Office at Moradabad in accordance with Regional Rural Bank Ordinance 1975 issued on 26th September, 1975 (Replaced later by Regional Rural Bank Act, 1976(2) of 1976 of Government of India).

3) Answer: c)

A debit card is a payment card that provides the cardholder electronic access to their bank account(s) at a financial institution. The card, where accepted, can be used instead of cash when making purchases. In some cases, the primary account number is assigned exclusively for use on the Internet and there is no physical card.

4) Answer: a)

By increasing repo rate, the economy may observe the rate of interest on loans and advances will be costlier. Repo rate is the rate at which the central bank of a country (Reserve Bank of India in case of India) lends money to commercial banks in the event of any shortfall of funds. Repo rate is used by monetary authorities to control inflation.

5) Answer: c)

The number of days given to you on your card before the card issuer starts charging you interest is called Grace Period.

6) Answer: a)

Nagarahole National Park located in Karnataka

7) Answer: a)

The Headquarter of India Meteorological Department (IMD) located at New Delhi

8) Answer: b)

Netravatiriver originates in Karnataka

9) Answer: c)

The Organization of the Petroleum Exporting Countries (OPEC) was founded in Baghdad, Iraq, with the signing of an agreement in September 1960 by five countries namely Islamic Republic of Iran, Iraq, Kuwait, Saudi Arabia and Venezuela. They were to become the Founder Members of the Organization.

These countries were later joined by Qatar (1961), Indonesia (1962), Libya (1962), the United Arab Emirates (1967), Algeria (1969), Nigeria (1971), Ecuador (1973), Gabon (1975), Angola (2007), Equatorial Guinea (2017) and Congo (2018).

10) Answer: a)

World Autism day is observed every year on 2nd April