

# **GENERAL AWARENESS**

## NIACL



1) ECGC Limited (Export Credit Guarantee Corporation of India Ltd) is a company wholly owned by?

a) RBI

- b) Government of India
- c) IRDAI
- d) NABARD
- e) SEBI

2) Micro Units Development Refinance Agency (MUDRA) has a corpus of \_\_\_\_\_, and credit guarantee corpus of \_\_\_\_\_

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- a) Rs. 25,000 crore and Rs.3,000 crore
- b) Rs. 20,000 crore and Rs.4,000 crore
- c) Rs. 15,000 crore and Rs.4,000 crore
- d) Rs. 20,000 crore and Rs.3,000 crore
- e) Rs. 15,000 crore and Rs.5, 000 crore
- 3) Public Debt Management Agency (PDMA) is being to set up to prevent leakages and development of the \_\_\_\_\_
- a) Treasury Market
- b) Bond Market
- c) Money Market



- d) Capital Market
- e) Call Money Market
- 4) Fiscal policy is concerned with which of the following?
- a) Public revenue and Expenditure
- b) Issue of Currency
- c) Export Import
- d) Population Control
- e) Education for all

5) In case of failed ATM transactions, if the amount is not credited to customer's account within 7 working days from the date of receipt of the complaint. Banks have to pay compensation at the rate of Rs.\_\_\_\_\_ per day.

- a) 150
- b) 200
- c) 100
- d) 10
- e) 50
- 6) Vastrapur Lake is located in which state?
- a) Uttarakhand
- b) Assam

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- c) Sikkim
- d) Karnataka
- e) Gujarat
- 7) Pilibhit Wildlife Sanctuary located in which state?
- a) Karnataka
- b) Nagaland
- c) Maharashtra
- d) Mizoram
- e) Uttar Pradesh
- 8) What is the capital of Montenegro?
- a) Manila
- b) Asuncion
- c) Conakry
- d) Lisbon
- e) Podgorica
- 9) April 23 observed as what day every year?
- a) World Book Day
- b) World Hemophilia Day



- c) World Autism Awareness Day
- d) World Water Day
- e) World Health Day
- 10) ChaudharyCharan Singh International Airport located in which State/UT?
- a) Assam
- b) Gujarat
- c) Andaman & Nicobar
- d) Maharashtra
- e) Uttar Pradesh

#### Answers :

1) Answer: b)

ECGC Ltd. (Export Credit Guarantee Corporation of India Ltd.), wholly owned by Government of India, was set up in 1957 with the objective of promoting exports from the country by providing Credit Risk Insurance and related services for exports. It functions under the administrative control of Ministry of Commerce & Industry, and is managed by a Board of Directors comprising representatives of the Government, Reserve Bank of India, banking, and insurance and exporting community.

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#### 2) Answer: d)

The bank will have an initial corpus of Rs. 20,000 crore and a credit guarantee fund of and Rs.3,000 crore. The bank will initially function as a non-banking financial



company and a subsidiary of the Small Industries Development Bank of India (SIDBI).

### 3) Answer: b)

The government's intention to set up a Public Debt Management Agency (PDMA) is not only required for the development of the bond market in the country, but it would also prevent leakages of public funds.

#### 4) Answer: a)

Fiscal policy is the policy relating to government revenues from taxes and expenditure on various projects. Monetary Policy, on the other hand, is mainly concerned with the flow of money in the economy.

#### 5) Answer: c)

Reconciliation of failed transactions at ATMs – For any failure to re-credit the customer's account within 7 working days from the date of receipt of the complaint, the bank will pay compensation of Rs.100/-, per day, to the aggrieved customer.

#### 6) Answer: e)

Vastrapur Lake is located in Gujarat

#### 7) Answer: e)

Pilibhit Wildlife Sanctuary located in Uttar Pradesh

#### 8) Answer: e)

Podgorica is the capital of Montenegro





#### 9) Answer: a)

April 23 observed as World Book Day

10) Answer: e)

ChaudharyCharan Singh International Airport located in Uttar Pradesh

