

# **GENERAL AWARENESS**

# NIACL



1) United Bank of India is an Indian government-owned financial services company headquartered in Kolkata. What is the tagline of United Bank of India?

- a) Your Own Bank
- b) The nation banks on us
- c) With you all the way
- d) Pure banking Nothing else
- e) The Bank that begins with 'U'
- 2) Banks are authorized to sell third-party products. Which are these products?

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- a) Mutual funds
- b) Term deposits
- c) Credit cards
- d) Gift cheques
- e) None of the given options is true

3) As per Minimum Reserve System, for issuing notes RBI has required to hold the minimum reserves of 200 crore of which not less than how many crore rupees to be hold in gold?

- a) 85 crore
- b) 95 crore
- c) 105 crore



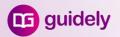
- d) 115 crore
- e) 125 crore

4) Which of the following rate is replaced the "Benchmark Prime Lending Rate" (BPLR)?

- a) Bank Rate
- b) Repo Rate
- c) Base Rate
- d) Savings Rate
- e) MSF Rate

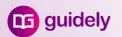
5) When a Bank is financing an "International Business", it in fact, is involved in which of the following?

- a) Retail Banking
- b) Unit Banking
- c) Trade Finance
- d) Project Finance
- e) Micro Finance
- 6) Who is the Cabinet Minister of "Electronics & Information Technology"?
- a) JagatPrakashNadda
- b) Kalraj Mishra



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- c) D V SadanandaGowda
- d) Ravi Shankar Prasad
- e) Harsh Vardhan
- 7) Which country will host "2022 Winter Olympics"?
- a) China
- b) Turkey
- c) Kazakhstan
- d) Japan
- e) South Korea
- 8) What is the currency of "Algeria"?
- a) Dinar
- b) Shekel
- c) Shilling
- d) Lira
- e) Pound
- 9) "National Sports Day" is celebrated on what day every year?
- a) August 27th
- b) August 25th



- c) August 29th
- d) August 26th
- e) August 30<sup>th</sup>
- 10) "Lake Moriri" situated in which of the following state?
- a) Jammu & Kashmir
- b) Himachal Pradesh
- c) Uttarakhand
- d) Assam
- e) Arunachal Pradesh

#### Answers :

1) Answer: e)

The Bank that begins with 'U' is the tagline of United Bank of India.

#### 2) Answer: a)

A mutual fund is an investment vehicle made up of a pool of money collected from many investors for the purpose of investing in securities such as stocks, bonds, money market instruments and other assets.

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## 3) Answer: d)

As per Minimum Reserve System, for issuing notes RBI has required to hold the minimum reserves of 200 crore of which not less than 115crore to be hold in gold.



# 4) Answer: c)

Base Rate is replaced the "Benchmark Prime Lending Rate" (BPLR). Benchmark Prime Lending Rate (BPLR) is the rate at which commercial banks charge their customers who are most credit worthy. According to the Reserve Bank of India (RBI), banks can fix the BPLR with the approval of their Boards.

## 5) Answer: c)

When a Bank is financing an "International Business", it in fact, is involved in Trade Finance.

#### 6) Answer: d)

Ravi Shankar Prasad is an Indian lawyer, politician and the current Union Minister holding Law and Justice and Electronics and Information Technology portfolio in the Government of India.

## 7) Answer: a)

After the Pyeongchang Winter Olympics in 2018 and the Tokyo Summer Olympics in 2020, Asia will host its third successive games in 2022, when the Winter Olympics head to Beijing, China.

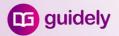
#### 8) Answer: a)

Algeria – Country in North Africa, Capital: Algiers, Currency: Algerian dinar

9) Answer: c)

29th Aug: National Sports Day Birth anniversary of Hockey Player Dhyan Chand

10) Answer: b)



"Lake Moriri" situated in Himachal Pradesh.

