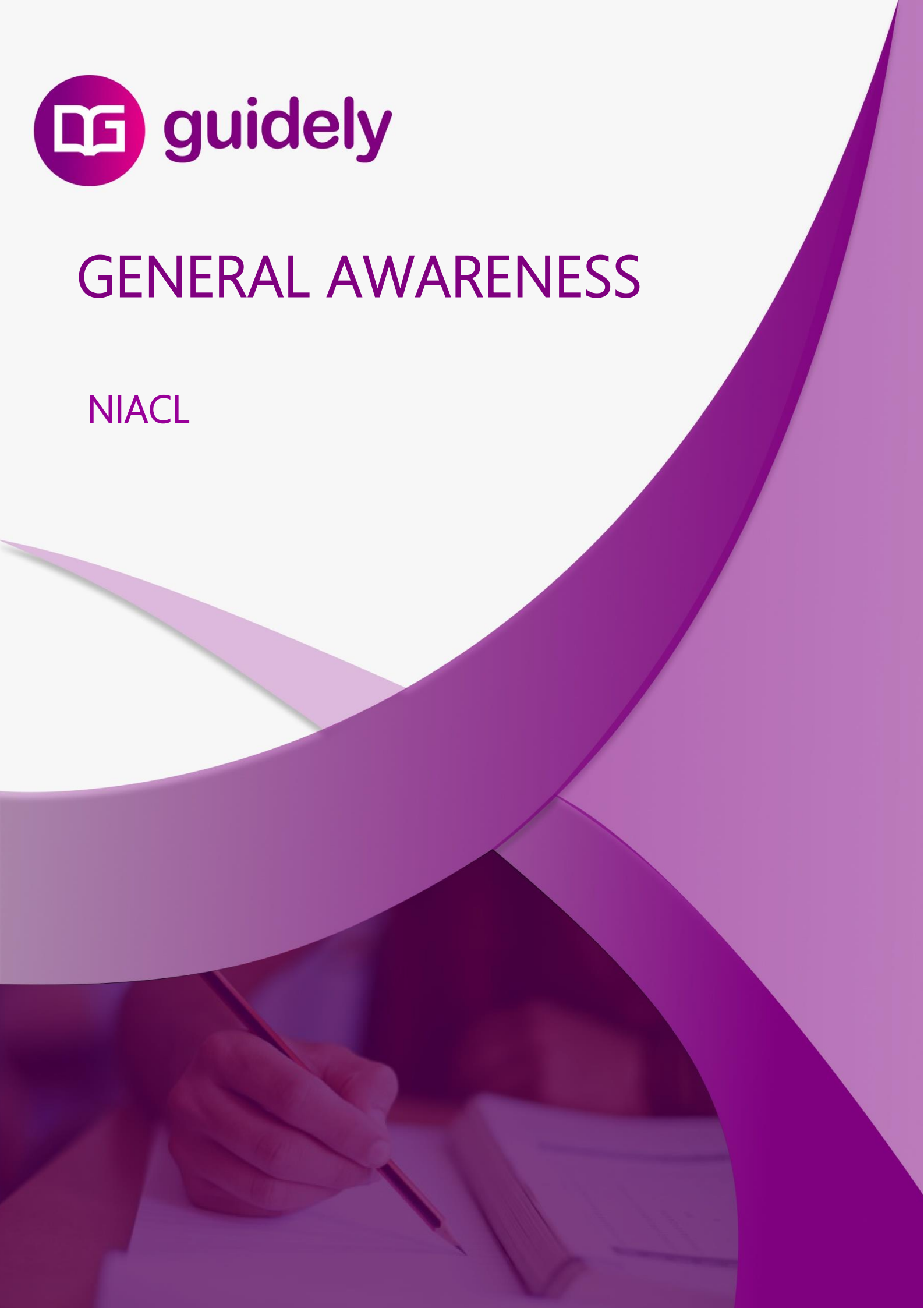




GENERAL AWARENESS

NIACL



1) The structure of the registry that will enable quick sharing of information about unstructured borrowers and help banks fight bad loans is said to be which registry/list?

- a) CIBIL
- b) Fraudulent Borrowers List
- c) RBI wilful Defaulter List
- d) Central Fraud Registry
- e) None of the Above

2) Which of the following institutions do not hold a banking license?

- a) Small Banks
- b) Foreign Banks
- c) Commercial Banks
- d) NBFCs
- e) All holds banking license



3) Banks issue a letter to beneficiary on behalf of its constituents like guarantee for making payment on their behalf on fulfilment of its terms and conditions. What is this arrangement known in banking context?

- a) Line of Credit
- b) Loan to Client
- c) Loan on Credit

d) Letter of Credit

e) Line of Client

4) In which of the following fund transfer mechanisms, can funds be moved from one bank to another and where the transaction is settled instantly without being bunched with any other transaction?

a) RTGS

b) NEFT

c) TT

d) EFT

e) Demand Draft

5) What does 'R' represents in the abbreviation "ARC"?

a) Recreate

b) Residual

c) Revival

d) Reconstruction

e) None of these

6) The "Telecom Regulatory Authority of India" (TRAI) headquarters located at which city?

a) Bengaluru

b) Hyderabad

c) New Delhi

d) Mumbai

e) Kolkata

7) "Lisbon" is a capital of which country?

a) Netherlands

b) Ireland

c) Sweden

d) Portugal

e) Finland



8) Which of the following book NOT authored by Shri. A.P.J. Abdul Kalam?

a) The Luminous Spark

b) Indomitable Spirit

c) Ignited Minds

d) Wings of Fire

e) Wake up India

9) Name the line between "USA & Canada".

a) 17th Parallel

- b) 37th Parallel
- c) 44th Parallel
- d) 45th Parallel
- e) 49th Parallel

10) "Bandhavgarh National Park" located at which state?

- a) Uttar Pradesh
- b) Madhya Pradesh
- c) Bihar
- d) Chhattisgarh
- e) Karnataka



Answers :

1) Answer: d)

The Reserve Bank of India has operationalised a Central Fraud Registry (CFR). The registry will make available more information to banks at the time of starting a banking relationship, extending credit facilities or at any time during the operation of an account The CFR is a centralised searchable database which can be accessed by banks.

2) Answer: d)

Non-banking financial companies, or NBFCs, are financial institutions that provide banking services, but do not hold a banking license. These institutions are not allowed to take deposits from the public.

3) Answer: d)

A letter issued by a bank to another bank (especially one in a different country) to serve as a guarantee for payments made to a specified person under specified conditions.

4) Answer: a)

In RTGS, the beneficiary branches are expected to receive the funds in real time as soon as funds are transferred by the remitting bank. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message.

5) Answer: d)

An Asset Reconstruction Company is a specialized financial institution that buys the NPAs or bad assets from banks and financial institutions so that the latter can clean up their balance sheets. Or in other words, ARCs are in the business of buying bad loans from banks.

6) Answer: c)

The "Telecom Regulatory Authority of India" (TRAI) headquarters located at New Delhi. The current Chairman of TRAI is Ram Sewak Sharma.

7) Answer: d)

Portugal – Lisbon – Euro

8) Answer: e)

Wake Up India: A Plea for Social Reform book authored by Annie Besant

9) Answer: e)

49th Parallel is the boundary line between the United States of America and Canada.

10) Answer: b)

Bandhavgarh National Park is in the central Indian state of Madhya Pradesh. This biodiverse park is known for its large population of royal Bengal tigers, especially in the central Tala zone.

