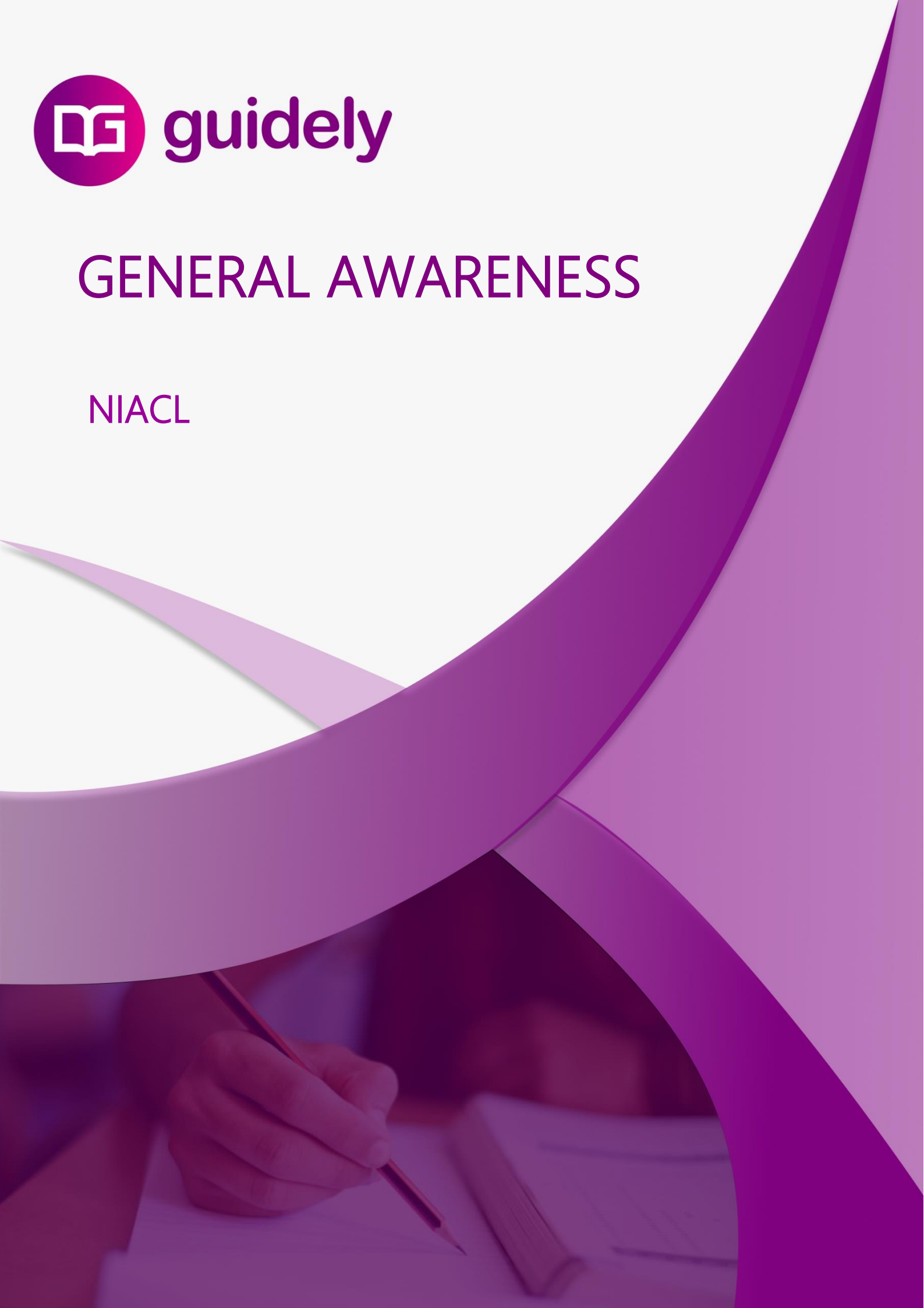




GENERAL AWARENESS

NIACL



1) Which section of Banking Regulation Act, 1949 related with amalgamation of two banking companies?

- a) Section 110 to 120
- b) Section 44A
- c) Section 391 to 394
- d) Section 20C
- e) None of these

2) Which of the following is covered by IBBI?

- a) Companies
- b) Limited Liability Partnerships
- c) Partnership firms
- d) Individuals
- e) All of these



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3) Which of the following is an integrated bill payment system in India offering interoperable and accessible bill payment service to customers?

- a) Unified Payments Interface
- b) Bharat Bill Payment System
- c) Immediate Payment Service
- d) National Common Mobility Card

e) None of these

4) Section 24 and Section 56 of the Banking Regulation Act, 1949 related to the maintenance of _____

a) Repo Rate

b) CRR

c) MSF

d) SLR

e) None of these

5) Goods and Service Tax (GST) settlements are also proposed to be done through _____

a) e-kuber

b) UPI

c) NPCI

d) BHIM

e) None of these

6) Name the state in which the Jog Falls is located?

a) Tamil Nadu

b) Uttarakhand

c) Himachal Pradesh



d) Karnataka

e) Odisha

7) Where does headquarters of Small Industries Development Bank of India located?

a) Mumbai

b) Lucknow

c) Kolkata

d) Bangalore

e) None of these

8) Name the state in which the MaharanaPratapsagar Bird Sanctuary is located?

a) Gujarat

b) Rajasthan

c) Himachal Pradesh

d) Andhra Pradesh

e) Odisha

9) Which of the following sports, Sushil Kumar is related to?

a) Wrestling

b) High Jump

c) Badminton

- d) Hockey
- e) Javelin Throw

10) What is the currency of Hong Kong called?

- a) Dollar
- b) Dinar
- c) Yuan
- d) Pound Sterling
- e) Shilling

Answers:

1) Answer: b)



Section 44A The Reserve Bank has discretionary powers to approve the voluntary amalgamation of two banking companies under the provisions of Section 44A of the Banking Regulation Act, 1949.

2) Answer: e)

The Insolvency and Bankruptcy Board of India (IBBI) is the regulator for overseeing insolvency proceedings and entities like Insolvency Professional Agencies (IPA), Insolvency Professionals (IP) and Information Utilities (IU) in India.

3) Answer: b)

Bharat Bill Payment System is an integrated bill payment system in India offering interoperable and accessible bill payment service to customers

4) Answer: d)

Section 24 and Section 56 of the Banking Regulation Act, 1949 related to the maintenance of Statutory liquidity ratio (SLR) the Indian government term for the reserve requirement that the commercial banks in India are required to maintain in the form of cash, gold reserves, government approved securities before providing credit to the customers.

5) Answer: a)

Goods and Service Tax (GST) settlements are also proposed to be done through e-kuber. e-Kuber is the Core Banking Solution of Reserve Bank of India. E-Kuber provides the provision of a single current account for each bank across the country, with decentralised access to this account from anywhere-anytime using portal based services in a safe manner.

6) Answer: d)

Jog Falls is located in Karnataka.

7) Answer: b)

Headquarters of Small Industries Development Bank of India located at Lucknow.

8) Answer: c)

Maharana Pratapsagar Bird Sanctuary is located in Himachal Pradesh.

9) Answer: a)

Sushil Kumar is the Wrestler.

10) Answer: a)

The currency of Hong Kong is dollar.

