



GENERAL AWARENESS

LIC AAO 2019



1) Which among the following banks can extend the loans under ‘Pradhan Mantri MUDRA Yojana (PMMY)’?

- a) Regional Rural Banks
- b) Cooperative Banks
- c) Private Sector Banks
- d) NBFCs
- e) All the above

2) The loan values of retail banking normally range between _____.

- a) Less than Rs. 20,000
- b) Rs. 20,000 to Rs.1 Crore
- c) Rs. 1 crore to 10 crores
- d) Rs. 10 Crores to 100 crores
- e) Rs. 100 crores to Rs. 500 crores

3) Motif of Sanchi Stupa can be seen on the reverse side of _____ note.

- a) Rs. 10
- b) Rs. 50
- c) Rs. 200
- d) Rs. 500
- e) Rs. 2000

4) ‘CBLO’ is a money market instrument operated by _____.

- a) NHB
- b) SEBI
- c) Ministry of Finance
- d) CCIL
- e) RBI

5) State Bank of India has launched the YONO Cash service for what purpose?

- a) To Transfer money by scanning the fingerprint of a customer
- b) To withdraw cash without ATM Cards
- c) To send the cash to other bank customers
- d) To pay bills through the app without One-time Password
- e) None of the above

6) Colon is the currency of _____.

- a) Jamaica
- b) Italy
- c) Costa Rica
- d) Thailand
- e) Ireland

7) Headquarter of 'Association of South East Asian Nations (ASEAN)' is located at _____.

- a) Kuala Lumpur
- b) Jakarta
- c) Bangkok
- d) Phnom Penh
- e) Singapore

8) The term 'Caddie' has a lot of significance in _____ sport.

- a) Kabaddi
- b) Chess
- c) Badminton
- d) Golf
- e) Cricket

9) Lavani is the folk-art form originated in which state?

- a) Maharashtra
- b) Punjab

- c) Chhattisgarh
- d) Odisha
- e) Sikkim

10) 'Gudavi Bird Sanctuary' is located in which state?

- a) Karnataka
- b) Gujarat
- c) Punjab
- d) Odisha
- e) Mizoram

Answers :

1) **Answer: e)**

All Banks such as PSU banks, Regional Rural Banks (RRBs), Cooperative Banks, Private Sector Banks, Foreign Banks, Microfinance Institutions and Non-Banking Finance Companies can grant loans under PMMY.

2) **Answer: b)**

Retail banking is a system of providing soft loans to the general public like family loans, house loans, personal loans, loans against property, car loans, auto loans etc.

The loan values of retail banking normally range between Rs. 20,000 to Rs.100 lakhs.

The duration of loans is generally five to seven years. Housing loans have a longer duration of 15 to 30 years.

3) **Answer: c)**

Denomination	Special Features
1. Rs. 10	• Dimension of the banknote is 63mm x 123mm • Motif of Sun temple, Konark • Brown in colour
2. Rs. 50	• Dimension of the banknote is 66mm x 135mm • Motif of Hampi with Chariot • Sky Blue in colour
3. Rs. 200	• Dimension of the banknote is 66mm x 146mm • Motif of Sanchi stupa • Orange in colour
4. Rs. 500	• Dimension of the banknote is 66mm x 150mm • Motif of Red Fort • Stone grey in colour
5. Rs. 2000	• Dimension of the banknote is 66mm x 166mm • Motif of Mangalyaan • Magenta in colour

4) Answer: d)

'Collateralized Borrowing and Lending Obligation (CBLO)', as the name implies facilitates in a collateralized environment, borrowing and lending of funds to market participants who are admitted as members in CBLO Segment.

CBLO is conceived and developed by 'Clearing Corporation of India Ltd (CCIL)'.

It is hosted and maintained by Clear Corp Dealing Systems (India) Ltd, a fully owned subsidiary of CCIL.

5) Answer: b)

State Bank of India has launched the YONO Cash Service for its customers which would allow them to withdraw cash from ATMs without their debit cards.

The initiative would address the concern of using a debit card at the ATMs for cash withdrawals by eliminating possible risk associated with it.

After installing the YONO app on the phone, SBI account holders would have to set a 6-digit YONO PIN for withdrawing cash.

6) Answer: c)

Colon is the currency of Costa Rica

7) Answer: b)

The 'Association of Southeast Asian Nations (ASEAN)' is a regional intergovernmental organization comprising ten Southeast Asian countries that promotes intergovernmental cooperation.

It was established on 8 August 1967 in Bangkok, Thailand, with the signing of the 'ASEAN Declaration (Bangkok Declaration)' by the Founding Fathers of ASEAN, namely Indonesia, Malaysia, Philippines, Singapore and Thailand.

Brunei Darussalam then joined on 7 January 1984, Viet Nam on 28 July 1995, Lao PDR and Myanmar on 23 July 1997, and Cambodia on 30 April 1999, making up what is today the ten Member States of ASEAN.

Its secretariat is located at Jakarta, Indonesia.

8) Answer: d)

In Golf, a caddie (or caddy) is the person who carries a player's bag and clubs and gives insightful advice and moral support.

Other terms associated with Golf sport- Hole, Bogey, Putting the Green etc.

9) Answer: a)

Lavani is a genre of music popular in Maharashtra.

Lavani is a combination of traditional song and dance, which particularly performed to the beats of Dholki, a percussion instrument.

Lavani is noted for its powerful rhythm.

10) Answer: a)

Gudavi Bird Sanctuary is located in the Indian state of Karnataka.

The bird sanctuary is one of the best five of Karnataka. A natural lake and the trees gives shelter to this birds.

Other famous bird sanctuaries in Karnataka- Ghatprabha Bird Sanctuary, Ranganthittu Bird Sanctuary, Mandagadde Bird Sanctuary etc.