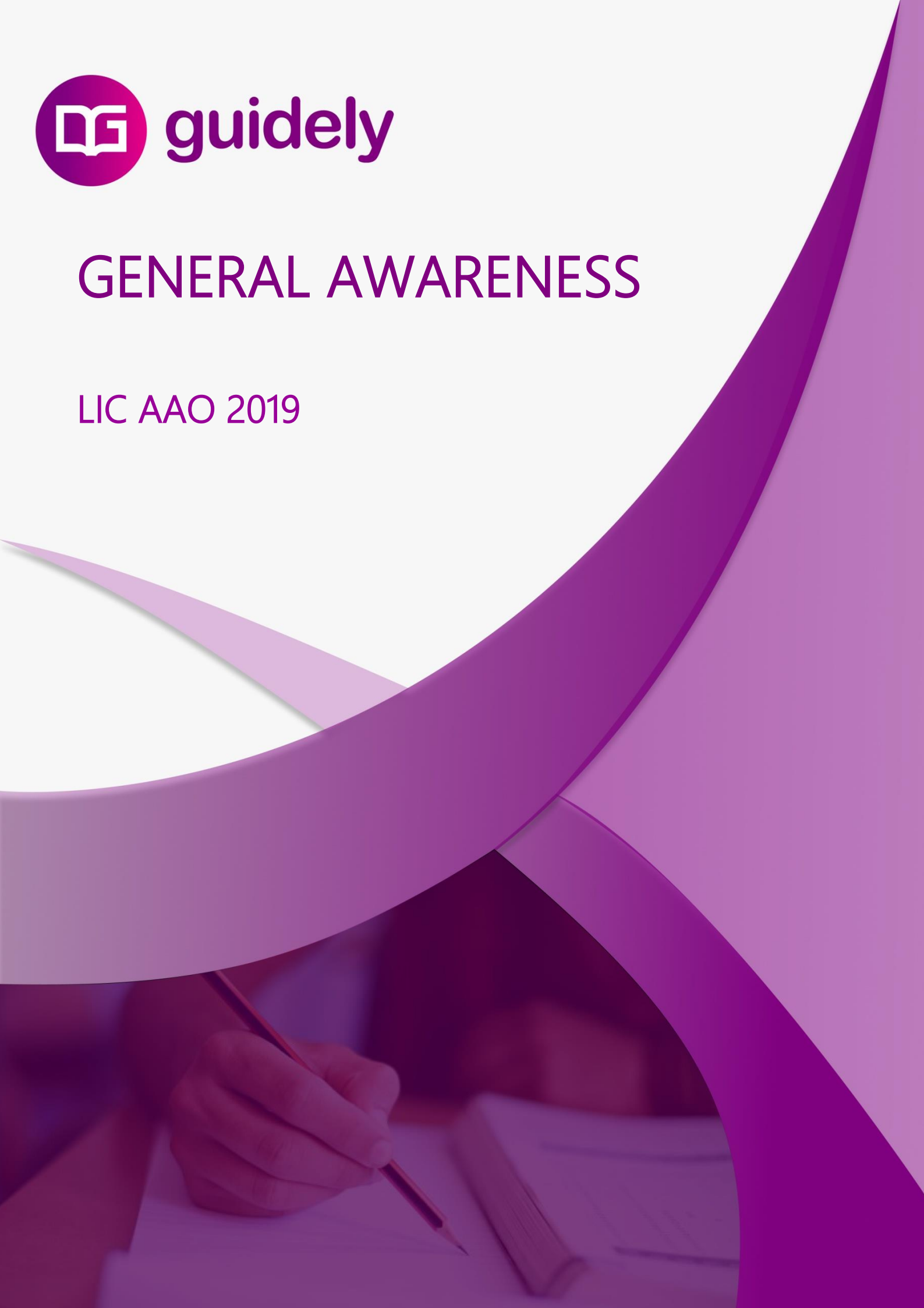




GENERAL AWARENESS

LIC AAO 2019



1) Which of the following term denotes the ratio of a bank's capital in relation to its risk weighted assets and current liabilities?

- a) Cash Reserve Ratio
- b) Statutory Liquidity Ratio
- c) Risk Ratio
- d) Capital Adequacy Ratio
- e) None of these

2) SARFAESI Act, 2002 is a legislation that helps financial institutions to ensure asset quality in multiple ways. What "R" denotes in acronym SARFAESI?

- a) Reserve
- b) Rate
- c) Reconstruction
- d) Regional
- e) Raise

3) The World Bank has launched a blockchain-only bond called 'Bond-i'. What does "d" denotes in acronym 'Bond-i'?

- a) Distributed
- b) Debt
- c) Direct
- d) Demand
- e) Diminishing

4) FCNR (B) or Foreign Currency Non-Resident (Bank) Account is one of the form of ____.

- a) Fixed Deposits Account
- b) Saving Account
- c) Current Account
- d) Trading Account
- e) None of these

5) Which of the following is not allowed to trade in over-night borrowing market?

- I. Scheduled commercial banks
- II. Regional rural bank
- III. Cooperative bank
- IV. Primary dealers

- a) Only i and ii
- b) Only ii
- c) Only i, ii and iv
- d) Only i and iv
- e) Only iii and iv

6) Coringa Wildlife Sanctuary is situated in which of the states?

- a) Uttarakhand
- b) Andhra Pradesh
- c) Manipur
- d) Himachal Pradesh
- e) Jharkhand



7) Who among the following is the present Union Minister of Chemicals and Fertilizer?

- a) Narendra Singh Tomar
- b) Ramvilas Paswan
- c) Chaudhary Birender Singh
- d) Ananth Kumar
- e) DV Sadananda Gowda

8) Global Environment Performance Index is published by which among the following organizations?

- a) United Nations Environment Program
- b) United Nations Organization
- c) Sustainable Development Solutions Network

- d) World Bank
- e) World Economic Forum

9) Sattriya is a dance form of which among the following states?

- a) Manipur
- b) Bihar
- c) Nagaland
- d) Jharkhand
- e) Assam

10) What is the currency of the Czech Republic?

- a) Koruna
- b) Krone
- c) Krona
- d) Kroon
- e) Kwanza



Answers :

1) Answer: d)

Capital Adequacy Ratio (CAR) is the ratio of a bank’s capital in relation to its risk weighted assets and current liabilities.

2) Answer: c)

The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 is a legislation that helps financial institutions to ensure asset quality in multiple ways. This means that the Act was framed to address the problem of NPAs (Non-Performing Assets) or bad assets through different processes and mechanisms.

3) Answer: b)

The World Bank has launched a blockchain-only bond. The so-called bond-i—for “blockchain operated new debt instrument” and perhaps also for Sydney’s famous Bondi Beach—is a two-year bond that was arranged by Commonwealth Bank of Australia and raised 110 million Australian dollars (\$80 million).

4) Answer: a)

FCNR (B) or Foreign Currency Non-Resident (Bank) Account is in the form term or fixed deposits (it is not a savings account). Hence, they are also known as FCNR (B) Deposits. Only Non-Resident individuals (NRIs) or a Person of Indian Origin (PIO) are eligible to open a Foreign Currency Non Resident (Bank) Account with a bank.

5) Answer: b)

The regional rural bank is not allowed to trade in over-night borrowing market. Scheduled commercial banks (excluding RRBs), co-operative banks (other than Land Development Banks) and Primary Dealers (PDs), are permitted to participate in call/notice money market both as borrowers and lenders. Overnight borrowing market, also known as call market, generally involves borrowing and lending of funds for one day and generally takes place against government securities.

6) Answer: b)

Coringa Wildlife Sanctuary is located in Andhra Pradesh.

Kambalakonda Wildlife Sanctuary, Koundinya Wildlife Sanctuary, Kolleru Wildlife Sanctuary, Nellapattu Wildlife Sanctuary, Rollapadu Wildlife Sanctuary are also located in Andhra Pradesh.

7) Answer: e)

DV Sadananda Gowda is the present Minister of Chemicals and Fertilizer. He took additional charge of the ministry due to the demise of Minister Ananth Kumar. He is the Minister of Statistics and Programme Implementation

8) Answer: e)

Global Environment Performance Index is published by the World Economic Forum.

The 2018 Environmental Performance Index (EPI) ranks 180 countries on 24 performance indicators across ten issue categories covering environmental health and ecosystem vitality. India ranked 177 out of 180 countries.

9) Answer: e)

Sattriya is a dance form of Assam. It is a classical dance form of Assam. The classical rigidity, the strict adherence to certain principles, and the non-engagement of academic research on the dance form all contributed to the delayed recognition and acceptance of Sattriya Nritya as one of the eight classical dance forms of India.

10) Answer: a)

Koruna is the currency of the Czech Republic.