



# GENERAL AWARENESS

IBPS PO CLERK



1) Generally, the minimum rate below which the banks do not lend is known as-?

- a) floor rate
- b) repo rate
- c) highest rate
- d) base rate
- e) All of the above

2) What was the deposits criteria of 14 banks nationalized on 19th July, 1969?

- a) Over Rs. 1000 crores
- b) Over Rs. 500 crores
- c) Over Rs. 100 crores
- d) Over Rs. 50 crores
- e) Over Rs. 200 crores

3) Board for Financial Supervision (BFS) constituted in 1994 by RBI to undertake consolidated supervision of-

- a) Commercial banks
- b) Financial institutions
- c) Non-banking finance companies
- d) All of the above
- e) None of the given options is true



4) Which of the following are the main functions of the Reserve Bank of India?

- a) Granting licenses to commercial banks for opening branches in rural areas
- b) Accepting deposits from the public
- c) Regulating foreign exchange business
- d) Acting as note issuing authority, bankers' bank and banker to the government

e) None of these

5) Interest rates on which of the following deposit schemes is fixed or deregulated by the Reserve Bank of India?

a) Fixed deposits above 5 years' maturity

b) Recurring deposits

c) Savings bank

d) Flexi Deposit Scheme

e) None of these



6) When is the World Haemophilia Day observed every year?

a) 14 April

b) 15 April

c) 16 April

d) 17 April

e) 18 April

7) The Chandrapur Super Thermal Power Station (CSTPS) is located in which state?

a) Jammu and Kashmir

b) Uttarakhand

c) Maharashtra

d) Telangana

e) Assam



8) 'Kyat' is the official currency of which Asian country?

a) Nepal

b) Myanmar

c) Bhutan

d) Sri Lanka

e) China

9) Who is the Law & Justice, Electronics & Information Technology minister of India?

a) Chaudhary Birender Singh

b) Anant Geete

c) Ravi Shankar Prasad

d) Suresh Prabhu

e) None of these

10) CSIR central electronic research institute located in

a) Rajasthan

b) Gujarat

c) Uttar Pradesh



d) Odisha

e) None of these

Answers:

1) Answer: d)

Base rate is the minimum rate set by the Reserve Bank of India below which banks are not allowed to lend to its customers.

2) Answer: d)



14 major Indian Scheduled Commercial Banks with deposits of over Rs 50 crores nationalised ' to serve better the needs of development of the economy in conformity with national policy objectives'.

3) Answer: d)

The Reserve Bank of India performs this function under the guidance of the Board for Financial Supervision (BFS). The Board was constituted in November 1994 as a committee of the Central Board of Directors of the Reserve Bank of India. Primary objective of BFS is to undertake consolidated supervision of the financial sector comprising commercial banks, financial institutions and non-banking finance companies.

4) Answer: d)

Acting as note issuing authority, bankers' bank and banker to the government is the main functions of the Reserve Bank of India.

5) Answer: c)

Savings bank interest rate decided by RBI. But sometimes commercial bank change this interest rate.

6) Answer: d)

April 17 is observed as the World Haemophilia Day every year. It was started in 1989 by the World Federation of Hemophilia (WFH) which chose to bring the community together on April 17 in honour of WFH founder Frank Schnabel's birthday. World Hemophilia Day theme for the year 2019 is 'Outreach and Identification'.

7) Answer: c)

Chandrapur Super Thermal Power Station is a thermal power plant located in Chandrapur district in the Indian state of Maharashtra.

8) Answer: b)

The kyat is the currency of Burma (Myanmar). It is often abbreviated as "K" or "Ks" (plural). The current capital of Myanmar (Burma) is Naypyidaw.



9) Answer: c)

Ravi Shankar Prasad is an Indian lawyer, politician and the current Union Minister holding Law and Justice and Ministry of Information Technology (India) portfolio in the Government of India. A member of the Bharatiya Janata Party, Prasad represents the state of Bihar as a Member of Parliament in the Rajya Sabha.

10) Answer: A)

CSIR central electronic research institute located in Rajasthan.

