



# GENERAL AWARENESS

IBPS PO CLERK



**1) Kanger Valley National Park is located in which state?**

- a) Chhattisgarh
- b) Gujarat
- c) Himachal Pradesh
- d) Jammu & Kashmir
- e) Madhya Pradesh

**2) Prague is the capital city of \_\_\_\_\_.**

- a) Cyprus
- b) Czech Republic
- c) Tanzania
- d) Ukraine
- e) Uruguay

**3) Ujjain, an ancient city known for the centuries-old Mahakaleshwar Temple is situated on the bank of river \_\_\_\_\_.**

- a) Yamuna
- b) Krishna
- c) Mahanadi
- d) Shipra
- e) Musi

**4) \_\_\_\_\_ atomic power station is located in Maharashtra.**

- a) Narora
- b) Tarapur
- c) Kaiga
- d) Kakrapar

e) Kudankulam

**5) The headquarter of which of the following banks is not located in Mumbai?**

a) Vijaya Bank

b) Bank of India

c) Central Bank of India

d) Dena Bank

e) Both 1 and 4

**6) In context of RTGS, which of the following is incorrect?**

a) It stands for Real Time Gross Settlement System.

b) It has been developed & implemented by the NPCI.

c) The minimum transaction amount is Rs 50,000

d) Both 2 and 3

e) Both 3 and 1

**7) \_\_\_\_\_ allows banks to borrow money through repurchase agreements.**

a) MSF

b) OMO

c) SLR

d) LAF

e) CRR

**8) The authorized capital of the DICGC is \_\_\_\_\_ crores, which is fully issued and subscribed by \_\_\_\_\_.**

a) 100, NABARD

b) 50, NABARD

c) 50, RBI

d) 200, SEBI

e) 100, RBI

**9) Assets which have remained NPA for a period less than or equal to 12 months are termed as \_\_\_\_\_ assets.**

a) Substandard

b) Standard

c) Doubtful

d) Loss

e) None of the above

**10) \_\_\_\_\_ are fixed income debt instruments which are issued for the purpose of raising capital & providing the borrower with external funds to finance long-term investments.**

a) Equities

b) Real Estate

c) Bonds

d) Mutual Funds

e) Depository receipts

**Answers :**

**1) Answer: A**

Kanger Valley National Park is located in Chhattisgarh.

**2) Answer: B**

The Capital city of Czech republic is Prague.

**3) Answer: D**

Ujjain is situated on the bank of river Shipra.

**4) Answer: B**



Tarapur atomic power station is located Maharashtra.

Atomic Power station	Location
Narora	Uttar Pradesh
Kaiga	Karnataka
Kakrapar	Gujarat
Kudankulam	Tamil Nadu

**5) Answer: A**

The headquarter of Vijaya Bank is located in Bengaluru.

Bank of India, Central Bank of India. Dena Bank headquarters are all located in Mumbai.

**6) Answer: D**

In RTGS (real time gross settlement), the minimum transaction amount is Rs 2 lakh and these transactions can be done only during a bank’s business hours. The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is ` 2 lakh. There is no upper ceiling for RTGS transactions. Reserve Bank of India introduced the RTGS System in March 2004

It is a fund transfer system where transfer of money takes place from one bank to another on a “real time” and on “gross” basis.

Settlement in “real time” means payment transaction is not subjected to any waiting period. “Gross settlement” means the transaction is settled on one to one basis without bunching or netting with any other transaction.

It is better for transactions that are high-value and need to be processed in real time.

**7) Answer: D**

Liquidity adjustment facility (LAF) allows banks to borrow money through repurchase an agreement.

It is used to aid banks in adjusting the day to day mismatches in liquidity.

It helps banks to quickly borrow money in case of any emergency or for adjusting in their SLR/CRR requirements.

It consists of repo and reverse repo operations.

**8) Answer: C**

The authorized capital DIGGC is 50 crores, which is fully issued and subscribed by the Reserve Bank of India (RBI).

DICGC is one of the subsidiaries of the Reserve Bank of India. It aims to provide insurance for deposits and to guarantee credit facilities to the customers of banks. The role of DICGC helps establish trust in the banking function amongst customers and depositors in India.

It operates to benefit the small depositors by securing the public confidence relating to the banking system by provision of deposit insurance.

**9) Answer: A**

Assets which have remained NPA for a period less than or equal to 12 months are termed as Sub-standard assets.

1. Standard Asset	Standard asset for a bank is an asset that is not classified as an NPA.	0-89 days
2. NPA	It is a loan or advance for which the principal or interest payment remains overdue for a period of 90 days	90 days
2. Sub-Standard	Assets which have remained NPA for a period less than or equal to 12 months	Less than 12 months
3. Doubtful	An asset would be classified as doubtful if it has remained NPA for a period exceeding 12 months	More than 12 months
4. Loss	Loss assets are those where loss has been identified by the bank and remains uncollectable	

**10) Answer: C**

Bonds are fixed income debt instruments which are issued for the purpose of raising capital & provide the borrower with external funds to finance long-term investments.

Equities- are traded (bought and sold) in stock markets. A equity refers to describe the ownership in a company. It does not provide fixed income.

Mutual Fund – It is formed when capital collected from different investors is invested in company shares, stocks or bonds.

Depository receipts are issued by a bank to represent a foreign company’s publicly traded securities.