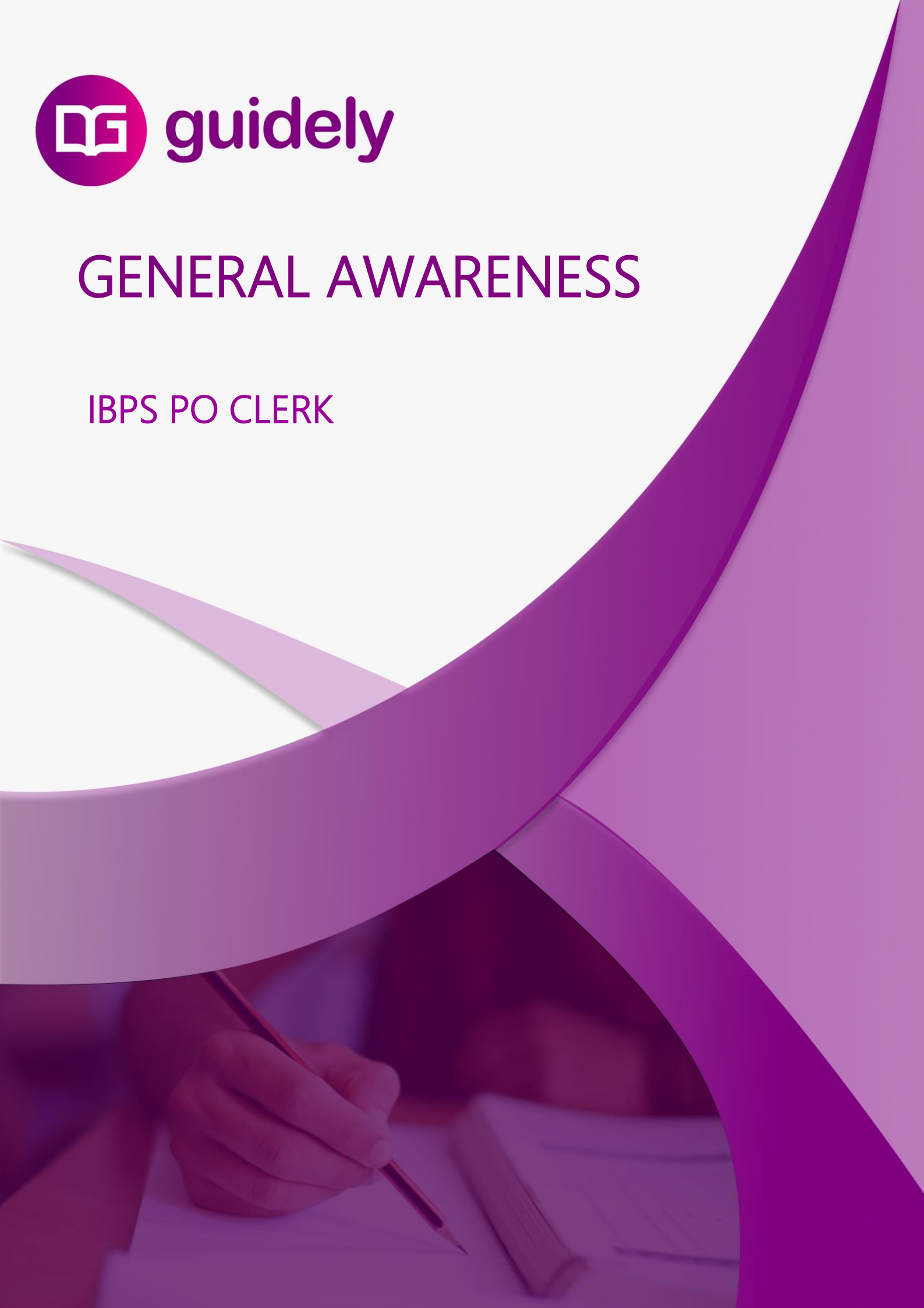




GENERAL AWARENESS

IBPS PO CLERK



1) Where is the famous SachiStupa located?

a) Karnataka

b) Bihar

c) Uttar Pradesh

d) Madhya Pradesh

e) Odisha

2) World Radio Day is observed annually on which among the following days?

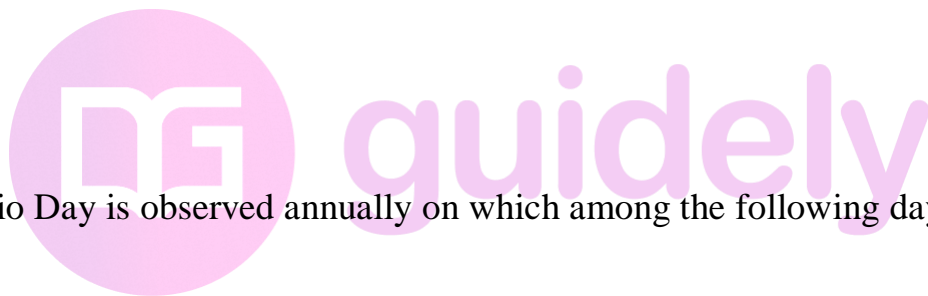
a) February 13th

b) March 15th

c) April 6th

d) January 29th

e) February 26th



3) What is the capital of Paraguay?

a) Maseru

b) Asmara

c) Zagreb

d) Pristina

e) Asuncion



4) Which country is the Venue of FIFA World Cup 2022?

a) England

b) India

c) Australia

d) Russia

e) Qatar

5) What is the currency of Kosovo?

a) Pound

b) Dollar

c) Euro

d) Real

e) Riyal



6) If the Endorser signs his name only on either side of the negotiable instrument, the Endorsement is said to be _____.

a) In Full

b) In Blank

c) In Half

d) On Full

e) In side

7) National Payments Corporation of India (NPCI) is the umbrella organization for operating retail payments and settlement systems in India. It is registered under which act?

a) Banking Regulation Act, 1949

b) Reserve Bank of India Act, 1934

c) Companies Act 2013.

d) Payment of Wages Act, 1936

e) None of the above

8) Which of the following is covered by IBBI?

a) Companies

b) Limited Liability Partnerships

c) Partnership firms



d) Individuals

e) All of these

9) If a bank is unable to refund the short term deposits as funds are locked in long term loans then it is known as _____

a) Credit Risk

b) Market Risk

c) Liquidity Risk

d) Operational Risk

e) All of these

10) The Banking Ombudsmen can reject the complaint if the compensation sought from the Banking Ombudsman is _____.

a) Rs. 21 lakh

b) Rs. 15 lakh



c) Rs. 18 lakh

d) Rs. 5 lakh

e) Rs. 11 lakh

Answers :

1) Answer: D

Sanchi Stupa, also written Sanci, is a Buddhist complex, famous for its Great Stupa, on a hilltop at Sanchi Town in Raisen District of the State of Madhya Pradesh, India. It is located in 46 kilometres north-east of Bhopal, capital of Madhya Pradesh.

2) Answer: A

World Radio Day is an observance day held annually on 13 February to celebrate radio as a medium. It was proclaimed on 3 November 2011 by UNESCO's 36th General Conference after originally being proposed by the Kingdom of Spain.

3) Answer: E

Asuncion is the capital of Paraguay.

4) Answer: E

The 2022 FIFA World Cup is scheduled to be the 22nd edition of the FIFA World Cup, the quadrennial international men's football championship contested by the national teams of the member associations of FIFA. It is scheduled to take place in Qatar in 2022.

5) Answer: C

The Euro is the official currency in Kosovo.

6) Answer: B

In simple language, Endorsement means the signing the negotiable instrument either on face or on back, for the purpose of negotiation. The person who signs is called as 'Endorser'.

If the Endorser signs his name only, the Endorsement is said to be 'In blank'.

If he adds a direction to pay the amount mentioned in the instrument to, or to the order of, a specified person, the indorsement is said to be 'In full'.

7) Answer: C

NPCI is registered under section 8 of the Companies Act 2013. It is a not-for-profit organization, founded in 2008. The organization is owned by a consortium of major banks and has been promoted by the Reserve Bank of India. Presently, there are ten core promoter banks.

8) 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.

9) Answer: C

If a bank is unable to refund the short term deposits as funds are locked in long term loans then it is known as Liquidity Risk.

10) Answer: A

The Banking Ombudsman may reject a complaint at any stage if it appears to him that a complaint made to him is,

- a) Not on the grounds of complaint referred to above.
- b) Compensation sought from the Banking Ombudsman is beyond ₹ 20 lakh (₹ Two Million).
- c) Requires consideration of elaborate documentary and oral evidence and the proceedings before the Banking Ombudsman are not appropriate for adjudication of such complaint.
- d) The complaint is without any sufficient cause.

e) The complaint that it is not pursued by the complainant with reasonable diligence.

e) In the opinion of the Banking Ombudsman there is no loss or damage, or inconvenience caused to the complainant.

