



GENERAL AWARENESS

IBPS PO CLERK



1) 'Shahpur Kandi Dam' is located in which of the following state?

- a) Gujarat
- b) Punjab
- c) Uttarakhand
- d) Haryana
- e) Maharashtra

2) 'Earth Day, 2019' was observed on which date?

- a) 11 March
- b) 05 June
- c) 31 May
- d) 22 April
- e) 21 December

3) Renuka Lake is a designated Ramsar site. It is located in which state of India?

- a) Jammu & Kashmir
- b) Rajasthan
- c) Himachal Pradesh
- d) Manipur
- e) Uttarakhand

4) 'Trishna Wildlife Sanctuary' is located in which state of India?

- a) Uttarakhand
- b) Rajasthan
- c) Madhya Pradesh
- d) Tripura

e) Assam

5) Where is the 'International Union for Conservation of Nature' headquartered?

a) USA

b) Sweden

c) Switzerland

d) France

e) Kenya

6) If the transactions have not been done through a savings account for more than 12 months, it is called _____.

a) Inactive account

b) No frills account

c) Demat account

d) Dormant account

e) Inoperative account

7) Small Finance Banks are licensed under _____ of Banking Regulation Act, 1949.

a) Section 22

b) Section 23

c) Section 33

d) Section 15

e) Section 20

8) Which of the following commissions recommended the establishment of a central bank in India?

a) Hartog Commission

b) Butler Commission



- c) Royal Commission
- d) Muddiman Commission
- e) Narsimham Commission

9) SEPA is a payments system created by the European Union. 'A' in SEPA stands for _____.

- a) Association
- b) Area
- c) Arrangement
- d) Accord
- e) Accreditation

10) Who among these was the first Governor of Reserve Bank of India?

- a) CD Deshmukh
- b) Osborne Smith
- c) M Narsimham
- d) Hilton Young
- e) Bimal Jalan

Answers:

1) Answer: B

In 2018, the governments of Punjab and Jammu & Kashmir signed an agreement for renewing work on Rs. 2793 crores Shahpurkandi dam project. Shahpurkandi dam is located in state of Punjab.

2) Answer: D

On April 22, 1970, the Earth day is observed annually to support environmental protection. The theme for 2019 was 'Protecting Our Species', which are on the verge of extinction. As a part of celebrations, in India, the Lalbagh arm of the Rotary Club in Bengaluru has

launched a 45-day long festival titled 'Avani' to mark the beginning of World Earth Day till June 5, which is celebrated as World Environment Day.

3) Answer: C

Renuka lake is in the Sirmour district of Himachal Pradesh in India. It is the largest lake in Himachal Pradesh.

4) Answer: D

In January, 2019, the 'National Wildlife Board' after receiving recommendations from the 'State Wildlife Board' approved extraction of natural gas from Trishna Wildlife Sanctuary located in Tripura, India.

5) Answer: C

The International Union for Conservation of Nature is headquartered at Gland, Switzerland. It is an international organization working in the field of nature conservation and sustainable use of natural resources.

6) Answer: A

If the transactions have not been done through a bank account for more than 12 months, that account gets classified as an inactive account. If that account does not have any transaction for another 12 months, it is further reclassified as a dormant account.

7) Answer: A

Small Finance Banks are licensed under Section 22 of the Banking Regulation Act, 1949 and are governed by the provisions of RBI Act, 1934. These are niche banking units whose clients include small business units, small farmers, MSMEs and various other unorganised sectors. In 2014, RBI issued guidelines for setting up SFBs in the country.

8) Answer: C

The Reserve Bank of India was set up on the basis of the recommendations of the Royal Commission on Indian Currency and Finance also known as the Hilton-Young Commission.

On the basis of mainly this commission, the Reserve Bank of India (RBI) act was passed in 1934.

Imperial Bank of India acted as the central bank of India before the establishment of Reserve Bank of India

9) Answer: B

SEPA is an acronym for Single Euro Payments Area. It is a payments system created by the European Union (EU) which harmonizes the way cashless payments transact between euro countries. European consumers, businesses, and government agents who make payments use the SEPA curriculum. It is approved and regulated by the European Commission.

10) Answer: B

Sir Osborne Smith was the first Governor of Reserve Bank of India and held the post of Governor of Reserve Bank of India from 1935-1937. He was previously professional banker with an experience of 20 years with the Bank of New South Wales and 10 years with the Commonwealth Bank of Australia.

