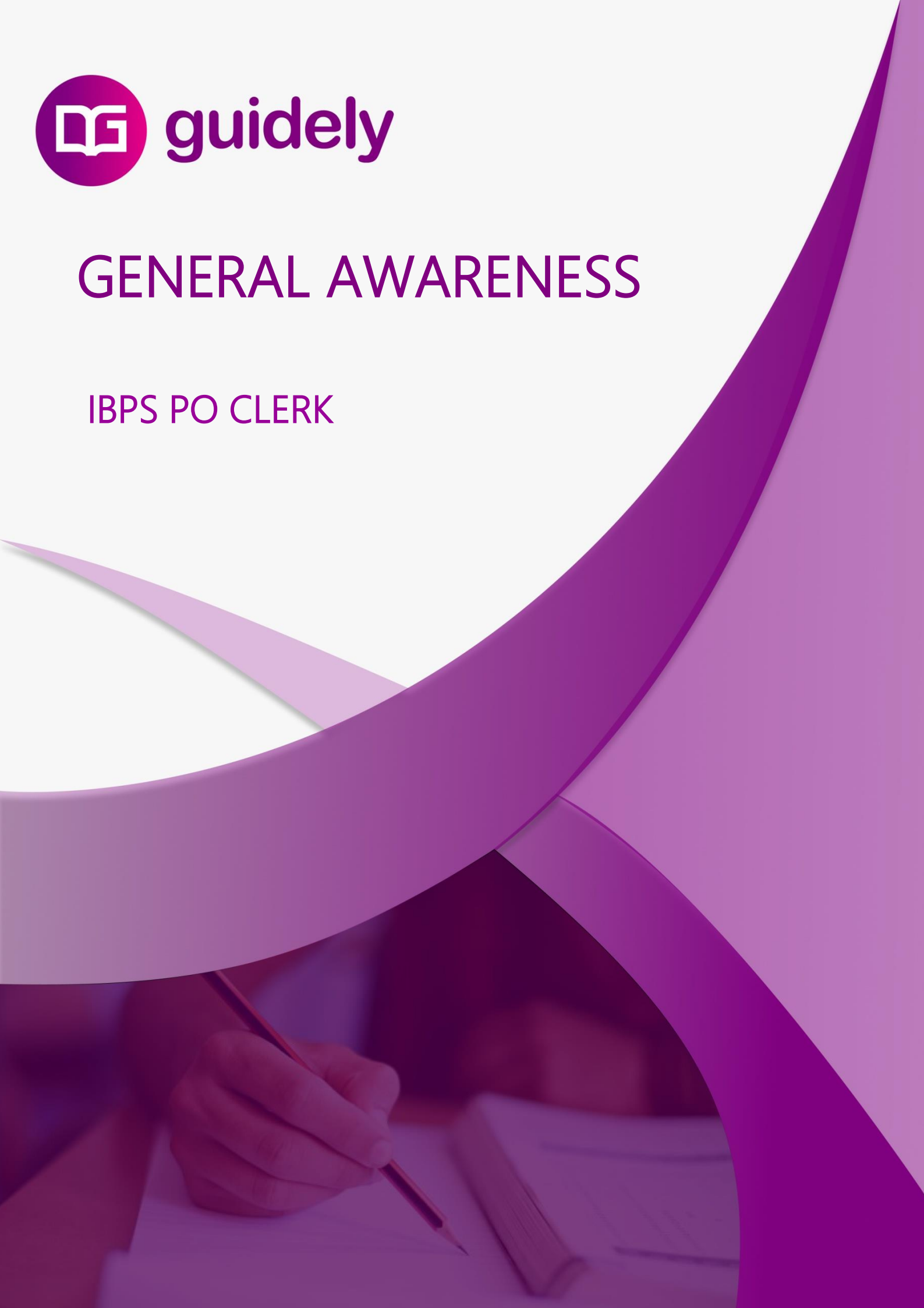




GENERAL AWARENESS

IBPS PO CLERK



1) On which date 'International Day for Universal Access to Information' is observed worldwide?

- a) 6 April
- b) 16 November
- c) 17 January
- d) 28 September
- e) 10 December

2) 'Chamesahn' bridge is located in which State?

- a) Arunachal Pradesh
- b) Assam
- c) Jammu & Kashmir
- d) Sikkim
- e) None of the above

3) 'Buxa Tiger Reserve' is located in which state of India?

- a) Chhattisgarh
- b) Kerala
- c) Jharkhand
- d) West Bengal
- e) Karnataka

4) Grida dance is prominent folk dance of _____.

- a) Uttarakhand
- b) Uttar Pradesh
- c) Himachal Pradesh
- d) Madhya Pradesh

e) Maharashtra

5) Which among the following lake located in Begusarai district of Bihar?

a) Kolleru

b) Kanwar

c) Prashar

d) Kankaria

e) Wular

6) Under which section of RBI Act 1934, RBI has the obligation to undertake the receipts and payments of the Central Government?

a) Section 21

b) Section 34

c) Section 24

d) Section 15

e) Section 20



7) Money deposited in a bank that cannot be withdrawn for a preset fixed period of time is known as:

a) Checking Account

b) Term Deposit

c) No Frills Account

d) All of the above

e) None of These

8) Which is the term generally defined as a central location for keeping securities on deposit?

a) Depository

b) Instrument

- c) Institutions
- d) All of the above
- e) None of the above

9) Providing Gas subsidy, government pensions, providing scholarships etc through banks called as

- a) Area Banking
- b) Social Banking
- c) Royal Banking
- d) Visual Banking
- e) None of these

10) Bank loans up to a limit of ____ per borrower for building social infrastructure in Tier II to Tier VI centers are eligible for classification under priority sector.

- a) Rs. 10 millions
- b) Rs. 50 millions
- c) Rs. 100 millions
- d) Rs. 25 millions
- e) Rs. 40 millions

Answers :

1) Answer: D

On 28th September 2018, International Day for Universal Access to Information was observed all over the world. Since 2016, United Nations Educational, Scientific and Cultural Organization (UNESCO) marks 28 September as the International Day for Universal Access to Information.

2) Answer: C

The Border Roads Organisation (BRO) on opened a vital 35-meter bridge in Ladakh region of Jammu and Kashmir that will ease vehicular movement to the base camp of

Siachen Glacier, the world's highest battlefield. The 35-meter long 'Chamesahn' bridge is under Project HIMANK. The BRO develops road networks in border areas & maintains over 32,885 km of roads & 12,200 m of bridges

3) Answer: D

The Buxa Tiger Reserve is located inside the Buxa National Park in West Bengal.

4) Answer: D

Grida dance is prominent folk dance of Madhya Pradesh.

Garhwali- Uttarakhand

Raslila – Uttar Pradesh

Lavani- Maharashtra

Mahasu – Himachal Pradesh

5) Answer: D

Kankaria lake – Ahmedabad, Gujarat.

Kolleru lake – Andhra Pradesh

Kanwar lake- Bihar

Prashar lake – Himachal Pradesh

Wular lake – Jammu & Kashmir

6) Answer: E

In terms of Section 20 of the RBI Act 1934, RBI has the obligation to undertake the receipts and payments of the Central Government and to carry out the exchange, remittance and other banking operations, including the management of the public debt of the Union.

7) Answer: B

Term Deposit, also known as Fixed Deposit, is an investment which is made by parking a specific amount of money within a financial institution for a prearranged time period. This investment is held by a fixed rate of interest throughout the life of the plan, which usually ranges from 1 month to 5 years.

8) Answer: A

A central securities depository (CSD) is a specialist financial organization holding securities such as shares either in certificated or uncertificated (dematerialized) form so that ownership can be easily transferred through a book entry rather than the transfer of physical certificates. This allows brokers and financial companies to hold their securities at one location where they can be available for clearing and settlement.

9) Answer: B

The concept of social banking was to provide banking for the poor population, working for their developmental needs, providing them with easy formal credit, minimal requirements to open accounts, ease of access and friendly staff etc. Thus, broadly stating, banking system in which banks subsidize the provision of banking services to poor and the orientation is towards serving the masses is known as social banking.

10) Answer: B

Bank loans up to a limit of Rs. 50 millions per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities (including loans for construction/ refurbishment of toilets and improvement in water facilities in the household) in Tier II to Tier VI centers are eligible for classification under priority sector.