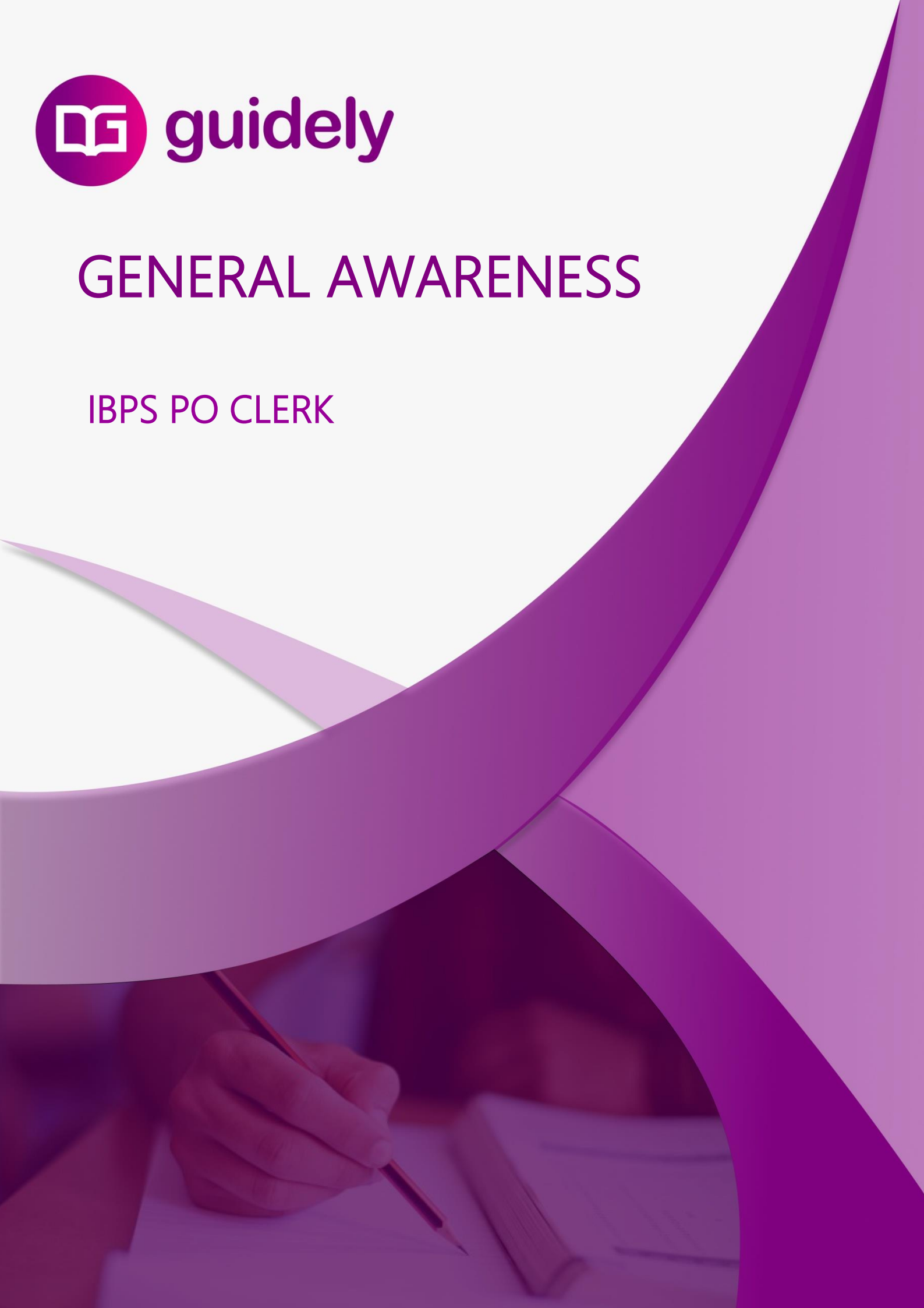




# GENERAL AWARENESS

IBPS PO CLERK



**1) Which of the following banks in India has the tagline ‘The name you can bank upon’?**

- a) Punjab National Bank
- b) Corporation Bank
- c) Dena Bank
- d) Central Bank of India
- e) Lakshmi Vilas bank

**2) A bank without any branch network that offers its services remotely through online banking, telephone/mobile banking and interbank ATM network alliances is known as?**

- a) Universal Banking
- b) Indirect Bank
- c) Door Step Bank
- d) A Direct Bank
- e) UM Banking



**3) RBI takes “Prompt Corrective Action” when a bank is faces which of the following risks?**

- a) Market Risk
- b) Credit Risk
- c) Liquidity Risk
- d) Low Capital Adequacy
- e) None of these

**4) Under which of the following act was the ‘Banking Codes and Standards Board of India’ registered as a society?**

- a) Banking Regulation Act, 1949

- b) Reserve Bank of India Act, 1934
- c) Banker's Books Evidence Act, 1891
- d) Societies Registration Act, 1860
- e) Negotiable Instrument Act, 1881

**5) What does 'BBB' stands for in context of banking?**

- a) Bank Broadcast Bureau
- b) Bank Beneficial Bureau
- c) Bank Blogger Bureau
- d) Bank Board Bureau
- e) None of these

**6) The Mukutmanipur Dam is a dam in located in which among the following states?**

- a) Madhya Pradesh
- b) West Bengal
- c) Assam
- d) Odisha
- e) Tamil Nadu

**7) Konkani language is mainly spoken in which state?**

- a) Telangana
- b) Goa
- c) Meghalaya
- d) Jharkhand
- e) Rajasthan

**8) Joko Widodo is the current President of which among the following countries?**

- a) Indonesia
- b) Thailand
- c) Singapore
- d) Uruguay
- e) South Korea

**9) What is the currency of Colombia?**

- a) Rand
- b) Peso
- c) Dinar
- d) Euro
- e) Dollar

**10) Prakash Javadekar is present Rajyasabha Member of Parliament (MP) from which among the following states?**

- a) Maharashtra
- b) Uttarakhand
- c) Madhya Pradesh
- d) Rajasthan
- e) Gujarat

**Answers :**

**1) Answer: A**

Punjab National Bank which has the tagline- The name you can bank upon. This bank was formed in 1894. Moreover, PNB has had the privilege of maintaining accounts of national leaders such as Mahatma Gandhi, Jawahar Lal Nehru, Lal Bahadur Shastri, Indira Gandhi, as well as the account of the famous Jallianwala Bagh Committee.

**2) Answer: D**

A direct bank is a bank without any branch network that offers its services remotely via online banking and telephone banking and may also provide access via ATMs (often through interbank network alliances), mail and mobile.

**3) Answer: D**

Prompt Corrective Action is a system of RBI under which it can initiate a corrective action in case of a bank which is found to be having low capital adequacy or high Non-performing Assets.

**4) Answer: D**

The Banking Codes and Standards Board of India was registered as a society under the Societies Registration Act, 1860, in February 2006. The board functions as an independent and autonomous body. Membership of BCSBI is voluntary and open to scheduled banks.

**5) Answer: D**

The Union Government has decided to set up Bank Board Bureau (BBB) for Public Sector Banks (PSBs), where each bank would be monitored on the basis of key performance indicators. The Bank Board Bureau will recommend appointment of directors in PSBs and advice on ways for raising funds and mergers and acquisitions to the lenders.

**6) Answer: B**

The Mukutmanipur Dam is a dam in Khatra subdivision of Bankura district in West Bengal. It is located at the confluence of the Kangsabati and Kumari rivers close to the Jharkhand border.

**7) Answer: B**

Konkani is mainly spoken in Goa. It is the official language of Goa and is spoken along the South Western Coast of India.

**8) Answer: A**

Joko Widodo is the current President of Indonesia.

**9) Answer: B**

The peso is the currency of Colombia.

**10) Answer: A**

Prakash Javadekar is an Indian politician. He is a member of the Bharatiya Janata Party and is the incumbent Union Minister of Ministry of Human Resource Development, Government of India. He was elected to the upper house Rajya Sabha as a Member of Parliament from Maharashtra in 2018.

