



# GENERAL AWARENESS

IBPS PO CLERK



**1) What is the currency of Iran?**

- a) Iranian rupiah
- b) Iranian rial
- c) Iranian won
- d) Iranian Dinar
- e) Iranian lira

**2) What is the capital of Russia?**

- a) Moscow
- b) Paris
- c) Saint Petersburg
- d) Berlin
- e) None of these

**3) Who among the following is the present governor of Haryana?**

- a) Lalji Tandon
- b) Ajit Singh
- c) Satyadeo Narain Arya
- d) Satya Pal Malik
- e) Baby Rani Maurya

**4) International Day of the Tropics is observed on which date?**

- a) 29 June
- b) 30 June
- c) 1 July
- d) 2 June

e) None of these

**5) 'Sentinelese Tribe' found at which place in India?**

a) Dadra & Nagar Haveli

b) Gujarat

c) Kerala

d) Andaman & Nicobar Island

e) Daman & Diu

**6) If the market price of the bond is less than the face value, i.e., the bond sells at a discount, then which of the following is true?**

a) YTM (Yield to Maturity) > Coupon yield

b) YTM (Yield to Maturity) < Coupon yield

c) YTM (Yield to Maturity) = Coupon yield

d) Both (a) and (c)

e) Both (b) and (c)

**7) The procedure of making an insurance company and insured agree to settle a claim dispute by a third party is called as \_\_\_\_\_.**

a) Abeyance

b) Embezzlement

c) Arbitration

d) Concealment

e) Peril

**8) In the case of term loans, the instalments of principal which have remained overdue for a period exceeding minimum of \_\_\_\_\_ months is treated as doubtful asset.**

a) 3

- b) 6
- c) 9
- d) 12
- e) None of the above

**9) CFRA is a unique document that incorporates comparable information relating to the accounts of the Union & all the States for a year. It stands for\_\_\_\_\_.**

- a) Commercial Fixed and Reserved Accounts
- b) Combined Finance and Revenue Assets
- c) Combined Finance and Revenue Accounts
- d) Collective Fiscal and Revenue Accounts
- e) Commercial Floating and Reserved Accounts

**10) Basel III is an internationally agreed set of measures developed by the Basel Committee on banking Supervision in response to the financial crisis of \_\_\_\_\_.**

- a) 2002-04
- b) 2005-07
- c) 2007-09
- d) 2001-03
- e) 2008-10

**Answers :**

**1) Answer: B**

Iranian rial is the currency of Iran. President of Iran is Hassan Rouhani.

**2) Answer: A**

Russia Capital: Moscow, Currency: Russian ruble, President: Vladimir Putin.

**3) Answer: C**

Satyadev Narayan Arya is the current governor of Haryana. He is a leader of BJP from Bihar.

**4) Answer: A**

The International Day of Tropics is observed every year on 29 June across the world with an aim to raise awareness to specific challenges faced by tropical areas and the far-reaching implications of issues affecting world's tropical zone.

**5) Answer: D**

The Sentinelese tribes are the inhabitants of North Sentinel Island (Andaman & Nicobar) in India. The Sentinelese tribe is at the verge of extinction. The 2011 census estimates their quantities at a mere 50.

**6) Answer: A**

If market interest rate levels rise, the price of a bond falls. Conversely, if interest rates or market yields decline, the price of the bond rises. In other words, the yield of a bond is inversely related to its price.

When the market price of the bond is less than the face value, i.e., the bond sells at a discount, then, YTM (Yield to Maturity)  $\gg$  coupon yield.

**7) Answer: C**

The procedure of making an insurance company and insured agree to settle a claim dispute by a third party is called as Arbitration.

**8) Answer: D**

In the case of term loans, those instalments of principal which have remained overdue for a period exceeding minimum of 12 months is treated as doubtful.

**9) Answer: C**

CFRA stands for Combined Finance and Revenue Accounts is a unique document that incorporates comparable information relating to the accounts of the Union and all the States for a year, together with their balances and outstanding liabilities and other information relating to the financial health of the Union and the States.

**10) Answer: C**

Basel III is an internationally agreed set of measures developed by the Basel Committee on Banking Supervision in response to the financial crisis of 2007-09.

It introduces new capital & liquidity standards to strengthen the regulation, supervision, and risk management of the whole of the banking and finance sector.

