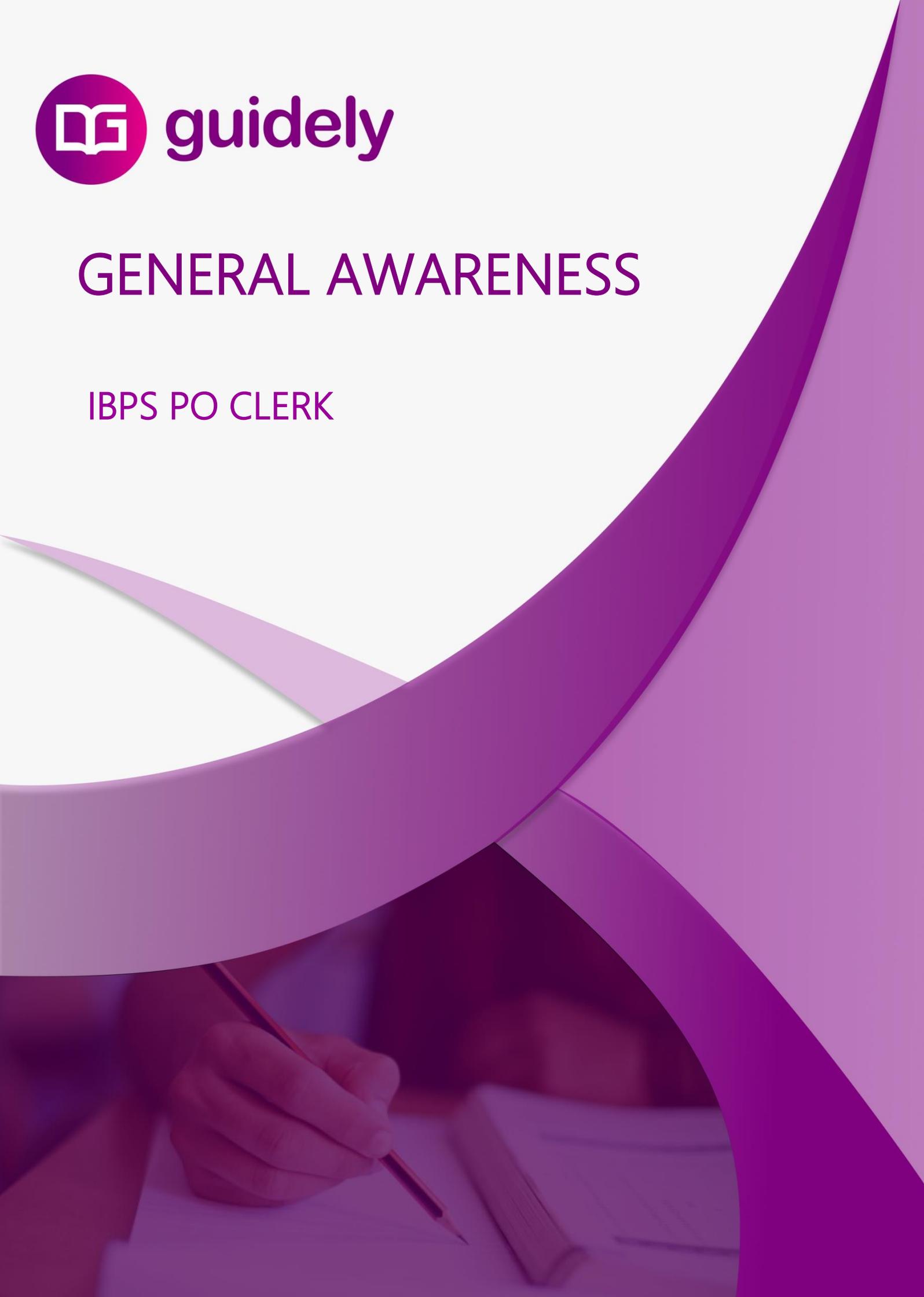




GENERAL AWARENESS

IBPS PO CLERK



1) Which is a fixed amount for a covered service in health sector?

- a) Coinsurance
- b) Deductible
- c) Copay
- d) Health Insurance
- e) None of these

2) The maximum amount for which per depositor can be insured across the banks by DICGC is?

- a) Rs. 50000
- b) Rs. 100000
- c) Rs. 200000
- d) Rs. 500000
- e) Rs. 1000000

3) As per the regulations of IRDAI, which insurance policy cannot be declined to underwrite the policy?

- a) Term Insurance Policy
- b) Unit Linked Insurance Policy
- c) Third Party Insurance Policy
- d) Valued Insurance Policy
- e) Whole Life Insurance Policy

4) What is the tagline of United India Insurance Company Limited (UIIC)?

- a) Prithvi, Agni, Jal, Akash, Sabki Suraksha Hamare Paas
- b) Rest Assured with Us
- c) Karo Zyada ka Iraada

d) A Bright and Better Tomorrow

e) Faidey ka Insurance

5) “A contract that pledges payment of an agreed upon amount to the person (or his/her nominee) on the happening of an event covered against” is technically known as ?

a) Death coverage

b) Life insurance

c) Savings for future

d) Provident fund

e) None of these

6) The Government of India has announced to commemorate Goods and Services Tax Day on _____.

a) 30 June

b) 1 July

c) 1 June

d) 11 July

e) 15 July

7) Pochampad Dam is located in which state?

a) Karnataka

b) Maharashtra

c) Madhya Pradesh

d) Telangana

e) Odisha

8) Pulitzer prize is awarded for outstanding work in the field of

a) Science and Technology



- b) Environmental Studies
- c) Literature and Journalism
- d) International Understanding
- e) Economics

9) The Behdienkhlam Festival was celebrated recently in which of the following Indian state?

- a) Assam
- b) Odisha
- c) Meghalaya
- d) Chhattisgarh
- e) Tripura

10) Railways, Research Designs & Standards Organization (RDSO) headquarters in

- _____.
- a) Mumbai
 - b) Bengaluru
 - c) Delhi
 - d) Chennai
 - e) Lucknow

Answers :

1) Answer: C

A copayment or copay is a fixed amount for a covered service, paid by a patient to the insurance company before patient receives service from physician

2) Answer: B

Each depositor in a bank is insured upto a maximum of Rs.1,00,000 (Rupees One Lakh) for both principal and interest amount held by him in the same capacity and same right as

on the date of liquidation/cancellation of bank's licence or the date on which the scheme of amalgamation/merger/reconstruction comes into force.

3) Answer: C

As per the IRDAI, no insurer can decline to underwrite third party insurance. Third Party Insurance Policy covers the third person who has been injured in an accident involving the owner and his/her car. It doesn't provide direct benefit to the insured. This is a mandatory cover, along with the own damage cover, that a vehicle owner must purchase. This insurance cover is for any collateral damage to a third party.

4) Answer: B

United India Insurance Company Limited (UIIC) tagline: Rest Assured with Us

Headquarters: Chennai

Chairman and Managing Director: Girish Radhakrishnan

Year of Establishment: 1938

Year of Nationalisation: 1972

5) Answer: B

“A contract that pledges payment of an agreed upon amount to the person (or his/her nominee) on the happening of an event covered against” is technically known as Life insurance.

6) Answer: B

The Government of India has announced that 1st of July shall be commemorated as 'GST Day'. Union Minister for Railways, Coal, and Finance & Corporate Affairs Shri Piyush Goyal will preside over as the Chief Guest of the event and Minister of State for Finance, Shri Shiv Pratap Shukla will be the Guest of Honor. The government of India is celebrating the 1st Anniversary of the Goods and Services Tax (GST) coming into force on 1st July 2017.

7) Answer: D)

The Sri Rama Sagar Project also is known as the Pochampadu Project is an Indian flood-flow project on the Godavari River. The Project is located in Nizamabad district, 3 km away from National Highway 44. It has been described by The Hindu as a “lifeline for a large part of Telangana”.

8) Answer: C

The Pulitzer Prize is an award for achievements in newspaper, magazine and online journalism, literature, and musical composition in the United States. It was established in 1917 by provisions in the will of American Joseph Pulitzer who had made his fortune as a newspaper publisher, and is administered by Columbia University in New York City.

9) Answer: C

The Union Minister of State for Development of North Eastern Region (DoNER) Dr Jitendra Singh attended the famous 4-day Meghalaya Annual Cultural Festival, “Behdienkhlam”, held every year at the small peripheral town of Jowai, Meghalaya.

10) Answer: E

Railways, Research Designs & Standards Organization (RDSO) headquarters in Lucknow.

