



GENERAL AWARENESS

LIC ADO



1) Which country has launched the world's first Sovereign Blue Bond, a financial instrument designed to support sustainable marine and fisheries projects?

- a) India
- b) Sri Lanka
- c) Seychelles
- d) Botswana
- e) Kenya

2) What is the name of the renminbi-denominated bonds which has been approved by Pakistan's cabinet to raise loans from China's capital markets?

- a) Dragon Bonds
- b) China-Connect Bonds
- c) Masala Bonds
- d) Panda Bonds
- e) Dim Sum Bonds



3) According to the RBI data, what amount of bad loans banks has recovered in the fiscal ended March 2018?

- a) Rs 40,400 crore
- b) Rs 37,500 crore
- c) Rs 33,300 crore
- d) Rs 42,500 crore
- e) Rs 47,800 crore

4) As per the Financial Stability Report, gross non-performing assets (GNPA) ratio of scheduled commercial banks (SCBs) has declined from 11.5% in March 2018 to _____ in September 2018.

- a) 10.3%

- b) 11.1%
- c) 10.8%
- d) 11.3%
- e) 10.5%

5) Up to how much amount of existing debt the Reserve Bank has allowed a one-time restructuring for the companies which have defaulted on payment, but the loans given to them have continued to be classified as standard assets?

- a) Rs 20 crore
- b) Rs 25 crore
- c) Rs 15 crore
- d) Rs 10 crore
- e) Rs 50 crore

6) In its 'Growth Outlook for 2019', Confederation of Indian Industry (CII) stated that India's GDP growth will be _____ in 2019.

- a) 7.3%
- b) 7.7%
- c) 8.1%
- d) 7.8%
- e) 7.5%

7) The High-Level Committee (HLC) chaired by Union Home Minister Rajnath Singh approved additional assistance of _____ from the National Disaster Response Fund (NDRF) to Tamil Nadu, which was affected by cyclone 'Gaja' recently.

- a) Rs 1,946.10 crore
- b) Rs 1,245.15 crore
- c) Rs 1,146.12 crore

d) Rs 1,546.80 crore

e) Rs 1,448.25 crore

8) As per the Reserve Bank of India, the Foreign Direct Investment (FDI) has increased 18% to Rs. _____ in FY18.

a) 50.00 lakh crore

b) 32.50 lakh crore

c) 28.25 lakh crore

d) 43.50 lakh crore

e) 21.75 lakh crore

9) What is India's unemployment rate in 2017-18, as per the National Sample Survey Office's (NSSO's) periodic labor force survey (PLFS)?

a) 7.3%

b) 6.1%

c) 6.9%

d) 3.3%

e) 5.7%



10) The Asian Development Bank (ADB) has bought a 14% stake in micro-financier _____ for Rs 137 crore.

a) Equitas Microfinance Pvt Ltd

b) Grameen Koota Financial Services Pvt Ltd

c) Grama Vidiyal Micro Finance Pvt Ltd

d) Annapurna Finance

e) Swadhaar FinServe Pvt Ltd

Answers :

1) Answer: c)

The Republic of Seychelles launched the world's first Sovereign Blue Bond, a financial instrument designed to support sustainable marine and fisheries projects. The bond raised USD 15 million from the international investors. The bond demonstrates the potential for countries to harness capital markets for financing the sustainable use of marine resources.

2) Answer: d)

Pakistan's cabinet has approved the issuance of first-ever renminbi-denominated 'Panda Bonds' to raise loans from China's capital markets.

3) Answer: a)

Banks have seen a significant improvement in recovery of stressed assets helped by the Insolvency and Bankruptcy Code (IBC) and amendments in the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interests (SARFAESI) Act, during FY18, according to the RBI data. In the fiscal ended March 2018, banks recovered Rs 40,400 crore worth of bad loans as against Rs 38,500 crore recovered in FY17.

4) Answer: c)

As per the Financial Stability Report, The asset quality of banks showed an improvement with the gross non-performing assets (GNPA) ratio of SCBs declining from 11.5% in March 2018 to 10.8% in September 2018. Under the baseline scenario, the GNPA ratio may decline from 10.8% in September 2018 to 10.3% in March 2019.

5) Answer: b)

The Reserve Bank of India (RBI) introduced a one-time restructuring scheme for micro, small and medium enterprises (MSMEs) with a maximum exposure of Rs 25 crore. The restructuring has to be implemented by March 31, 2020. Banks have to incur an additional provision of 5 per cent for these restructured accounts

6) Answer: e)

In its 'Growth Outlook for 2019', Confederation of Indian Industry (CII) stated that the GDP growth will be in the range of 7.5% in 2019.

7) Answer: c)

The High Level Committee (HLC) chaired by the Union Home Minister Shri Rajnath Singh approved the additional assistance from National Disaster Response Fund (NDRF) of Rs. 1,146.12 crore to Tamil Nadu, which was affected by cyclone 'Gaja'.

8) Answer: c)

Foreign direct investment (FDI) during the previous fiscal grew 18 per cent to Rs 28.25 lakh crore, data from the Reserve Bank of India (RBI).

9) Answer: b)

India's unemployment rate hit a 45-year-high of 6.1 per cent in 2017-18, as per the National Sample Survey Office's (NSSO's) periodic labour force survey (PLFS) of the Ministry of Statistics and Programme Implementation

10) Answer: d)

The Asian Development Bank (ADB) has bought a 14% stake in micro-financier Annapurna Finance for Rs 137 crore, reinforcing the belief that India's microfinance sector is on course to attracting long-term funds from global lenders and investors.

