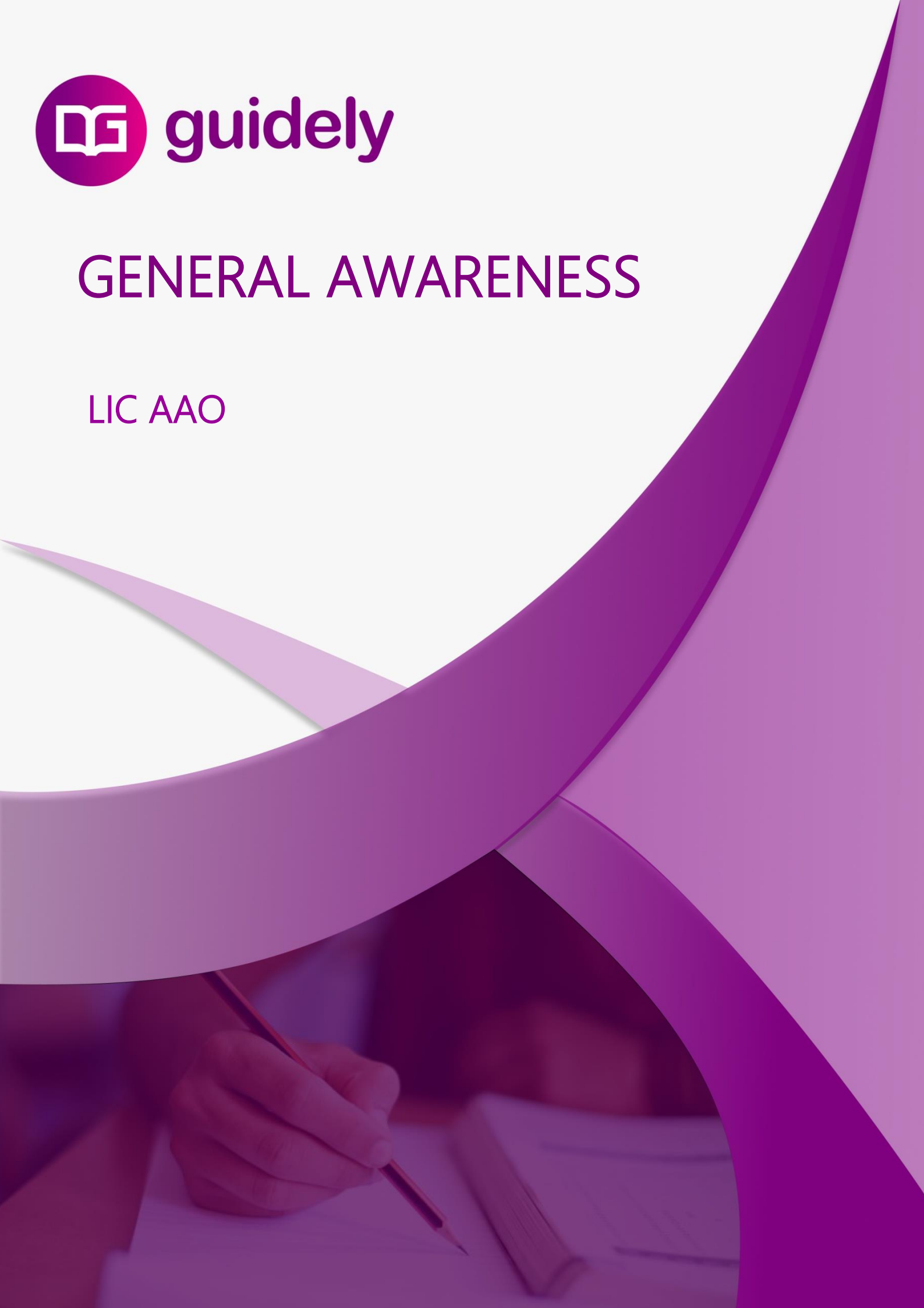




# GENERAL AWARENESS

LIC AAO



1) Dimension of new Rs 200 banknote introduced under 'Mahatma Gandhi Series' is\_\_\_\_\_.

- a) 66 mm x 146 mm
- b) 66mm x 166mm
- c) 63mm x 123 mm
- d) 66mm X 135mm
- e) 66mm x 123mm

2) The alphabet \_\_\_\_ is inserted as identification mark in ₹ 200 note for visually impaired people.

- a) B
- b) U
- c) H
- d) O
- e) T



3) Which of the following is a component of Base rate?

- a) Un-allocable overhead cost for banks
- b) Average return on net worth
- c) Cost of deposits
- d) Only 1 & 3

e) All of the above

4) Which among the following is not a trigger point of Prompt Corrective Action?

a) Balance of Trade

b) Capital to Risk Weighted Assets Ratio

c) Net Non-Performing Assets

d) Return on Assets

e) Only (2) and (4)

5) Which bank has planned to raise ₹ 2045 crore by issuing Basel III-compliant bonds?

a) Bank of Baroda

b) Canara Bank

c) HDFC Bank

d) State Bank of India

e) Axis Bank

6) The World Bank signed a \$310 million loan agreement for improving electricity of which Indian state?

a) Uttar Pradesh

b) Jharkhand

c) Chhattisgarh



d) Madhya Pradesh

e) Odisha

7) National Housing Bank (NHB) increased the refinance limit from Rs. 24,000 crores to Rs \_\_\_\_\_.

a) 30000 crores

b) 28000 crores

c) 25000 crores

d) 40000 crores

e) 35000 crores

8) e-Shang Redwood (ESR) has entered into a partnership with Allianz Real Estate to invest \$1 billion to develop large-scale logistics and industrial facilities in \_\_\_\_\_ cities.

a) 10

b) 8

c) 5

d) 6

e) 12

9) Which bank has paid ₹ 38 crores in fines to the GST department for alleged violations in domestic remittances?

a) Kotak Mahindra Bank

- b) Yes Bank
- c) HDFC Bank
- d) ICICI Bank
- e) Axis Bank

10) The government has yielded ₹\_\_\_\_\_ crore through the first-ever sale of 'enemy shares'.

- a) 500
- b) 600
- c) 800
- d) 700
- e) 1000



**Answers :**

1)Answer: a)

Dimension of new Rs 200 banknote introduced under 'Mahatma Gandhi Series' is 66mm X 146mm. It has Motif of Sanchi Stupa & is Bright Yellow in colour.

Denomination	Dimension
Rs 10	63mm x 123 mm
Rs 50	66mm X 135mm
Rs 500	66 mm x 150 mm
Rs 2000	66mm x 166mm

2) Answer: c)

The alphabet 'H' is inserted as an identification mark in ₹ 200 notes for visually impaired people. The new 200-rupee denomination has Motif of Sanchi Stupa on the reverse and the base color of the note is Bright Yellow. The dimension of the banknote is 66 mm × 146 mm. For visually impaired, the identification mark H with micro-text ₹ 200 also placed in the new rupee note.

3) Answer: e)

Base rate is arrived at by adding the following-

- The cost of deposits.
- Adjustment for the negative carry in respect of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR).
- Un-allocable overhead cost for banks which includes components like legal and premises expenses, depreciation, cost of printing and stationery, expenses incurred on communication and advertising etc.
- Average return on net worth, which is the amount of net income returned as a percentage of shareholder's equity.

4) Answer: a)

The balance of Trade is not a trigger point of Prompt Corrective Action.

The Reserve Bank of India has specified certain regulatory trigger points, as a part of prompt corrective action (PCA) Framework, in terms of three parameters, i.e. capital to risk-weighted assets ratio (CRAR), net non-performing assets (NPA) and Return on Assets (ROA).

The PCA framework is applicable only to commercial banks and not extended to co-operative banks, non-banking financial companies (NBFCs) and FMs.

**5) Answer: d)**

State Bank of India raised ₹2,045 crore by issuing Basel III-compliant bonds. The bonds are debentures of face value of ₹10 lakh each bearing coupon of 9.37% per annum payable annually with a call option after 5 years.

**6) Answer: b)**

The Government of India, the Government of Jharkhand and the World Bank signed a \$310 million Loan Agreement for Jharkhand Power System Improvement Project to provide reliable, quality, and affordable 24×7 electricity to the citizens of Jharkhand.

**7) Answer: a)**

National Housing Bank (NHB) increased the refinance limit from Rs. 24,000 crores to Rs 30,000 crores. This refinancing is a credit flow to Housing Finance Companies & other Institutions.

National Housing Bank monitors the liquidity position of Housing Finance Companies. It also provides financial support to eligible institutions.

**8) Answer: b)**

Asia Pacific-focused logistics developer e-Shang Redwood (ESR) has entered into a partnership with Allianz Real Estate to invest \$1 bn into India. The joint venture will focus on developing large-scale logistics & industrial facilities in 8 key cities- Mumbai, Pune, Chennai, Delhi, Ahmedabad, Kolkata, Bengaluru & Hyderabad. The program will be funded on a 50:50 basis by Allianz & ESR.

9) Answer: b)

Yes Bank has paid Rs 38 crore in fines to the GST department for alleged violations in domestic remittances. The money has been paid "in protest" payment. Over ₹ 32 Crore has been paid to the GST department, while ₹ 6 Crore has been paid in service tax which has been replaced by GST from July 2017.

10) Answer: d)

The government has yielded ₹700 crore through the first-ever sale of 'enemy shares'. Enemy property refers to the assets left behind by people who migrated to Pakistan or China and are no longer citizens of India. Govt. set a disinvestment target of ₹90,000 crore for FY 2019-20.

