



GENERAL AWARENESS

IBPS RRB PO CLERK SCALE 1



1) The total deposits in bank accounts opened under the Jan Dhan scheme, which was launched about five years ago by the Modi-government, are set to cross _____ crore soon.

- a) Rs 1 lakh
- b) Rs 2 lakh
- c) Rs 3 lakh
- d) Rs 4 lakh
- e) None of these

2) According to the bank's Asian Development Outlook 2019 report released, developing Asia is projected to grow by ___ percent this year.

- a) 5.7%
- b) 5.9%
- c) 6.3%
- d) 6.9%
- e) None of these



3) _____ is the method by which firms evaluate potential losses and take action to reduce or eliminate such threats.

- a) Risk Transfer
- b) Risk control
- c) Risk Management
- d) Risk Retention
- e) None of these

4) According to the Central Statistics Office (CSO), income earned by an average Indian per year doubled in 7 years. What is the income earned by an average Indian in 2018-19?

- a) Rs 1.45 lakh
- b) Rs 96,500
- c) Rs 1.01 lakh
- d) Rs 1.25 lakh
- e) Rs 86,000

5) Which scheme has announced in Interim Budget 2019-20 to provide pensionary benefits to at least 10 crore labourers and workers in the unorganized sector?

- a) Pradhan Mantri Gram Sadak Yojana
- b) Pradhan Mantri Kisan Samman Nidhi
- c) Pradhan Mantri Shram Yogi Mandhan
- d) Integrated Child Development Scheme
- e) None of these

6) TDS threshold on interest earned on bank/post office deposits is being raised from Rs. 10,000 to _____ .

- a) Rs.20,000
- b) Rs.30,000
- c) Rs.40,000
- d) Rs.50,000
- e) None of these

7) As per the RBI housing loans given by RRBs and SFBs to individuals up to what amount in metropolitan centers (with population of 10 lakh and above) and INR 25 lakh in other centers, will be eligible for classification under priority sector lending?

- a) 35 lakhs
- b) 30 lakhs
- c) 45 lakhs

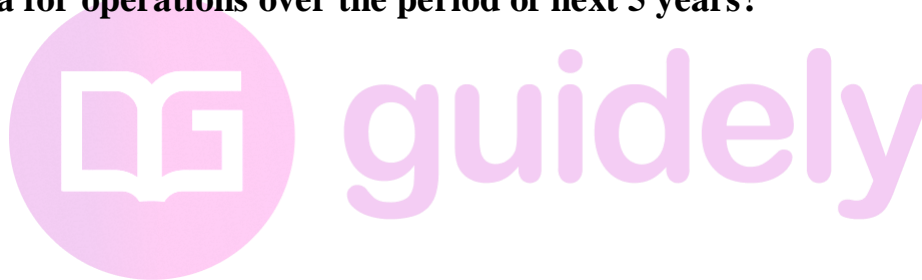
- d) 40 lakhs
- e) None of these

8) Which organization has launched 'Udyam', a skilling center in Bengaluru in association with Lok Bharti Education Society to provide training to marginalized youth in the BFSI, retail, and IT/ ITES sectors?

- a) Dewan Housing Finance Corporation
- b) PNB Housing Finance Limited
- c) LIC Housing Finance
- d) Housing Development Finance Corporation
- e) None of these

9) Global card payments brand Mastercard has announced its plan of investing How much in India for operations over the period of next 5 years?

- a) \$1 billion
- b) \$2 billion
- c) \$3 billion
- d) \$4 billion
- e) None of these



10) Bank credit grew by _____ in financial year 2018-19 as compared to 10.3% in the previous financial year, mainly aided by loans to services and retail sector.

- a) 11.5%
- b) 12.7%
- c) 13.2%
- d) 14.1%
- e) None of these

Answers :

1) Answer: a)

The total deposits in bank accounts opened under the Jan Dhan scheme, which was launched about five years ago by the Modi-government, are set to cross Rs 1 lakh crore soon.

The total balance in the Jan Dhan accounts, which has been steadily rising, was at Rs 97,665.66 crore as on April 3, as per the latest government data.

2) Answer: a)

Growth in developing Asia is projected to soften to 5.7% in 2019 and 5.6% in 2020. Excluding Asia's high-income newly industrialized economies, growth is expected to slip from 6.4% in 2018 to 6.2% in 2019 and 6.1% in 2020.

3) Answer: b)

Risk control is the method by which firms evaluate potential losses and take action to reduce or eliminate such threats.

4) Answer: d)

The income earned by an average Indian doubled in 7 years, from Rs 63,642 per year in 2011-12 to Rs 1.25 lakh in 2018-19, the first advance estimates of national income released by the Central Statistics Office (CSO) show.

5) Answer: c)

To provide pensionary benefits to at least 10 crore labourers and workers in the unorganised sector a new Scheme called 'Pradhan Mantri Shram-Yogi Maandhan' is announced.

6) Answer: c)

TDS threshold on interest earned on bank/post office deposits is being raised from Rs. 10,000 to Rs.40,000.

7) Answer: a)

Housing loans given by RRBs and SFBs to individuals up to INR 35 lakh in metropolitan centers (with population of 10 lakh and above) and INR 25 lakh in other centers, provided the overall cost of the dwelling unit in the metropolitan centers and at other centres does not exceed INR 45 lakh and INR 30 lakh, respectively, will be eligible for classification under priority sector lending.

8) Answer: c)

As a part of Corporate Social Responsibility (CSR), LIC Housing Finance Ltd (LIC HFL) in association with Lok Bharti Education Society unveiled a skilling centre named “UDYAM” in Bangalore, which will provide skill development training to marginalized youth in the sectors of BFSI, Retail and IT/ITES.

9) Answer: a)

Global card payments brand Mastercard has announced its plan of investing \$1 billion in India operations over the period of next 5 years. About \$350 million of the total amount would be invested in setting up a local payments processing center as per the Reserve Bank of India’s mandate to store all payments data locally.

10) Answer: c)

Bank credit grew by 13.2% in the financial year 2018-19 as compared to 10.3% in the previous financial year, mainly aided by loans to services and retail sector.

