



# GENERAL AWARENESS

IBPS RRB PO CLERK SCALE 1



**1) Which among the following makes no periodic interest payments and is sold at a deep discount from face value?**

- a) Treasury Bond
- b) Interest Free Bond
- c) Deep Discount Bond
- d) Zero-Coupon Bond
- e) Investment Bond

**2) Which financial services app has integrated with UPI to simplify the mutual fund payment?**

- a) PayPal
- b) ETMONEY
- c) PayTm
- d) Deloitte
- e) Wealth India



**3) What is the maximum maturity period of a “Treasury Bills”?**

- a) 180 days
- b) 91 days
- c) 182 days
- d) 364 days
- e) None of these

**4) What is the maximum cash loading allowed in PPIs (Pre-paid Payment Instruments) at present?**

- a) Rs. 25,000
- b) Rs. 50,000

- c) Rs. 100,000
- d) Rs. 10,000
- e) Rs. 40,000

**5) Which of the following banks has raised Rs 487 Crore through Basel-III compliant bonds for funding its growth plans?**

- a) Allahabad Bnak
- b) Lakshmi Vilas bank
- c) Dhanlakshmi Bank
- d) Karur Vysya Bank
- e) Federal Bank

**6) “Shishu” scheme under ‘Pradhan Mantri Mudra Yojana’ covers loan up-to which limit?**

- a) Rs. 50 thousand
- b) Rs. 1 lac
- c) Rs. 2 lacs
- d) Rs. 5 lacs
- e) Rs. 10 lacs

**7) Under CM Yuva Sambal Yojana, the unemployed youths of Rajasthan who are graduated will have an allowance up to \_\_\_\_\_.**

- a) Rs.1000
- b) Rs. 3500
- c) Rs. 2000
- d) Rs. 2500
- e) Rs. 1500

8) ICICI Bank launched a centre for Start-ups and MSMEs in Bengaluru. It can provide the working capital loans up to \_\_\_\_\_ Crore.

- a) Rs. 7 Crore
- b) Rs. 10 Crore
- c) Rs. 15 Crore
- d) Rs. 20 Crore
- e) Rs. 30 Crore

9) What is the minimum rate of interest to be offered by a Residuary NBFCs on term deposits?

- a) 2%
- b) 3%
- c) 5%
- d) 4%
- e) 6%



10) The Housing Finance Companies need to maintain the minimum Capital Adequacy Ratio of \_\_\_\_\_ percentage by March 2022.

- a) 15%
- b) 14%
- c) 13%
- d) 16%
- e) 12%

**Answers:**

1) Answer: d)

Zero-Coupon Bond is a debt security that is sold at a discount and no interest is paid to the bondholder. The bond sells for less than its face value and does not have periodic interest

payments during its life. At the time of maturity, it can then be redeemed at its face value allowing the bondholder to make a profit.

**2) Answer: b)**

ETMONEY, India's largest app for financial services, has integrated with UPI to simplify the mutual fund payment.

**3) Answer: d)**

Treasury bills have a maximum maturity of 364 days. Hence, they are categorized as money market instruments (money market deals with funds with a maturity of less than one year). Treasury bills are presently issued in three maturities, namely, 91 day, 182 day and 364 day.

**4) Answer: b)**

Pre-paid Payment Instruments (PPIs) are defined in the RBI Guidelines issued under the Payment and Settlements Systems Act, 2005 as payment instruments that facilitate purchase of goods and services, including funds transfer, against the value stored on such instruments. Cash loading to PPIs shall be limited to Rs. 50000 per month subject to overall limit of the PPI.

**5) Answer: d)**

Karur Vysya Bank has raised Rs 487 Crore through Basel-III compliant bonds for funding its growth plans.

**6) Answer: a)**

Under Pradhan Mantri Mudra Yojana 3 types of schemes- Shishu, Kishor, Tarun has been launched. Shishu scheme covers loan up-to Rs. 50,000.

**7) Answer: b)**

Unemployed youth having graduation will get unemployment allowance up to ₹ 3,500 under the Rajasthan's Chief Minister Yuva Sambal Yojana. It provided ₹ 3000 per month for male applicants & ₹ 3500 per month for women and differently-abled applicants.

**8) Answer: d)**

ICICI Bank launched a centre in Bengaluru to provide business solutions exclusively to start-ups and MSME sector.

The services offered include working capital loans up to ₹20 crore, business loans (based on GST returns) up to ₹1 crore, instant overdraft facility of ₹15 lakh, extensive trade solutions and cash management services, among others.

**9) Answer: c)**

Residuary Non-Banking Companies (RNBCs) is a category of NBFCs whose principal business is acceptance of deposits and investing in approved securities. RNBCs should offer a rate of interest of not less than 5% per annum on term deposits and 3.5% on daily deposits.

**10) Answer: a)**

NHB has increased the capital adequacy ratio for Housing Finance Companies. The minimum CAR of 15% needs to be achieved by March 2022. Also, NHB added that the companies cannot accept fixed deposits of not more than 3 times their NOF.

