



# GENERAL AWARENESS

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**1) What is the overall investment in PMAY (U), AMRUT and SCM in 4 years (2015-19)?**

- a) Rs. 4 lakh crore
- b) Rs. 5 lakh crore
- c) Rs. 6 lakh crore
- d) Rs. 8 lakh crore
- e) Rs. 10 lakh crore

**2) A corporate action in which a company divides its existing shares into multiple shares to boost the liquidity of the shares is known as \_\_\_\_\_.**

- a) Arbitrage
- b) Stock Split
- c) Pink Sheets Stocks
- d) Stub
- e) Greenshoe Option



**3) Indian Economy is projected to grow at \_\_\_\_ in FY20 as per UN report.**

- a) 7.1%
- b) 7.2%
- c) 7.3%
- d) 7.4%
- e) 7.5%

**4) Ayush gave Anchal a cheque of Rs. 5,000. Anchal went to a branch of Bank of Baroda (BOB) to cash the cheque. Anchal received the cash from bank cashier. Who is the drawee, payee, and drawer respectively in this situation?**

- a) BOB, Ayush, Anchal
- b) Ayush, BOB, Anchal

- c) Anchal, Ayush, BOB
- d) BOB, Anchal, Ayush
- e) Ayush, Anchal, BOB,

**5) Finance Commission is a Constitutional body created in every five years to transfer financial resources from the centre to the states. Origin of Finance Commission lies with \_\_\_\_\_ of the Constitution.**

- a) Article 242
- b) Article 164
- c) Article 108
- d) Article 76
- e) Article 280

**6) Which of the following organisation has approved USD 455 Million loan for the Andhra Pradesh Rural Roads Project recently?**

- a) Asian Development Bank
- b) World Bank
- c) International Monetary Fund (IMF)
- d) Asian Infrastructure Investment Bank (AIIB)
- e) New Development Bank (NDB)

**7) Minimum subscription of Rs. \_\_\_\_ and maximum of Rs.1, 50,000/- can be made in lump sum or in 12 instalments per financial year in Public Provident Fund (PPF) scheme.**

- a) 500
- b) 1000
- c) 2500
- d) 5000

e) 10000

**8) According to RBI, “a single rupee deposits of \_\_\_\_ and above is considered as Bulk deposits”.**

a) Rs. 50 lacs

b) Rs. 1 Crore

c) Rs. 2 Crore

d) Rs. 5 Crore

e) Rs. 10 Crore

**9) Dynamics of which type of market have a direct bearing on the performance of the ‘ULIPs’?**

a) Money Market

b) Capital Market

c) International Market

d) Call Money Market

e) None of these

**10) What shall be the minimum Leverage Ratio for Banks other than Domestic Systemically Important Banks (DSIBs)?**

a) 3%

b) 3.5%

c) 4%

d) 4.5%

e) 6%

**Answers :**

**1) Answer: D**

The Missions of Pradhan Mantri Awas Yojana (Urban), Atal Mission for Rejuvenation and Urban Transformation (AMRUT) & Smart City Mission (SCM) are not only transforming the Urban Landscape of the country but also ensuring ease of living for the citizens. The investment in PMAY (U), AMRUT & SCM is about Rs. 8 lakh Crore.

**2) Answer: B**

A stock split is a corporate action in which a company divides its existing shares into multiple shares to boost the liquidity of the shares. Although the number of shares outstanding increases by a specific multiple, the total dollar value of the shares remains the same compared to pre-split amounts, because the split does not add any real value.

**3) Answer: A**

India's economy is projected to grow at 7.1% in fiscal year 2020 on the back of strong domestic consumption and investment but the GDP growth is a downward revision from the 7.4 per cent estimated in January this year, according to a United Nation report.

**4) Answer: D**

A bill of exchange is a written order binding one party to pay a fixed sum of money to another party on demand at some point in the future. The document often includes three parties—drawee is the party that pays the sum, payee receives that sum, and drawer is the one that obliges the drawee to pay the payee.

**5) Answer: E**

Finance Commission is a Constitutional body created in every five years to transfer financial resources from the centre to the states. Origin of Finance Commission lies with Article 280 of the Constitution.

**6) Answer: D**

A loan agreement of USD 455 million was signed between the Asian Infrastructure Investment Bank (AIIB) and the Government of India for financing the Andhra Pradesh Rural Roads Project.

**7) Answer: A**

Minimum subscription of Rs. 500 and maximum of Rs.1, 50,000/- can be made in lump sum or in 12 instalments per financial year Public Provident Fund (PPF) scheme.

**8) Answer: C**

To enhance the operational freedom of banks in raising deposits, RBI has proposed to revise the definition of bulk deposits as single rupee deposits of Rs. 2 Crore and above.

**9) Answer: B**

ULIP is an abbreviation for Unit Linked Insurance Policy. A ULIP is a life insurance policy which provides a combination of risk cover and investment. The dynamics of the capital market have a direct bearing on the performance of the ULIPs.

**10) Answer: B**

As per the Statement on Developmental and Regulatory Policies issued with the Second Bi-Monthly Monetary Policy Statement 2019-20 on June 6, 2019, it has been decided that the minimum Leverage Ratio shall be 4% for Domestic Systemically Important Banks (DSIBs) and 3.5% for other banks.

Reserve Bank of India named State Bank of India, ICICI Bank and HDFC Bank as Domestic Systemically Important Banks (D-SIBs). The banks which are too big to fail are named by the RBI annually since 2015.

