

GK - BANKING AWARENESS - IV

1. Name the winner of 2018 Rotterdam Open

- A) Alexander Zverev **B) Roger Federer**
C) David Goffin D) Grigor Dimitrov

Roger Federer marked his impending return to the top of the world rankings by sweeping aside second seed Grigor Dimitrov in the Rotterdam Open final.

2. Mount Harriet National Park is located in which state/UT?

- A) Puducherry B) Assam
C) Nagaland **D) Andaman & Nicobar Islands**
Mount Harriet National Park is a national park located in the Andaman and Nicobar Islands union territory of India.

3. The government has set the target to set up Ekalvya schools at par with Navodaya Vidyalayas by which year?

- A) **2022** B) 2021
C) 2019 D) 2020

Ekalvya schools to be started for Scheduled Tribe population. Every block with more than 50 percent ST population and at least 20,000 tribal people will have Ekalvya schools at par with Navodaya Vidyalayas by 2022.

4. What is the maximum amount of loan that can be given under the product Shishu of Pradhan Mantri MUDRA Yojana?

- A) Rs 5,000 B) Rs 5,00,000
C) **Rs 50,000** D) Rs 10,00,000

Shishu : covering loans upto Rs 50,000/-

Kishor : covering loans above 50,000/- and upto 5 lakh
Tarun : covering loans above 5 lakh and upto 10 lakh

5. Which country is found to be the largest defence spender in the world in the year 2017, according to the Military Balance 2018 report by the International Institute for Strategic Studies (IISS)?

- A) Japan B) United Kingdom
C) **United States** D) Russia

According to the 'Military Balance 2018' report by the International Institute for Strategic Studies (IISS), India's defence budget broke into the world's top five, beating the UK for the first time.

The first five spots are taken by US, China, Saudi Arabia, Russia and India in order.

6. Hyderabad is situated along the banks of the river _____

- A) **Musi** B) Pennar
C) Tungabhadra D) Krishna

7. With which financial organisation, the Government of India has signed a Loan Agreement for financing of Rajasthan Water Sector Restructuring Project for the Desert Areas?

- A) International Monetary Fund (IMF)
B) Asian Development Bank (ADB)
C) World Bank
D) New Development Bank (NDB)

The Loan Agreement for financing of Rajasthan Water Sector Restructuring Project for the Desert Areas was signed between Government of India and the New Development Bank (NDB). This is the first tranche loan of USD 100 million approved by the NDB. The objective of this Project is to rehabilitate the 678 km long Indira Gandhi Canal system built during 1958-63 to prevent seepage, conserve water, and enhance water use efficiency as mandated by both national and state level policies on water use.

8. Identify the incorrect statement with respect to Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- A) PMJJBY has an annual premium of Rs 330
B) Rs 2.5 lakhs is payable on member's death due to any reason
C) People between 18 and 50 years of age with bank accounts can avail for the scheme
D) The policy is valid till a person attains 55 year of age.

Pradhan Mantri Jeevan Jyoti Bima Yojana is available to people between 18 and 50 years of age with bank accounts. It has an annual premium of ₹330 (US\$5.10). The GST is exempted on Pradhan Mantri Jeevan Jyoti Bima Yojana. The amount will be automatically debited from the account. In case of death due to any cause, the payment to the nominee will be ₹2 lakh (US\$3,100)

9. The RBI has relaxed the priority sector lending (PSL) rules by announcing all credits to Micro small and medium enterprises (MSME) to qualify for PSL. Earlier, this limit was capped at Rs _____ crore

- A) Rs 15 crore **B) Ra 10 crore**
C) Rs 25 crore D) Rs 20 crore

Reserve Bank of India has made banks' priority sector norms lenient by saying that all loans to micro small and medium enterprises (MSME) will henceforth qualify as priority sector lending. This was a long time demand from banks. Till date, loans up to Rs 10 crore per MSME borrower was considered for priority sector calculation.

10. Dublin is the capital of which country?

- A) Mongolia B) Lebanon
C) Kazakhstan **D) Ireland**
Currency-Euro

11. Which among the given days is observed on February 13?

- A) World Wetlands Day B) World Cancer Day
C) World Radio Day D) World Rotary Day
World Radio Day is an observance day held annually on 13 February. World Radio Day is about celebrating radio, why we love it and why we need it today more than ever. A day to remember the unique power of radio to touch lives and bring people together across every corner of the globe. The theme of World Radio Day 2018 is "Radio and Sports".

12. Who administers Atal Pension Yojana?

- A) Government of India
B) RBI **C) PFRDA** D) IRDAI
APY is a guaranteed pension scheme of Government of India and is administered by the Pension Fund Regulatory and Development Authority

13. Which among the following campaigns has been launched by the Delhi government jointly with the Ministry of Environment, Forest and Climate Change to mitigate pollution?

- A) Clean Air Campaign**
B) Swachh Air Campaign
C) Fight for Clean Air
D) Lets Clear the Air

The Delhi government and the MoEF (Ministry of Environment, Forest and Climate Change) jointly launched the Clean Air Campaign. As part of the Campaign, 70 teams have been constituted, comprising 1 officer of MoEF&CC

& another from Delhi govt, who will be the co-leaders of the team.

14. Identify the incorrect pair of state and its governor

- A) Andhra Pradesh – E. S. L. Narasimha
B) Chhattisgarh – Balram Das Tandon
C) Jharkhand – Draupadi Murmu
D) Meghalaya – Nirbhay Sharma

Ganga Prasad is the governor of Meghalaya wef 5 October 2017

15. The 2018 International Conference on Unani Medicine was organised in which city?

- A) Mumbai B) Bangalore
C) New Delhi D) Pune

The 2018 International Conference on Unani Medicine has inaugurated by Dr Jitendra Singh (the Union Minister of Development of North-East Region) with theme "Integration of Unani System of Medicine in Mainstream Healthcare" in New Delhi on November 10, 2018.

16. Consider the following statements regarding Sovereign Gold Bond(SGB) and identify which is true?

- A) Minors cannot invest in SGB.
B) SGB can be used as collateral for loans from banks
C) Joint Holding is not allowed under SGB
D) TDS is applicable on the bond
Only C is true rest all are false.
A) Minors can invest under SGB. The application on behalf of the minor has to be made by his/her guardian.
B) Joint Holding is allowed under SGB
D) TDS is not applicable on SGB.

17. ASH TRACK Mobile App and web portal has been launched by which ministry?

- A) Ministry of Railways **B) Ministry of Power**
C) Minister of Road Transport and Highways
D) Minister Of Commerce and Industry
Power Ministry launched a web-based monitoring system and a fly-ash mobile application. It will act as an interface between producers and consumers. The ASH TRACK Mobile App will manage 200 million tonnes of fly ash by tracking coal-based power plants situated within 100 km and 300 km from given location and availability of fly ash.

18. Round Revolution is related with _____

- A) Potato** B) Onion
C) Egg D) Oilseeds

19. Mobile App named 'Pollution Metre' is launched by which state?

- A) Gujarat B) Arunachal Pradesh
C) Kerala D) **Madhya Pradesh**

The Madhya Pradesh government launched a mobile application "pollution metre" to spread awareness against pollution in the western part of the state. It has been developed with the help of a private firm and the Madhya Pradesh Pollution Control Board. With the help of the app, anybody can check the status of air, water and noise pollution in their respective areas.

20. Treasury bills are also issued under the MSS.

What is the full form of MSS?

- A) Market Security Scheme
B) Market Securitization Scheme
C) **Market Stabilization Scheme**
D) Market Security Structure

MSS : Market Stabilization Scheme – These are the security issued to extract excess liquidity in the system rather than providing the government with funds.

21. How many solar cities has been sanctioned for development across the country by the Ministry of New and Renewable Energy under its 'Development of Solar Cities' scheme?

- A) **60** B) 55 C) 50 D) 65

The Ministry of New and Renewable Energy under its scheme "Development of Solar Cities" has approved/sanctioned 60 Cities including 13 Pilot and 5 Model Cities up to 12th Five-year Plan period.

22. Kolleru Lake is located in which state?

- A) Odisha B) Assam
C) **Andhra Pradesh** D) Kerala

Kolleru is one of the largest freshwater lakes in the country. Atapaka village is located on the borders of the Krishna and the West Godavari districts.

23. Who has won the 2018 Indian Open (Badminton) in men's singles category?

- A) Anders Antonsen B) Srikanth Kidambi
C) Chou Tien Chen D) **Shi Yuqi**

Shi Yuqi became the first Chinese player to win the India Open men's singles badminton title, defeating Chou Tien Chen in the final.

24. Which section of RBI Act, 1934 defines the composition of central board of Reserve Bank of India (RBI)?

- A) 6 B) **8** C) 7 D) 5
Section 8

25. According to the Economic Survey 2017-18, which state is found to have the largest share in India's exports and the goods and service tax (GST) base?

- A) **Maharashtra** B) Gujarat
C) Uttar Pradesh D) Karnataka

According to the Economic Survey 2017-18, Maharashtra's has come out to be one of the largest states in terms of its economic size and prosperity gives it the largest share in India's exports and the goods and service tax (GST) base. The survey found Maharashtra had the largest share of the tax base at 16 per cent.

26. The Nizam Sagar Dam is situated in which state?

- A) Jharkhand B) **Telangana**
C) Maharashtra D) Haryana

Nizam Sagar Dam is a reservoir constructed across the Manjra River, a tributary of the Godavari River, between Achampet and BanjePally villages of the Kamareddy district in Telangana.

27. What is the rank of India in the WEF's Inclusive Development Index 2018?

- A) 59 B) 68 C) 57 D) **62**

The World Economic Forum on Monday ranked India 62nd out of 77 emerging economies on an "inclusive development index". Norway is ranked first among advanced economies in inclusive development. Among emerging economies, Lithuania has secured the first rank.

28. IRS is an instrument which can provide effective hedge against interest rate risks. What does S stands for in IRS?

- A) Settlement B) Short
C) **Swap** D) Skip

IRS- Interest Rate Swap

29. Which Small Finance Bank which has signed an MoU with LIC to offer Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) to its customers?

- A) **Au Small Finance Bank Limited**
B) Equitas Small Finance Bank
C) Ujjivan Small Finance Bank
D) Utkarsh Small Finance Bank

AU Small Finance Bank has signed an MoU with LIC to offer Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). Under the MoU, LIC will give a life cover of ₹2 lakh in case of death to the customer at a nominal premium of ₹330 per annum.

30. Navegaon National Park is located in which of the following state?

- A) Telangana B) Jharkhand
C) Haryana D) **Maharashtra**

Navegaon National Park is a national park located in the Gondia district of Maharashtra.

31. Who has been appointed as the Economic Relations Secretary in the Ministry of External Affairs?

- A) A.M. Gondane B) Vikas Swarup
C) **T S Tirumurti** D) Vijay Keshav Gokhale
India's High Commissioner to Kuala Lumpur T S Tirumurti has been appointed as the Secretary (Economic Relations) in the External Affairs Ministry by the government.

32. NPCI has how many core promoter banks?

- A) 8 B) **10** C) 9 D) 12
Presently ten core promoter banks (State Bank of India, Punjab National Bank, Canara Bank, Bank of Baroda, Union bank of India, Bank of India, ICICI Bank, HDFC Bank, Citibank and HSBC).

33. Legendary musician Robbie Malinga passed away recently. He hailed from which country?

- A) **South Africa** B) Sri Lanka
C) Bangladesh D) Russia

Legendary South African musician Robbie Malinga has passed away. The veteran musician, who suffered from anaemia, announced his retirement as a solo artist in 2016, after more than 20 years in the industry.

34. Jaunpur in Uttar Pradesh is situated on the banks of which river?

- A) Ganges B) Sarayu
C) Yamuna D) **Gomti**

35. The Naval Maritime Aircraft Museum featuring Tupolev-142M has been inaugurated in which state?

- A) Maharashtra B) Karnataka
C) **Andhra Pradesh** D) Tamil Nadu

President Ram Nath Kovind inaugurated the Naval Maritime Aircraft Museum in Visakhapatnam, Andhra Pradesh featuring the maritime patrol aircraft Tupolev-142M, which served the Navy for almost three decades.

36. What is the maximum limit of fund transfer using UPI?

- A) Rs 20,000 B) Rs 10,000
C) Rs 50,000 D) **Rs 1 Lakh**

At present, the upper limit per UPI transaction is Rs. 1 Lakh.

37. What was the theme of the International Day of Persons with Disabilities 2017?

- A) Removing barriers to create an inclusive and accessible society for all
B) Achieving 17 Goals for the Future We Want
C) **Transformation towards sustainable and resilient society for all**
D) Decent work for persons with disabilities

International Day of Persons with Disabilities (December 3) is an international observance promoted by the United Nations since 1992. The observance of the Day aims to promote an understanding of disability issues and mobilize support for the dignity, rights and well-being of persons with disabilities. The theme of International Day of Persons with Disabilities 2017: "Transformation towards sustainable and resilient society for all".

38. Bucharest is the capital of which country?

- A) Mongolia B) **Romania**
C) Nicaragua D) Haiti

Currency: Romanian leu

39. Which among the given schemes has been introduced under the "Mission for Protection and Empowerment of Women" by the Cabinet Committee on Economic Affairs for the empowerment of rural women?

- A) **Mahila Shakti Kendra**
B) Empowerment of Women Scheme
C) Women Helpline Scheme
D) Matriva Sahyog Yojana

The CCEA has also given approval to the new scheme called 'Mahila Shakti Kendra', which will empower rural women through community participation to create an environment in which they realise their full potential.

40. Rising food prices due to increase in demand for agricultural commodities is known as

- A) Inflation B) Reflation
C) Stagflation D) **Agflation**

Agflation is defined as an increase in the price of food that occurs as a result of increased demand of agricultural product for consumption and use as an alternative energy resource.

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