

# MARUTHI SCHOOL OF BANKING

## GENERAL AWARENESS - XI

1. Prime Minister Narendra Modi lays the foundation stone for a green field airport at \_\_\_\_
  1. Karnataka
  2. Goa
  3. Maharashtra
  4. Kerala
  5. New Delhi
2. Treasury Bills are issued only by \_\_\_\_
  1. RBI
  2. Central Government
  3. SEBI
  4. State Government
  5. None of these
3. Temple Mount and Western Wall are located in \_\_\_\_
  1. China
  2. Kyrgyzstan
  3. Iran
  4. Israel
  5. Nepal
4. Pradhan Mantri Surakshti Matritva Abhiyan (PMSMA) also known as 'I pledge for 9' aims at providing \_\_\_\_
  1. free health checkups to pregnant women
  2. Accidental Death Insurance
  3. Skill development and entrepreneurship
  4. Insurance for railway passengers
  5. None of these
5. In which of the following fund transfer mechanisms, can funds be moved from one bank to another and where the transaction is settled instantly without being bunched with any other transaction?
  1. RTGS
  2. NEFT
  3. TT
  4. EFT
  5. MT
6. Seoul is the capital of \_\_\_\_
  1. Singapore
  2. South Korea
  3. Cuba
  4. Morocco
  5. Gabon
7. Banking Ombudsman Scheme is applicable to the business of
  1. All scheduled commercial banks excluding RRBs
  2. All scheduled commercial banks including RRBs
  3. Only Public Sector Banks
  4. All Banking Companies
  5. All scheduled banks except private banks
8. Name the joint exercise held between India and Bangladesh.
  1. Mitra shakti
  2. Hand-in-Hand
  3. Sampriti-7
  4. INDRA
  5. None of these
9. Base Rate is the rate below which no Bank can allow their lending to anyone. Who sets up this 'Base Rate' for Banks?
  1. Individual Banks' Board
  2. Ministry of Commerce
  3. Ministry of Finance
  4. RBI
  5. Interest Rate Commission of India
10. Satluj Yamuna Link Canal (SARYU), a proposed 214-kilometer long canal which is to share river water between Punjab and \_\_\_\_
  1. Rajasthan
  2. Uttarakhand
  3. Himachal Pradesh
  4. Haryana
  5. Chhattisgarh
11. Indian Women's Hockey team for the first time won the Asian Champions Trophy against whom?
  1. China
  2. Australia
  3. Japan
  4. New Zealand
  5. Srilanka
12. What is offshore banking?
  1. It is a bank located in the sea (i.e., island)
  2. It is a bank located in SEZ
  3. It is a bank located in a neighboring country
  4. It is a bank located outside the country of residence of the depositor
  5. Offshore banking is basically dealing in foreign exchange
13. India's first railway university will be set up in which city?
  1. Bengaluru
  2. Vadodara
  3. Varanasi
  4. Kochi
  5. New Delhi
14. "e-pashuhaat portal" has been launched by which Union ministry for livestock?
  1. Venkaiah Naidu
  2. Piyush Goyal
  3. Radha Mohan Singh
  4. Rajnath Singh
  5. JP Nadda
15. Which one of the following is not a salient feature of Debit Card?
  1. No bad debts to banks and no suits for recovery
  2. No interest earning for banks
  3. Works like a normal withdrawal
  4. Can be used at ATM and POS
  5. 45 days credit is given to the card holder

16. Union Government launches \_\_\_\_\_Yojana in which people can declare their unaccounted cash and pay taxes.
1. Pradhan Mantri Garib Kalyan Yojana
  2. Pradhan Mantri Yuva Yojana
  3. Pradhan Mantri Awas Yojana
  4. Pradhan Mantri Bima Suraksha Yojana
  5. Pradhan Mantri Durghatna Beema Yojana
17. Banks issue a letter to beneficiary on behalf of its constituents like guarantee for making payment on their behalf on fulfillment of its terms and conditions. What is this arrangement known in banking context?
1. Line of Credit
  2. Loan to Client
  3. Loan on Credit
  4. Loan against Credit
  5. Letter of Credit
18. The Asia's largest man-made 'Jungle Safari' is located in which state of India?
1. Madhya Pradesh
  2. Chhattisgarh
  3. Rajasthan
  4. Uttar Pradesh
  5. Tamil Nadu
19. Which state is ranked as number One by World Bank for "Energy Efficiency Implementation Readiness"?
1. Tamil Nadu
  2. Karnataka
  3. Andhra Pradesh
  4. Gujarat
  5. Punjab
20. When a Bank provides a loan for purchase of white goods, it is categorized as
1. Consumption loan
  2. White Goods loan
  3. Consumer Durable loan
  4. Working Capital
  5. Bridge Loan
21. The Bhitarkanika National Park is located in which state of India?
1. Assam
  2. Odisha
  3. Tripura
  4. Arunachal Pradesh
  5. Punjab
22. Banks are considered as 'Financial Intermediaries'. Which of the following activity correctly and comprehensively explains the role of banks?
1. Accepting deposits of money for the purpose of lending and investment.
  2. Granting loans to the weaker sections of the society.
  3. Accepting money for remittance and issuing bank drafts.
  4. Providing safe deposit services.
  5. Opening accounts and accepting deposits therein.
23. Which Indian state will become the first state in India to go cashless?
1. Goa
  2. Sikkim
  3. Assam
  4. Kerala
  5. Orissa
24. The rate below which banks cannot generally lend is called as
1. Base rate
  2. Floor rate
  3. Repo rate
  4. Call money rate
  5. Ceiling rate
25. Which film has won the Golden Peacock award at the 2016 International Film Festival of India (IFFI)?
1. Rauf
  2. Daughter
  3. The Throne
  4. Cold of Kalandar
  5. None of these
26. Which of the following is not a type of Cheque?
1. Crossed cheque
  2. Blank cheque
  3. Speed cheque
  4. Bearer cheque
  5. Order cheque
27. Which of the following is the capital of Morocco?
1. Rabat
  2. Addis Abbas
  3. Nairobi
  4. Port Louis
  5. Dodoma
28. Who is the chairman of Airtel Payments Bank (India's first Payment Bank)?
1. Chandrasekaran
  2. Rana Kapoor
  3. Shashi Arora
  4. Arundhati Bhattacharya
  5. U K Sinha
29. Which of the following public sector banks has launched 'Connect Card', a new ATM cum Debit card in association with VISA?
1. IOB
  2. Canara Bank
  3. PNB
  4. Syndicate Bank
  5. None of the above
30. Which Indian lawyer has been elected to United Nation's International Law Commission?
1. Geeta Madhavan
  2. Zia Mody
  3. Nirmala Joshi
  4. Aniruddha Rajput
  5. None
31. Antarctica's which sea has been declared as world's largest marine protected area?
1. Caspian Sea
  2. Black Sea
  3. Ross Sea
  4. Dead Sea
  5. None of these
32. Which of the following is not a Negotiable Instrument?
1. Cheque
  2. Fixed Deposit Receipt
  3. Promissory Note
  4. Bill of Exchange
  5. All of the above are negotiable instruments

33. Who is the author of The Sialkot Saga ?

1. Ashwin Sanghi
2. Amish Tripathi
3. Chetan Bhagat
4. Kiran Desai
5. Salman Rushdie

34. What is the theme of 2016 World Pneumonia Day (WPD) which is observed on Nov 12<sup>th</sup> every year?

1. Universal access to pneumonia prevention and care
2. Keep the Promise, Stop Pneumonia Now
3. Every Breath Counts: Stop Pneumonia Now
4. Innovate to End Child Pneumonia
5. None of these

35. What is the maximum balance amount that is eligible for earning interest in a normal savings bank account?

1. 1 lac
2. 2 lacs
3. 3 lacs
4. 5 lacs
5. No limit

36. Which of the following is the currency of Peru?

1. Peso
2. Dinar
3. Dollar
4. Rupee
5. Sol

37. India's first-ever Liquefied Natural Gas (LNG) driven bus has been launched in which state?

1. Goa
2. Sikkim
3. Assam
4. Kerala
5. Orissa

38. When a customer opens a Deposit account with the Bank, which one of the following is the status of the Bank?

1. Debtor
2. Creditor
3. Trustee
4. Beneficiary
5. None of the above

39. How much loan amount has been sanctioned by the Asian Development Bank (ADB) to improve to improve Assam's power distribution system?

1. \$54 million
2. \$48 million
3. \$88 million
4. \$63 million
5. \$76 million

40. Who will be conferred with the Rashtriya Kalidas Samman for year 2016-17?

1. N. Rajam
2. Anupam Kher
3. Raj Bisaria
4. Banshi Kaul
5. None of these

**ANS:**

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|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 1.2  | 2.2  | 3.4  | 4.1  | 5.1  | 6.2  | 7.4  | 8.3  | 9.4  | 10.4 | 11.1 | 12.4 | 13.3 |
| 14.3 | 15.5 | 16.1 | 17.5 | 18.2 | 19.3 | 20.3 | 21.2 | 22.1 | 23.1 | 24.1 | 25.2 | 26.3 |
| 27.1 | 28.3 | 29.1 | 30.4 | 31.3 | 32.2 | 33.1 | 34.2 | 35.5 | 36.5 | 37.4 | 38.1 | 39.2 |
| 40.4 |      |      |      |      |      |      |      |      |      |      |      |      |

Maruthi School of Banking