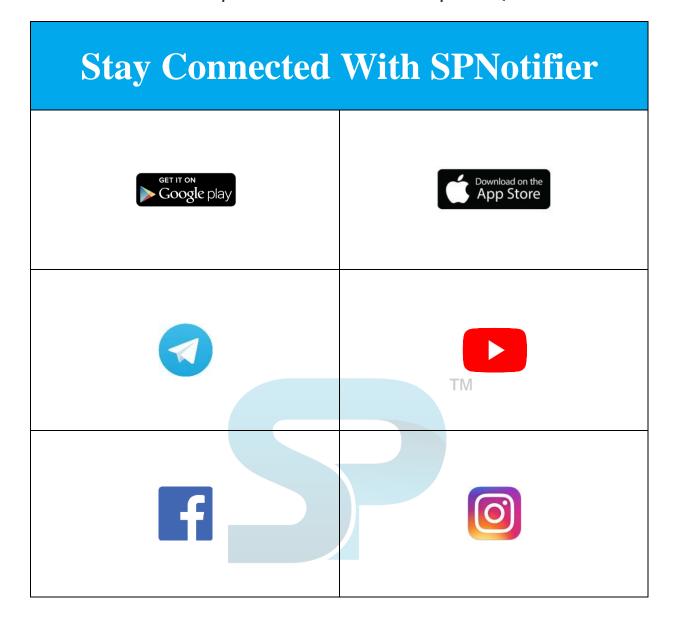


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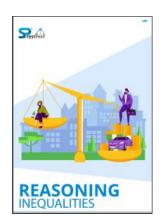
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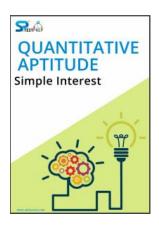




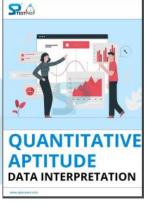


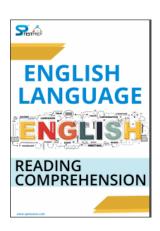


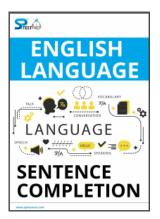






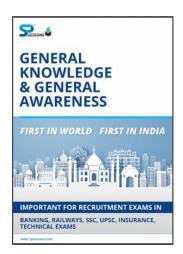














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1. Which of the below entity has surrendered its	"in-principle"	' license which is given b	y RBI to launch
its Payment Bank?			

A.	National	Securities	Depository

- B. Aditya Birla Nuvo
- C. Tech Mahendra
- D. Vodafone M-Pesa

Answer: C

2. Headquarters of Fino Pa	yments Bank Limited is	
----------------------------	------------------------	--

- A. Kochi
- B. New Delhi
- **C.** Bangalore
- **D.** Mumbai

Answer: D

3. FDI of \_\_\_\_\_% is allowed for payment banks.

- **A.** 1.66%
- **B.** 2.25%
- **C.** 3.74%
- **D.** 4.52%

Answer: C

4. How much of minimum capital requirement needs to hold initially for payment bank?

- A. 10 crore
- B. 25 crore
- **C.** 50 crore
- **D.** 100 crore

Answer: D

5. Where is the headquarters of Paytm Payments Bank Limited?

- A. Noida
- B. New Delhi
- C. Haryana
- D. Lucknow

Answer: A

6. A single Insurance company offers both life and non-life policies is known as \_\_\_\_\_





۸	Service Provider
	Composite Insurer
	Mutual Insurance Company
	None of the Above
Answe	r· R
711151110	
7. Peri	I specifically mentioned as covered in an insurance policy is called
A.	Service Provider
В.	Named Peril
C.	Un-named Peril
D.	None of the Above
Answe	r: B
8. Auto	o insurance coverage that pays for each driver's own injuries, regardless of who caused the
	nt is called
Δ	No Fault TM
	No Pay
	Default
	None of the Above
A	
Answe	er: A
9	covers operators of nuclear reactors and other facilities for liability and property damage
in the	case of a nuclear accident and involves both private insurers and the federal government.
A.	Internet Liability Insurance
	Kidnap/Ransom Insurance
C.	Inland Marine Insurance
D.	Nuclear Insurance
Answe	r: D
10. Ins	urance Policy which is provided as an additional layer of security to those who are at risk for
	sued for damages to other people's property or injuries caused to others in an accident is
knowr	nas
Α.	Internet Liability Insurance
	Kidnap/Ransom Insurance

Answer: D

C. Inland Marine InsuranceD. Umbrella Insurance





#### 11. A form of long-term care policy that covers a policyholder's stay in a nursing facility is called

- A. Nursing Home Insurance
- B. Kidnap/Ransom Insurance
- C. Inland Marine Insurance
- D. Nuclear Insurance

Answer: A

## 12. Insurance that pays claims arising out of incidents that occur during the policy term, even if they are filed many years later is known as \_\_\_\_\_

- A. Nursing Home Insurance
- B. Kidnap/Ransom Insurance
- C. Inland Marine Insurance
- D. Occurrence Policy

Answer: D

TM

#### 13. Accounts are allowed to be operated by cheques in respect of:-

- A. both saving and fixed accounts
- B. Saving and current accounts.
- **C.** Current and fixed accounts.
- **D.** All type of accounts available.

Answer: B

#### 14. Mortgage is a:-

- **A.** Security on movable property for a loan given by a bank.
- **B.** Security on immovable property for a loan given by a bank.
- **C.** Facility on immovable property for a loan given by bank.
- **D.** Any security given for loan purposes.

Answer: B

#### 15. After how many days of non repayment of loan installments, the loan is termed as NPA:-

- **A.** 120 days
- **B.** 180 days
- **C.** 90 days
- **D.** From the day of lapse of payment.

Answer: C





#### 16. Which of the following will be termed as cross selling by banks?

- I. sale of a debit card to a credit card older
- II. sale of insurance policy to a depositor
- III. Insurance of cash against cheque presented by a third party.
  - A. only i
  - B. i and ii
  - C. ii and iii
  - D. All of the above.

Answer: D

#### 17. Interest on savings bank account is now calculated by banks on:-

- A. minimum balance during the month
- **B.** Minimum balance from 7th to last day of the month.
- **C.** Maximum balance during the month.
- **D.** Daily product basis.

Answer: D

TM

#### 18. If you wish to purchase US dollars to travel abroad, you will approach:-

- A. ministry of finance
- **B.** US embassy
- C. any bank branch authorized for such activity
- D. RBI

Answer: C

#### 19. The maximum age at entry for Gram Santosh Rural postal life insurance scheme is \_\_\_\_\_?

- A. 35 years
- B. 40 years
- **C.** 45 years
- **D.** 50 years

Answer: C

#### 20. Bihar Government launched which scheme for checking crimes against women?

- A. Safe City Surveillance Scheme
- B. Safe City Surveillance Yojana
- C. Safe City Surveillance Plan
- D. Safe City Surveillance Program

Answer: A





#### 21. UP became the first state to endorse which draft law?

- A. Muslim Women (Protection of Rights on Marriage) Act
- B. Hindu Women (Protection of Rights on Marriage) Act
- C. Buddhist Women (Protection of Rights on Marriage) Act
- D. Parsi Women (Protection of Rights on Marriage) Act

#### Answer: A

#### 22. Runa Upasamanam" programme is related to?

- A. Children Safety
- B. Loan Waiver
- C. Women Education
- D. Protection of Rivers

#### Answer: B

23. In respect of Commercial Banks which entity monitors the Kisan Credit Card (KCC) Scheme?

TM

- A. NABARD
- B. SIDBI
- C. RBI
- D. SBI

#### Answer: C

24. Which country is an integral part of India's 'Look East, Link west' policy according to a statement by Prime Minister Narendra Modi?

- A. USA
- **B.** France
- **C.** Germany
- D. Canada

#### Answer: A

#### 25. UJALA scheme is related to?

- A. LED Bulbs distribution
- B. Solar Panel distribution
- C. LPG cylinder distribution
- D. None of the above

#### Answer: A

26. On 17th January, 2020, who has been selected for the 29th Saraswati Samman for 2019?





- A. Ishwar Moorjani
- B. Penna Madhusudan
- C. Vasdev Mohi
- D. Nilba A. Khandekar

Answer: C

- 27. In which of the following states did the scientists of Zoological Survey of India (ZSI), recently declare about the discovery of three new species of tiny frogs?
  - A. Meghalaya
  - B. Tripura
  - C. Arunachal Pradesh
  - **D.** Sikkim

Answer: C

- 28. Recently RBI has announced the Indian version of 'America's Operation Twist' -
  - **A.** to bring down long-term interest rates

TM

- B. to reduce NPA
- **C.** to improve the managerial structure of banks
- **D.** None of the above

Answer: A

- 29. Where did Khadi and Village Industries Commission (KVTC) inaugurate first Silk Processing Plant?
  - A. Surendranagar, Gujarat
  - **B.** Surat, Gujarat
  - C. Rajkot, Gujarat
  - **D.** Bhavnagar, Gujarat

Answer: C

- 30. Researchers of which of the following IITs have recently developed materials to produce energy from water on a small scale?
  - A. IIT Hyderabad
  - B. IIT Mumbai
  - C. IIT Madras
  - D. IIT Guwahati

Answer: D





- 31. With reference to 'The Kartarpur corridor', which of the following statements is/ are correct?
  - I. The Kartarpur corridor involves a road link for Sikh pilgrims to visit the famous Kartarpur Sahib Gurdwara in Pakistan.
  - II. The gurudwara was established by the first Sikh Guru in 1522.
- III. Former Prime Minister Atal Bihari Vajpayee had first suggested the corridor when he took the bus trip to Lahore in 1999.

Select the correct answer using the code given below:

- A. 1 and 2 only
- **B.** 3 only
- C. 2 and 3 only
- **D.** 1, 2 and 3

Answer: D

32. The '2019 Nobel Prize for Medicine' has been awarded to 'William Kaelin', Gregg Semenza' and Peter Ratcliffe' for their discoveries of -

TM

- A. Molecular mechanisms controlling the circadian rhythm
- B. Mechanisms for Autophagy
- **C.** A novel therapy against malaria
- **D.** How cell sense and adapt to oxygen availability

Answer: D

- 33. For joint lending using end-to-end automated processing, real time approval and disbursement the 'Home Credit India (HCIN)', a local arm of the international consumer finance provider, has tied-up with........... In October, 2019.
  - A. Kerala Gramin Bank (KGB)
  - B. Karnataka Gramin Bank (KGB)
  - C. Kotak Mahindra Bank (KMB)
  - **D.** Karur Vysya Bank (KVB)

Answer: D

- 34. Kanger Ghati National Park is located in\_\_\_\_\_
  - A. Chhattisgarh
  - B. Maharashtra
  - C. Andhra Pradesh
  - **D.** Kerala

Answer: A





35. The Barna Dam is located in which state?

A. Haryana			
B. Madhya Pradesh			
C. Assam			
<b>D.</b> Bihar			
Answer: B			
36. The Export-Import Bank of India (EXIM Bank) was founded in which year?			
<b>A.</b> 1982			
<b>B.</b> 1980			
<b>C.</b> 1975			
<b>D.</b> 1991			
Answer: 'A			
37. The Keenan Stadium is located in which of the following state?			
A. Rajasthan			
B. Jharkhand			
C. Madhya Pradesh			
D. Haryana			
D. Haryana			
Answer: B			
38. Lezim is a widely performed tribal dance form of which state?			
A. Assam			
B. Maharashtra			
C. Gujarat			
<b>D.</b> Karnataka			
Answer: B			
39. Belmopan is the capital of which country?			
A. Belize			
B. Benin			
C. Eritrea			
D. Kiribati			
Answer: A			
40. The headquarter of International Union of Pure and Applied Chemistry is located at			
A. Washington D.C., USA			







- B. Paris, France
- C. Zurich, Switzerland
- **D.** Berlin, Germany

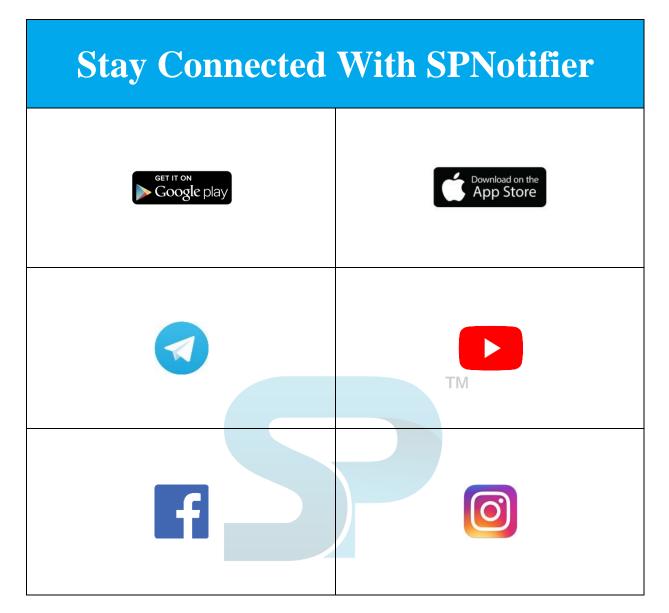
Answer: C











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