

LIC & BANK EXAMS

GENERAL AWARENESS

1. A seven-pronged plan to revamp functioning of Public Sector Banks (PSBs) launched by Government of India on 14th August 2015 by Finance minister Arun Jaitley. It is
1) Indradhanush 2) Kilkari 3) Mithra Shakthi 4) Indra
5) Payzapp
2. Which among the following one is not one among the 7 point Agenda of Indradhanush Programme
1) Appointments 2) Capital infusion
3) Holidays for employees 4) De-stressing PSBs
5) Framework of Accountability
3. Narendra Modi government pledged to provide capital infusion of In public sector banks by the financial year 2018 – 2019.
1) Rs.1,70,000 crore 2) Rs.80,000 crore
3) Rs.50,000 crore 4) Rs.70,000 crore
5) Rs.60,000 crore
4. On 25th January 2016, RBI sought an additional from the government to be injected into state-run banks by 2018, pointing out that current capital pledges may be inadequate because the stressed assets have swelled.
1) Rs.6,000 crore 2) Rs.16,000 crore
3) Rs.36,000 crore 4) Rs.46,000 crore
5) Rs.26,000 crore
5. Union government promised to provide how much fund in the form of capital infusion in the 2015 – 2016 Financial year?
1) Rs.25,000 crore 2) Rs.10,000 crore
3) Rs.65,000 crore 4) Rs.50,000 crore
5) Rs.1,25,000 crore
6. How much capital infusion will be provided to the public sector banks in the fourth quarter of 2015 – 16 financial year as said by Financial services secretary Anjuly Chib Duggal on 3rd February 2016?
1) Rs.7000 crore 2) Rs.2000 crore 3) Rs.5000 crore 4) Rs.8000 crore
5) Rs.15000 crore
7. As per finance ministry data, Gross NPAs of Public Sector Banks increased by 25.19% to Rs.3.14 lakh crore at the end of September 2015 from Rs 2.5 lakh crore at the same time in the previous year. In this context, NPA stands for
1) non-performing assets 2) non-pure assets
3) nice performing assets 4) neo-performing assets
5) non-poor assets

8. Finance ministry said the 6 public sector banks require special focus to arrest the growth in bad loans. They are Bank of India, IDBI, Indian Overseas Bank, Bank of Maharashtra, UCO Bank and
- 1) United Bank of India 2) Andhra Bank 3) OBC 4) Syndicate bank
5) Punjab National Bank
9. On 28th January 2016, the Ministry of Culture released a commemorative coin of 150 rupees and a circulation coin of 10 rupees on.....
- 1) Deen Dayal Upadhyaya 2) Jawahar Lal Nehru
3) B.R.Ambedker 4) Subhash Chandra Bose
5) Lala Lajpat Rai
10. Who is the founding father of Punjab National Bank?
- 1) Lal Bahadur Sastri 2) Mahatma Gandhi
3) Lala Lajpat Rai 4) Maulana Abul Kalam Azad
5) Jawahar Lal Nehru
11. Which bank launched Flexi Pay Home Loan scheme on 1st February that allows individuals to get a loan amount higher than what they are eligible and provides them with an option to pay only the interest component for the first 36 to 60 months of the tenure?
- 1) ICICI 2) HDFC 3) SBI 4) Corporation Bank
5) Canara Bank
12. Union Minister of Commerce & Industry, Nirmala Sitharaman said the devaluation of the Chinese currency make India's exports expensive and widen trade deficit with China. The currency of China is
- 1) Yuan 2) Yen 3) Dollar 4) Rupee
5) Shekel
13. On 4th January 2016, Reserve Bank of India (RBI) imposed monetary penalty of Rs.1 crore on which bank for violation of its instructions?
- 1) SBI 2) ICICI 3) HDFC Bank 4) Bank of Maharashtra
5) State Bank of Travancore
14. On 8th February 2016, RBI released the Report of the Working Group on Introduction of Interest Rate Options in India. The report was prepared by RBI committee chaired by
- 1) Nachiket Mor 2) Raghuram Rajan 3) Usha Thorat 4) Shyamala Gopinath
5) Prof PG Apte
15. Who among the following received the Padma Vibhushan, the highest Padma Award in India?
- 1) Saina Nehwal 2) Yarlagadda Lakshmi Prasad
3) Ramoji Rao 4) Ajay Devgan
5) Dr. Sundar Aditya Menon
16. On 11th Feb 2016, Railway board chairman and Telangana state made MOU for Formation of Joint Venture Companies for Development of Railway Infrastructure in the State. Who is the present Railway board chairman?
- 1) Manoj Sinha 2) S.L.Sahoo
3) Rakesh Sinha 4) Ratan P Watal
5) A.K.Mittal

17. Railway Minister inaugurated three IT enabled projects. They are Hand Held Terminals for TTEs and Paperless Unreserved Ticketing Mobile Application and E-booking of Disposable Linen on Trains on 10th February 2016. Who is the Railways minister?
- 1) Shantha Kumar
2) Kalraj Mishra
3) Suresh Prabhu
4) Birendra Singh
5) Rajiv Pratap Rudy
18. At which railway station the Railway minister launched Personalized take away bedrolls service on 8th February 2016?
- 1) Tambaram (Tamilnadu)
2) Varanasi (UP)
3) Pune (Maharashtra)
4) Kolkata (West Bengal)
5) Kochi (Kerala)
19. From 15th February 2016, a maximum of 6 tickets can be booked online by an individual user in a month on IRCTC website. In this context, IRCTC stands for
- 1) Indian Railway Catering and Tourism Corporation
2) Indian Railway Canteen and Tourism Corporation
3) Indian Rail Canteen and Tourism Corporation
4) Indian Railway Catering and Travel Corporation
5) Indian Railway Catering and Tourism Consortium
20. Which is the mobile app launched by Indian Railways for Paperless Unreserved Ticket Booking?
- 1) TICKET
2) HYLITES
3) Utson mobile
4) E-Mithra
5) Ready to Go
21. Mahamana Express flagged off by Narendra Modi on 22nd January 2016. It runs between Varanasi and
- 1) Ahmadabad
2) Baroda
3) New Delhi
4) Gaya
5) Agra
22. Railways inaugurated India's first high speed public Wi-Fi service at
- 1) Hyderabad Central station
2) Vijayawada station
3) Mumbai Central station
4) Chandigarh Station
5) Nagpur station
23. LIC, the country's largest life insurer, announced the launch of its own insurance repository LIC E-services on 1st February 2016. Who is the present chairman of LIC?
- 1) T.S.Vijayan
2) S.K.Roy
3) Sunita Sharma
4) Joseph Plappallil
5) Sanath Kumar
24. Insurance Regulatory and Development Authority of India (IRDAI) in its annual report said the LIC continues to maintain its lead in the life insurance industry with respect to claims settlement increased to 98.19% during the year 2014 – 15, compared to 98.14 % during the previous year. Who is the present chairman of IRDAI?
- 1) Harsh Kumar Bhanwala
2) D.Sikri
3) Hemant G Contractor
4) T.S.Vijayan
5) Raghuram Rajan

25. Reinsurance means?
- 1) The insured do more than one life policy
 - 2) Insurer ask to pay another premium at least to renew the policy for 5 years to protect the interest of the insured
 - 3) Insurer insures the part of risk or the whole risk with another insurer
 - 4) The insured and insurer gain the interest on doing of another policy
 - 5) None
26. Paradip Oil Refinery of IOC inaugurated by Narendra Modi in
- 1) Odisha
 - 2) Andhra Pradesh
 - 3) Tamilnadu
 - 4) Kerala
 - 5) Gujarat
27. Ministry of Health & Family Welfare on 6th February 2016 launched which project to cater to the needs of north eastern States?
- 1) Project East
 - 2) Project Rhino
 - 3) Project Sunrise
 - 4) Project Cloud
 - 5) Project Ring
28. ICRISAT (International Crops Research Institute for the Semi–Arid Tropics) released the first machine harvestable chickpea variety, NBeG 47 on 4th February 2016. Where is the head office of ICRISAT?
- 1) Mumbai
 - 2) Kolkata
 - 3) Lucknow
 - 4) Hyderabad
 - 5) Goa
29. Who is the first woman police officer appointed as chief of Sashastra Seema Bal (SSB) on 1st February 2016?
- 1) Nishi Vasudeva
 - 2) Chitra Ramkrishna
 - 3) Archana Ramasundaram
 - 4) Usha Ananthasubramanian
 - 5) Arundhati Bhattacharya
30. On 16th Jan 2016, who was elected as the first female president of Taiwan?
- 1) Ellen Johnson Sirleaf
 - 2) Dalia Grybauskaite
 - 3) Atifete Jahjaga
 - 4) Park Geun–hye
 - 5) Tsai Ing–wen
31. Best film award conferred on which film in the 61st Film fare Awards ceremony held at Mumbai?
- 1) Hero
 - 2) Bajirao Mastani
 - 3) Dum Laga Ke Haisha
 - 4) Massan
 - 5) Piku
32. Mahmood Ali on 11th January 2016 received the World Peace and Prosperity Foundation Award for the year 2016 in London. He is the Deputy Chief Minister of
- 1) Karnataka
 - 2) Andhra Pradesh
 - 3) Telangana
 - 4) Uttar Pradesh
 - 5) Jammu and Kashmir
33. On 9th February 2016, the union government declared there is a proposal to ply an amphibious aircraft on the Ganga river between Varanasi and
- 1) Lucknow
 - 2) New Delhi
 - 3) Hyderabad
 - 4) Jaipur
 - 5) Kolkata

34. On 1st February 2016, the vice-president of India started 5 day visit to Brunei and Thailand to develop bilateral relations. What is the capital of Brunei?
1) Bangkok 2) Jakarta 3) Abu Dhabi 4) Mogadishu
5) Bandar Seri Begawan
35. The CBDT (Central Board of Direct Taxes) Signs Two Bilateral Advance Pricing Agreements (APAs) with
1) USA 2) France 3) Japan 4) Italy
5) UK
36. Saudi Arabia on 3rd January 2016 announced to sever the bilateral relationship with
1) Pakistan 2) Iraq 3) India 4) Iran
5) USA
37. President of India inaugurated the Counter-Terrorism Conference 2016 on 2nd February 2016 at
1) Jaipur 2) New Delhi 3) Hyderabad 4) Chennai
5) Bhopal
38. PM on 2nd February 2016 inaugurated. Third Global Ayurveda Festival at
1) Kozhikod 2) Hubli 3) Thiruananthapuram 4) Cochin
5) Coimbatore
39. Indian Coast Guard day celebrated on?
1) 15th January 2) 4th December 3) 8th October 4) 1st February
5) 1st December
40. Director General of Indian Coast Guard is?
1) Dalbir Singh Suhag 2) R.K.Dowan
3) Arup Raha 4) HCS Bisht
5) D.K.Pathak

KEY

1-1; 2-3; 3-4; 4-5; 5-1; 6-3; 7-1; 8-1; 9-5; 10-3; 11-3; 12-1; 13-5; 14-5; 15-3; 16-5; 17-3; 18-1; 19-1; 20-3; 21-3; 22-3; 23-2; 24-4; 25-3; 26-1; 27-3; 28-4; 29-3; 30-5; 31-2; 32-3; 33-5; 34-5; 35-5; 36-4; 37-1; 38-1; 39-4; 40-4.

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